

SOCIAL CHANGE, SUSTAINABLE RESULTS



# **EVALUATION REPORT**

Entrepreneur Accelerator Program (EAP) October – December 2022

# Cufa Ltd

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# **Evaluation Purpose**

The Entrepreneur Accelerator Program involved detailed evaluations which were conducted through a Baseline Evaluation prior to the training and project interventions followed by an Endline Evaluation after the training and mentoring program activities were completed. To do this, specific project outcome, output and training focused target questions were developed and facilitated using a mixed method approach for qualitative and quantitative data collection to evaluate the impact of the project activities realised by the target beneficiaries.

## Methodology

The project used a mixed method of data collection including quantitative and qualitative data collection approaches to reflect on the relevance and effectiveness of the project. Qualitative data collection utilizes presentation of business plans and sharing of individual business pitches during demonstration day where all qualified participants with written business plans shared during the training and business pitch presented during the demonstration day at Gateway Hotel on the 9<sup>th</sup> of December 2022. Qualitative data collection involves the use of paper-based questionnaire facilitated during the baseline and online tool developed using the Kobo Platform to collect and extract automated results generated. Quantitative data collection was conducted over mobile phone interviews with the women entrepreneurs using the established mobile contacts done through baseline and registration of beneficiaries. Both methods adhere to the monitoring and evaluation plan structured to measure and represent anticipated project-based results.

# Design

#### Approach

Paper-based survey questionnaire was developed and facilitated by sharing the questionnaire to the participants in the first phase of training to establish the initial stage of individual business capacity needs and ability of the entrepreneurs. Lead Trainer – Paulus Bogea started off by sending out the baseline evaluation questions to the EAP training participants and the MEL Lead – Tyson Malken did follow up by doing phone call interviews and face-to-face interviews during breaks at the training venue to complete the remaining target audience, the training participants engaging with all 29 participants. All results collected were coded and individual responses entered into Excel for quick analysis and result comparison with endline evaluation. For the Endline survey, training evaluation was integrated with the baseline survey and the tool was digitized using the Kobo Humanitarian Platform to automate results. The Digitized Kobo forms were used offline to collect data. Data collection was done by conducting phone call over a period of 3-4 days to complete survey with 26 out of 29 target audience.

#### Tools

The 3 different sets of tools used included;

1. Baseline Paper-based baseline tools developed by the project Lead Trainer and Program Manager in consultation with the MEL Lead.

- 2. Training Evaluation Form Developed and facilitated as part of the ongoing training evaluation process for the financial literacy training by the SMEC. This tool was later integrated by the MEL Lead to have a complete Endline Evaluation Tool
- 3. Endline Evaluation Tool This tool is a combination of the baseline follow-up questions and training evaluation questions to take out duplicates and ensure precision of impact evaluation over the course of training and mentoring period. The <u>Link</u> to form is also provided (<u>EAP Endline Survey Nov.22</u> (humanitarianresponse.info) for reference.

## Questions

Set of complete Baseline and Endline Questionnaires are provided as annex at the end of the report. Key questions in the survey are focused on the two streams of the EAP training modules. The Stream A on Financial Literacy and Business Plan and Stream B on Digital Marketing. The key aspects of the business improvement and advancement in financial literacy and digital marketing were evaluated to observe training relevance and effectiveness. Key questions in the evaluation included;

Section 1. Personal Profile

Section 2. Education Background

Highest level of education completed?\*

Is the qualification in line to your business?\*

Section 3 Business Capacity Assessment

In what stage is the business now?

Can you please explain what you do in your business?\*

What made you want to start this business?\*

After EAP Training and Mentoring program how would you describe your knowledge of operating a business?\*

After the EAP Training and Mentoring Program, how confident are you to start or improve your business?

Participant has his business registered with IPA, IRC and Business Account?\*

After the EAP Training and Mentoring Program, how confident are you to register your business and have a business account?\*

Section 4. Financial Literacy Workshop - Stream A

Do you think that Financial Literacy Workshop have covered things that are useful for your business?\*

Do you think you have learnt the topics well so that you can use them after the Financial Literacy Workshop is over?\*

Did you discuss your business ideas and experiences with others during the Financial Literacy Workshop?\*

Do you feel confident to complete the business plan by yourself after the Financial Literacy Workshop?\*

Do you expect to start or improve your business?\*

Section 5. Digital Market Workshop - Stream B

Have you digitised or have had experience with digitisation in doing business?\*

Give some examples of digital networks/platforms you have used to facilitate your business.\*

Do you think that Digital Marketing Training cover lessons or topics that are useful for your business?\*

Do you think you have learnt the Digital Market Training topics well so that you can use them after the training?\*

Did you discuss your online marketing skills and experiences with others during the training?\*

Do you feel confident to do online marketing by yourself after the Digital Market Training?\*

Overall, what do you think about the Digital Market Training?\*

Do you expect to do online marketing for your business?\*

#### Section 6. Business Network

Have you developed connections and/or networks within POM and the wider PNG business community or abroad?\*

After the EAP Training and Mentoring Program, how confident are you to create business connections/networks?

What is one easier thing you can do to start or improve your business?\*

What is one biggest challenge you may have in starting or improving your business?\*

#### Sample size

Target in the context of EAP is 29, which is the total number of participants who have participated in the EAP training. The target sample of 29 was sampled and the endline anticipated to sample the initial baseline sample size. Only 28 out of 29 entrepreneurs satisfactorily completed the duration of training and took covered the whole training modules. However, due to several seasons, only 26 out of 29 participants were sampled at the endline. One of the target audience was unable to respond due relocation from POM to Central Province, in the village where there is no access to mobile network. Two other participants were not reachable through mobile communication and were not confident to produce their business pitch due to delay in processing of their IPA and IRC Business Registration that will be followed by Opening of a Business Bank Account.

### **Results Discussion**

Throughout this section of the report, key findings based on the baseline and endline evaluations will be presented with some comparison to baseline and endline discussion. Not necessarily all, but at some point, where aspects of the baseline are set, an endline or follow up results will be discussed. End of training evaluation results are specific to endline and the results gathered have no baseline findings to compare results but will inform the key project outcome and output indicator objective statements.

Overall, the project has achieved and overachieved all the intended outcome and output targets by setting a clear measure of the key results produced through baseline and endline evaluations as planned. The achievements in the context of EAP was realised when over 80% of entrepreneurs achieve their formalities in business operation after the training and expanded their market connections through the different marketing platforms. The results are further discussed under subsection below.

### Section 2. Education Background

About 17/26 (65%) of the training participants have completed tertiary level of education and another 9/26 (35%) have just completed grade 12 or lower levels (Grades 10 and 6) of education

### Table 1. Highest level of education completed?

Value	Frequency	Percentage
Tertiary Bachelor	7	26.92
Grade 12	5	19.23
Tertiary Diploma	5	19.23
Tertiary study in progress	4	15.38
Grade 10	3	11.54
Grade 6	1	3.85
Technical/Vocational/Teachers College	1	3.85

Interindividual qualifications as shared by 12/26 (46%) of the 56% of women entrepreneurs graduated from the tertiary level of education shared that their level of qualification at the tertiary level have set a good benchmark which enable them to realise business opportunities and built their professionalism in the field of business and are able to manage their own business. Table 2 below presents various means by which qualification assists in the advancement of business they occupy.

#### Table 2. How did your qualification help you in running your business?

Value	Frequency	Percentage
How to manage business	12	46.15
Build professionalism in the field	12	46.15
Know how to read and write	10	38.46
How to do budgeting and bookkeeping	7	26.92
Establish market opportunities	6	23.08
Other (specify)	4	15.38
Not much, it's a learning process	4	15.38
Built professional network	4	15.38
Build digital marketing system	2	7.69
Build business start-up network	1	3.85
Realise business opportunities	1	3.85

### Section 3 Business Capacity Assessment

Findings in this section examines the stage, nature and viability of the business in light of the EAP training and mentoring program.

At the baseline, about 5/29 (17%) of the entrepreneurs have not registered their businesses in IPA and IRC, this they have no business bank account to operate business as an individual body. This has increased the number of business transformation to over 88% of entrepreneurs interviewed now have a formally registered business operating over a year to date, Table 3. After the EAP program, 2/5 unregistered businesses were registered and now have their business formally registered business account to operate. And over 60% of the entrepreneurs operate businesses that are focused on services in nature, Table 4.

Table 3. Do you have a existing business?

Value	Frequency	Percentage
Yes	23	88.46
Have a business plan	3	11.54

#### Table 4. Type of business involved in or interested in?

Value	Frequency	Percentage
Service	16	61.54
Retail	12	46.15
Other (specify)	1	3.85

#### Table 5. Other type of business

Value	Frequency	Percentage
Manufacturing	1	3.85

Most women entrepreneurs (73%) were personally motivated or are passionate in their day to day hobbies or passion that evolved into realisation of business potential and thus real business. Just over 26% of the women started their business to make ends meet and with the interest to help other people around them. Table 6 shows the proportion of women with different motives to do business.

#### **Table 6.** What made you want to start this business?

Value	Frequency	Percentage
Personal motivation/passionate in doing the activity	19	73.08
To earn money	7	26.92
Too keep the heritage of our culture and PNG Ways	7	26.92
Started with the interest to help other people	6	23.08
Available opportunities	6	23.08
Other (specify)	5	19.23
No job and thus need to do business to cater for daily household needs	5	19.23
Continue family business	1	3.85

Before the EAP project training and mentoring program, 10/29 (36%) women have some degree of understanding of a business through tertiary education and employment. However, after the approximately 21/26 (81%) of the women entrepreneurs reported that they have sufficient knowledge of operating a business by themselves. This is a significant increase of 45% women having improved knowledge of operating business. This means from zero knowledge; they can now write a business plan and do cash flow to manage their own business.

Table 7. After EAP Training and Mentoring program how would you describe your knowledge of operating a business?

Value	Frequency	Percentage
Had good knowledge of operating a business	21	80.77
Had very little knowledge of operating a business	2	7.69
It was a learning process when I started	1	3.85
Had no knowledge of operating a business	1	3.85
Other (specify)	1	3.85

Confidence of individuals after the training and mentoring program showed that over 92% of women who attended the training and mentoring program are very confident to start and or improve their business.

Table 8. After the EAP Training and Mentoring Program, how confident are you to start or improve your business?

Value	Frequency	Percentage
Very confident	24	92.31
somewhat confident	2	7.69

After the EAP training and mentoring programming, just over 80% of the women entrepreneurs have all their businesses registered with IPA, and about 65% of the respondents have their businesses registered with IRC and 61% have gotten a business bank account. This proportion is believed to have increased as some women were still in the process of getting their business registered and establishing a business bank account at the time of endline survey. Refer to Tables 9, 10 and 11 for specific details on the progress update on transforming and formalising business processes.

#### Table 9. Participant has his business registered with IPA?

Value	Frequency	Percentage
Yes	21	80.77
No	2	7.69
In the process of registering	2	7.69
Too many requirements	1	3.85

## Table 10. Is your business registered with IRC?

Value	Frequency	Percentage
Yes	17	65.38
In the process of registering	6	23.08
No	3	11.54

#### Table 11. Participant have a business bank account?

Value	Frequency	Percentage
Yes	16	61.54
No	5	19.23
In the process of opening an account	5	19.23

After the EAP training and mentoring, networking and sharing of business ideas and experiences, 100% of the women interviewed feel confident that they can go about in registering their businesses and securing a business bank account, Table 12.

When asked, How have you upskilled yourself in the last 6 weeks? What were the skill gaps you identified at the start of the training program?

All 26 (100%) women entrepreneurs interviewed were delighted by the training outcomes and the learnings they have gained over the last 6 weeks. Some have theoretical knowledge of writing a business plan but cannot tailor it down to actual business context in areas of their interest. At the end of the EAP training and mentoring sessions, the entrepreneurs are able to write and test their simple business ideas and can do cashflow to project the status of their business, its gain and loss. And more interestingly, the digital marketing component have complimented with enabling the 26 women entrepreneurs to expose their business and sell their products and services in broader local and national community.

Table 12. After the EAP Training and Mentoring Program, how confident are you to register your business and have a business account?

Value	Frequency	Percentage
Very confident	26	100

The result above informs the achievement EAP gained on the output target of 80%+ of participants have a strong understanding of financial literacy, business planning and development training.

## Section 4. Financial Literacy Workshop - Stream A

Table 13 below shows endline evaluation result presenting 96% of the total women who attended Financial Literacy (Stream A) Training have covered key things that are relevant to their business. And as a result, Table 14 shows that all women can now improve and expand their business. Over 88% of the women reported that they are prepared to improve their business immediately and other 12% women aim to improve their business in the next 4 to 12 weeks when all their business documents are in formalised boosted.

# Table 13. Do you think that Financial Literacy Workshop have covered things that are useful for your business?

Value	Frequency	Percentage
Very Good	25	96.15
Very poor	1	3.85

#### Table 14. If yes, when do you expect to start your business?

Value	Frequency	Percentage
Immediately	21	80.77
Within the next 4 weeks	2	7.69
Within the next 12 weeks or a later date	2	7.69
Within the next 8 weeks	1	3.85

#### When asked, where do you see your business in 2 - 3 years?

Out of the 23 business pitches presented during the Demo Day, 20/23 (87% of the women entrepreneurs have a clear achievable aim to advance their business in the next 6 to 12 months. The 3 key notes those 20 women aims, and the future goals stated that, in the next 6-12 months, they want their business to achieve 3 things including;

- 1. Establish consistent market access so that there is consistent supply and demand chain to realise financial gain in the company by way of utilising the financial literacy training and digital market training.
- 2. Increased employment opportunity so that pool of young Papua New Guineans who does not have job opportunity in the established companies have a place to begin their employment career opportunities.
- 3. A solid Business Management Structure so that appropriate skills and knowledge required in the management and transformation of the business will be used for the advancement and growth of the business.

The participation of entrepreneurs in the business demonstration day received pitches from 23/28 (82%) entrepreneurs who fully completed both financial literacy and digital marketing modules achieve the project target of 80%+ of the participants are involved in the end of project exhibition, including demonstrating their MSME products and business plan. For the entrepreneurs involved in the project exhibition, 20/23 (87%) of the women entrepreneurs adjusted their business to bring in line with the best practices by having to fully registered the business and have a clear focus as to where their business will be in the next 2 – 3 years. In this regard, EAP overachieve the target that 80%+ of participants adjust their business to bring in line with best practice.

## Section 5. Digital Market Workshop - Stream B

Digital marketing was something interesting and many women find it very interesting and wish to learn more. As more and more business opportunities venture into digital environment, the

demand for digital business also is vital for entrepreneurs to excel into transformed business systems.

At baseline, prior to EAP training, only 59% have experience using the digital business to operate their businesses. After the EAP training and mentoring program, endline confirmed that over 81% of the women entrepreneurs are able to utilize digital business platforms by creating their business pages on Facebook, Whatsapp and Instagram and be able to boost their business market pages to reach more viewers and customers and expand their market opportunities. This is an increase by 22% of women entrepreneurs now able to utilize digital marketing.

Not that more entrepreneurs have access to digital market mediums, this has shown achievement in the short-term aim of the project to leverage digital marketplaces to create opportunities for sustainable markets and value chains for the MSME's.

# Table 15. Have you digitised or have had experience with digitisation in doing business after the EAP Training and Mentoring?

Value	Frequency	Percentage
Yes	21	80.77
No	5	19.23

#### The question of what marketing channels did you learn about is answered here.

Commonly used digital marketing platforms used by entrepreneurs are shown in Table 16. The table shows that most entrepreneurs use Facebook (89%) and Whatsapp (70%) to do business. Another milestone achievement of EAP target to achieve 80%+ of participants receive access to a digital marketplace with accompanying training in marketing, management, and relevant tax information. Just over 80% of the entrepreneurs can now access digital market platforms after the EAP training and mentoring program.

Table 16. Give some examples of digital networks/platforms you have used to facilitate your business.

Value	Frequency	Percentage
Facebook	23	88.46
WhatsApp	19	73.08
Instagram	12	46.15
LinkedIn	2	7.69
Nil	2	7.69
Other (specify)	1	3.85

When asked if the digital market training was relevant to their business and if it was useful? About 58% of the respondents mentioned is was very good, another 31% agreed that it was good and another 12% feel that it was just fair enough to complement their level of understanding and may benefit their interest to improve their level of knowledge in the digital marketing space.

**Table 17.** Do you think that Digital Marketing Training cover lessons or topics that areuseful for your business?

Value	Frequency	Percentage
Very good	15	57.69
Good	8	30.77
Fair	3	11.54

Just over 53% of women feel very confident that they can confidently use digital marketing to improve their business, Table 18. Another 31% of entrepreneurs feel confident to do online market themselves after the digital market training. Table 19, however illustrate that about 85% entrepreneurs are keen to have started online marketing for their business immediately after the digital marketing.

Table 18. Do you feel confident to do online marketing by yourself after the Digital Market Training?

Value	Frequency	Percentage
Very good	14	53.85
Good	8	30.77
Fair	4	15.38

#### Table 19. If yes, when do you expect to start online marketing for your business?

Value	Frequency	Percentage
Immediately	22	84.62
Within the next 12 Weeks	2	7.69
Within the next 8 weeks	2	7.69

When asked to comment, most women entrepreneurs commented that the digital marketing training is very interesting and they wish to learn more and be involved in more practical sessions together with the facilitator to fully engage slow learners and those in need to fully understand the digital marketing. While some women recommended that is adds value to their business interest for digital marketing, other women shared their fear of scammers and need to fully understand the techniques and skills before entering digital marketing. Table 20 shows some specific responses from entrepreneurs about digital marketing and its relevance and doubts in the current business context.

# Table 20. Any other comment on Digital Market Training?

Value	Frequency	Percentage
1. Need in digital marketing is website creation 2. Can do online purchase of goods and understand customs and logistic requirements for similar businesses.	1	3.85
The needed training in digital marketing is website development	1	3.85
1. Need to learn online marketing platform I can sell my products nationally and internationally	1	3.85
Hackers jumping into market pages causing inconvenience	1	3.85
Really need to attend to improve the digital marketing	1	3.85
NA	1	3.85
Not enough time for online marketing training to explore together the skills and techniques Online marketing is scared of the scammers Bad experience of spending over K80,000 to order and the money went missing in the process	1	3.85

Need to know how to create a website	1	3.85
Its an eye opener, learnt alot of new techniques	1	3.85
Digital Marketing should be practical than too theoretical for old scholar who need hands on practical sessions	1	3.85
Digital Marketing Training needs to be more practical in nature, considering the technology need of old schoolers	1	3.85
1. Helpful adds a lot of value to business activity especially marketing	1	3.85
DIgital Marketing is the way to gage national and international market opportunities	1	3.85
Digital Marketing Training needs more practical sessions	1	3.85

### Section 6. Business Network

When first interviewed at Baseline, 62% have business connections with individuals and organisation for supply and market opportunities in the business. After EAP, Table 21 shows that over 96% of the entrepreneurs have developed business connections with individuals and organisations of their interest in relevant nature of business of interest. That is an increase by 34% of the women being able to establish business connections with individuals and organisations to continue and expand their businesses.

# Table 21. Have you developed connections and/or networks within POM and the wider PNG business community or abroad After the EAP Training?

Value	Frequency	Percentage
Yes	25	96.15
No	1	3.85

From this research, looking at Table 22, 35% of women shared that one of the easiest things they can do to improve their business is to use their current skills and knowledge. In Table 23, approximately 35% of the women shared that start-up capital is the most challenging thing to

improve their business. This means that most women in Port Moresby and PNG have the skills and knowledge to venture into business and do whatever they wish to do, but start-up capital is one thing they need to expand their business.

Value	Frequency	Percentage
Use current skills and knowledge	9	34.62
Other (specify)	5	19.23
Have good connection with suppliers	5	19.23
Established market network	4	15.38
Use the available resources	3	11.54

### Table 22. What is one easier thing you can do to start or improve your business?

Table 23. What is one biggest challenge you may have in starting or improving your business?

Value	Frequency	Percentage
Need start-up capital/resources	9	34.62
Other (specify)	8	30.77
No market network	2	7.69
Lack good connection with suppliers	2	7.69
Just few to one market connection(s)	2	7.69
Need required facility in strategic location	2	7.69
Lack skills and knowledge	1	3.85

There were number of core lessons learned during the EAP Training and mentoring sessions. Three of the most shared aspects of the training learnt include; 1. How to write a business plan, 2. Doing cash flow of businesses and 3. Digital marketing. Table 24 confirms common responses.

#### Table 24. Name at lease 3 things you learnt out from EAP training and mentorship?

Value	Frequency	Percentage
1. How to write a business plan 2. Branding 3. Marketing	1	3.85
<ol> <li>How to write up a business plan 2. Branding of business</li> <li>Establishing online market</li> </ol>	1	3.85
1. Costings and budgeting 2. Facebook page boosting - digital marketing 3. Choosing business ideas and business names	1	3.85
1. Business Plan 2. Digital Marketing 3. Costing and Budgeting	1	3.85
1. Business plan 2. Budgeting	1	3.85
1. Online marketing 2. Business planning 3. Legan aspect of business	1	3.85
1. Business plan 2. Cash flow and budgeting 3. Digital Marketing 4. Market Networking	1	3.85

# Conclusions

To conclude, most finding presented in this evaluation report are based on what was shared and recorded by the women entrepreneurs of the EAP project. Some core results of the endline are measured based on the training module (Stream A and Stream B) and does not have any baseline to measure impact of results achieved after the project implementation.

## Recommendations

- Future evaluations should allow for reflect and refocus opportunities throughout the project lifecycle as well as at the end of cycle with key stakeholders, ideally including the donor, participants and trainers. More project delivery time would allow for this possibility.
- Entrepreneurs may have different learning aptitudes so technical sessions, for example digital marketing, should allow for different education paces and allowance should perhaps be made for supplementary, more practical sessions for in-depth knowledge and use of digital business.

### Attachments

i. Baseline Tool – Questionnaires



Questionaire for Baseline Survey for E/

ii. Endline Tools – Questionnaire

