



Uri Dahan & Co.

Economic and Business Consulting, Investment & Capital Raising

Stock Taking

*of National Policies, Service Providers,
Projects & Programs and Training Methods*

Prepared for the MEDA - ETE Project

July 2006

Tel. 972-2-6794434, Fax. 972-2-6790162, Mobile phone 972-50-5516067, 972-50-7407008

E-mail: bcon@netvision.net.il , website: www.bcon.no-ip.biz

Address: Tshernikhovsky St. 48 Entrance C', Jerusalem 92585, Israel



Contents of Stock Taking Outputs

Preface

1. National Policies Relating to the Small Business Sector
2. Service Providers
3. Programs and Projects
4. Overview of Available Training Methods



PREFACE

Below are references and general and individual comments for the stock taking assignment.

1. The assistance activity to the small business sector in Israel is characterized by the “third sector” activity (unlike the governmental and the private sectors). The third sector includes non-profit organizations, donors, volunteers, etc. The activity of the third sector is different in its nature from the activity of the private sector, which is motivated by profit considerations and is also different from the activity of the governmental sector, motivated by macro economic considerations.

The activity of the third sector is being studied and researched in the last decades in academic institutions around the world. It was found that this sector fulfills an important role in the economy and society of the liberal – capitalistic countries

The activity of the third sector in the area of assistance to small businesses in Israel was created as a result of a vacuum or an empty space that had been created due to a rising of an unanswered need. It is possible to address the development of activity of this sector as an economic – social – evolutionistic process that has developed in the last 20 years.

It is important to mention that the Israeli economy, since its creation, has gone through relatively fast and meaningful gradual changes – from a socialistic economy to capitalistic economy.

In the first stages of development of the capitalistic economy in Israel, a preference was given to large companies and then, gradually, for less large companies.

In this aspect, it was vital for the small business sector to receive assistance from external sources, since it could not obtain the assistance means that the large companies could obtain.

It should be mentioned that the assistance to the small business sector in Israel today is not completely synchronized between the different bodies (governmental, public and other) that are active in this area and sometimes there is even competition between them. However, there exists the Forum of Business Development Centers managers that attempts to create coordination between the bodies involved in the area.

In parallel to the above mentioned processes, in the recent years a recognition of the importance of the small business sector and its contribution to the economy and the employment in Israel started to rise on the public level, and in the last few years also on the governmental level.

Also, in the recent years, some attempts have been made to pass through the legislation a bill for encouragement to the small business sector. This bill is supposed to organize the activity in this field that is today, as mentioned, acts without full coordination between the different bodies. This bill is also supposed to organize the existing budgets and allocate within the law frame some additional budgets, and thus prevent situations where the existing assistance budgets are not consistent or are given to political and other fluctuations.

The legislation has been delayed for some years now, since it had first been suggested, however some Parliament members have recently become aware of the importance of it in the last years.

For a detailed characterization of the situation in Israel, see [Deliverable 1](#).

2. There is some overlapping between the service providers and the projects and programs. In case we introduced a body in a framework of group of questioners (Service Provides – Deliverable 2, or Projects and Programs - Deliverable 3), we did not repeat on it in the second group of questioners.
3. It should be mentioned that in general there are some questions, especially in the Service Providers questioner, where the BDCs act similarly, and for this reason the answers are accordingly similar (for example – the issues of follow ups after the trainings, pricing of training costs, and more).
4. Regarding the numerical data on the scope of training activity to the youth age group, we would mention, that when a certain BDC has defined a course for this group, we introduced this course in the questioner. But when courses were given to all age groups, including the youth group, we could not receive information for all courses individually, since that would have obliged us to conduct data gathering activities inside each of the BDCs.

However, in the process of data gathering activities we learned that an average course in an average BDC lasts about 40 hours. Multiplication of number of courses in that BDC in a certain year by 40 hours gives us the scope of this BDC training activity in that year. It is possible to say that a typical BDC in Israel gives about 20 courses per year. This means about 800 hours per year. We would mention again that the majority of the courses are not addressed to the youth age group only. However, these courses are definitely characterized by participation of youth age group.

5. Regarding the service providers in Israel, the regional Business Development Centers, it should be mentioned that the majority of them provides assistance on two levels: first level is the local assistance and the second level is specialization in a certain subject and activity on this subject on a national level, without geographical distinction (for example, BDC of Western Galilee provides a wide range of encouraging services to the total population of local businesses and entrepreneurs in its area and also markets itself as provider of assistance on the subject of alternative medicine on a national level).
6. Due to a similarity of several questions in the Service Providers questioner, we felt a need to explain in detail the following point.

Questions I-18, II-7, II-16 are similar in a certain sense and we felt a need to explain the way we referred these questions:

- Question I-18 relates to the issue of percentage of training out of total activity in terms of budget and/or staff.
- Question II-7 relates to who pays for the activities – both for training and for counseling activities.
- Question II-16 relates to the source of training revenues.

There is a certain similarity between questions I-18 and II-7, since both questions deal with the activity or the costs side (the costs are in a way a mirror image of the activity).

Question II-7 deals both in training and in counseling (although chapter II focuses on the training activity), while the other two questions deal with training.

In relation to this, we should mention that in Israel there is a Mentoring Project, subsidized by the Ministry of Industry, Trade and Labor, for assistance to businesses of different sizes, including the small businesses, beginning and existing, and also medium businesses (a wide detaining of the Mentoring Project is presented in the framework of Deliverable 3, Projects and Programs).

The issue of subsidized assistance is a significant part of the assistance activity to the small and beginning businesses in Israel. It is managed administratively by the different BDCs and is sponsored by the Mentoring Project of the Ministry of Industry, Trade and Labor.

The government-subsidized activity for small businesses is a significant part of the BDCs' activity, although it is not sponsored by the BDCs.

In conclusion, in questions I-18 and in II-16 we have addressed the training activities only and in question II-7 we addressed mainly the counseling activity.

7. It should be mentioned that the execution of the stock taking assignment involved a large number of bodies and included interviews with a large number of individuals. Our familiarity with the industry and the bodies active in it has made job execution easier to us. However, it should be mentioned that in some of the cases and due to different reasons, we encountered difficulties to obtain information.
8. Finally, we would like to express our deep thanks to all individuals and bodies that assisted us in the information and data gathering process. Firstly, we would like to thank Jerusalem BDC and its manager, Mr. Uri Scharf; also we would like to thank the deputy general director of the Small and Medium Businesses Authority, Mr. Eli Bentata; Mr. Yossi Kidron from the SAFRA foundation; Mr. Real Goodman, C.E.O. of the Shemesh foundation; Mrs. Chaya Graf from JDC ISRAEL; Mr. Michael Cohen, C.E.O. of BDC Raanana; Mr. Moti Morad, C.E.O. of BDC Rishon LeZion; Mrs. Tsviya Dory, the Internal Trade and Finance unit manager in the Ministry of Industry, Trade & Labor; Mr. Nir Ben Aharon from the “Spark” project; all BDCs’ managers and all other individuals and bodies whose names we could not mention here due to lack of space and who assisted us in the preparation of the assignment.

Off course, we would also like to thank Mr. Sebastian Vadala, who assisted us in guidance and direction regarding the preparation if this assignment.

Sincerely, Uri Dahan & Co.

Uri Dahan & Co.

Economic and Business Consulting, Investment & Capital Raising



National Policy Environment

- ISRAEL -

FACET-NSCE

National policy report

Uri Dahan & Co.

Economic and Business Consulting, Investment & Capital Raising

Tel. 972-2-6794434, Fax. 972-2-6790162, Mobile phone 972-50-5516067, 972-50-7407008

E-mail: bcon@netvision.net.il , website: www.bcon.no-ip.biz

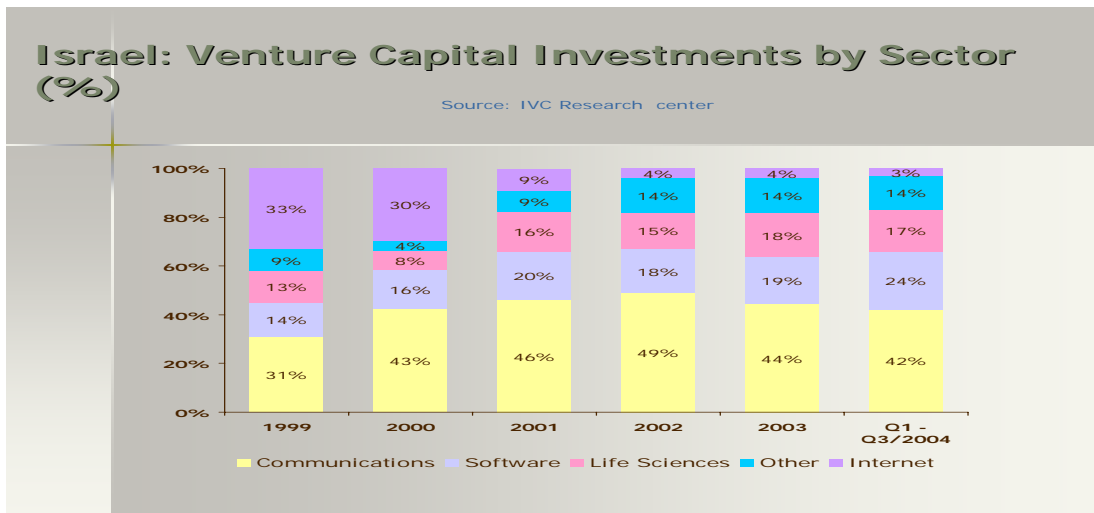
Address: Tchernikhovsky St. 48 Entrance C', Jerusalem 92585, Israel

1. Key data

Some of these data can be collected from earlier studies produced by the MEDA-ETE project. Especially the thematic studies on ‘transition from school to work’ and the work of the ‘Observatory’ component and MEDSTAT activities will be helpful to fill out the table.

Please fill as far as possible this table using the most recent data, preferably using national statistical data. Mention year and source of data and show where possible trends. This information gives an impression on the macro and socio economic conditions in the country.

	INDICATOR	year	indicator	source
1	Real GDP growth	2005	GDP - per capita \$17,542	Ministry of Finance
2	Unemployment rate	2005	9.1%	Ministry of Finance
3	Youth unemployment rate	2004	24% (age 25 - 34)	JDC + CBS
4	Youth unemployed as % of unemployment rate	2003	30% (age 22-34)	Myers-JDC-Brookdale Institute
5	Definition of youth	2004	22-34	JDC
6	School enrolment for youth > compulsory schooling age	2006	age 5 to 15 (compulsory nursery school (for 5 year-olds) to 10 th grade)	Ministry of Education
7	Years spent in school of people > compulsory schooling age	2004	96%	CBS
8	National education budget (% of total budget including investment)	2006	NIS 25.2 billion = 9.3% of total budget	Ministry of Finance
9	% of self employed/active population	2004	6.8%	CBS - Statistical Abstract of Israel 2005
10	Proportion of start-up entrepreneurs (if possible for categories)?	2004	Over 3,000 high-tech start-up companies operate in Israel. The largest number of start-ups in the world, proportionate to its population.	IVC Research Center



1. How is the issue of youth unemployment, self employment, micro enterprise creation and education included in the governmental priorities in the current budget period?

There exists governmental assistance to the business sector in certain areas, that include encouragement of industry in the periphery, encouragement of employment (in all age groups), encouragement of high tech industries and of export abroad, provision of loans on preferred terms, subsidized business counseling, and more.

However, the government does not focus on the youth population. The assistance is provided to the population without age discrimination. As a result of this and other factors, a situation was created where the young population faces higher difficulties in entrepreneurship in relation to the older age groups.

We should mention that as to today, the governmental support to small business sector is not anchored in the existing legislation. In September 2005, a Small Businesses Bill was proposed by the former Minister of Industry & Trade, Mr. Ehud Olmert. The bill is now going through the different motions of the Israeli legislative process. The bill discriminates in favor of small businesses but does not discriminate by age groups.

The purpose of the bill was to promote the small business sector in Israel in the variety of fields. The bill includes such points as granting small business sector a favorable status in the economic legislation, improvement of counseling and accompaniment systems, creation of a unique system of grants, governmental support for loans and factoring in the small business sector, subsidized long term credit for purchase of raw materials, tax benefits, establishment of a committee for the formulation of policies for encouragement of this sector, and more.

Despite the above and despite the public declarations of goals about the importance of the topic, the Israeli government has not allocated budgets and has not focused till now on the issues of youth unemployment, self employment, micro enterprise creation and education in any of its training and assistance practical programs.

2. Current key macro economic difficulties that impact on above mentioned areas

As Israel is allocating presently a considerable portion of its national budget to defence expenditure, some fine issues, like the issues of youth unemployment, self employment, micro enterprise creation and education, are still not appropriately handled.

2. Who are the unemployed youth?

1. How many unemployed youth are there and what is the trend?

- Define age categories and unemployment and underemployment rates (fill as far as possible). When is a person considered unemployed?

Definition

UNEMPLOYMENT

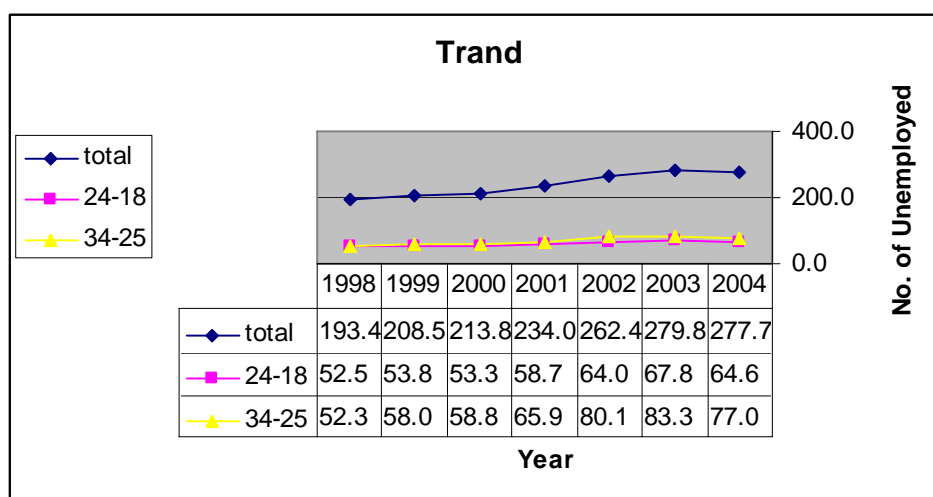
1. An unemployed: "Employee", who completed the qualifying period as determined by law, is entitled to unemployment benefits if he is over 20 years of age and under 65 years of age.
2. A discharged soldier during the first year after his discharge is entitled to unemployment benefits with no need of a qualifying period.

Unemployed: Persons who did not work at all during the determinant survey week (even for a single hour), and actively sought work during the last four weeks.

This group consists of two sub-groups:

- Those who worked in Israel during the 12 months preceding their enumeration in the survey;
- Those who did not work in Israel during the 12 months preceding their enumeration in the survey.

2004	Population	Unemployed
	Thousands	Thousands
Total	6,809.0	277.7
Age		
15-17	335.9	8.4
18-24	783.7	64.6
25-34	1,035.10	77.0
35-54	1,538.30	102.8
55+	1,185.60	25.0



2. Classification of youth unemployment by the following categories

- Age
- Education level (none, primary, secondary or higher education level)
- Geographical location
- Ethnical background

2004 Data: Unemployed persons by sex, religion, age and years of schooling (in thousands)

2004	Total	Males	Females
TOTAL	277.7	136.5	141.2
Males			
Females			
Thereof: Jews	236.5	108.0	128.5
AGE			
15-17	8.4	4.4	3.9
18-24	64.6	29.0	35.6
25-34	77.0	37.7	39.2
35-54	102.8	50.1	52.6
55+	25.0	15.3	9.8
YEARS OF SCHOOLING			
0-4	6.0	2.8	3.2
5-8	18.4	13.2	5.1
9-12	156.2	77.3	78.8
13-15	60.6	25.8	34.8
16+	36.1	16.9	19.2

2004 Data: Unemployed persons by district of residence and continent of birth (in thousands)

GRAND TOTAL	277.7
DISTRICT OF RESIDENCE	
Jerusalem	18.8
Northern	48.9
Haifa	37.5
Central	70.3
Tel Aviv	47.1
Southern	47.9
Judea, Samaria and Gaza Area	7.2
THEREOF: JEWS - TOTAL	236.5
CONTINENT OF BIRTH	
<i>Israel - total</i>	156.0
Father born in: Israel	52.8
Asia-Africa	73.7
Europe-America	29.0
<i>Asia-Africa</i>	26.5
<i>Europe-America</i>	53.9

3. Entrepreneurial context

1. Attitude towards entrepreneurship (cultural and socio-economic aspects). Information based on opinion leaders.

The socialistic philosophy, which characterised Israel until some decades ago, still has its effects today on present public attitude towards entrepreneurship. In the past, business owners were placed very low on the social status ladder. This is rapidly changing. The study of business administration has become, in recent years, the most popular course in all Israeli universities. More people are considering private entrepreneurship as their future course of life. The penetration of this, into the minds of decision makers in government, is happening at slower pace. Yet, we hear in the last three years many top ranking government ministers and high ranking officials declaring that the small and medium businesses are the main engine of economic growth.

2. Statistics on starting enterprises and % of youth among them: How many young people (see definition above - key data) start their own enterprise?

According to data from The Israel Small & Medium Enterprises Authority, In the year 2004, the net growth of business enterprises (after deducting closure of businesses) was 4,900. There is no data available regarding the percentage of young people among these.

About 33% of the calls to the business development centres are from people in the age of 25-34 and 4% under age of 24.

4. Donor and/or government support for micro enterprises

1. Formulate a conclusion on the projects and programmes inventory. What is the current and future focus in the cooperation projects and programmes related to youth unemployment, education, self-employment and micro enterprise creation?

Programs for young entrepreneurs are still in their infancy and are conducted primarily by two philanthropic funds: Shemesh and IDB. Both are to be commended for emphasizing the importance of training as an integral and inseparable part of advancement programs for young adults aged 20-30. It is still too early to judge whether these programs will play a major role in advancing this population group.

2. How much donor funds have been invested over the past 3 years in youth unemployment, education, self-employment and micro enterprise creation? (rough estimate)

Only 2 donor funds invested in youth self-employment and micro enterprise creation:

IDB Fund – \$150,000 = Examination and selecting resume
\$666,000 = \$22,200 Loan for 30 entrepreneurs (per person)
\$34,000 = 50 Business owners volunteering
\$850,000

Shemesh Fund- \$400,000 = Administration, advertising and marketing
\$2 million = \$20,000 loan for 100 entrepreneurs (per person)
\$530,000 = \$1,767 Training and consultation for 300 entrepreneurs (per person)
\$2,930,000

3. Mention specific government programmes/actions (including future planned investment) in the area of youth unemployment, education, self-employment and micro enterprise creation.

Such programs do not exist.

4. How much government budget has been invested over the past 3 years in youth unemployment, education, self-employment and micro enterprise creation? (rough estimate)

NONE

5. Education system and entrepreneurship

Describe the presence of ‘entrepreneurship training’ in the education system.

- 1. Is there entrepreneurship training in the education system?**
- 2. In what form is entrepreneurship present in curricula?**
- 3. Who provides the entrepreneurship training (NGO, public institutions)? (refer to list of service providers)**

No official program for ‘entrepreneurship training’ exists in the education system. There is one program which is extra curricula activity – "young entrepreneurs". This is part of the International Junior Achievement Program that runs in 112 countries. In Israel the organizations who conduct the program are: Bank Leumi and The Center of Incubators for Technological Initiative

(Ministry of Industry, Trade & Labour) in association with universities, local municipalities and additional funds.

6. Bottlenecks for unemployed youth in becoming self employed

Describe (based on the researches and opinion leaders) 5 most important bottlenecks unemployed youth encounters in becoming self employed or in creating their enterprise. Include information on labour legislation and the creation of enterprise. Try to use a diverse range of information sources (public and private)

- **Education level** – There are no educational programs for entrepreneurship training.
- **Socio-cultural barriers** – General attitude towards business owners in Israel is cautious and sometimes suspicious.
- **Macro economic barriers** – The subject of entrepreneurship training is not taking a high rank in the government list of priorities, and therefore this subject suffers from lack of governmental budget.
- **Access to finance** – The banks are suspicious toward young entrepreneurs as borrower and refuse to give them loans except where high collaterals are available. Normally youngsters do not possess their own equity capital and they don't have yet enough contacts for obtaining securities and guarantees.
- **Enabling environment for micro enterprises/self employed** – The environment (banks, suppliers, customers) are afraid of the instability which sometimes characterises young entrepreneurs. They are perceived as not mature enough and as persons that could suddenly leave the business and their obligations and change their course of life.

7. Sources of information

1. List of interviewees

Name, organisation, contact details (address, e mail, telephone,..)

Name	Organisation	Address	E-mail	Telephone
Yosef Kidron	Safra Fund			972-52-3602253
Beni Hazan	Holon BDC (MATI)	129 Hankin St., Holon	matiholon@mati-holon.org.il	972-3-5501128
Uri Scharf	Jerusalem BDC (MATI)	9 Ha'uman St., Jerusalem	uri@mati.org.il	972-2-6794242
Eli Bentata	The Israel Small & Medium Enterprises Authority	29 Hamered St., Tel-Aviv	elib@isma.org.il	972-3-7968100
Prof. Yosef Tamir	JDC		yossit@jdc.org.il	972-2-6557195

Anna Glok	Department of Professional Training (Ministry of Industry, Trade & Labour)			972-2-6662966
-----------	--	--	--	---------------

2. Reports, articles, brochures:

Relevant and recent literature on the subject (e.g. World Bank, IMF)

3. Possible organisations:

- **Ministries (Cooperation, Education, Labour, Vocational Training, Youth): statistics and existing researches**
- **National Employment Agencies**
- **UNDP, cooperation agencies**
- **Employers and (young) entrepreneurs associations**

The Myers-JDC-Brookdale Institute

JDC -The American Jewish Joint Distribution Committee

CBS - Central Bureau of Statistics

Chief Scientist - Research and Development (Ministry of Industry, Trade & Labour)

IVC - Israel venture capital research center

The Center of Incubators for Technological Initiative (Ministry of Industry, Trade & Labour)

IDB fund

YBI fund

The Israel Small& Medium Enterprises Authority

Business Development Centers

Websites:

Add relevant (national) web sites:

www.meda-ete.net : Thematic studies like transition from school to work, observatory function,

www.doingbusiness.org : describes climate for doing business in most countries comparing them with other countries.

The Myers-JDC-Brookdale Institute

<http://brookdale.pionet.com/>

JDC -The American Jewish Joint Distribution Committee

<http://www.jdc.org>

CBS - Central Bureau of Statistics

http://www1.cbs.gov.il/reader/?Mlval=cw_usr_view_Folder&ID=141

Ministry of Industry, Trade & Labor

<http://www.moit.gov.il/NR/exeres/B0B48981-357D-446F-AFAC-91A358E93C87.htm>

Ministry of Finance

http://www.mof.gov.il/mainpage_eng.asp

The Israel Small & Medium Enterprises Authority

<http://www.asakim.org.il>

Terminology used:

Explain the definitions used in the data collection:

Term	Definition	Source
Start-up	Technological start-up: A business enterprise which is in the initial R&D stages of its existence, developing its technological output, its market niche, its business model and its organizational form. Such an enterprise is normally seeking financing resources such as Vic's or angles, and is aiming to reach I.P.O or to be purchased by an existing technological company.	Start-up Business Development Centres
Self-employment	Self-employed: Persons working in their own business or farm, who do not employ others in return for payment. Employers: Persons employing other persons for payment or any other kind of remuneration, or a business partner employing others or a farm owner employing paid farm hands.	CBS
Micro enterprise	A small business enterprise that employed up to five employees. The initial capital to establish micro enterprise is up to \$35,000 and its annual revenue is less than \$100,000.	ISME
Youth	22-34	CBS
Young unemployed	Unemployed persons between the age range of 22 to 34.	ISME
Unemployed	Persons who did not work at all during the determinant week (even for a single hour), and actively sought work during the last four weeks.	CBS

Uri Dahan & Co.

Economic and Business Consulting, Investment & Capital Raising



Service Providers

- ISRAEL -

Uri Dahan & Co.

Economic and Business Consulting, Investment & Capital Raising

Tel. 972-2-6794434, Fax. 972-2-6790162, Mobile phone 972-50-5516067, 972-50-7407008

E-mail: bcon@netvision.net.il , website: www.bcon.no-ip.biz

Address: Tchernikhovsky St. 48 Entrance C', Jerusalem 92585, Israel

Services Provider – Data entry form

I. General Profile		
1.	Full name of organization: Jerusalem Business Development Center	
2.	Acronym: MATI Jerusalem	3. Date of creation: 1991
4.	Legal form/type:	
	<input type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental Can enter the NGO type, however in Israel defined as Non-profit organization.	<input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: non profit organization
5.	Address (HQ): P.O.B. 52169, 9 Ha'uman Street, Jerusalem 91521	
6.	Telephone(s): 972-2-6794242	7. Fax: 972-2-6793838
8.	Email: info@mati.org.il	9. Website: http://www.mati.org.il
10.	Other addresses: -	
11.	Director/Chief Executive: Uri Scharf, C.E.O. Contact person and position (if different): -	
12.	Mission Statement (as stated in institutional documents): aimed at strengthening and developing the Jerusalem economy. Objectives: provides assistance in opening new businesses and expanding the existing ones in all fields: industry and crafts, trade, hi-tech, services and tourism, etc.	
13.	Geographical area covered: Jerusalem area and the suburbs	
	<input checked="" type="checkbox"/> Capital city <input type="checkbox"/> Local	<input checked="" type="checkbox"/> Regional <input checked="" type="checkbox"/> National <input type="checkbox"/> Several countries
	MATI Jerusalem operates on two levels: 1. Local level - it gives a wide range of encouraging services to the total population of local businesses and entrepreneurs. 2. National level - it specializes in franchising and gives franchising services at the national level.	
14.	Target group(s) in age groups	<input type="checkbox"/> All age groups
15.	Particular focus within target group	
	<input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth <input checked="" type="checkbox"/> Existing entrepreneurs	<input checked="" type="checkbox"/> Start-ups <input checked="" type="checkbox"/> Other: Arab population from East Jerusalem, Discharged soldiers, New immigrants, Ultra – orthodox (Haredim), Residents of low-income neighbourhoods, Import / Export
16.	Stage of intervention	<input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment (registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)

17.	Services provided	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input type="checkbox"/> Infrastructure for enterprises	<input type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input type="checkbox"/> Coaching <input checked="" type="checkbox"/> Other: Business databases, library on subjects related to small businesses
18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training (most recent data):	<input type="checkbox"/> 100 % training <input checked="" type="checkbox"/> Mixed: about 60% <input type="checkbox"/> no training / negligible	<input checked="" type="checkbox"/> Based on opinion of interviewee <input checked="" type="checkbox"/> Based on budget <input type="checkbox"/> based on staff numbers
II. Training Activities Targeted at Business Creation and Self Employment			
1.	Types of training offered	<input type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input checked="" type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input type="checkbox"/> Other:
2.	Management and implementation of the training program assured by:	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff
3.	Which are the training methodologies that you use in your structure?	<p>1. Professional guidance by mentors, including training and mentoring: Business mentor accompaniment of the businesses (both beginning and existing), helps improve managerial skills, entrepreneurial skills, marketing skills, etc.</p> <p>2. Business Courses - professional guidance and assistance. MATI runs above 30 training activities on various subjects every year. All courses are delivered by professionals with appropriate academic credentials and business experience. Courses are intended for beginning entrepreneurs and business owners wishing to expand their business or to improve its management. Courses are held in Hebrew, Arabic, English and French.</p>	
Other:			
4.	Who is the designer of the methodology?	<p>1. MATI Jerusalem managing committee, that consists of key position holders of Jerusalem, who operate on a voluntary basis.</p> <p>2. MATI Jerusalem staff.</p> <p>3. MATIs' managers all over Israel exchange information via a special forum created for this purpose and in other ways and in that way they influence the choice of existing methodologies.</p>	
5.	Internal training organisation capacity (number of persons)	<input type="checkbox"/> 0 <input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input type="checkbox"/> 51 to 150 <input checked="" type="checkbox"/> Over 150
6.	Cost indication training per unit (day or week and per group or per person):	<p>Cost of trainer/lecturer (mostly hired as outsourcing), studying materials, classroom (usually rented facilities plus some investment in equipment for the classroom) – totals together to about 300 NIS (= about 55 Euro) per group and per hour.</p>	

7.	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75% Donors		<input type="checkbox"/> ... % Cross subsidies (Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....	
	See reference to this issue in the preface.			
8.	Number of trainers employed/hired by organisation:			
	Full time: 0 Part time: 20 Casual: 0			
9.	List of training modules/subjects offered last 2 year (to be attached if available): See appendix 1.			
10.	Training outputs (relevant to YES)	<i>training</i>		<i>trainees</i>
		sessions	hours	days
	2006 - "After" - business course for discharged soldiers	9	40	9
	Cumulative from creation			
The course is spread over 2 months; there are 9 sessions once a week, each session lasts 4.5 hours. The majority of other courses are relevant to young people. The amount of mixed (young and other population) training outputs is large, however numerical data on other courses could not be obtained.				
11.	Publication on training activities (to be attached if available) See appendix 2.			
12.	How do you follow up on your trainees after they finalise their courses?			
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up (in most cases)	
In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.				
Period of follow-up:		Frequency of follow-up:		
<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>				
13.	What is the % of success in business creation in the year following the training completion.....			
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 – 50%		<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know	
14.	Reasons for success	Reasons for failure:		
15.	Educational level and Age of the trainees (to be adjusted per country or made more simple)			
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel		<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other	
16.	% of organization's revenues/budget generated from training activities			
	<input type="checkbox"/> 0 % <input type="checkbox"/> Less than 10% <input checked="" type="checkbox"/> 10 – 25 % <input type="checkbox"/> 25 – 50%		<input type="checkbox"/> 50 – 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> Don't know	

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel.
2. List of partner organizations (NGOs, International NGOs, Ministries, Chambers of Commerce, etc.):
 - Ministry of Industry, Trade & Labour – the body that set up and is sponsoring the activities of the Business Development Centers.
 - Israel Small and Medium Enterprises Authority – the body in charge of the national policies regarding the Small Businesses Sector.
 - Israel Franchise Promotion Center – was set up by the Israel Small and Medium Enterprises Authority and MATI Jerusalem. Provides information about franchising, counselling services, establishment of contacts between franchisors and franchisees, etc.
 - KATI Fund – fund for loans to small businesses located in the area of Jerusalem and surroundings
3. Main donors:

MATI is able to offer its services at a discount, thanks to the assistance of the following public funds and organizations:

- Israel Small and Medium Enterprise Authority
 - Ministry of Industry, Trade & Labour.
 - Ministry of Immigrant Absorption
 - The Jewish Agency - Israel Division
 - UJA - Federation of New York
 - The Jerusalem Foundation
 - Municipality of Jerusalem
 - Jerusalem Development Authority
 - JDC Israel – American Jewish Joint Distribution Committee (*JDC is a charity organization, one of the largest in the world, and is based on contributions of American Jewry. JDC seeks to enhance the quality of life for Israel's vulnerable populations by developing innovative model programs. For this cause JDC forms strategic alliances with partners in the governmental and private sectors.*)
4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

As a rule, MATI Jerusalem applies such criteria to its courses, as:

- High level of professionalism.
- Tutoring on a practical level.

- Lecturers with appropriate business experience and not only academic credentials.
- Lecturers with good communicational skills that are able to present the material in a short and exact way.

MATI Jerusalem emphasizes the transfer of knowledge to the students in a way that would allow acquisition of practical tools for successful business operation.

Beyond this, some successful methodologies can be listed, with emphasis on training methods that include development of different skills. Here are some, in distribution by different sectors of population:

- a) Women – economic empowerment and transferring the message that in the business sphere women can be equal to men.
- b) Religious Orthodox group – transferring the message that it is possible to exit their closed communities and address the general secular population, creation of openness in communication with the general population.
- c) Students of sales and marketing skills courses - usage of simulations and role-play.
- d) Unemployed – close accompaniment and focus on the individual business ideas. Analysis and in depth tracking of specific cases (case studies). In other words, through out the course the lecturer has a dialog with each of the students and accompanies them by projecting the learning materials on the individual business idea of each student.

Experience proves that individual accompaniment of unemployed is more fruitful than of other groups and it yields better results. The individual accompaniment includes a push toward execution of the first practical steps on the way to business establishment.

5. Strengths of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

The present training methods allow training of large numbers of people at one time (training in courses). They also allow focusing on the main management skills that are a pre-requisite for establishing and running a profitable business, or on the needs of certain groups of the population (like young entrepreneurs, women, new immigrants, etc).

On the other hand, it also allows giving training to business owners individually (mentoring). The impact of the training is large – many businesses are established through the MATI and its activity receives a lot of publicity and attention.

6. Weaknesses of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

The program is relatively costly and is sponsored through the government and other sponsoring bodies, as mentioned above, which means the MATI budget is dependent economically on other bodies.

MATI does not provide guidance for choosing professional direction - it can help only those who come with a specific idea.

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

For many young people, self-employment is the only employment solution. Creating an enterprise is a complicated procedure for any one, and more so for young people who suffer from lack of experience and contacts. Therefore, these youngsters require special attention, special training and special financial arrangement.

8. Organizational plans for future training activities, expansion and or diversification:

The MATI constantly develops new plans for courses and workshops. Every year it develops programs for different business segments in Jerusalem.

For example, in 2003 a new program was launched of comprehensive help to businesses in Center of Jerusalem ("Jerusalem Triangle"). The program is aimed at improving every businessperson's ability to handle the difficult business situation in downtown Jerusalem. It includes comprehensive business assistance to groups and individuals: business owners participate in discussions and study groups and receive advice and assistance from experts. The study, workshops and consulting relate to the subjects: retail trade, accounting, financial consulting, law consulting, banking consulting, etc.

Appendix 1

Setting up and running a business

"After" - a business course for discharged soldiers

Business course for new immigrants

Business course for residents of low-income neighbourhoods

Business course for ultra-orthodox (Haredi)

Computers Courses

Internet Courses

Tenders Course

Setting up and managing a start-up company

Import and export

Running and Managing a Food Business

Business thinking for public organizations

Business clubs

Marketing and Sales Course

Financial Management Course

Franchising - "Your Business but not Alone" – Franchising Course

Real Estate Investment Course

Sales Non Stop Course

Effective Time Management course

"Can't Finish the Month?" Course on Correct Financial management of the Family

"Alternative Entrepreneurship" - Alternative Medicine Business Establishment and Management

Appendix 2

1. “Setting Up and Running a Business” Course

A course for setting up and running a business

The course is intended for entrepreneurs and business owners. It provides basic tools needed to start and manage a small business. 40-hours course spread over 4 months.

Syllabus for Courses in Entrepreneurship

Business Initiative

Entrepreneur profile
Understanding entrepreneurship and the business environment
The process of setting up a business
Assistance available to new and existing businesses

Marketing and Marketing Strategy

Market segmentation
Basic distribution and marketing channels
Basic advertising and sales promotion
The art of selling and conducting negotiations

Financial Management

Financial management
Cash flow
Financial reports and control
Pricing
Working with banks

Understanding Business Environment

The tax system in Israel
Labor code
National Insurance (Bituach Leumi)
Licensing and legal aspects
Business insurance

Business Plan

Components of a business plan

2. Computers Courses

Who's Afraid of Computers?

The course helps entrepreneurs and business owners acquire basic computer skills as a lever

for managing a business. The syllabus includes Windows, Word, Excel, Outlook Express, and the Internet. 48-hour course, divided into three workshops of 5 meetings each.

PowerPoint

The workshop is intended for business owners who wish to learn PowerPoint for marketing and business presentations. The syllabus discusses methods for the optimal presentation of your message. You will learn how to prepare a presentation, add images, process images, basic layouts, animation, and more. 20 hours (5 meetings).

Using Excel to Create a Client Database

The workshop teaches how to create a client database in Excel to help you maintain contacts with your clients, print labels for direct marketing, and mine data for a better understanding of your client. This practical workshop will give you many new ideas and useful tips

Advanced Excel Workshop

The workshop is intended for business owners who wish to get better control of their business, increase efficiency, and improve management style. The syllabus includes building cash flow, monthly and yearly profit and loss reports, preparation of forms, creation of automatic processes, data protection, preparation of price lists linked to the dollar, sales reports taking discounts into account, various ways of data presentation, including graphs, tables, and sorting by various criteria.

Requirements: basic knowledge of Excel.

Advanced Windows Workshop

Workshop intended for business owners who wish to improve their Windows skills and achieve better control over all computer-related work. The syllabus includes desktop management, file management, adding/removing programs, and improving machine performance.

12-hour workshop (3 weekly meetings).

3. Internet Courses

Internet for Business Owners

The workshop is intended for business owners who wish to promote their businesses and search for business information using the Internet.
20 hours (5 meetings).

E-commerce

The workshop is intended for entrepreneurs, managers and small/medium business owners who wish to manage their businesses in a modern style and make progress by leaping into cyberspace. The workshop will help you learn new concepts, methods, and tools used for

creating an efficient e-commerce site. Beginners have an option of attending two additional lessons to get acquainted with the Internet.

The workshop consists of 20 hours (5 meetings).

Internet: Discovering the World

The workshop is intended for entrepreneurs, managers and small/medium business owners who wish to get acquainted with the Internet network that currently serves millions of users worldwide and enables transfer of business information in real time.

The workshop consists of 8 hours (2 meetings).

4. “Setting Up and Managing a Start-Up Company” Course

The course is intended for hi-tech entrepreneurs and those who wish to work in the field. The syllabus includes introduction to the world of start-up, information analysis and management, international marketing, financial management, preparation of business and marketing plans for a start-up, raising capital from private and government sources, presentations, computer simulation of managing a start-up company in a competitive environment.

The course consists of 52 hours (13 meetings).

5. “Import and Export” Course

The course helps entrepreneurs acquire basic concepts and knowledge in import and export procedures and prepare for international marketing. The course is run in cooperation with the Export Institute.

The course consists of 20 hours (5 meetings).

6. “Tenders” Course

Small businesses that wish to bid on public tenders often suffer from insufficient knowledge of the way to submit a tender offer. A course helps entrepreneurs cope with the long and complex tender process, gain confidence in dealing with tenders, increase their chances of success, and perform all the necessary steps after winning the tender.

The syllabus includes initial preparation for submitting the offer, analysis of functional requirements, resources and costs, submitting the offer, taking the necessary steps before the winner is declared and after it.

7. Running and Managing a Food Business

Running and Managing a Catering Business

A practical course for entrepreneurs and business owners who wish to acquire knowledge necessary to start a successful catering business. The syllabus includes menu preparation, fish menu, gourmet menu, Italian cuisine, ornamentation and design, consolidation of business strategy, marketing and sales, financial management, working regulations, etc.

72-hours course (18 meetings).

Offered in cooperation with the "Teamim" school and the consulting company "Gevanim Maarakhot Mazon".

Running and Managing Restaurants and Bars

The course is intended for restaurant and bar owners and entrepreneurs who wish to start a business in this field. The course provides the necessary knowledge and tools for managing restaurants and bars. The syllabus includes principles of planning the restaurant and kitchen, opening and operating a restaurant, registration, menu, human resources, equipment and suppliers, regulations, financial management and marketing.
32-hours course (8 meetings).

Services Provider – Data entry form

I. General Profile		
1.	Full name of organization: Raanana Business Development Center	
2.	Acronym: MATI Raanana	3. Date of creation: 1993
4.	Legal form/type:	
	<input type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental	<input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: non profit organization
	Can enter the NGO type, however in Israel defined as Non-profit organization.	
5.	Address (HQ): Tel Hai 3 St., Raanana 43405 Israel	
6.	Telephone(s): 972-9-7602716	7. Fax: 972-9-5422067
8.	Email: michaelc@startup.org.il	9. Website: http://www.matiran.org.il
10.	Other addresses	
11.	Director/Chief Executive: Michael Cohen, C.E.O Contact person and position (if different): -	
12.	Mission Statement (as stated in institutional documents): MATI Raanana is committed to cultivation and nurturing of business activities in its area. Objectives: It provides support for entrepreneurs wishing to start up business enterprises and companies looking to expand their business operations in various areas.	
13.	Geographical area covered:	
	<input type="checkbox"/> Capital city <input checked="" type="checkbox"/> Local	<input checked="" type="checkbox"/> Regional <input checked="" type="checkbox"/> National <input type="checkbox"/> Several countries
	MATI Raanana operates on two levels: 1. Local level - provides a wide range of encouraging services to the total population of local businesses and entrepreneurs. 2. National level - specializes in high tech businesses and gives services with emphasis on high tech at the national level.	
14.	Target group(s) in age groups	All ages groups
15.	Particular focus within target group	
	<input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth	<input checked="" type="checkbox"/> Existing entrepreneurs <input checked="" type="checkbox"/> Start-ups <input checked="" type="checkbox"/> Other: new immigrants, discharged soldiers, import / export
16.	Stage of intervention	<input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment (registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)

17.	Services provided	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input checked="" type="checkbox"/> Infrastructure for enterprises	<input type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input type="checkbox"/> Coaching <input checked="" type="checkbox"/> Other: Business Databases, Networking and investor - project location, International cooperation
18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training (most recent data)	<input type="checkbox"/> 100 % training <input checked="" type="checkbox"/> Mixed: 35% <input type="checkbox"/> no training/negligible	<input checked="" type="checkbox"/> Based on opinion of interviewee <input checked="" type="checkbox"/> Based on budget <input type="checkbox"/> based on staff numbers
II. Training Activities Targeted at Business Creation and Self Employment			
1.	Types of training offered	<input type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input checked="" type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input checked="" type="checkbox"/> Other: Business and economic training, languages and more
2.	Management and implementation of the training program assured by:	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff
3.	Which are the training methodologies that you use in your structure?	<p>1. Business Workshops – short practical goal-oriented workshops (up to 3 sessions). In 2006, MATI Raanana runs about 5 workshops.</p> <p>2. Business Courses – courses that provide in depth knowledge of the subject. All courses are delivered by professionals with appropriate academic credentials and business experience. In 2006, MATI Raanana runs about 10 courses on various subjects. Courses are intended for beginning entrepreneurs, business owners wishing to expand their business or to improve management and businesspersons wishing to learn more about business opportunities, such as export, import, etc.</p> <p>3. Professional guidance by mentors: experienced business mentors accompany the business owners by applying their cumulative experience to the businesses, help in improve managerial and entrepreneurial skills, marketing skills, etc.</p>	
Other:			
4.	Who is the designer of the methodology?	<p>1. MATI Raanana's training committee, comprised of key positions holders in the Israeli economy and the city of Raanana, who operate on a volunteer basis.</p> <p>2. Donor organizations that donate money to MATI Raanana have a limited influence on the subjects MATI deals with.</p> <p>3. MATIs' managers all over Israel exchange information via a special forum created for this purpose and in other ways and in that way they influence the choice of existing methodologies.</p>	
5.	Internal training organisation capacity (number of persons)	<input type="checkbox"/> 0 <input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input type="checkbox"/> 51 to 150 <input checked="" type="checkbox"/> Over 150

6.	Cost indication training per unit (day or week and per group or per person): Cost of trainer / lecturer (mostly hired as outsourcing), studying materials, classroom (usually rented facilities plus some investment in equipment for the class room) - totals together to about 250 to 350 NIS (= about 55 Euro) per group and per hour.			
7.	Training/counselling costs are mainly paid through			
	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75% Donors	<input type="checkbox"/> ... % Cross subsidies (Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....		
	See reference to this issue in the preface.			
8.	Number of trainers employed/hired by organisation: Full time: 0 Part time: about 15 Casual: 0			
9.	List of training modules/subjects offered last 2 year (to be attached if available) See appendix 1			
10.	Training outputs (relevant to YES)	<i>training</i>		<i>trainees</i>
		sessions	hours	days
	Last year			No. Of persons
	Cumulative from creation			
	The majority of other courses are relevant to young people. The amount of mixed (young and other population) training outputs is large, however numerical data on other courses could not be obtained.			
11.	Publication on training activities (to be attached if available) Syllabuses exist only in Hebrew, in principle some of the syllabuses are similar to those of MATI Jerusalem.			
12.	How do you follow up on your trainees after they finalise their courses ?			
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up (in most cases)	
	In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.			
	Period of follow-up:		Frequency of follow-up:	
	<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>			
13.	What is the % of success in business creation in the year following the training completion.....			
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 – 50%	<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know		
14.	Reasons for success	Reasons for failure:		
15.	Educational level and Age of the trainees (to be adjusted per country or made more simple)			
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel	<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other		

16.	% of organization's revenues/budget generated from training activities	
	<input type="checkbox"/> 0 % <input type="checkbox"/> Less than 10% <input checked="" type="checkbox"/> 10 – 25 % <input type="checkbox"/> 25 – 50%	<input type="checkbox"/> 50 – 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> Don't know

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel.

2. List of partner organizations (NGOs, International NGOs, Ministries, Chambers of Commerce, etc.)
 - Israel Small and Medium Enterprises Authority
 - Ministry of Industry, Trade & Labour (especially the Office of Chief Scientist).
 - High Tech Incubators
 - Banks
 - Venture Capital Funds
 - Public and academic institutions in Israel.

3. Main donors:
 - Israel Small and Medium Enterprises Authority
 - Raanana Municipality
 - Ministry of Absorption
 - JDC - American Jewish Joint Distribution Committee (*a charity organization, one of the largest in the world, based on contributions of American Jewry*)

4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

In general, MATI Raanana provides practical solutions for its clients and the majority of those interested in training (and also in assistance in other subjects) expect focused solutions for practical issues.

The leading course in MATI Raanana, as in other MATIs around the country, is the Setting Up and Running a Business Course. The course provides practical tools for the establishment and managing of a business. It provides “a tools kit” of a sort for better confrontation in situations in which business owners often find themselves in.

The training topics incorporated under the title of this leading subject can be divided into two main groups: “hard” issues and “soft” issues (inner MATI Raanana terminology). The “hard” issues are the main issues in which training is demanded, such as financial management, marketing and advertising, etc. “Soft” issues are the less demanded issues, such as personal communication, emotional empowerment, etc. For this reason, the training courses are focused more on the “hard” issues than on the “soft” issues.

The exceptional are the courses for women, who are more open for the “soft” issues, and in particular for the Emotional Empowerment Course for women business owners and managers.

An interesting fact about the women courses is that the women prefer learning in only women groups (this has nothing to do with religious issues, since Raanana population is a secular one). The men do not find it important whether the courses they take are only for men or mixed courses. The reason for this, in the opinion of the training manager in MATI Raanana, is that probably women feel more comfortable to ask for questions and clarifications around other women.

MATI Raanana makes use of a closed circuit television for the post-factum analysis of simulations that are part of the practical training in the courses.

As an indispensable part of the courses, training is given on the most basic issues, such as how to deal with tax authorities, how to use invoices, etc.

All lecturers at MATI Raanana are experienced professionals in the fields they teach. MATI Raanana also finds it important that the trainers have practical experience in the topic they teach and not only possess the required academic credentials. For example, lectures on legal topics are conducted by an attorney, who practices in the small businesses field

As in other MATIs, all required technical support tools are provided, such as Power Point presentations and other explanatory materials.

5. Strengths of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

Training through courses, workshops, etc., allow training of large numbers of people at one time.

It also allows focusing on the main skills and knowledge that are needed for maintaining a successful business.

It also allows focusing on the needs of certain groups of the population (women, new immigrants, etc).

Training through mentoring and counselling allows training business owners individually.

6. Weaknesses of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

The program is sponsored by Ministries and other sponsoring bodies, as mentioned above, which means the MATI budget is dependent economically on them.

MATI Raanana helps only those who come with a specific idea and do not provide professional guidance and direction.

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

MATI Raanana gives a comprehensive solution to all needs in terms of training of individuals that apply. If the MATI recognizes a new need on the market and if there is profitability in it – MATI activate a training program for it (workshop, course, etc).

8. Organizational plans for future training activities, expansion and or diversification:

MATI Raanana constantly develops and implements new plans for courses and workshops.

Appendix 1

This is a list of subjects of workshops and courses offered in 2006:

- Opportunities in the Stock Exchange and Capital Market Course
- Course on Setting Up a High Tech Start Up Business
- Setting Up and Running a Business Course
- Business English Course
- Course on Running and Managing a Food Business
- Course on Setting Up and Running a Small Business Through the Internet
- Financial Management Workshop
- Marketing and Sales Workshop
- Workshop for Beginning Importers
- Workshop for Exporters
- Effective Time Management Workshop

Services Provider - Data entry form

I. General Profile		
1.	Full name of organization: Holon Business Development Center	
2.	Acronym: MATI Holon	3. Date of creation: 1995
4.	Legal form/type	
	<input type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental	<input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: non governmental organization
	Can enter the NGO type, however in Israel defined as Non-profit organization	
5.	Address (HQ): 109 Hankin St., Holon 58394	
6.	Telephone(s): 972-3-5501128	7. Fax: 972-3-5501129
8.	Email: matiholon@ismae.org.il	9. Website: http://www.mati-holon.org.il
10.	Other addresses: -	
11.	Director/Chief Executive: Beni Hazan, C.E.O. Contact person and position (if different): -	
12.	Mission Statement as stated in institutional documents: operates in order to strengthen the economy of the city of Holon and its surroundings. Objectives: to assist native Israelis and new immigrants to establish new businesses. To create new opportunities for employment in business and industrial sectors and to move forward the city's economy, with emphasis on development of private business entrepreneurship.	
13.	Geographical area covered	
	<input type="checkbox"/> Capital city <input checked="" type="checkbox"/> Local	<input checked="" type="checkbox"/> Regional <input checked="" type="checkbox"/> National <input checked="" type="checkbox"/> Several countries
	MATI Holon operates on two levels: 1. Local level - gives a wide range of encouraging services to the total population of local businesses and entrepreneurs. 2. National level - specializes in MDs offices (conventional medicine) and gives services on this topic at the national level.	
14.	Target groups) in age groups	All ages groups
15.	Particular focus within target group	
	<input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth	<input checked="" type="checkbox"/> Existing entrepreneurs Start-ups <input checked="" type="checkbox"/> Other: MDs (conventional medicine), new immigrants, discharged soldiers, import / export
16.	Stage of intervention	<input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)

17.	Services provided	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input type="checkbox"/> Infrastructure for enterprises	<input type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input type="checkbox"/> Coaching <input checked="" type="checkbox"/> Other: Business databases, assistance in business cooperation
18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training most recent data)	<input type="checkbox"/> 100 % training <input checked="" type="checkbox"/> Mixed: about 20% <input type="checkbox"/> no training/negligible	<input checked="" type="checkbox"/> Based on opinion of interviewee <input checked="" type="checkbox"/> Based on budget <input type="checkbox"/> based on staff numbers
II. Training Activities Targeted at Business Creation and Self employment			
1.	Types of training offered	<input type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial attitude) skills	<input type="checkbox"/> Life skills communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input type="checkbox"/> Other.....
2.	Management and implementation of the training program assured by:	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff
3.	Which are the training methodologies that you use in your structure?	<p>1. Business Seminars – seminars on a wide variety of subjects. Majority of seminars are held in Hebrew, some also in Russian and in Persian. All seminars are delivered by professionals with appropriate academic credentials and business experience. In 2006, MATI Holon runs about 30 courses. Courses are intended for beginning entrepreneurs and owners of existing business.</p> <p>2. Professional guidance by mentors, including training and mentoring: business mentor accompaniment of the businessman, help in improve managerial and entrepreneurial skills, marketing skills, etc.</p>	
Other:			
4.	Who is the designer of the methodology?	<p>1. MATI Holon managing committee that consists of 13 individuals, holders of key positions in the city, who operate on a voluntary basis.</p> <p>2. MATI Holon C.E.O..</p> <p>3. Donor organizations that donate funds to MATI Holon, especially the Small and Medium Enterprise Authority, have a limited influence on the subjects MATI Holon deals with.</p> <p>4. MATIs' managers all over Israel exchange information via a special forum created for this purpose, and in other ways, thus influencing on the choice of existing methodologies by specific MATIs.</p>	
5.	Internal training organisation capacity (number of persons)	<input type="checkbox"/> 0 <input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input type="checkbox"/> 51 to 150 <input checked="" type="checkbox"/> Over 150
6.	Cost indication training per unit(day or week and per group or per person):	<p>Cost of trainer/lecturer (mostly hired as outsourcing), studying materials, classroom(usually rented facilities plus some investment in equipment for the classroom) – totals together to about 450 NIS = about 80 Euro) per group and per hour.</p>	

7.	Training/counselling costs are mainly paid through				
	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75 % Donors		<input type="checkbox"/> ... % Cross subsidies Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....		
See reference to this issue in the preface.					
8.	Number of trainers employed/hired by organisation				
Full time: 0 Part time: 5 Casual: 0					
9.	List of training modules/subjects offered in 2006 to be attached if available) See Appendix 1				
10.	Training outputs relevant to YES)	<i>training</i>			<i>trainees</i>
		sessions	hours	days	No. Of persons
	2006	20	80	20	1-25 per seminar
	Cumulative from creation				
Including seminars that are offered for everyone but offer discounts for discharged soldiers. The majority of other courses are relevant to young people. The amount of mixed (young and other population) training outputs is large, however numerical data on other courses could not be obtained.					
11.	Publication on training activities to be attached if available)				
12.	How do you follow up on your trainees after they finalise their courses ?				
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up in most cases)		
In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.					
Period of follow-up:		Frequency of follow-up:			
<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>					
13.	What is the % of success in business creation in the year following the training completion.....				
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 – 50%		<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know		
14	Reasons for success		Reasons for failure:		
15.	Educational level and Age of the trainees to be adjusted per country or made more simple)				
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel		<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other		
16.	% of organization's revenues/budget generated from training activities				
	<input type="checkbox"/> 0 % <input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25 % <input type="checkbox"/> 25 – 50%		<input type="checkbox"/> 50 – 75% <input checked="" type="checkbox"/> More than 75% <input type="checkbox"/> Don't know		

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel.

2. List of partner organizations NGOs, International NGOs, Ministries, Chambers of Commerce, etc.)
 - Israel Small and Medium Enterprises Authority
 - Ministry of Immigrant Absorption
 - Ministry of Industry, Trade & Labour

3. Main donors
 - Israel Small and Medium Enterprise Authority
 - Ministry of Industry, Trade and Labour.
 - Holon Municipality
 - Ministry of Immigrant Absorption
 - The Jewish Agency - Israel Division (*The Jewish Agency is a non profit organization, its goal is to help Jews from around the world to immigrate to Israel*)

4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

In general, the MATI in its courses emphasises combination of examples from the field within each of the subjects taught.

The lecturers in all courses and trainings are being evaluated by the trainees at the end of the course. Each lecturer is evaluated on a number of topics, such as clarity of explanations, personal relationships, depth of relevant knowledge, etc. These evaluations are then transferred to the Small and Medium Enterprises Authority, which provides pools of lecturers to the MATIs around the country. The MATI can choose the best lecturers, which enables to sustain high level of quality in its courses and trainings.

MATI Holon distributes CD discs with materials of the trainings to the participants of these trainings. The CDs include also additional further information, not taught on the trainings, for those who may be interested in it.

MATI Holon uses technological teaching aids such as projectors or Power Point presentations in courses on management and other courses. Also, closed circuit television in marketing and sales courses is used, for analysis of simulations and role games conducted within the trainings.

MATI Holon has recently started implementation of e-courses. These courses have some advantages over regular courses: it is possible to conduct courses in morning hours (usually, business owners learning in the evening hours); business owners located in a geographically remote areas, that otherwise would not have participated in the courses, can participated in them now; the costs of e-courses are lower (to the MATI) than of the regular courses.

5. Strengths of the present training (methodology/tools/program impact, funding, cost, curriculum, management):

The present training methods allow training of large numbers of people at one time training in courses). They also allow focusing on the main management skills that are a pre-requisite for establishing and running a profitable business, or on the needs of certain groups of the population like young entrepreneurs, women, new immigrants, etc). On the other hand, it also allows giving training to business owners individually mentoring). The impact of the training is large - many businesses are established through the MATI and its activity receives a lot of publicity and attention.

6. Weaknesses of the present training methodology/tools/program impact, funding, cost, curriculum, management)

The program is relatively costly and is sponsored through the government and other sponsoring bodies, as mentioned above, which means the MATI budget is dependent economically on other bodies.

MATI does not provide guidance for choosing professional direction - it can help only those who come with a specific idea.

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

Today, MATIs usually create general courses on management, marketing, financing, etc. However, there is also a need for courses that focus on the needs of businesses in particular fields for example: garages, small factories, carpentry workshops, etc). This exists today only to a small extent and for limited business fields usually, food businesses and children care). It should be done to a larger extent, since every field of business has its own delicacies and problems that a general course on management cannot address.

8. Organizational plans for future training activities, expansion and or diversification

New plans for seminars are constantly developed and implemented.

Appendix 1

This is a partial list of subjects of the seminars offered in 2006. Some of seminars presented here are held in Russian and Persian, translated from Hebrew:

General Management

Setting Up and Running a Business

Setting Up, Running and Managing a Food Business

Bringing the Abroad to Israel - for beginning importers

Private Entrepreneurship - for beginning entrepreneurs and discharged soldiers

Marketing and Sales – for existing businesses owners

Running and Managing a Jewellery Business

Running and Managing a Dental Clinic – Comprehensive Seminar

In Russian

Private Entrepreneurship - in Russian

International Trade - in Russian

Running and Managing a Children Care Business - in Russian

Setting Up a Children Care Business - in Russian

Services Provider – Data entry form

I. General Profile		
1.	Full name of organization: Western Galilee Business Development Center	
2.	Acronym: MATI Western Galilee	3. Date of creation: 1995
4.	Legal form/type	
	<input type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental	<input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: non profit organization
	Can enter the NGO type, however in Israel defined as Non-profit organization	
5.	Address (HQ): P.O.B 1625, Acco, Israel 24115	
6.	Telephone(s): 972-4-9814027	7. Fax: 972-4-9818420
8.	Email: info@matigalil.org.il	9. Website: http://www.matigalil.org.il
10.	Other addresses: -	
11.	Director/Chief Executive: Henry Biton, C.E.O. Contact person and position (if different): -	
12.	<p>Mission Statement (as stated in institutional documents): MATI Western Galilee was created in order to encourage economic growth in the Western Galilee and to aid in creating new jobs in the business sector.</p> <p>Objectives: MATI's Western Galilee goal is to aid in establishing new businesses, supporting and expanding existing businesses, and providing business guidance during the first few business years.</p>	
13.	Geographical area covered	
	<input type="checkbox"/> Capital city <input checked="" type="checkbox"/> Local	<input checked="" type="checkbox"/> Regional <input checked="" type="checkbox"/> National <input type="checkbox"/> Several countries
	MATI Western Galilee operates on two levels: 1. Local level - gives a wide range of encouraging services to the total population of local businesses and entrepreneurs. 2. National level - specializes in alternative medicine and gives services related to this topic at the national level.	
14.	Target group(s) in age groups	All ages groups
15.	Particular focus within target group	
	<input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth <input checked="" type="checkbox"/> Existing entrepreneurs	<input checked="" type="checkbox"/> Start-ups <input checked="" type="checkbox"/> Other: alternative medicine businesses, Arab population of Acco and surrounding villages, new immigrants, discharged soldiers.
16.	Stage of intervention	<input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment (registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)

17.	Services provided	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input type="checkbox"/> Infrastructure for enterprises <input type="checkbox"/> Training of trainers <input type="checkbox"/> Coaching	<input checked="" type="checkbox"/> Other: Business databases, Assistance in business cooperation and information exchange, Promotion of exporting businesses, Incubator for high potential businesses, tourists oriented businesses.
18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training (most recent data)	<input type="checkbox"/> 100 % training <input checked="" type="checkbox"/> Mixed: 33% <input type="checkbox"/> no training/negligible	<input checked="" type="checkbox"/> Based on opinion of interviewee <input checked="" type="checkbox"/> based on budget <input type="checkbox"/> based on staff numbers
II. Training Activities Targeted at Business Creation and Self employment			
1.	Types of training offered	<input type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input checked="" type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input type="checkbox"/> Other.....
2.	Management and implementation of the training program assured by:	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff
3.	Which are the training methodologies that you use in your structure?	<p>1. Courses – Business courses on a wide variety of subjects. Some courses are also held in Russian. All courses are delivered by professionals with rich business experience. In 2006, MATI Western Galilee runs about 15 courses in Hebrew and about 5 in Russian. Courses are intended for beginning entrepreneurs and owners of existing business.</p> <p>2. Workshops – Business workshops – short (up to 5 sessions) goal oriented practical courses.</p> <p>3. Internet courses – Business courses conducted via the Internet. Trainees listed to the course participate through the Internet from home of business.</p> <p>4. Conferences – Lectures by lecturers who are key positions holders in finance, governmental, etc, organizations, held in front of big audiences (more than 50 participants at once).</p> <p>5. Professional guidance by mentors, including training and mentoring: experienced business mentors accompany the business owners by applying their cumulative experience to the businesses, help in improve managerial and entrepreneurial skills, marketing skills, etc.</p>	
Other:			
4.	Who is the designer of the methodology?	<p>1. Israel Small and Medium Enterprise Authority advisors.</p> <p>2. MATI Western Galilee training developers and the manager.</p> <p>3. MATIs' managers all over Israel exchange information via a special forum created for this purpose, and in other ways, thus influencing on the choice of existing methodologies by specific MATIs.</p> <p>4. Donor organizations have a small extent of influence on the subjects MATI deals with.</p>	
5.	Internal training organisation capacity (number of persons)	<input type="checkbox"/> 0 <input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input type="checkbox"/> 51 to 150 <input checked="" type="checkbox"/> Over 150 (An annual average of 350 entrepreneurs and business owners)

6.	Cost indication training per unit (day or week and per group or per person): Cost of trainer/lecturer (mostly hired as outsourcing), studying materials, classroom (usually rented facilities plus some investment in equipment for the classroom) – totals together to about 300 NIS (= about 55 Euro) per group and per hour.			
7.	Training/counselling costs are mainly paid through			
	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75 % Donors		<input type="checkbox"/> ... % Cross subsidies (Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....	
	See reference to this issue in the preface.			
8.	Number of trainers employed/hired by organisation			
	Full time: 0 Part time: 10 Casual: 0			
9.	List of training modules/subjects offered in 2006 (to be attached if available) See Appendix 1			
10.	Training outputs (relevant to YES)	<i>training</i>		<i>trainees</i>
		sessions	hours	days
	2006	10	40	10
	Cumulative from creation			
	Course for discharged soldiers. The majority of other courses are relevant to young people. The amount of mixed (young and other population) training outputs is large, however numerical data on other courses could not be obtained.			
11.	Publication on training activities (to be attached if available) Syllabuses exist only in Hebrew.			
12.	How do you follow up on your trainees after they finalise their courses?			
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up (in most cases)	
	In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.			
	Period of follow-up:		Frequency of follow-up:	
	<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>			
13.	What is the % of success in business creation in the year following the training completion.....			
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 - 50%		<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know	
14.	Reasons for success		Reasons for failure:	
15.	Educational level and Age of the trainees (to be adjusted per country or made more simple)			
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel		<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other	
16.	% of organization's revenues/budget generated from training activities			
	0 % <input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25 % <input type="checkbox"/> 25 – 50%		<input checked="" type="checkbox"/> 50 – 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> Don't know	

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel.
 - Forum of North and the Galilee MATIs

2. List of partner organizations (NGOs, International NGOs, Ministries, Chambers of Commerce, etc.)
 - Israel Small and Medium Enterprises Authority
 - Ministry of Industry, Trade & Labour
 - Ministry of Immigrant Absorption

3. Main donors
 - Israel Small and Medium Enterprise Authority
 - Ministry of Industry, Trade and Labour
 - Ministry of Immigrant Absorption
 - Local Authorities
 - Regional Authorities
 - The Jewish Agency - Israel Division (*The Jewish Agency is a non profit organization, its goal is to help Jews from around the world to immigrate to Israel*)

4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

MATI Western Galilee applies several techniques in order to maintain the high quality of the trainings:

- Personal interview conducted with each new lecturer.
- MATI manager selectively participates in some trainings.
- Trainees fill out feedbacks on lecturers after each training.
- After 2 or 3 trainings by the same lecturer, phone calls to participants of the trainings are conducted, on order to find out more on the lecturer's behaviour.

For each training, a file with learning materials is prepared, from which materials are distributed to the trainees during the training.

MATI Western Galilee has started recently operating e-training and it proves to be a very convenient tool – people can take it without leaving home or business and it is less costly to the MATI than regular courses. So far, 2 e-trainings were conducted and the feedback on them was a positive one.

5. Strengths of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

Training in courses is a rather non-expensive method to approach large audiences and make it audience oriented – different languages, different needs (for example, needs of beginning entrepreneurs are different from needs of experienced business owners), etc. Conventions is also a very useful tool to approach people, especially on subjects that many people are interested in. It is also a very good opportunity for business owners to create new business connections.

As stated in the previous question, e-trainings are very convenient to the MATI. Its main advantages are:

- Flexibility in terms of hours (possible to conduct trainings during morning hours)
- E-trainings are less expensive to the MATI, since more trainees can be taught by one lecturer than before. On the other hand, classes can consist of a very small number of trainees, where a regular training would not have been opened.
- People who are shy or less confident are more likely to participate in e-trainings.
- Business owners are always look for creation of new business connections and communication, and it is possible in e-courses, since the trainees come from larger geographical areas than in regular courses.

6. Weaknesses of the present training methodology/tools/program (impact, funding, cost, curriculum, management)

Naturally, e-courses are useful only to those who possess a computer and know how to operate it relatively well. Unfortunately, many people in the area are not computer literate (especially, Arab women, new immigrants and other populations MATI Western Galilee wants to approach). Also, some people find it difficult to learn in a virtual reality, not in a classroom and without a teacher.

In addition, conventions are costly relative to courses, since there is a need to rent big halls (usually, convention rooms in hotels)

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

For business entrepreneurs – there is a need to put more emphasis in the training on “life skills”, i.e. behavioural and psychological aspects of management.

For owners of existing businesses there exist a similar need of putting more emphasis on interpersonal and managerial skills, such as negotiation skills, motivation of employees, effective time management, and more.

8. Organizational plans for future training activities, expansion and or diversification.

MATI Western Galilee is developing a program for improving the contacts with the Arab population in the area. The Arab population in Western Galilee is a relatively disadvantaged and poor population. In a present framework, it does not cooperate well with MATI Western Galilee. Also, the costs of training are high for the Arab population, due to lower average wages rates than in the Jewish population.

Other programs MATI Western Galilee is developing are for women and the unemployed.

In addition, MATI Western Galilee is planning the development of training on the subject of human resources management.

Appendix 1

This is a list of subjects of the courses, workshops, etc., offered in 2006:

Financial Management - Course

Setting Up and Running a Business – Course

Capital Market – Course

Setting Up, Running and Managing a Business – for discharged soldiers

Debtors Management Control – Course

Import – Course

The Next Step in an Individual and Business Vision – Course

Effective Time management – Course

Boards of Directors- Women in Managing Positions – for women

Telemarketing- Building an Efficient Tool Box – Conference

Financial Management - Practical Workshop - through e-learning

Setting Up a Business - Workshop - through e-learning

Creativity and Development of Inventive Thinking – Workshop

The Art of Persuasion - Workshop

Cooking and Baking from Home – Workshop

The Art of Marketing and Sales – Workshop

For Tourism Oriented Businesses:

Setting Up, Running and Managing a Food Business – Course

From Theory to Acting – Practical Marketing Workshop

Development of Systematic Inventive Thinking – development of new products –
Workshop

Attractions in accommodations - Workshop

In Russian:

Setting Up, Running and Managing a Business – for Caucasian women new immigrant

Running and Managing a Family Business – for women new immigrants

Setting Up and Running a Home Business – for handicapped new immigrants

Computers in a Small Business – businesses owners new immigrants

Management and Sales - businesses owners new immigrants

Running and Managing a Business – for Caucasian new immigrants

Setting Up, Running and Managing a Business - new immigrants

Services Provider – Data entry form

I. General Profile	
1.	Full name of organization: “The Triangle” Business Development Center The region called “The Triangle” is a region in Center of Israel where three large Arab cities are situated and also many smaller Arab villages.
2.	Acronym: MATI the Triangle
3.	Date of creation: 1997
4.	Legal form/type <input type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental <input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: non-profit organization Can enter the NGO type, however in Israel defined as Non-profit organization
5.	Address (HQ): P.O.B 308, Bakka El-Garbiya, Israel 30100
6.	Telephone(s): 972-4-6381139
7.	Fax: 972-4-6386450
8.	Email: meshulash@bezeqint.net
9.	Website: http://www.mati-meshulash.org.il
10.	Other addresses: -
11.	Director/Chief Executive: Gamal Magdalla, C.E.O. Contact person and position (if different): -
12.	Mission Statement (as stated in institutional documents): MATI The Triangle was created to develop and promote small and medium businesses in “The Triangle” area. Objectives: MATI The Triangle sees its goals in helping entrepreneurs, small business owners and small industry and in guiding beginning entrepreneurs.
13.	Geographical area covered <input type="checkbox"/> Capital city <input checked="" type="checkbox"/> Local <input type="checkbox"/> Regional <input type="checkbox"/> National <input type="checkbox"/> Several countries MATI the Triangle gives a wide range of encouraging services to the population of local businesses and entrepreneurs in its area.
14.	Target group(s) in age groups All ages groups
15.	Particular focus within target group <input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth <input checked="" type="checkbox"/> Existing entrepreneurs <input type="checkbox"/> Start-ups <input type="checkbox"/> Other: disadvantaged population, low income population
16.	Stage of intervention <input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment (registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)

17.	Services provided	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input type="checkbox"/> Infrastructure for enterprises	<input type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input type="checkbox"/> Coaching <input checked="" type="checkbox"/> Other: Business databases, Import/Export
18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training (most recent data)	<input type="checkbox"/> 100 % training <input checked="" type="checkbox"/> Mixed: 20% <input type="checkbox"/> no training/negligible	<input type="checkbox"/> Based on opinion of interviewee <input type="checkbox"/> based on budget <input type="checkbox"/> based on staff numbers
II. Training Activities Targeted at Business Creation and Self Employment			
1.	Types of training offered	<input type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input type="checkbox"/> Other.....
2.	Management and implementation of the training program assured by:	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff
3.	Which are the training methodologies that you use in your structure?	<p>1. Courses – Business courses. All courses are delivered by professionals with rich business experience on the relevant subjects. Most of the courses are held in Arabic. In 2006, MATI the Triangle runs 6 courses, about 15 trainees in each course. Courses are intended for beginning entrepreneurs and owners of existing business.</p> <p>2. Professional guidance by mentors, including training and mentoring: business mentor accompaniment of business owners, training in new marketing methods, advance working procedures, improvement of marketing skills, interpersonal skills, computers skills, etc.</p>	
Other:			
4.	Who is the designer of the methodology?	<p>1. MATI the Triangle managing committee that consists of holders of key positions in The Triangle area, who operate on a voluntary basis.</p> <p>2. MATI the Triangle management.</p> <p>3. MATIs' managers all over Israel exchange information via a special forum created for this purpose, and in other ways, thus influencing on the choice of existing methodologies by specific MATIs.</p>	
5.	Internal training organisation capacity (number of persons)	<input type="checkbox"/> 0 <input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input type="checkbox"/> 51 to 150 <input checked="" type="checkbox"/> Over 150
6.	Cost indication training per unit (day or week and per group or per person):	<p>Cost of trainer/lecturer (mostly hired as outsourcing), studying materials, classroom (usually rented facilities plus some investment in equipment for the classroom) – totals together to about 300 NIS (= about 55 Euro) per group, per hour.</p>	

7.	Training/counselling costs are mainly paid through			
	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75 % Donors		<input type="checkbox"/> ... % Cross subsidies (Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....	
	See reference to this issue in the preface.			
8.	Number of trainers employed/hired by organisation			
	Full time: 0 Part time: 5 Casual: 0			
9.	List of training modules/subjects offered in last 2 year (to be attached if available): See Appendix 1			
10.	Training outputs (relevant to YES)	<i>training</i>		<i>trainees</i>
		sessions	hours	days
	Last year			No. Of persons
	Cumulative from creation			
	The majority of other courses are relevant to young people. The amount of mixed (young and other population) training outputs is large, however numerical data on other courses could not be obtained.			
11.	Publication on training activities (to be attached if available) Syllabuses exist only in Arabic.			
12.	How do you follow up on your trainees after they finalise their courses ?			
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up (in most cases)	
	In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.			
	Period of follow-up:		Frequency of follow-up:	
	<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>			
13.	What is the % of success in business creation in the year following the training completion.....			
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 - 50%		<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know	
14	Reasons for success		Reasons for failure:	
15.	Educational level and Age of the trainees (to be adjusted per country or made more simple)			
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel		<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other	
16.	% of organization's revenues/budget generated from training activities			
	<input type="checkbox"/> 0 % <input type="checkbox"/> Less than 10% <input checked="" type="checkbox"/> 10 – 25 % <input type="checkbox"/> 25 – 50%		<input type="checkbox"/> 50 – 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> Don't know	

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel.
2. List of partner organizations (NGOs, International NGOs, Ministries, Chambers of Commerce, etc.)
 - Israel Small and Medium Enterprises Authority
 - Ministry of Industry, Trade & Labour

3. Main donors

- Israel Small and Medium Enterprise Authority
- Ministry of Industry, Trade and Labour.
- Local Authorities

4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

MATI The Triangle considers the selection of a suitable lecturer as an important factor in the success of the training. In lecturers selection, several factors are taken into consideration: lecturers' personal inter personal abilities and behaviour, feedbacks previously given to him, lecturer's experience, the institution he is connected to, etc. For example, the MATI tries to arrange lecturers from the Export Institute to lecture at Export – Import lectures, since this is a respectful governmental institution, and its lecturers are of a high level.

The selection of the correct topics is also an important part of a successful training. The MATI tries to choose innovative topics and to make the trainings on specific, and not general, issues. Also an emphasis is made first on striving toward economic independence and only then on other business courses.

There are trainings for different sectors in the population – women, unemployed, business owners, etc.

5. Strengths of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

The impact of the courses is strong, especially for existing business owners – many have said that they use what they learned thought the courses and feel that the courses have contributed to them.

6. Weaknesses of the present training methodology/tools/program (impact, funding, cost, curriculum, management)

The funding is poor – we operate only the minimum number of courses and there is no possibility to open more, although the demand exists.

Courses costs for the trainees are high relatively to the average wages in Arab sector.

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

As stated above, there is need in more courses, general and also youth oriented on the subjects of enterprise creation and self-employment and other. Due to the poor funding, we cannot answer this need.

8. Organizational plans for future training activities, expansion and or diversification.

The MATI constantly develops new training activities and improves the existing ones, after reception of feedback from the trainees.

Appendix 1

This is a partial list of subjects of the courses, workshops, etc., offered in 2006 (other courses exist and are held only in Arabic).

Electronic Trade – Course (4 sessions)

Introduction to Computers – Course (4 sessions)

Business Management – Course (8 sessions)

Running and Managing a Children Care Business - Course

Setting Up and Running a Business - Course

Services Provider – Data entry form

I. General Profile	
1.	Full name of organization: Beit Shean Business Development Center Beit Shean is a small peripheral town in the Center East of Israel (near the Jordanian border), with a large number of surrounding kibbutzim and villages.
2.	Acronym: MATI Beit Shean
3.	Date of creation: 1995
4.	Legal form/type <input type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental <input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: non profit organization Can enter the NGO type, however in Israel defined as Non-profit organization
5.	Address (HQ): P.O.B 503, Shaul Ha-HaMelech 79 St., Beit Shean, Israel 11740
6.	Telephone(s): 972-4- 6060101
7.	Fax: 972-4-6588887
8.	Email: nitzan@mati-shean.org.il
9.	Website: http://www.mati-shean.org.il
10.	Other addresses: -
11.	Director/Chief Executive: Nitsan Aviran, C.E.O. Contact person and position (if different): -
12.	Mission Statement (as stated in institutional documents): MATI Beit Shean was created to nurture and strengthen the economy of the area. Objectives: MATI Beit Shean deals with establishment and expansion of businesses in all branches of industry: commerce, services, industry and crafts, tourism, high tech, agriculture and more. On the other hand, it operates to develop new business opportunities on the basis of the relative advantages of the area.
13.	Geographical area covered <input type="checkbox"/> Capital city <input checked="" type="checkbox"/> Local <input checked="" type="checkbox"/> Regional <input checked="" type="checkbox"/> National <input type="checkbox"/> Several countries MATI Beit Shean operates on two levels: 1. Local level – provides a wide range of encouraging services to the total population of local businesses and entrepreneurs. 2. National level – specializes in creation of business contacts with Arab countries (especially with Jordan) and gives services related to this issue at the national level (see also in the open questions).
14.	Target group(s) in age groups All age groups
15.	Particular focus within target group <input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth <input checked="" type="checkbox"/> Existing entrepreneurs <input checked="" type="checkbox"/> Start-ups <input checked="" type="checkbox"/> Other: tourism, new immigrants, agriculture
16.	Stage of intervention <input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment (registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)

17.	Services provided	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input type="checkbox"/> Infrastructure for enterprises <input type="checkbox"/> Training of trainers <input type="checkbox"/> Coaching	<input checked="" type="checkbox"/> Other: establishment of connection with Arab countries, Business databases, Import/ Export, network for computerized testing of job applicants, project "volunteering for businesses", project for cultivation of new herbs in Beit Shean Valley, promotion of different social enterprises.
18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training (most recent data)	<input type="checkbox"/> 100 % training <input checked="" type="checkbox"/> Mixed: about 10% <input type="checkbox"/> no training/negligible	<input checked="" type="checkbox"/> Based on opinion of interviewee <input checked="" type="checkbox"/> based on budget <input type="checkbox"/> based on staff numbers
II. Training Activities Targeted at Business Creation and Self Employment			
1.	Types of training offered	<input type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input checked="" type="checkbox"/> Other: languages
2.	Management and implementation of the training program assured by:	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff
3.	Which are the training methodologies that you use in your structure?	<p>1. Courses and workshops – Business courses. All courses are delivered by professionals with rich business experience on the relevant subjects. In 2006, MATI Beit Shean runs about 20 courses, 15-25 trainees in each course. Courses are intended for beginning entrepreneurs and owners of existing business.</p> <p>2. Concentrated study days dedicated to specific subjects.</p> <p>3. Professional guidance by mentors, including training and mentoring: business mentor accompaniment of business owners, training in marketing methods, advanced working procedures, improvement of marketing skills, inter personal skills, computers skills, etc.</p>	
Other:			
4.	Who is the designer of the methodology?	<p>1. MATI Beit Shean managing committee that consists of holders of key positions in Beit Shean area, who operate on a voluntary basis.</p> <p>2. MATI Beit Shean management.</p> <p>3. MATIs' managers all over Israel exchange information via a special forum created for this purpose, and in other ways, thus influencing on the choice of existing methodologies by specific MATIs.</p>	
5.	Internal training organisation capacity (number of persons)	<input type="checkbox"/> 0 <input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input type="checkbox"/> 51 to 150 <input checked="" type="checkbox"/> Over 150
6.	Cost indication training per unit (day or week and per group or per person):	<p>Cost of trainer/lecturer (mostly hired as outsourcing), studying materials, classroom (usually rented facilities plus some investment in equipment for the classroom) - totals together to about 300 NIS (= about 55 Euro) per group and per hour.</p>	

7.	Training/counselling costs are mainly paid through				
	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75 % Donors		<input type="checkbox"/> ... % Cross subsidies (Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....		
See reference to this issue in the preface.					
8.	Number of trainers employed/hired by organisation				
Full time: 0 Part time: 5 Casual: 0					
9.	List of training modules/subjects offered in 2006 (to be attached if available) See Appendix 1				
10.	Training outputs (relevant to YES)	<i>training</i>			<i>trainees</i>
		sessions	hours	days	No. Of persons
	2006	10	40	10	15 – 25 per group
	Cumulative from creation				
Courses for discharged soldiers. The majority of other courses are relevant to young people. The amount of mixed (young and other population) training outputs is large, however numerical data on other courses could not be obtained.					
11.	Publication on training activities (to be attached if available) Syllabuses exist only in Hebrew.				
12.	How do you follow up on your trainees after they finalise their courses ?				
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up (in most cases)		
In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.					
Period of follow-up:		Frequency of follow-up:			
<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>					
13.	What is the % of success in business creation in the year following the training completion.....				
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 – 50%		<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know		
14	Reasons for success	Reasons for failure:			
15.	Educational level and Age of the trainees (to be adjusted per country or made more simple)				
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel		<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other		
16.	% of organization's revenues/budget generated from training activities				
	<input type="checkbox"/> 0 % <input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25 % <input checked="" type="checkbox"/> 25 – 50%		<input type="checkbox"/> 50 – 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> Don't know		

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel – Current chairman of the Forum, by rotation.
 - Israel – Jordan Chambers of Commerce

2. List of partner organizations (NGOs, International NGOs, Ministries, Chambers of Commerce, etc.)
 - Israel Small and Medium Enterprises Authority
 - Ministry of Industry, Trade & Labour
 - Ministry of Immigrant Absorption

MATI Beit Shean helps to establish direct contacts with various business factors in North America. The bodies it work with are the following:

- The World Trade Organization in the Middle West
 - Ohio – Israel Chambers of Commerce
 - North America Chambers of Commerce
 - The Negev Fund – development of unique agricultural entrepreneurship
 - Private Funds at the East Shore.
-
3. Main donors
 - Israel Small and Medium Enterprise Authority
 - Ministry of Industry, Trade and Labour.
 - Ministry of Immigrant Absorption
 - Ministry of Tourism
 - Beit Shean Municipality
 - The Community Fund Beit Shean
 - The Jewish Community of Cleveland, Ohio
 - Local Authorities
 - JDC - American Jewish Joint Distribution Committee (*a charity organization, one of the largest in the world, based on contributions of American Jewry*)
 - The Jewish Agency - Israel Department (*a non profit organization, its goal is to help Jews from around the world to immigrate to Israel*)

4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

The most demanded course in MATI Beit Shean is the Setting Up and Running a Business course. This course is conducted in two modes – frontal teaching and an e-course:

The frontal teaching mode is the traditional way of teaching. Technological teaching aids are used in this course (and in other courses), such as PowerPoint presentations, slide shows, etc., and printed materials are distributed in each session.

The e-teaching has begun only recently in MATI Beit Shean. Test courses were conducted with volunteers and very good feedback was received. For now, the e-courses can be taken only from the MATI itself (not from homes of participants). The participants can view lectures of top lecturers in the country; parts of the courses are interactive, allowing interaction with the lecturer. MATI Beit Shean expects to develop the e-teaching mode, for this course and other courses as well, in the near future.

The MATI receives positive feedback from the trainees for the use of simulations and role-plays in the marketing and sales courses. Another topic covered in these courses, which is successful, is the use of the Internet for marketing purposes. In this course, trainees learn to create and operate their own Internet site and learn how they can use the site as a “sales booster”. This is especially important for tourist businesses, since the majority of sales in the tourist industry are done through the Internet.

5. Strengths of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

The strength of the existing training methodology is that it allows tackling locally a certain need of the business owners’ population and to cover everything related to this need in a short period of time.

6. Weaknesses of the present training methodology/tools/program (impact, funding, cost, curriculum, management)

The impact is not strong. The demand is relatively low and only a small number of courses are held each year.

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

There is a need for incorporation of the business - entrepreneurial side in the frame of courses for specific technical training, which are not conducted by MATIs. In the existing situation, graduates of such technical training courses

(for example, air conditioning technicians) need to approach the MATI after graduation from the technical course and take another course there. This delays their entering the market and becoming self-employed workers. MATI's courses could be incorporated in the curriculum of the technical courses.

8. Organizational plans for future training activities, expansion and or diversification.

The MATI constantly develops new training activities and improves the existing ones, after reception of feedback from the trainees.

MATI Bait Shean is working on the development of commerce relations with Jordan (Beit Shean is located on the Israel – Jordan border). It started to act in this direction, but its ability to develop in this direction is limited due to budget limitations.

Appendix 1

This is a list of subjects of the courses, workshops, etc., offered in 2006:

Courses

Setting Up and Running a Business

Business English

“After” – Business Entrepreneurship for discharged soldiers

Running and Managing a Children Care Business

Business Entrepreneurship

Business Entrepreneurship for women

From Word to Internet – Introduction to Computers

Business Management

Financial Management

Electronic Trade

Start Up

Marketing and Sales

Concentrated Study Days

Working with the Banking System

Marketing and Sales

Business Plan

Labour Law

Interment and the Small Business

Marketing Communication

Financial Management for Business Owners

Time Management

Development of Managerial Skills for Business Owners

Services Provider – Data entry form

I. General Profile	
1.	Full name of organization: Ashdod Business Development Center Ashdod is a medium-large sized port city on the shore of the Mediterranean sea.
2.	Acronym: MATI Ashdod
3.	Date of creation: 1995
4.	Legal form/type
	<input type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental <input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: profit organization
	Can enter the NGO type, however in Israel defined as Non-profit organization
5.	Address (HQ): Menachem Begin Blvd., Zimmer Center, 2nd floor, Ashdod, Israel 77642
6.	Telephone(s): 972-8-8666026, 08 8666445
7.	Fax: 972-8-8666353
8.	Email: ashdod@ismae.org.il
9.	Website: http://www.mati-ashdod.org.il
10.	Other addresses: -
11.	Director/Chief Executive: Shuki Ben Shabat, C.E.O. Contact person and position (if different): -
12.	<p>Mission Statement (as stated in institutional documents): MATI Ashdod was established for the purposes of promoting the economical activity in the city, increase in employment rate and expanding of businesses.</p> <p>Objectives:</p> <ul style="list-style-type: none"> • Creation of new working places in the business sector. • Establishment of administrative infrastructure and framework that will encourage and serve business owners and initiators. • Encouragement of initiators to develop their initiatives, inventions and businesses. • Supply professional support, business guidance, training, assistance and accompaniment for business owners and initiators in order to prepare them to successfully open and manage business as a source for economical support and employment.
13.	Geographical area covered
	<input type="checkbox"/> Capital city <input checked="" type="checkbox"/> Local <input type="checkbox"/> Regional <input type="checkbox"/> National <input type="checkbox"/> Several countries
	MATI Ashdod gives a wide range of encouraging services to the population of local businesses and entrepreneurs in its area.
14.	Target group(s) in age groups
	All age group
15.	Particular focus within target group
	<input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth <input checked="" type="checkbox"/> Existing entrepreneurs <input checked="" type="checkbox"/> Start-ups <input checked="" type="checkbox"/> Other: tourism, new immigrants, agriculture, import/export

16.	Stage of intervention	<input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment (registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)
17.	Services provided	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input type="checkbox"/> Infrastructure for enterprises
		<input type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input type="checkbox"/> Coaching <input checked="" type="checkbox"/> Other: Business databases, Import/Export, Tnufa project, Chief Scientist
18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training (most recent data)	
	<input type="checkbox"/> 100 % training <input checked="" type="checkbox"/> Mixed: about 15% <input type="checkbox"/> no training/negligible	<input checked="" type="checkbox"/> based on opinion of interviewee <input checked="" type="checkbox"/> based on budget <input type="checkbox"/> based on staff numbers
II. Training Activities Targeted at Business Creation and Self employment		
1.	Types of training offered	
	<input type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input type="checkbox"/> Other:
2.	Management and implementation of the training program assured by:	
	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff
3.	Which are the training methodologies that you use in your structure?	
	<p>1. Courses – Business courses. All courses are delivered by professionals with rich business experience on the relevant subjects. In 2006, MATI Ashdod runs about 15 courses, 15-25 trainees in each course. Courses are held in Hebrew, Russian and French. Courses are intended for beginning entrepreneurs and owners of existing business.</p> <p>2. Professional guidance by mentors, including training and mentoring: business mentor accompaniment of business owners, training in marketing methods, advanced working procedures, improvement of marketing skills, inter personal skills, computers skills, etc.</p>	
	Other:	
4.	Who is the designer of the methodology?	
	<p>1. MATI Ashdod managing committee that consists of holders of key positions in Ashdod and its area, who operate on a voluntary basis.</p> <p>2. MATI Ashdod management.</p> <p>3. MATIs' managers all over Israel exchange information via a special forum created for this purpose, and in other ways, thus influencing on the choice of existing methodologies by specific MATIs.</p>	
5.	Internal training organisation capacity (number of persons)	
	<input type="checkbox"/> 0 <input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input type="checkbox"/> 51 to 150 <input checked="" type="checkbox"/> Over 150

6.	Cost indication training per unit (day or week and per group or per person):			
	<p>Cost of trainer/lecturer (mostly hired as outsourcing), studying materials, classroom (usually rented facilities plus some investment in equipment for the classroom) - totals together to about 200 NIS (= about 35 Euro) per group and per hour.</p> <p>Some of the trainings are done by the MATI manager himself, in order to balance the training budget.</p>			
7.	Training/counselling costs are mainly paid through			
	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75 % Donors		<input type="checkbox"/> ... % Cross subsidies (Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....	
	See reference to this issue in the preface.			
8.	Number of trainers employed/hired by organisation			
	Full time: 0 Part time: 5 Casual: 0			
9.	List of training modules/subjects offered in 2006 (to be attached if available) See Appendix 1			
10.	Training outputs (relevant to YES)	<i>training</i>		<i>trainees</i>
		sessions	hours	days
	2006	20	80	20
	Cumulative from creation			
	The majority of other courses are relevant to young people. The amount of mixed (young and other population) training outputs is large, however numerical data on other courses could not be obtained.			
11.	Publication on training activities (to be attached if available) Syllabuses exist only in Hebrew.			
12.	How do you follow up on your trainees after they finalise their courses ?			
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up (in most cases)	
	In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.			
	Period of follow-up:		Frequency of follow-up:	
	<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>			
13.	What is the % of success in business creation in the year following the training completion.....			
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 - 50%		<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know	
14.	Reasons for success:		Reasons for failure:	
15.	Educational level and Age of the trainees (to be adjusted per country or made more simple)			
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel		<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other	
16.	% of organization's revenues/budget generated from training activities			

<input type="checkbox"/> 0 % <input type="checkbox"/> Less than 10% <input checked="" type="checkbox"/> 10 – 25 % <input type="checkbox"/> 25 – 50%	<input type="checkbox"/> 50 – 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> Don't know
--	--

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel.

2. List of partner organizations (NGOs, International NGOs, Ministries, Chambers of Commerce, etc.)
 - Israel Small and Medium Enterprises Authority
 - Ministry of Industry & Trade
 - Ministry of Immigrant Absorption
 - Ashdod Municipality
 - The Jewish Agency (*non profit organization, its goal is to help Jews from around the world to immigrate to Israel*)
 - JDC – American Jewish Joint Distribution Committee (*JDC is a charity organization, one of the largest in the world, based on contributions of American Jewry.*)

3. Main donors
 - Israel Small and Medium Enterprise Authority
 - Ministry of Industry and Trade and Labour.
 - Ministry of Immigrant Absorption
 - Ministry of Tourism
 - Ashdod Municipality
 - JDC

4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

MATI Ashdod provides specific trainings for specific populations, such as new immigrants, women, the religious Orthodox population (separate courses for men and women), etc.

In order to make to courses as successful as possible, MATI Ashdod, as the other MATIs, finds it important that the trainers have practical experience in the topic they teach and not only possess the formal relevant education. Also, as in other MATIs, it implements various technical support tools, such as Power Point presentations and other explanatory materials, for the improvement and efficacy of the trainings.

MATI Ashdod manager and the training manager try to get to know the trainees and to maintain personal relationships with them. This is a factor for the success of the training process, since the management is involved the training process and can deal with problems immediately after their occurrence.

In addition, the quality of the training is checked constantly in order to provide the trainees with a high level training.

5. Strengths of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

The present training method allows training of large numbers of people at one time (training in courses). It also allows focusing on the main management skills that are needed for establishing and management of a profitable business. It allows also focusing on the needs of specific groups of the population (like young entrepreneurs, women, new immigrants, etc). On the other hand, it also allows giving training to business owners individually (mentoring).

6. Weaknesses of the present training methodology/tools/program (impact, funding, cost, curriculum, management)

The program is relatively costly and is sponsored through the government and other sponsoring bodies, as mentioned above, which means the MATI budget is dependent economically on other bodies.

MATI does not provide guidance for choosing professional direction - it can help only those who come with a specific idea.

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

MATI manages to assist many aspiring entrepreneurs. However, there is still a problem of weak, disadvantaged populations that MATI cannot help. This population is relatively big, since there are wide gaps in the Israeli society between different socioeconomic classes and poverty rates are rising. However, these populations lack financial resources in order to establish businesses, to an extent where even MATI's relatively low cost funding sources, governmental, philanthropic and private (except, maybe, for the Free Loans Foundation) are unable to help. For this reason, there is a need to create some new tools for these disadvantaged populations.

8. Organizational plans for future training activities, expansion and or diversification.

MATI Ashdod constantly develops new training activities and improves the existing ones, after reception of feedback from the trainees.

Appendix 1

This is a partial list of subjects of the courses and workshops, offered in 2006:

Courses

The Art of Persuasion

Business Entrepreneurship and Business Establishment – in French

Bars managers - for discharged soldiers

International Trade

Marketing, Sales and Negotiation

Business Entrepreneurship and Business Establishment – in Russian

Real Estate Agents

Computers to Business Owners

Establishment and Management of Children Care Businesses

Workshops

Introductory Workshop to Business Entrepreneurship and Business Establishment

Services Provider – Data entry form

I. General Profile	
1.	Full name of organization: Beer Sheva Business Development Center Beer Sheva is a large city in the South, often called “The Capital of the Negev”.
2.	Acronym: MATI Beer Sheva
3.	Date of creation: 1993
4.	Legal form/type
	<input type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental <input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: non profit organization
	Can enter the NGO type, however in Israel defined as non-profit organization
5.	Address (HQ): Mordei Hagateot 141, Beer Sheva, 84209
6.	Telephone(s): 972-8-6275450
7.	Fax: 972-8-6236589
8.	Email: sonia@mati-beersheva.org.il
9.	Website: http://www.mati-beersheva.org.il/
10.	Other addresses: -
11.	Director/Chief Executive: Danny Matsliach , C.E.O. Contact person and position (if different): -
12.	Mission Statement (as stated in institutional documents): MATI Beer Sheva was created to encourage economic growth in its area (South of Israel) and to aid in creating new jobs in the business sector. Objectives: MATI’s Beer Sheva goals are to aid in the establishing of new businesses in the area and support and expand existing businesses.
13.	Geographical area covered
	<input type="checkbox"/> Capital city <input checked="" type="checkbox"/> Local <input checked="" type="checkbox"/> Regional <input type="checkbox"/> National <input type="checkbox"/> Several countries
	MATI Beer Sheva provides a wide range of encouraging services to the total population of local businesses and entrepreneurs in its area and the Negev area.
14.	Target group(s) in age groups
	All age groups
15.	Particular focus within target group
	<input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth <input checked="" type="checkbox"/> Existing entrepreneurs <input checked="" type="checkbox"/> Start-ups <input checked="" type="checkbox"/> Other: Bedouin sector, new immigrants, agriculture, kibbutzim and villages, high tech, discharged soldiers, tourism
16.	Stage of intervention
	<input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment (registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)

17.	Services provided	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input type="checkbox"/> Infrastructure for enterprises <input type="checkbox"/> Training of trainers <input type="checkbox"/> Coaching	<input checked="" type="checkbox"/> Other: <ul style="list-style-type: none"> • Business databases • Exporting/ importing businesses • Business Club for Young entrepreneurs • Business Club for new immigrant women • Branch in the Bedouin Sector • Center of business initiative
18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training (most recent data)		
	<input type="checkbox"/> 100 % training <input checked="" type="checkbox"/> Mixed: 20% <input type="checkbox"/> no training/negligible	<input checked="" type="checkbox"/> Based on opinion of interviewee <input checked="" type="checkbox"/> based on budget <input type="checkbox"/> based on staff numbers	
II. Training Activities Targeted at Business Creation and Self employment			
1.	Types of training offered		
	<input type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input checked="" type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input type="checkbox"/> Other.....	
2.	Management and implementation of the training program assured by:		
	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff	
3.	Which are the training methodologies that you use in your structure?		
	<p>1. Courses - business courses on a wide variety of subjects. All courses are delivered by professionals with rich business experience. In 2006, MATI Beer Sheva runs about 30 courses. Courses are intended for beginning entrepreneurs and owners of existing business.</p> <p>2. Conventions – conventions are held in the Bedouin sector, for entrepreneurs, business owners and other segments of the populations, such as youth, women, etc. In 2001 a convention for Bedouin women was held, which attended hundreds of women from all Bedouin settlements in the Negev. After the convention, 10 business and vocational courses for women opened on subjects such as embroidery, computers, cosmetics, food businesses and more.</p> <p>3. Professional guidance by mentors, including training and mentoring: experienced business mentors accompany the business owners by applying their cumulative experience to the businesses; help in improve managerial and entrepreneurial skills, marketing skills, etc.</p> <p>4. Business Clubs (for women and youth), activated by MATI – unique monthly meeting are held, which serve as a supportive tutoring and social framework and a lever for business connections within the groups.</p>		
	Other:		
4.	Who is the designer of the methodology?		

	1. Israel Small and Medium Enterprise Authority 2. MATI Beer Sheva managing committee, that consists of holders of key positions in the city and in area, who operate on a voluntary basis. 3. MATI Beer Sheva management. 4. MATIs' managers all over Israel exchange information via a special forum created for this purpose, and in other ways, thus influencing on the choice of existing methodologies by specific MATIs.				
5.	Internal training organisation capacity (number of persons)				
	<input type="checkbox"/> 0 <input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input type="checkbox"/> 51 to 150 <input checked="" type="checkbox"/> Over 150			
6.	Cost indication training per unit (day or week and per group or per person):				
	Cost of trainer/lecturer (mostly hired as outsourcing), studying materials, classroom (usually rented facilities plus some investment in equipment for the classroom) – totals together to about 250 NIS (= about 45 Euro) per group and per hour.				
7.	Training/counselling costs are mainly paid through				
	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75 % Donors	<input type="checkbox"/> ... % Cross subsidies (Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....			
	See reference to this issue in the preface.				
8.	Number of trainers employed/hired by organisation				
	Full time: 0 Part time: 15 Casual: 0				
9.	List of training modules/subjects offered in 2006 (to be attached if available) See Appendix 1				
10.	Training outputs (relevant to YES)	<i>training</i>			<i>trainees</i>
		sessions	hours	days	No. Of persons
	2006				
	Cumulative from creation				
	The majority of other courses are relevant to young people. The amount of mixed (young and other population) training outputs is large, however numerical data on other courses could not be obtained.				
11.	Publication on training activities (to be attached if available) Syllabuses exist only in Hebrew.				
12.	How do you follow up on your trainees after they finalise their courses ?				
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up (in most cases)		
	In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.				
	Period of follow-up:		Frequency of follow-up:		
	<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>				
13.	What is the % of success in business creation in the year following the training completion.....				
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 – 50%	<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know			

14	Reasons for success:	Reasons for failure:
15.	Educational level and Age of the trainees (to be adjusted per country or made more simple)	
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel	<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other
16.	% of organization's revenues/budget generated from training activities	
	<input type="checkbox"/> 0 % <input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25 % <input type="checkbox"/> 25 – 50%	<input checked="" type="checkbox"/> 50 – 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> Don't know

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel.

2. List of partner organizations (NGOs, International NGOs, Ministries, Chambers of Commerce, etc.)
 - Israel Small and Medium Enterprises Authority
 - Ministry of Industry, Trade & Labour
 - Ministry of Immigrant Absorption

3. Main donors
 - Israel Small and Medium Enterprise Authority
 - Ministry of Industry, Trade and Labour
 - Ministry of Immigrant Absorption

4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

MATI Beer Sheva distributes printed materials of the trainings to the participants of these trainings. Also, the MATI uses different technological teaching aids such as projectors or Power Point presentations in courses on management and other courses, and closed circuit television in marketing and sales courses, for analysis of simulations and role games conducted within the trainings.

The simulations and the role games are considered a very fruitful and successful methodology, since it assists entrepreneurs to practise the skills they are learning. Entrepreneurs can understand their mistakes and correct them in the classroom.

According to the MATI Beer Sheva training manager, the traditional way of learning, where a personal, warm and simple connection can take place between the teacher and the trainee, is the most successful way of learning, since it provides additional interaction and feedback from the teacher to the trainee and vice versa.

5. Strengths of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

Training in courses is a rather non-expensive method to approach large audiences and make it audience oriented – different languages, different needs (for example, needs of beginning entrepreneurs are different from needs of experienced business owners), etc.

Conventions are also a very useful tool. MATI Beer Sheva uses it mainly to approach the Bedouin population, since this population does not live in Beer Sheva and would not go there especially for MATI events. By holding the conventions in the Bedouin towns, MATI Beer Sheva succeeds to draw relatively large crowds and draw the attention of the Bedouin sector to MATI activity.

6. Weaknesses of the present training methodology/tools/program (impact, funding, cost, curriculum, management)

The program is sponsored by Ministries and other sponsoring bodies, as mentioned above, which means the MATI budget is dependent economically on them.

MATIs help only those who come with a specific idea and do not provide professional guidance and direction.

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

The MATI usually creates general courses on management, marketing, financing, etc. However, there is also a need for courses that focus on the needs of businesses in particular fields (for example: managing stores, managing carpentry workshops, etc). This exists today only to a small extent and for limited business fields (usually, food businesses and children care). It should be done to a larger extent, since every field of business has its own delicacies and problems that a general course on management cannot address. There is a demand for this type of courses in the market, however it is not being implemented due to limited finances.

8. Organizational plans for future training activities, expansion and or diversification

The MATI constantly develops new training activities and improves the existing ones, after reception of feedback from the trainees.

Appendix 1

This is a partial list of subjects of the courses offered in 2006:

Courses

Entrepreneurship and Business Management
Introduction to Computers

Services Provider – Data entry form

I. General Profile		
1.	Full name of organization: Haifa Business Development Center	
2.	Acronym: MATI Haifa	3. Date of creation: 1995
4.	Legal form/type	
	<input type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental	<input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: non profit organization
	Can enter the NGO type, however in Israel defined as Non-profit organization	
5.	Address (HQ): 8 HaNeemanin St., Haifa, Israel 33264	
6.	Telephone(s): 972-4-8531439, 1-800-334477	7. Fax: 972-4-8531439
8.	Email: info@mati.co.il	9. Website: http://www.mati.co.il
10.	Other addresses: -	
11.	Director/Chief Executive: Avi Fingboim, C.E.O. Contact person and position (if different): -	
12.	Mission Statement (as stated in institutional documents): operates in order to strengthen the economy of Haifa metropolitan area. Objectives: to assist native Israelis and new immigrants to establish new businesses and to create new opportunities for employment in business and industrial sectors.	
13.	Geographical area covered	
	<input type="checkbox"/> Capital city <input checked="" type="checkbox"/> Local	<input checked="" type="checkbox"/> Regional <input checked="" type="checkbox"/> National <input type="checkbox"/> Several countries
	MATI Haifa operates on two levels: 1. Local level - gives a wide range of encouraging services to the total population of local businesses and entrepreneurs. 2. National level - specializes in jewelry making businesses. Recently started to specialize in start up businesses with specialization in biology. Gives services on these topics at the national level.	
14.	Target group(s) in age groups	All age groups
15.	Particular focus within target group	
	<input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth	<input checked="" type="checkbox"/> Existing entrepreneurs <input checked="" type="checkbox"/> Start-ups (with specialization in biology and others). <input checked="" type="checkbox"/> Other: jewelry businesses, non Jewish sector, new immigrants, discharged soldiers, import / export
16.	Stage of intervention	<input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment (registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)

17.	Services provided	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input type="checkbox"/> Infrastructure for enterprises	<input type="checkbox"/> Training of trainers <input type="checkbox"/> Coaching <input checked="" type="checkbox"/> Other: Business databases, assistance in business cooperation
18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training (most recent data)	<input type="checkbox"/> 100 % training <input type="checkbox"/> Mixed:% <input type="checkbox"/> no training/negligible	<input type="checkbox"/> Based on opinion of interviewee <input type="checkbox"/> based on budget <input type="checkbox"/> based on staff numbers
MATI C.E.O. refused to provide this information.			
II. Training Activities Targeted at Business Creation and Self Employment			
1.	Types of training offered	<input checked="" type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input type="checkbox"/> Other: languages, business forums for different populations - women, jewellery making businesses
2.	Management and implementation of the training program assured by:	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff
3.	Which are the training methodologies that you use in your structure?		
	<p>1. Technical and vocational training is offered the jewellery makers, in a frame of special trainings by known professionals in this industry, as a part of the jewellery making business forum.</p> <p>2. Business seminars and workshops – on a wide variety of subjects, i.e. entrepreneurship, business management, marketing, etc. All seminars are delivered by professionals with appropriate academic credentials and business experience. In 2006, MATI Haifa runs about 40 seminars, in Hebrew and in Arabic. Seminars are intended for beginning entrepreneurs and owners of existing business. The seminars are structured in order to provide business owners, the main tools and information required for successful business management, over a short period of time. MATI Haifa is considered as one of the leading MATIs in Israel in the area of training.</p> <p>3. Professional guidance by mentors, including training and mentoring: business mentor accompaniment of the businessman, help in improve managerial and entrepreneurial skills, marketing skills, etc.</p>		
Other:			
4.	Who is the designer of the methodology?		
	<p>1. MATI's Haifa managing committee that consists of holders of key positions in the city and its area, which operates on a voluntary basis.</p> <p>2. MATI Holon management.</p> <p>3. MATIs' managers all over Israel exchange information via a special forum created for this purpose, and in other ways, thus influencing on the choice of existing methodologies by specific MATIs.</p>		
5.	Internal training organisation capacity (number of persons)		
	<input type="checkbox"/> 0	<input type="checkbox"/> 51 to 150	

	<input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input checked="" type="checkbox"/> Over 150 (total of participants in all courses in 2006 - 2,840)			
6.	Cost indication training per unit (day or week and per group or per person): MATI C.E.O. refused to provide this information.				
7.	Training/counselling costs are mainly paid through				
	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75 % Donors	<input type="checkbox"/> ... % Cross subsidies (Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....			
8.	Number of trainers employed/hired by organisation Full time: 0 Part time: 15 Casual: 0				
9.	List of training modules/subjects offered in 2006 (to be attached if available): See Appendix 1				
10.	Training outputs (relevant to YES)	<i>training</i>			<i>trainees</i>
		sessions	hours	days	No. Of persons
	2006				
	Cumulative from creation				
The majority of other courses are relevant to young people. The amount of mixed (young and other population) training outputs is large, however numerical data on other courses could not be obtained.					
11.	Publication on training activities (to be attached if available): Exists only in Hebrew				
12.	How do you follow up on your trainees after they finalise their courses ?				
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up (in most cases)		
In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.					
Period of follow-up:		Frequency of follow-up:			
<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>					
13.	What is the % of success in business creation in the year following the training completion.....				
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 - 50%	<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know			
14	Reasons for success:	Reasons for failure:			
15.	Educational level and Age of the trainees (to be adjusted per country or made more simple)				
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel	<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other			
16.	% of organization's revenues/budget generated from training activities				
	0 % <input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25 % <input type="checkbox"/> 25 – 50%	<input type="checkbox"/> 50 – 75% More than 75% <input type="checkbox"/> Don't know			
	MATI C.E.O. refused to provide this information.				

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel.

2. List of partner organizations (NGOs, International NGOs, Ministries, Chambers of Commerce, etc.)
 - Israel Small and Medium Enterprises Authority
 - Ministry of Industry, Trade & Labour
 - Ministry of Immigrant Absorption

3. Main donors
 - Israel Small and Medium Enterprise Authority
 - Ministry of Industry, Trade and Labour.
 - Ministry of Immigrant Absorption
 - Haifa Municipality
 - Boston Jewish Community (C.J.P.)
 - The Jewish Agency - Israel Division (*non profit organization, its goal is to help Jews from around the world to immigrate to Israel*)

4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

Within the jewellery specialization, MATI Haifa has come to the conclusion that it is a good idea to offer vocational practice in jewellery making within the frame of trainings by known jewellery artists that the MATI conducts.

Within the biotechnology specialization, seminars are conducted as preparation for meetings with potential investors.

In general, MATI Haifa emphasises practicality and efficacy of its trainings and courses, even on expense of the theoretical knowledge. The majority of the trainings and courses conducted by the MATI are short and focused, with the maximum of about 10 meetings.

Networking: the MATI holds forums for businessmen (mainly business women), whose goal is the provision of infrastructure for creation of business opportunities for women (and men) who participate in the forums.

5. Strengths of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

The present training methods allow training of large numbers of people at one time (training in courses). They also allow focusing on the main management skills that are a pre-requisite for establishing and running a profitable business. The impact of the training is large - many businesses are established through the MATI and its activity receives a lot of praising from the business owners and entrepreneurs.

6. Weaknesses of the present training methodology/tools/program (impact, funding, cost, curriculum, management)

The program is relatively costly and is sponsored through the government and other sponsoring bodies, as mentioned above, which means the MATI budget is dependent economically on other bodies.

MATI does not provide guidance for choosing professional direction - it can help only those who come with a specific idea.

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

MATI gives a comprehensive solution to all needs in terms of training of individuals that apply. If the MATI recognizes a new need on the market and if there is profitability in it – MATI activate a training program for it (workshop, course, etc).

8. Organizational plans for future training activities, expansion and or diversification

MATI Haifa will continue to develop the issue of assistance to technological start-ups, especially in the biotechnology field. This is a very quickly developing and prestigious field and there is a need to develop channels of assistance in order to encourage both existing and new businesses in this field.

The MATI will also continue to develop training channels for the Arab sector, which constitutes a large segment of Haifa's population. MATI enjoys very good connections with that sector and plans to continue and deepen the collaboration and cooperation between them.

Appendix 1

This is a partial list of courses and workshops offered in 2006:

Courses

The Art of Selling

Effective Finances Management

Setting Up, Running and Managing a Children Care Business Successfully

Nurturing of Costumers' Loyalty

Development and Management of Teamwork

Business Marketing and Enlargement of Costumer Reservoir

Preparing a Business Plan

International Trade and Import

Setting Up, Running and Managing Coffee Shops, Restaurants and Pubs

Setting Up and Managing a Business

Setting Up and Managing a Small Business

The Art of Selling and Business Negotiation

Business Marketing from Theory to Practice – Preparing a Business Plan

Stores Management of How to Turn a Small Store into a Successful Business

Business English

Personal and Business Presentation

Basis Excel

Advanced Excel as a managing tool

Managing a Computerized Costumer Reservoir

Advanced Internet

Introduction to Franchising

Participation in Tenders – Penetrating New Markets

Bridging as a Tool in Management

Computers Applications in a Small Business

International Sales

Managing to success – Development of Management Skills

Workshops

Introduction to Computers and Word

Internet in a Small Business

Telephone as a Lever for Business Development

Toward Business Establishment – unique workshop for women

Import – practical workshop

Other

Business Forum - Managing a Computerized Customer Reservoir with Minimum Expenses - lecture

Women Business Forum – Creation of Business Connections, Dealing with Changes - lectures

Services Provider – Data entry form

I. General Profile		
1.	Full name of organization: Eilat Business Development Center	
2.	Acronym: MATI Eilat	3. Date of creation: 1996
4.	Legal form/type:	
	<input type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental	<input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: non profit organization
	Can enter the NGO type, however in Israel defined as Non-profit organization.	
5.	Address (HQ): City Center Building, 2 nd Fl., Eilat	
6.	Telephone(s): 972-8-6367235	7. Fax: 972-8-6367235
8.	Email: mati@mati-eilat.org.il	9. Website: http://www.mati-eilat.org.il
10.	Other addresses: -	
11.	Director/Chief Executive: Moshe Almog, C.E.O Contact person and position (if different): -	
12.	Mission Statement (as stated in institutional documents): MATI Eilat was established in order to nurture and develop the city's economy. Objectives: encourages and assists in establishment of new businesses and expansion of existing businesses in the low tech and high tech industries, commerce, services and tourism. Provides guidance, counseling and business accompaniment.	
13.	Geographical area covered	
	<input type="checkbox"/> Capital city <input checked="" type="checkbox"/> Local	<input checked="" type="checkbox"/> Regional <input checked="" type="checkbox"/> National <input type="checkbox"/> Several countries
	MATI Eilat operates on two levels: 1. Local level - provides a wide range of encouraging services to the total population of local businesses and entrepreneurs. 2. National level - specializes in tourism and gives services on this topic at the national level. "Tourists businesses incubator" was established, where tourists businesses from all over Israel can receive training and mentoring.	
14.	Target group(s) in age groups	All age groups
15.	Particular focus within target group	
	<input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth	<input checked="" type="checkbox"/> Existing entrepreneurs <input checked="" type="checkbox"/> Start-ups <input checked="" type="checkbox"/> Other: new immigrants, discharged soldiers, import / export
16.	Stage of intervention	<input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment (registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)
17.	Services provided	
	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input type="checkbox"/> Infrastructure for enterprises	<input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Coaching <input checked="" type="checkbox"/> Other: Business Databases

18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training (most recent data)	
	<input type="checkbox"/> 100 % training <input checked="" type="checkbox"/> Mixed: 26% <input type="checkbox"/> no training/negligible	<input checked="" type="checkbox"/> Based on opinion of interviewee <input checked="" type="checkbox"/> based on budget <input type="checkbox"/> based on staff numbers
II. Training Activities Targeted at Business Creation and Self Employment		
1.	Types of training offered	
	<input checked="" type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input checked="" type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input type="checkbox"/> Other:
2.	Management and implementation of the training program assured by:	
	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff
3.	Which are the training methodologies that you use in your structure?	
	<p>1. Vocational training - a unique and prestigious professional “coaching” course that prepares life coaches. The program was created in cooperation with the Hebrew University of Jerusalem.</p> <p>2. Business Courses – courses on a wide range of subjects. All courses are delivered by professionals with appropriate academic credentials and business experience. In 2006, MATI Eilat runs about 10 courses. Courses are intended for beginning entrepreneurs and business owners.</p> <p>3. Professional guidance by mentors, including training and mentoring: experienced business mentors accompany the business owners by applying their cumulative experience to the businesses, help in improve managerial and entrepreneurial skills, marketing skills, etc.</p>	
	other:	
4.	Who is the designer of the methodology?	
	<p>1. MATI Eilat management.</p> <p>2. MATI Eilat’s managing committee, comprised of key positions holders in Eilat, who operate on a volunteer basis.</p> <p>3. Donor organizations that donate money to MATI Eilat have a limited influence on the subjects MATI deals with.</p> <p>4. MATIs’ managers all over Israel exchange information via a special forum created for this purpose and in other ways and in that way they influence the choice of existing methodologies.</p>	
5.	Internal training organisation capacity (number of persons)	
	<input type="checkbox"/> 0 <input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input type="checkbox"/> 51 to 150 <input checked="" type="checkbox"/> Over 150
6.	Cost indication training per unit (day or week and per group or per person):	
	Cost of trainer/lecturer (mostly hired as outsourcing), studying materials, classroom (usually rented facilities plus some investment in equipment for the class room) - totals together to about 280 NIS (= about 50 Euro) per group and per hour.	

	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75% % Donors	<input type="checkbox"/> ... % Cross subsidies (Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....			
See reference to this issue in the preface.					
8.	Number of trainers employed/hired by organisation: Full time: 0 Part time: about 5 Casual: 0				
9.	List of training modules/subjects offered last 2 year (to be attached if available): See appendix 1				
10.	Training outputs (relevant to YES)	<i>training</i>	<i>trainees</i>		
		sessions	hours	days	No. Of persons
	Last year				
	Cumulative from creation				
The majority of other courses are relevant to young people. The amount of mixed (young and other population) training outputs is large, however numerical data on other courses could not be obtained.					
11.	Publication on training activities (to be attached if available): Syllabuses exist only in Hebrew.				
12.	How do you follow up on your trainees after they finalise their courses ?				
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up (in most cases)		
In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.					
Period of follow-up:		Frequency of follow-up:			
<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>					
13.	What is the % of success in business creation in the year following the training completion.....				
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 - 50%	<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know			
14	Reasons for success	Reasons for failure:			
15.	Educational level and Age of the trainees (to be adjusted per country or made more simple)				
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel	<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other			
16.	% of organization's revenues/budget generated from training activities				
	0 % Less than 10% 10 – 25 % <input type="checkbox"/> 25 – 50%	<input checked="" type="checkbox"/> 50 – 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> Don't know			

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel.

2. List of partner organizations (NGOs, International NGOs, Ministries, Chambers of Commerce, etc.)
 - Israel Small and Medium Enterprises Authority
 - Ministry of Industry, Trade & Labour

3. Main donors:
 - Israel Small and Medium Enterprises Authority
 - Ministry of Industry, Trade & Labour
 - Ministry of Tourism
 - Ministry of Absorption
 - Eilat Municipality
 - Regional Authorities - Eilat Regional Council
 - JDC – American Jewish Joint Distribution Committee (*JDC is a charity organization, one of the largest in the world, based on contributions of American Jewry.*)

4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

In general, MATI Eilat always makes use of written/ printed materials in all of its trainings and courses. It also uses technological teaching aids such as closed circuit television in marketing courses and projectors or Power Point presentations in management and other courses.

The lecturers in all courses and trainings are being evaluated by the trainees at the end of the course. These evaluations are transferred to the Small and Medium Enterprises Authority, which provides pools of lecturers to the MATIs around the country. The MATI can choose only the best lecturers, which enables to sustain high level of quality in its courses and trainings.

MATI Eilat provides special trainings and courses for specific populations, like discharged soldiers or single parents women, where issues that concern mainly these populations are addressed along with the issues that may be relevant to all entrepreneurs and business owners.

5. Strengths of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

Training through courses, workshops, etc., allow training of large numbers of people at one time.

It also allows focusing on the main skills and knowledge that are needed for maintaining a successful business.

Training through mentoring and counselling allows training business owners individually.

6. Weaknesses of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

The program is sponsored by Ministries and other sponsoring bodies, as mentioned above, which means the MATI budget is economically dependent on them.

MATIs help only those who come with a specific idea and do not provide professional guidance and direction.

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

MATI gives a comprehensive solution to all needs in terms of training of individuals that apply. If the MATI recognizes a new need on the market and if there is profitability in it – MATI activate a training program for it (workshop, course, etc). For example, MATI Eilat has recently opened a prestigious “coaching” course, after it had identified interest of the clientele in this field.

8. Organizational plans for future training activities, expansion and or diversification:

MATI Eilat is trying to develop and activate a unique project “Aqaba – Eilat” for small businesses owners in Israel and Jordan. The idea of the project is to create groups of small businesses owners from Israel and Jordan. The group will be taught business English, Israeli will learn Arabic and the Jordanians will learn Hebrew. The groups will receive lectures and training on subjects of international trade and import / export, such as tax regulations in the Arava terminal (on Israel – Jordan border), international laws in regulations, etc.

A similar project that is also being developed now is to create a group of young entrepreneurs and to create connections between them and experienced businessmen from the both countries.

To goal of there two projects is to establish connections between the businessmen and the residents of the two cities. MATI Eilat is now seeking for budgets for the projects. Meeting have been conducted already with the head of Chambers of Commerce of Aqaba and other related individuals.

Appendix 1

This is a partial list of subjects of courses and workshops offered in 2006:

Coaching Course

Setting Up and Running a Business Course

Marketing and Sales Workshop

Services Provider – Data entry form

I. General Profile	
1.	Full name of organization: Bnei Bark Business Development Center Bnei Brak is the second largest concentration of religious Orthodox Jews (after Jerusalem). Religious Orthodox Jews are considered a low-income population. It is common in the Orthodox community for the main provider of the family to be the wife (not the husband).
2.	Acronym: MATI Bnei Brak
3.	Date of creation: 1996
4.	Legal form/type: <input type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental <input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: non profit organization Can enter the NGO type, however in Israel defined as Non-profit organization.
5.	Address (HQ): Apshtein 19, Bnei Brak, Israel
6.	Telephone(s): 972-3-6160054
7.	Fax: 972-3-6189552
8.	Email: bbrak@mati.org.il
9.	Website: http://www.mati-bbrak.org.il/
10.	Other addresses: -
11.	Director/Chief Executive: Iris Peled, C.E.O Contact person and position (if different): -
12.	Mission Statement (as stated in institutional documents): MATI Bnei Brak is committed to cultivating business activities. Objectives: Provides support for entrepreneurs wishing to start up business enterprises and existing businesses looking to expand their business operations.
13.	Geographical area covered <input type="checkbox"/> Capital city <input checked="" type="checkbox"/> Local <input checked="" type="checkbox"/> Regional <input checked="" type="checkbox"/> National <input type="checkbox"/> Several countries MATI Bnei Brak operates on two levels: 1. Local level - provides a wide range of encouraging services to the total population of local businesses and entrepreneurs. 2. National level - specializes in Jewish religious Orthodox population, with emphasis on the Orthodox women segment. Provides services on this topic at the national level.
14.	Target group(s) in age groups All age groups
15.	Particular focus within target group <input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth <input checked="" type="checkbox"/> Existing entrepreneurs (including home based enterprises) <input checked="" type="checkbox"/> Start-ups <input checked="" type="checkbox"/> Other: Jewish religious Orthodox population, new immigrants, discharged soldiers, import / export
16.	Stage of intervention <input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment (registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)

17.	Services provided	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input type="checkbox"/> Infrastructure for enterprises	<input type="checkbox"/> Training of trainers <input type="checkbox"/> Coaching <input checked="" type="checkbox"/> Other: Business Databases
18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training (most recent data)	<input type="checkbox"/> 100 % training <input checked="" type="checkbox"/> Mixed: 30% <input type="checkbox"/> no training/negligible	<input checked="" type="checkbox"/> Based on opinion of interviewee <input checked="" type="checkbox"/> based on budget <input type="checkbox"/> based on staff numbers
II. Training Activities Targeted at Business Creation and Self Employment			
1.	Types of training offered	<input type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input checked="" type="checkbox"/> Other: Business English
2.	Management and implementation of the training program assured by:	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff
3.	Which are the training methodologies that you use in your structure?	<p>1. Business Workshops – short practical goal-oriented workshops. In 2006, MATI Bnei Brak runs about 5 workshops.</p> <p>2. Business Courses – courses provide tools, skills and tips on a variety of subjects. All courses are delivered by professionals with appropriate academic credentials and business experience. In 2006, MATI Bnei Brak runs about 10 courses. Courses are intended for beginning entrepreneurs and business owners and are specifically designed to fit the religious Orthodox population’s needs and the needs of businesses run from home.</p> <p>3. Professional guidance by mentors, including both training and mentoring: experienced business mentors accompany the business owners by applying their cumulative experience to the businesses, help in improve managerial and entrepreneurial skills, marketing skills, etc.</p>	
other:			
4.	Who is the designer of the methodology?	<p>1. MATI Bnei Brak management.</p> <p>2. MATI Bnei Brak managing committee, comprised of key positions holders of Bnei Brak, who operate on a volunteer basis.</p> <p>3. Donor organizations that donate money to MATI Raanana have a limited influence on the subjects MATI deals with.</p> <p>4. MATIs’ managers all over Israel exchange information via a special forum created for this purpose and in other ways and in that way they influence the choice of existing methodologies.</p>	
5.	Internal training organisation capacity (number of persons)	<input type="checkbox"/> 0 <input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input type="checkbox"/> 51 to 150 <input checked="" type="checkbox"/> Over 150

6.	Cost indication training per unit (day or week and per group or per person): Cost of trainer/lecturer (mostly hired as outsourcing), studying materials, classroom (usually rented facilities plus some investment in equipment for the class room) - totals together to about 300 NIS (= about 55 Euro) per group and per hour.			
7.	Training/counselling costs are mainly paid through			
	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75% % Donors		<input type="checkbox"/> ... % Cross subsidies (Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....	
	See reference to this issue in the preface.			
8.	Number of trainers employed/hired by organisation: Full time: 0 Part time: 10 Casual: 0			
9.	List of training modules/subjects offered last 2 year (to be attached if available) See appendix 1			
10.	Training outputs (relevant to YES)	<i>training</i>		<i>trainees</i>
		sessions	hours	days
	No. Of persons			
	Last year			
	Cumulative from creation			
	MATI Bnei Brak is working with the Shemesh Fund the IDB Fund, both provide training and assistance for youth. The majority of other courses are relevant to young people. The amount of mixed (young and other population) training outputs is large, however numerical data on other courses could not be obtained.			
11.	Publication on training activities (to be attached if available) Syllabuses exist only in Hebrew,			
12.	How do you follow up on your trainees after they finalise their courses ?			
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up (in most cases)	
	In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.			
	Period of follow-up:		Frequency of follow-up:	
	<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>			
13.	What is the % of success in business creation in the year following the training completion.....			
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 - 50%		<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know	
14.	Reasons for success		Reasons for failure:	
15.	Educational level and Age of the trainees (to be adjusted per country or made more simple)			
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel		<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other	
16.	% of organization's revenues/budget generated from training activities			

<input type="checkbox"/> 0 % <input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25 % <input checked="" type="checkbox"/> 25 – 50%	<input checked="" type="checkbox"/> 50 – 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> Don't know
--	---

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel.

2. List of partner organizations (NGOs, International NGOs, Ministries, Chambers of Commerce, etc.)
 - Israel Small and Medium Enterprises Authority
 - Ministry of Industry, Trade & Labour

3. Main donors:
 - Israel Small and Medium Enterprises Authority
 - Bnei Brak Municipality
 - JDC – American Jewish Joint Distribution Committee (*JDC is a charity organization, one of the largest in the world, based on contributions of American Jewry.*)
 - Ministry of Absorption

4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

Information could not be obtained.

5. Strengths of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

Training through courses, workshops, etc., allow training of large numbers of people at one time.

It also allows focusing on the main skills and knowledge that are needed for maintaining a successful business.

Training through mentoring and counselling allows training business owners individually.

6. Weaknesses of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

The program is sponsored by Ministries and other sponsoring bodies, as mentioned above, which means the MATI budget is economically dependent on them.

MATIs help only those who come with a specific idea and do not provide professional guidance and direction.

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

MATI Bnei Brak addresses mainly economically weak population. In order for the MATI to reach its real audiences, it must lower its prices. For order to do so, it needs larger subsidizing.

8. Organizational plans for future training activities, expansion and or diversification:

MATI Bnei Brak is now acting toward decrease of prices on its courses and workshops by increase of subsidizing, in order to reach the low-income population it is not reaching now.

Appendix 1

This is a partial list of subjects of workshops and courses offered in 2006:

Business Management Course

Business Entrepreneurship Course

Marketing and Sales Workshop

Financial Management Workshop

Services Provider – Data entry form

I. General Profile	
1.	Full name of organization: Central Galilee Business Development Center
2.	Acronym: MATI Center Galilee
3.	Date of creation: 1998 (merge of two different MATIs that were active in the area since 1991)
4.	Legal form/type:
	<input type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental <input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: non profit organization
	Can enter the NGO type, however in Israel defined as Non-profit organization.
5.	Address (HQ): Misgav 16, Carmiel, Israel
6.	Telephone(s): 972-4-9885618
7.	Fax: 972-4-9886444
8.	Email: mati@levhagalil.org
9.	Website: http://www.mati-levhagalil.org
10.	Other addresses: -
11.	Director/Chief Executive: David Sleiper, C.E.O Contact person and position (if different): -
12.	Mission Statement (as stated in institutional documents): MATI Central Galilee was established in order to cultivate and develop the economy of the region. Objectives: <ul style="list-style-type: none"> • Assistance in the establishment of new businesses • Expansion of existing businesses • Creation of jobs • Merge of a Jewish and Arab small business sectors in the region.
13.	Geographical area covered
	<input type="checkbox"/> Capital city <input type="checkbox"/> Local <input checked="" type="checkbox"/> Regional <input type="checkbox"/> National <input type="checkbox"/> Several countries
	MATI Center Galilee provides a wide range of encouraging services to the total population of local businesses and entrepreneurs in the region.
14.	Target group(s) in age groups
	All age groups
15.	Particular focus within target group
	<input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth <input checked="" type="checkbox"/> Existing entrepreneurs <input checked="" type="checkbox"/> Start-ups <input checked="" type="checkbox"/> Other: Non Jewish sector, new immigrants, discharged soldiers disadvantaged populations,
16.	Stage of intervention
	<input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment (registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)

17.	Services provided	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input type="checkbox"/> Infrastructure for enterprises	<input type="checkbox"/> Training of trainers <input type="checkbox"/> Coaching <input checked="" type="checkbox"/> Other: Business Databases
18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training (most recent data)	<input type="checkbox"/> 100 % training <input checked="" type="checkbox"/> Mixed: less than 20% <input type="checkbox"/> no training/negligible	<input checked="" type="checkbox"/> Based on opinion of interviewee <input checked="" type="checkbox"/> based on budget <input type="checkbox"/> based on staff numbers
II. Training Activities Targeted at Business Creation and Self Employment			
1.	Types of training offered	<input type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input checked="" type="checkbox"/> Other: Business English
2.	Management and implementation of the training program assured by:	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff
3.	Which are the training methodologies that you use in your structure?	<p>1. Business Courses – courses on the variety of subjects. All courses are delivered by professionals with appropriate academic credentials and business experience. In 2006, MATI Center Galilee runs about 10 courses on various subjects. Courses are intended for beginning entrepreneurs and business owners.</p> <p>2. Professional guidance by mentors, including both training and mentoring: experienced business mentors accompany the business owners by applying their cumulative experience to the businesses, help in improve managerial and entrepreneurial skills, marketing skills, etc.</p>	
other:			
4.	Who is the designer of the methodology?	<p>1. MATI Center Galilee management.</p> <p>2. MATI Center Galilee managing committee, comprised of key positions holders in the area, who operate on a volunteer basis.</p> <p>3. Donor organizations that donate money to MATI Center Galilee have a small and limited influence on the subjects MATI deals with.</p> <p>4. MATIs' managers all over Israel exchange information via a special forum created for this purpose and in other ways and in that way they influence the choice of existing methodologies.</p>	
5.	Internal training organisation capacity (number of persons)	<input type="checkbox"/> 0 <input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input type="checkbox"/> 51 to 150 <input checked="" type="checkbox"/> Over 150
6.	Cost indication training per unit (day or week and per group or per person):	<p>Cost of trainer/lecturer (mostly hired as outsourcing), studying materials, classroom (usually rented facilities plus some investment in equipment for the class room) - totals together to about 315 NIS (= about 57 Euro) per group and per hour.</p>	

7.	Training/counselling costs are mainly paid through				
	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75% % Donors		<input type="checkbox"/> ... % Cross subsidies (Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....		
See reference to this issue in the preface.					
8.	Number of trainers employed/hired by organisation:				
Full time: 0 Part time: 5 Casual: 0					
9.	List of training modules/subjects offered last 2 year (to be attached if available): Such list could not be obtained				
10.	Training outputs (relevant to YES)	<i>training</i>			<i>trainees</i>
		sessions	hours	days	No. of persons
	Last year				
	Cumulative from creation				
Information on trainings (courses, workshops, etc.) could not be obtained.					
11.	Publication on training activities (to be attached if available): Information could not be obtained				
12.	How do you follow up on your trainees after they finalise their courses ?				
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up (in most cases)		
In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.					
Period of follow-up:		Frequency of follow-up:			
<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>					
13.	What is the % of success in business creation in the year following the training completion.....				
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 - 50%		<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know		
14	Reasons for success		Reasons for failure:		
15.	Educational level and Age of the trainees (to be adjusted per country or made more simple)				
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel		<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other		
16.	% of organization's revenues/budget generated from training activities				
	<input type="checkbox"/> 0 % <input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25 % <input type="checkbox"/> 25 – 50%		<input checked="" type="checkbox"/> 50 – 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> Don't know		

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel.
 - Forum of North and the Galilee MATIs
 - Women Forum

2. List of partner organizations (NGOs, International NGOs, Ministries, Chambers of Commerce, etc.)
 - Israel Small and Medium Enterprises Authority
 - Ministry of Industry, Trade & Labour

3. Main donors:
 - Israel Small and Medium Enterprises Authority
 - Ministry of Absorption
 - Local Authorities
 - Regional Authorities
 - JDC - American Jewish Joint Distribution Committee (*JDC is a charity organization, one of the largest in the world, based on contributions of American Jewry.*)
 - Jewish Agency – Israel department (*non profit organization, its goal is to help Jews from around the world to immigrate to Israel*)
 - Pittsburgh USA Jewish Community
 - Baltimore USA Jewish Community

4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

MATI Center Galilee actively uses closed circuit television in marketing and sales courses (and other courses), for analysis of simulations and role games conducted within the trainings. The simulations and the role games are considered the most fruitful, efficient and successful methodology, since it assists entrepreneurs to practise the skills they are learning. Entrepreneurs can understand their mistakes and correct them in the classroom.

The MATI training manager personally accompanies each training and tries to get to know the trainees and to maintain personal relationships with them. Thus, the training manager is involved the training process and can deal with problems immediately after their occurrence.

In addition, the quality of the training is checked twice per each course – during and after completion - in order to provide the trainees with a high level training.

MATI Center Galilee has recently (in the last year) begun operation e-training courses. The e-training method is tested for success, and if it is successful, it will be implemented in MATI's trainings.

5. Strengths of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

The present training methods allow training of large numbers of people at one time (training in courses). They also allow focusing on the main management skills that are a pre-requisite for establishing and running a profitable business, or on the needs of certain groups of the population (like young entrepreneurs, women, new immigrants, etc).

On the other hand, it also allows giving training to business owners individually (mentoring). The impact of the training is large – many businesses are established through the MATI and its activity receives a lot of publicity and attention.

6. Weaknesses of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

The program is sponsored by Ministries and other sponsoring bodies, as mentioned above, which means the MATI budget is economically dependent on them.

MATIs help only those who come with a specific idea and do not provide professional guidance and direction.

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

Training in life skills is needed (i.e. communication skills, etc) and also training for the most basis business skills and knowledge that now is being taken for granted (for example, what National Insurance Institute is and why it is important).

Another subject that needs to be addressed more is the development of business initiative.

8. Organizational plans for future training activities, expansion and or diversification:

MATI Center Galilee has several different plans for development and expansion of activity:

- Construction of business networks – such as country tourism network, arts and crafts network, etc.

- Establishment of a center for development of business initiative, joint for Jewish and Arab Population.
- Enlargement of involvement in the non-Jewish sector, that constitutes a significant fraction of the Galilee population. For this, there is need to enlarge subsidizing.
- Tourist branding and separation (for the need of enriching the total tourist product of the Galilee) of the various population groups (Bedouin, Druze, Cherkess, Arab). Creation of cooperation between these groups.
- Empowerment of women (in all sectors of population).

Services Provider – Data entry form

I. General Profile	
1.	Full name of organization: Nazareth Illit Business Development Center Nazareth Illit is the Jewish part of the city of Nazareth. MATI Nazareth Illit is responsible for the Jewish and the Arab parts and the surrounding Arab and Jewish villages and kibbutzim.
2.	Acronym: MATI Nazareth Illit
3.	Date of creation: 1992
4.	Legal form/type
	<input type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental <input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: non profit organization
	Can enter the NGO type, however in Israel defined as Non-profit organization
5.	Address (HQ): Hermon 1/17 St., P.O.B 4380, Nazareth Illit, Israel
6.	Telephone(s): 972-4-6566589
7.	Fax: 972-4 6573183-04
8.	Email: meir@mti.co.il
9.	Website: http://www.mti.co.il
10.	Other addresses: -
11.	Director/Chief Executive: Meir Ben Hamu, C.E.O. Contact person and position (if different): -
12.	Mission Statement (as stated in institutional documents): MATI Nazareth Illit was created in order to nurture and strengthen the small and medium businesses of the area. Objectives: To create jobs for residents and new immigrants. To expand the economic base of settlements in the region. To provide information in the filed of business management to managers of medium and small businesses.
13.	Geographical area covered
	<input type="checkbox"/> Capital city <input checked="" type="checkbox"/> Local <input type="checkbox"/> Regional <input type="checkbox"/> National <input type="checkbox"/> Several countries
	MATI Nazareth Illit provides a wide range of encouraging services to the total population of local businesses and entrepreneurs.
14.	Target group(s) in age groups
	All age groups
15.	Particular focus within target group
	<input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth <input checked="" type="checkbox"/> Existing entrepreneurs <input checked="" type="checkbox"/> Start-ups <input checked="" type="checkbox"/> Other: Non Jewish sector, discharged soldiers, new immigrants, disadvantaged populations
16.	Stage of intervention
	<input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment (registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)
	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input type="checkbox"/> Infrastructure for enterprises <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Coaching <input checked="" type="checkbox"/> Other: Business databases, Projects of women empowerment

18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training (most recent data)	
	<input type="checkbox"/> 100 % training <input checked="" type="checkbox"/> mixed: 60% <input type="checkbox"/> no training/negligible	<input checked="" type="checkbox"/> based on opinion of interviewee <input checked="" type="checkbox"/> based on budget <input type="checkbox"/> based on staff numbers
II. Training Activities Targeted at Business Creation and Self employment		
1.	Types of training offered	
	<input checked="" type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input checked="" type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input type="checkbox"/> Other.....
2.	Management and implementation of the training program assured by:	
	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff
3.	Which are the training methodologies that you use in your structure?	
	<p>1. Vocational training – two vocational courses are conducted – hair dressing course for Caucasian women (540 hours), and gardenening course for Ethiopian women (320 hours). A short entrepreneurial course (45 hours) is incorporated inside the vocational training and provides knowledge on subjects such in the correct steps of business establishment, sales and marketing, finances, etc.</p> <p>2. Courses – Business courses on a wide variety of subjects. All courses are delivered by professionals with rich business experience. In 2006, MATI Nazareth Illit runs about 15 courses. Courses are intended for beginning entrepreneurs and owners of existing business.</p> <p>3. Professional guidance by mentors, including both training and mentoring: experienced business mentors accompany the business owners by applying their cumulative experience to the businesses, help in improve managerial and entrepreneurial skills, marketing skills, etc.</p>	
	Other:	
4.	Who is the designer of the methodology?	
	<p>1. MATI Nazareth Illit management.</p> <p>2. MATI Nazareth Illit training committee, comprised of key positions holders in region, who operate on a volunteer basis.</p> <p>3. Donor organizations that donate money to MATI Nazareth Illit have a limited influence on the subjects MATI deals with.</p> <p>4. MATIs' managers all over Israel exchange information via a special forum created for this purpose, and in other ways, thus influencing on the choice of existing methodologies by specific MATIs.</p>	
5.	Internal training organisation capacity (number of persons)	
	<input type="checkbox"/> 0 <input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input type="checkbox"/> 51 to 150 <input checked="" type="checkbox"/> Over 150
6.	Cost indication training per unit (day or week and per group or per person):	
	Cost of trainer/lecturer (mostly hired as outsourcing), studying materials, classroom (usually rented facilities plus some investment in equipment for the classroom) – totals together to about 200 NIS (= about 35 Euro) per group and per hour.	

7.	Training/counselling costs are mainly paid through				
	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75 % Donors		<input type="checkbox"/> ... % Cross subsidies (Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....		
See reference to this issue in the preface.					
8.	Number of trainers employed/hired by organisation				
Full time: 0 Part time: 10 Casual: 0					
9.	List of training modules/subjects offered in last 2 year (to be attached if available): See Appendix 1				
10.	Training outputs (relevant to YES)	<i>training</i>			<i>trainees</i>
		sessions	hours	days	No. Of persons
	Last year				
	Cumulative from creation				
The majority of other courses are relevant to young people. The amount of mixed (young and other population) training outputs is large, however numerical data on other courses could not be obtained.					
11.	Publication on training activities (to be attached if available) Syllabuses exist only in Hebrew.				
12.	How do you follow up on your trainees after they finalise their courses ?				
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up (in most cases)		
In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.					
Period of follow-up:		Frequency of follow-up:			
<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>					
13.	What is the % of success in business creation in the year following the training completion.....				
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 - 50%		<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know		
14	Reasons for success		Reasons for failure:		
15.	Educational level and Age of the trainees (to be adjusted per country or made more simple)				
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel		<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other		
16.	% of organization's revenues/budget generated from training activities				
	<input type="checkbox"/> 0 % <input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25 % <input checked="" type="checkbox"/> 25 – 50%		<input checked="" type="checkbox"/> 50 – 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> Don't know		

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel.
 - Forum of North and the Galilee MATIs
 - Professional forums, such as Women Forum, High Tech Forum, Retail Forum, etc.

2. List of partner organizations (NGOs, International NGOs, Ministries, Chambers of Commerce, etc.)
 - Israel Small and Medium Enterprises Authority
 - Ministry of Industry, Trade & Labour
 - Ministry of Immigrant Absorption

3. Main donors
 - Israel Small and Medium Enterprise Authority
 - Ministry of Industry, Trade and Labour
 - Ministry of Immigrant Absorption
 - The Jewish Agency - Israel Division (*non profit organization, its goal is to help Jews from around the world to immigrate to Israel*)
 - Local Authorities
 - Regional Authorities
 - JDC – American Jewish Joint Distribution Committee (*JDC is a charity organization, one of the largest in the world, based on contributions of American Jewry.*)
 - Municipalities of Nazaret Illit, Migdal Haemek , Jezreel Local Council, Afula & Ramat Yishay

4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

The most demanded course in MATI Nazareth Illit is the Setting Up and Running a Business course. The course is divided into 10 topics central for successful business management, each topic is taught in a separate lesson. This course is conducted in frontal teaching mode, since, according to the MATI's experience, this is the most successful mode of teaching. MATI feels that only the frontal teaching allows genuine and efficient interaction between the lecturer and the participants, and that this is the only mode flexible enough to allow repetitions, deviations, questions and answers, etc. According to the MATI manager, the course has proven itself as a successful one, with high rates of participants stating that it has helped them.

Since there are many non-Jewish populations and new immigrants in the area, MATI conducts all courses in Arabic and Russian, as well as in Hebrew. This allows addressing the populations that would have not been addressed otherwise.

From the beginning of 2006, MATI Nazareth Illit has started a new project. MATI couples entrepreneurs that want to establish new businesses with owners of successful businesses in the same industry (but in other cities). The entrepreneur works for a period of some weeks in the business, learns the industry, the problems and the ways to overcome them, and then establishes his/her own business having some experience in the designated field. This project proves to be very successful and a very positive feedback is received.

5. Strengths of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

Courses are a convenient method to approach large audiences and make it audience oriented - different languages, different needs (for example, needs of beginning entrepreneurs are different from needs of experienced business owners), etc.

6. Weaknesses of the present training methodology/tools/program (impact, funding, cost, curriculum, management)

As mentioned above, the program is sponsored by several Ministries and other sponsoring bodies, which means that the MATI budget is economically dependent on them.

MATIs help only those who come with a specific idea and do not provide professional guidance and direction.

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

There is a need to test the existing training methodologies and to see whether the existing methodologies could be improved.

Also, more vocational courses need to be developed, since this is a successful way to help the disadvantaged populations (uneducated, non speakers of Hebrew, etc) to get employment.

8. Organizational plans for future training activities, expansion and or diversification.

MATI Nazaret Illit is planning to develop a program for improving the contacts with the Non Jewish sector in the area. The relations between MATI and this population are good: the Non Jewish population in the area constitutes about 33% of the total population, whereas it constitutes about

40% of MATI's costumers. The main work in the Non Jewish sector is with the small businesses. MATI's goal is to increase even more its involvement in this sector.

MATI also plans to assist disadvantaged populations in its area (ex-convicts, permanent unemployed, etc) and low-income populations that find it difficult to pay the costs of courses and other activities.

A tourist project for reliving the Old Arab market in Nazareth is being planned. Another tourist project is "Jesus Trail" track from Nazareth to Tabcha church on the Kinneret. The track will lead to a winery and visitors center connected to Jesus in Kfar Kanna.

Also, MATI Nazaret Illit is planning to develop further the coaching activity recently established by the MATI.

Appendix 1

This is a partial list of subjects of the courses offered in 2006:

Courses

Business Entrepreneurship

Course for Business Owners

Setting Up, Running and Managing a Business

Trade and Marketing on the Internet

Construction of Costumers Reservoir

Effective Time and Tools Management

Capital Market

Selling Non Stop

Financial Management for Business Clients Following the New Banking Credit Regulations

Services Provider – Data entry form

I. General Profile	
1.	Full name of organization: Ashkelon Business Development Center Ashkelon is a medium sized city on the shore of the Mediterranean sea.
2.	Acronym: MATI Ashkelon
3.	Date of creation: 1995
4.	Legal form/type
	<input type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental <input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: non profit organization
	Can enter the NGO type, however in Israel defined as Non-profit organization
5.	Address (HQ): Beit Frank, Herzl 3, P.O.B. 9098, Ashkelon, Israel 78328
6.	Telephone(s): 972-8-6722333
7.	Fax: 972-8-6725775
8.	Email: mati555@netvision.net.il
9.	Website: http://www.mati-ashkelon.net/
10.	Other addresses: -
11.	Director/Chief Executive: Moti Har'el, C.E.O. Contact person and position (if different): -
12.	<p>Mission Statement (as stated in institutional documents): MATI Ashkelon was established in order to nurture and strengthen the city's economy.</p> <p>Objectives: Creation of new working places in the business sector, provision of professional support, business guidance, training, assistance and accompaniment to business owners and beginning entrepreneurs.</p> <p>MATI Ashkelon is also in charge of provision of economic and employment assistance to the Gush Katif evacuees (that were evacuated in August 2005 as a part of the Israeli retreat from the Gaza strip territories).</p>
13.	Geographical area covered
	<input type="checkbox"/> Capital city <input checked="" type="checkbox"/> Local <input type="checkbox"/> Regional <input type="checkbox"/> National <input type="checkbox"/> Several countries
	MATI Ashkelon gives a wide range of encouraging services to the population of local businesses and entrepreneurs in its area.
14.	Target group(s) in age groups
	All age groups
15.	Particular focus within target group
	<input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth <input checked="" type="checkbox"/> Existing entrepreneurs <input checked="" type="checkbox"/> Start-ups <input checked="" type="checkbox"/> Other: tourism, new immigrants, import/export
16.	Stage of intervention
	<input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment (registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)

17.	Services provided	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input type="checkbox"/> Infrastructure for enterprises	<input type="checkbox"/> Training of trainers <input type="checkbox"/> Coaching <input checked="" type="checkbox"/> Other: Business databases, Import/Export
18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training (most recent data)	<input type="checkbox"/> 100 % training <input checked="" type="checkbox"/> Mixed: 25% <input type="checkbox"/> no training/negligible	<input checked="" type="checkbox"/> based on opinion of interviewee <input checked="" type="checkbox"/> based on budget <input type="checkbox"/> based on staff numbers
II. Training Activities Targeted at Business Creation and Self Employment			
1.	Types of training offered	<input checked="" type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input type="checkbox"/> Other:
2.	Management and implementation of the training program assured by:	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff
3.	Which are the training methodologies that you use in your structure?		
	<p>1. Vocational training – courses such as embroidery, hair dressing, etc.</p> <p>2. Courses – Business courses. All courses are delivered by professionals with rich business experience on the relevant subjects. Courses are intended for beginning entrepreneurs and owners of existing business.</p> <p>3. Professional guidance by mentors, including both training and mentoring: business mentor accompaniment of business owners, training in marketing methods, advanced working procedures, improvement of marketing skills, inter personal skills, computers skills, etc.</p>		
	Other:		
4.	Who is the designer of the methodology?		
	<p>1. MATI Ashkelon managing committee that consists of holders of key positions in the city, who operate on a voluntary basis.</p> <p>2. MATI Ashkelon management.</p> <p>3. Donor organizations that donate money to MATI Raanana have a limited influence on the subjects MATI deals with.</p> <p>4. MATIs' managers all over Israel exchange information via a special forum created for this purpose, and in other ways, thus influencing the choice of existing methodologies by specific MATIs.</p>		
5.	Internal training organisation capacity (number of persons)		
	<input type="checkbox"/> 0 <input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input type="checkbox"/> 51 to 150 <input checked="" type="checkbox"/> Over 150	
6.	Cost indication training per unit (day or week and per group or per person):		
	<p>Cost of trainer/lecturer (mostly hired as outsourcing), studying materials, classroom (usually rented facilities plus some investment in equipment for the classroom) - totals together to about 250 NIS (= about 45 Euro) per group and per hour.</p> <p>This cost does not include the raw materials for the vocational courses.</p>		

7.	Training/counselling costs are mainly paid through			
	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75 % Donors		<input type="checkbox"/> ... % Cross subsidies (Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....	
See reference to this issue in the preface.				
8.	Number of trainers employed/hired by organisation			
Full time: 0 Part time: 8 Casual: 0				
9.	List of training modules/subjects offered in last 2 year (to be attached if available): Information could not be obtained			
10.	Training outputs (relevant to YES)	<i>training</i>		<i>trainees</i>
		sessions	hours	days
	Last year			No. Of persons
	Cumulative from creation			
Information on training (courses, workshops, etc.) could not be obtained.				
11.	Publication on training activities (to be attached if available) Information could not be obtained			
12.	How do you follow up on your trainees after they finalise their courses ?			
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up (in most cases)	
In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.				
Period of follow-up:		Frequency of follow-up:		
<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>				
13.	What is the % of success in business creation in the year following the training completion.....			
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 - 50%		<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know	
14	Reasons for success	Reasons for failure:		
15.	Educational level and Age of the trainees (to be adjusted per country or made more simple)			
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel		<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other	
16.	% of organization's revenues/budget generated from training activities			
	<input type="checkbox"/> 0 % <input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25 % <input type="checkbox"/> 25 – 50%		<input checked="" type="checkbox"/> 50 – 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> Don't know	

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel.

2. List of partner organizations (NGOs, International NGOs, Ministries, Chambers of Commerce, etc.)
 - Israel Small and Medium Enterprises Authority
 - Ministry of Industry & Trade
 - Ministry of Immigrant Absorption

3. Main donors
 - Israel Small and Medium Enterprise Authority
 - Ministry of Industry and Trade and Labour.
 - Ashkelon Municipality
 - Private donors internationally

4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

MATI Ashkelon considers the selection of suitable lecturers as an important factor in the success of the training. Another factor that is considered important is the extent of topics learned at each training and the interaction of the different topics (in aspiration to cover as much topics as possible at each training).

It is also important to MATI Ashkelon to provide its clients with professional courses that can aid in the professional direction, beside the general business courses. Among such courses are children day-care center management, florist shop management, etc.

In addition, MATI Ashkelon arranges excursions of its trainees to successful businesses in the city. The trainees can see for themselves how the businesses are managed and have managers of these businesses share their experience with the trainees.

5. Strengths of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

The present training method allows training of large numbers of people at one time (training in courses). It also allows focusing on the main management

skills that are needed for establishing and management of a profitable businesses. It allows also focusing on the needs of specific groups of the population (like young entrepreneurs, women, new immigrants, etc).

6. Weaknesses of the present training methodology/tools/program (impact, funding, cost, curriculum, management)

The program is relatively costly and is sponsored through the government and other sponsoring bodies, as mentioned above, which means the MATI budget is economically dependent on other bodies.

MATI does not provide guidance for choosing professional direction - it can help only those who come with a specific idea.

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

There is a need to develop trainings on financial subject such as costumers debts management, cash flow management, etc.

8. Organizational plans for future training activities, expansion and or diversification.

MATI Ashkelon plans to “thicken” the existing courses, so that more vital information could be transferred in one course.

MATI Ashkelon also develops some new trainings on issues it feels are important are now not addressed properly. The new trainings are:

- Cash flow
- Management of a family budget and future investments – course for the Gush Katif evacuees.

Services Provider - Data entry form

I. General Profile		
1.	Full name of organization: Rishon LeZion Business Development Center	
2.	Acronym: MATI Rishon LeZion	3. Date of creation: 1994
4.	Legal form/type	
	<input checked="" type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental	<input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: Non Governmental Organization
	Can enter the NGO type, however in Israel defined as Non-profit organization	
5.	Address (HQ): 34 Ain HaKore, Rishon LeZion 75271	
6.	Telephone(s): 972-3-9674704	7. Fax: 972-3-9674094
8.	Email: rishon@ismae.org.il	9. Website: http://www.mati-rishon.org.il
10.	Other addresses: -	
11.	Director/Chief Executive: Moti Morad, C.E.O. Contact person and position (if different): -	
12.	Mission Statement (as stated in institutional documents): was established to assist entrepreneurs and business owners in the area of Rishon LeZion and the surrounding areas. Objectives: to assist native Israelis and new immigrants to establish new businesses. To create new opportunities for employment in business and industrial sectors with emphasis on development of private business entrepreneurship.	
13.	Geographical area covered	
	<input type="checkbox"/> Capital city <input checked="" type="checkbox"/> Local	<input checked="" type="checkbox"/> Regional <input checked="" type="checkbox"/> National <input type="checkbox"/> Several countries
	MATI Rishon LeZion operates on two levels: 1. Local level - gives a wide range of encouraging services to the total population of local businesses and entrepreneurs. 2. National level - specializes in new immigrant entrepreneurs and provides services on this topic at the national level (new immigrants are also provided with larger financial assistance).	
14.	Target group(s) in age groups	All age groups
15.	Particular focus within target group	
	<input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth	<input checked="" type="checkbox"/> Existing entrepreneurs <input type="checkbox"/> Start-ups <input checked="" type="checkbox"/> Other: new immigrants, discharged soldiers, import / export
16.	Stage of intervention	<input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment (registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)

17.	Services provided	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input type="checkbox"/> Infrastructure for enterprises	<input type="checkbox"/> Training of trainers <input type="checkbox"/> Coaching <input checked="" type="checkbox"/> Other: Business databases, assistance in business cooperation and investors mobilization
18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training (most recent data)	<input type="checkbox"/> 100 % training <input checked="" type="checkbox"/> Mixed: about 20% <input type="checkbox"/> no training/negligible	<input checked="" type="checkbox"/> Based on opinion of interviewee <input checked="" type="checkbox"/> based on budget <input type="checkbox"/> based on staff numbers
II. Training Activities Targeted at Business Creation and Self Employment			
1.	Types of training offered	<input type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input checked="" type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input type="checkbox"/> Other.....
2.	Management and implementation of the training program assured by:	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff
3.	Which are the training methodologies that you use in your structure?		
	<p>1. Business courses – courses on a wide variety of subjects. Majority of courses are held in Hebrew, some also in Russian. All courses are delivered by professionals with appropriate academic credentials and business experience. In 2006, MATI Rishon LeZion runs about 20 courses. Courses are intended for beginning entrepreneurs and owners of existing business. Some courses are especially aimed at new immigrants audience.</p> <p>2. Professional guidance by a mentor: business mentor accompaniment of the businessman, help in improve managerial and entrepreneurial skills, marketing skills, etc.</p>		
	Other:		
4.	Who is the designer of the methodology?		
	<p>1. MATI Rishon LeZion management.</p> <p>2. Israel Small and Medium Businesses Authority.</p> <p>3. Donor organizations that donate funds to MATI Holon, especially the Small and Medium Enterprise Authority, have a limited influence on the subjects MATI deals with.</p> <p>4. MATIs' managers all over Israel exchange information via a special forum created for this purpose, and in other ways, thus influencing on the choice of existing methodologies by specific MATIs.</p>		
5.	Internal training organisation capacity (number of persons)		
	<input type="checkbox"/> 0 <input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input type="checkbox"/> 51 to 150 <input checked="" type="checkbox"/> Over 150	
6.	Cost indication training per unit (day or week and per group or per person):		
	Cost of trainer/lecturer (mostly hired as outsourcing), studying materials, classroom (usually rented facilities plus some investment in equipment for the classroom) – totals together to about 250-300 NIS (= about 45-55 Euro) per group and per hour.		

7.	Training/counselling costs are mainly paid through			
	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75 % Donors		<input type="checkbox"/> ... % Cross subsidies (Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....	
8.	Number of trainers employed/hired by organisation			
	Full time: 0 Part time: 10 Casual: 0			
9.	List of training modules/subjects offered in last 2 year (to be attached if available): See Appendix 1			
10.	Training outputs (relevant to YES)	<i>training</i>		<i>trainees</i>
		sessions	hours	days
	Last year			No. Of persons
	Cumulative from creation			
	The majority of other courses are relevant to young people. The amount of mixed (young and other population) training outputs is large, however numerical data on other courses could not be obtained.			
11.	Publication on training activities (to be attached if available) Syllabuses exist only in Hebrew and Russian			
12.	How do you follow up on your trainees after they finalise their courses ?			
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up (in most cases)	
	In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.			
	Period of follow-up:		Frequency of follow-up:	
	<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>			
13.	What is the % of success in business creation in the year following the training completion.....			
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 – 50%		<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know	
14	Reasons for success		Reasons for failure:	
15.	Educational level and Age of the trainees (to be adjusted per country or made more simple)			
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel		<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other	
16.	% of organization's revenues/budget generated from training activities			
	<input type="checkbox"/> 0 % <input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25 % <input checked="" type="checkbox"/> 25 – 50%		<input type="checkbox"/> 50 – 75% <input checked="" type="checkbox"/> More than 75% <input type="checkbox"/> Don't know	
	As was stated above, new immigrants population enjoys higher subsidizing of training costs that the native Israelis. For this reason, % of budget generated from training activities of new immigrants is about 30%, while % of budget generated from training activities of native Israelis is about 75%.			

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel.
 - Member of several committees initiated by the Ministry of Absorption.

2. List of partner organizations (NGOs, International NGOs, Ministries, Chambers of Commerce, etc.)
 - Israel Small and Medium Enterprises Authority
 - Ministry of Immigrant Absorption
 - Ministry of Industry, Trade & Labour

3. Main donors
 - Israel Small and Medium Enterprise Authority
 - Ministry of Industry, Trade and Labour.
 - Ministry of Immigrant Absorption
 - Rishon LeZion Municipality
 - The Jewish Agency – Israel division (*non profit organization, its goal is to help Jews from around the world to immigrate to Israel*)
 - JDC – American Jewish Joint Distribution Committee (*JDC is a charity organization, one of the largest in the world, based on contributions of American Jewry.*)

4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

Information could not be obtained.

5. Strengths of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

The present training methods allow training of large numbers of people at one time (training in courses). They also allow focusing on the main management skills that are a pre-requisite for establishing and running a profitable business, or on the needs of certain groups of the population (like young entrepreneurs, women, new immigrants, etc). On the other hand, it also allows giving training to business owners individually (mentoring).

The impact of the training is large - many businesses are established through the MATIs network and MATIs receive praising from the business owner and entrepreneurs as well as from the local authorities.

6. Weaknesses of the present training methodology/tools/program (impact, funding, cost, curriculum, management)

The program is relatively costly and is sponsored through the government and other sponsoring bodies, as mentioned above, which means the MATI budget is economically dependent on other bodies.

MATI does not provide guidance for choosing professional direction - it can help only those who come with a specific idea.

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

The courses should be expanded and “thickened”, so that more information could be passed out to the participants in a single course. Due to financial reasons this is not possible today. Also there is a need to increase the number of courses for owners of existing businesses.

8. Organizational plans for future training activities, expansion and or diversification

The MATI constantly seeks for new ways to enhance the quality of trainings and other services that are provided for the costumers.

The MATI also actively tries to enhance the quality of its team.

Appendix 1

This is a partial list of subjects of the seminars offered in 2006. Some of the courses presented here are held also in Russian:

Practical Course for Finance Management

Improvement of Marketing and Sales Skills

Setting Up, Running and Managing a Business

Import for Beginning Importers

Services Provider – Data entry form

I. General Profile		
1.	Full name of organization: Jordan Valley Business Development Center	
2.	Acronym: MATI Jordan Valley	3. Date of creation: 1996
4.	Legal form/type:	
	<input type="checkbox"/> NGO <input type="checkbox"/> Financial institution <input type="checkbox"/> Governmental	<input type="checkbox"/> Semi-governmental <input type="checkbox"/> Private sector <input checked="" type="checkbox"/> Other: Non profit organization
	Can enter the NGO type, however in Israel defined as Non-profit organization.	
5.	Address (HQ): Ma'ale Efraim, East Benjamin, Israel 90638	
6.	Telephone(s): 972-2-9944192	7. Fax: 972-2-9409064
8.	Email: mati-jordan@mati-jordan.org.il	9. Website: http://www.mati-jordan.org.il/
10.	Other addresses: -	
11.	Director/Chief Executive: Gila Levy, C.E.O Contact person and position (if different): -	
12.	Mission Statement (as stated in institutional documents): MATI Jordan Valley was established in order to assist existing businesses and beginning entrepreneurs in the Jordan Valley area. Objectives: to provide support for entrepreneurs wishing to start up business enterprises and business owners looking to expand their businesses.	
13.	Geographical area covered	
	<input type="checkbox"/> Capital city <input checked="" type="checkbox"/> Local	<input checked="" type="checkbox"/> Regional <input type="checkbox"/> National <input type="checkbox"/> Several countries
	MATI Jordan Valley provides a wide range of encouraging services to the total population of local businesses and entrepreneurs in its area.	
14.	Target group(s) in age groups	All age groups
15.	Particular focus within target group	
	<input checked="" type="checkbox"/> Women <input checked="" type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth	<input checked="" type="checkbox"/> Existing entrepreneurs <input checked="" type="checkbox"/> Start-ups <input checked="" type="checkbox"/> Other: new immigrants, discharged soldiers, import / export, tourism, agriculture and other
16.	Stage of intervention	<input checked="" type="checkbox"/> Awareness/feasibility/preparation for business creation/self employment <input checked="" type="checkbox"/> Business creation/self employment (registration of business) <input checked="" type="checkbox"/> Post business creation/self employment (monitoring and coaching)
17.	Services provided	
	<input checked="" type="checkbox"/> Training <input checked="" type="checkbox"/> Financial services <input checked="" type="checkbox"/> Consulting <input checked="" type="checkbox"/> Infrastructure for enterprises	<input type="checkbox"/> Training of trainers <input type="checkbox"/> Coaching <input checked="" type="checkbox"/> Other: Business Databases, Jobs placement service (via website)

18.	% of total portfolio of activities in terms of budget and or staff numbers that are in training (most recent data)	
	<input type="checkbox"/> 100 % training <input checked="" type="checkbox"/> Mixed: 20% <input type="checkbox"/> no training/negligible	<input checked="" type="checkbox"/> Based on opinion of interviewee <input checked="" type="checkbox"/> based on budget <input type="checkbox"/> based on staff numbers
II. Training Activities Targeted at Business Creation and Self Employment		
1.	Types of training offered	
	<input checked="" type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input checked="" type="checkbox"/> Life skills (communication, etc) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counselling <input checked="" type="checkbox"/> Other: Assistance in receiving the Israeli quality standard ISO, incubator for tourism businesses
2.	Management and implementation of the training program assured by:	
	<input checked="" type="checkbox"/> Specialized staff members <input checked="" type="checkbox"/> External consultants	<input checked="" type="checkbox"/> General staff
3.	Which are the training methodologies that you use in your structure?	
	<p>1. Vocational training – courses training to different vocations, allowing participants to improve their vocational status.</p> <p>2. Business Courses – courses on different aspects of business management. All courses are delivered by professionals with appropriate academic credentials and business experience. In 2006, MATI Jordan Valley runs about 10 courses on various subjects. Courses are intended for beginning entrepreneurs and business owners wishing to expand their businesses.</p> <p>3. Professional guidance by mentors, including both training and mentoring: experienced business mentors accompany the business owners by applying their cumulative experience to the businesses, help in improve managerial and entrepreneurial skills, marketing skills, etc.</p>	
Other:		
4.	Who is the designer of the methodology?	
	<p>1. MATI's Jordan Valley managing committee, comprised of key positions holders in the area, who operate on a volunteer basis.</p> <p>2. MATI Jordan Valley managing committee.</p> <p>3. MATI's managers all over Israel exchange information via a special forum created for this purpose and in other ways and in that way they influence the choice of existing methodologies.</p>	
5.	Internal training organisation capacity (number of persons)	
	<input type="checkbox"/> 0 <input type="checkbox"/> Less than 20 <input type="checkbox"/> 21 to 50	<input type="checkbox"/> 51 to 150 <input checked="" type="checkbox"/> Over 150
6.	Cost indication training per unit (day or week and per group or per person):	
	<p>Cost of trainer/lecturer (mostly hired as outsourcing), studying materials, classroom (usually rented facilities plus some investment in equipment for the class room) - totals together to about 400 NIS (= about 70 Euro) per group and per hour.</p> <p>This cost includes raw materials for the vocational trainings.</p>	
	See reference to this issue in the preface.	

7.	Training/counselling costs are mainly paid through				
	<input checked="" type="checkbox"/> 25% Fees paid by trainees <input type="checkbox"/> ... % Government <input checked="" type="checkbox"/> 75% Donors		<input type="checkbox"/> ... % Cross subsidies (Funds generated by others activities of the service provider) <input type="checkbox"/> Other.....		
8.	Number of trainers employed/hired by organisation:				
	Full time: 0 Part time: 10 Casual: 0				
9.	List of training modules/subjects offered in 2006 (to be attached if available) See appendix 1				
10.	Training outputs (relevant to YES)	<i>training</i>			<i>trainees</i>
		sessions	hours	days	No. Of persons
	Last year				
	Cumulative from creation				
	The majority of other courses are relevant to young people. The amount of mixed (young and other population) training outputs is large, however numerical data on other courses could not be obtained.				
11.	Publication on training activities (to be attached if available) Syllabuses exist only in Hebrew.				
12.	How do you follow up on your trainees after they finalise their courses ?				
	<input type="checkbox"/> Internal	<input type="checkbox"/> External	<input checked="" type="checkbox"/> No follow-up (in most cases)		
	In general, the participants in the courses, workshops, etc. approach the MATIs in desire to promote their initiatives, and for this reason they are the ones who come back to MATIs on different occasions and keep in touch with the MATIs. Another reason that no follow up is conducted is the high costs involved in their implementation.				
	Period of follow-up:		Frequency of follow-up:		
	<i>If follow-up', go to question 13, if 'no follow-up' go to question 15</i>				
13.	What is the % of success in business creation in the year following the training completion.....				
	<input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25%, <input type="checkbox"/> 25 – 50%		<input type="checkbox"/> 50 – 75% <input type="checkbox"/> Over 75% <input type="checkbox"/> Don't know		
14.	Reasons for success		Reasons for failure:		
15.	Educational level and Age of the trainees (to be adjusted per country or made more simple)				
	<input checked="" type="checkbox"/> Up to academic intermediary level <input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel		<input type="checkbox"/> Up tolevel <input type="checkbox"/> Up tolevel <input type="checkbox"/> Other		
16.	% of organization's revenues/budget generated from training activities				
	<input type="checkbox"/> 0 % <input type="checkbox"/> Less than 10% <input type="checkbox"/> 10 – 25 % <input type="checkbox"/> 25 – 50%		<input type="checkbox"/> 50 – 75% <input checked="" type="checkbox"/> More than 75% <input type="checkbox"/> Don't know		

III. Open Questions

1. Membership in networks and other associations?
 - Forum of MATIs Israel.
 - Local Women Forum

2. List of partner organizations (NGOs, International NGOs, Ministries, Chambers of Commerce, etc.)
 - Israel Small and Medium Enterprises Authority
 - Ministry of Industry, Trade & Labour
 - Ministry of Tourism

3. Main donors:
 - Israel Small and Medium Enterprises Authority
 - Ministry of Tourism
 - Ministry of Absorption
 - Local Authorities
 - Regional Authorities
 - The Jewish Agency (*non profit organization, its goal is to help Jews from around the world to immigrate to Israel*)
 - JDC – American Jewish Joint Distribution Committee (*JDC is a charity organization, one of the largest in the world, based on contributions of American Jewry.*)

4. Success story on a methodology of youth training in micro enterprise creation and self-employment used by your organisation.

MATI Jordan Valley helps establishing personal relations between the lecturer and the trainees. For example, the MATI asks the lecturers to allocate specific times for telephone calls from the trainees after the end of courses, so that the trainees could receive answers to all questions they may have after the completion of the course.

In the past, the MATI had two lecturers for the most popular course of Business Establishment and Management, both teaching it from beginning till the end. Recently, the MATI has come to the conclusion that it would be more efficient to divide the course into 5 parts by 5 different topics and to let a different lecturer with a relevant sub-specialization to teach each topic.

The MATI has also recently entered the e-teaching field. Today this does not operate in significant numbers. The MATI is aware that this can be a good solution for the business owners in geographically remote areas. It does not

work for everybody, since there are a lot of elderly business owners in the area that are not computer literate. However, the more technically advanced business owners can participate in courses of highly professional lecturers without leaving their homes.

5. Strengths of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

Training through courses, workshops, etc., allow training of large numbers of people at one time.

It also allows focusing on the main skills and knowledge that are needed for maintaining a successful business.

Training through mentoring and counselling allows training business owners individually.

6. Weaknesses of the present training methodology/tools/program (impact, funding, cost, curriculum, management):

The program is sponsored by Ministries and other sponsoring bodies, as mentioned above, which means the MATI budget is economically dependent on them.

MATIs help only those who come with a specific idea and do not provide professional guidance and direction.

7. Opinion of interviewee about the needs in terms of training of young unemployed people in enterprise creation and self-employment.

There is a need to do more vocational trainings for specific vocations. Also there is demand for courses on the capital market. Coaching services for the existing businesses in the area are also needed.

8. Organizational plans for future training activities, expansion and or diversification:

MATI Jordan Valley is now in the process of establishing a “virtual mall” on its website, where it would be possible to sell and buy different products and items. Although the virtual mall hasn’t begun functioning yet, about 2,500 businesses, entrepreneurs and private individuals are already listed.

Also, MATI Jordan Valley is involved in planning of a project for marketing authentic jewellery made by local craftsmen.

Appendix 1

This is a partial list of subjects of courses offered in 2006:

Business Courses

Business Management

Access

Bridging

Vocational Training Courses

Home Design

Real Estate Agents

Cooking

Alternative Medicine

Home Gardening

Photoshop

Uri Dahan & Co.

Economic and Business Consulting, Investment & Capital Raising



Projects and Programs

- ISRAEL -

Uri Dahan & Co.

Economic and Business Consulting, Investment & Capital Raising

Tel. 972-2-6794434, Fax. 972-2-6790162, Mobile phone 972-50-5516067, 972-50-7407008

E-mail: bcon@netvision.net.il , website: www.bcon.no-ip.biz

Address: Tchernikhovsky St. 48 Entrance C', Jerusalem 92585, Israel

Projects and Program - Data Entry Form

I. General Profile - Form No. 1	
1.	Donors: Edmond G. Safra Philanthropic Foundation And SACTA - RASHI Foundation
2.	Project full name and code: Keren Shemesh (Sun Fund)
3.	<p>Budget (in €/period): the project started its operation this year Estimation of the project management up to this stage is that the training and mentoring budget will amount to €418 thousand for this year (2006). The budget for administration, marketing and advertising will amount to €316 thousand.</p> <p>In addition, the fund will offer, though a bank, about 100 loans of approximately €16 thousand each. Total of loans reaches about €1.6 million. To our estimation, against these loans, the fund will offer the bank collaterals of about €316 thousand that will be offered as long-term collaterals, and the default percentage is estimated to be less than 5%.</p> <p>The budget per entrepreneur for the total process is estimated to be about € 1,395 direct budget for training and mentoring activity. To our estimation, about 75% of this sum will be allocated to mentoring and 25% to training. This does not include the relative part of administration and marketing and of loan default.</p>
4.	Implementation period: Unlimited Period
5.	Contact person: Reel Goodman, C.E.O.
6.	Address: Ben Shemen Youth Village, Israel 73112
7.	Telephone(s): 08-9146627, 050-85433059, 1-800-250-055
8.	Fax: 08-9252543
9.	Email: info@keren-shemesh.org.i
10.	Website: http://www.keren-shemesh.org.il
11.	Implementing agency: Shemesh Fund
12.	Co-implementing agency: Discharged Soldiers Guidance Unit
13.	Other partners: YBI Fund (the Prince of Wales Fund). Shemesh Fund signed an exclusive agreement with YBI, according to which it adopted and implemented the activity model developed by YBI.
14.	Objectives: to encourage disadvantaged young people from the periphery and from low economic background to become successful entrepreneurs by providing them business training and funds.
15.	Geographical area covered
	<input type="checkbox"/> Capital city <input type="checkbox"/> Local <input type="checkbox"/> Several Regions <input checked="" type="checkbox"/> Nation wide <input type="checkbox"/> Several countries
16.	Target group(s) in age group
	From: 20 years to 30 years From.....years toyears

17.	Particular focus within target group			
	<input type="checkbox"/> Women <input type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth <input type="checkbox"/> Existing entrepreneurs	<input checked="" type="checkbox"/> Start-up entrepreneurs <input checked="" type="checkbox"/> Other: Periphery residents, youth from low economic background, entrepreneurs that were rejected by other service providers but were still found suitable by the Shemesh Fund.		
Shemesh Fund will not receive entrepreneurs that have limited bank accounts (bad banking history)				
II. Training Activities directed to promote self-employment implemented within project or program				
1.	Types of training offered			
	<input type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input type="checkbox"/> Life skills (communication, ..) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counseling <input type="checkbox"/> Other.....		
2.	Activities related to youth self employment and/or entrepreneurship training and their importance (estimate % of total project budget): About 25% from the direct budget per entrepreneur (that includes training and mentoring), or about 13% of the total budget.			
3.	What are the training methodologies used in the project/program?			
	1. One-day entrepreneurship training workshop - short goal-oriented practical workshop. 2. Business entrepreneurship training course - course specifically designed for young beginning entrepreneurs. The course will be delivered by professionals with rich business experience. 3. Professional guidance by mentor: business mentor accompaniment of entrepreneurs, training in new marketing methods, advance working procedures, improvement of marketing skills, interpersonal skills, computers skills, etc.			
4.	Who is the designer of the methodology? 1.YBI Foundation 2. Shemesh Fund management.			
5.	Training outputs (relevant to YES)	<i>training</i>		<i>trainees</i>
		sessions	hours	days
	2006	10	40	No. of persons
	Cumulative from creation			30
	The program was established in 2006 and is now at its first stages of implementation. Up to this stage, only one group has graduated and the data above refers to this group only.			
6.	Publication on training activities (attached if available)			
	Shemesh Fund hasn't published its training activities. However, the training activities include such subjects as Business Initiative, Marketing and Marketing Strategy, Financial Management, Understanding Business Environment and more.			

7.	How do you follow-up the trainees	
	<input type="checkbox"/> External	<input checked="" type="checkbox"/> Internal
	<input type="checkbox"/> No follow-up	
	Period of follow-up:	Frequency:
	The Fund will assist and accompany the entrepreneurs for a period of up to two years from business establishment. The accompaniment includes personal mentoring, and therefore it includes an internal process of follow up.	
	<i>If there is follow-up, please go on to question 8, if no follow-up, please go on to part III.</i>	
8.	What is the % of success in business creation (in the year following the training completion)?	
	<input type="checkbox"/> Less than 10%	<input type="checkbox"/> 50 – 75%
	<input type="checkbox"/> 10 – 25%,	<input type="checkbox"/> More than 75%
	<input type="checkbox"/> 25 - 50%	<input type="checkbox"/> Don't know
9.	Success reasons:	Failure reasons:
	The Fund started its activity a few moths ago and there are still no results.	

III. Open Questions

1. Strategy for sustainability of training activities.

Differently from the activity of all service providers and other existing projects, Shemesh Fund's conception is that a client should be accompanied from the zero stage to the point where the business is active and stands on its own.

The track built by Shemesh Fund to implement this conception includes:

Before business establishment:

- Consideration of the business idea
- Suitability for entrepreneurship test and integrity check
- Feasibility study
- One day business entrepreneurship workshop
- Business entrepreneurship course
- Business mentoring
- Assistance in financing

After the establishment of the business:

- Professional accompaniment of the business will be provided by experienced professional businessmen from the business sector and / or business consultants.

It should also be mentioned that the funding foundations of Shemesh Fund (Edmond G. Safra Philanthropic Foundation and SACTA - RASHI Foundation) are willing to allocate higher budgets to the project, if needed.

2. Strengths of the present training methodology/tools/program (impact, cost, curriculum, management)

Shemesh Fund offers a "package deal" that includes the whole process described above. The entrepreneurs must take all components of the process

described above. Through this process, the entrepreneurs receive from the Fund knowledge, tools and skills needed for the establishment, management and operation of businesses.

The stages of training that are included in this process are provided to the trainee after testing of his/her suitability for business creation and at an optimal timing in the process of business establishment and its operation.

3. Weaknesses of the present training methodology/tools/program (impact, cost, curriculum, management).

The inclusive process that Shemesh Fund offers is also its main weakness. It offers a relatively long process of training that an entrepreneur must be committed to. Not all entrepreneurs are suitable for committing themselves to such a process and some might be expected to drop along the process.

It also should be stated that Shemesh Fund can help individuals that have a viable business idea. It does not provide professional guidance of choosing a field of business, profession, etc.

4. Opinion of the interviewee about the needs in terms of training and counseling of young unemployed people in enterprise creation and self-employment.

Since the Fund started its operation this year, it is still in a process of learning of the entrepreneurs' needs. However, in the methodology construction and the program, the fund based on existing programs that include accumulative experience. Therefore, for this stage the fund believes that it provides a correct answer to the entrepreneurs' needs.

Projects and Program - Data Entry Form

I. General Profile - Form No. 2			
1.	Donors: The Ministry of Industry, Trade & Labor		
2.	Project full name and code: The Mentoring Project		
3.	Budget (in €/period): Budget 2006 - NIS 25 million (= euro 4.5 million). Budget for the mentoring activities only, does not include the apparatus operation Period - one year		
4.	Implementation period: Unlimited Period		
5.	Contact person: Avi Shlush, Project Manager		
6.	Address: Bank Israel 5 St., Jerusalem, Israel 91950		
7.	Telephone(s): 02 6662409		
8.	Fax: 02 6662918		
9.	Email: avrash@moital.gov.il		
10.	Website: http://www.tamas.gov.il		
11.	Implementing agency: for businesses employing between 1 to 4 workers: MATIs (Business Development Centers). For businesses employing between 5-100 workers: 3 agencies (the country was divided to tree geographical areas)		
12.	Co-implementing agency:		
13.	Other partners: -		
14.	<p>Objectives: Encouragement of the Small Business Sector in Israel by improvement of management, performances and profitability of businesses. The assistance is given to micro, small and medium businesses that employ up to 100 workers.</p> <p>The assistance is given by professional consultants with rich experience in the following areas:</p> <ul style="list-style-type: none"> • General management • Production management • Marketing management • Marketing systems • Information systems • Human resources management <p>The mentoring project includes sub-projects that specialize in assistance to certain fields, as: marketing mentoring for exporting businesses, industrial design mentoring, “Spark” mentoring project for encouragement of creative thinking, quality control mentoring project and so on.</p>		
15.	<p>Geographical area covered</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none; vertical-align: top;"> <input type="checkbox"/> Capital city <input type="checkbox"/> Local </td> <td style="width: 50%; border: none; vertical-align: top;"> <input type="checkbox"/> Several Regions <input checked="" type="checkbox"/> Nation wide <input type="checkbox"/> Several countries </td> </tr> </table>	<input type="checkbox"/> Capital city <input type="checkbox"/> Local	<input type="checkbox"/> Several Regions <input checked="" type="checkbox"/> Nation wide <input type="checkbox"/> Several countries
<input type="checkbox"/> Capital city <input type="checkbox"/> Local	<input type="checkbox"/> Several Regions <input checked="" type="checkbox"/> Nation wide <input type="checkbox"/> Several countries		
16.	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">Target group(s) in age group</td> <td style="width: 50%; border: none;">All age groups</td> </tr> </table>	Target group(s) in age group	All age groups
Target group(s) in age group	All age groups		
17.	<p>Particular focus within target group</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none; vertical-align: top;"> <input checked="" type="checkbox"/> Women <input type="checkbox"/> Graduates <input type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth </td> <td style="width: 50%; border: none; vertical-align: top;"> <input checked="" type="checkbox"/> Existing entrepreneurs <input checked="" type="checkbox"/> Start-up entrepreneurs <input type="checkbox"/> Other: all populations </td> </tr> </table>	<input checked="" type="checkbox"/> Women <input type="checkbox"/> Graduates <input type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth	<input checked="" type="checkbox"/> Existing entrepreneurs <input checked="" type="checkbox"/> Start-up entrepreneurs <input type="checkbox"/> Other: all populations
<input checked="" type="checkbox"/> Women <input type="checkbox"/> Graduates <input type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth	<input checked="" type="checkbox"/> Existing entrepreneurs <input checked="" type="checkbox"/> Start-up entrepreneurs <input type="checkbox"/> Other: all populations		

II. Training Activities directed to promote self-employment implemented within project or program				
1.	Types of training offered			
	<input type="checkbox"/> Technical and vocational training	<input checked="" type="checkbox"/> Life skills (communication, ..)		
	<input checked="" type="checkbox"/> Managerial skills	<input type="checkbox"/> Training of trainers		
	<input checked="" type="checkbox"/> Entrepreneurial (attitude) skills	<input checked="" type="checkbox"/> Counseling		
		<input type="checkbox"/> Other.....		
2.	Activities related to youth self employment and/or entrepreneurship training and their importance (estimate % of total project budget):			
	The Mentoring Project is for all age groups, including youth population. In this project there is no division between youth and non-youth.			
3.	What are the training methodologies used in the project/program?			
	Professional guidance by mentors: the training part of the project includes provision of managerial tools and managerial approaches, and the mentoring part includes accompaniment of business managers in implementation of the tools and approaches, in order to improve the way a business is managed, to assist it in controlled growth and to improve the profitability levels in the long run.			
4.	Who is the designer of the methodology?			
	1. The Ministry of Industry, Trade & Labor			
	2. The Mentoring Project management.			
5.	Training outputs (relevant to YES)	<i>training</i>		<i>trainees</i>
		sessions	hours	No. of persons
	Last year (to the whole population)		About 50,000 hours	Rough estimation???
	Cumulative from creation			
	The project addresses all age groups, including young entrepreneurs.			
6.	Publication on training activities (attached if available):			
	Exists on project's website in Hebrew.			
7.	How do you follow-up the trainees			
	<input type="checkbox"/> External	<input checked="" type="checkbox"/> Internal	<input type="checkbox"/> No follow-up	
	The project employs people whose job is to execute the follow up. The follow up is conducted on a partial basis, about a year after the end of training and mentoring.			
	Period of follow-up:		Frequency:	
	<i>If there is follow-up, please go on to question 8, if no follow-up, please go on to part III.</i>			
8.	What is the % of success in business creation (in the year following the training completion)?			
	<input type="checkbox"/> Less than 10%		<input type="checkbox"/> 50 – 75%	
	<input type="checkbox"/> 10 – 25%,		<input checked="" type="checkbox"/> More than 75%	
	<input type="checkbox"/> 25 - 50%		<input type="checkbox"/> Don't know	
	Regarding businesses that were established, the statistics is that after 5 years about 60% of the businesses survive and about 40% do not survive. This statistics refers to all age groups (there is no data for the youth sector alone).			
9.	Success reasons:		Failure reasons:	
	The reasons for success of failure are the same and include: management, finance, marketing, industry factors and more.			

III. Open Questions

1. Strategy for sustainability of training activities.

Due to feedback received from the team leader regarding this answer, we would like to make 3 remarks prior to answering the question itself:

First, we would like to mention that this project is mainly engaged in mentoring, and also in training activities. We thought it would be correct to include this project here, since at the national level, this is a very important project and one of the most important tools offered in Israel for aid to small businesses.

The strategy presented below describes the principles that have proved in the last 15 years of the project that they contribute to the operation of the project and benefit to it, in favor of the target populations of the project.

Also, we would like to mention that the strategy listed below is not only about training activities, but about the main principles of the project and it includes also some strategic components related to training.

The project's strategy includes a number of elements:

1. The project believes in individual work with the entrepreneurs, both in terms of the training and in terms of the mentoring.
2. The project process is divided into two part on the time axis:
 - a. Diagnosis stage – includes in-depth analysis of the established or existing business and the topics that are critical for the training and the mentoring of the entrepreneur. For the summation of this stage, a working plan for continuation of working with the business is prepared.
 - b. Implantation stage – implementation of the working plan that was prepared at the diagnosis stage, step by step, while measuring the success of every step of the plan. The working plan includes training of the entrepreneur on different subjects and individual mentoring for provision of solutions to the specific subjects that are to be dealt with.
3. The project employs experienced business consultants from different areas and sectors that work according to the project's guidelines (defined on the project's website).
4. The consulting work with the entrepreneurs is supervised by the coordinators of the project (by the means of 3 meetings along the project execution).

2. Strengths of the present training methodology/tools/program (impact, cost, curriculum, management)

The impact of the project on the business owners is strong. Business owners enjoy continuous training and mentoring from experienced professional consultants for relatively long periods of time. They gain knowledge and skills that are required for successful business management.

We should emphasize the experience and professionalism of the business consultants of the program. All consultants have academic education in the relevant fields, are involved in the small and medium business sector and are committed to its progress and development.

The project is subsidized by the government in 75%. In addition the government dictates tariffs that are low relatively to the consultants industry.

3. Weaknesses of the present training methodology/tools/program (impact, cost, curriculum, management).

The program is financed by the Ministry of Industry, Trade & Labor that annually allocates funds to the program. The program is dependent of the budget of the Ministry and the sums of money allocated to it can change year after year which makes long term planning difficult.

In addition, from time to time, the project stops working for some periods of time, due to government budget reasons.

4. Opinion of the interviewee about the needs in terms of training and counseling of young unemployed people in enterprise creation and self-employment.

Regarding the youth entrepreneurs age group, two main issues have come up:

There is a need to consider a possibility of increasing the hours limit for the small businesses that include between 1-4 workers, which stands now on up to 15 hours per business.

In addition, today the situation is that assistance is provided only to businesses that have gone through formal stages of establishment. There is a need to consider also assistance for entrepreneurs that intend to establish businesses (a possibility will be tested for demanding of commitment from the entrepreneur for business establishment, as a condition for provision of assistance).

Projects and Program - Data Entry Form

I. General Profile	
1.	Donors: IDB Company, JDC (Joint)
2.	Project full name and code: IDB - YBI ("I Do Believe")
	For this project we lack information and data from the following reasons: the project is in its first stages. Some parameters haven't been decided on yet by the project management.
3.	Budget (in €/period): the budget hasn't been decided on yet. According to our estimation, the training and mentoring budget will amount to about €400 thousand for 2006.
4.	Implementation period: Unlimited Period
5.	Contact person: Beni Hazan, C.E.O.
6.	Address: MATI Holon, 109 Hankin St., Holon 58394
7.	Telephone(s): 03 5501128
	8. Fax: 03 5501129
9.	Email:
	10. Website:
11.	Implementing agency: MATI Holon
12.	Co-implementing agency:
13.	Other partners: -
14.	Objectives: to provide opportunities for entrepreneurship and self-employment for young adults in Israel.
15.	Geographical area covered
	<input type="checkbox"/> Capital city <input type="checkbox"/> Local <input type="checkbox"/> Several Regions <input checked="" type="checkbox"/> Nation wide <input type="checkbox"/> Several countries
16.	Target group(s) in age group
	From 20 years to 30 years
17.	Particular focus within target group
	<input type="checkbox"/> Women <input type="checkbox"/> Graduates <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Youth <input type="checkbox"/> Existing entrepreneurs <input checked="" type="checkbox"/> Start-up entrepreneurs <input checked="" type="checkbox"/> Other: – disadvantaged youth, low income sector.
II. Training Activities directed to promote self-employment implemented within project or program	
1.	Types of training offered
	<input type="checkbox"/> Technical and vocational training <input checked="" type="checkbox"/> Managerial skills <input checked="" type="checkbox"/> Entrepreneurial (attitude) skills <input checked="" type="checkbox"/> Life skills (communication, ..) <input type="checkbox"/> Training of trainers <input checked="" type="checkbox"/> Counseling <input type="checkbox"/> Other:
2.	Activities related to youth self employment and/or entrepreneurship training and their importance (estimate % of total project budget):
	The project is dedicated to youth self-employment training and mentoring. We do not have data on this subject, but we have a reason to estimate that this subject also will be similar to Shemesh Fund.

3.	What are the training methodologies used in the project/program?			
	<p>1. Small-business training course – will provide participants with basic instruction in business management skills, such as: bookkeeping, basic finance, pricing, sales and marketing.</p> <p>2. Empowerment workshop will help developing and reinforcing the participants' personality traits conducive to business success.</p> <p>3. Pre business plan mentoring - personalized mentoring to students in the small-business training course, offered by The Ministry of Industry, Trade & Labor (through the MATIs). The mentor will assist the student to consolidate a business idea during the course, so that at the end of the instruction, he/she can begin working on recruiting funding and establishing a business. In this way, upon completion of the course, students have acquired greater practical skills and are better prepared to enter into the business world.</p> <p>4. Business mentoring - business mentor will accompany each of the trainees individually. The mentoring includes provision with marketing skills, interpersonal skills, computers skills, etc. and also training in marketing methods, working procedures and more.</p> <p>Mentorship is of primary importance to the success of the project. Mentors will be required to commit 4 – 8 monthly hours to the entrepreneur. The mentors will be divided into two groups:</p> <p>a. General business mentors – professional business consultants employed by the IDB Company, who participate in the project voluntarily. For cases where more in-depth help is needed, IDB will employ two professional business consultants.</p> <p>b. Expert mentors (accountants, lawyers, marketing managers, etc.) - who can provide specialized expertise to entrepreneurs and to assist the general business mentors.</p>			
4.	<p>Who is the designer of the methodology?</p> <p>1. IDB Company</p> <p>2. JDC (American Jewish Joint Distribution Committee)</p> <p>3. YBI Fund (Prince of Wales Fund). The general frame of IDB project is based on the YBI Fund project (that also deals with helping young disadvantaged entrepreneurs).</p>			
5.	<p>Training outputs (relevant to YES)</p>	<p><i>training</i></p>		<p><i>trainees</i></p>
		sessions	hours	days
2006		15-25	60 - 100	No. of persons 20 entrepreneurs (with 15 business projects)
Cumulative from creation				
	<p>The program was established in 2006 and is now at its first stages of implementation. Up to today, only one group is about to graduate and the data above refers to this group only.</p>			
6.	<p>Publication on training activities (attached if available):</p> <p>IDB hasn't published its training activities. However, the training activities include such subjects as Business Initiative, Marketing and Marketing Strategy, Financial Management, Understanding Business Environment and more.</p>			

7.	How do you follow-up the trainees	
	<input type="checkbox"/> External	<input checked="" type="checkbox"/> Internal
	<input type="checkbox"/> No follow-up	
	IDB mentors will assist and accompany the entrepreneurs for a period of up to two years from business establishment (according to the need of each business). The meetings will be conducted for 4-8 hours every month on a regular basis. This includes personal mentoring also, and as a result it includes an internal process of follow up.	
	Period of follow-up: up to two years	Frequency: 4-8 hours monthly
	<i>If there is follow-up, please go on to question 8, if no follow-up, please go on to part III.</i>	
8.	What is the % of success in business creation (in the year following the training completion)?	
	IDB started its activity a few months ago and there are still no results.	
	<input type="checkbox"/> Less than 10%	<input type="checkbox"/> 50 – 75%
	<input type="checkbox"/> 10 – 25%,	<input type="checkbox"/> More than 75%
	<input type="checkbox"/> 25 - 50%	<input type="checkbox"/> Don't know
9.	Success reasons:	Failure reasons:

III. Open Questions

1. Strategy for sustainability of training activities.

This project defines a certain process of training and accompaniment of the entrepreneur, its goal being to turn the entrepreneur and the entrepreneurship into a successful business. This process of training and accompaniment was created in order to achieve results in concordance with the strategic concept of the project.

Although the project is still young, its managers believe that its strategic principles will contribute to its sustainability and success over time.

Presented below is the process of training and accompaniment of entrepreneurs, based on the strategic principles that are expected to contribute to the project's success over time.

IDB Fund accompanies the young entrepreneurs from the beginning of the entrepreneurial process to the point where the business is active and stands on its own.

The full track built by IDB includes:

Before business establishment:

- Business entrepreneurship course
- Empowerment work shop
- Pre business mentoring
- Loan fund (sums of up to \$20 thousand)

After the establishment of the business:

- Professional accompaniment of the business by experienced professional business consultants from the IDB Company.

2. Strengths of the present training methodology/tools/program (impact, cost, curriculum, management)

IDB offers a “package deal” that includes the whole process described above. The entrepreneurs must take all components of the process described above. Through this process, the entrepreneurs receive from IDB knowledge, tools and skills needed for the successful establishment, management and operation of businesses.

3. Weaknesses of the present training methodology/tools/program (impact, cost, curriculum, management).

The inclusive process that IDB offers is also its main weakness. It offers a relatively long process of training that a young entrepreneur must be committed to. Not all entrepreneurs are suitable for committing themselves to such a process and some might be expected to drop along the process. For example, in the first track, which is now in progress, 10 young entrepreneurs left in the middle of the course (started with 30 participants, now there are 20, with 15 projects).

It also should be stated that IDB helps only those individuals that have a viable business idea. It does not provide professional guidance of choosing a field of business, profession, etc.

4. Opinion of the interviewee about the needs in terms of training and counseling of young unemployed people in enterprise creation and self-employment.

IDB fund managers assess that the primary reasons that young people in Israel do not achieve their self-employment potential are their lack of sound business training and accessibility to funding. In addition, obviously, this age group (up to age 29) lacks the skills, life experience, knowledge, business ties and financial resources in order to establish self-employment endeavors.

The unemployment rates among young adults are high in comparison to the general population. Young adults in this age bracket are faced with difficulties in finding suitable employment and often find themselves under-employed, trapped in low paying, entry-level jobs such as waitering, security and maintenance. This type of employment does not provide long-term solutions, and as a result some of the young people consider leaving the country.

Additionally, if an improvement in the country’s security situation occurs, demand for security workers, a position held by many discharged soldiers, will decline.

The goals of the IDB project are to identify young unemployed individuals who have the potential for self-employment and who are interested in establishing small businesses, to teach and train them to develop their business ideas and to assist them in establishment and the management of the businesses.

The IDB project is now at its first stages of implementation. However, it seems that there is a great enthusiasm among those involved in it. The general feeling among all involved is that a track was created that provides response to the above-mentioned needs of young entrepreneurs.

Uri Dahan & Co.

Economic and Business Consulting, Investment & Capital Raising



Training Methods for Micro Enterprise Creation

- ISRAEL -

Uri Dahan & Co.

Economic and Business Consulting, Investment & Capital Raising

Tel. 972-2-6794434, Fax. 972-2-6790162, Mobile phone 972-50-5516067, 972-50-7407008

E-mail: bcon@netvision.net.il , website: www.bcon.no-ip.biz

Address: Tchernikhovsky St. 48 Entrance C', Jerusalem 92585, Israel

OVERVIEW OF AVAILABLE TRAINING METHODS FOR (MICRO) ENTERPRISE CREATION ACTIVELY PROMOTED IN ISRAEL

The largest amount of business training programs in Israel today are offered at the Business Development Centers (MATIs), which offer general purpose training programs to entrepreneurs and business owners.

Realizing that a decisive majority of business failures originates in their owners' management errors and flaws, the MATIs planned special training methodologies for training of entrepreneurs, that allow pointing out major risks and obstacles and informing potential business owners of the chief issues demanding their attention.

The trainings cover a variety of topics, including marketing and marketing strategy (segmentation, basic distribution and marketing channels, basic advertising and sales promotion, the art of salesmanship and conducting negotiations), as well as financial management (financial administration, cash flow, financial reports and control, pricing and working with banks). Other topics covered include the tax system in Israel, the labor code, National Insurance, licensing and legal aspects and business insurance, according special attention to the drafting of business plans, and more.

The main training methodologies used in the Business Development Centers (MATIs) are derived from the accumulative experience of more than 20 years of MATIs' work. This experience continues to constantly grow and develop due to the MATIs methods of follow-up and control.

The main training methodologies are the following:

1. Courses / seminars / workshops - frontal teaching method. Usually conducted in groups of 15 to 25 trainees. The focus in the lectures is always on practical issues and not on theories. The trainings are structured in order to provide business owners with the main tools and information required for successful business management, over a short period of time.

Assistance in establishment of new small businesses is one of the MATIs' chief goals. The methodology targets both existing business owners and entrepreneurs at different stages of business establishment, from entrepreneurs who need help with further development of their business ideas to entrepreneurs who have already executed some stages on the way to business establishment. A core course in all MATIs is the "Setting up and Running a Business" course. Among the components of this course are "Business Initiative" and "Understanding Business Environment in Israel", aimed specifically at beginning entrepreneurs.

MATIs demand that all trainings are delivered by professional lecturers with appropriate academic credentials and related business experience. The quality of

the trainings is assured by evaluations of the lecturers by the trainees. The evaluations are usually conducted twice - during and at the end of trainings. Each lecturer is evaluated on several topics, such as clarity of explanations, relationships with the trainees, depth of relevant knowledge, etc. These valuations are then transferred to the Small and Medium Enterprises Authority, which provides pools of lecturers to the Business Development Centers around the country. Thus, the MATIs can choose only the best lecturers.

In addition, quality control is also conducted by training managers of the MATIs, who interview the lecturers, sit in some lectures, talk to the participants, etc.

The trainees receive printed materials that help in summarization, organization and preservation of the data taught in class. Where relevant, there is use of PowerPoint presentations, slide shows, etc.

In areas where large concentrations of non-Jewish populations and of new immigrants are located, the courses are also conducted in other languages beside Hebrew (Arabic, Russian, French and other). Also, courses are conducted for certain segments of the population separately, such as courses for women, for Orthodox Jews, for the unemployed, etc.

The methodology was developed by the Small and Medium Enterprises Authority, the body that is responsible for the over all policy of Business Development Centers around the country. Inside each of the MATIs, the C.E.O. and the training manager are responsible for the implementation of specific trainings on topics relevant to their clients' needs.

MATI managers state that the most salient advantages of the frontal teaching methodology are the flexibility and the constant interaction with the lecturer.

2. Simulations and role-games – conducted regularly in marketing and sales courses, but not only in them. The aim of these simulations and role-games is to learn and practice new professional and inter personal skills. Simulations and role-games are recorded on tape and shown on close circuit television to the participants of the course.

The simulations are guided by the trainer. Most often, two or three trainees participate in each simulation. Usually, the simulations are related to the topics learned in the course and are aimed at practicing the behaviors talked about in class.

There are several ways to conduct simulations. For example, one trainee plays the role of a salesperson, while another plays a costumer. Cards are dealt to the participants, where the situation and the goals of the salesperson and the customer are printed. The trainees are engaged in negotiation in the attempt to

reach their respective goals, according to the conditions written on their cards, while the other participants of the course watch and the situation is being recorded.

Another way to do this is to divide the participants into pairs and to give each pair to practice a certain situation, while each pair or some of them are being recorded on video.

After completion, the simulations are presented to the class. The behaviors displayed are discussed and analyzed by the group, usually in an open discussion. The situations are then explained by the lecturer, focusing on the “good” and “bad” behaviors, what could have been done instead or with the things that were done, etc. The discussion and the trainer explanations allow all participants to be more aware of certain situations, to learn from mistakes and to learn better behavioral strategies.

Not everybody wants to participate in role games, for many reasons, but the advantage of this methodology is that participants can learn from the analysis of others’ mistakes, so active participation is not required.

MATI managers commented that this methodology is praised by trainees and is considered successful.

3. Several MATIs arrange excursions of its trainees to successful businesses in other, geographically close, cities. The trainees see for themselves how the businesses are managed. Through conversation, owners / managers of these businesses share their personal experience with the trainees.

The specific objective of these visits is to show the trainees how successful businesses are operated and to receive pointers on successful business management and related topics from experienced business owners.

The visits are prepared by the training managers of the MATIs, based on their experience and knowledge of suitable businesses for this kind of activity.

4. Some MATIs have recently started a new project, where they couple entrepreneurs who want to establish new businesses with owners of successful businesses in the same industry (but in other cities). The entrepreneur works for a certain number of hours in the business, learns the industry, the problems and the ways to overcome them, and then can establish his/her own business, having some experience in the designated field.

The internship is based mostly on the improvement of managerial skills, but to some extent also of technical skills. The aim of the internship is to make the

entrepreneur familiar with the designated field and the business environment, with the profiles of the suppliers and the costumers, with marketing and management strategies that are successful in this field, etc. However, as a part of working in the business, the entrepreneur carries out all tasks required in the business and thus can experience also the practical side of the designated business.

The motivation for the business owner to take a trainee into the business is that he receives an assistant, another pair of working hands for no pay (the trainees do not receive payment for their work) and also his / her own good will to help young beginning entrepreneurs.

The monitoring and assessment of the project is not homogenous through the different MATIs, however it can be said that monitoring is conducted during the project and after completion. Usually, the monitoring is conducted through talks of the training managers of the MATIs with the trainees and with the training business owners and also by questioners for measuring trainees' satisfaction of the project.

It should be clear that the MATIs' goal is to receive information on the trainees and their progress, both from the trainees and the training business owners. For this reason, MATIs address them both with questions and questioners. However, addressing the business owners is done with relative caution, since the MATIs training managers want their full cooperation.

The project proves to be very successful and a very positive feedback is received.

5. E-courses – were introduced relatively recently in the majority of MATIs. In MATIs where the new methodology has already been implemented, the feedback from the trainees is positive.

The participants enlisted in e-courses can view them from any location they choose. In every session a time is given for on-line interaction with the lecturer, by voice or by chats. MATIs try to keep the courses as simple as possible, so that individuals not experienced in computers could participate in e-courses as well.

MATIs demand high level of professionalism from the lecturers in e-courses, since they are viewed by large amounts of trainees. Usually, the e-courses are conducted by top lecturers who had received high scores in the valuations. The quality control methods are the same in e-courses as in courses taught frontally

There are many advantages to e-courses, among which the possibility to reach entrepreneurs located in geographically remote areas, to record and rewind lectures, and more. One serious disadvantage is that individuals who are not

computer literate cannot participate in e-courses. By definition, the majority of those who participate in e-courses are young and have higher level of education.

6. Mentoring - professional guidance by mentors, including training and mentoring: client - focused one-on-one training. The mentors accompany business owners by applying their cumulative experience to the businesses; help in improvement of the managerial and entrepreneurial skills, marketing skills, etc. of the business owners. The mentors are external consultants and are professional and licensed business consultants.

This methodology was also first developed by the Small and Medium Enterprises Authority.

MATIs present the entrepreneurs and the business owners who address the MATIs with the whole range of the MATIs' courses and trainings. The participants enlist themselves into the courses they choose. If more participants are enlisted into a course than can be managed, another course is opened in parallel to the first course or at later dates. In the majority of cases, there is no process of selection and the trainees can participate in all courses they choose.

Since the MATIs are well familiar with the populations they deal with and their needs, they offer customized courses, such as courses for women, the unemployed, new immigrants, religious Orthodox Jews, non-Jewish population, etc. Also, MATIs offer courses for specific businesses, such as food businesses, children caretakers, etc.

The courses (both frontal and e-courses) are structured and prepared in advance. The trainees are presented with the syllabuses to the courses before they enlist to them. They can choose the course that fits their goals the most. Usually, no evaluation or assessment of participants' needs is conducted before the trainings.

In addition, as MATIs training managers get to know their costumers and their personal needs, they can offer them courses and trainings they think will fit their needs and interests.

The monitoring system is based on conversations, interviews and requests to fill out forms / questioners with the trainees themselves and with third parties involved in the trainings. All this is conducted in the beginning, during and immediately at the completion of the trainings. Except for the monitoring conducted immediately after completion of the course, no follow up of a longer range is conducted.

All these methodologies are actively used and promoted by the Business Development Center (MATIs). Some of these methodologies, mainly frontal courses and mentoring, are also used by the philanthropic projects and programs of overseas bodies, dedicated to encouraging creation of small businesses and micro enterprises.

These programs for young entrepreneurs are still in their infancy and are conducted primarily by two philanthropic funds: Shemesh and IDB. Both are to be commended for emphasizing the importance of training as an integral and inseparable part of advancement programs for young adults aged 20-30. Furthermore, they render continued assistance contingent on young entrepreneurs' participation in relevant training activity.