

**A Report for The Asia Group and Peierls Foundation**

Project/Program Name: New Me! New skills and knowledge for improved livelihood security for Hanoi’s waste-collectors

*Phase II: Working towards a women-led enterprise in used goods trading*

Location: Hanoi

Duration: 12 months, April 1st 2017 to April 1st 2018.

Reporting Period: April 1st to 30 March, 2018

Grant Amount: USD 45,000

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# Introduction

From 2016, NEW ME! project began to be implemented in Hanoi, Vietnam. Then project focuses on working with street vendors and waste collectors, who are female migrant in informal sector – one of CARE’s impact groups under Socially Marginalize Population Program (SMP). This group of female migrant is often vulnerable to the poor labor protection, poor access to services as well as low and unstable income.

The project’s overall goal for phase 1 and 2 is to *improve the security and value of recycling-based livelihoods for female migrants engaging in waste collection and street vending*.

Building from experience and lessons learned from phase 1, which indentifies some gaps in improving female migrant livelihood, The NEW ME! Phase 2 has designed with expected results , including: *(1) To strengthen New Me’s group organizational management and development; (2) To improve New Me’s business through enhancing marketing skills and enlarging the inputs and outputs purchase channels (3) Members gain financial literacy skills and grow a sustainable source of capital for the collective members over the course of the year through the implementation of CARE’s signature VSLA methodology.*

While the project kept the key objective and strategy, there were some changes in the activity approach. The project created a connection of New Me! group to the local community to make the group’s image more visible with the local people. A significant added activity in this phase was the introduction of Village Saving and Loan Association (VSLA). A study to help participants learn and trust the model that has been well-implemented in rural areas was provided to the group.

After 1 year of implementation, the New Me! project has supported to two sub-groups classified by their jobs (1 group of 23 street vendors and another of 15 waste collectors). The project recruite the members of the group through a series of introduction workshops. By participating in the group, the members learned and improved their knowledge about organization management and development plan; business management plan; marketing, VSLA as well as having more chance to sell more products. These activities also help to strengthen cooperation of members in the group and among groups who coming from different locations.

# Project Goals, Activities and Results

|  |  |
| --- | --- |
| **Content** | **Result** |
| **Objective 1 :** **To strengthen New Me’s group organizational management and development** | |
| **Activity 1.1: Conduct training course on organization management and development plan** | **Sub activity 1.1.1: Establish the group of street vendors and waste collectors**  There were two meetings on 8th and 10th of August in order to select the members for the NEW ME! group. 44 female migrants participated in these 2 events; most of them were waste collectors and street vendors. 10 of them had participated from NEW ME! phase 1. The local authorities encouraged the female migrants to join the group while the project staff introduced a list of criteria to be a member of NEW ME to ensure the quality of the member.  38 female migrants registered to NEW ME group, all of them fully met all the criteria of the group members. Among them, 23 members were the street vendors and 15 others were the waste collectors.  The members agreed to use the New Me! logo developed in Phase 1 throughout the project life.  From August, CARE finished a small survey in order to understand the demands of the group members. On March, we did another survey to compare and measure the final impact of the project. The highlighted result were:   * 100% the participants who join the survey show their commitment in participating the group. * At the beginning, only 25% among them had the business cooperation with other people. At the end, 40% among them cooperate with other team members. 65% connected with other team member in the day-to-day work to support each other. * At the beginning, 65% among them were having difficulties in seeking the loan support and client resource. In March 2018, they reported that they were very optimistic on seeking loans. They found the ability for loan in participating VSLA * The average income of the member increases approximately 8% (In August, that was 3,500,000 VND), at the end, it was 3,780,000 VND   There were also some limitations, such as:   * The average time for working of the members did not really reduce (about 60 hour per week) * Selling second-hand goods was not becoming their first priority in business due to the market change. They prefer to focus on their own business with more and more cooperation with other group members.   **Sub activity 1.1.2:** **Support the group to develop the group regulation**  31 members joined in the training course on organization management and development plan on 28 August 2017. Local Women Union leaders also joined the activity and support the project. The group members also invited to extra 7 peers who were interested in the model to join the group.  *“I didn’t have a chance to join the previous session that recruit the group member. But when chi Thoa introduced it to me, I really want to join. I hope that we can find another way to improve my income and getting to know more people in this community.* (Ms Nguyet 45 years old)  The content of the training focused on 2 parts. In the first part, the project conducted activities to ensure all the participants understand (1) What is NEW ME! group (2) Expectation of the members (3) Come up to the group regulation (4) Role and responsibility of the members and leaders.  The result of the training was a positive start. The activity not only achieved its objective, but also received active contribution from the member. The group agreed to shift the group leaders periodically to enhance member’s own capacity and responsibility. The leaders of the group agreed not received any allowance to be more responsibility to ensure their long-term commitment and group sustainability. The group emphasized the responsibility of each member to contribute to the common objective based in the rule:  EQUAL – TRANSPARENT for MUTUAL BENEFIT. |
| **Activity 1.2:Conduct one training to support New Me!’s member to develop their management and business plan** | The training to develop the business plan for the two groups was held on 15th September 2017 for 43 people, including 2 local Women Union leaders, the trainer, CARE and LIGHT staff, 38 group members.  The objective of the training is to provide knowledge and skill of the business plan development by answering key questions (1) What is business (2) Who are the potential clients for each group? How to identify them? How to approach them? How to develop the client source? and then come up with (3) Practice on developing a simple business plan.  The training was successful in reaching its objectives. Firstly, the key knowledge of the training was skillfully leading by the trainer so that the participants were the one who actively and naturally come to the answers. This method was proved to be useful because the learner tended to remember what they thought more than what were told by other. Secondly, after the training, 100% of the participants could think how to do a simple logical business analysis, in which exposed the core business factors such as identifying the financial resource, the individual and group strength and weakness, preliminary analysis on business rivals and the price for their services. Thirdly, the learners knew how to do a simple small group business plan.  *Ms Nhan (55 years old) said: “I have been working as a street vendor for 30 years, but this is the first time I know how to set up a business plan. Now I have a clearer idea about what I have been doing everyday”.*  The training still needs to be improved in the following activity, in term of trainers’ time management and the confidence of some participants who are newcomers. |
| **Objective 2: To improve NEW ME’s business through enhancing marketing skill and technical skill for their business** | 38 members of the 2 sub-groups joined the NEWME’s business which enhancing the connection among themselves. They also absorbed the skills and knowledge on how to operate a business, how to do simple marketing and how to maintain good relationship with all the people who related to their business.  *“I knew Ms. Hoa (a member who selling egg) because I usually buy food here. Recently, she is more open to me, she smiles more, and she asks me to buy egg and share more information about how hygienic the eggs are. She even invited to ship egg for me. I want to buy more food for her. It also makes me happy” (Customer – Bao Khanh Street – Hanoi)* |
| **Activity 2.1** | Linked with the activity 3.1 |
| **Activity 2.2:** **Meeting to connect the NEW ME service with the local residents** | There were 6 meetings organized on October 2017 and January 2018 in the Phuc Xa and Chuong Duong Ward People’s Committee. These six meetings attracted more than 150 people including female migrant workers and local people.  The purpose of these meetings aimed to introduce NEW ME project to local people and to advertise the product of NEW ME for the local residents. The meetings showed the characteristic of the female migrants as they still are – honest and hard working and linked these spirit to their own products. In the group that selling food, the female migrants have a chance to talk about their hygienic, organic products. The group that provides service by both collecting trash and cleaning house also can talk with the local residence to understand the need of the people, as well as provide more information about their service. |
| **Activity 2.3** | Training for female migrants to develop their business plan and enhance the connectivity skill was organized on 15 September 2017 in Phuc Xa. 38 people was taking part of this activity from that training until the end of this phase. The training provided the basic information about how to maintain the business, how to identify a potential customer and how to build up a very simple business plan.  After all the discussion, everybody in the group agreed that all the services under NEW ME group, no matter that is the food, or services, need to meet the agreed requirements, including:   * Good quality * Reasonable price * Need the NEW ME’s brand tag (for used clothes) * Have the good after-sales * Have a good relationship and commitment with the guests * Should introduce other services among NEW ME group for the customers at any time possible. |
| **Activity 2.4: Training on the marketing strategy for the NEW ME group** | Training on the marketing strategy for the NEW ME group was held on 17 October 2017 in Phuc Xa People’s committee. In this training, 35 members participated. The purpose of this training is to (1) remind the members about their own business plan (2) provide the knowledge and skill to build up the marketing strategy for themselves and for the whole group.  The activity was good at providing the information for the members so that they can think about the marketing. There was a very interesting activity in this training that required each people think about a slogan for the own products. Most of them were very creative in exposing all of the advantages that they have. That was useful and active activity for the members to think about the marketing as a simple and necessary thing for a business plan. |
| **Activity 2.5: Advertise NEW ME product** | The pop-up markets were organized in 3 times: one at the Annual meeting of M.net (Migration Network for formal and informal workers) (28 Dec 2017); one at the Bird Frest music festival (20 Jan 2018) in My Dinh national stadium and the other is in an event to introduce the business model of the female migrants in Bac Thang Long vocational school on 5 March 2018. All of them were very good chances for the member from NEW ME to participate and advertise their products. Moreover, from those chances, they can earn money directly by selling goods for customer such as flowers, secondhand goods, food etc.  An advertisement clip for NEW ME was developed. The clip linked the service and products of NEW ME group with the true-life story of Hoa – a NEW ME member who was selling eggs. That is not a way to let the customer feel sorry for the female migrants and buy their product at all, but in this way, to let the customer and all the stakeholders understand their challenges as well as the strong perseverance behind them. The clip was shown in the events/ activities of NEW ME and other events of LIGHT to advocate for the female migrant in general and advertise for NEW ME products in particular.  Along with the clip, a poster on NEW ME service was also advertised in the led TV of the 10 apartment buildings in 5 months.  A Facebook page on NEW ME activities is also share a lot of information of the female migrant in general. The disadvantage of the Facebook page is soon realized while the people were not really put their attention in Facebook, because using Facebook is not their own priority. Therefore, the Facebook page is basically used to advocate for the better image of female migrant in general, more than to advertise the product of NEW ME group. |
| **Activity 2.6: training to add the value for the second hand goods** | On 29 November 2017, 33 members of the NEW ME group participated in this training. The training focused on matching their own prior business plan to the plan to sell more secondhand good. As reported, the second hand clothes was not really the best choice for them anymore based on the change of the clothes market and the consume habits. It is because too many Chinese-super cheap clothes were imported, people did not really like secondhand goods anymore. However, this was an useful training for the member, especially the people who do the cleaning and collecting waste clothes. It is inspiring the female migrant about what they can continue adding to their business plan as a choice as well as how to attract more people on their product. |
| **Objective 3: Members gain financial literacy skills and grow a sustainable source of capital for the collective members over the course of the year through the implementation of CARE’s signature VSLA methodology.** | The VSLA component is a brand new component of NEW ME project for this phase. It started from the effort to make the group more solidary by the close financial binding. Besides, this VSLA model also fit with the demand to develop the business of the female migrants when it opens a chance for members to access to the loans. Though VSLA was very successful in the rural area in Vietnam, this is the first time for piloting VSLA in urban area, where the basic conditions for a successful VSLA do not really exist. CARE’s VSLA expert has been working with the partners and the community in order to find out the appropriate approach to establish a sustainable group by conducting series of activity to build up people’s trust.  After this phase, VSLA is an outstanding result. The current VSLA runs smoothly and continue the next round independently without any support from CARE and LIGHT. The other members of NEW ME group also wish to join this group and possible to establish another group when this group is full. |
| **Activity 3.1: Conduct VSLA introduction workshop** | The project organized 2 VSLA introduction workshops in the 2 project wards. The first workshop was held on 5 July in Phuc Xa with 53 female migrants and the second was on the 5 August, in Chuong Duong ward with 43 female migrants. Both of the activities involved the local authorities (Ward People’s Committee representative, Ward local Women Union, etc.). After this two introduction sessions, 15 people in Phuc Xa and 2 people in Chuong Duong ward registered to establish a VSLA group. The LIGHT officer – CARE’s implementing partner- also joined VSLA to support the VSLA members. Therefore, the total number of VSLA member is 18. Of which, 17 female migrant members of VSLA group also participated the NEW ME group.  CARE has done a small survey to evaluate the demand of this group, and the highlighted conclusion is (1) 15 out of 17 VSLA group members have a demand to get a loans. (2) 13 out of this 17 people would use the loans to invest their small business. That means the VSLA model objective would highly fit to the group and has much potential to be successful in the future. |
| **Activity 3.2. Organize an VSLA model study tour for the members** | The VSLA study tour was conducted on 10 July in Phu Hoi commune, Dinh Hoa ward, Thai Nguyen province. This was a change from the initial plan of CARE Vietnam, so that the VSLA members had a chance to see the actual VSLA activity which has been operating for many years in a former project field of CARE Vietnam. 22 female migrants, including 17 registered VSLA members and the other 7 people, local authorities and women union representatives participated in this activity with the guidance of the CARE’s VSLA expert. In the study tour, the people has a chance to observe a full VSLA meeting, from arranging the sitting place, the activity order, the role of each VSLA member etc. After that, the project organized a discussion between the VSLA members in Thai Nguyen and the current group so that new comers could share their concerns and listen to the experience of the old members. It was very helpful for the new VSLA group to build their trust on the model. 100% members showed their commitment with the VSLA group. They were excited with the first training on VSLA model:  *“We are just poor people and always afraid of losing the money. At first, when we listen to the project on VSLA model, we are not 100% convinced until we see how it works today. I am excited to wait for the first VSLA meeting (Ms Thoa, VSLA member)* |
| **Activity 3.3. VSLA model training** | The training on VSLA model operation was conducted on 22 July by the CARE’s VSLA expert. 17 out of 18 VSLA members were participated (94% of the 17 members in Phuc Xa). Although the beneficiary did not have good understanding on financial knowledge, the trainer was successful in attracting the people’s attention by his skillful teaching method, which is easy for the beneficiary to understand. After this meeting, the members were the one to develop 2 deliveries. The first is the list of VSLA members, including all the detail information of them (name, job, current address, hometown address, phone number, ID number). This is very helpful for the members to ensure their knowledge on the other, and moreover, again to build up trust among them. The second is the VSLA group regulation with very close financial binds follow to “FAIR - EQUAL – TRANSPARENCY – VOLUNTARY” principles. The group also came to an agreement of the fixed date for VSLA meeting every month and the list of group management board. |
| **Activity 3.4. VSLA regular meetings** | Until mid-February of 2017, 13 VSLA meetings were held. The operation of the meeting was on track according to the regulation of the group. They meet each other 2 times per month (10th and 25th of the lunar month). Members had chance to get the loans and among them, 3 people need this resource to invest to their own business. The average amount of money they get for each loan is 4,000,000 VND (about 180 USD). The VSLA group has the note to ensure the transparency factor for everyone.  After VSLA meetings, the members are able to increase their trust on the model and show their commitment with the group. They start to realize they also have a full responsibility on make the group transparent and fair. Therefore, all the regulation of VSLA has been kept fully with the high agreement of 100% members.  *“We have to follow the rule of VSLA group. Anyone who cannot follow the rule can leave it. I feel safe and happy because I know how my money is used and how I can benefit from that.”* |
| **3.5. Contextualize the VSLA manual** | The VSLA manual was conducted by EMWE project under CARE’s REMW (Remote Ethnic Minority woman Program) on 2015. CARE and LIGHT staff has cooperated to revise this manual to make it appropriate to use for the female migrant group in the urban context. The manual was printed into 150 versions for the use of the key stakeholders to apply, such as local NGOs and authorities.  As the result, CFSCD (Centre for Family support and Community development) has been adopting this manual for the similar project in other location of Hanoi to scale up the VSLA model. |
| **3.6. Training for VSLA period change** | On 7th March 2018, the training to prepare for the next phase of VSLA has been conducted by CARE’s VSLA expert. 18 members participated. Most of them were ready for the next phase. 3 people left the group because they cannot ensure the time, while 5 people got in, which leads to the total of 20 members of the current group. They showed us their strong commitment to maintain the group. |
| **3.7. VSLA manual introduction workshop** | On 20 March 2018, the workshop to introduce the manual was held with the participation of 40 participants who were female migrant workers. This is the good chance for CARE and LIGHT to show the participant their time with NEW ME project in general and with VSLA in particular. Beside the purpose to introduce the VSLA manual to all the stakeholders to learn about and apply. That was a good chance for new female migrant to get in the VSLA group if they want. LIGHT saw the possible to expand the VSLA into other groups as well. |

# Successes and Challenges

**Successes/key results**

*Describe the top 3-5 successes/key results achieved during the reporting period.*

* The formations of NEW ME group of 38 people who have common interested in discover their own potential to secure livelihood. This group includes formal NEW ME! members in phase 1 and also new members, promising many chances for them to improve their current income. The quick survey on the income of the female migrants showed that the income of the female migrants increase 8% at the end of the project.
* Among this group, 18 people has access to a safer loan, and build up a closer relationship by owning the VSLA model. 5 among them have got the loans to invest to their business as well as private plan in the first round. The VSLA is very sustainable. After the project ended, the group still works with 20 members in the second round.
* The connection among members were much closer than before. They knew each other very well. Through VSLA and supporting each other in their business, they believed in each other and became friend. They can discuss with others not only their business problem, but also life issue.

**Challenges/lessons learned**

*Provide 3-5 challenges/ lessons learned during the reporting period and describe what CARE did/plans to do to address them.*

* The NEW ME group leaders are still not active enough to lead the group. Their skill to use the phone with basic use is not good; therefore, sometimes they have miscommunication with the project staff. Although the project staff have been trying to train them on this skill, but that was not really success.
* About 50% of the NEW ME members were in the age over 50 years old. These people needs more support to catch up all the knowledge and skill from the project. Their focus ability is not long; therefore, the trainings were divided into smaller sessions.
* 2/3 members of the class do not use smart phone. Therefore, the plan to expand the selling method and marketing through social network was very difficult. .
* Some of the new participants are not 100% interested in the used good trading because they are selling their own good quite well so far. Therefore, in the coming time, the group who implement the used trade business will be selected based on their own analysis and willingness in the all the current members

# Next Steps

Provide a 5-8 priority activities for the next six months. Be specific and indicate the timeframe that the action is anticipated to take place.

As proposed separately in the NEW ME proposal, the next plan in this phase will focus on:

**Objective 1: To strengthen *New Me!* group organizational management and development.**

**Expected result:** The *New Me!* group has the capacity to develop and implement the business plan, including coordinating the services of the group.

**Activities:**

* Conduct training for group leaders to strengthen their capacity to coordinate services.
* Supportfrequent meetingsof the *New Me!* group**.**

**Objective 2: To improve *New Me!* business through enhancing marketing skills and technical skills.**

**Expected result:** *New Me!* members have increased technical skills in their service of choice and have improved marketing skills to sell their products and services.

**Activities:**

* Conduct training on food hygiene and safety for the street vendor group.
* Conduct training on housecleaning service for the waste collector group.
* Conduct training on marketing for all group members.
* Conduct workshops/meetings to connect the service of the two groups with the customers.

**Objective 3: Members grow a sustainable source of capital for the collective members through the implementation of CARE’s signature VSLA methodology.**

**Expected results**: Female migrant workers have improved access to capital to expand their small business efforts; and female migrant workers have strengthened their group cooperation and support to take advantage of economic opportunities.

**Activities:**

* Continue coaching for the current VSLA group of waste collectors and street vendors.
* Conduct workshop to introduce the VSLA model to the stakeholders.

# Photos

Please include 3-5 photos (with captions) of project activities. If requested, please send photos as separate jpg files.

|  |  |  |
| --- | --- | --- |
| C:\Users\PhamKimN\Downloads\30728938_1584326375015576_7346914393034063872_n.jpg  The customers is buying used jewelries of NEW ME | | NEW ME service advertisement package in one  pop-up marketC:\Users\PhamKimN\Downloads\30729065_1584326335015580_4856749842950520832_n.jpg |
| C:\Users\PhamKimN\Downloads\30726340_1584324075015806_8353825392036937728_o.jpg  The standee for NEW ME advertisement | The female migrants are agreeing with a VSLA term  img_8724_35281956414_o.jpg | |
| 20170801_151226.jpg  The VSLA expert from CARE is discussing on VSLA to the female migrant in their monthly meeting at the house of the group leader | |
|  | |

# Expenditure Report

*Provide a breakdown of expenditures to date according to the following standard categories.* ***Note****: CARE USA’s approved financial statements do not provide a line item for shared program costs. SPCs should be distributed among the line items below, according to where they logically fit.*

|  |  |
| --- | --- |
| **Item** | **Amount** |
| Personnel | 6,983.19 |
| Activity | 77.64 |
| Equipment | - |
| Travel and Transportation | - |
| Rent/Utilities/Materials/Financing/Miscellaneous | 2,139.92 |
| CARE Technical and Administrative support | 1,448.27 |
| **Total** | **10,649.02** |

**Budget Narrative**

Please specify what each line-item total includes, being as specific as possible (e.g., for personnel, include positions to be funded, percentage of time and amount). If there are any significant variances on line item spending versus the original proposal, please explain.

*Unit: USD*

|  |  |  |
| --- | --- | --- |
| **Cost Elements** | **Total expenditure** | |
| **Total Actual** | **Burn rate** |
|  | **5** | **7** |
| **HR** | **13,825.43** | **98%** |
| **LIGHT Staff** | **3,953.51** | **92%** |
| Program Officer (5% ) | 2,425.46 | 404% |
| Program Manager (10% ) | 970.19 | 32% |
| Admin and Accountant (10%) | 557.86 | 77% |
| **CARE staff** | **9,871.92** | **102%** |
| Team leader | 3,977.80 | 101% |
| Project Officer | 3,568.11 | 126% |
| VSLA | 2,326.01 | 79% |
| **Activity** | **16,470.63** | **97%** |
| Objective 1: To strengthen New Me’s group organizational management and development | **863.01** | **106%** |
| Objective 2: To improve New Me’s business through enhancing marketing skills and enlarging the inputs and outputs purchase channels | **11,963.86** | **95%** |
| Objective 3: Members gain financial literacy skills and grow a sustainable source of capital for the collective members over the course of the year through the implementation of CARE’s signature VSLA methodology. | 3,643.76 | 100% |
| **Equipment and Maintenance** | **-** | **0%** |
| **Travel and Transportation** | **92.75** | **93%** |
| **Rent/Utilities/Materials/Financing/Miscellaneous** | **7,510.98** | **98%** |
| CARE Office Cost | 5,834.26 | 100% |
| LIGHT Office Cost | 1,676.72 | 93% |
| ***Total*** | **37,899.79** | **97%** |
| ***AdRet to CARE USA*** | **5,965.74** | **97%** |
| **Total** | **43,865.53** | **97%** |

# Conclusion

*Include 1-2 paragraphs reiterating the* ***IMPACT*** *made to date and the impact we expect to have over the longer term (bigger picture).*

* In all the activities, they are more focus on how to build a better cooperation system. Through NEW ME and VSLA model, they have the forums where they can meet, talk and share with each other everything in their life, which is very good to reinforce the group in general. In the future, we expect them to find out more and more effective ways to cooperate in business.
* The project has been opening the new channel for all the people to access the loans for their own business, while taking all the advantage of having their participation to help them more confident in their own life. In the longer term, with the sustainability of the current VSLA group, we hope them to be a good model to expand to other groups in the urban area as well.

*\*\*Please see timeline/ work plan showing activities completed to date in Annex I.*

**Annex I – Project Work Plan**

*Please fill out the work plan below to demonstrate progress to date. Where possible, note whether the activity is* ***completed (Green), on track (Yellow) or behind schedule (RED).*** *If a logical framework was included in the grant proposal, please include an updated version in Annex II.*

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Activity** | **Time** | | | | | | | | |
|  | ***Jul*** | ***Aug*** | ***Sep*** | ***Oct*** | ***Nov*** | ***Dec*** | ***Jan*** | ***Feb*** | ***Mar*** |
| **Goal:** *To**strengthen the New Me! business through enhancing organizational capacity of the collaborative and management, the entrepreneurial skills of the members to run their selected business models, and building financial literacy skills among participants through CARE’s signature VSLA methodology.* |  |  |  |  |  |  |  |  |  |
| **Objective 1**: **To strengthen New Me’s group organizational management and development** |  |  |  |  |  |  |  |  |  |
| * Activity 1.1: Conduct a training course on organization management and development plan. |  |  |  |  |  |  |  |  |  |
| * Activity 1.2: Conduct a workshop to support New Me!’s member to develop their management and business plan |  |  |  |  |  |  |  |  |  |
| **Objective 2: To improve New Me’s business through enhancing marketing skills and enlarging the inputs and outputs purchase channels** |  |  |  |  |  |  |  |  |  |
| * Activity 2.1: Introduce the model to the local district to enhance the support in using NEW ME’s product |  |  |  |  |  |  |  |  |  |
| * Activity 2.2 Training for two groups on strengthening linking skills, expanding input and output channels. |  |  |  |  |  |  |  |  |  |
| * Activity 2.3 Training on group marketing strategy was selected |  |  |  |  |  |  |  |  |  |
| * Activity 2.4 Communications and Visualization of NEW ME |  |  |  |  |  |  |  |  |  |
| * Activity 2.5 Value creation skills for clothes, accessories or used items |  |  |  |  |  |  |  |  |  |
| **Objective 3: Members gain financial literacy skills and grow a sustainable source of capital for the collective members over the course of the year through the implementation of CARE’s signature VSLA methodology.** |  |  |  |  |  |  |  |  |  |
| * Activity 3.1 VSLA model introduction workshop |  |  |  |  |  |  |  |  |  |
| * Activity 3.2 Study tour for VSLA member |  |  |  |  |  |  |  |  |  |
| * Activity 3.3 Carry out training sessions on the establishment and operation of VSLA |  |  |  |  |  |  |  |  |  |
| * Activity 3.4 The group applies a full cycle of VSLA between team members, with a full "payment" of savings plus interest for the members. |  |  |  |  |  |  |  |  |  |
| * Activity 3.5 Phase shift training (ending the cycle and moving to the new cycle) |  |  |  |  |  |  |  |  |  |