

MATANEL FOUNDATION

ACTIVITY REPORT

Program: Yozmot Atid's Micro-Entrepreneurship for Israeli women from low-income backgrounds

Year: 2018

Please present your activity report according to the following lines. The whole report will not exceed 2 or 3 pages (as word document).

Name of the Program: **Micro-Entrepreneurship for Israeli women from low-income backgrounds**

Year of activity: 2018

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Function of the report's writer: CEO

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Number of active participants in the program: 34

Estimated number of impacted participants: 34

Give the actual state of the program (where the program stands at the date of the activity report, no more than ten lines):

The program represents a dual-sector project in the mixed city of Jerusalem, where half the entrepreneurs were Jewish and half were Arab. These aspiring entrepreneurs underwent an introductory business training course (offered in both Hebrew and Arabic). Once familiarized with the basics of running a business, each individual entrepreneur received personal guidance from a business mentor in her area who assisted her over the coming months along the various steps needed to make her business viable: from registrations opposite the tax authorities to planning cash flows and inventory to taking the critical steps needed to market herself (e.g. identifying a target market, choosing an appropriate platform, etc.). Finally, joint networking meetings were held to promote cooperation between the entrepreneurs. As of present writing, nearly all the entrepreneurs have launched businesses, half having already achieved basic financial viability.

The main achievements during the last year of activity (main achievements, number of events, number of participants, etc.):

There were a total of 34 participants; 17 Jewish entrepreneurs from West Jerusalem and 17 Arab women entrepreneurs from East Jerusalem. Types of businesses varied and

included: catering, DJ, bakeries, libraries, body care, and photography. Among the key achievements of the program from our organization's perspective were the following:

- ❖ Three networking meetings held to assist women from East and West Jerusalem in networking and exploring the possibility of working together.
- ❖ A group-training seminar was conducted for all participants, comprised of 8 sessions of 4 academic hours each. Each meeting went according to the agreed-upon syllabus and provided skills and tools for the establishment and development of a small business in the areas of marketing, financial management, construction of a business plan, time management, pricing of services, marketing and digital marketing.
- ❖ At the end of course the entrepreneurs benefitted from 16 hours of mentorship.
- ❖ An end-of-program event meeting was held for all the entrepreneurs together.
- ❖ 32 new businesses were launched, many of which needed our assistance in filling out all necessary paperwork with the tax authorities.
- ❖ Entrepreneurs obtained self-confidence and the ability to independently manage their businesses;
- ❖ Roughly half of the entrepreneurs who launched businesses this year have achieved a basic level of financial independence;
- ❖ The majority of these achieved a basic level of security and personal empowerment vis-à-vis their families and surrounding communities as a result of their financial independence.

The evaluation (methodology, results, comparisons with the precedent year, conclusions for the future...):

An external evaluation of the project was conducted in November of 2018. Its methodology was based on a triangulated design combining quantitative review and processing of internal data records with qualitative interviews with program mentors working directly with the women supported by the program. The Evaluator's report found:

- "That Yozmot Atid was successful in identifying and working with 34 women from East and West Jerusalem;
- That the organization was highly successful in helping these women start businesses, with 94% of the final 34 candidates (72% of the total cohort) having passed the development stage and yielding steady monthly incomes;
- That the organization was largely successful in meeting its project minima, with half of these already netting monthly incomes of 5,000 ILS or more;
- That the organization was highly successful with 18% of the total cohort, who had already exceeded the national average for monthly income, these women earning net incomes of 7,500 – 8,000 ILS per month;
- That notable between-group differences were observed in the types of businesses to which Jewish and Arab women gravitated, the latter tending to pursue fields more traditionally dominated by female consumers, along with notable differences in the ways through these two groups chose to market themselves online—trends which the present review finds to be indicative of consumer patterns in both societies; and
- That a significant part of the program's challenges—and successes—were actually in the personal sphere, with the most notable effects reported by interviewees actually being significant changes in participating women's views

of their own ability to run a business as well as their entitlement to a business of their own.”

A full copy of the Evaluation Report accompanies this document.

Provisional guidelines for the advancement of the program in the next year:

As it continues to develop this program, Yozmot Atid will be emphasizing the following over the coming fiscal year:

- Continuing its programmatic focus on the geographic and social periphery of Israel;
- Expansion to additional areas in Israel, especially the Galilee region; *and*
- Focusing on ‘mixed cities’ in various regions of Israel as a platform for promoting integrated economic relations.

Attachments:

- Evaluation Report (PDF)
- Loan Conditions (PDF)
- Financial Report (PDF)
- List of the participants to the program (PDF)
- Photos (5 JPGS)
- Link to short film