

Ethiopian Business Development Services Network (EBDSN)

Improve Your Business Association!

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1. Deliver Services to your Members

The objective of a self-help association is to deliver services to its members based on their needs and priorities. An association may fulfil the necessary organizational requirements such as statutes, personnel, administrative body (leadership) and equipment. However this does not guarantee that it is an effective association if it does not provide significant services to the members. In order to deliver meaningful services, the association should consider a systematic approach as outlined below.

1.1 Needs Assessment

The first step in Business Services Delivery is to assess the needs and proposals of the association members on an enterprise level and in group meetings. For the needs assessment fill out a simple situation analysis overview format presented below and discuss the following issues with the members. From the discussion you will get information about the situation and main problems and proposals of the members in a demand oriented manner:

1.2 Situation Analysis Overview					
Members	Products/ Services	Supply/ Sales/ Marketing	Staff/ Manage- ment	Costs / month	Problems and proposals of the business owner
Member 1					
Member 2					
Member 3					

1.3 Questionnaire on Needs Assessment on Member Level

Another possibility of assessing needs may be to prepare and distribute a questionnaire, aimed at assessing the situation, problems and proposals of the members:

- name, address and activity of the business owner;
- types of products and services;
- types of equipment and location;
- supply: sources of working materials and equipments;
- sales: how high is the turnover?
- marketing: advertising and market research measures;
- staff: number and qualifications;
- costs per month.

- main problems of the business owner;
- proposal of the business owner to solve the problems.

1.4 General Meetings

General meetings with the members may help you obtain further information on the problems and proposals at a grass root level. In order to organise an efficient meeting, you should consider the following steps:

- prepare proposed agenda for the meeting;
- choose a moderator for the meeting;
- invite members and partners at not too short notice;
- discuss problems of the members and related issues before handling administrative issues;
- discuss solutions and negotiate actions with partners.

1.5 Action Planning

The last column of form 1.2 ("Problems and proposals of the business owner") will give you some ideas on the necessary activities needed to support your members. After the situation analysis is completed, it can be transformed into an action plan as follows:

Six-month action plan			
Name and activity	Problems identified by the member him/herself	Proposal of action	
		Self-help initiative of the member	Additional support of the association
Member 1			
Member 2			
Member 3 ...			

1.6 Implementation of Services

The implementation of services to the members depends on your situation analysis and action planning. The better you carry out the situation and problem analysis the better you will get ideas for services.

What do you expect from the Association as a Member?

Members of various associations expect to be provided with different services such as those:

- to receive appropriate training concerning their business;
- to get loans;
- to profit from any fundraising programs;

- to obtain manufacturing and trading locations;
- to benefit from advantages that can come as a result of favourable policies for the development of the private sector;
- to participate in trade fairs and bazaars;
- to receive training with regard to HIV/AIDS;
- to get acquainted with other trade associations.

Training needs, as suggested by members

The following training topics were recommended for association executives:

- business management;
- networking;
- project development and management;
- marketing;
- gender issues;
- lobbying skill;
- business planning;
- communication;
- how to give business services;
- how to get more members;
- information technology.

What are the Services the Associations need to render to their Members?

With regard to which services the association can render to its members, the following were suggested:

Help them benefit from trading locations

If strengthened, the association can plan to help those who work in 'Gulit' areas and those who do not have decent location to carry out their businesses. Getting a location where the micro and small enterprises can work is considered to be an issue of priority for the association. The minimum a micro and small enterprise should have is a working premises.

Act as guarantor for the MSEs to access loan

In the case of MSEs requesting loans from the bank or micro financiers, the association can write letters to the respective financial organizations to assist the micro and small firms. In most cases NGOs and other micro financiers ask for some sort of guarantor and this is what the association can take responsibility for.

Receiving loans is not without problems. Therefore, the association has to participate in the payment plan too.

Assist members in organizing exhibitions and bazaars

The association can arrange an exhibition/bazaar to display goods and services for its members. The products and services can be promoted through the trade fair to prospective buyers. It can organize industry trade shows to stimulate an interest in and demand for the industry's products and services. Depending on the size of the firm, it can also solely organize bazaars for sales purposes. The key component to developing an exhibition/bazaar event by the association is to create buyer-seller relationships.

Provide some advocacy services for members

The association is obliged to provide advocacy services to protect members against any legal action that may be brought against them. Besides, it plans to guard the association in any way possible and to solve member conflicts, if any.

As profit oriented trade associations, it will not be easy for the associations to handle legal cases. For the association to guard against any legal responsibility, it may be necessary for the executives of the association to understand how an association liability can arise.

Inform members about objectives of the association

The association can provide proper orientation programs to its members. It should clarify any issues that could be misunderstood by the members. It can plan to set various programs that make members understand the objectives of the association, so that they can increase their attendance and participation.

During the establishment of association's goals and objectives, involving as many members as possible could minimize the hard work of orienting members on the intent and purpose of the association.

Orient members on international experience

Since the associations may have some members who would like to go to the international market, the association can play the role of orientating its members on international experiences. The association can assist them in attaining some ideas on international market situations and concepts.

Representing members in different forums

It is the association's responsibility to create a link between the association and the various organizations. Because of the situation of many micro and small enterprises the executives can additionally represent the association in different forums, workshops and gatherings related to this.

Coordination of the regional and zonal associations

By having clear ideas and guiding procedures the association can coordinate the regional and existing or potential zonal associations. As a supplementary function, regional associations can look into establishing the zonal associations.

Organizing or providing appropriate training

The association can develop the knowledge, skills and abilities of its members as well as that of the executives. By improving the knowledge and capabilities of its members the association can make these members more valuable to themselves, to their organization as well as to the association.

When the association sets up training programs, it may need to plan what resources it is prepared to provide on its own and what it can receive from stakeholders, government institutions as well as projects. The association, in its endeavour to provide appropriate training, plans to appoint qualified and competent staffs to facilitate training to its executives and members

Networking within associations

The association will facilitate its members to create networks between each other and with other business organizations. It can also create a network with other relevant associations.

Networking with federal and regional MSE development agencies

The association has limited financial capacity to provide too many business development services; therefore, through networking with development agencies such as the Federal and Regional Micro and Small Enterprises Development Agencies (FeMSEDA/ReMSEDA) it can plan to carry out some development activities. It can also achieve many advantages by networking with other organizations that are also engaged in business development services.

Encourage micro and small enterprises to join the association

By going to the businesses of the respective micro and small firm owners, the association would be able to stimulate and teach members to think at a more advanced level and entice them into joining the association. It can also

be a means of retaining members. At the beginning this approach is considered to be better than attempting to call them for a meeting.

1.7 Contacting Partners

In order for the action plan to be implemented, the association should think about its share of the action and about the partners who may help: vocational training centres, financing institutions, marketing service providers etc. The association's representatives should contact these partners and negotiate on possible collaborations. The steps involved in getting partner organisations to collaborate are:

- work out a situation analysis and action plan. Partners do not like committing funds and collaborate without concrete proposals for actions;
- draw up a list of potential partner organisations, including their names, addresses, fields of intervention and possible fields of collaboration;
- contact them and show them your action plan;
- negotiate common activities.

1.8 Fundraising

- The basis of fundraising are your own funds! Nobody will like to provide funds, if your own association does not have a contribution of its own. Sources for own funds are membership fees and fees for services accompanied by a good financial management and bookkeeping system.
- The next steps in fundraising are concrete proposals for concrete actions. No donor agency likes to finance administrative costs, but prefers to finance concrete activities and services that would benefit members.
- Prepare a list of potential partners, contact them and discuss your activities. Based on the discussion, you would then be able to request for financial support.

2. Management of the Association

2.1 Association Regulations and Bylaws

The basics of the organisation's structure are the regulations and bylaws. They are the legal basis of the organisation and their consideration is the basis of a democratic representation. The regulations define the general objectives and the fields of association's interventions, membership conditions, organisational structures, democratic representation (composition of the executive committee, secretary general, elections), and resources.

Contents of regulations:

- establishment and legality;
- objectives;
- name, logo, publication and address;
- sources of income and accounts;
- meeting schedule;
- quorum and voting - membership;
- rights and obligations of members;
- rights of the association;
- organizational structure;
- duties and responsibilities of the General Assembly;
- duties and responsibilities of the executive committee;
- duties and responsibilities of the president, vice-president, secretary, treasurer, accountant, supervising committee;
- duration of services;
- amendment of regulations.

The bylaws define the association's functioning in detail. Especially disciplinary measures and details, such as opening a bank account.

Contents of bylaws:

- introduction of the association;
- address;
- membership criteria and replacement of members;
- opening of a bank account and its utilization;
- disciplinary measures;
- amendment of the bylaws.

2.2 Job Description and Training of Leaders

Especially, in a self-help association a job description for the leaders who are not necessarily experienced in this field is very useful in order to give each of the leaders and the members an idea of his/her field of intervention and respective tasks. A list of all posts should be worked out (see regulations), and for each attribution detailed explanations should be drawn up. After every election the new leaders should be trained on the job, on the basis of the job descriptions.

Each of the leaders should be prepared to carry out an action plan for his/her field of intervention and produce an activity report at the end of each implementing period (see chapter on documentation and evaluation).

2.3 Planning, Documentation, Evaluation and Reporting

The association periodically works out action plans of activities, e.g. for a period of 6 months. This organisation action plan should have the following contents:

- list of services to be rendered to the members of the association (detailed planning of all activities, such as participation in fairs and exhibitions, organisation of workshops, training, marketing);
- list of other activities (study tours, meetings with partners, meetings with members, general assembly);
- details of collaboration with partners.

All documents should be kept safely at the association's library to serve as references for further discussions with partner organisations. At the end of a given implementation period (e.g. 6 months), it is recommended to work out a 6-month activity report entailing the following:

- services rendered to the members;
- other activities achieved;
- achieved collaboration with partners;
- problems experienced in the last period;
- perspectives for the next period.

2.4 Membership Fees and Accounting

The association has to have financial resources in order to be able to implement and render services to its members. Membership fees are the basis of self-funding in self-sustaining associations. These funds have to be recorded on the basis of the membership list.

Membership list and records of fees				Fees (quarterly)			
No.	Name/Address	Trade	Date of affiliation	I	II	III	IV

2.5 Cash Book

Manual Cash Book

Charges and credits have to be recorded in the association's cash book. With the start-up of an association a banking account should be opened immediately, in order to ensure the proper management of financial resources. Transparency of the financial system, especially the bookkeeping system is absolutely of utmost necessity to avoid mismanagement.

This cash book can be used for both associations as well as businesses.

Cash Book								
No.	Date	Description	Cash in		Cash out		Balance	
			Birr	Ct	Birr	Ct	Birr	Ct
1	2.2.04	Initial cash contribution	2 345	00			2 345	00
2	3.2.	Telephone			126	50	2 218	50
3	3.2.	Room rent			930	40	1 288	10
4	4.2.	Membership fees	455	70			1 743	80
5	5.2.	Transport			780	90	962	90
6	5.2.	Services paid	1 675	80			2 638	70
7	5.2.	Furniture			1 675	80	962	90
8	7.2.	Membership fees	780	45			1 743	35

Electronic Cash Book

(download an Excel application from www.bds-ethiopia.net/accounting.html)

For associations as well as small and medium enterprises with computer facilities, an effective but simple system is illustrated in an Excel sheet. The following cash book made available for downloading has the same structure as the cash book illustrated above. However, all the balances are calculated automatically.

Electronic Cash Book					
No.	Date	Description	Cash in	Cash out	Balance
1	2.2.04	Initial cash contribution	2 345.00		2 345.00
2	3.2.	Electricity		126.50	2 218.50
3	3.2.	Room rent		930.40	1 288.10
4	4.2.	Membership fees	455.70		1 743.80
5	5.2.	Stationery		780.90	962.90
6	5.2.	Membership fees	1 675.80		2 638.70
7	5.2.	Conference		1 675.80	962.90
8	7.2.	Membership fees	780.45		1 743.35
9	8.2.	Furniture		345.70	1 397.65
10	9.2.	Telephone		125.60	1 272.05
Sum / Balance			5 256.95	3 984.90	1 272.05

For more details on the electronic cash book with the relevant accounts, please refer to our booklet "Accounting and Cost Calculation Manual".

3. How to present your Association ?

The presentation of your association is not only based on your regulations (mission, objectives, fields of intervention), but especially on your activities and services rendered to your members. That is why your presentation (brochure or leaflet) should contain the following issues:

- name of the association; mission and objectives; fields of intervention; activities and services rendered to your members; collaboration with partners; future perspectives; contact addresses.

Visualize your planning, services rendered and business photos of your members in your office rooms. Every visitor coming to your association should immediately be provided with information on your activities.

4. Checklist to start and improve your Business Association

- Start-up phase:
 - Are all potential members identified and contacted?
 - Are all initial meetings and discussions organised?
 - Has the needs assessment taken place and has the situation and problems of the operators been analysed?
 - Have regulations and bylaws been worked out and discussed?
 - Have all steps regarding legality been accomplished?
 - Has the general assembly been organised and have leaders been democratically elected?

- Follow up:
 - Are meetings and membership fees on a regular basis?
 - Have the necessary office rooms and equipment been acquired?
 - Do the needs assessment, activity planning and services rendered to the members take place on a regular basis?
 - Are the achieved activities documented, evaluated and reported?
 - Have job descriptions and training for the leaders been worked out?
 - How is the financial system initiated (cash book, records of membership fees, bank account)?
 - Are contacts to partners present?

5. What is the Organizational Development "Folder method" Tool ?

A folder method is a systematic way of documenting the main activities of the association in one folder. If you try to document the activities into the folder, you become aware of the association's gaps and you try to fill them. Once the folder method is in place, the association will become more efficient as compared to the beginning.

See folder method on www.bds-ethiopia.net/approach4.html (the example is not for entrepreneur associations, but the system can be adapted).

Annex

- Regulations of Associations (example)
- Bylaws of Associations (example)
- Situation Analysis
- Action Plan
- Example of an Association's Cash Book
- Membership List and Fees

Regulations aimed at facilitating the Establishment of an Entrepreneurs Association

Article 1. Establishment of the Association and Legality

- 1.1 The association is established by means of full will and beliefs of those entrepreneurs engaged in trade, and serves the industry and handicraft sectors who gather to provide various services to the respective members and to enable them to move into more promising business activities.
- 1.2 A decision with respect to the amount of members needed for establishing the association has not been decided on.
- 1.3 The association is established under the appropriate law and has a legal personality.

Article 2. Objective of the Association

The main objective of the association is to encourage and strengthen female entrepreneurs engaged in the sectors of trade and services, manufacturing and handicraft, enabling them to withstand any encountered discrimination as well as additionally attaining access to various services in an organized manner. The following represent the respective detailed objectives:

- 2.1 Cooperation aimed at solving social and economic problems
- 2.2 Supporting members with gaining access to the possibility of improving their educational skills and profiting from training and counselling as well as credit services
- 2.3 Introducing and advertising products as well as services of member entrepreneurs, by means of organizing various exhibitions and events, both local as well as abroad.
- 2.4 Exchanging experiences with various similar female entrepreneur associations, both locally and abroad
- 2.5 To solicit support from local and foreign sources for existing and potential entrepreneurs engaged in trade and industry sectors.
- 2.6 To establish network with relevant organizations in order to facilitate services to members.

Article 3. Name of the Association

The name of the association is

Article 4. Logo and Publication of the Association

- 4.1 The Logo shall express the efforts and cooperation of women entrepreneurs and should be prepared by an expert in the field
- 4.2 The association shall have an annual newsletter, named.....

Article 5. Address of the Association

- 5.1 The head office of the association shall be in Dire Dawa.

Article 6. Sources of Income and Accounts of the Association

- 6.1 The association's income is generated from member contributions and registration fees.
- 6.2 In addition, the association's income also originates from various rendered services for and grants on the part of government and non-government organizations, which may be obtained in terms of assets, cash and service fees and is also seen to be the income of the association.
- 6.3 All income obtained from various sources and expenses incurred for the association should be regularly audited by the auditor who is officially recognized by the General Assembly. The auditor will also provide financial reports to the general assembly.
- 6.4 The association will keep the necessary financial books and documents available.

Article 7. Meeting Schedule

The association will be led by the General Assembly, which holds a meeting on an annual basis.

The association's executive committee will meet every 3 months. However, when it should become necessary, with over the half of the general assembly presenting a written request, urgent general assembly meetings may be held. In a similar way the executive committee may also hold an urgent meeting.

Article 8. Quorum and Voting

- Quorum is reached when 2/3 or more of the general assembly is present.
- Quorum is recognised when over half of the executive committee is present.
- In the case of equal voicing within the executive committee meeting, the member who is president has the highest vote
- The voting system for the election of the executive committee members shall be transparent.

Article 9. Membership

- Female entrepreneurs engaged in the sectors of trade, service, manufacturing and handicraft should have the right to be members of the association on a voluntary basis. The association shall have the following levels of membership.
- Member.
- Associate member.
- Honorary member.
- Applicants for membership will only be those female entrepreneurs who are engaged in the trade, service, manufacturing and handicraft sectors and reside in the Dire Dawa Administrative council.

- Applicants for associate membership will be all women engaged in various business fields as well as those organizations established by law and who also have the intention of supporting the association's objectives.
- Honorary membership will be granted to well known business people, higher government officials, representatives of the people as well as well known cultural and religious leaders from the association considers able to make key contributions and provide support and encouragement.
- The right to vote, elect and to be elected within the framework of the association is only granted to full members.

A. Rights connected to Membership

- every member has the right to elect and to be elected.
- every member has equal voting rights.
- every member has equal rights with respect to sharing the association's services.
- within the association there is no discrimination and partiality on the basis of nationality and religion.
- no shares or benefits exist that can be claimed by a member when leaving the association, irrelevant to any reason.

B. Obligation of Members

Every member

- has the obligation to pay an amount of Birr 3.00, as registration fee, and the amount of Birr 1.00, as monthly contribution.
- has the obligation to respect the objective of the establishing the association.
- has the obligation to contribute to the development and benefit of the association.

C. Termination of Membership

Membership is terminated

- when a member decides to leave the association on own account,
- when the association stops to provide the expected services,
- when a member discontinues paying her contribution for three consecutive months without any valid reason,
- when a member passes away,
- when a member leaves the region/changes her location,
- memberships will be discontinued, if a member stands in opposition to the association's objectives and, become a hindrance.

Article 10. Right of Association

The association has the right to

- conclude contacts,

- hire workers,
- sue and be sued,
- own and transfer movable and stationary assets,
- issue, accept and transfer financial documents,
- open a bank account in the name of the association and to make use of it.

Article 11. Organizational Structure

The general assembly will be the governing body of the association. Management of the association will be carried out by an executive committee, consisting of eleven members. In addition, it will be controlled by a supervising committee which is comprised of three members. The executive committee will only be made up of the following members:

1. President
2. Vice president
3. Secretary
4. Treasurer
5. Accountant
6. Six association members

A. Duties and Responsibilities of the General Assembly

The duties and responsibilities of the general assembly include:

- leading the association,
- determining the association's activities, electing and repealing the executive committee,
- evaluating and approving the activity plan and budget, as presented by the executive committee,
- evaluating and making decisions connected to members who are in the process of being expelled from the association for various reasons and on the part of the executive committee.

B. Duties and Responsibilities of the Executive Committee

The duties and responsibilities of the executive committee include:

- presenting the association's annual report to the general assembly
- managing the day-to-day activities of the association,
- approving the association's financial and administrative manuals
- controlling/checking whether the finances/accounts of the association are properly handled or not,
- presenting for approval the annual operation plan and budget as well as information on the required amount of manpower for the office to the general assembly.

C. Duties and Responsibilities of the President

The duties and responsibilities of the president include:

- running/leading the association's day-to-day activities,

- when necessary, hiring and administering workers for the association,
- along with the concerned executive committee members, opening a bank account in the name of the association and putting it into action,
- concluding contracts on behalf of the association, responding when being sued or suing as well as undertaking other necessary activities,
- representing the associations, making contact with other similar associations.

D. Duties and Responsibilities of the Vice President

The duties and responsibilities of the Vice President include:

- undertaking activities on behalf of the president when she is absent.
- undertaking other activities forwarded to her by the president

E. Duties and Responsibilities of the Secretary

The duties and responsibilities of the Secretary include:

- managing time as well as preparing and handling other necessary documents of the association
- handling regulations, evidences and books that are concerned with the association.

F. Duties and Responsibilities of the Treasurer

The duties and responsibilities of the Treasurer of the Association include:

- collecting and treasuring the association's income
- paying expenses as directed by the president

G. Duties and Responsibilities of the Accountant

The duties and responsibilities of the Accountant include:

- handling the association's income and expenses, in accordance to proper accounting formats and rules.
- verifying income and expenses of the association
- preparing and presenting monthly financial reports

Article 12. Duties and Responsibilities of the Supervising Committee

- The supervising committee is accountable to the general assembly and controls the overall activities and documents of the association.

Article 13. Duration of Services

- The executive committee members' service duration lasts for the term of two years. However, they can be re-elected and serve for a further two years, if an approved by the general assembly.

Article 14. Improvement of the Regulation

- The general assembly has the jurisdiction to improve the regulation as it becomes necessary.

Article 15. Dissolving the Association

- A. The association could be dissolved, if so decided upon by the general assembly
- B. The mode of the association's asset distribution would be on the basis of general assembly agreement.

Article 16. Date of Regulation Enforcement

This regulation will come into effect, after being approved and legal permission granted on the part of all members of the association, starting as of _____ Date _____ Year.

Addis Ababa City Government Bylaw of Entrepreneurs' Association

Article 1. Introduction

The basis of this bylaw is the regulation for establishing the Addis Ababa Entrepreneurs Association. This bylaw has been prepared to ensure that association members recognize their rights and obligations, so as to strengthen their association through fulfilling the objectives of the association.

Article 2. Definition

Unless and otherwise a further definition is given, within this bylaw the term association refers to the Addis Ababa Entrepreneurs Association.

“Entrepreneurs” means those women in Addis Ababa who own and run trade, industry, handicraft, services and other business enterprises.

“Member” means entrepreneurs who have accepted the regulation and registered as members.

“Establishment regulation” refers to the regulation of the Addis Ababa Women Entrepreneurs Association.

Article 3. Objective, Name and Logo of the Association

The objective and name of the association are in line with the specifications as stated in the establishment law.

Article 4. Address of the Addis Ababa Entrepreneurs Association

The association is located in Addis Ababa,

Woreda Kebele

Article 5. Membership

5.1 Membership to the association is determined by the women entrepreneur membership questions. Hence, every female who is engaged in trade, industry, handicraft, service provision and other business areas could have the right to be registered as member on a voluntarily basis.

- 5.2 All requests for membership will be evaluated by the management board by looking into the documents and being registered according to the law.
- 5.3 New members are expected to pay in addition to registration fees, aggregated monthly contribution fees paid by existing members. The payment modality will be based on the implementation rule to be designed by the management board.

Article 6. Replacing Members

'Replacing' a member means that a female entrepreneur can represent the registered member who could not be present due to special reasons, and delegated by law to represent in her name. Hence, in cases where the heir member transfers her business to other members or delegates, in the case of her passing away and in the case of transfers to hire. In doing so the replacing female entrepreneur could be registered as a replacing member, if she applies to continue as member; her membership rights and obligation will be respected.

Article 7. Opening Bank Account and Utilization

- 7.1 The association opens a bank account in its name and uses the money.
- 7.2 All income collected from registration fees, regular contributions and other incomes after being collected by the treasurer will be deposited in the opened bank account. The treasurer will keep an amount of Birr 500 as a contingency or as petty cash fund. However, this mode of money utilization can only be implemented for the secretary's office of the association
- 7.3 Money on the bank account can only be withdrawn by a prepared cheque and signature of the president, treasurer and the accountant. But, when the president is not around, the signatures of the vice president and the treasurer can be used.
- 7.4 Without the general assembly's consent it is illegal to transfer, sell, and exchange or to use any cash or assets of the association for personal benefits.
- 7.5 It is illegal to undergo fraud by means of deleting or erasing on any of the money collection invoices or other documents prepared by the association.

Article 8. Disciplinary measures

If a member comes late to various general assembly and management board meetings, she is liable to punishment on different levels.

8.1 Punishment given to a member not attending the general assembly meeting.

If she is in delay of up to 30 minutes of the agreed meeting time, she will be given a verbal reprimand. If she commits the same mistake twice, then she is given a verbal/oral warning, and If she comes late for the third time, she will be given a written warning. If her coming late carries on then she will be subject to paying Birr 20.00 as punishment

A member not attending the above meeting for four times will be punished either by money or as drastically as terminating the respective membership, all depending on the evaluation of the member's reasons,.

A member who does not fulfil her membership rights and obligations will not be entitled to be the first beneficiary of the benefits as provided given by the association.

8.2 Punishment given to members not attending board meeting

- if a member is absent for the first time, she will be given oral/verbal advice;
- absence for the second time results in an oral warning;
- if a member is absent for the third time, she will pay Birr 100.00 as punishment;
- if she is absent for the fourth time, she will be presented to the general assembly for decision.

8.3 The deadline for paying the monthly contribution shall not exceed the first ten days of the following month. Failure to pay the monthly contribution on time may result in the execution of the following punishments.

- a member who fails to pay within the agreed time will be subject to paying a punishment of Birr 1.00;
- if a member fails to pay the monthly contribution for two consecutive months, she is subject to paying Birr 5.00 as punishment;
- if she fails to pay for three consecutive months, her membership will be removed as per the establishment law.

8.4 Major disciplinary problems

If a member fails to respect her obligation as indicated in Article 12.3 of the regulation, and fails to properly discharge her responsibilities given by the management board or by the general assembly, if she slows down or retards

the activities of the association, due to various invalid reasons, the following disciplinary measures could be executed step-by-step.

- verbal warnings will be given for mistakes made for the first time;
- written warnings will be given for mistakes committed for the second time;
- for mistakes committed for the third time or for particulars indicated in Article 7 of the bylaw, she will be removed from the association, in line with general assembly's decision.

Article 9. Amendment of the Association's Bylaw

This bylaw could be amended by the opinions of members taking part in the assembly, however, only if over half of the total members are in attendance.

Article 10. Effective Date of the Bylaw

This bylaw, having been agreed upon by the members of the association, shall come into force as ofday of the month of2002.

Situation of selected Enterprises in.....

Name / Activity Location / Equipment	Products and services	Supply / Sales / Clients / Marketing	Staff and Business Management	Cost per month (Birr)	Problems identified by the owner him/herself and his/her proposals of solutions
Business 1					
Business 2					
Business 3					
Business 4					
Business 5					
....					

Five-month Action Plan of Service Delivery in.....

Name / Activity	Problem identified by the owner him/herself	Proposal of action	
		Self-help initiative of the business operator	Additional support by the BDS provider
Business 1			
Business 2			
Business 3			
Business 4			

Ethiopian Business Development Services Network (EBDSN)

List of Publications for Business Development

Start and Improve your Business (this volume will be published in 6/2004)

Identification of viable business ideas, market and supply analysis, write a business plan, organise business management, evaluate sales, improve and diversify products.

Marketing Strategies for Micro, Small and Medium Enterprises

Marketing problems faced by Ethiopian businesses, marketing strategies, managing prices, product development and promotion.

Trade Fair Participation and Export Guide

Trade Fair participation, export procedures, export business registration and licensing, Ethiopian trade statistics, quality export products information.

Business Planning

Business planning for micro, small and medium enterprises: personal data, equipment owned and to be purchased, work premises at the disposal of the operator, production/service plan, raw material requirement, yearly sales plan, operating expenses, profit and loss statement.

Accounting and Cost Calculation Manual

Manual and electronic cash book formats, records on maintenance services, receipt, sales on credit, raw material inventory, cash flow statement, accounting software and software providers in Ethiopia, cost calculation, identify cost components, calculate variable and fixed costs, calculate total cost per unit, how cost calculating improves your business.

Loan Conditions of Commercial Banks and Micro-Finance Institutions

Loan conditions in Ethiopia: loan types, loan term, lending rate, re-payment schedule, type of collateral, loan criteria, eligibility.

Improve your Business Association

Needs assessment of your members, situation analysis, action planning, services, fundraising, membership fees and accounting.

Standards and Quality in Ethiopia

How are Ethiopian standards developed, conformity assessment, testing, product certification, metrology.

Investment Guide

Business environment, investment opportunities and conditions, taxation and incentives, investment protection.

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