



Equal Start ● ● ● ●

Trainers' Guide for Entrepreneurial Education

Preface

Low access to education and gender-specific constraints of young women lead to their social exclusion. Agenda 2030 aims at attaining Gender Equality, No Poverty, Economic Growth by 2030. Reports show that if closing the gap in the labour force by 2030, women could lift 100-150 million people out of hunger worldwide.

These findings formed the basis of the project “Equal Start”, funded by the European Commission through the programme Erasmus+, KA2 – Capacity Building in the Field of Youth. The project was implemented between 2017 and 2019 with partner organisations from Denmark, Cambodia, India and Nepal.

“Equal Start” addressed the need of empowering marginalised young women through entrepreneurship as to achieve gender equality, reduce poverty and contribute to local and global economic growth.

This Manual is one of the project results and a guide for youth workers, who with their dedication, look to encourage young women to start an entrepreneurial activity.

The project was coordinated by Fora Hvidovre, Denmark.

The development of this Manual was coordinated by Ana Vieru, InterCollege ApS, Denmark.

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About Fora Hvidovre

Fora Hvidovre, founded in 1973, is an adult education association, located in Hvidovre, Denmark. Fora’s aim is to offer non-formal education within basic skills and economic, political and cultural subjects to young people and adult learners.

Fora Hvidovre works to promote peace, tolerance, international cooperation and people-to-people dialog.

Learn more about Fora Hvidovre at: www.hvidovre.fora.dk

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Inge Lindqvist
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About this Manual

“Equal Start. Trainers’ Guide for Entrepreneurial Education” is a Manual for youth workers, peer to peer educators, community leaders who look to promote entrepreneurship as a means to social inclusion and women empowerment.

The manual has been developed to target marginalised women. It is designed assuming that some of the beneficiary might be illiterate. Obviously, the content of the manual can be used in many other settings and for other target groups. The partners have tested the training module on school students, migrants with university background, refugees, boys and girls.

The manual consists of five chapters, as follows:

Chapter 1: Women Entrepreneurship - Local Context: Gives an account on the specific status of marginalised women in Denmark, Nepal, Cambodia and India, partner countries in this project.

Chapter 2: Training Module: Gives the trainer an inspiration for a five-day training program fit for the target group. The Training Module covers such subjects as:

- Introduction to Business
- Generation of Business Ideas and their analysis
- Business Model Canvas
- Pitching
- Marketing, including prices and communication
- Financial Management, including budgeting and simple book-keeping

Chapter 3: Non-Formal Education Methods and Tools: Offers eleven non-formal education methods and tools, fit for the target group. The methods were designed to:

- Support reflection on personal potential
- Support reflection on the type business the participants would like to have
- Support the participants to generate a business idea
- Build participants’ capacity to overcome the fear of failure
- Build participants’ capacity to overcome stereotypes, social obstacles when engaging in a entrepreneurial venture

Chapter 4: Success Stories: Offers eight success stories from women entrepreneurs, previously in a situation of marginalisation, that can inspire and motivate your aspiring entrepreneurs.

Chapter 5: Resource Library: Offers a collection of over 60 resources for you, your organisation and your beneficiaries to learn more on the subjects covered by the training module.

In this Manual, you will find the following symbols:



Objectives



Time needed



Materials needed



Tips to facilitators



Number of Participants



Training Aids/Printouts



Target group

The Manual is developed so that you can pick freely in it. Feel free to find inspiration in the training module, methods and tools or alter them so it is adequate to your context. However, the complementarity and connection between the elements have been well tested and approved by all the partner organisations.

Women Entrepreneurship Local Context



Women Entrepreneurship - Local Context

Social marginalization is a theme transcending countries, race and belief systems. Though 49.6 percent of the inhabitants of the world are female, they are still facing discrimination and marginalisation around the world based on their gender. Based on this, women are the biggest demographic group experiencing discrimination, it transcends, but does not ignore, religion, skin colour, appearance and educational level. It has often been said that countries cannot progress and move forward until women's rights are properly developed, and yet many places around the world are still lacking in this aspect. Even in the 21st century, gender inequality still exists.

In 2015, the UN and its member states adopted the 2030 Sustainable Development Goals, where goal number 5 focuses on equality. The target is to end all forms of discrimination against all women and girls everywhere. To obtain this, we must act to end marginalization of women and girls all over the world. Women empowerment can only be addressed as such when we work to make them aware of all issues related to women - social, political and economic.

Female entrepreneurs are women who initiate, organize and run business enterprises, sometimes providing employment to others. To give a better picture of what must be done and what challenges women face in general and when becoming entrepreneurs, we will give an account for the status of marginalisation of women in Cambodia, India, Nepal and Denmark.

Cambodia

Cambodian women represent 51% of the country's population, yet their ability to participate as equal partners in social, political, and economic life is tremendously constrained. According to Cambodia Gender Assessment 2014, more than 80% of women and girls over the age of 15 participate in the Cambodian workforce, 82% of these jobs are in the informal sector, and women earn only about 70% of men's wages.¹ Conservative traditional norms value women less than men, and persistent gender power imbalances lead to poverty, illiteracy, gender discrimination, and other obstacles that prevent women from effectively participating in Cambodia's development.²

Reports have identified certain challenges for Cambodian women's participation in economic opportunities: 1) the lack of participation in vocational training,

education and literacy 2) women have a lower level of minimum wage 3) they are faced with discrimination in employment practices.

Women do more unpaid domestic and care work than men and have little spare time for productive economic activities. They are more constrained than men in marketing their agricultural goods due to family responsibilities. They have low levels of financial literacy and informal fees imposed on vendors, as well as difficulties in forming and maintaining sellers' groups.³ They have reduced access to resources and fewer employment opportunities. Generally, they face more risks than men, including physical abuse.⁴

India

From ancient times, India has had certain perceptions and taboos about women and their role in society and they are still prevailing in the modern era and acting as a hurdle in the empowerment of women. The status of women in the northern part of India is quite different, in this hilly region, due to prevailing topographical and geographical conditions, women are involved in more physical activities outside home.

Typical work activities for women include housework; fodder, fuel and water collection from far off places; caring for children; agricultural work and animal husbandry. Women also contribute enormously to the social well-being and stabilization of the community. It is a paradox therefore that the social and economic position of women in the area is no good.⁵ One reason for this is that the decision-making power lies with men. Women, even though they constitute more than 49% of the population, are underrepresented in the governance and decision-making positions.⁶

Of the older generations, most of the women are illiterate, lack general awareness and are subjected to exploitation, physical abuse and other social evils. Raising voice against men's atrocities is considered a taboo. The situation is slightly better with the younger generation who are allowed schooling. Poor infrastructural facilities, lack of transportation, poor health facilities, lack of safe drinking water, depleting fuel wood and fodder sources etc., add to their challenges. Despite this, there is a high contentment with whatever little they have.

Nepal

In Nepal, men are considered superior to women and gender inequality is prevalent. Women are neglected when it comes to decision-making and decisions in families are often made by men. However, in the Dalit community of Nepal, one of the most marginalized groups existing in Nepalese society, discrimination and inequality of women are even more stark.⁷

They don't hold any decision power. Dalit people are not allowed to enter and pray in a temple. In the countryside of Nepal, Dalit people are prohibited to enter houses of higher caste people. They are called "untouchable people" and is a group of people who are religiously, culturally, socially, economically and historically oppressed and excluded.

Approximately 4.5 million people are Dalits in Nepal.⁸ The national index of empowerment and inclusion reveal Dalit women to be the most marginalized, much worse than Dalit men.⁹ As women, they have no control over resources such as land, housing or money. Dalit women are deprived of these livelihood options and lack access to education for their children. The consequences of these factors are:

- 1) Dalit women are extremely vulnerable to sexual exploitation;
- 2) Amongst the Dalit communities themselves, the women of the Badi group (a hill Dalit Community) are largely viewed as sex workers. Furthermore, trafficking is a big issue for this group;
- 3) Participation of Dalit women in politics is very minimal;
- 4) There are many women working as prostitutes in India and most of them belong to the Dalit community.¹⁰

Denmark

Denmark promotes equal opportunities for all citizens to maintain a socially coherent welfare society, therefore the welfare society's offers are available to all citizens no matter the gender. Much of the credit for Denmark's present reputation as a wealthy and safe country without major social tensions, can be ascribed to a well- developed public sector.

The Danish National Centre for Social Research based in Copenhagen, Denmark identified the most socially vulnerable adults – also referred to as socially marginalized people – and they are:¹¹

- 1) Disadvantaged mentally ill people;
- 2) Drug addicts;
- 3) The homeless.

Some of the biggest challenges faced by women from these categories include lack of education, family structures and lack of job opportunities. Although equal access to education is provided, and to a certain degree gender equality is present in terms of the workplace, usually women with an ethnic minority background face more challenges than women with Danish background.

In terms of lack of education, the most marginalized women in Denmark often come from backgrounds that interfere with the possibility of taking a higher education. There's a clear relation between socio-economic background and level of education, factors of this can be, for example, economic, social and health factors. These factors also contribute to hindering entrepreneurship among marginalized women.

The challenges for migrants venturing into entrepreneurship are influenced by the following factors:

- 1) Market opportunity: Lack of availability of opportunities and motivation to start business.
- 2) Access to entrepreneurship: Acquisition of tools, knowledge and skills.
- 3) Human capital: Knowledge of language and resources.
- 4) Social network: Limited social network.
- 5) Societal environment: The reigning negative perception of refugees and migrants.¹²

Endnotes

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Women Entrepreneurship - Local Context

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Training Module



Training Module: Programme of Activities

“Equal Start” is a training course that aims at promoting entrepreneurship amongst marginalised young women. Below is the training programme as it was conceptualised by the development team of this Manual and tested with young marginalised women in Cambodia, Nepal, India and Denmark. Amend this programme as it best fits the needs of your group.

| Day 1: Introductions | Day 2: Generating Business Ideas | Day 3: Presentation of Business Ideas | Day 4: Marketing a Start-up Business | Day 5: Financial Management |
|--|--|--|--|--|
| 09:00 – 10:00 Session 1: Introduction to the training | 09:00 – 10:15 Session 1: My Potential | 09:00 – 10:15 Session 1 Part 1: Business Model Canvas | 09:00 – 10:30 Session 1: Marketing Essentials | 09:00 - 10:00 Session 1: Basic Terminology |
| 10:00 – 11:30 Session 2: Get to know each other / teambuilding | 10:15 – 12:30 Session 2: Generating Business Ideas | | 10:30 – 11:30 Session 2: Marketing Essentials - Prices | 10:00 – 11:30 Session 2: Financial Planning - Budget |
| 11:30 – 11:45 Break | 11:25 – 11:40 Break | 11:30 – 11:45 Break | 11:30 – 11:45 Break | 11:30 – 11:45 Break |
| 11:45 – 13:00 Session 3: What is a Business? | 12:30 - 13:00 Session 3, Part 1: SWOT Analysis | 10:30 - 13:00 Session 2, Part 2: Business Model Canvas in Practice | 11:45 – 13:00 Session 3: Marketing Essentials- Communication | 11:45 – 13:00 Session 3, Part 1: Book-Keeping Tools |
| 13:00 – 14:30 Lunch | 13:00 – 14:30 Lunch | 13:00 – 14:30 Lunch | 13:00 – 14:30 Lunch | 13:00 – 14:30 Lunch |
| 14:30 – 16:30 Session 4: Women in Entrepreneurship | 14:30 - 16:00 Session 3, Part 2: SWOT Analysis - Presentations | 14:30 – 16:15 Session 2: Pitching | 14:30 - 16:00 Session 4: The Marketing Plan of my Business | 14:30 – 16:00 Session 3, Part 2: Book-Keeping Tools |
| 16:30 – 16:45 Break | 16:00 – 16:15 Break | 16:15 – 16:30 Break | 16:00 – 16:15 Break | 16:00 – 16:15 Break |
| 16:45 – 18:00 Session 5: My Entrepreneurial Goals | 16:15 – 18:00 Session 4: Overcoming the fear of failure | 16:30 – 18:00 Session 3: Overcoming Prejudices | 16:15 - 18:00 Session 5: National Regulations for Start-ups | 16:15 – 17:30 Session 4: External Financial Sources |
| 18:00 – 19:00 Debrief | 18:00 – 19:00 Debrief | 18:00 – 19:00 Debrief | 18:00 – 19:00 Debrief | 17:30 – 19:00 Session 5: Evaluation and Closure |


Training Module - Day 1: Introductions

Programme of the Day

| | |
|---------------|--|
| 09:00 – 10:00 | Session 1: Introduction to the Training |
| 10:00 – 11:30 | Session 2: Get to know each other / teambuilding |
| 11:15 – 11:30 | Break |
| 11:45 – 13:00 | Session 3: What is a Business? |
| 13:00 – 14:30 | Lunch |
| 14:30 – 16:30 | Session 4: Women in Entrepreneurship |
| 16:15 – 16:45 | Break |
| 16:45 – 18.00 | Session 5: My Entrepreneurial Goals |
| 18:00 – 19:00 | Debrief |

Session 1: Introduction to the Training

 09:00 –10:00

 To ensure the same level of understanding on the training aim and objectives.

- To introduce the training agenda and any regulations at the venue and practical details.
- To introduce the training team and participants to each other.

Have the participants sitting in a circle.

Welcome them and introduce the aim of this training. Tell them that the training seeks to inspire young women to start an entrepreneurial activity, providing for their families, but also contributing at local and global economy.

Introduce the programme of the training by listing the main sessions and the envisaged learning outcomes.


Present any regulations and the venue and practical

Introduce your team.

Go around the circle and ask each participant to introduce themselves by telling their names, what motivated them to take part in this training and what they hope to achieve.

Session 2: Get to know each other

 10:00 –11:30

 To get participants to know each other's names.

- To break the ice between participants and create a group cohesion.

Step 1: Get-to-know-each-other (30 min)

Choose one or two “Get to know each other” exercises that is appropriate to your group.

As an example, you may conduct the exercise “*Name-Adjective*”: participants sit in a circle. One participant will tell her first name and an adjective that represents her starting with the initial of her first name (e.g. Gabriela - Generous). The next participant will repeat the name and adjective of the previous participant and introduce her name and her adjective. The game will continue in the same manner until it reaches the last participant in the circle who will repeat the names and adjectives of all previous participants and introduces hers.

You may variate the game by asking participants to make a movement instead of naming an adjective.

Another exercise that gets the participants to talk with one another and learn interesting facts about each other is “Human Bingo”. Give each participant a copy of the *Training Aid: Human Bingo Sheet*. Their task is to find, for each of the boxes, a person who fits the description and write their name in the corresponding box. Tell the participants that the same person cannot be in more than one box and they cannot write their own name.

The participant who first filled in all the boxes shall shout “*Bingo*”. Bring the participants in a circle and let the winner introduce the people who signed her sheet one by one. Allow the person identified to give details about her fact. Ask the group who else meets the same characteristic.

Always consider your group before choosing a get to know each other exercise. Find other exercises by checking the “*Resource Library*” in this Manual.

Step 2: Teambuilding (60 min)

After the get to know each other exercises, continue with one-two team building games. An exercise that both creates team cohesion but also stimulates participants creativity is “*Team Architect*”. The exercise requires to divide participants in smaller groups and give them the task to build a certain object from an amount of random materials. At a first glance the materials do not seem useful and it is not clear how to use them (e.g. give the group popsicle sticks and duct tape with the requirement to build a bridge that would hold a heavy book; give the a group string and newspaper, so they can make an egg support etc.)

You may vary the game by either giving the groups different tasks and materials, or the same task but different materials or different tasks, but the same materials. Assign the amount of time for the teams to craft their design.

Find other exercises by checking the “*Resource Library*” in this Manual.



Human Bingo


Find someone...

(You can have more persons in one box, but you cannot have the same person in different boxes! When you filled in all the boxes, shout “Bingo!”)

| | | | |
|---|------------------------------------|-------------------------|-------------------------------------|
| Who has more than 7 letters in his/her name | Who has broken an arm or leg | Who likes knitting | Who has more than two children |
| Who has already a business idea | Who has a nickname | Who wears green today | Who can whistle using their fingers |
| Who can tell a good joke? (ask the joke) | Who has started already a business | Who likes singing | Who has three or more siblings |
| Who is afraid of heights | Who is practising yoga | Who plays an instrument | Who likes to cook |

Session 3: What is a Business?

 11:45 – 13:00

 To clarify the definition of “business” and “entrepreneur”.

- To identify the main characteristics of a business.
- To identify types of businesses existing in the local community.

Discuss in plenary the followings:

What does “business” mean? After getting the participants inputs, summarise and give them the working definition: A business is *“the organized effort of individuals to produce and sell, for a profit, the goods and services that satisfy society’s needs”* (William Pride, Robert Hughes, and Jack Kapoor).

Who is an entrepreneur? After getting the participants inputs, summarise and give them the working definition: *Entrepreneur is a person who starts a business.*

What are the key characteristics of a business? Let the participants brainstorm. Conclude by introducing three key characteristics:
1. A group of individuals working together in an organised way; 2. The business must satisfy a societal need; 3. The business must seek to make a profit.

What categories of business can be found in your community? Let the participants name several types of businesses in the community they come from. Ensure to categorise the businesses listed by the participants (from (e.g. designing, manufacturing, supply and distribution, service industries, selling, installing).

What types of business set-up exist? (e.g. Sole Proprietorship; Partnership; Corporation; Limited Liability Company) Consult your national law to identify the major business set-ups. Discuss main legal features for each type.

Conclude by summarising the main points. For your further preparation, check the “Resource Library” in this Manual.

Session 4: Women in Entrepreneurship

 14:30 – 16:30

 To discuss the role of women in local and global economic growth.

- To inspire participants through success stories of women entrepreneurs.

Step 1: The role of women in economic growth (60 min)

Conduct a group discussion by asking the participants whether they agree or not that women have a role in economic growth.

Conclude the discussion by showing that women have both a role in the local economic growth, but also global economic growth.

Make a presentation on the role of women in global economic growth that speaks to your participants.

For your further preparation, check the “Resource Library” in this Manual.

Step 2: Success Stories (60 min)

Start by asking the participants whether they could give examples of women entrepreneurs (from their families, community, country etc). Check the chapter “Success Stories” in this Manual to present stories about women entrepreneurs, their path and success.


Lead a group discussion about what it takes to become a successful entrepreneur (e.g. taking risk, being innovative, passionate, hard-working, forward-looking etc.).

Alternative to Step 2:

Invite one-two women entrepreneurs from your local community to present their stories. Organise a Q&A session, where participants ask the guest questions about their experience.

Session 5: My Entrepreneurial Goals


 16:45 – 18:00


 To urge the participants to identify their entrepreneurial goals.

- To reflect on what it takes to reach entrepreneurial goals.

Conduct the exercise **“Voyage to your business”**, see Method 1 in the chapter *“Non-Formal Education Methods and Tools”* in this Manual.

DEBRIEF

 18:00 – 19:00

 To urge the participants to recognise their learning outcomes acquired during the day.

- To identify participants’ further learning needs.

Bring participants in a circle.

Start by making a summary of the activities conducted during the day or ask them to name the day’s activities in a consequent way. Ask each participant to name the most important thing they have learnt during the day and one thing they would like to deepen their understanding on.

Give each participant a copy of the *Reflection Form* (see the chapter *Non-formal Education Methods and Tools*). Give participants 30 minutes to fill in the form. Ask a number of participants to share what they have written.

Introduce the programme for the next day. Thank participants for their contribution during the day and conclude with a round of applause.

Conduct the next debrief sessions in the same way vary them to create diversity. Consider participants profile before choosing your debrief method.



- Vary the session by pairing the participants. Ask the pairs to reflect together on their learning outcomes and fill in their forms.
- If your training team consists of at least 3-4 members, you may divide participants in groups and assign one facilitator/trainer to each group to support their reflections.
- Check *“Education Evaluation in Youth Work”*, Council of Europe and European Commission, for suggestions on how to conduct a debrief session. See: https://www.salto-youth.net/downloads/toolbox_tool_download-file-499/tkit%20evaluation.pdf .


Training Module - Day 2: Generating Business Ideas

Programme of the Day

| | |
|---------------|---|
| 09:00 – 10:15 | Session 1: My Potential |
| 10:15 – 12:30 | Session 2: Generating Business Ideas |
| 11:25 – 11:40 | Break |
| 12:30 – 13:00 | Session 3, Part 1: SWOT Analysis |
| 13:00 – 14:30 | Lunch |
| 14:30 – 16:00 | Session 3, Part 2: SWOT Analysis - Presentations. |
| 16:00 – 16:15 | Break |
| 16:15 – 18:00 | Session 4: Overcoming the fear of failure |
| 18:00 – 19:00 | Debrief |

Session 1: Personal Potential


 09:00 – 10:15

 To make participants aware about personal strengths and weakness

Conduct the exercise “**Tell me a story**”. See Method 2 in the chapter “*Non-Formal Education Methods and Tools*” in this Manual.

Session 2: Generating Business Ideas

 10:15 – 12:30


 To enable participants to generate creative business ideas.


Conduct the exercise “**Spoon 101**”. See Method 3 in the chapter “*Non-Formal Education Methods and Tools*” in this Manual.

Allow participants a 15-min break between Step 3 and Step 4 of the exercise.

By the end of this session, the participants will have selected a business idea. Most of the following sessions will call for regrouping participants as per their selected business.

Session 3: SWOT analysis

 12:30 – 13:00

 To introduce participants the SWOT analysis.

- To allow participants to make a SWOT analysis for their selected business idea.

Part 1: SWOT Analysis (30 min)

Start by explaining that after coming-up with a business idea, it is important to analyse it. Ask the participants why? (e.g. to identify risks, evaluate available resources, to identify competitors etc).

Ask the participants whether they are familiar with any tool to analyse a business idea. Ask them what is important to consider when analysing a business idea.

Tell participants that in this session you will introduce them to SWOT Analysis that is a useful tool to understand *Strengths* and *Weaknesses*,

Opportunities and *Threats* to their business. Tell them that they will use the tool to analyse their business idea generated and selected in the previous session.

Make a presentation of the SWOT analysis and its elements. You may use the Training Aid of the session to make your presentation. Exemplify based upon a business common in your community. For further information on SWOT analysis, consult the sources in the chapter “*Resource Library*” in this Manual.

Part 2: SWOT analysis in practice (90 min)

During Session 2, participants have generated several business ideas and have chosen to work further with one of them, either individually or in a group with other participants. Ask the participants to go back to their selected business idea and analyse it based on the SWOT matrix. Allow 40 min to complete the task. Give participants a copy of the *Training Aid - SWOT Explained* to help them.

When the time is up, ask the participants/the groups to present their SWOT analysis. Allow time for questions and feedback. Allow participants time to finalise their SWOT analysis based on the feedback and insights received.



Strengths:

- Strengths are often internal to your organization.
- Consider your strengths from both an internal perspective, and from the point of view of your customers and people in your market.
- When looking at your strengths, think about them in relation to your competitors. For example, if all of your competitors provide high quality products, then a high-quality production process is not a strength in your organization's market, it's a necessity.

Questions to ask:

- What advantages does your organization have?
- What do you do better than anyone else?
- What unique or lowest-cost resources can you draw upon that others cannot?
- What do people in your market see as your strengths?
- What factors mean that you "get the sale"?
- How is your business unique?
- What is innovative, different about your business?

Weaknesses:

- Weaknesses are often internal to your organization
- Consider this from an internal and external perspective: do other people seem to perceive weaknesses that you do not see? Are your competitors doing any better than you?
- It is best to be realistic now and face any unpleasant truths as soon as possible.

Questions to ask:

- What could you improve?
- What should you avoid?
- What are people in your market likely to see as weaknesses?
- What factors lose you sales

Opportunities:

- Opportunities generally relate to external factors.
- Useful opportunities can come from such things as:
 - Changes in technology and markets on both a broad and narrow scale.
 - Changes in government policy related to your field.
 - Changes in social patterns, population profiles, lifestyle changes, and so on.
 - Local events.
- A useful approach when looking at opportunities is to look at your strengths and ask yourself whether these open up any opportunities.

Alternatively, look at your weaknesses and ask yourself whether you could open up opportunities by eliminating them.

Questions to ask:

- What good opportunities can you spot?
- What interesting trends are you aware of?

Threats:


- Threats generally relate to external factors.
- Elements in the environment that could cause trouble for the business.

Questions to ask:

- What obstacles do you face?
- What are your competitors doing?
- Are quality standards or specifications for your job, products or services changing?
- Is changing technology threatening your position?
- Do you have bad debt or cash-flow problems?
- Could any of your weaknesses seriously threaten your business? Threats generally relate to external factors
- Elements in the environment that could cause trouble for the business

Session 4: Overcoming the fear of failure

 16:15 – 18:00

 To recognise negative thinking patterns.

- To build self-confidence against the fear of failure through positive thinking.

Conduct the exercise “***Jumping over the thought traps***”. See Method 4 in the chapter “*Non-Formal Education Methods and Tools*” in this Manual.


Training Module Day 3: Presentation of Business Ideas

Programme of the Day:

| | |
|---------------|----------------------------------|
| 09:00 – 13:00 | Session 1: Business Model Canvas |
| 11:30 – 11:45 | Break |
| 13:00 – 14:30 | Lunch |
| 14:30 – 16:15 | Session 2: Pitching |
| 16:15 – 16:30 | Break |
| 16:30 – 18:00 | Session 3: Overcoming Prejudices |
| 18:00 – 19:00 | Debrief |

Session 1: Business Model Canvas

 09:00 – 13:00

 To introduce participants to Business Model Canvas.

- To allow participants to develop a Business Model Canvas for their selected business idea.

Step 1: Plenary Discussion (15 min)

Start by telling participants that this session is about business model. Ask participants if they know what a business model is. Allow a few minutes for brainstorming.

Collect participants inputs and conclude with a simplified explanation such as “A *business model* is a company’s plan for making a profit. It identifies the products or services the business will sell, the target market it has identified, and the expenses it anticipates” (Investopedia) or “a *business model* is a company strategy on how to create value for itself while delivering products or services for its customers” (The Business Channel).

Continue the plenary discussion by asking participants why it is important to have a business model/how a business model is helpful. Collect participants inputs and conclude.

Step 2: Business Model Canvas – Introduction (60 min)

Tell participants that one useful tool to elaborate a business model is the *Business Model Canvas*. Show the participants the template for the Business Model Canvas (see *Training Aid 1 – Business Model Template*) and explain that it consists of nine blocks/segments. Explain the meaning of each block (see the *Training Aid 2: Business Model Canvas – blocks*).

Continue by explaining that the Business Model Canvas can be viewed as two sectioned and four sectioned. Explain the sections (see *Training Aid 3 - Business Model Canvas - sections*).

Finally, explain that to develop a Business Model Canvas, one starts from the right side and continue to the left side. The order is indicated in the *Training Aid 1* (see the numbers in the right corner of each block).

Allow a 15-minute break before you move to the next step.

Step 3: Business Model Canvas in practice (150 min)

Ask participants to go back to their selected business idea (and groups). Give each group/individual participant one flip-chart, the *Business Model Canvas – Template (Training Aid 1)*, post-it notes and markers in different colours and ask them to develop a Business Model Canvas for their business idea.

Ask participants to divide the flip-chart in the nine blocks of the Business Model Canvas and develop each block in subsequent order as indicated on the template. Instruct participants to write their ideas on post-it notes and stick them in the corresponding block as the final decisions may change depending on the findings for the other blocks.

Allow 75 minutes to complete the tasks, then have participants to present in plenary their business models. Encourage participants to give feedback to each other, then allow them time to adjust their business models, based on the feedback received.

Ask participants to save their Business Model Canvas as they will need it later in this training programme (see, for example, next session and Day 5 – Session 2).



Left Side (backstage): Efficiency

Right side (front stage): Value

Key Partners (8)

- Who are our key partners?
- Who are our key suppliers?
- Which key resources are we acquiring from partners?
- Which key activities do partners perform?

Key activities (6)

- What key activities do our value proposition requires?
- Our distribution channels?
- Customer relationships?
- Revenue streams?

Value Proposition (2)

- What value do we deliver to the customer?
- Which one of our customer's problem do we help solving?
- What bundles of product and services are we offering to each customer segment?
- Which customer needs are we satisfying?

Customer Relationship (4)

- What type of relationship does each of our Customer Segments expect us to establish and maintain with them?
- Which ones have we established?
- How are they integrated with the rest of our business model?
- How costly are they?

Customer Segment (1)

- For whom are we creating value?
- Who are our most important customers?

Key Resources (7)

- What Key Resources do our Value Propositions require?
- Our Distribution Channels?
- Customer Relationships?
- Revenue Streams?

Channels (3)

- Through which Channels do our Customer Segments want to be reached? How are we reaching them now? How are our Channels integrated?
- Which ones work best?
- Which ones are most cost-efficient?
- How are we integrating them with customer routines?

Cost Structure (9)

- What are the most important costs inherent in our business model?
- Which Key Resources are most expensive?
- Which Key Activities are most expensive?

Revenue Streams (5)

- For what value are our customers really willing to pay?
- For what do they currently pay?
- How are they currently paying?
- How would they prefer to pay?
- How much does each Revenue Stream contribute to overall revenues?




| | |
|-------------------------------|--|
| Customer Segments | The different groups of people or organizations the enterprise aims to reach and serve. A company may group them into distinct segments with common needs, common behaviours, or other attributes. A business model may define one or several large or small Customer Segments. |
| Value Propositions | The bundle of products and services that create value for a specific Customer Segment. The reason why customers turn to one company over another. It solves a customer problem or satisfies a customer need. Some Value Propositions may be innovative, others may be similar to existing market but with added features and attributes. |
| Channels | How a company communicates with and reaches its Customer Segments to deliver a Value Proposition. Channels can be directly owned (e.g. own store, web-shop) and partner owned (e.g. partners' store). Channels serve several functions: <ul style="list-style-type: none">• Raising awareness among customers about a company's products and services• Helping customers evaluate a company's Value Proposition• Allowing customers to purchase specific products and services• Delivering a Value Proposition to customers• Providing post-purchase customer support |
| Customer Relationships | The types of relationships a company establishes with specific Customer Segments. There are various types of customer relationships such as: Personal assistance: The customer can communicate with a real customer representative to get help during the sales process or after the purchase is complete (on site at the point of sale, through call centers, by e-mail etc); Dedicated personal assistance: a customer representative is dedicated specifically to an individual client. Communities: online communities that allow users to exchange knowledge and solve each other's problems (e.g. a facebook page of the company). |
| Revenue Streams | The cash a company generates from each Customer Segment. The cash may be generated through various ways, e.g. from selling ownership rights to a physical product (e.g. selling ice cream); fees for services used (fee for a hotel room/night; fee for a number of minutes spent on the phone); subscription fees (fee for gym subscription); lending/renting/leasing (fee for renting a car); advertising (fee for advertising a particular product/service) etc. A company must ask itself for what value is each Customer Segment truly willing to pay? |
| Key Resources | The most important assets required to make a business model work. Key resources can be physical, financial, intellectual, or human. Key resources can be owned or leased by the company or acquired from key partners. |
| Key Activities | The most important things a company must do to make its business model work (e.g. production, staff training, service provisioning, platform promotion). |
| Key Partnerships | The network of suppliers and partners that make the business model work (e.g. partnerships to optimize the business, reduce risk, or acquire or distribute resources; buyer-supplier relationship). |
| Cost Structure | All costs incurred to operate a business. Creating and delivering value, maintaining Customer Relationships, and generating revenue all incur costs. Such costs can be calculated relatively easily after defining Key Resources, Key Activities, and Key Partnerships. |


Source: Osterwalder et.al. (2009), Business Model Generation, Self-Published.



| Two Sections | Four Sections |
|---|--|
| <p><i>Right side (front stage)</i></p> <p>Consists of elements directly related to the customer (Customer Segments, Value Propositions, Channels, Customer Relationships, Revenue Streams).</p> | <p><i>The left-hand section</i> deals with the business infrastructure (<i>Key Activities; Key Resources; Key Partnerships</i>).</p> |
| <p><i>Left side (backstage)</i></p> <p>Consists of elements that the entrepreneur needs to bring in order to make the front side work (Key Resources, Key Activities, Key Partnerships Cost Structure).</p> | <p><i>The middle section</i> describes the business offering and is the value proposition delivered to different customer segments (<i>Value Proposition</i>).</p> |
| | <p><i>The right-hand section</i> describes the customers, the channels through which the products/services are the relationships they have with your customers (<i>Customer Segments, Channels, Customer Relationships</i>).</p> |
| | <p><i>The bottom section</i> describes the finances (<i>Cost Structure, Revenue Streams</i>).</p> |

Session 2: Pitching

 14:30 – 16:15

 To acknowledge the importance of pitching.

- To familiarise participants with the pitching technique.
- To allow participants to develop a pitch speech for the business idea.

Step 1: Introduction (45 min)

Start by telling participants that in this session you will give them inputs on how to communicate with potential investors for their business or persuade customers to buy their product/service. Tell that in business the activity of persuading someone to invest in your business or buy your product is known as “pitching”.

Explain what a “pitch” speech is and why is it important. A pitch speech is *a solid and succinct insight into what the company does*. It can be made as a presentation in front of investors or it can be used in casual conversations to intrigue them. It is typically short, some even 30 seconds.

Explain that in this session, they will work to create a one-line pitch speech for their business that can be used in casual conversation with potential investors or with their customers, also known as the elevator pitch.

Give participants basic rules on making a pitching speech:

- Use common words and avoid sophisticated words that are difficult to understand;
- State facts, not promises;
- Emphasis what is innovative/different about your business;
- Be specific;
- Be short (help your customer/potential investor understand what you do, who you do it for, and how in under two minutes. The less, the better).



Learn more on how to make a perfect elevator pitch by checking the Resource Library in this Manual.

Step 2: Preparation of pitches (30 min)

Give the participants 25 min. to prepare a 30-sec pitch. Instruct the participants that their pitch should reflect findings from their Business Model Canvas they should decide towards whom they would like to spark interest in their business.

Step 3: Presentation and feedback (30 min)

Have the participants pitch. Before pitching, participants should present to whom they would like to spark interest in their business.

Allow time for feedback after each pitch. If possible, invite 1-2 entrepreneurs to give feedback to the participants’ pitch.

Session 3: Overcoming Prejudices

 16:30 – 18:00

 To build capacity of participants to overcome social, cultural and political obstacles on their way to become entrepreneurs.

Conduct the exercise “**Mapping Relationships**”. See Method 5 in the chapter “*Non-Formal Education Methods and Tools*” in this Manual.


Training Module - Day 4: Marketing a start-up business

Programme of the Day:

| | |
|---------------|--|
| 09:00 – 10:30 | Session 1: Marketing Essentials |
| 10:30 – 11:30 | Session 2: Marketing Essentials - Prices |
| 11:30 – 11:45 | Break |
| 11:45 – 13:00 | Session 3: Marketing Essential - Communication |
| 13:00 – 14:30 | Lunch |
| 14:30 – 16:00 | Session 4: The Marketing Plan of my Business |
| 16:00 – 16:15 | Break |
| 16:15 – 18:00 | National Regulations for Start-ups |
| 18:00 – 19:00 | Debrief |

Session 1: Marketing Essentials

 09:00 – 10:30

 To introduce participants marketing and its aspects as a key element to the success of a business.

- To familiarise the participants with the 5 Ps in marketing.

Step 1: Ms. Tem: One of So Many Chicken Businesses (30 min)

Read participants the story “*Ms. Tem: One of so many Chicken Businesses*”, see Training Aid 1.

Ask participants if the initiative of Ms. Tem succeeded (expect “no” as an answer). Ask the participants to identify problems with Ms. Tem’s business initiative (the problems with Ms. Tem’s business are highlighted in the story). If needed, read the story for a second time.

Ask participants to groups the problems identified in three categories: “need“, “demand“ and “offer“.

Conclude by saying that in business the concept of getting and maintaining customers by carefully analysing the need, demand and offer is known as “**marketing**”. Conclude by summarising why marketing is an important element in a start-up.

Deepen your understanding on the concept of marketing by visiting the “*Resource Library*” in this Manual.

Step 2: Key Elements in Marketing (30 min)

Tell participants that when doing marketing, there are at least five aspects that need to be thought of: *Product, Price, Promotion, Place, and People*, known as the “5 Ps in Marketing”. Show the participants the “*5 Ps in a Nutshell*”, see Training Aid 2.

Explain each element of the chart. Use for your preparation the Training Aid 2 or use the *Resource Library* in this Manual to make your own presentation.

Step 3: True or False in Marketing (30 min)

Have ready the *Statement Sheet*, see Training Aid 3. Read aloud a statement, let the participants answer by “True” or “False” and argue their answers. Have the group to discuss the answers jointly. Give the correct answer and discuss around it. When the discussion is finished, read the next statement.



Problem Phase 1:

Ms. Tem goes to town to visit her sister. The sister tells Ms. Tem that she raises and sells chickens and makes money this way. Ms. Tem returns to her village and calls some of her women friends together. She tells them about the **need** in the area for more **chickens** and proposes that they do the **same business** together. Everybody agrees and they all contribute 1 dollar (change this to the actual market price of 25 baby chickens in local currency). The following day, two women of the group go to town to buy 25 one-day old chicks. By the time they arrive in town, there are **no more chickens** left because the **demand** is high. So, they must spend the night to get the young chickens the next day. Since they had to spend some money on food and lodging, they can only afford to buy 15 baby chickens.

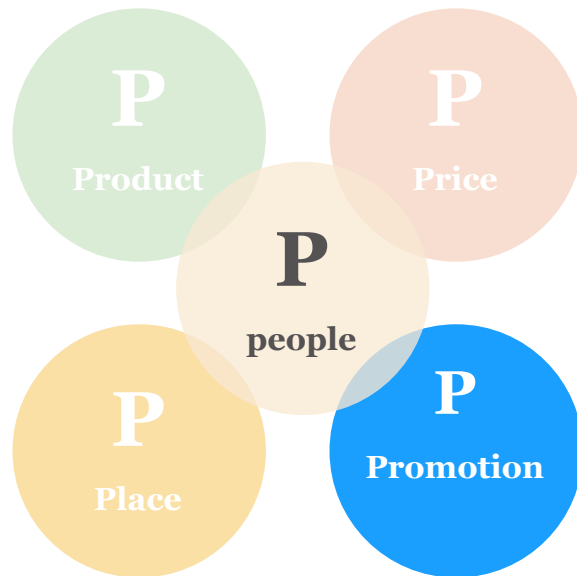
Problem phase 2:

When they get back to the village, they realize that they also **need** chicken feed. Ms. Tem’s brother starts to build a shed for the chickens while the women go and buy chicken mash from the village shop. This is expensive and the quality is low because the shop cannot afford to buy fresh stock every week. The next day, **3 chickens** are found dead in the shed due to the hot weather and because the brother did not finish building the protective roof. During the next few weeks, the women take turns looking after the chickens. For various reasons (a dog making its way through the fence, an illness killing some chickens), **only 7 out of the 15 chickens** remain. Eventually the chickens are old enough to be sold. However, in their own village, nobody wants chickens because everybody has their own. Due to this **lack of demand** the women decide to sell the chickens in the town market.

Problem phase 3:

At the market, it appears that everybody is selling chickens that look healthier and bigger than theirs. In fact, the women start to see that there is a lot of variety in the market. When they finally manage to sell their smaller chickens, they realize that they did not make any profit on their initial investment. Back home in the village, they discuss what went wrong.

Source: GET Ahead for Women in Enterprise. Training Package and Resource Kit, International Labour Organisation, 2008: https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_116100.pdf



What is it: The product is the physical product or service offered by the business to the consumer, e.g. a pair of shoes, a can of coke, a lipstick, all are products. All these are purchased because they satisfy one or more of the customer needs.

Questions it answers: Does it respond to the needs of the client(s)? What uses does it have? What does the product or service look like?

What is it: Price is the amount charged for a product or service. Many factors like demand for a product, cost involved, consumer's ability to pay, prices charged by competitors for similar products, government restrictions etc. have to be kept in mind while fixing the price.

Questions it answers: Is the price affordable for potential customers? Is the product or service sold at a reduced price (for example: if sold in quantities, or to repeat customers)? Is it possible to fix different prices for different (income) levels of clients?

What is it: A process of informing, persuading and influencing a consumer to make choice of the product to be bought. It is done mainly with a view to provide information to prospective consumers about the availability, characteristics and uses of a product.

Questions it answers: Is the product/service being advertised through promotional activities or publicity that attract clients? Does buying the product or service bring about other advantages beyond obtaining the product itself? For example, a free sample or other small gift, a lottery ticket or other chance to win something.

What is it: The location where the product is distributed, and the consumer can purchase it. The location can be a shop or a market but also an online platform.

Questions it answers: Where is the product sold? Is the place of sale easily accessible? Is home-delivery offered? Does the selling place attract people to buy?

What is it: The people element refers to yourself, your staff and your customers. This covers customer service levels, as well as effective communication and training for your staff.

Questions it answers: What are the skills and capacity of the businesswoman? What is the relationship between the woman entrepreneur and her clients? Is she hospitable and friendly? Is she known in the area, village or town? What is her reputation?


Source: <http://download.nos.org/srsec319new/319EL20.pdf> and <http://download.nos.org/srsec319new/319EL20.pdf>




| Statement | Answer |
|---|--|
| Sales do not remain the same over long periods of time, so you must think of other ways to improve or expand your business. | TRUE. Competition changes. Customers' needs and wants can change too. You cannot assume that sales will remain the same. |
| Customers choose repair services based on price alone. | FALSE. Customers often choose repair services based on the reputation of the shop. |
| Only price determines whether customers will buy from you or your competitors. | FALSE. Quality, location and promotion are also important. |
| You should make your product special or different from others. | TRUE. You should try to create an "identity" for your product in the market. |
| Your price should remain the same all year long. | FALSE. You may want to have special promotional prices to attract new customers or increase sales. |
| The amount of your profit depends on how much you charge, on customer demand and on competition. | TRUE |
| If you charge more than another seller, customers will not buy from you. | FALSE. Sometimes people buy because of location, quality, and service. |
| It is easy to compete with a larger business on the basis of the price. | FALSE. Large businesses can sell at lower prices, so small businesspeople must find other ways to attract customers such as quality, service and location. |
| This is a good promotional message: "Our chickens are from the farm – and keep your family healthy!" | TRUE. Why? It makes the customers see how the product benefits their family in a personal way. |
| This is a good promotional message: "Our chickens eat good grain and vitamins." | FALSE. The message does not tell how the customers benefit. But it can also be TRUE: some customers might be interested in how the chickens were reared. |
| A business place that looks attractive may attract more customers. | TRUE |
| Women in your area want to sell spicy sauce they make at home. A local store could be a good distributor for their product. | TRUE |
| There are many ways to sell your product: by yourself, through agents or in a group. | TRUE |
| You will always make more money selling by yourself. | FALSE. Selling your product by yourself can involve higher costs for transportation, storage, and so on. It takes more time, too. |
| People in your village sell the fish they catch to an agent to take to a nearby town. You think the agent pays too little for the fish, but friends tell you there is no alternative. | TRUE. Producers often set up co-operatives for transportation, storage, and retail sales. |

Statements selected from "GET Ahead for Women in Enterprise. Training Package and Resource Kit", International Labour Organisation, 2008: https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_116100.pdf

Session 2: Marketing Essentials – Prices

 10:30 – 11:30

 To introduce participants to factors affecting pricing decisions.

- To introduce the participants to methods of price fixation.


Step 1: Pricing: Factors and Methods (40 min)


Start by telling the participants that during this session you will discuss factors affecting prices and how pricing decisions can be made. Start a group discussion and gather participants inputs to the two-discussion points. Conclude with a presentation. You may use the *Training Aid 1 and 2* to prepare your presentation or the sources in the *Resource Library*.

Step 2: Questions (20 min)

Ask participants the questions in *Training Aid 3: Questions Sheet*. Discuss their answers.

Session 3: Marketing Essentials - Communication

 11:45 – 13:00

 To give participants basic knowledge about the marketing communication mix.

Step 1: Buzz (15 min)

Start by telling participants that in this session you will discuss in more detail about the Promotion element of the Marketing mix.

Conduct a group discussion by asking participants how to create awareness upon a business? (e.g. flyers, posters).

Step 2: Elements of Marketing Communication (35 min)

Introduce the participants to some elements of the marketing communication, such as Advertising, Sales promotion, Public relations, Direct Marketing. You may use the Training aid of the session or make your own presentation using the sources in the chapter “Resource Library” in this manual.

Step 3: Examples of promotions (25 min)

Show participants examples of promotions used by local and national businesses. Ask the participants to identify the method used and the message sent by the company. Discuss advantage of the method used.

Hand in to each participant the Chart “The Marketing Plan of my Business”. Ask the participants to develop the marketing strategy of their business by filling in each box in the chart.



| | |
|------------------------------|---|
| Cost | No business can survive unless it covers its cost of production and distribution. In large number of products, the retail prices are determined by adding a reasonable profit margin to the cost. Higher the cost, higher is likely to be the price, lower the cost lower the price. |
| Demand | Demand also affects the price in a big way. When there is limited supply of a product and the demand is high, people buy even if high prices are charged by the producer. But how high the price would be is dependent upon prospective buyers' capacity and willingness to pay and their preference for the product. In this context, price elasticity, i.e. responsiveness of demand to changes in price should also be kept in view. |
| Competition | The price charged by the competitor for similar product is an important determinant of price. A marketeer would not like to charge a price higher than the competitor for fear of losing customers. Also, he may avoid charging a price lower than the competitor. Because it may result in price war which we have recently seen in the case of soft drinks, washing powder, mobile phone etc. |
| Marketing Objectives | A firm may have different marketing objectives such as maximisation of profit, maximisation of sales, bigger market share, survival in the market and so on. The prices have to be determined accordingly. For example, if the objective is to maximise sales or have a bigger market share, a low price will be fixed. Recently one brand of washing powder slashed its prices to half, to grab a bigger share of the market. |
| Government Regulation | Prices of some essential products are regulated by the government. Hence, it is essential that the existing statutory limits, if any, are also kept in view while determining the prices of products by the producers (give participants concrete examples from your country, if any). |

Source:<https://www.coursehero.com/file/p22g46b/i-Cricket-Bat-ii-Ball-Senior-Secondary-Notes-108-MODULE-5-Marketing-iii/>



| | |
|----------------------------------|--|
| Cost Based Pricing | Under this method, price of the product is fixed by adding the amount of desired profit margin to the cost of the product. If a particular soap costs the marketer Rs. 8 and he desires a profit of 25%, the price of the soap is fixed at $Rs\ 8 + (8 \times 25/100) = Rs. 10$. While calculating the price in this way, all costs incurred in manufacturing the product are taken into consideration. |
| Competition Based Pricing | In case of products where market is highly competitive and there is negligible difference in quality of competing brands, price is usually fixed closer to the price of the competing brands. It is called “young rate pricing” and is a very convenient method because the marketers do not have to worry much about demand and cost. |
| Demand Based Pricing | At times, prices are determined by the demand for the product. Under this method, without paying much attention to cost and competitors prices, the marketers try to ascertain the demand for the product. If the demand is high, they decide to take advantage and fix a high price. If the demand is low, they fix low prices for their product. At times they resort to differential prices and charge different prices from different groups of customers depending upon their perceived values and capacity to pay. |
| Objective Based Pricing | This method is applicable to introduction of new (innovative) products. If, at the introductory stage of the products, the organisation wishes to penetrate the market e.g., to capture large parts of the market and discourage the prospective competitors to enter into the fray, it fixes a low price. Alternatively, the organisation may decide to skim the market, e.g. to earn high profit by taking advantage of a group of customers who give more importance to their status or distinction and are willing to pay even a higher price for it. In such a situation they fix quite high price at the introductory stage of their product and market it to only those customers who can afford it. |

Source: <https://www.slideserve.com/phelan-franklin/managing-products-and-pricing-strategies-powerpoint-ppt-presentation>



Which method of price fixation is being referred to here :

Hari fixes the price of shirts that he manufactures and sells at a price 10% higher than its cost. _____ (Cost Based Pricing)

Mannat introduces a new brand of biscuits at a low introductory price. _____ (Objective Based Pricing)

Sheetal fixes the price of her glassware keeping in mind the prices for similar products in the nearby shops. _____ (Competition Based Pricing)

Rahul, a fruit-seller increases the price of mangoes if there is a heavy demand for them during the summer season. _____ (Demand Based Pricing)

Pinky charges a high price for the exclusive designer handkerchiefs that she designs for a selective group of customers. _____ (Objective Based Pricing)

Jahanavi lowers the price of the vegetables at her shop in the evening, so that customers purchase them even when they are not as fresh as they were in the morning time. _____ (Demand Based Pricing)



| Component | What is it? | How? |
|-------------------------|--|---|
| Advertising | It is any paid form of non-personal presentation and communication of products by an identified sponsor. Its realistic task is not to change what people think about the brand but to have them think about the brand. | <ul style="list-style-type: none"> • Announcements in newspapers, magazines and journals, television, radio; • Outdoor advertising (such as posters, bus sides); • Online advertising; • Etc. |
| Sales Promotion | A variety of short-term incentives to encourage trial or purchase of a product or service (market offering). | <ul style="list-style-type: none"> • Buy One Get One Free; • Couponing; • Money-off promotions; • Competitions; • Free accessories (such as free blades with a new razor); • Introductory offers (such as buy digital TV and get free installation); • Etc. |
| Public Relations | A variety of programmes designed to promote or protect a company's image or its individual products or services. | <ul style="list-style-type: none"> • Corporate Communications: promoting understanding of the company through internal or external communication; • Press releases; • Multiplier events; • Sponsorship; • Lobbying: dealing with legislators and government officials to promote or defeat legislation and regulation. • Etc. |
| Direct Marketing | The use of consumer-direct (CD) channels to reach and deliver goods and services to customers without using marketing middlemen. | <ul style="list-style-type: none"> • Direct Mail; • Direct e-mail; • Direct WhatsApp messages; • Direct phone calls. • Etc. |

Source: Kotler P. and Keller K.L (2009) Marketing Management (13th ed.). Pearson Education International, Prentice Hall

Session 4: The Marketing Plan of My Business

 14:30 – 16:00

 To allow participants to develop a marketing strategy for their business idea.

Have the participants to regroup as per their selected business ideas. Hand out to each group/participant the Training Aid “*The Marketing Plan of my Business*” and ask them to develop the marketing strategy of their business by filling out each box in the template.

Give the participants 45 min to develop their Marketing Plan. When the time is up, ask each participant/group to present their plans.

Allow questions and comments from the other participants. Allow participants time to revise their marketing plans based on the feedback received.


Ask the participants to save their marketing plans as they will need them the next day (see Day 5, Session 2).



- To help participants, you may give them the *Training Aid 2: The 5Ps in a Nutshell* from Session 1 of Day 4.
- Invite an experienced entrepreneur to give participants feedback to their marketing plans.

Session 5: National Regulations for Start-ups

 16:15 – 18:00

 To introduce participants to national regulations and procedures launch and administrate a business

Before the session, consult the national legislation on starting and running a business. Prepare a presentation a presentation that includes at least at least: types of companies best fitted for small and medium businesses; legal requirements, including initial capital; registration procedure; taxes and annual reports. Make an extract of these provisions.

Start the session by introducing its objective. Ask the participants if they know how and where to register a business and what are the legal requirements. Gather participants inputs and conclude with your presentation.

Hand in the participants the legal extracts. Ensure that participants understand that these are only extracts, and they should further consult the law or legal advisers.



Instead of preparing a presentation yourself, invite a legal adviser or other relevant expert to present the legal requirements for starting and running a business.



| Product | Price | Promotion | Places | People |
|----------------|--------------|------------------|---------------|---------------|
| | | | | |


Training Module - Day 5: Financial Management

Schedule of the day:

| | |
|---------------|--|
| 09:00 – 10:00 | Session 1: Basic terminology |
| 10:00 – 11:30 | Session 2: Financial Planning - Budget |
| 11:30 – 11:45 | Break |
| 11:45 – 13:00 | Session 3, Part 1: Book-Keeping Tools |
| 13:00 – 14:30 | Lunch |
| 14:30 – 16:00 | Session 3, Part 2: Book-Keeping Tools |
| 16:00 – 16:15 | Break |
| 16:15 – 17:30 | Session 4: External Financial Sources |
| 17:30 – 19:00 | Session 5: Evaluation and Closure |

Session 1: Basic Terminology


 09:00 – 10:00


 To introduce the participants to basic terminology in financial planning and accountancy.

Start by telling the participants that by the end of today they will get skills in Financial Planning and basic Record-keeping. for this, it is important to clarify some terminology.

Conduct the exercise **“Record-keeping: Basic Terminology”**. See Method 6 the chapter *“Non-Formal Education Methods and Tools”* in this Manual.

Session 2: Financial Planning - Budget

 10:00 – 11:30

 To introduce participant to the importance of a financial plan.

- To allow participants to make a financial plan for their businesses.

Start the session by telling participants that in the exercise before, they have got acquainted with the “budget” definition. Re-introduce the definition.

Lead 5-10 minutes group discussion on the need of budgeting before launching a business (e.g. it estimates whether financial goals can be met; it can give indications on the steps needed to achieve the financial goal; gives indication on the cash needs; it estimates when the business will break-even etc).

Tell the participants that in this session they will make a 6-month budget for their business idea. Show them the *Training Aid: Budget Template* and explain how to fill it in: they shall start by

foreseeing all the *expenditures* for each month (e.g. equipment; rent; electricity; salaries) and the *prospective income*. For each month they will calculate whether the business will break-even (Income - Expenditure). This exercise will show them whether their business will break-even within six months, and if yes, in which month.

Regroup the participants as per their selected business ideas. Give each group a flip-chart, pens, markers and a copy of the *Training Aid: Budget Template*. Ask the groups to make their budget estimation. Remind participants to use their Business Model Canvas and their Marketing Plan from the previous days.

Give participants 40 min to finish the task.

When the time is up, invite 2-3 groups to present their budgets. Asks participants such questions as:

- What are your start expenditures?
- What is your balance in the first month?
- Can your business break-even in the within six months?
- What does your budget tell you about your business?
- Are there any steps you need to take to fulfil your business goals (to make profit)?

Conclude by summarising why budgeting is important and encourage participants to further develop their budgets based on the deedback and insights received.




If their budgets do not show a break-even or profit within six months, remind participants that not all businesses can produce a profit soon after it is launched. They should consider the business environment in full (e.g. the type of the business; investments made; high and low seasons).



| Month | Month 1 | Month 2 | Month 3 | Month 4 | Month 5 | Month 6 |
|-----------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Expenditures | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| A. Total Expenditure | | | | | | |
| Income | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| B. Total Income | | | | | | |
| Balance (B - A) | | | | | | |
| Break-even? (Yes/No) | | | | | | |

Session 3: Book-keeping Tools

 11:45 – 16:00

 To introduce participants to basic book-keeping.

- To familiarise participants with book-keeping record book.
- To familiarise participants with Profit and Loss Statement.

Part 1

Step 1: Introduction (25 min)

Start by telling participants that one important aspect for the business to succeed is to have control over the cash that comes in and goes out, a measure called bookkeeping. Ask participants whether they have heard of, or are familiar with, any methods of keeping such records (e.g. keeping receipts of things sold and bought/paid for; keeping a record of creditors; a more elaborate record keeping system).

Discuss with participants why is it important to keep a track of the cash that comes in and goes out. Record participants inputs on a flip-chart.

See below a list of advantages of book-keeping:

- Allows you to check your expenses and income regularly;
- It helps you plan and budget;
- You can monitor your sales performance;
- You can see at any moment who owes money to you;
- You can see at any moment whom you owe money to;
- You can check whether money got lost

Conclude by telling participants that in this session they will learn how to keep control over their cash in and cash out using the Book-keeping Record Book and how to get an overall indication of their business performance by using the Profit and Loss Statement.

Step 2: Book-keeping Record Book (50 min)

Present the participants the Book-keeping Record Book, see *Training Aid 1*. Explain that this tool is divided in two parts. On the left-side, they can record their everyday cash-in and cash-out, while on the right-side, they can categorise/group their cash-in (e.g. sales, advertising services etc.) and expenses (electricity, raw materials, equipment, staff costs etc.).

The left side allows them to see the balance at the end of each month, while the right-side allows them to see how much money they are spending on different categories of cash-out and which is the most profitable and weakest stream of income. By having this overview, they can take actions where needed in time: e.g. reduce costs in one or more expense categories (e.g. electricity); enhance the income from one of the streams (e.g. sales).

Project the Training Aid 1: *Book-keeping Record Book* or have the template drawn on a flip-chart/whiteboard beforehand. Work together with the participants to fill in the left-side of the record book based on transactions described in Training Aid 2: *Ms. Thapa's Popcorn Business*. Ask participants to give other examples. Once the left side of the record book is filled in, fill-in together with the participants the right side by categorising the cash-in and cash-out. Make the totals. Ask the participants to comment on the results.

You may help them with such questions as:

- Does the business have a profit or a loss this month?
- How do the income streams perform?
- What are the biggest expenses of this business?
- If for the next three months the record book would show a constant increase of expenses in category 1, but the same or less performance of the income streams, would you take any actions? If yes, which ones?

Part 2

Step 1: Book-keeping in practice (45 min)

Ask the participants to regroup again according to their selected business ideas. Give each group four copies of the *Book-keeping Record Book* (Training Aid 1). Tell them that they will now make a simulation of book-keeping. They will record cash-in and cash-out for their own businesses for four months (one copy of the record book/month). Ask them to go back to their Business Model Canvas and the six-month budget just made and, based on them, to record in the left-side of the book 7 cash-in transactions and 10 cash-out transactions for each month, then to fill in its right side.

Give them 25 minutes to complete the task. Have at least two groups to present their book-keeping records, preferable have at least one group who has registered a loss or an even balance in some of the months.



Alternatively, divide participants in groups of three-four. Give them the same task but let them select one of the business ideas for which they will make a 4-month book-keeping simulation.

After lunch, continue with Step 2.

Step 2: Profit and Loss Statement (45 min)

Start by telling the participants that, although, generally, the scope of a business is to make profit, not making a profit every month is not necessary a problem. Depending on the business type, they should consider, for example, the low season (e.g. low income for renting guest rooms off-season may be compensated by the sales in the high season) or the investment made before the business starts to make profit. To tell how a business is performing over a certain period of time, another tool is helpful – the *Profit and Loss Statement (P&L)* that will be now discussed.

Show the participants the P&L template, see *Training Aid 3: Profit and Loss Statement*.

Explain them that P&L is filled in by using the information from the record book.

Give the same groups a copy of the Training Aid 3 and ask them to fill it in based on the four record books made earlier in this session. Give them 20 minutes to finalise the task. When the time is up, ask each group how their business performed over the last four months.

Conclude by explaining that P&L is an important tool in business, especially in case of loans as banks or local help-groups may want to see how the business performed in the past, before granting a loan. Every large business should have a P&L at the end of each year of operation. Some businesses do P&L statements even more often (e.g. every three-six months).



- Bring samples of your national templates of a record-keeping book.
- Invite an accountant or an experienced entrepreneur to give participants advices on record-keeping, depending on the type of their business.



It is 7am and Mrs. Thapa has arrived at the market to open her popcorn stall. She started the first day of the month with 500 rupees but has just stopped at the corn market to buy 2kg of corn for 175 rupees. She also brought 60 paper bags for 75 rupees to serve the popcorn in.

It is a busy morning at the market and, by 11am, Mrs Thapa has sold 54 bags of popcorn at 22 rupees each. Mrs. Thapa's son arrived to help his mother. Mrs Thapa sent her son to get 60 more paper bags at 75 rupees.

By 1pm, Mrs Thapa and her son had sold a further 48 bags of popcorn at 22 rupees each, at which point the sun was high and hot, Mrs Thapa was tired, and all the popcorn was gone.

After closing the stall, Mrs Thapa's last task was to pay the neighbouring market stall 185 rupees for the use of electricity, which she does at the end of every day when she sells in the market.

Over the next 3 days she sells respectively 98, 76, 83 bags of popcorn at 22 rupees each; she purchased 6 kg of corn at 525 rupees and 260 paper bags at a price of 325 rupees.

From the 12th till the 16th there is a religious holiday in the village and hence more people going through the market street. Mrs. Thapa prepares for that by purchasing 750 paper bags for 600 rupees and 14 kg of corn at the price of 70 rupees per kg as it is cheaper to buy it in bulk.

Over this period, she managed to sell at the price of 22 rupees each the following amounts:

12th – 120 bags

13th – 152 bags

14th – 135 bags

15th – 159 bags

16th - 170 bags


On day 17, Mrs. Thapa discovers that her stall is damaged. She calls in one of her neighbours who is a handyman and asks him to repair it. The costs of the repairs amount to 200 rupees for labour and 400 for materials.


For the rest of the month, the weather is very bad with heavy storms, so Mrs. Thapa decides to stay home. Nevertheless, she had to pay the market manager the monthly fee of 7500 rupees for renting the stall, which she does it on the 30th.



| Income/ Expenses | January 2020 | February 2020 | March 2020 | April 2020 | May 2020 | June 2020 | July 2020 | August 2020 | September 2020 | October 2020 | November 2020 | December 2020 |
|---|-------------------------|--------------------------|-----------------------|-----------------------|---------------------|----------------------|----------------------|------------------------|---------------------------|-------------------------|--------------------------|--------------------------|
| Income stream 1 | | | | | | | | | | | | |
| Income stream 2 | | | | | | | | | | | | |
| Income stream 3 | | | | | | | | | | | | |
| Income stream 4 | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| A. Total Income | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| Expenses Type 1 | | | | | | | | | | | | |
| Expenses Type 2 | | | | | | | | | | | | |
| Expenses Type 3 | | | | | | | | | | | | |
| Expenses Type 4 | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| B. Total Expenses | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| C. Net Income (A-B) | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| D. Taxes | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| E. Net profit (C-D) | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| F. Accumulated Profit/Loss | | | | | | | | | | | | |

Session 4: External Financial Sources

 16:15 – 17:30

 To inform participants about external financial resources to support their businesses.

Before the session, make a research on available local/regional/national grants and suitable loans.

Step 1: Presentation (60 min)

Start the session by introducing its objective. Present the grants and type of loans identified beforehand, eligibility criteria and other conditions (e.g. repayment period and interest rates in case of loans, documentation to submit).

Discuss the difference between loans and grants (“loans” are money borrowed that must be given back in a certain period, at an interest rate;

“grants” are money that are not paid back but must be administrated in accordance with the strict rules of the funder).

Remind the participants that pitching the business idea is a way of accessing financial resources from investors.


Step 2: Group Discussion (30 min)

Lead a 20-minute group discussion on what to consider before taking a loan or a grant. Gather participants inputs. Conclude the session by urging the participants to consider the followings before taking a loan:

- Is a loan necessary? Do you use your own resources properly (e.g. family budget, savings, earning from other business)?
- What assets will you put in mortgage? What consequences could that have?
- What is the interest rate? Will the business still generate profit if adding the interest rates to the costs?
- Have you considered all the costs connected to taking a loan?
- Does the grant involve co-financing? How will you cover the co-financing part?

Session 5: Evaluation and Closure

 17:30 – 19:00

 To give participants space to reflect on their overall learning outcomes.

- To give a sense of closure of the training.

Step 1: Evaluation

Conduct the exercise **“Where do you stand?”** See the chapter *“Non-Formal Education Methods and Tools”* in this Manual.

Continue by conducting the exercise **“From this training I take home...”**. See Method 8 in the chapter *“Non-Formal Education Methods and Tools”*.

Step 2: Closure

Congratulate participants on their efforts and involvement in the training. If available, hand in participation certificates, see as an example

Tool 3: Certificate of Participation in chapter *“Non-Formal Education Methods and Tools”*. Encourage participants to pursue their dream businesses.

Give acknowledgements to the training team and their tireless efforts.

Conclude the training programme with a round of applause.








- Depending on your group, you may ask the participants to fill in an evaluation questionnaire. See an example in the part *“Non-Formal Education Methods and Tools”* in this Manual.
- For other evaluation methods and tips, you may check *“T-Kit No 10. Educational Evaluation in Youth Work”*, developed in partnership by the Council of Europe and European Commission. See: <https://pjp-eu.coe.int/en/web/youth-partnership/t-kit-10-educational-evaluation-in-youth-work> (last accessed on 7 June 2019).

Non-Formal Education Methods and Tools



Non-Formal Education Methods and Tools

Method 1: Voyage to your business

| | |
|---|--|
|  | 75 min |
|  | To urge the participants to identify their entrepreneurial goals. |
| | • To reflect upon what it takes to reach the entrepreneurial goals identified. |
|  | Relaxing music of your choice, pens and paper |
|  | Any |
|  | 15+ |

Preparation

- Create a cosy environment, you may choose to put on light music, candles or anything that is considered cosy in your local context.

- Ensure that each participant has a pen and paper before starting the exercise, so they can note down their ideas as soon as they open their eyes.

Overview

The exercise uses visualisation as a method to urge participants to identify their dream business and motivate them towards achieving it.

Instructions

Start by informing the participants that you will take them through a visualization technique to imagine their dream business.

Tell them that they will document the results of the exercise as soon as they open their eyes. Make sure that the participants have their pens and paper next to them.

Ask the participants to sit comfortable, legs uncrossed and hands on their thighs.

Read aloud, slowly, with a calm voice the followings:

- *Inhale deeply through your nose into the abdomen (allow a long count of five seconds, you may count slowly).*
- *Hold (allow a long count of two).*
- *Breathe out slowly through your mouth (allow a long count of five).*

Repeat for 10 cycles and continue with the instructions below. For the instructions below, allow 15 seconds for visualisation after each instruction, if not indicated otherwise.

- *Visualise yourself as a businesswoman.*
- *Where are you?*
- *What do you wear?*
- *What are you doing?*
- *Who is around you?*
- *What are you saying?*
- *What business are you in?*
- *What does it look like?*
- *Smell like?*
- *Sound like?*
- *How do you feel?*
- *Now think back to what it took you to get to this point in your life.*
- *How long did it take you to launch your business?*
- *What sacrifices did you have to make?*
- *What were the little victories you were able to celebrate along the way?*
- *What were the victories that you knew were bringing you closer to where you are today?*
- *What was the path like?*
- *Was it smooth and uneventful, or bumpy and turbulent?*
- *What obstacles did you encounter?*
- *How did you work through these obstacles? Consider the time it took you to get through each one.*
- *What feelings did you experience?*
- *Now picture yourself today and think about the route you are going to take to get to your next goals (let the participants to reflect for one minute).*
- *Open your eyes.*

Ask the participants to take five minutes to write down/draw what they have envisioned.

Give the participants the opportunity to share with the rest of the group (1 min/participant).

Bring the participants in circle for debriefing.

Debriefing Questions

- How did you experience this exercise?
- Have you learnt something new about yourself from this exercise?
- What “secret”/ “unacknowledged” dreams/goals have been revealed to you?
- Did it surprise you?
- How do you think you can reach your dream?
- What steps are you going to take to achieve your dream business after this training?
- What were you feeling/thinking about before, during and after the exercise?

Method 2: Tell me a story



75 min



To urge participants to reflect on personal potential

- To identify strengths and weakness



Relaxing music of your choice, pens and paper



15+



16-21

Overview

The exercise urges the participants to reflect on their potential. During the exercise, each participant will share a success story from their lives and receive feedback on their competences that the story reveals.

Instructions

Ask the participants to think about a challenging task/situation that they overcame. Give them 10 min to remember the task/situation.

When the time is up, divide the participants in groups of four. Instruct the participants that, on a rotation basis, each member of the group will fulfill the following roles:

- **Storyteller:** one participant who shares her success story;
- **Interviewer** one participant who asks the storyteller questions;
- **Listeners** two participants who carefully listen and write down the strengths and weaknesses of the storyteller.

Allow participants to choose the roles themselves. Once the members of the groups have chosen their roles, the Storyteller begins sharing her story. The Interviewer will ask questions to reveal further details. As the story unfolds, the Listeners will write on post-its strengths and weaknesses of the Storyteller evident through the story told (one strength/weakness per post-it). Allow 8 min per rotation, then ask the participants to change their roles.

When all the participants have shared their stories, ask the Listeners to stick each post-it on the arms of their respective Storyteller and provide feedback. Allow 5 minutes per group of Listeners.

Once the rotation in the group is complete, bring all the participants for debrief.



- If the participants in the groups are literate, you may give the Interviewer the Questions Sheet (see below).
- If the participants are illiterate, the Listeners may present orally the strengths and weaknesses identified.
- It can be sensitive to highlight weaknesses when someone is telling a personal story. Depending on the dynamic and profile of the group, you may choose to conduct the exercise asking the Listeners to identify only strengths.

Debriefing Questions

- How do you feel about the exercise?
- What did you notice about yourself through the exercise?
- What did you notice about the others?
- What impact did the feedback you received have on you?
- How can your strengths and weaknesses help you become an entrepreneur?



Questions Sheet:

What was the situation?
 How did you deal with the challenges/obstacles?
 What did motivate you to carry on/overcome the challenge?
 What does this tell about you?
 Who supported you?

Method 3: Spoon 101

| |
|--|
|  120 min |
|  To encourage creative thinking. |
| • To generate creative business ideas that respond to the community needs. |
|  A Spoon, Flipcharts, Markers, Pens, Post-its |
|  16 + |
|  Any |

Overview

The exercise encourages participants to identify local needs and generate creative business ideas.

Instructions

Step 1: Warm-up (10 min)

Show the group a spoon (or other common object) and ask each participant to name a different use for it other than eating (e.g. put on your shoes, make noise to call attention, make music, bind up one's hair). Make a few rounds until you feel the participants have exhausted their ideas.

Summarise by speaking about how innovation and thinking out of the box are ways to new business ideas.

Step 2: Community Demands (20 min)

Ask each participant to name demands in the local community (e.g. things that the community needs but does not have at present. Ask the participants to include the variety of demands expressed by different groups, for e.g. hospital, school, village council, business centre, hotels and restaurants.

Write participants' inputs on different flip-charts and display them in the activity room. Repeat the circle a few times until you feel that the participants exhausted their ideas.

Step 3: My business Ideas (40 min)

Hand in to each participant a pen and several post-its. Tell the participants that for this phase of the exercise, they will work individually. Ask them to come-up with as many businesses ideas as possible that are new or needed in their community.

Encourage the group to think outside the box and come up with businesses that are new and uncommon. Tell the participants to use one post-it per business idea. Tell the participants that with one of these business ideas they will work till the end of the training. Allow them 25 minutes to complete the task.

When the time is up, ask each participant to read aloud their business ideas and put them on a wall/board. .

Step 4: Selection of business ideas (35 min)

Allow the participants to walk around the room for 15 minutes and have a look at all the business ideas generated. Ask each participant to choose one business idea that they want to work further with. They can choose from their own pile, from other participants' piles or to propose another business idea if they were inspired by the others.

Inform participants that they can also form groups, if some of the same ideas have been selected by others.

When the time is up, ask each participant/group to comment on their choice and present the community demand that they will cover. Conclude with debriefing.






Debriefing Questions

- How did you make your business choice?
- What did you learn from this exercise?
- How will you use what you have learnt in the future?

Acknowledgments:

This is an amended method from the training manual "GET Ahead for Women in Enterprise. Training Package and Resource Kit", exercise 12, page 121: http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_116100.pdf (accessed on 1 June 2019).

Method 4: Jumping over the thought traps

| | |
|---|---|
|  | 105 min |
|  | To recognise negative thinking patterns. |
|  | To build self-confidence against the fear of failure through positive thinking. |
|  | Flipchart, Sticky-Notes, Pens |
|  | 15+ |
|  | 20-25 |

Overview

The exercise builds self-confidence against the fear of failure. Participants will learn about thought traps and will explore their limiting beliefs.

Part I: Instructions

Step 1 (20 min)

Make participants imagine that they have finally established the business they wanted. Ask them to imagine what could go wrong with their business (e.g. going bankrupt, losing the support from their families and friends, feeling constant stress etc.). Ask them to imagine the worst-case scenario they could.

Encourage participants to share their reflections with the rest of the group.

Now ask participants to think again about their worst-case scenario and what feelings this evokes in them. Ask them to take one post-it to describe this feeling with one word and rate its intensity from 1 to 5 (5 being the most intense). If there

are illiterate participants, ask them to keep in mind their feeling and rating until the end of the exercise.

Step 2 (15 min)

Following, have the participants to reflect on the thoughts that their worst-case scenario generates in them. Ask the following questions to help them reflect:

- What is the worst thing that went through your mind?
- What does this say about you?
- What are you afraid of?
- What does this mean to you? Your family? Your future?

Ask participants to justify for their answers (e.g. I am worthless because I failed) and encourage them to share their conclusions with the rest of the group.

Part II: Instructions

Step 1 (30 min)

Ask participants to brainstorm about what a thought trap/limiting belief can be, how a thought trap can affect our feelings and the way we view a situation. (5 min). Proceed to introduce participants to some types of thought traps (see Printouts). After each type, ask participants to give a personal example. (25 min)

Step 2: (15 min)

Ask the participants to remember their worst-case scenario from the first part of the exercise and reflect on alternative ways of viewing the situation. To help them reflect, ask such questions as:

- Is there an alternative way of thinking or seeing this situation?
- Has there been a time that you have felt differently?
- What would you say to a loved one who would have these thoughts?

Step 3: Re-rating (10 min)

Ask participants to remember their initial responses regarding their feelings about the worst-case situation and ask participants to re-rate their feelings. Have some of the participants to share their re-ratings. Conclude by explaining various thought traps, see printouts.

Debriefing Questions

- How did you feel at the beginning of the exercise?
- How do you feel now?
- Were there any changes between your initial and final rating? Why/Why not?
- What do you think we did this exercise for?
- What did you learn from the exercise?

Printouts: Examples of Thought Traps.



ALL OR NOTHING THINKING

You see things in extremes or in “black and white”, things are either good or bad, a success or a failure. **Example:** “It is either perfect or it is a mess”, “My friend likes me or she doesn’t.”

OVER-GENERALISATION

You see a single negative event as proof that other similar events will turn out the same way. **Example:** if one person behaved in a spiteful way to you, then all people behave in this way.

MENTAL FILTER

You pick out a single negative detail and dwell on it, viewing the whole situation as negative, refusing to notice any positives or anything that went well/you did well. **Example:** Believing that you did a poor job on a presentation because some people looked bored, even though a number of people looked interested and you received several compliments on how well you did.

DISQUALIFYING THE POSITIVE

You reject positive experiences by insisting they ‘don’t count’ for some reason or another. In this way you can maintain a negative belief that is contradicted by your everyday experiences.

JUMPING TO CONCLUSIONS

You make a negative interpretation even though there are no definite facts that support your conclusion. **Examples:**

- **Mind Reading** – you conclude that someone is reacting negatively to you, but you do not check with them.
- **Fortune Telling** – you anticipate that things will turn out badly, and you feel that your prediction is an already established fact.

MAGNIFICATION (Catastrophising)

You exaggerate the importance of things, such as, something you may have thought was wrong. You inappropriately shrink your achievements or desirable qualities. **Example:** “I’m going to make such a fool of myself, everyone will laugh at me, and I won’t be able to survive the embarrassment.”

EMOTIONAL REASONING

You assume that your negative emotions necessarily reflect the way things really are. **Example:** “I feel like a failure, therefore, I am one.”

SHOULD/MUST STATEMENTS

You set your self-standards of what you perceive you ‘should’ or ‘must’ be doing. These standards are often too high and unrealistic. The emotional consequence is guilt. **Example:** “I shouldn’t feel anxious.” “I must control my feelings.”

LABELING AND MISLABELING

This is an extreme form of overgeneralising. Mislabelling involves describing an event with language that is highly coloured and emotionally loaded. **Examples:** Instead of describing your error, you attach a negative label to yourself: “I’m a loser”. When someone else’s behaviour bothers you, you attach a general label to them “he’s a/an.....”

PERSONALISING

You see yourself as the cause of some negative external event, when in fact you did not have the primary or any responsibility. **Example:** “It’s my fault he feels sad.”

Method 5: Mapping Relationships

| | |
|---|--|
|  | 90 min |
|  | To build participants' capacity to overcome social, cultural and political obstacles on their way to become entrepreneurs. |
|  | Flipcharts/ papers, pens, colourful markers |
|  | 15+ |
|  | Any |

Overview

In this exercise, each participant will draw a map that illustrates their relationships with people and institutions around from where prejudice may come. By reflecting on these relationships, participants will define actions to mitigate these prejudices and achieve their business aspirations.

Instructions

Step 1 (40 min)

Give each participant a flip-chart. Ask participants to draw a circle with themselves in the middle.

Ask them to draw/write in the lower part of the circle all the people, institutions and organisations that may oppose or criticise them for getting involved in an entrepreneurial activity.

Ask them to draw/write in the upper part of the circle all the people, institutions and organisations that could be an asset to their business and may help with fighting prejudices.

Draw participants' attention that a stakeholder can appear both in the upper and lower part of the circle. These people, institutions and organisations may include:

- Families, friends, local community etc.
- Other female entrepreneurs
- Local shops where they buy supplies and sell products.
- Buyers.
- Local authorities/Religion authorities.
- Bank/ money lenders/ micro-finance institutions.
- Police.

Give participants 20 min. to work on their maps, then invite one by one to present their maps in plenary, explaining threats and assets from actors in their upper and lower part of the circle.

Tell the participants that understanding relationships with different actors, better helps to think about what can be changed.

Tell the participants that they will identify actions/steps to mitigate social/cultural/political obstacles to their ventures, considering the stakeholders identified. Proceed to Step 2.

Step 2 (50 min)


Ask the participants to reflect on where they would like to be in a year in relation to their business and draw a journey (a road/path) with a starting point in present time and end point in a year. On their path, they will indicate "stops" that are actions they will undertake to mitigate judgments/prejudices from actors in their lower part of the circle considering the actors in the upper part.


Allow 25 minutes to complete the task. When the time is up, gather the participants to present their work. Allow time for questions and feedback from the group. Conclude with debriefing.


Debriefing Questions


- What thoughts has this exercise evoked in you?
- Which one of the actors is your greatest threat?
- Who could be your greatest assets?
- How could you use your asset to mitigate your threats?
- What did you learn from this exercise?


Method 6: Record-keeping: Basic Terminology

 60 min

 To introduce participants to basic terminology in record-keeping

 Printed sets of the handouts.

 15+

 Any

This exercise familiarises the participants with basic terms in record-keeping, by matching a term-card with a definition-card.

Instructions

Print and cut the term-cards and the definition-cards in as many sets as needed depending on the number of your participants. Divide the participants in groups of 3. Give each group one set of the handouts.

Ask each group to match each term-card with a definition-card. Ask the participants in each group to analyse and understand what each term means. Give the groups 25 minutes to complete the task.

When the time is up, ask each group to present a number of their matches and their understanding of the term (if you have four groups, ask each group to present three matches).

Conclude the session with a 10-15 min. debriefing. See examples of questions below.

Debriefing Questions

- Were you accustomed with all the terms?
- What new terms have you learnt?
- Were there any terms that you heard before of, but they had another meaning then you thought?
- What term was most easy to understand?
- What was the hardest?
- Has the exercise helped you clarify the basic terms in record-keeping?



Term Cards

| | | |
|-------------|------------|-------------|
| BUDGET | INCOME | EXPENDITURE |
| LIABILITIES | BREAK-EVEN | NET WORTH |
| CAPITAL | CREDITORS | RESERVES |
| DEBTORS | INVOICES | ASSETS |



Definition Cards

A financial planning tool. It is a list of anticipated income and expenditure over a period of time, usually a year. May predict a surplus (income exceeds expenditure) or a deficit (expenditure exceeds income).

Money received or expected to be received (i.e. invoiced), also cash-in.

Money spent or bills received, also cash-out.

The value of any tangible property and property rights owned by a company less any reserves set aside for depreciation. Assets don't reflect any appreciation in value unless they're sold for the greater value.

Loans or expenses that a person or company has committed to and must pay for.

A point in a business venture when the profits are equal to the costs.

Money and property that a person or company uses to transact business.

The amount of equity a company has, which is the difference between its total assets and total liabilities.

People who owe you money.

People you owe money to.

Funds that have been set aside for special purposes or to cover contingencies.

An itemized list of goods shipped or services rendered, stating quantities, prices, fees, shipping charges, etc. Also known as a "bill."

Answers

Budget: A financial planning tool. It is a list of anticipated income and expenditure over a period of time, usually a year. May predict a surplus (income exceeds expenditure) or a deficit (expenditure exceeds income).

Tracks when income and expenditure can be expected during the period covered by the operating budget. It amounts to a series of monthly cash flow projections.

Income: Money received or expected to be received, also cash-in.

Expenditure: Money spent or bills received, also cash-out.

Assets: The value of any tangible property and property rights owned by a company less any reserves set aside for depreciation. Assets don't reflect any appreciation in value unless they're sold for the greater value.

Liabilities: Loans or expenses that a person or company has committed to and must pay for.

Break-even: A point in a business venture when the profits are equal to the costs.

Net worth: The amount of equity a company has, which is the difference between its total assets and total liabilities.

Invoices: An itemized list of goods shipped, or services rendered, stating quantities, prices, fees, shipping charges, etc. Also known as a "bill."


Capital: Money and property that a person or company uses to transact business.

Debtors: People who owe you money. **Creditors:** People you owe money to.


Reserves: Funds that have been set aside for special purposes or to cover contingencies.

Method 7: Where do you stand?

 30-35 min

 To evaluate participants learning outcomes.

- To allow participants to recognise and express personal reflection on their learning.

 Questions Sheet in the Handout, “Agree” and “Disagree” signs.

 15+

 10+

Overview

Participants answers to a number of statements by situating themselves on a imaginary line having “Agree” and “Disagree” as two extreme positions.

Instructions

Before the session, prepare two posters: one saying, “I agree” and another – “I disagree”.

Stick the posters at opposite ends of the activity room, so that people can form a straight line between them.

Explain the participants that you will read out a number of statements. Point out the two extreme positions and their posters. Explain that participants may occupy any point along the (imaginary) line, depending on the extent to which they agree or disagree to the statement.

Read out the statements in turn (see Printouts).

Stimulate reflection and discussion. Ask those at the endpoints to explain why they have occupied these extreme positions. Ask someone near the centre to explain their position too. Allow people to move position as they listen to each other’s comments.

Add other statements if needed.


Printouts

Statement Sheet

- The training course inspired me
- I learned something new about myself
- I feel I can make a difference for myself
- I feel I can make a difference for my family/community
- I gained new knowledge
- I know the 5 Ps of a Marketing Plan
- I can now do simple book-keeping
- I know what it takes to start a business
- I have a business idea
- I know how to fight prejudices against my business venture
- I have a concrete plan to start my business
- I want to deepen my knowledge on business administration
- Launching a business is important to me
- I know where I can find further help and support
- I will start a business


Method 8: From this training I take home...

 30-35 min

 To evaluate participants learning outcomes.

- To allow participants to recognise and express personal reflection on their learning.

Box of matches;
1 small container.

 Optional, relaxing music in the background.

Any

 10+



Overview

The participants express the most important outcomes of the activity, speaking for the time that a match is burning.

Instructions

Ask the participants to sit comfortable on the floor, forming a circle. Tell the participants that one by one they will burn a single match. While the match is burning, they shall speak continuing the sentence “From this training I take home....”.

Instruct the participants that each one of them shall speak only for the time that the match is burning.

When all the participants have spoken, allow extra time for those who did not manage to finish their thoughts and/or final thoughts.

Daily Debrief Form

Have a look back on the day sessions and consider the following questions:

1. What have I learned during the sessions?
2. What have I learned outside the sessions?
3. What has surprised me?
4. Something that is directly transferable to my future...
5. Something that is very important to me, but needs further reflection...
6. What I really need/want to do as soon as I get back home.

Answer here what you have achieved in terms of:

Skills :

Attitudes:

Knowledge:

Title of the Activity:
Location:
Dates:

Evaluation Form

1. Please name three activities that were the most important for you:

1. _____
2. _____
3. _____

2. In what way did the activities inspire you?

3. What is your occupation now?

4. What are your future plans?

5. What did you personally offer to this activity?

6. Back home, what would like to share from this experience? How will you do that?

7. Suggestions or any other comments?

Certificate of Participation

awarded to

Recipient Name

Who has successfully completed

Program/Project Name

Dates, Location

Stamp

SIGNED, *Signatory Name*, Signatory Title

Your Logo

Success Stories



Success Stories

DENMARK

Story 1: Social Kitchen

Noura Bittar is a Syrian refugee who fled to Denmark during the civil war. In Denmark she faced discrimination because of her status as a refugee. The general stereotype about her and other refugees was that they came to take job opportunities and money away from the Danes.

Rejecting this image and while still having family and friends endangered by the war, Noura decided to start a catering company. Her goal was to become self-sufficient and to introduce Danish people to the Syrian cuisine. At the same time, her company was also meant as a “thank you” to the state that gave her a chance for a new beginning.

She is now committed to helping other women from troubled backgrounds, such as refugees, rape and domestic abuse victims, by offering them free cooking courses.

Story 2: Multicultural Women’s Association

Parshank Saeed arrived in Denmark together with her husband as Iraqi political refugees. She was determined to learn the Danish language and mastered it within a year. Being a Kurdish Iraqi and having her dad killed for his political activities, she had faced a lot of challenges both in her home country and later as a refugee.

As she slowly integrated in the Danish society, she decided to establish and manage Multicultural Women’s Association - a social organization working towards inclusion and integration of ethnic minority women living in Denmark.

For her work and dedication, she received in 2018 “Ildsjæleprisen” (the Burning Enthusiasm Award) from the Danish Ministry of Integration given to those who work tirelessly to help others. Today she is using her own experience to help other women succeed.

NEPAL

Story 1: From Underprivileged to Cooperative Leader

Mrs. Fulmaya Tamang now 47 years old living in Dhulikhel, Kavrepalanchowk District, Nepal, did not have the opportunity to go to school as a child due to the poor economic condition of her family. Living in a community dominated by men, it was not easy for her to go beyond household work. She got married at a young age and had four daughters. Since her husband had no work, Fulmaya was again faced with a challenging economic situation at home.

One day, she saw a TV program, where many women were working together to make their lives better, and she felt inspired by the idea. The program motivated her to open a cooperative. She began with 20 women and their aim was to save 50 rupees each month in an informal account. They collected money through agriculture and the loans from the cooperative were used for buffalo husbandry, agriculture, and education. Currently, there are more than 200 members in the cooperative.

Later she became interested in homestay programmes and built a guest house that she has been successfully managing since. Thanks to her success of running a cooperative, she has been able to help many other women in her community through the development of several programs such as a community health clinic and humanitarian responses. Today she is honored and recognized by her community and even all of Nepal.

Story 2: A journey from the Bottom to Top

Mrs. Parbati Shrestha, 35 years old, faced a difficult life, living hand to mouth and struggling each day. Rural life in Dadhi village, with its poor economic conditions, is very tough. Somehow, Parbati was managing her life with only a few basic needs. She did not even have a good house to stay in and the cold winter nights were an especially horrible experience for her.

At the age of 29 she started a small shop with a few thousand rupee investment, approximately 50 Euros. Her hard work and good marketing plan delivered great

results. After her success with the shop, she also started investing in farming and poultry and gained even more capital that allowed her to create a very good life for herself. Nevertheless, she has never stopped investing in her business, she even ventured into new businesses such as vegetable and poultry farming. In addition, she is a good local retailer.

Currently she is considered very wealthy in her locality and has an impressive estate of multiple concrete houses and a big shop in her village. None of this would have been possible, if it were not for her firm initiative and hard work. Today she is a popular and celebrated entrepreneur in Sindhuli.

CAMBODIA

Story 1: Farming Success

Mrs. Srey Mao, lives in a village in Koh Kong province in South-West Cambodia. She was born in a poor family. She received training on animal raising and health care in the village by CARE International. When she started work as a village animal health worker, she was discriminated and discouraged by the community, particularly by men, because this type of job was considered as man work. However, she did her best to overcome the adversities and she persistently continued to do her job.

She struggled with her start-up of a small animal farm as she did not understand the climate change, which affected the process of animal breeding. For example, she bred 12 chickens and only 2 or 3 survived because she did not know how to protect and nurse them. Her failed attempts, however, did not discourage her and little by little she was learning and improving her methods. Today she shares her knowledge and skills and teaches others in the community how to raise chickens and pigs and how to maintain a vegetable garden.

Besides this job, she also runs several other businesses such as pig and chicken farming, a vegetable garden and a small grocery store in the village. By doing so, she generates income from multiple sources in order to avoid the risk of bankruptcy, in case one of the businesses fails.

Story 2: Learning to Grow

Mrs. Yoeb Theory is 42 years old and lives in Chambok He village, Kampong Thkov commune, with her husband, daughter and son. Theory is a farmer and works with crops and livestock for a living. Theory had a history of domestic violence, as her husband frequently had anger outbursts and used violence towards her and their children.

In 2011, she participated in a program of an organization called “Banteay Srei” that taught new agricultural techniques to help farmers cope with drought, make compost, set up and utilize drip and drop irrigation, make natural pesticides, as well as learn crucial information about the water cycle. She started to apply these plantation techniques into her own 300 square meter plot of land. The program inspired her to try to grow mushrooms and she discussed this option with her husband after her visit to a mushroom plantation. The family decided to expand their crop production and gained a lot of profits from selling the mushroom crop. After seeing this positive result, Theory decided to continue to expand her plantation and even experiment with different growing techniques, based on her knowledge.

The overall health of the family improved, owing to their access with growing fresh and chemical-free vegetables. Her husband is no longer violent towards her and their children, attributing this to their successful business that has brought the family closer together. She is willing to share her knowledge and experience with other community members, as well as, continuing to expand her business in growing mushrooms, vegetables and raising chickens. She wants to support her children in getting an education and hopes that they can study at university with the profits she has earned.

INDIA

Story 1: Popcorn

Promila Devi, 48 years, a resident of Bhogpur village in India, belongs to the Scheduled Castes (Dalit), the lowest caste. She has her own land, but she cannot do farming because of water scarcity and low soil productivity. Living in such a difficult situation, she cannot feed her family and help her children get higher education.

Success Stories

However, when she became a member of Shakti Self-Help Group (SHG), everything changed. It gave her the opportunity to establish a small business and generate additional income. Her village is close to Haripur, a prominent Sikh Temple and a famous tourist site which thousands of people visit every Sunday. Thus, she decided to get a loan from her SHG group and start selling popcorn to local tourists and devotees. With the loan, she bought a small popcorn maker, necessary equipment and raw materials for her business operation.

By starting up this business, she could then earn a higher income for her family, which covered their living expenses and she could support her children to continue their studies. After running the business successfully for two months, she decided to repay her loan to her SHG. Besides that, she was able to save 50% of her profit and deposit it in the bank.

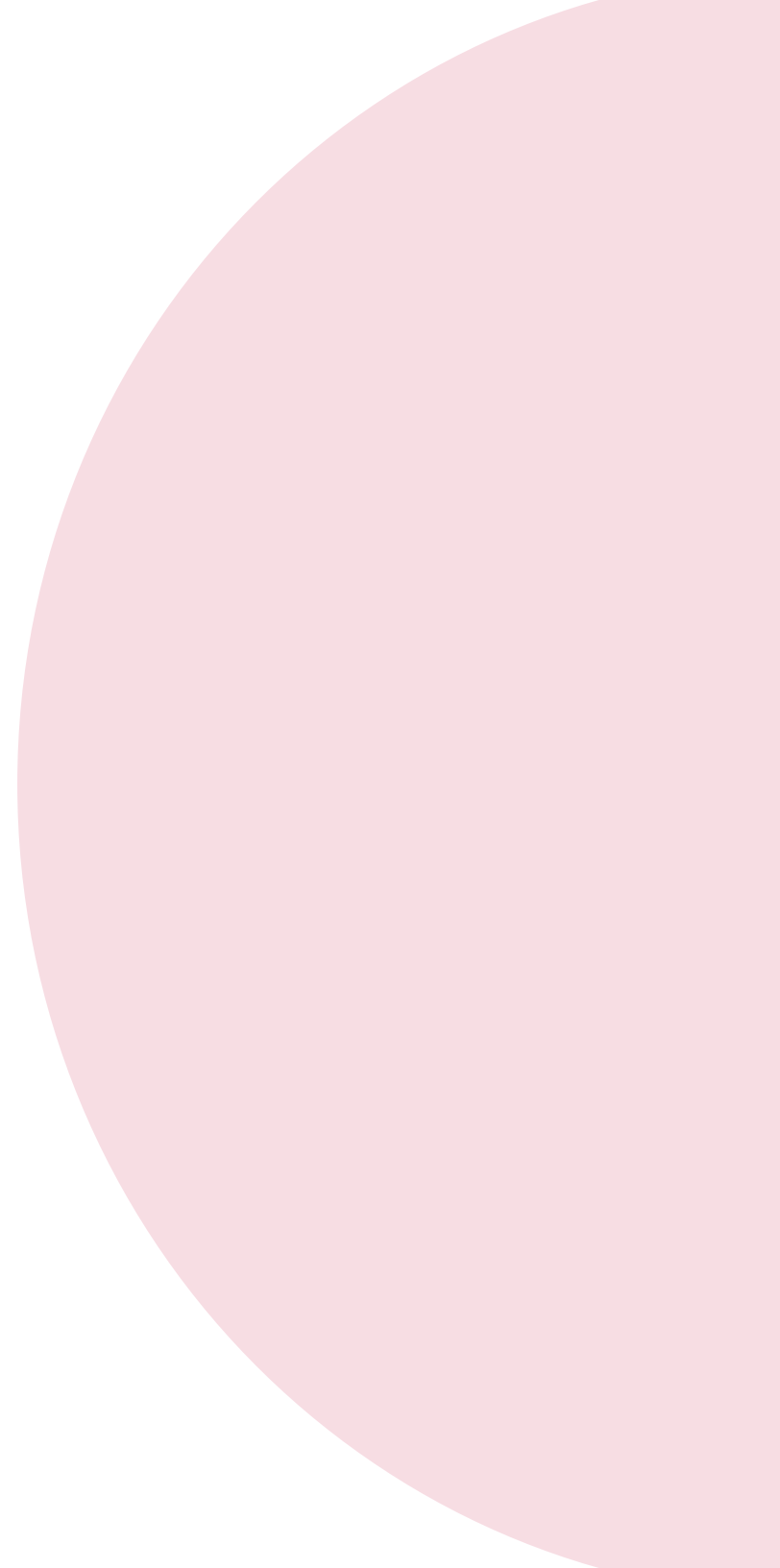
Story 2: Reinventing Pottery

Somati Devi, 45 years old, a resident of Damuwala village of India, belongs to Other Backward Class (OBC). She lived with her husband, but they had no children. She earned a small income from making pots and renting out a free room to others.

However, since modern kitchen materials were introduced and used in the community, she was worried she might lose her job and was also concerned about the harmful effects of plastic on people's health and environment. Thus, she wanted to make her current business bigger and promote the cultural value of the earthen pots as, apart from being used as a home water storage cooler, they are used in many religious rituals.

She came up with a business idea and she took a loan from her Ekta Self Help Group (SHG). Based on her knowledge and skills in making pots, she was able to increase the number of pots she made and produced them in different styles, colors, sizes and shapes. She also began producing lamps, vases and other house decoration items. She sells all her products at home and sometimes during festivals or community fairs. She can now make a sufficient profit from selling these products and she could repay the loan and interest to her SHG within 10 months.

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