



International
Experiential Learning

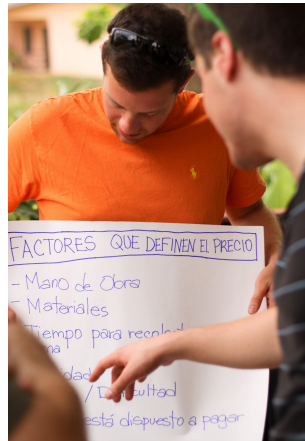


Skill-based
Community Impact



Cultural Immersion

The highest impact virtual international business consulting program for university students.



The Kambia Virtual Business Programs are designed for students to apply their business skills, foster cultural competency through virtual immersion, and with the support of our local teams and professional business mentors from top consulting firms like **Deloitte or Accenture**, create consulting deliverables to help grow small business clients from under-resourced communities in Panama, Honduras, Greece and Ghana.

The virtual Entrepreneurship, Marketing, Accounting and Supply Chain programs **enable university classes to gain international experience directly from the classroom** with lower costs and travel time than in-person programs.

During the program, students will work virtually with in-country development specialists to consult businesses, present deliverables and conduct trainings. Students will also gain invaluable practice in a different culture and language.

Global Brigades (Kambia's parent organization) is a renowned Goldstar-rated 501(c3) non-profit bringing a **decade of international economic development experience and a network of hundreds of partner communities to bring to your school!**



Customize Your Program

Each Kambia Business Program can be customized to meet the needs and interests of your class. Below are a few examples of our most common programs.

International Business in Central America

Students are guided by economic development professionals in Panama to learn the cultural context of one of the world's most important trade routes, the Panama Canal. Students work alongside mentors from leading consulting firms to identify growth opportunities or areas of efficiency to help our clients, microenterprises in rural resource-limited communities. Through client interviews, concepts of microfinance, cultural sharing, and utilization of our deliverable templates, students create and present their deliverables to the clients for consideration.

Accounting and Finance - Microlending & Sustainable Development in Panama

Students learn and apply concepts of accounting and finance in the context of microenterprises in rural Central America and improve accounting practices for small rural banks in Panama. Additionally, students support businesses to post new and report on existing loans that are provided through Kiva.org. More advanced classes can even conduct scaled-down financial audits on small community-owned banks in rural Central America.



Marketing for Refugee-Owned Businesses

Students work directly with our team in Athens, Greece to develop marketing solutions for refugee and migrant-owned businesses. Through client interviews, mentorship, industry research, cultural sharing, and utilization of our deliverable templates, students create online marketing strategies and the corresponding deliverables to help our clients grow their businesses.

In addition to our skill-based learning objectives, building cultural competence is integrated into the course to increase the quality of services and improve outcomes with community partners.



Start



Session 1

Overview

Kambia's economic development expert provides cultural context of businesses in the developing world, introduces microfinance and the role of small business in reducing poverty, and explains the type of deliverables your group may work with and set the expectations for the brigade. **Session Duration 1.5 hrs**



Session 2

How to consult in indigenous and rural Panama and Meet the client

A professional with experience consulting in Panama (in indigenous and rural communities) will help prepare you to craft deliverables and ask better questions of your clients. During this meeting you will get to know your client.

Session Duration: 1.5 hrs



Session 3

Meeting the Client - Session two

The group will have their first technical meeting with the clients. Your Kambia coordinator shares client information, including any loan details/application and context of the business beforehand. **Session Duration 2 hrs**



Session 4

Meeting the Client - Session three

In your third session your group will continue to develop a deeper relationship with the client and take a deep dive on the client needs and challenges. **Session Duration 2 hrs**



Session 5

Meeting the Client - Session four

This will be your fourth virtual session with the client. You will have the opportunity to outline your plan and really go in depth on the proposed deliverables and plan **2 hrs**

Self-paced activity for the class:

Group works on the intention setting questions on the handbook and goes over the Atlas of Human Development - Panama 2019 as additional context material.

Self-paced activity for the class:

Each student will work on identifying the client's communities using the provided resources. Students should go over the Spanish business packet and Executive Summary template to prepare their initial questions for the clients. Reading Material: Can we Know Better? Reflections for Development (Chambers, 2017)

Self-paced activity for the class:

Groups will start creating the first set of deliverables, assign tasks internally and start building the final presentation.

Self-paced activity for the class:

Each student goes over the reflection notes on the handbook. Each student is encouraged to identify growth opportunities in relationship building for their next meeting with the client.

Self-paced activity for the class:

The groups continue working on the deliverables using the insights from the previous meetings with the client. Send your deliverables to the Kambia team before your mentor feedback session





Session 6

Professional mentor feedback session

Your team will connect with a professional mentor and our Kambia Staff. You will receive feedback and suggested changes on your plan and deliverables.

Session Duration 2hrs



Session 7

Introduction to Kiva and Client Meet & Greet

During this session, the group will learn about the world's largest crowdfunding platform: KIVA. and connect with a Kiva client to learn their story and the program impact **Session Duration 1.5 hours**



Session 8

Presentation to Client

Group presents materials via a video conference to the client with the coordinator providing translation. Group receives feedback from client. **Session Duration 2 hrs**



Session 9

Cultural Activity and Project Celebration

The Kambia coordinator debriefs with group and the team celebrates with a group cultural activity. **Session Duration 1.5 hrs**



Ongoing

Networking and Impact Evaluation

Students are invited to join our LinkedIn group to foster networking. Participants will be included in our international movement of students, receiving project updates and overall monitoring and evaluation of our programs.

Self-paced activity for the class:

Meet as a group to apply the feedback received by the Kambia staff. Work on making any necessary adjustments.

Self-paced activity for the class:

Prepare your presentation and send the final deliverables to Kambia coordinator before session 8.

Self-paced activity for the class:

Group can decide to make a donation to capitalize any loans needed for specific client. Procure any materials needed for the Cultural Activity and start preparing the Executive Summary using the template provided by the Kambia team..

Self-paced activity for the class:

Students will deliver the final executive summary to Kambia team using the template provided and any pending documents for the Kiva Assessment activity.

Self-paced activity for the class:

Group members stay connected on LinkedIn and updated on the progress of the business clients from the coordinator and Kambia business team.

****High flexibility in timing for program:
from 9 days to 9 weeks.****



Impact for Students:

- International business consulting experience without travel expenses
- Professional mentorship from the world's most renowned consulting firms during the experience to improve quality of the deliverables
- Building cultural competence in unique international contexts and exposure to a different way of life in a different part of the world
- Networking opportunities with other passionate students and professionals
- Practical experience working on real business projects virtually
- Increased awareness of differences of international economic systems and the challenges to access in finance in remote communities.
- Insight into effective sustainable development practices, such as microfinance, cost recovery models, and building community buy-in
- 20 hours of meaningful community service
- Official certificate of completion with name/logo of school from recognized international development organization



Impact for Community:

- Pro-bono business consulting/support for participating businesses
- Access to affordable loan to invest in his/her business through Kiva or group donation.
- Virtual business exchange with professionals and university students from the US
- Several months of follow-up by GB staff as business mentors
- Tangible business deliverables to improve business performance
- Acceleration of having access to our Holistic Model programming in community
- Funding of travel expenses for a business-related course in the client's region
- Financial Literacy training for the community sponsored by the business chapter
- Certificate of participation issued by an international organization



Example Client



Business Overview

Pascuala Jimenez is an exceptional leader in the community of El Balé, in the Comarca Ngobe-Buglé

Pascuala Jimenez is an exceptional leader in the community of El Balé, in the Comarca Ngobe-Buglé, Panama, and the current treasurer of their community bank. While her retail business is her main economic activity, Pascuala also dedicates herself to fishing, agriculture and handcraft artisan work.

[CLICK HERE TO READ MORE](#)

Types of Deliverables

- Financial analysis: basic profit and loss
- Cash flow analysis
- Marketing analysis
- Return on investment analysis for loans
- Basic business plan using Canvas Business Model
- Loan recommendation to Community Bank based on payment capacity
- Marketing tools: brochures business cards, poster designs, etc.
- Action plan

