

PANORAMA 2018

REVIEW OF
THE YEAR

EXPERIENCES
OF THE GLOBAL
CEFE
NETWORK

| | |
|---|---|
| THOMAS KHATAL ALGERIA | BADIA REFASS MOROCCO |
| ALEKSANDAR DODIK BOSNIA | ACHMED ABUBAKER PALESTINE |
| CATHARINA MACHADO BRAZIL | GLORIA NÚÑEZ VALERIA MOUZAS SILVIA ALVARADO PERU |
| PAULINA PACHECO PABLO REYES ARELLANO CHILE | SANDRA SAVANOVIC SERBIA |
| MARLINDE BÄRENZ EBERHARD BÄRENZ FENJA ZINGSHEIM SUSANNE BAUER JANNA POST JAVIER LUNA GERMANY | NENAD RAKOCEVIC MONTENEGRO WIDHOON CHIAMCHITTRONG THAILAND MOUNA HAOUACHI WALID BOUZIR TUNISIA |
| JOVAN STALEVSKI ALEKSANDRA NAJCHESKA MACEDONIA | LAURA GAYOSO JUAN JOSÉ MOYA VENEZUELA |

EDITORIAL / 4

PROJECT POTFOLIO 2018 / 6

CEFE NETWORK ACTIVITIES / 10

CEFE GOES GLOBAL **12**

CEFE GLOBAL - ALL THE SAME? **14**

CEFE MACEDONIA - 10 YEARS OF CREATING ENTREPRENEURS **16**

SUCCESSFUL COMMERCIALIZATION OF TOTS **18**

BOSNIA - EMPOWERING ENTREPRENEURS **20**

ON THE ROOF OF THE WORLD **21**

26 YEARS OF CEFE LOVE AFFAIR IN CHILE **22**

IMPROVING HOUSING THROUGH CEFE **24**

ACCELERATOR FOR CEFISTAS **26**

CAPE CENTER - CEFE HUB IN BRAZIL **28**

SUPPORTING IDPS START-UPS IN IRAQ **29**

CEFE NEW APPROACHES / 30

IN THE AKA LAND **32**

TOT FOR EFFECTIVE LEARNING **34**

CEFE MANAGERS - A PRODUCT FOR CEFE PROMOTERS **36**

REFUGEE ENTREPRENEURS IN GERMANY **38**

EVOLUTIONARY CULTURE IN ORGANIZATIONS **40**

SPECIAL NOTES / 42

CEFE IMPACT IN PALESTINE **44**

GLOBAL TRENDS IN ENTREPRENEURSHIP PROMOTION **46**

CEFE TRENDS **48**

PROJECTS 2019 **49**

RAINER FOREVER **50**



Editorial

Once upon a time, there was a development expert in a very old city in a small country. For his job he asked irritating questions: "Why do we call ourselves experts? Should we show people what to do and how? Do you learn in this way to become independent?"

>>



The CEFE story

In Entrepreneurship Development, the answer took several years to develop, eventually becoming revolutionary, and later called itself CEFE. **Rainer Kolshorn** and his small team in Nepal developed a concept of little-known and even less applied key elements: Experiential Learning (David Kolb) as a method and Achievement Motivation (David McClelland) as content. Trainers were no longer owners of the knowledge and masters of the classroom but **facilitators of learning**. Learning should be fun. Today, this is state of the art in adult education. Start-up training no longer consists in memorizing a business plan and copying business ideas, but in developing entrepreneurial skills, applicable start-up ideas, and practical management skills.

Within 18 years, **CEFE conquered the world**. In this time over 12,000 CEFistas (CEFE Facilitators) have been qualified in more than 140 countries. It found many imitators, the most notable ILO and IFC – partially even GIZ. When financing by the BMZ expired in 2003, GTZ (now GIZ) did not see its own opportunity to continue to manage CEFE International, the network of CEFE actors and the CEFE concept. Rainer Kolshorn went into early retirement, assumed the CEFE management and continued to work independently. He focussed on a website as a discussion platform, a database, and conveying information about CEFE.

After Rainer's sudden death on January 6, 2008, GIZ outsourced CEFE International to me. Two goals were immediately at the forefront: activation of national and regional networks and creation of a basis for financial sustainability. In 2012, Marlinde Baerenz joined as a partner

and managing director. The work capacity was more than doubled, new ideas for CEFE and management met with old, sometimes rusty experiences. And constantly a great team of employees and 15 authorized partners' around the world emerged.

We consider **CEFE International something quite unique, on 3 levels:**

- a consulting firm that generates the necessary revenues and contribution margins,
- a social business that uses the surpluses for the CEFE development, and
- a worldwide network that gains its identity through CEFE.

15 regional and 1 global conference later, the network is more active than ever. 15 Facebook groups are constantly exchanging ideas, 3,335 users on CEFE International facebook fanpage. Modules for many new application areas have been developed, a new certification system and minimum standards for the qualification of facilitators are adopted by the CEFistas worldwide - all voluntarily and self-financing.

Ten years after Rainer's death and founding of CEFE International as a social business, this brief review seemed important to us. The **CEFE Panorama** provides an insight into CEFE activities around the world, as well as an outlook on trends.

The view into the next years feels positive and motivating. The demand for CEFE training is growing, at local and international level. Coaching is gaining importance; the clients discover follow-up ser-

vices as important elements of their support. The further development of **CEFE into lean start-up and growth is in full swing.**

CEFE is an effective tool for migration in its various forms: refugees, returnees, economic migrants. It works more and more in rural areas. It offers solutions for peace-keeping and crisis management. It promotes significant B2B cooperation on a national and international level. It is entering school, vocational and higher education.

We need to focus more on digitalisation - **CEFE faces a challenge**, as it did in the mid-1980s: to develop an innovative approach that truly facilitates participatory learning, but now online, far beyond the current commonly applied functions of case studies and multiple choice.

Regional and international cooperation between CEFE actors for market development are still far from exploiting the market potential.

And finally: CEFE needs the generation change – new blood and brains as models, attractive forces and CEFE managers.

Good to know: it will continue to be exciting, motivating, diverse and innovative.

We wish you all a successful 2019.

Eberhard Baerenz

Eberhard Baerenz

Marlinde Baerenz

Marlinde Baerenz

China

In a second phase, CEFE International, together with traIDe, continued to conduct tutoring sessions combined with training inputs on project management. They also included the integration of the adjusted version of Canvas for the project coordinator. The tutor and trainer team supported the Chinese government representatives to develop their cooperation projects with German partner institutions. Among others, the ideas consisted of intern's exchange programme and Chinese-German technology parks in the automotive sectors.

Dec 17-Jun 18

Georgia

Continuing from being a part of the consulting pool of the Manager Training Programme that was financed by the Federal Ministry of Economic Affairs and Energy, the consortium CEFE International and Conoscope welcomed one more delegation from Georgia. 18 managers and entrepreneurs were supported to arrange 72 B2B sessions with potential business partners. A mix of a ten-week intensive preparation phase was concluded by a four-week schedule in Germany – consisting of excursions, trainings, tutoring, and individual B2Bs appointments. This was organized mainly by CI. Further, CI organized two follow-up phases for the delegations from 2017 – Belarus and Russia. The results of the Russian delegation showed that already after one year 1.6 Mil € contract value was signed and in average each Russian representative is in active contact with two German companies.

Feb 17-Dec 18

Tunisia / Libya

A team of CEFistas from Algeria, Morocco, and Tunisia have developed and conducted a two-module programme, consisting of training and coaching, for Libyan male target group. The modules took place in Monastir and supported the integration of women in family business. In total, 18 business plans were developed, with a strong focus on the textile sector.

Jun-Dec 18

Iraq

Contracted by the Jiyan Foundation, CI has conducted, with its Moroccan partner, a Formation of New Trainers. The projects support vulnerable communities in IDPs camps in Dohuk Governate. The newly formed trainers will support IDPs to sustain their livelihood through self-employment.

Oct-Nov 18

Germany

CEFE International hosted the Global CEFE Conference in Cologne. They welcomed participants from 16 countries. In memory of Rainer Kolshorn – the founder of CEFE – CEFistas from all over the world discussed trends in entrepreneurship promotion, new developments in CEFE, best practice of regional networking, and global certification system.

Aug 18-self-financed

Germany

Contracted by the International Delegation Team of GIZ in Berlin, CEFE International supported nine different GIZ programmes from abroad and within Germany, to organize delegations regarding logistics and programs.

Oct 17-Oct 19

Albania

CEFE International in consortium with PEM Consult has won the second phase of the IDEA Business Plan Competition in Albania, within the GIZ Programme ProSEED. Their leading goal is to train at least 1,000 beneficiaries, of which 200 should be returnees from the EU. In 2018, the team succeeded in finalizing the first business plan competition consisting of 460 participants and initiate a mentors' club. Completely new formats of CEFE training will be applied, tested, monitored, and documented.

Nov 17-Oct 19

Pakistan

The GIZ programme 'Support for Capacity Development in the Criminal Investigative Services in Pakistan' is a pivotal contribution to an improved performance of the institutions in the criminal justice system, and thus, the rule of law in Pakistan, in particular in the provinces of Punjab and Sindh. Our task is to enhance the internal capacity development of the project team in order to strengthen strategic planning capacities and to mentor staff members in planning processes. In 2018, CI made two missions to Pakistan.

Sept 17-Dec 18

Morocco

Within our consortium (leadership IFCA) in the program PEDEL (promotion of economic and raw development in disadvantaged areas), CI concluded the very intensive and comprehensive ToT-cycle for future trainers and advisers, covering development cooperation, 2 ToT modules, Nucleus and business consulting. However, the process still lacks the conclusion of these very promising participants, because the planned coached training courses could not yet have been carried out. Despite the disappointment, some of them are already implementing MSME-related CEFE courses.

Nov 15-Oct 18

Benin-Zambia

Within the special BMZ initiative 'One World No Hunger', KfW and GIZ cooperate in developing innovative approaches for an improved access and better utilization of financial products by the agricultural sector. As member of the consortium with AFC and GOPA, CI contributes to the elaboration, field testing, and finalization of an innovative training package for 'Farmer Investment Schools'. This includes a tailor-made training of trainers and the programming of an Excel-based support tool to facilitate financial calculations. Target countries of the pilot phase are Benin and Zambia. The approach starts rolling out, among others, in Cameroon.

Jun 17-Apr 18

Germany

The German Import Promotion Desk (IPD) has requested the expertise of CI to be part of a working group, developing a manual on trade and supply chain finance. The manual will support SMEs and service providers to develop the export strategy of foreign SMEs to Germany. The expert team consisted of representatives from SIPPO, CBI, ITC and Enable.

Aug-Nov 18

Germany

Two experts of CI became part of the trainer pool for AIZ, where they are implementing short training courses on negotiation, presentation and moderation in the international context. Participants are staff members from German development agencies and NGOs.

Apr 18-Mar 19

Africa

Contracted by the GIZ, CI has conducted two B2B matchmaking events in Abuja-Nigeria and Kigali-Rwanda. Within high-level international conferences on regenerative energy investments, these very participative matchmakings facilitate customized meetings between African and European institutional representatives, policymakers, financiers, and entrepreneurs to start negotiations on cooperation. In total, we were able to arrange more than 600 matches by using a sophisticated software and well-structured approach. Follow-up impact monitoring reveals that most of the participants are advancing with very promising business relations and many of them regard the matchmaking as the principal value for participating in the conferences.

Apr 17-Jul 19

Tajikistan

Parallel to an assignment for 3 upward-feedbacks to GIZ project managers, CI had the opportunity to discuss the potential of CEFE as an employment generating tool within the programme 'Towards Rural Inclusive Growth and Economic Resilience' (TRIGGER). In November, two trainers from the Balkans then made a long journey to Khorugh, a central but small town in the Pamir mountains – it needs 3 days to get there from Europe. They introduced, in cooperation with the AGA Khan Foundation, CEFE business training to a group of people living in very remote areas. Participants were absolutely delighted. They never had participated in or experienced learning before.

Jul-Nov 18

Nigeria

Within the VET partnership programme of sequa, we evaluated one of the first of its kind which was the project in 3 provinces of Nigeria. It was amazing to see how the partnership between Nigerian associations and chambers, and the chamber of Gießen-Friedberg succeeded to introduce the dual approach of vocational training. After 2 times in 3 years the project cannot be extended again, which is regrettable as the Nigerian partners at the state and national level is starting to adopt the approach at a much larger scale.

May-Aug 18

Turkey

Within the sequa VET partnership programme, the one in Turkey is special. It has by far the largest budget and initiated 11 sub-projects in 5 districts with 6 German and more than 15 Turkish partner organizations. The objective is to promote employability of Syrian refugees and vulnerable Turkish groups and to help integrate the refugees. The programme was evaluated at the end of the first phase. It managed to get relevant and tangible activities started in a very short time, despite the coup in 2016, the complex structure, and the sensitive topic. In the districts, it is highly appreciated by local partners, authorities, and the beneficiaries. Taking into consideration that Turkey is hosting more than 4,500,000 refugees, the programme might be seen as a drop in the bucket, but it shows a suitable way. We recommended to continue and amplify it significantly.

Aug-Nov 18

Africa

Cross-sectional analysis

CI was assigned by sequa to take part in the cross-sectional analysis of the VET partnership programme that started in 2011 and comprises of 30 projects. The focus will be put on Africa. The objectives are to analyse the unique approach of promoting vocational educational qualification by partnership between private sector organizations in Germany and the partner countries. The study shall also make proposals to further develop the concept. We look forward to the result with great tension.

Oct 18-Jun 19

Philippines

The success of the matchmaking sessions during conferences on renewable energy is appreciated and CI got the first direct assignment to organize such sessions during the Philippines Mini-Grid B2B Forum in Sept. 2018. 104 participants coming from 18 different countries used the possibility to establish business contacts with other participants, resulting into 182 bilateral meetings. 90% of the respondents of our follow-up survey indicated that they were "satisfied" or even "very satisfied" with the B2B Matchmaking. 37% of the meetings resulted in an expected cooperation between the meeting partners.

Aug-Sept 18

Morocco

Concept development integration of refugees. For own initiative, our authorized partner REEM Moubadarat in Morocco and CI, plan to develop an approach for the integration of refugees in Morocco. It shall include targeted training and coaching as well as social integration measures. A planning workshop is foreseen for December.

Dec 18

CEFE NETWORK ACTIVITIES

1



CEFE goes global



Marlinde Bärenz
CEfista from Germany

Happy Ever After – CEFE is celebrating its 35th year birthday. CEFE's long history of success has always gone in a positive trajectory. To celebrate the network, CEFE International has organized the CEFE Global Conference. This special event has more than 16 countries joined in Cologne to discuss current **entrepreneurship trends**.

This conference continues to be a great chance to initiate thoughts on certification, quality assurance, impact, and best practices.

Above all expectations, **language** is not an issue – a mix of French, Spanish, Portuguese, Arabic, and

English is at the top of CEFE wording.

What Did We Take With Us?

- a lot of best practices on the promotion side of SME's service provider are going on. CEFE Venezuela is just setting up an Advanced Program for their workers called FACES.
- an update to the classical CEFE start-up training is becoming more prominent. CEFE Lean Start-up was presented and shared with the community, and has already been implemented in Albania and Tajikistan; it will continue growing in the coming years.
- the CEFE Latin America network

recently presented the regionally adjusted CEFE certification system. Discussion, on putting it on a global scale, is still ongoing and progressing.

We are looking forward to welcoming the regional conferences in the Balkans, Asia, Francophone Africa and Latin America in the coming two years.



1st CEFE Global Online Meeting

As a pre-lude to the Global CEFE Conference, CEFE International conducted its first global CEFE Webinar. It was open to **CEFistas from all over the world**. They wanted to create the awareness about the need for further developments of CEFE. Therefore, two guest speakers on new approaches were invited. One was Marlinde Baerenz – Managing Director of CEFE International – presenting her newly developed **CEFE Lean Start-up** and the other one was Elias Mazloun – CEfista from Albania – talking about his **innovative business model on export marketing**. Mazloun is currently importing fair trade cosmetics from Ghana to Albania, and is looking for further cooperation opportunities.



CEFE GLOBAL

All the same?



Eberhard Bärenz
CEFista from Germany

What is the difference between a beer made in South Africa, Brazil, Indonesia or Germany? 'Hugel!', many people will say – 'a beer is a beer' some others. And almost everyone would have a favourite, defending it fiercely: **'you cannot compare!'** Would you bet to identify your famous national beer in a blind test when compared to 4 from other countries? Or would you prefer that all beers on earth should be brewed the way you prefer it? May be, the best beer from Germany (whichever) is not meeting the demand in Chile, Indonesia or South Africa. Eventually, people just buy it there because it's labelled 'German Beer'? Probably, a locally made a local one matches better with the domestic kitchen? At the end, a beer is a beer, if certain production rules are respected.

>>



CEFE is a development brewery, using experiential learning as a method and aiming at improved entrepreneurial competencies as its objectives. That defines the **CEFE identity**. So, should every training course be the same, taste alike, no matter where it is done? Within the CEFE community and outside, we find the discussion about equalising training courses so that they are almost identical wherever you run them. Advantages would be:

- the same curriculum is applied, and delivery can be compared,
- the customer knows what he/she gets,
- preparation time and costs are reduced,
- standardised training and learning material can be used.

There are other entrepreneurship training programs – e.g. SIYB, Business Edge, Business Loop – going this way. They are more standardised, admitting some percentage of adaptation to the trainer in charge. Beautiful. We love at CEFE that they also promote entrepreneurship development. And we prefer to cultivate an enormous variability, because:

- learning contexts and target groups are so different that they deserve thorough customising,
- CEFE is an open approach towards learning and development, not a fixed recipe,
- a CEFista learns from each execution and should use this learning for the next measure,
- so many challenges ask for creative answers; trainers and advisors must have the freedom and mandate to use the CEFE toolbox for developing innovative modules.

The CEFE community is not a register of trainers, it is a **community of development practitioners**. The photos on this page show the same exercise (Pearls), using different material, having other set-up and aiming at altered learning objectives. Imagine the range changes within a seminar, a module, an entire training portfolio.

As a result of all this, we experience a wealth of CEFE applications, modules, manuals, most of which elaborated at the places where a development obstacle shaped a demand for it and creative, entrepreneurial CEFistas invented it. CEFE Green had its origin in Tunisia, the Applied Climate Change Action (ACCA) comes from Thailand, Strengthening Cooperatives from Sri Lanka, Venezuela created a weekend for couples in business, CEFE lean start-up is tested in Albania... The exchange during the global CEFE meeting 2018 in Cologne was like an **innostorm coming from around the world**, sharing so many new tools.

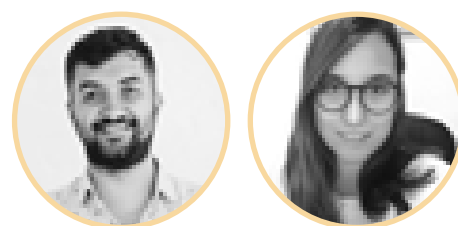
We don't want one global corporate brewery of CEFE, we foster the creation and sustainability of many mini-breweries. The CEFE globalisation is much more a diversification than a standardisation. Well, we insist and have agreed on minimum standards regarding application of the experiential learning cycle and the delivery of ToTs.

<<



CEFE MACEDONIA

10 Years of Creating Entrepreneurs



Jovan Stalevski &
Aleksandra Najcheska
CEFistas from Macedonia

We are proud to announce that in 2018, **CEFE Macedonia celebrated 10 impactful years** on the creation of economies based on competencies, while cherishing the entrepreneurial spirit in Macedonia. Our vision is to form an entrepreneurial culture of Macedonian citizens and increase employment quality. Taking into consideration **the future of our**

country, in the last few years, we mostly focused on those who will be our future: family business successors and young entrepreneurs. Based on experiential learning methodology, CEFE Macedonia has been part of more than 50 projects, successfully completed. The previous two years we devoted to work with family businesses, guiding them to effective succession from one gen-

eration to another. We have been part of the FABUSS project (Family Business Successful Succession) that aims to give young successors the necessary skills and competencies for successfully taking over the business and prepare them to become rational and efficient owners. The project is a strategic **partnership between six European countries:** Greece, Bulgaria, Portugal, Cyprus,



Italy, and Macedonia, and is led by the Athens Chamber of Commerce and Industry (www.acci.gr). The partnership consists of relevant actors such as universities, consulting companies, training providers (CEFE Macedonia), chamber of commerce, and youth organizations. After doing research, which provided us with the data of skill gaps for our target group, we created training materials based on their needs.

CEFE Macedonia hosted a training for trainers that brought about 18 new trainers that will use experiential methodology in coaching young family business successors. Nearly **200 young, next generation members** participated in trainings that apply experiential learning methodology (CEFE). The results were satisfied participants with new competencies that will be used in their new role – entrepreneurs that inherit and successfully lead a family business. However, **we live in a digital era**, so we created an e-Learning Platform with its purpose to host all the material developed.

This was to serve as a **platform for transnational learning** and meetings, and build the network of family businesses in South Europe.

This good practice was granted by the Erasmus+ Program of the European Commission. Our vision in this approach is to become an important component of the ecosystems for supporting family businesses around the world. This is not the only project where CEFE methodology has shown to be a successful tool, we incorporate our methodology in all our projects and trainings. Additionally, we are proud to speak about one more project that uses this approach in teaching – Entrepreneurial Education for Youth (EEY), where 3 organizations from Romania, Spain and Macedonia are creating practice for developing the entrepreneurship competencies of youth. The experts from this partnership produced: **Open Online Course for Young Entrepreneurs**, Entrepreneurship Youth Magazines and **Business Plan Dynamic Demonstrator**. This

will help young entrepreneurs to find business ideas, to test them, to check their viability, to make a business plan and to establish how the idea will be implemented in reality.

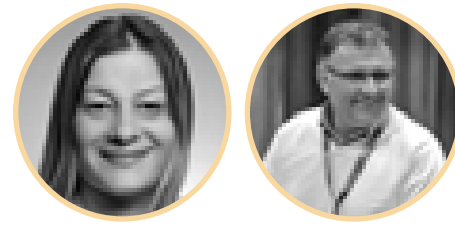
They say, **“give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime.”** In CEFE Macedonia, we design our training in a way that allows participants to immediately practice and see the impact of what they are learning. We create simulations and put them in the shoes of entrepreneurs, so they can face all the challenges entrepreneurship brings. The results are content youth, prepared for what the future brings with gained competences for being prosperous and efficient entrepreneurs.

«



BOSNIA

Empowering entrepreneurs



Sandra Savanovic &
Aleksandar Dodik
CEFistas from Serbia & Bosnia

IN TOTAL, THE PROGRAM INCLUDED:

| | |
|------|----------------------------|
| 4000 | CEFE TRAININGS & MENTORING |
| 1000 | APPLICANTS |
| 665 | PARTICIPANTS |
| 294 | TRAINING DAYS |
| 250 | NEW JOBS |
| 200 | MENTORING DAYS |
| 24 | LOCATIONS |
| 15 | CEFE TRAINERS |

CEFE Bosnia and Herzegovina (CEFE BH), within the Youth Employment Project (YEP) and financed by the Swiss Government, delivered Bosnia-wide CEFE training in business planning.

Training sessions were delivered in 24 towns and cities nationwide between February and October 2018. In total, **294 training days** were delivered, as well as **200 days of consulting and mentorship**. The sessions were delivered by 15 CEFE trainers from the Balkans region (**Bosnia and Herzegovina, Montenegro, and Serbia**).

Over 1,000 young people applied for the training sessions via the application form. After the selection process, **665 individuals** were invited to participate.

The training modules covered standard CEFE business planning topics and followed the CEFE ladder (business idea generation and selection, risk management, market and marketing, internal organization, legal framework, cost structure, investment and finance) as well as soft skills (communication, negotiation, team building, etc.). Beyond these fundamentals, participants also learnt how to prepare their own business plans. As ever, the training focused

on experiential learning through numerous exercises and **examples tailored to local business realities**.

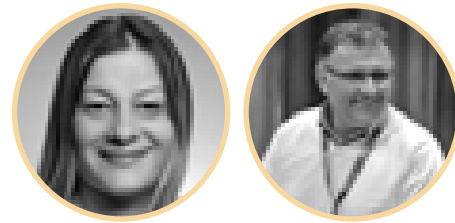
The energy and motivation of the young attendees, together with their experienced trainers, created a very positive working environment and the final results exceeded all expectations. These youthful future entrepreneurs reacted very positively to the CEFE methodology and evaluated it as a “premium segment of the training market”, not just because their formal education hardly provides the opportunity to put theory into practice.

At the conclusion of the sessions, 173 participants successfully prepared business plans and presented them in front of a “**dragon’s den**” consisting of business consultants, local experts, representatives from the financial sector, and representatives of the YEP project. They all received additional support in the form of mentorship and further preparation for pitching to investors.

After the final evaluation, the best business plans qualified for financial support from the YEP project and the Swiss government. The contracting process is currently ongoing. We will keep you informed about further developments!



Successful commercialization of ToTs



Sandra Savanovic &
Aleksandar Dodik
CEFistas from Serbia & Bosnia

CEFE Serbia and CEFE Bosnia together with logistic support of **CEFE Montenegro**, executed a CEFE Training of Trainers (ToT) at a seaside resort in Montenegro. The ToT was organized and carried out on an **entirely commercial** basis with 20 participants from Serbia and Bosnia. However, this program was the first CEFE ToT held in the Balkans region and it was fully financed by the participants.

The ToT was conducted in the first week of June 2018, after a campaign and preparation process that lasted from February to June. One half of the participants came from Serbia and the other half came from Bosnia. All participants underwent a thorough selection and application process, including a detailed CV, a motivation letter and an interview conducted by two leading CEFE representatives of the region.

Since the participants already had the chance to gain experience and get familiar with the CEFE methodology during the CEFE trainings, the ToT program focused on experiential learning, presentation and facilitation skills, group dynamics, a deeper understanding of the CEFE methodology, comprehension of programs and exercises within the CEFE portfolio, tools for finding a proper (training) market

niche, networking, and marketing. CEFE Montenegro offered full logistic support in finding an appropriate location and training venue as well as in supporting the development of CEFes network by participating in the ToT as guest speakers and trainers.

The participants of the ToT program, similar to many other executed CEFE ToTs, worked really hard from early in the morning until late at night and presented **exceptional creativity**, devotedness, motivation and eagerness to embrace new knowledge and skills. All the participants were very receptive to the trainers feedback and promptly integrated it in subsequent exercises.

All 20 participants successfully finished the ToT with an average of 72 out of 100 points. In order to maintain and improve the results of the training, all ToT participants are currently part of a **subsequent coaching process**. The ToT trainers decided to divide the participants into two groups: (a) "green" group – includes all ToT participants with more than 85 points. These participants will be invited to get coached without any additional cost by CEFE Serbia and CEFE Bosnia; (b) "yellow" group – includes all ToT participants having between 61 to 84 points. These participants are also encouraged to continue the coaching, however, they have

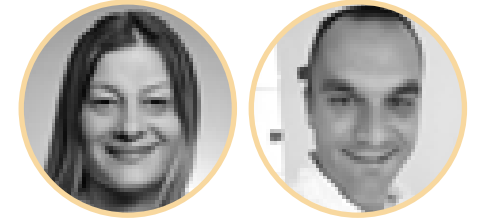
to cover the costs of a CEFE coach themselves. The reason for such a division of the participants is that the "green" group showed exceptionally high levels of understanding the trainer's skills and knowledge as well as the of the CEFE methodology. Furthermore, the ToT trainers already see them as junior colleagues.

The coaching process will take at least 3x3 days (preferably 3x5 days) for each participant. This enables them to deliver every CEFE module (in standard business planning training) and cover all aspects of the CEFE training. This way, we are able to maintain the high level of quality, which is recognized as a premium training segment in the Balkans already.

Therefore, our hope is to welcome **20 new CEFE trainer colleagues by the spring of 2019**. We at SEE CEFE live a better life because of the skills we have acquired and we do our very best to ensure that the learning adventure we are all part of lasts forever.



On the Rooftop of the World



Sandra Savanovic &
Nenad Rakocevic
CEFistas from Serbia & Montenegro

CEFE International had an outstanding experience this year working with people from remote rural areas. CEFE business start-up training in Khorugh, Gorno-Badakhshan Autonomous Region (GBAO), Tajikistan, included 17 people who successfully completed an 8-day training. The participants were entrepreneurs and prospective entrepreneurs from Khorugh; a majority of them came from remote rural areas of Pamir.

Travelling to the Khorugh is a **real adventure** – it takes full four days to come from Europe to Khorugh, and along the way, all four seasons are experienced. Flights to Tajikistan are not abundant and most of them are connecting flights with hubs in the Middle East. Nevertheless, **true excitement** starts when you arrive to Dushanbe, the capital of Tajikistan. Even though it is only 550km, two days of travel are necessary to pass the road from Dushanbe to Khorugh.

The road from Dushanbe to Khorugh passes through very high mountains. In one moment, you reach 3,500 meters above the sea level and finish your journey at 2,500 meters. There are a lot of bends, not much asphalt and a good view of Afghanistan, which is just across the Pyandzh River. Khorugh is a fascinating city. Views

are incredible and you can see the snowy peaks of Pamir from any point in the city.

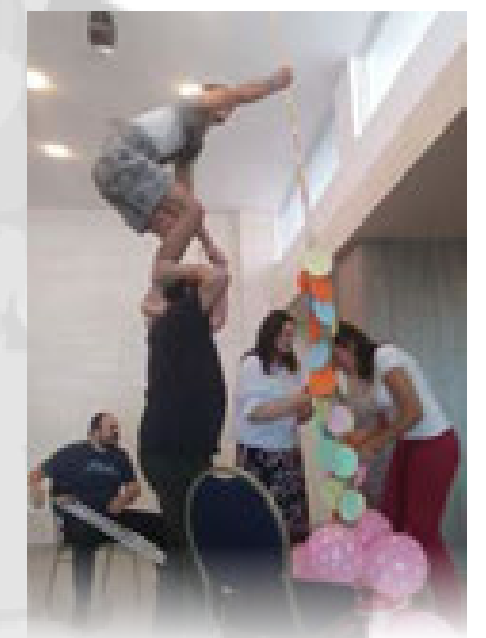
Participants have never experienced anything similar to the CEFE experiential learning and they fall in love with it from the very beginning. The first "wow" effect happened in the first session when trainers facilitated the rules of training and asked participants to sign the "CEFE contract." The participants have never had such an opportunity. Regardless of their educational background, **they have been more and more fascinated by the CEFE world** after each exercise, and their decisiveness to start their business has grown. Business ideas generally fit into the local market environment like Pamir's handicrafts, transportation, small trade (minimarkets and pharmacies), as well as tourism oriented businesses (since many tourists come to GBAO to visit Pamir during summer).

Definitely the most interesting part of training was the creativity exercises. **There is no word in the local language that describes a concept similar to creativity.** Therefore, participants tried to get out of the box (they said to go out of the triangle) and solve creative brainteasers that were given by the trainers.

"Get out of the triangle" became the motto of the whole training and was repeated dozens of times a day. During the eight days, participants successfully passed CEFE ladders – starting from the business idea to market research, to marketing, to internal organization and ending with basic finance.

At the very end, participants gave trainers a great surprise. They wrote and all signed a letter addressed to GIZ high-level representatives in Tajikistan asking for more CEFE and expressed how they looked forward to learning more from the CEFE trainers.

Bright futures are ahead for CEFE in Tajikistan and the GBAO region. We are so happy and grateful to be part of it!



26 Years of CEFE

Love Affair in Chile



Paulina Pacheco
CEFista from Chile

Chile is a small country, with 18 million inhabitants, in a long and diverse strip to the south of Latin America. For many years, it has been seen as an advantageous developing country, with a remarkable growth of the economy in the last 30 years. Chile's per capita GDP of almost \$25,000 in 2017 was ten times higher than in 1990. Growth figures have shown a notable decrease in poverty that still affects 10% of the population; unfortunately, this is well below the average for Latin America. CEFE arrived in the late 80s in Chile, which makes **Chile one of the oldest CEFE countries in the world** and has remained a methodology very present until today. It is almost 30 years since the first Chilean Cefistas were trained in the first TOT of America held in Uruguay in 1989.

>>



One of the pillars to keep CEFE at full-force in Chile is the NGO Fundación Trabajo para un Hermano de Concepción, which celebrated its 30th birthday in 2018. 26 of those years, the foundation has spent its time living the CEFE methodology. In 1992, TPH professionals participated in the first TOT in Chile and the second one in Latin America. Since that date, in TPH, we have adopted CEFE into all our training actions that we carry out with different target groups, especially in the development of entrepreneurial skills, management of small-scale economic units, competencies, and in recent years, in **training projects for labor market integration**.

We are passionate about CEFE because we think it is an excellent method to facilitate training processes that have people as center points. **CEFE allows participants to empower themselves, express their identity, and enhance their skills.** All of this is completely coherent with the philosophy, vision, and mission for which we created this foundation, whose purpose is to generate development in communities through entrepreneurship.

In 1996, we opted to transfer this methodology to other institutions, since then we facilitated and managed **40 Training of Trainers in Chile and other Latin American countries**. State officials, independent professionals, private consultants, NGOs, secondary and university teachers, and entrepreneurs are some of the groups that are applying CEFE in their training courses.

WHAT EXPLAINS THE SUCCESS OF CEFE IN CHILE?

There are several reasons! In particular, the acceptance and reputation of the very first ToT was very relevant to a successful integration of CEFE. Since 2000, many ToTs have been financed by the government. In Chile, all facilitators working within the government for entrepreneurship are trained in CEFE. Positioning CEFE in the state structure has been a decisive factor to expand the methodology in the country. A second reason was our own perseverance in maintaining the TOT CEFE standard, exploring new groups for CEFE application and **always being connected to the international network** have been very relevant for the positioning and expansion of CEFE in Chile and for collaborating in its introduction to other countries.

To keep us updated and in permanent training, TPH has always been involved in CEFE International and regional network. The network has given us a **sense of belonging to an international group where we find colleagues**. All with the same vision of contributing to the development of our communities through empowering the entrepreneurial spirit.

However, in the course of these 26 years of the application of CEFE in Chile, other methodologies with similar objectives have come across. We have persevered with CEFE because we find a method that allows us to simultaneously achieve significant improvements in several areas of development with people and in

a group environment of much **affectivity, respect, and freedom**.

The application of CEFE is not static. Like CEFE facilitators all over the world, we complement it with other tools that have emerged in this time. Currently, we use CEFE together with other training tools such as coaching, gender focus, body work and we insert it in methods, such as Canvas, to model and present proposals for entrepreneurship and innovation.

Our challenge continues to reinforce the promotion of the CEFE methodology within Chile and Latin America. For this purpose, it is essential to tend to the rigorous application of CEFE, which takes care of the quality in its application and its fundamental principles. Therefore, one of our lines of action is to disseminate and concretely establish the international licensing process that we are already promoting among the graduates of TOT.

<<

Improving housing through CEFE



Gloria Núñez, Valeria Mouzas & Silvia Alvarado
CEFistas from Peru

Peru is one of the most biodiverse countries in the world and has a great cultural and geographical variety. Regardless, it's situated in the "Ring of Fire," a high potential seismic zone, which together with other conditions, makes the region highly vulnerable to natural hazards. Additionally, in Peru, exists a wide gap between formality and informality in construction. The hypothesis is that "formal" construction means "safer" construction sector. This entails "reducing vulnerability to natural hazards." One of the strategies to reduce this gap is to develop more effective training and sensibilization processes for informal master builders, as well as for housing owners.



- For master builders: the center of the trainings is on the one hand reducing the use of low-quality materials, as well as of the omission of technical standards. However, on the other hand, it is recognizing the importance of using officially approved plan blueprints and applying safe and earthquake-resistant construction concepts and practices.

- With the housing owners: sensibility sensitization events and trainings are used to generate the necessity to prioritize the demanding use for quality materials and hiring skilled (minimally) and trained workforce.

INNOVATION IN ADULT LEARNING

Swisscontact, through the project Construya Peru, promotes a training methodology which incorporates innovations in capacity building training for informal construction, master builders and housing home owners in vulnerable communities. The objective is to strengthen their informally acquired skills, enhance the building processes and to improve the quality of earthquake safety. Doing so will change their viewpoint

of the housing construction process and residents' housing situation. The methodological principles of CEFE was combined with the training handbook, Construya Peru. The innovation in the design of the structured exercises, as well as of the tools and learning materials, have shown a positive impact in the satisfaction of the participants and a better disposition and commitment with their own learning.

STRENGTHENING THE VALUE CHAIN AND INCLUSIVE MARKETS

The project seeks to consolidate an offer beyond the training in order to contribute to the formalization and involvement of more actors of the construction chain. This includes suppliers of materials, financial services, and technical assistance, which can attend the housing owner when making the decision to build a safer housing.

Another objective of the project is to articulate the demands of the housing owners with the services of trained construction masters, who consequently can increase their income. In the medium term, it is ex-

pected that the construction masters build correctly and develop business skills which encourages them to seek formality for providing their services.

WORKING IN ALLIANCES

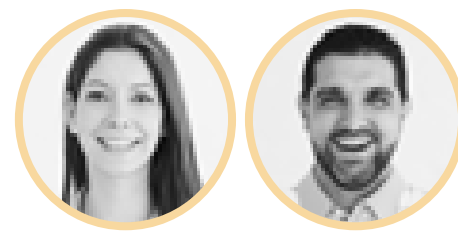
Swisscontact and other public and private institutions promote the "National Training Platform" to generate a bigger impact spreading this methodology, promoting investigation of innovative solutions, and involving more partners.

"With this cooperation we seek to boost the training of construction masters and housing owners in order to attend the self-construction market and spread massively these innovations," said the director of the project Construya Peru, Kolja Leiser.

The commitment is already on the move. Together, we must start with developing capacities of construction masters and housing owners in order to guarantee a quality of life for those who live in the most vulnerable areas of Peru.



Accelerator for CEFistas



Laura Gayoso & Juan José Moya
CEFistas from Venezuela

“Understanding that the environment does not define your path, but enriches it” is something that we have understood from CEFE Venezuela since the very beginning of 2016. This is when we started operations in our country. We then began understanding and listening carefully to the needs of new entrepreneurs. Many entrepreneurs, not only in Venezuela but globally, start a project without the solid tools in order to take what once was an idea and turn it into an effective business or social action.

In the last three years, CEFE Venezuela developed those tools. During this time, several training programs were open to the general public, focusing on the development of entrepreneurial competencies. Programs like “Prepared Entrepreneurs” consists of 8-16 hours of training that focuses on creativity and innovation, financial skills, persuasion, and creation of support networks.

Besides the classical CEFE training, we were able to implement innovative new training concepts, specifically targeting people who are willing to pay for our services.

“CEFE Camping” for couples that want to do business together.

“CEFE Gourmet” is the first cooking academy based on CEFE Methodology.

“CEFE Doctors” explains how to be an entrepreneur after being a great doctor.

“CEFE Crypto Training” is crypto currency training based on CEFE Methodology.

These are only a few programs that we’ve developed so far, inspired by the opportunities of our current situation.

Developing **intra-entrepreneurs**, and strengthening their entrepreneurial skills in the organizations, have been a job that we have carried out. We have also searched for the needs of most private organizations, by integrating different aspects of their value chain. So far, we have received highly positive feedback.

>>



While 2018 has come to an end, we made some adjustments and started a new chapter. We are looking forward to getting the scalability and sustainability of training programs, not only in Venezuela, but also in Latin American countries where CEFE methodology has not been implemented yet. Also, we are contributing as a team with our colleagues of Global CEFE Network and have developed **FACES (Formación Avanzada de Cefistas Sustentables)** - advanced formation of sustainable CEFistas. A 21-day program with monthly meetings consisting of three days and lasted for 7 months, which accumulated to 168 hours of training in total.

FACES has been conceptualized as an **accelerator for CEFistas**, where they can reinforce their skills managing the Experiential Learning Cycle, knowing psycho-corporeal techniques, learning Instructional Design as a key tool to develop training programs. As in the ToT, the CEFistas learn new exercises by facilitating them and receiving feedback. This, in consequence, will develop their entrepreneurial skills on the training environment. As we are targeting sustainable CEFistas, we execute a training component covering the development of a project plan and presentation to a potential investor. FACES is an empowering program that works in order to generate a

tangible progress as a CEFE Facilitator. After successful participation at FACES, CEFistas will receive the license issued by CEFE International.

FACES is a pilot which shall inspire other CEFE countries to implement an accelerator program with their CEFE community.

<<

The Cape Center CEFE Hub in Brazil



Catharina Machado
CEFista from Brazil

The CAPE Center uses the CEFE methodology to develop a variety of exciting projects in Brazil, providing vital training and qualifications for entrepreneurs and professionals working in a diverse range of fields.

The Center maintains a physical location which has become a lively **hub for the creative economy**, being a host to workshops, exhibitions and concerts, as well as providing a co-working space targeting students, professionals and promising entrepreneurs in a supportive and open atmosphere of exchange and collaboration.

In 2018, the Center developed an innovative program of events and training courses. A flagship program focuses on providing training for **women in prison**, with the aim of providing them with skills and knowledge for a successful reintegration into society after their release. Some 25 female inmates are currently receiving training for 16 hours per week, with subjects ranging from management and entrepreneurship to creativity and artisanal craftwork practices. These women have named the project '**Pathways to Freedom**,' emphasizing the positive impact – practical and emotional – it continues to have on them. This year, we were also excited to

launch a series of new "structured activities," which are designed to promote maximum accessibility. These activities significantly reduce any barriers to entry, as they require only simple materials such as pen, paper, and some newspapers or magazines, which helps to bring the CEFE methodology to as wide an audience as possible in Brazil.

Besides the special target mentioned above, the Center covers the **classical CEFE start-up beneficiaries** - within **34 training courses, 590 individuals** developed their entrepreneurial skills, managed to set up their cost calculation, organizational structure, and marketing strategy.

Supporting IDP start-ups in Iraq



Badia Refass
CEFista from Morocco

Within the framework of the project "Strengthening the Capacity in Community Empowerment of the General Directorate of Social Welfare and Development", managed by the Jiyan Foundation, CEFE International organized and conducted a ToT in the governorate of Duhok, which is part of the Kurdistan Region of Iraq, in order to implement entrepreneurship training.

The CEFE Training of Trainers was conducted during a 12-day program from the 6th to the 18th of October 2018 and included 15 participants. The ToT consisted of training members from the **6 IDP (Internally Displaced Persons) Camps** of the RWANGA Foundation in the governorate of Duhok, Kurdistan region of Iraq. The participants of the ToT showed **high degrees of enthusiasm and motivation**. The program was successfully realized by Badia Refass and Ghizlane Driouich from Morocco.

The participants that qualified for our CEFE ToT prepared and conducted trainings with start-up business IDPs utilizing the CEFE methodology. The ToT introduced future CEFE trainers to entrepreneurial trainings using one of the most successful methods for teaching business development.

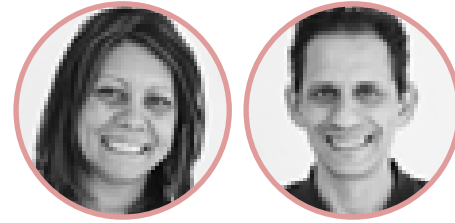
The coaching sessions were conducted from the 3rd to the 8th of November in 6 IDP Camps based in the governorate of Duhok in the Kurdistan region of Iraq in order to complete the qualification and receive the CEFE trainer license. The coaching was successfully implemented and supervised by Ghizlane Driouich and Jad Allah Rami and **102 business start-ups benefited** from the 6 training sessions in total.



2

C E F E
N E W A P P R O A C H E S

In the Aka Land



Mouna Haouachi & Walid Bouzir
CEFistas from Tunisia

Since the beginning of 2018, an introduction of the CEFE approach was planned in the Democratic Republic of Congo. The project, in collaboration with the Canadian NGO IMPACT, aimed to strengthen the financial education modules offered to female miners as part of the "Or Juste" project in the province of Ituri. First scheduled for July, our mission was delayed, due to an **Ebola outbreak** that occurred in the region. This epidemic came in addition to the insurgencies of rebel groups that made its control difficult. We waited two months to get the green light for a swift mission that would end before the presidential elections in December.

>>

The training took place in Mambasa. In this territory still lives the native Pygmy Aka. The area is rich in minerals, gold, and diamonds. Mining helps unemployed youth and women farmers find a source of income, allowing them to survive. Otherwise, the territory has basically an agropastoral vocation, and agriculture is intended primarily for self-consumption. Cassava, maize, beans, peanuts, sorghum, and rice are the main staples. A part of this production is sold in the local market to increase household income. We have started our ToT for the benefit of 15 trainers active in **supporting women mineworkers**. The low level of education of the target group, led us to adjust the CEFE exercises all compiled in a new manual, **dedicated to illiterate populations**. Facilitator and women's training have been very successful, promising coming introductions of CEFE with such beneficiaries. This is not unusual with the approach, and we have become familiar with the success every time CEFE makes its introduction to a new country.

The work with women was very impressive. Despite their illiteracy, their struggle for survival gave them true entrepreneurial qualities that lacked only access to education and useful information. Every day, on our way to the village and back to the base, Pascal, our driver, a graduate in auto mechanics, kept asking questions about the content of the training and business creation. He wanted, at all costs, to find a solution to generate an electric power capable of operating a cold room for the conservation of local fruits. His mother was one of the beneficiaries; she reported to him what she learned during each day, and he found that the CEFE activities answered his questions. In addition to insecurity, ebola epidemics, rudimentary road infrastructure and power grid issues, entrepreneurs have had to deal with a strong tax pressure and high corruption.

From the beginning of our mission, a question remains: **what could CEFE bring in such a fragile environment?** ... It was through the contact

with these women, and especially our driver Pascal, that we found the answer ... The CEFE training, with its content both active and attractive, didn't change their harsh reality, but simply brought them **HOPE!**

On the way back, Pascal sent us two pictures: one when he was still a child playing the engineer and a very recent one where he succeeded in the first stage of a hydroelectric generator.

<<



TOT for Effective Learning



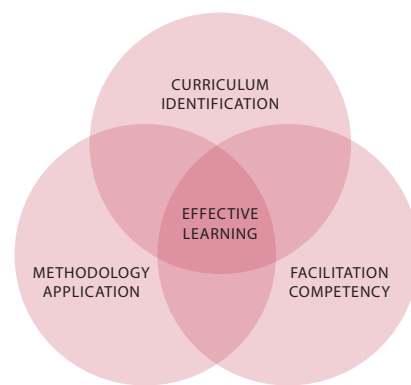
Widhoon Chiamchitrong
CEFista from Thailand

The Concept:

Knowledge is fundamentally recognized as the driver for an organization's productivity improvement and economic growth; this leads to a new focus on the role of information, technology, and learning for economic performance. The need for human resources to acquire a range of new skills and to continuously adapt these skills underlies our knowledge-based economy. Economic organizations should accommodate themselves with in-house trainers for creating an **'Effective Learning' community**.

The Objectives: The course is developed to **create leaders**, in economic organizations, with a new skill set of making their team members more skilled. The leaders should be able to shift and raise knowledge of their people to new levels, depending on their wishes.

The Model: A 'Train-The-Trainers' Effective Learning Model will cover three principle circles of the training framework: Circle 1 - Curriculum Identification, Circle 2 - Methodology Application, and Circle 3 - Facilitation Competency. Three circles are intertwined meaning weakness in one circle could cause ineffective learning.



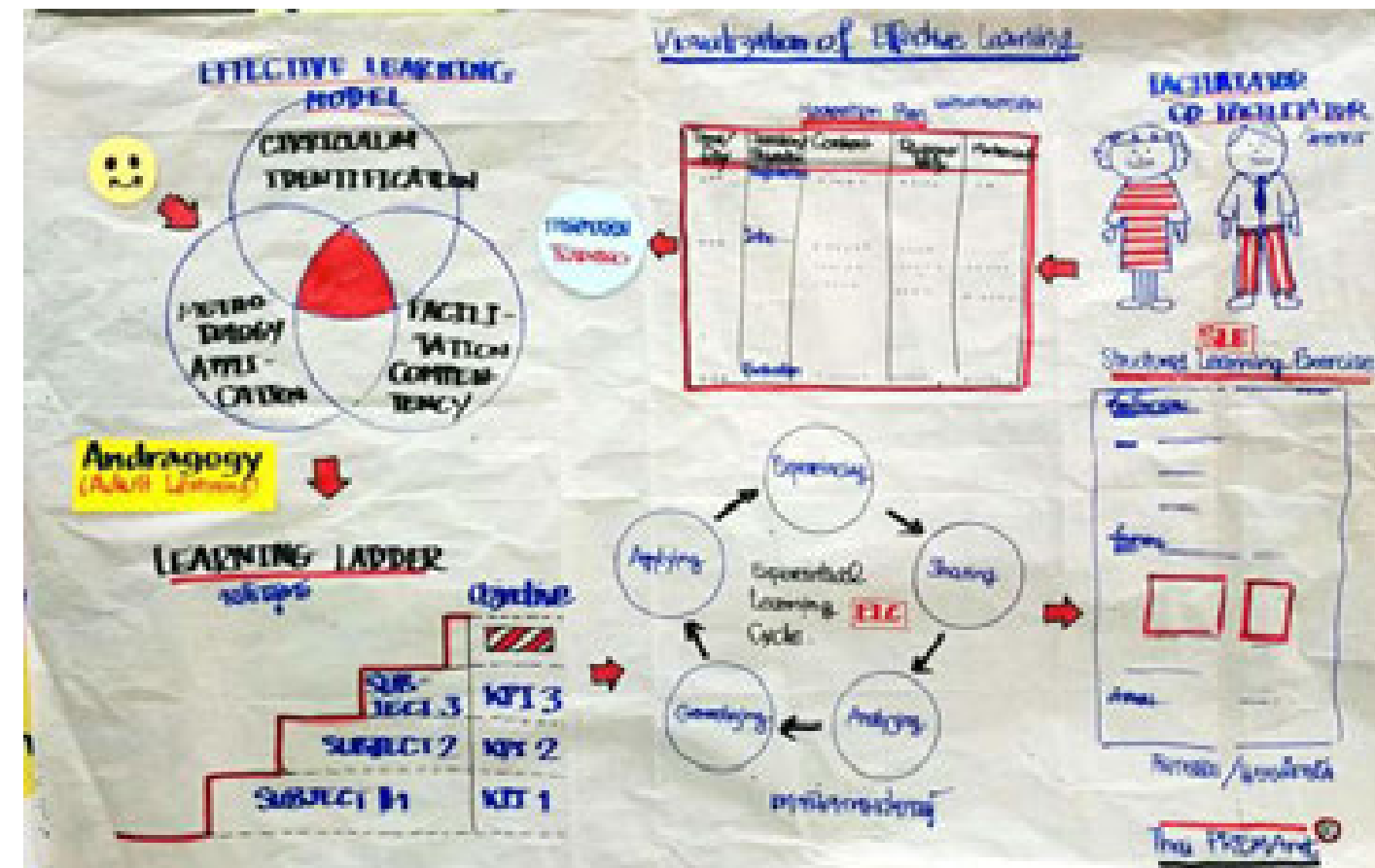
- 1. Curriculum Identification:** Curriculum is more than a training course outline. In fact, curriculum reflects desired objective and target training. It should not be taken for granted easily from a clients' view, but indeed needs a scrutinizing effort in identifying a deep understanding and confirmation with clients.
- 2. Methodology Application:** Training is conducted more effectively in a peaceful environment to enhance learning outcomes. With a focus on experiential and problem-based training methodology, participants are encouraged to reflect and give feedback for the purpose of learning achievements.
- 3. Facilitation Competency:** Facilitation creates a dynamic, personalized process that empowers and challenges participants to engage in significant learning. Fa-

cilitation of learning will lead to a meaningful change in behavior.

The Workshop: The workshop for "Train-The-Trainers" is basically divided into 2 parts. The first part is for theory and the second one is for the practicum. The first part include a learning agreement, a visualization effective communication agreement, an introduction of andragogy learning approach, a model of effective learning, an identify or design training course, a ladder diagram preparation, ways to conduct experiential learning techniques, a conceptualization of structured learning exercises, facilitative training and a creative moderation plan.

The **practicum** shall be carried out according to each individual's advanced preparation. It is required that each person run their own exercise self-design, as well as practice his/her facilitating technique. Documents of ladder diagrams, exercises and moderation plans shall be submitted before starting the practicum. The result of each practicum shall be given feedback by master trainers. The practicum workshop shall be arranged at least one month apart from the first workshop, in order to provide enough time for individual preparation.

>>

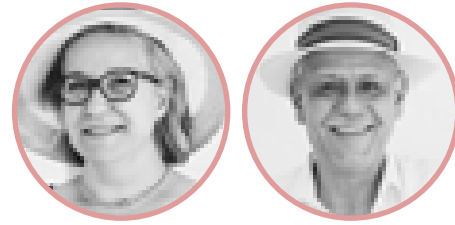


Effective Learning Workshop Flowchart



CEFE Managers

A product for CEFE promoters



Badia Refass & Thomas Khatal
CEFistas from Morocco & Algeria

History of the Project

The CEFE Managers training program is the latest CEFE International product. It was developed very recently (in June 2018) and introduced for the first time in Morocco by our two Master Trainers, Badia Refass and Thomas Khatal, as part of the GIZ Green Jobs project, in partnership with the Mohammed V Foundation for Solidarity and the High Commission for Water and Forests and the Fight against Desertification. The training program was a resounding success! A second execution - The Tunisian experience began within the GIZ's "IDEE" program, as part of its support for building capacity for cyberparks.

Genesis of the Project

Why a CEFE Managers training session? We discovered that many project managers (including those within the GIZ) faced major problems due to lack of familiarity with the CEFE method. Challenges include: finding and selecting adequate facilitators, observing and assessing

the training quality, calculating costs for CEFE interventions, knowing the wide range of possible CEFE applications, choosing the most suitable module(s) and adapting them to the specific learning objectives and target groups, time management for preparation, execution and follow-up, assuring monitoring.

The program is therefore aimed at people likely to manage projects/programs which are based on the CEFE approach, and predominantly at technical advisors working on cooperative programs and their institutional partners who wish to implement the approach.

Training Objectives

The objectives of the training program are twofold.

- in the first session, managers are familiarized with the CEFE method instead approach. This session emphasizes the importance of putting themselves in the facilitator's shoes so that they can fully understand the fundamental goals and chal-

lenges of the CEFE approach. This includes numerous aspects, including: session preparation, teamwork, role allocation, sequence planning, preparing necessary supplies for the sessions, scheduling and time management and crucially, building a strong understanding of the logic behind structured learning exercises.

>>

- the second session builds on the first by focusing on the necessary tools and practices Managers need in order to implement a project or training/support program. This includes skills such as: drawing up specific Terms of Reference, defining budget forecasts with an awareness of direct and indirect training costs, formulating logical frameworks, understanding how to assess and monitor a training program the ability to find and mobilize individuals appropriate to the target groups, ensuring the quality of the training pro-

vided, fully understanding the certification process and, in general, ensuring the proper monitoring and supervision of activities and evaluating their impact.

Certification

The training program runs for 8-10 days (spread over two sessions of 4-5 days) and provides certification for participants who complete the full course.

<<



Refugee Entrepreneurs in Germany



Susanne Bauer
CEFista from Germany

Regional CEFE experience from Berlin, Germany

The LOK.STARTUpCAMP International has a special focus on Refugee Entrepreneurs and their start-up ideas and aspirations in Berlin, Germany. The integration barometer speaks for itself as a positive instrument to integration. The LOK.STARTUpCAMP is funded by Berlin's Chamber of Commerce and Industry (IHK). More than 300 clients have been in contact with LOK since mid-2016 and 140 startups in active follow-up.

>>

“BEING ABLE TO WORK AND EARN A LIVING IS A QUESTION OF DIGNITY FOR ME”



Participants are a part of a series of short trainings sessions between two to twenty hours each. LOK.STARTUpCAMP clients are by majority male (90%) while female (10%) participants are mostly the successful ones. The first Investment Bank Berlin loan – in average EUR 25.000,- micro-loans for 3 – 6 years – has been entrusted to a young women entrepreneur who runs a B2B-marketplace in Berlin. Her target is the Arab community at an international level as many visitors do come for short-term periods only, but would like to actively promote their businesses virtually.

STARTUpCAMP in Quality

The LOK.STARTUpCAMP conceptualizes, designs, and implements creative idea generation workshops between 2 – 16 hours for potential startups that are not yet in a position to effectively implement their business ideas. Working on prototypes is used as a model and a vital step for bringing one's product idea to life. Experimenting by hand, drawing and walking, re-inventing, and starting from scratch are all ingredients to making it work. This is the product or service intended by the startup client. Its quality comes with the process time and intensity, while the collegial interaction makes prototyping a fun exercise for all.

B2B: Action for Finance

“Being able to work and earn a living is a question of dignity for me”

Doing business by refugees may come as a surprise in the ongoing political debate in Germany that refugees are an economic burden. In cooperation with Indian scholar Swati Mehta, the Chancellor's Office, and her hosting body GIZ GmbH, the approach to Germany's Newcomers is about understanding the specific financial needs of refugees who want to start their own businesses or be self-employed in Germany.

Swati's following key aspects were consolidated with the LOK.STARTUpCAMP, and are briefly summarized:

- There is a significant proportion of refugees who want to start their own business, in particular those from the Near & Middle East, mainly Syria.
- Starting a business in Germany is complicated and sometimes cumbersome, in the eyes of newcomers to Berlin, despite the support available to prepare business plans and understand the rules and regulations.
- Access to finance and start-up capital remains a big challenge, if not a gap. The numbers of micro-credit products to refugees is far too low, and so are subsidies granted by Governmental agencies like the job centers.
- Refugees are human beings as much as everybody else, regardless their origin of descent. As a diverse group, there is a need of alternative mechanisms to identify and support refugees with high entrepreneurial potential. Alternative credit assessment (e.g. performance in integration classes, references from business incubators), alternative credit guarantees (e.g. joint liability), and loan products linked to business phases (e.g. startup or expansion).



Evolutionary Culture in Organizations



Pablo Reyes Arellano
CEfista from Chile

The human experience is unique in the degree that we use culture to help our survival as a species. We form groups, religions, and political regimes based on philosophical ideas. Some people keep family connections closer than anything else while others live as individuals. The variety of human experience has been considered as part of our biological evolution.

In fact, we have been using our capacity to create **organizational structures as a set of cultural tools** to deal with the realities that we have to face. Each historical moment, a new wave of knowledge and possibilities have brought the types of organizations that prove to be useful in that context, generating economic development, prosperity for the participants and cultural dissemination for management practices.

This evolutionary mechanism (new types of organizations emerging for new contexts), in its progression, has had times of great light as well as many shadows. The lights aim at better results, ways to sustainably scale organizational capacity, great coverage and impact. The shadows are related to depersonalization, lack of commitment to the environment, ethical dilemmas, stress and many others. All these shadows have occurred in attempts to solve complex problems

with types of organizations that have not been willing (or available) to adapt to the increasing complexity of the times in which they are immersed, thinking that with the common way of doing things they can become aware of any problem that arises. The consequence has been the mismatch that ends up decoupling the organization from its historical, social, biological and cultural context, preventing (or hindering) its evolution and causing problems along the way.

Modernism has accelerated development, expansion, new possibilities and sustainability by improving the quality of life in many possible ways. However, are the systems with which we have approached problem management in the past, enough to deal with the complex environments we find today?

The process of cultural evolution occurs through an algorithm. When there is inheritance, variation and selection, it operates through an **evolutionary mechanism** that allows new generations (seen from genetics) to adapt better to the contexts in which they live.

At the cultural level, change happens in the same way. However, replication systems are cultural transmission units that are inherited, varying from person to person (or

group to group) depending on the context in which they participate. We are imitating what we see and generating complex belief systems, values and paradigms that make us see reality in a particular way. Also, it allows us to teach and manage according to this conception of reality.

This form of evolution becomes increasingly more complex. This allows new forms of inheritance, variation and selection that happen while the environment changes, largely as a product of the same results that we encourage.

In the process of cultural evolution, this generates an "immune system" that attracts those practices, values, and systems that are consistent with the central cultural system, while repealing those that are not in agreement.

This generates real **articulated systemic structures** that seek the preservation of the system and the rejection of other ways of seeing, thinking, and acting.

>>



The systematic observation of human behavior in the last 40 years has shown the existence of an evolutionary process that has generated different forms of thinking, each adapted to the context in which they have emerged. In general, people are only empowered to be aware of the problems they are facing in that particular context. Now that these contexts are constantly changing, relations, information and globalization have brought **more complexity** in the management of dynamic, cultural, and relational processes, as well as in the evaluation of results. From there, there have been emerging organizations that have reproduced these paradigmatic systems in their own design and modus operandi. An organization that arises from the need to face the challenges in the industrial revolution, for example, is dysfunctional for current challenges.

That is where **new types of organizations** begin to emerge in order to be aware of current challenges and give a more integrated and evolved view of their management

paradigms. These organizations recognize the enormous variety of forms that co-exist with them, valuing diversity as an opportunity to be a more resilient, connected, and effective organization to operate in complex contexts.

In a way, these organizations find their adaptive purpose (continuing to exist and improve) with an evolutionary purpose (to transcend and evolve in a complex context). These two forces (consolidation and change) are the **constant paradox** that the organization must overcome in order to succeed in the changing conditions of the current world.

The current challenge is to find managers capable of understanding and operating in these contexts. Also, applying new ways that in many cases will cause them to lose the illusion of control that has been taking place since the industrial revolution. This issue itself will be a challenge to overcome as a process of cultural evolution.

<<

SPECIAL
NOTES

CEFE Impact in Palestine



Ahmed Abubaker
CEFista from Palestine

Background

There is a huge unmet need for building the capacity of trainers and even creating new professional trainers in Palestine to serve the business community. After conducting business development market assessment, it has been concluded that one way of bridging the training gap is to introduce CEFE methodology for achieving effective training impact on start-ups and SMEs. Starting in 2006, Small Enterprise Center (SEC) Palestine introduced CEFE methodology to the Palestinian market, and managed until now to qualify more than 100 local CEFE trainers in Palestine and in the region, through conducting several Training of Trainers programs in close cooperation with GIZ, UNDP, and of course CEFE International. This article presents the first comprehensive CEFE impact among the local trainers through twelve years after the introduction of CEFE in Palestine.

Method

An on-line survey conducted by SEC team during the first week of September 2018, where a random sample included trainers participated in the Training of Trainers programs organized by SEC, in the past twelve years. The random sample size consisted of 60 local and regional trainers, where majority of them live in the West Bank and the Gaza Strip. Around 75 per cent of the surveyed trainers completed a questionnaire designed to assess the impact of CEFE on their performance. The analysis of the collected data was performed through excel charts program.

Demographic Characteristics

The survey shows that around 80% of the surveyed trainers are between 26-32 years old. Half of the trainers were female. More than 85 percent lives in Palestine, and the rest live in Amman, Cairo, UAE, and Turkey. Regarding the current

position of the trainers, the analysis showed that 14% of the surveyed trainers are top managers in their organizations, 27.9% operational managers, 27.9% freelancers, and 30.2% middle managers.

>>

Results

The evaluation revealed very promising results as it showed that CEFE methodology has a positive impact on trainers work performance. More than 62 per cent of the trainers reported that their income did increase after receiving CEFE training. However, about 49 per cent of the surveyed trainers received promotion at work in their organizations or other organizations. Around 46.5 per cent changed their work, and 4.7 percent started their own businesses, and only 2.3 per cent reported that there was no significant impact on their work conditions. The analysis showed that the average increase for all CEFE trainers' personal income increased by 52 per cent, of them 15 per cent of the trainers managed to double their income.

The types of clients that local trainers delivered training for can be categorized as follows: about 83.7 per cent of the local trainers delivered training for local clients in the West Bank and the Gaza Strip, while 20.9 per cent of the local trainers provided training in the regional countries,

and 23.3 per cent of the trainers conducted training for international clients. Regarding the category of beneficiaries, the trainers work with can be classified as follows: 79.1 per cent worked with entrepreneurs, 74.4 per cent worked with SMEs, 51.2 per cent with fresh graduates, and 18.6 per cent with large companies.

Regarding the number of training programs that the trainer delivered since he/she become a CEFE trainer: 9.3 per cent of the trainers claimed that the delivered over 150 training courses after became a local CEFE trainer, while 7 per cent of the local trainers delivered between 101 -149 training courses, 32 per cent of the trainers delivered between 51-100 training courses, and 51.2 percent delivered less than 50 training courses.

About 25.6 per cent of trainers stated that they trained more than 500 trainees after they become CEFE trainer, 23.3 of the trainers claimed that they trained 251-500 trainees, 18.6 per cent of the trainers, indicated that they trained between 101-250 trainees, and finally, 32.6 per cent that they trained less than 100 trainees.

Conclusion

The assessment revealed significant improvement in the impact of CEFE methodology on local trainers in terms of income and position at work following CEFE TOT programs, and SEC efforts included adapting and developing CEFE curricula in both Arabic and English languages to fit the Palestinian and regional contexts. Finally, CEFE methodology contributed in improving the quality of training in Palestine, and hopefully impact on the Palestinian and regional businesses (entrepreneurs and SMEs).

<<

“More than 62 per cent of the trainers claimed that their income did increase after CEFE.”



Global trends in Entrepreneurship Promotion



Janna Post
Junior Policy Adviser
at GIZ

In recent years, the role of entrepreneurs and MSMEs has steadily gained importance in German development cooperation. Micro, small and medium-sized enterprises (MSMEs) see themselves confronted with new challenges and opportunities in the global economy requiring them to adapt to these trends. Some of the main trends include: **Digitalization**, which enables opening up new markets, access to knowledge, as well as making new business models feasible (e-commerce, platform economy, shared economy); **The emergence of new actors** in the field of entrepreneurship promotion, for example large corporates

engaging in Corporate-Start-up Collaboration; **New sources of finance** such as crowd-funding/investing, increased availability of venture capital, as well as socially and environmentally conscious investments like impact investment; **Impact Entrepreneurship** as many entrepreneurs develop business ideas addressing sustainability challenges (like green and inclusive business models); New forms and methods of trainings like online or blended learning have spread and new methods, such as design thinking, have been applied for entrepreneurship promotion; An ecosystem approach to entrepreneurship: building up an ecosystem that supports entrepreneurs in all

business phases – from ideation to scaling up of business and also focusing on developing access to financial services, while considering the context in which support measures are implemented is essential for supporting MSMEs successfully.

Thus, in order to support Entrepreneurs adjusting to the new developments, the Sector Project Economic Policy Development and Private Sector Development / GIZ reviewed its support approaches offered and developed new concepts and ideas. Two of them are the Green and Inclusive Business Toolbox and Entrepreneurial Ecosystem Guide: >>

Green and Inclusive Business Toolbox

The Green and Inclusive Business Toolbox aims to provide practitioners involved in private sector development with a set of tried-and-tested tools that can be used to integrate a Green and Inclusive Business perspective into existing or future development cooperation programs. It contains 22 examples from GIZ projects around the world, supporting the development and growth of Green and Inclusive Business Models.

<http://www.greengrowthknowledge.org/sites/default/files/Green%20and%20Inclusive%20Business%20Toolbox.pdf>

Entrepreneurial Ecosystem Guide

Acknowledging the fact that entrepreneurs need a conducive environment to grow, the GIZ has developed a guide on how to map the entrepreneurial ecosystem. The guide supports practitioners in collecting, analyzing and visualizing the most relevant data for understanding the ecosystem, its strength and its weaknesses. It then offers options for carefully defining measures that can strengthen the ecosystem. https://c.ymcdn.com/sites/andc.site-ym.com/resource/dynamic/blogs/20180326_164606_18189.pdf



The Sector Project Economic Policy Development and Private Sector Development / GIZ on behalf of the Federal Ministry of Economic Cooperation and Development (BMZ) is currently focusing its research on the topics **Entrepreneurship in fragile contexts** and supporting the **matching of Entrepreneurs with**

financing options. Further exchange with CEFE and its partners regarding new global trends and possible solutions in Entrepreneurship Promotion is greatly appreciated. <<



CEFE Trends



Eberhard Bärenz
CEFEista from Germany

Janna Post from GIZ shared remarkable insights about global trends in Entrepreneurship Promotion with participants of the global CEFE conference in July. **What is CEFE International's projection for the near future?**

- CEFE International expects projects continue to **increase in complexity**. CEFE is a tool box, from which components of programs can perfectly select and use needed modules. For this purpose, undertaken efforts and produced results are needed to be shown clearly. Competence development by our ToTs, realized with follow-up sessions, will not be established any further and come to an end. The CEFE program is about building successful ecosystems to ensure a sustainable development of entrepreneurship. Our programs require close multi-vendor collaboration, which often times takes the form of creating consortia. For the CEFE providers this means that they have to ensure and provide an adequate legal form and size and must be well ingrained in the local network.
- The CEFE programs' impacts include the proper developmental of goals as well as their reliable meas-

urement, which continues to become more focal. Collecting and evaluating our own data on **the impacts of CEFE**, will increase the chances of getting commissioned.

- Important fields of work in the next few years will be:
 - » combating youth unemployment
 - » flight, migration and the integration of returnees
 - » growth development of innovative start-ups
 - » technology cooperation and innovation management
 - » peacekeeping and cultivation of our fields of work in conflict areas
- In terms of methodology CEFE applies the principles of **modern adult education**, which are currently predominantly used in the private sector. Over the years CEFE has obtained a long and broad track record and gained vast experience, which will continue to be advanced and consistent in the implementation of experiential learning.
- However, we urgently need to strengthen the **digitalization process** and the development of necessary tools for distant and blended learning, that are actually

centered around the participants and enable action-oriented learning.

- CEFE's market oriented networking efforts need to be conducted more efficiently. The market offers many services of use for CEFE. However, the **regional and international exchange** of competitive offers is carried out too slowly.

- In many countries CEFE's first members hold the senior positions. The **generational change** in management functions is currently pending, but not actively promoted. Although, many trainers and consultants are trained in the CEFE methodology they seldom rise to Senior Experts. Young CEFEistas, that are not only good trainers and consultants but also good entrepreneurs, are being needed more urgently than ever before. The variety in CEFEs application is admirable and an essential asset. Nevertheless, two important questions need to be asked: (A) Does the identity of CEFE needs to be re-defined? (B) How can we intensify the application of corporate design and the exchange of new modules?

A lot of work lies ahead - how wonderful.



PROJECTS 2019

Manager Training Programme – new business manager groups from Belarus and India, new challenges ahead

B2B - we will make the matches and the participants make real business in renewable energies, cooperation Europe-Africa

Training on moderation, negotiation and presentation in the international context – support to outgoing experts and staff members of different development agencies

Green markets and sustainable consume in the Amazonas region - CI's green economy module and others go into the Amazonas

CEFE regional conferences – several planned: Asia network in Myanmar, French speaking community in North Africa, Southeast Europe in Albania. Let's do it!

VET Partnership Programme - the cross-sectional analysis will be prepared and yet another project is waiting - Namibia

Logistics for delegations – arranging from A to Z backlog of delegations from all over the world

ToT and ToM - we plan to carry out a ToT and a Training of CEFE Managers (ToM) in Germany. Take this as an early bird announcement

IDEA – promoting Albanian eco-system through training, coaching, mentoring and coffee clubs

Continue moderating **upward feedback to GIZ** managers and participating in the **Fachforum Labour Markets and Employment**

..... to be continued.....

Rainer Forever

Dear Rainer,

You left us far too soon. I miss you very much and would have liked to listen to more of your thousands of gentle questions that led me so wonderfully on my CEFE path. Too late I realized how immense your goal was to continue CEFE after GIZ, and how little I understood about you needing help with it - My world was too small and short-sighted.

With your farewell, you have handed us one last exercise, the most challenging of all: 'CEFE alive'. Task: Organize yourselves so that CEFE can be maintained and further developed worldwide. Rules: the method has to be experiential learning, the goal is entrepreneurship development. It's so radically participative: we, the CEFistas are the participants and determine the rest.

Ten years have passed since you left us, so let's call it 'the first round or CEFE Alive'. Right now I would like to have you by our side to facilitate our processing and generalization. But you can be soothed and satisfied: CEFE still exists, unifying more CEFistas and ToTs than ever, a continuously growing network and so many new modules and programs available. And the next round has started already.

I thank you so much for having such a strong and positive influence on me, for changing my life and for your spirit that is still all around.

Peter



CEFE International

*Eigelstein 103-113
50668 Cologne
Germany*

*+49 221 880 1010
coordination@cefe.net
www.cefe.net*

