The Role of Small and Medium Enterprises in Community Development

Professional Program for a 10-Member Delegation from Northern Caucasus: Republics of Kabardino-Balkaria, Karachay-Cherkessia, Chechnya and Dagestan of Russia (February 17-March 10, 2011)

Sponsored by USAID Community Connections Program.
Programming Agent: World Learning. Local hosting organization: Great Lakes Consortium for International Training and Development

As part of the United States’ efforts to promote economic and democratic reforms in Eurasia, the Great Lakes Consortium for International Training and Development (GLC) was selected to host a 10-member delegation from the Northern Caucasus of Russia. Five male and five female participants of the delegation represent a wide variety of organizations from four republics of Northern Caucasus. Seven are successful business leaders, one is a member of the Parliament, one is a leader of the local Chamber of Commerce and one is a leader of the Farming and Agricultural Coops in the Republic. (More information about the delegation members please find attached).

The overall goal of this program is for participants to gain experience that will enable them to invigorate their region’s economic development efforts. They will learn about the important role of small business, how support agencies and non-profit organizations can play in the development and diversification of economies within Russia, and will learn how to more effectively engage and cooperate with such institutions toward this end.

This program will encourage the formation of partnerships between: local small and medium businesses; regional and local government officials responsible for SME development; regional development and networking associations; entrepreneurs; non-governmental and civil society organizations; and lawmakers.

1. Gain an understanding of how small and medium size enterprises and community development are inexplicably linked. The development of one aspect of economic

The Community Connections Program, managed by the Bureau for Europe and Eurasia at the U.S. Agency for International Development (USAID) and administered by World Learning, is designed to promote public diplomacy through the exchange of cultural ideas and values among participants, U.S. families and local community host organizations. It seeks to establish and strengthen links between U.S. communities and communities in Armenia, Azerbaijan, Belarus, Georgia, Kazakhstan, Kyrgyz Republic, Moldova, Russia, Tajikistan, Turkmenistan, Ukraine, and Uzbekistan.

Toledo, OH, February 18, 2011: 10-members delegation from Northern Caucasus: Kabardino-Balkaria, Karachay-Cherkessia, Chechnya and Dagestan of Russia welcomed by Elizabeth Balint, Al Baldwin and community partners at the University of Toledo.
growth requires the promotion of the other.
2. Learn about private sector programs that help facilitate business development and meet organizations that promote small and medium size business such as local business associations and chambers of commerce in America.
3. Familiarize themselves with the mechanisms to encourage a dialogue between regional authorities, the business community and civil society organizations that can influence social development in the region such as public hearings and referendums.
4. Learn about the local, state and federal programs that govern the development and promotion of small and medium enterprises and understand how investment in business aids community development in America.
5. Learn how a mindset of Corporate Social Responsibility can contribute to a better business and increased customer loyalty.
6. Visit businesses that have played an integral role in helping to develop their surrounding communities and learn how investment in the community can improve business relations.
7. Meet policy makers and learn that the law-making process requires active participation of the business community in particular and civil society in general.
8. Talk to everyone involved in the business value chain including consumers and community residents, retailers, intermediaries, wholesalers, and manufacturers, etc. and learn how the entire value chain contributes to overall community development and overlooking one given aspect of the value chain can impact the growth of the entire community.
9. Learn the tools necessary to initiate SME development reform to advance their communities upon their return to Russia.

The three-week program will include workshops, panel discussions, group work, site visits, and consultations with representatives of federal, state, and local governments, business and nonprofit leaders involved in SME development. Topics of the program will include, but not limited to: small and medium enterprise visits; financial institutions and other lenders, community leaders; policy makers; chambers of commerce and other agencies that promote entrepreneurship; environmental and political issues surrounding SME and community development. Program participants will have an opportunity to visit two different states – Ohio and Michigan as well. Participants will have the chance to compare experiences in large cities like Detroit with their experiences in smaller cities like Toledo, Lansing, and Maumee and rural communities like Fremont and Bowling Green. This regional approach in program design reflects the needs of the delegation with a diversity of national, regional and local officials.

An important objective of the program is to promote mutual understanding through the sharing of life experiences, cultural and social values and the establishment of a people-to-people connection. The participants will live with host families in Northwest Ohio. They will be able to experience firsthand the American way of life by participating in a number of events organized by their host families and GLC. They will attend a number of cultural enrichment activities and visit local landmarks. In turn, the participants will share their culture and their personal experiences with the host families and other members of the local community at various locations. Furthermore, the participants will engage in a volunteering activity in our community. Through direct participation, they will be able to experience the value of giving part of one's time and/or resources for the benefit of the entire community or its disadvantaged members.

**Intended Results**

American entrepreneurs, business associations and development organizations possess a large body of experiences and a knowledge base that is a result of decades of work creating viable development strategies that involve partnerships between government, business, and nonprofit/community organizations. The program will expose its participants to a thorough overview of how small business growth and community development interoperate in the U.S., and thereby help bring valuable experience to the Northern Caucasus region. Participants will develop a 6-month individual and joint action plans during their professional program in the U.S. and they will implement these plans after their return to Russia. By sharing the U.S. experience with government, business and nonprofit leaders in Russia, they will allow others to benefit from this program and gain support for new ideas and methods.

SPECIAL THANKS TO ALL HOST FAMILIES:

- **Dr. Dariel Jacobs (Sylvania)**
- **Art & Judy Myerholtz (Bowling Green)**
- **Johnathon and Paula Ross (Toledo)**
- **James and Janelle Schaller (Perrysburg)**
- **William and Joan Searles (Sylvania)**
- **Randy & Colleen Sheeks (Bowling Green)**
- **Harry & Regina Silletti (Toledo)**
- **Dr. Tim Pogacar & Irina Stakhanova (Bowling Green)**
Although Russia’s capital is on the cusp of a new era of entrepreneurship and community development. Wars have officially ended, old Soviet factories are being purchased and renovated by private individuals and the Russian government has dedicated millions of rubles to building and improving the region. Fostering the development of SME can have a positive impact on economic opportunities, including the level of dependence on exports of commodities, and offset some of the economic factors, which contribute to instability, conflict and war.

Violent conflict and instability have a largely negative impact on the private sector, through decreased investment and access to markets, damaged infrastructure, direct attack, loss of employees and general costs related to the unpredictability of doing business in a conflict environment. Increased opportunities for economic progress decrease the attractiveness of violence and conflict. Building the capacity for SMEs among individuals provides hope and contributes to a feeling of opportunity, a sense of control, and offers a concrete strategy for contributing to the rebuilding of communities that have been wracked with uncertainty.

The region was split off from the Southern Federal District on January 19, 2010 and has a population of 8,933,889 according to the 2002 Census, in an area of 170,700 square kilometers (65,907.6 sq mi). GDP per capita is around half that of the average for the rest of Russia, and productivity and wages are also low. Employment in agriculture is above the national average.
The Chechen Republic

The Chechen Republic is a federal subject of Russia. It is located in the southeastern part of Europe in the Northern Caucasus Mountains.

As of 1 January, 2010, the population was 1,267,740 (according to Russian State statistics). As per 20002 Census, Chechens as 1,031,647 make up 93.5% of the republic’s population. The most important economic sectors are oil production and processing, construction, and food and beverages.

Grozny is the capital of Chechen Republic.

The Republic of Dagestan

The Republic of Dagestan is a federal subject of Russia, located in the North Caucasus region. Dagestan has great ethnic diversity, with several dozen ethnic groups and subgroups, most of whom speak either Caucasian, Turkic, or Iranian languages. Largest among these ethnic groups are the Avar, Dargin, Kumyk, and Lezgin. Nowadays, the leading industrial sectors of the Republic of Dagestan are food and beverages, fuel, energy, and machine engineering and metal processing. The Republic produces canned food, wine, and fish products. In fuel sector, the Republic is focused on high grade oil and gas development. The Republic has scope for increased oil and gas extraction through the development of the Inchkhe offshore oil and gas field and increased oil recovery. Deep drilling is the most promising development area. Along with that hydro-electric energy is widely used in the republic. Another prominent economic sector of the republic is machine engineering and metal processing. The main types of products are ships, aircraft, electrical equipment, pumps, diesel engines, computers, grinding machines, and equipment for the food sector.

Makhachkala is the capital of the Republic of Dagestan. It is located on the western shore of the Caspian Sea and had a population of 462,412 according to the 2002 census.

Kizlyar is a town in the Republic of Dagestan, Russia, located in the delta of the Terek River 137 mi. northwest of Makhachkala. The population was 48,457 according to the 2002 Census. The city became a center of wine making in the 19th century and is also known for traditional knife, dagger, and saber making.

Five participants: Khalil Abdullaev, Magomed Abdurakhmanov, Ibraigim Shikhsaidov and Elina Slavinskaya are from Makhachkala.

Alexander Kharlamov is from Kizlyar.

Kabardino-Balkaria (KBR)

Kabardino-Balkaria (KBR) is home to 900,000 people. It is a rather multi-ethnic region, consisting of large populations of ethnic Kabardin, Russians, and Balkars, in addition to smaller groups of ethnic Ukrainians, Armenians, Koreans, and Chechens. Kabardino-Balkarian Republic is one of the most attractive and economically sustainable and socio-politically stable centers of southern Russia. This opens up broad prospects for mutually beneficial relations in various fields of external economic activities. The Republic’s key sectors are agriculture, food and beverages, and non-ferrous metals. The food and beverages sector’s most advanced segments are flour, brewing, distilling, starch, and fruit and vegetables. The Republic is a major supplier of mineral water (10% of total Russian output). The non-ferrous metals sector extracts and processes tungsten and molybdenum ores at the Tynnyauz Field. Its output is used to build spacecraft and rocket shells and to produce heat resistant and high-strength alloys, and electrical vacuum devices.

Nalchik is the capital of the Kabardino-Balkar Republic. The city lies in the foothills of the Caucasus Mountains and covers an area of 131 square kilometers (50.6 sq mi) with a population of 274,974 according to the 2002 Census. It was chosen “the second cleanest city in Russia” in 2003.

Maysky is a town in the Kabardino-Balkar Republic, Russia. It is located some 40 kilometers (25 mi) north-east of Nalchik and has a population of 27,037 according to the 2002 Census.

Two participants: Juliet Nauruzova is from Nalchik.

Alena Maleeva is from Maysky.

Karachay-Cherkessia

Karachay-Cherkessia is larger in size than KBR, but it has a slightly smaller population. The country is home to 440,000 people with 245,000 living in rural areas of the republic.

The Republic’s key economic sectors are recreational services and tourism (main resorts are Dombai, Arkhyz, Taberda, and others), agriculture and chemical industry. The chemicals and petrochemicals sector produces paint and varnish, synthetic resins, formalin, synthetic glue, detergents, and industrial rubber goods.

Cherkessk is the capital city of the Karachay-Cherkess Republic, as well as its political, economic, and cultural center.

The population is 116,244 according to the 2002 Census and is inhabited by native Cherkess, Karachays, Russians, Abaza, Nogays and minorities of Greeks and Armenians.

Two participant: Natalia Dudnik is from Cherkessk.

Shamil Lepshokov is from Uchkeken Village.
Participants from Dagestan

Magomed Abdurakhmanov
From Makhachkala
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Magomed Abdurakhmanov is President of the Dagestan Association for Farming and Agricultural Cooperatives. He has held this position since 1994 – a total of 16 years. His responsibilities include the general management and representation of the organization, and cooperation with government agencies. The organization is involved in representing the interests and protecting the rights of farmers and other small agricultural enterprises in working with government agencies and other organizations involved in promoting domestic agricultural production.

Magomed has a team of 31 people reporting to him directly. Along with that Magomed has been a chairman of the board of Credit Agricultural Cooperative of Dagestan and a deputy head of the Commission of Economic Development and Environment Protection since 2007. His work in agriculture brought Magomed to the inevitable realization of the necessity of a professional agriculturalists union, and in 1991 he became Executive Director of the Dagestan Association for Farming and Agricultural Cooperatives, holding this position until 1994, prior to being elected President.

It is no exaggeration to say that the association, under Magomed’s leadership, has been vital to the continuation of the farming industry: the statistics speak for themselves in demonstrating the growth in the number of agricultural enterprises in the Republic of Dagestan, increasing from 4,000 in the early 1990s to 44,000 in 2010. Magomed has also earned considerable recognition in academia, defending his Ph.D. thesis in 2003 on the problems of developing the farming industry in the Republic of Dagestan. He has also published some 18 academic works. He is also a member of the Public Chamber of the Republic of Dagestan.

Magomed Abdurakhmanov graduated from the Dagestan Agricultural Institute in 1980, qualifying as a zoologist. After receiving his diploma he worked as a zoologist for the dairy herd at the Red Army Collective Farm in the Kizilyurtovskiy district of Dagestan. In 1990 he took a course in professional retraining at the Russian Academy for Personnel in Agriculture, graduating with honors.

While in the United States, he would like to gain professional experience in cooperation with government and in protecting the interests of the farming community. He would also like to study cross-sectoral cooperation and collaboration between producers, distributors and retailers. Magomed would like to visit farmers and their cooperatives; special financial institutions; broker institutions; legislative, executive and fiscal authorities; as well as government offices, prosecutor’s offices and prisons. Magomed enjoys reading and swimming. He is eager to go fishing and would like to attend a concert of classical or organ music.

Khalil Abdullaev
From Makhachkala
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Khalil Abdullaev is General Director of “YugSpetsMontazh”, a position he has held for the past 13 years. His responsibilities include the organization and effective management of all subdivisions, departments and production facilities, and the fulfillment of all orders. The company is involved in the assembly and setting up of equipment for the food industry. He has a team of 20 reporting to him directly. Over the next five years Khalil would like to expand the service range of his business using innovative technologies and attract foreign investors.

After completing his education, he began work as Head Mechanic at the Golden Fleece LTD distillery, Makhachkala. Prior to assuming his current position he was Chief Engineer at the Kaspiivprom wine production facility. During the course of his work in his most recent role the Golden Fleece LTD distillery has become one of the leading food production companies in the Republic of Dagestan, and has not only weathered the effects of the current economic crisis but also tripled its turnover.

Khalil Abdullaev graduated in 1984 from a professional-technical academy, qualifying as a radio-equipment machine fitter. Thereafter, in 1997, he graduated from Dagestan State Technical University, specializing in food technology.

While in the United States, Khalil would like to gain professional experience in promoting the role of small business in local economic development and in local society, and would like to improve his own skills in crisis management. He is particularly interested in visiting small and medium sized food enterprises. Khalil is determined to put to good use the experience he gains through the program in improving relations between government agencies and local business circles. He is fond of reading, solving puzzles, and climbing.
Alexander Kharlamov
From Kizlyar

Alexander Kharlamov is Director of the Flamingo Café, a position he has held for the past eight years. His responsibilities include general management, purchasing and procurement, quality control, pricing, and accounts. The café serves the general public, and is very popular with young people locally. Alexander has a team of nine reporting to him directly. During the course of his work in his current role Alexander has successfully established a local café, popular with young people, offering quality food and good service to a wide-ranging clientele.

Within the café he holds regular fairs and bazaars in which baked goods and delicatessen food products are sold – and which have proved very popular with the local population. Over the next five years Alexander would like to increase the number of daily customers, organize advertising campaign for the cafe, organize training for the personnel, launch fast food service, and begin food delivery service and develop a charity program for serving hot dinners for socially vulnerable families (in collaboration with local NGOs).

Alexander Kharlamov completed his school education in 1981, at the Kizlyar Electro-mechanical Technical School, specializing in metalwork. After completing his education, he was employed as a metal worker at the Kizlyar Electro-mechanical Factory. Prior to assuming his current position he was Chief Mechanic at a furniture outlet, “Original”.

While in the United States, Alexander would like to gain professional experience in the management of small businesses, and would like to study small-business support programs in the U.S. and the extent to which these might be applied to circumstances in the Russian Federation.

Alexander is also keen to learn more about business associations and organizations. He would like to visit restaurants and cafes in cities, which serve dishes of national cuisine; he would also like to visit NGOs working with small businesses. He is a member of the Union of Hunters and Fishermen since 1993, and the Association of Cafes and Restaurant Employees since 2004. Alexander enjoys fishing, mushroom picking, walking, and movies.

Ibragim Shikhsaidov
From Makhachkala

Ibragim Shikhsaidov is the Founder and Company Director of Resenta, the company he has headed for the past six years. His responsibilities include the management and coordination of all of the company's branches and systems, and its continued development.

The company is involved in the production of hinged and ventilated facades and the construction of gas stations and outdoor advertising facilities. Ibragim has a team of 27 reporting to him directly. During the course of his work in his most recent post Ibragim has established a highly successful organization within its field.

Ibragim has secured several exclusive contracts, is implementing new technologies, and takes an active role in the development of the entrepreneurial community. His most recent post prior to his current position was as Head of the Marketing and External Economic Relations Department within the same organization.

Ibragim Shikhsaidov graduated from Dagestan State University in 1998, specializing in global economics. He gained another degree, in jurisprudence, two years later, before gaining his PhD in Economics 2002. After completing his further education, he worked as a specialist in the production department in the Committee for Viticulture and Alcohol Production (“Dagvino”) under the Government of the Republic of Dagestan.

While in the United States, Ibragim would like to gain professional experience in programs for the support of small business in America, in order to study the extent to which these might be applied to his own locality. Ibragim would like to visit companies working in the field of outdoor advertising, as well as companies that manufacture equipment for outdoor advertising.

Ibragim has travelled to the U.S. in 1997 for business and language and also in 2000 for 2 months to attend a Presidential Program focusing on management training. He is fond of reading, interested in tap-dance, hockey and musicals.
Elina Slavinskaya
From Makhachkala
E-mail: elina_slavinskay@mail.ru

Elina Slavinskaya is the Owner & Director of “Picnic”, a wholesale and retail outlet selling original and unique crockery and packaging. She has held this position for the past two years. Her responsibilities include increasing her client base, strengthening relationships with suppliers, and further improving the tooling and instrumentation of her business. She has a team of two reporting to her directly.

Over the next five years Elina would like to expand her business and open branches in other cities of Dagestan and write a business manual for entrepreneurs of Dagestan about peculiarities of business in the republic.

Immediately after completing her studies she began work as Sales Manager at company Polimerlux – a position she retained until assuming her current role. Elina believes her main achievement to date to be the establishment and development of her own rapidly growing business, which has weathered the current economic crisis virtually loss-free. Her business is unique in supporting the work of local craftsmen.

Elina Slavinskaya graduated from Dagestan State University in 1997, specializing in philology. She then completed a further course of education at the Dagestan State Pedagogical Institute, in 2003, specializing in practical psychology.

In the United States Elina would like to gain professional experience in management and in methods for expanding a small business. She is also keen to learn more about participation in decision making at the local level, and in smoothing-out interaction between business and local government. Elina would like to visit business associations and companies producing and selling food packaging. She enjoys skiing, hiking, theater, cinema, swimming, drawing, reading, travelling, and billiards.

Zarema Chinkhoeva
From Argun
E-mail: zema7706@mail.ru

Zarema Chinkhoeva is Vice President of the Chamber for Commerce and Industry of the Chechen Republic. She has held this position for more than a year. Her responsibilities include cooperation in the development of inter-regional and international business relationships and contacts; promoting a positive image of entrepreneurship in the Chechen Republic, both within Russia and internationally; the organization and conduct of conferences, round tables, seminars; and engaging the participation of representatives of business organizations, government and the community in genuine questions related to the development of small and medium-sized businesses.

Zarema is also responsible for supporting the promotion of local products on both the internal and external markets; for the dissemination of business information on goods and services; and for the training and re-training of personnel for small and medium-sized businesses. Zarema has a team of 25 reporting to her directly. The Chamber for Commerce and Industry is involved in promoting an environment conducive to entrepreneurial activities, and in supporting the development of the economy, in terms of an up-to-date industrial base, financial system, and business infrastructure.

Zarema graduated from the Pyatigorsk State Linguistic University in 2006, specializing as a linguist and teacher of English language. She began her professional career at the Chamber of Commerce and Industry as Chair of the Committee for International Relations and Investment, holding this position until August 2009.

While still a student, Zarema taught English for approximately three years at a residential school for children (Children’s Home No. 4), in the town of Malgobek, Republic of Ingushetia. From August 2004 through July 2006 she taught courses in English and worked as a consultant on the development of business plans at the Chechen Republic Business Center in Grozny.

Zarema is Deputy Head of the regional branch of the all-Russia community organization, “Women in Business”. At an international youth forum held in Moscow in October 2006 (among which were young representatives from over 40 countries), Zarema was named the international winner in nominations for “Outstanding Achievement in Promoting Interaction Between Business and Society”. She also received an honor for her work in “the Resurrection of Russia in the 21st Century”.

At an international competition (“Pillar”) Zarema was honored for “Outstanding Merit in Promoting the Economic Power, Greatness and Prosperity of Russia”.

While in the United States Zarema would like to gain practical experience in promoting greater cooperation between business and government, and study mechanisms for the effective cooperation between business associations and local government in supporting small and medium-sized businesses. Zarema is also interested in business planning, advocacy and policy issues, and the social responsibility of business. She would like to visit business associations, local chambers of commerce, business centers, business incubators, exhibition complexes, foundations, and micro-financial centers.

In her free time Zarema enjoys reading, especially historical literature.
Shamil Lepshokov
From Uchkeken Village
E-mail: lepshokov-sh@yandex.ru

Shamil Lepshokov is Chairman of “Elbrus”, an agricultural credit cooperative. He has held this position for the past year and a half. His responsibilities include economic analysis, distribution of loans to members of the cooperative, and initiatives for the optimum use of funds and resources. The cooperative is now undergoing intensive development, establishing new relationships between local cooperatives, and now has 58 member organizations. The cooperative is involved in the distribution of loans to members, and the raising of financial resources from members of the cooperative and associated member organizations. He has a team of three reporting to him directly.

Shamil Lepshokov graduated from the Ogareva State University of the Republic of Mordovia in 2006, specializing in credit and finance. Throughout his student years (and until 2008) he worked as Chief Accountant at MP Astreya, a limited liability company. What might be considered his first place of work directly after completing his higher education was as Chairman of the Board of Agro-Invest, an agricultural credit and retail cooperative.

His involvement in the cooperative movement then led him to Audit Service, an Audit Union in the Republic of Karachay-Cherkessia, a role he considers to have represented a major professional challenge, immediately prior to assuming his current role. The establishment of this cooperative representing a major step for small agricultural enterprises in the Republic, and Shamil had to educate local officials on the various issues relating to the legal registration of such a union.

Shamil Lepshokov’s hard work in organizing the development of a system of consumer cooperatives, and in the development of their self-regulation, as well as his work in organizing cooperatives and audit unions, has given rise to considerable interest in the cooperative movement among farmers in the Republic, as well as creating a basis for the improvement of the local economy and giving farmers the means to improve their own circumstances through their own initiative.

In the United States, Shamil would like to gain professional experience in developing cooperation between government agencies and the business community, and in lobbying for the interests of small business. He is also interested in cross-sectoral cooperation, and the issues of financing small and medium-sized businesses. He is also keen to study the issues related to small and medium-sized businesses being financed by non-governmental organizations. He would like to visit credit and producing cooperatives, farms, beekeepers, NGOs working for social development of the region, and agricultural department.

Shamil enjoys soccer, basketball, walking, watching movies, and surfing. He would like to visit a ranch and learn how cowboys live.

Natalia Dudnik
From Cherkessk
E-mail: natdudnikv@mail.ru

Natalia Dudnik is a Deputy in the People’s Congress (Parliament) of the Republic of Karachay-Cherkessia, and Deputy Chair of the Committee for Economic Policy, the Budget, Finance, Taxes, Entrepreneurship and Tourism – a post she has held for the past two years.

Her responsibilities include legal and legislative activities, work with the electorate, and meetings with the public. She has two employees reporting to her directly.

Natalia most recent post, prior to her current position, was as Executive Assistant to the Committee for Economic Policy, the Budget, Finance, Taxes, Entrepreneurship and Tourism. She considers her key achievement to date to be her work on developing the Law of the Republic of Karachay-Cherkessia “On the Budgetary Process in the Republic of Karachay-Cherkessia”, and her role as joint author of the Draft Law “On State Promotion of Investment Activity in the Republic of Karachay-Cherkessia”.

Natalia Dudnik graduated with honors from the Karachay-Cherkessia Technical Institute in 1996, specializing in management. Immediately after completing her education she began work within her chosen field as a grade-one specialist within the Ministry of Economics of the Republic of Karachay-Cherkessia.

During the program in the United States, Natalia would like to gain professional experience in organization of cross-sectoral cooperation, and collaboration between government agencies and small and medium-sized businesses in the development of the local community. She would like to visit state and municipal authorities assisting small and medium-sized businesses; and businesses in the construction, agricultural, and tourism field.

Natalia is determined to further consolidate the experience she will have gained by bringing a new impetus to legislative work within the parliamentary committee, and by facilitating the development of joint initiatives between local businesses, government, and socially oriented organizations at the local level. Natalia enjoys travelling and BBQ.
Juliet Nauruzova
From Nalchik
E-mail: info@lt-leader.com

Juliet Nauruzova is the founder and General Director of “Leader” LTD, a limited liability tourist and legal services company. She has held this position for the past four years. She is responsible for all of the business, economic and financial aspects of the firm’s operations, as well as coordinating the work of its various branches and production units.

The company is involved in the provision of legal and accounting services, as well as tourist services. Juliet has a team of nine reporting to her directly. Over the next five years she would like to receive an MBA in European business law in Europe in 2011 and register the branch of her company in one of the European countries.

Juliet would like to initiate a community organization aimed at supporting talented youth from poor families and expand her business. The unique range of services offered by Juliet’s business allows her to extend her range of clients and, at the same time, support the social and economic development of the Republic. She organizes not only tourist, but also business trips, thus facilitating the search for international partners.

Juliet Nauruzova graduated from the Kabardino-Balkarian State University in 2005, specializing in social work. She then studied for a bachelor’s degree at the Modern University of the Humanities, specializing in law. Throughout her higher education, and immediately afterwards, she worked in her chosen field, in a management position within the Ministry for Employment and Social Development.

Juliet then assumed her current post as Assistant to a Deputy within the Parliament of the Republic of Kabardino-Balkaria. She considers her most important achievement to date to be the opening of her own rapidly developing business, built on the basis of her own excellent professional education at two higher educational establishments.

In the United States, Juliet would like to gain an overview of the current professional services market in America, improve her skills in management, and develop a better and wider understanding of business in general.

Juliet would like to visit offices of the US Small Business Administration, small businesses, tourist companies and small business development centers. In November 2010 she traveled to Malta to study English. She enjoys taking dance and sporting classes, studying foreign languages, travelling and walking.

Alena Maleeva
From Maisky

Alena Maleeva is a self-employed businesswoman (independent entrepreneur). “Maleeva” is the sole proprietorship of two retail shops of household goods with eight employees. She established the business in 2001. Her responsibilities include team management, purchasing and procurement, marketing, and accounting. Her enterprise is involved in the retail sale of household goods, component parts for sewage and heating systems, particularly plumbing equipment and accessories.

Over the next five years Alena would like to organize the business community in her town and continue to sponsor activities aimed at assisting social institutions. She considers her key achievement to date to be her own rapidly developing business, currently comprising two retail outlets offering high-quality goods and services to the general public.

Alena Maleeva graduated from the Makhachkala Institute of Business and Management in 1998, specializing in credit and finance. Immediately after completing her education she began work in a commercial production company, “Souvenirs”, as Deputy Commercial Director.

While in the United States, Alena would like to gain professional experience in business management and organization (in both the private context and in general); and in the establishment of non-commercial services and facilities to support small and medium-sized business development and entrepreneurship.

Alena would like to visit local tax authorities, small size enterprises and government offices. In her free time she likes reading, cooking and sports.
**FINAL ITINERARY**

**Thursday, February 17**
**Detroit, MI**
9:00-12:00 AM Pick-up at airport by Elizabeth Balint, GLC Project Manager and drive to Toledo hotel.

**Friday, February 18**
**Toledo, OH**

**Session I** Orientations at University of Toledo, Tucker Hall
9:00-10:45 AM Host organization orientation with Elizabeth Balint, Project Manager Great Lakes Consortium
11:00-11:30 AM World Learning Orientation on speaker phone with World Learning Program Officer
11:30 AM - 1:30 PM Lunch Break

**Session II** County government activities supporting SME development at Lucas County Commissioner's Office
1:30-4:00 PM Meeting with Peter Ujvagi, Lucas County Administrator
4:00-5:00 PM Reflection hour
Move to NW OH host families

**Saturday, February 19**
**Toledo, OH**
**Session I** Multicultural community event & welcome lunch at Hungarian Club of Toledo
10:00-11:00 AM Welcome the delegation to Lucas County by Peter Ujvagi, Presentation about Northern Caucasus by the delegation, introduction of the program and the guests
11:30 AM Cabin Fever lunch

**Session II** (Optional) Sightseeing in Toledo
1:00-2:00 PM Visits in East Toledo: International Park
2:00-5:00 PM Tour of the Toledo Museum of Art (TMA)

**Sunday, February 20**
**Toledo, OH**
Time for rest and program with host families

**Monday, February 21**
**President’s Day**
**Toledo, OH**

**Session I** Outreach programs to support SMEs in the United States at the University of Toledo College of Business & Innovation
9:00-12:00 PM Presenters: Thomas Gutteridge, Dean of UT COBI and Debbe Skutch, Director of the Center for Family & Privately-Held Business and Iryna Pentina, Assistant Professor Marketing and International Business
12:00-1:30 PM Lunch Break

**Session II** The role of the Chamber of Commerce in SME development. Meeting at the Toledo Regional Chamber of Commerce
1:30-4:00 PM Presenters: Wendy Gramza, Carol Van Sickle, and Bill Wersell
4:00-5:00 PM Reflection hour

**Tuesday, February 22**
**Toledo, OH**

**Session I** Connection between SME and community development in urban areas. Meeting at the Neighborhood Housing Services
9:00-12:00 PM Roundtable discussion facilitated by Kathleen Kovacs, LiSC, with Toledo City Councilman Adam Martinez; Terry Glazer, United North; Julie Champa, Uptown Association; William Farnsel and Robert Krompak, Neighborhood Housing Services; Douglas Shelton, Superior Impressions
12:00-1:30 PM Lunch Break

**Session II** City government activities in SME development and the role of elected leaders. Meeting at the Toledo City Mayor Conference Room
1:30-4:00 PM Presenters: Toledo vice Mayor Dean Monske, Aggie Dahar & Rob Ludeman & members of Toledo City Council Economic Development Committee, Wilma Brown, Toledo City Council President and members of Toledo City Council
4:00-5:00 PM (Optional) Attend Toledo City Council Meeting. Introduction and recognition of participants
5:00-5:30 PM Reflection hour

**Wednesday, February 23**
**Bowling Green, OH**

**Session I** 9:00AM-12:00 PM
Group A: Site visit to an agricultural incubator
Agricultural Incubator Foundation (AIF) and The Northwest Ohio Cooperative Kitchen (NOCK)

Group B: Public-Private Partnership in small urban communities. Meeting at the Bowling Green Library
Roundtable discussion with Bowling Green Mayor John Quinn, Barbara Ruland, Downtown Bowling Green and Susan Clanton, Bowling Green Community Development Foundation
12:00-2:00 PM Lunch Break

**Session II**
2:00-4:00 PM
Group A: Agricultural business development in rural communities
Meeting with Beth Fausey at the Agricultural Business Enhancement Center
Group B: Regional and local comparative advantage and its impact on SME development
Meeting with Tom Blaha at the Wood County Economic Development Commission
4:00-5:00 PM Reflection hour

**Thursday, February 24**
**Detroit, MI**
Travel to Detroit
**Session I** Federal government services to SME development
10:30-12:30 PM Meeting at the Small Business Administration (SBA) Michigan District Office with Allen Cook, Acting District Director
12:30-2:00 PM Lunch Break

**Session II** Lending practices to support SME development
2:00-4:00 PM Meeting at ShoreBank Enterprise Detroit, with Ray Waters, Executive Director
4:00-6:00 PM (Optional) Sightseeing in daylight in downtown Detroit
6:30 PM Check-in to hotel in Detroit for one night
7:00PM Social gathering at the Hard Rock Café

**Friday, February 25**
**Detroit, MI**
**Session I** Site visit in Detroit
9:00-12:00 PM Visit the TechTown Research & Technology Park and learn about the incubator program and available training programs from Randal Charlton, Judy Johncox. And Nancy Cappola and Pat Salo
12:00-1:30 PM Lunch Break
**FINAL ITINERARY**

**Session II** Company visits in an incubator environment  
1:30-4:00PM  
Group A: Tour and meeting with Terence Willis and Dwayne Carson at IC Data Communications  
Group B: Visit the Micro-Enterprise Fund and meeting with Kory Schelber  
4:00-5:00 PM Visit to Charles Wright African American Museum  
6:00 PM Departure from Detroit to NW Ohio host families  

Saturday, February 26  
Dearborn, MI  
(Optional) Cultural activities with the group or rest at home/program with host families  
Travel to Dearborn, MI  
11:00-3:00 PM Visit the Henry Ford Museum  
Shopping at Westfield Mall in Toledo  
8:00 PM (Optional) Toledo Symphony concert at The Toledo Museum of Art Peristyle  

Sunday, February 27  
Lansing, MI  
Time for rest and program with host families  
4:00PM Travel to Lansing, MI and check-in to hotel for 2 nights  
6:00PM Joint Dinner  
7:30PM Reflection hour  

Monday, February 28  
Lansing, MI  
Travel to Lansing  
Session I US tax system and State government role in economic development  
9:30AM-12:00 PM Meeting with Kelly Rogers and Therese Thill at Michigan Economic Development Corporation (MEDC)  
12:00-2:00 PM Lunch Break  

Session II  
2:00-3:00PM Site visit to a small business — Visit the Grace Store and meet with Summer Schriner  

Session III  
4:00-5:00PM (Optional) Guided Tour of the Michigan State Capitol  
5:30 PM Reflection hour at the hotel  
6:30-9:00 PM (Optional) Shopping and dinner at Lansing Shopping Mall  

Tuesday, March 1  
Lansing, MI  
9:00-10:00 AM Debriefing with Tamar Mikadze on speaker phone in the hotel conference room  

Session I Collaboration among agriculture based businesses and product development services  
10:30-12:00 PM Meeting at Michigan State University (MSU) Product Center for Agriculture and Natural Resources with Tom Kalchik, Matt Birbeck and Becky DeYoung  

Session II The role of the City Market in agriculture & tourism development & its effect on SME development  
12:30-3:00 PM Business luncheon and meeting with leaders at Lansing City Market  
3:00-4:00 PM (Optional) Sightseeing: Michigan Historical Museum  
4:00-5:00 PM Reflection hour  
6:00 PM Departure from Lansing and return to NW Ohio host families.  

Wednesday, March 2  
Toledo, OH  
Session I Business plan writing overview at UT Tucker Hall Conference room  
9:00-12:00 PM Workshop with Teresa Smith  
12:00-1:30 PM Lunch Break  

Session II Action planning 1 with Teresa Smith  
1:30-4:00 PM Toledo-Lucas County Public Library Downtown Business Section  
4:00-5:00 PM Reflection hour  

Thursday, March 3  
Fremont, OH  
Session I  
9:00-11:30AM  
Group A: Site visit agricultural credit organization  
Meeting with Karl Orians, AgCredit Fremont Branch  
Group B: SME assistance in rural communities  
Meeting with Ben Kenny and Deb Martin, WSOS  
11:30-1:00 PM Lunch Break  

Session II  
1:00-4:00 PM  
Group A: Innovative ideas for SME development  
Meeting at WSOS Housing and Energy Department  
Group B Rural SME & community development activities  
Roundtable discussion at WSOS with leaders and representatives of public, private and nonprofit organizations: Bill Auxter, SBDC at Terra Community College; Holly Stacey, Sandusky County Chamber of Commerce, Kay Reiter, Sandusky County Economic Development Corporation, Mike Jay, Economic Development City of Fremont; Angie Morelock, Downtown Fremont  
4:00-5:00 PM Reflection hour  
5:00-6:00PM (Optional) Shopping at downtown Fremont small businesses  

Friday, March 4  
Fremont, OH  
Session I  
9:00-11:30 AM  
Group A: Meeting at the Sunrise Co-op with George Secor  
Group B: Company tour with Paul Martin at Green Bay Packaging Company Fremont Division  
12:30-1:30 PM Lunch Break  

Session II Historical, cultural heritage tourism impact on rural SME development with Connie Durdel, Sandusky County Visitors Bureau  
1:30-4:00 PM Meeting with Connie Durdel, Sandusky County Convention and Visitor's Bureau and tour of The Rutherford B. Hayes Presidential Center with Thomas Culbertson, Executive Director  
4:00-5:00 PM Reflection hour  
5:30 PM Departure from Fremont and return to NW Ohio host families  

Saturday, March 5  
Toledo, OH  
(Optional) Cultural activities with the group or rest at home/program with host families  
10:00-5:00 PM Sightseeing:  
Visit to Toledo Zoo & shopping  

The Role of SME’s in Community Development
Sunday, March 6
Toledo, OH
Program with host families
3:00-5:00 PM Birthday celebration for Ibragim Shikhsaidov organized with the delegation and the host families at the Ross’ residence in Toledo

Monday, March 7
Toledo, OH
Session I The federal government role in SME development at Congresswoman Marcy Kaptur’s Toledo office
9:00-12:00 PM Meeting with Congresswoman Marcy Kaptur
12:00-1:30 PM Lunch Break

Session II Action planning 2 with Teresa Smith
1:30-4:00 PM at the Toledo Lucas County Public Library downtown
4:00-5:00 PM Reflection hour

Tuesday, March 8
Maumee, OH
Session I Business park development in small urban areas. Meeting at the City of Maumee — Mayor’s conference room
9:00-11:30 AM Meet with Maumee Mayor Tim Wagener and John Cezak
11:30-1:30 PM Attend Maumee Chamber of Commerce monthly luncheon at the Pinnacle Restaurant, Maumee

Session II
1:30-4:00 PM Action planning 3 with Teresa Smith
5:30 PM Celebration of International Women’s Day & Farewell Dinner with host families & program partners & media at Maumee Fire House
Recognition by Maumee Mayor Tim Wagener, presentation of the program certificates, report to the community by the delegation members

Wednesday, March 9
Toledo & Maumee, OH
Session I Volunteer community service project in two groups
Group A: Toledo Group
8:00-11:00 AM St. Martin de Porres Church
Group B: Bowling Green Group
10:00-1:00 PM Toledo Seagate Food Bank

Session II Evaluations with Tamar Mikadze, World Learning on speaker phone and Elizabeth Balint, GLC
2:30-4:00 PM Maumee City Hall
Drive to Detroit airport area hotel

Thursday, March 10
Detroit, MI
7:45 AM Departure from hotel.
8:00 AM Check-in in Detroit Airport

SPECIAL THANK YOU
TO ALL PROGRAM PARTNERS IN OHIO AND MICHIGAN FOR WELCOMING AND HELPING OUR DELEGATION!