BUSINESS HEALTH ASSESSMENT FOR ESTABLISHED COWASH IV ENTERPRISES

NAME/TYPE OF MSE ----------

GROUP MEMBERS:

- AT THE ESTABLISHMENT (M= F=)
- CURRENT (M= F=)

EDUCATIONAL BACKGROUND ----------

BUSINESS LINE TYPE (SANITATION MARKETING ALONE, SANITATION MARKETING AND WATER SCHEMES MAINTENANCE OR SPARE PART SUPPLY) ---------- ----------WOREDA ----------TEL----------

1. BUSINESS AGE

How long have you been in business or when do you started the business?

2. IS THIS THE RIGHT BUSINESS?
This question explores the principle of strategic business design.

We started this business because

- It was the quickest way to get income
- It was the first idea we came up with
- We have been working in a similar business
- Someone advised us to
- There are successful businesses just like it
- It was based upon our skills, passions and available assets
- It filled a need in the marketplace
- It has lots of potential customers

The answer to this question will tell you how strategically they thought about the business that they are in. And it will also inform which type of entrepreneur we should consider while organizing for the new WASH enterprise establishments.

3. IS YOUR BUSINESS CUSTOMER CENTERED?
This question explores the concept of customer-driven product/market fit.

We offer this product or service to our customers because:

- We talked to our customers about what they want

- It is something that we might want and we are like our customers
- Other businesses who offer the same products or services are successful
- There wasn't anyone doing this business in this local area

The answer to this question will tell you whether they designed their business based upon an understanding of what their customers might want or need. And this will also inform for new startups and future trainings to focus on the area.

4. IS YOUR BUSINESS COMPETITIVE?
This question introduces the idea of competitive positioning.

When we compare our business against the competition

- We have many competitors, offering the same items
- We don't know the difference between what we offer and what else is available
- Our competitor has a better/poorer location
- Our product or service is cheaper
- Our product or service is better

The answer to this question will tell you how well they have researched the competition and whether or not they have positioned their business to compete.

5. DO WE KNOW OUR BUSINESS FINANCES?
This question explores simple financial management.

A. We know the following items regarding our business finances:
- The cost of making each product or of delivering each service
- The amount of money the business makes each day; week; month; year
- How much money each product/service adds to the business
- The daily and weekly costs of doing business

The answer to this question will tell you how much they know about the cost of producing their product or service and even the recording habit to track enterprises performance metrics.

B. We are able to predict the following about our business finance:
- The amount of cash that will come in during the month
- The amount of cash that we will spend during the month
- The times of the day/week/month when business is slow/weak
- The times of the day/week/month when business is strong

The answer to this question will tell you how much they know about cash flow and the business cycles of their business and it also tell you how much the demand is infrequent or seasonal that drive to think alongside business lines.

6. HOW RESILIENT IS YOUR BUSINESS?
These questions explore business risk mitigation.

A. We have experienced the following business failures 1) never 2) once 3) more than once:
- Closed due to lack of supplies/raw materials
- Closed due to tax issue
- Closed to do social conflict

- Lack of business/technical skills
- Lack of skilled manpower
- Ran out of money
- Argument with members
- Theft or loss beyond my control
- Not enough customers
- Too many competitors
- Other

The answer to this question will tell you about their personal experience with business risk and how they are good in group work.

B. We are able to get emergency financial support for our current business

- From our own savings
- From friends
- From family
- From a microfinance institute
- From community-based organization
- From a regular job or other paying activities away from the business
- From the business itself or another business
- We are not able to get emergency support
- Other

The answer to this question will tell you whether they have a financial cushion for their business; how financially resilient it is.

C. When we have to take time away from our business

- We close our business
- Someone else operates our business unpaid
- We pay someone else to take care of our business

The answer to this question will tell you whether they are a business at risk.

7. HOW VIABLE IS YOUR BUSINESS LOCATION?

This question explores how strategically the business owners chose the business location.

Our business location is

- Easy for us to get to
- Provided to us by the government
- Permanent
- Owned by us
- Borrowed from a friend
- Leased
- Of adequate size to serve our customers
- Allows us to grow
- Has good customer traffic
- Near many competitors

The answer to this question will tell you how accessible the business is to the market and how invested the owner is in the current location.

8. HOW DO YOU MANAGE INVENTORY AND PRODUCTION?
This question explores supplier dependability and resilience.

The materials needed for our business

- Are purchased wholesale/ in bulk at a discount
- Are purchased at retail
- Cost us a lot
- Are easily and locally available
- Are often unavailable
- Are available at short notice
- Are adequate to serve the needs of our customers for a day, for a week, for a month
- Are provided by a trusted partner

The answer to this question will highlight issues with raw materials and business supplies (supply chain).

9. HOW ACTIVE IS YOUR CURRENT NETWORK?
This question explores sources of business support and customer acquisition.

A. What networks are you actively involved in?
- Business association -- which ones?
- Neighborhood association
- Trade unions
- Supplier networks
- Women's networks
- Saving association
- Other

The answer to this question will tell you how networked the business owners are.

B. Our network provides
- New business practices and improvements
- Market knowledge and linkage
- New business opportunities
- Customer connections
- Financial support
- Help with business emergencies
- Help with family emergencies
- Moral and emotional support

The answer to this question will highlight network opportunities, either those that are being used or those that might need to be built upon.