



Gender Transformation & Empowerment



A TRAINING GUIDE ON ENTREPRENEURSHIP, ADVOCACY, CIVIC RIGHTS AND OBLIGATIONS FOR WOMEN IN THE PRIVATE SECTOR

2017

**A TRAINING–GUIDE ON
ENTREPRENEURSHIP, ADVOCACY, CIVIC
RIGHTS AND OBLIGATIONS FOR WOMEN
IN THE PRIVATE SECTOR**

2017

Acknowledgement

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We also thank Civil Society Organizations that provided the information necessary for the development of the training guide. Sincere gratitude also goes to the resource person for conceptualizing and working tirelessly towards the development and publication of this guide. A lot of information was acquired from the practical simplified handbook to support women's economic empowerment, developed by UWONET.

UWONET strongly believe that this training guide will be a great resource to individuals, groups institutions, duty bearers, and communities in enhancing Capability and Influence of Women in the Private Sector.

Preface

Uganda Women's Network (UWONET) commissioned the development of this training guide with support from HOROZONT 3000 as part of her effort towards a Ugandan society free from all forms of gender based discrimination through promoting and enhancing networking, collective visioning and action among members and with different actors working towards development and the transformation of unequal gender relations.

The training manual includes topics on economic empowerment, skills to support economic empowerment, credit/loan, entrepreneurship, investment, business planning, enterprise management and value chain. UWONET will use this training guide to inform her capacity building component through a project she is currently implementing to enhance Capability and Influence of Women in the Private Sector in the districts of Amuru, Zombo and Mubende.

We hope this training manual will be used by individuals, Civil Society organization (CSOs), and Local government officials to enhance their skills and knowledge on their participation in business and their engagement in the local government planning process.

The development of this training guide involved the compilation of existing related training manuals. This Manual therefore builds on and endeavors to complement existing efforts towards the elimination of all forms of gender based discrimination.

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Training Preparation Tips and Check List

Familiarize yourself with UWONET

- You need to get excited about UWONET and what it stands for by understanding its Mission, Vision, objectives and its background. · Confirm logistics.
- Find out about your participants (number, education level and decide language to use).
- Remind participants about the date, venue and time of training. Encourage the participants to bring a notebook and pen during the training sessions.
- Assemble and review materials.
- Practice facilitating the training.
- Prepare all the flipcharts and teaching aids.

Day of training

- Set up the classroom, ensuring that it meets the standards of a good learning environment.
- Oversee participants' leadership being set up
- Pin up the Ground Rules developed during the Introduction SESSION.
- Pin up the SESSION Title and Objectives (for the session that you will be leading).
- Prepare and arrange all materials that are specific to the session.
- Some of the basic materials for each session are:
- The Trainer's Guide .
- Attendance Register.
- Trainer's Materials (for example flipcharts, manila papers, markers, chalk, chalk board, etcetera.)

Evaluation

- At the end of every module, ensure that the participants have taken home points or provide Feed Back Forms that need to be taken back to the relevant office.
- As a trainer, you will also need to assess the training at the end of each day. Thereafter, hand them over to the relevant office.

General Tips on Training

- Time your sessions- This is important to enable you cover your content as planned but also plan for some ice breakers amidst sessions to allow participants to comprehend.
- Praise and affirm - Whenever the participants' complete tasks, praise them for their efforts and introduce fun ways to affirm them.

- Create safety – Allow the participants to know that there is space for them to make mistakes and to learn how one can do things differently. Be careful how you respond to specific situations. For example, how you respond to a participant who gives the wrong answer may either encourage other participants to participate in class or may discourage them.
- Have fun – As much as possible, use humor and allow the participants to enjoy the activities even as they learn the content. Include energizer activities when you sense that the energy levels are not at a peak.

Tips on Facilitating Learning Activities

- Give clear instructions – Ensure that all the participants understand what is expected in an activity and encourage them to ask questions before you start.
- Group activities – Ensure that you guide the participants into creating groups before giving them the instructions in clear steps. It is also advisable to inform them on what the activity is about.
- Learning Moment – After an activity, it is important to give the participants an opportunity to discuss what they have learned.
- Use open ended questions.
- Be objective when you choose to use the local language and local examples in your training delivery.

Avoid stereotyping the participants based on gender, religion, ethnicity or any other characteristic

Introduction

The Project on enhancing Capability and Influence in the Private Sector in Policy Engagement and Broadening Women's Social Movement-building

Uganda Women's Network (UWONET) is a registered Nongovernmental organization as well as an advocacy and lobby coalition of national women's organizations, institutions and 9 individual members in Uganda. UWONET was born out of the East African Women's Conference held in Kampala in 1993 in preparation for the UN World Conference on women in China in 1995.

UWONET envisions a Uganda society free of all forms of gender based discrimination through promoting and enhancing networking, collective visioning and action among members and with different actors working towards development and the transformation of unequal gender relations.

The Project on enhancing Capability and Influence in the Private Sector in Policy Engagement and Broadening Women's Social Movement-building

This project is supported by HORIZONT 3000 and specifically targets improvement of the business environment for women entrepreneurs and farmers, through capacitating to effectively participate in creating an enabling environment for their businesses to grow. The project is being implemented in Amuru, Zombo and Mubende districts. It will specifically target women in business, farmer groups, CSOs and the district leadership.

The project aims at enhancing women's participation in business, noting that limited participation and engagement of business women in the private sector will result, not only into a poor, but gender irresponsible business climate, which may continue to limit their growth in the private sector. In a bid to address this, UWONET will work in these districts to address the hindrances towards a conducive and productive business environment for women in Uganda.

Purpose of the Training Guide

UWONET has developed this training tool, to guide the entrepreneurship, advocacy and civic education training sessions, that UWONET intends to conduct for women in business and women farmer groups in Amuru, Zombo and Mubende districts. It is an interactive guide, which addresses key capacity gaps identified by women engaged in business in the project areas.

The training guide is divided into two sections:

- Part I addresses key concepts focusing on women's economic empowerment, the private sector and the informal sector and advocacy strategies to enhance women's economic empowerment.
- Part II addresses the specific and practical skills set required in order for women to work towards economic empowerment.

MODULE 1:

Economic Empowerment

Objectives:

By the end of the learning session, participants will have:

- Understood the meaning and distinction between Economic empowerment and Women Economic empowerment
- Appreciate the need for women empowerment
- Know the changes that happen when women become empowered
- Identify examples of economic empowerment

Time:

- 3hrs, 30 minutes

Preparations/Materials:

- Blank cards for each participant
- Markers
- Masking tape
- Flip chart paper
- Projector

1.1 SESSION 1: Economic Empowerment

Define Economic empowerment:

Trainer's notes

15 mins: ASK participants to write down their understanding of the term economic empowerment (Use VIPP cards)

Answer: Economic empowerment refers to the ability to have access and control over economic resources:

Trainer's notes:

Interactive lecture on examples that reflect economic empowerment as well as women's economic empowerment.

Group similar answers together and explain to participants the difference between economic empowerment and women economic empowerment. (45 minutes)

land – access and control over land; labour–ability to assert your labour rights – eg earn a reasonable living wage and entitlements to maternity leave; and capital – access to affordable credit.

It implies that someone has reached a relative level of livelihood security where they are able to take care of their needs and obligations in a sustainable manner. It also implies that even if a crisis emerges eg loss of a job, someone will have some savings and assets they can rely on in order to be able to sustain a living.

1.1.1 *Women's Economic Empowerment*

Trainer's Notes:

30 mins: ASK participants to share what benefits an empowered woman will likely have. Remember to also tell them to include negatives that such a woman will face (Flip chart responses)

- Women's economic empowerment looks at these factors from a gender dimension with women having the capacity, skills and negotiating power to hold economic resources.
- This understanding goes beyond support for business for example, but recognizes that women have the decision--making power over the business. Women therefore have control.
- Women's economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive growth.
- Women's economic empowerment is therefore both a means and an end to poverty reduction and growth

Why should we focus on Women Economic Empowerment?

- By addressing women's economic empowerment, we want to shift the power relations so that women have more financial and economic control and therefore can transition from poverty to livelihood security.

What changes happen when Women are economically empowered?

Trainer's Notes:

45 mins: ASK Participants go into Groups and share real life examples of what actually happens Trainer should encourage the participants to cite both positive and negative experiences or 4 Participants allowed to share their experiences with the rest and how it ended or situation is now Later wrap up the session and say (incase none of these appear in their submissions);

- When women are economically empowered, women receive direct benefits. Their children are more likely to be educated, marry at an appropriate age and able to sustain a living.
- This has an overall benefit on the family, community, society and the nation and can break the cycle poverty.

How can women become economically empowered?

- Women can become economically empowered by engaging in and controlling economic activities that enable them to derive an income including through making investments.
- Economic empowerment is one aspect of empowerment.
- Empowerment implies challenging structures that keep someone in a position of disempowerment.
- Economic empowerment therefore implies challenging those structures that maintain poverty.
- Due to gender inequality, women largely do not have control over economic resources. Further, they are the biggest majority of the population and the most affected by poverty in Uganda.
- This implies that women can save, access credit, form groups for this purpose and participate in business/ entrepreneurship activities. We will look at all of these elements through this training process.

What is the private sector?

Trainer's notes:

- Using VIPP Cards ask participants to write down their understanding of the term private sector, and informal sector with examples in each case-15 minutes
- Group similar answers together if any and explain to participants the definition and distinction between private sector and informal sector-30 minutes

Answer:

- The private sector is the part of the economy, which is run by private individuals or groups usually for profit and is not controlled by the State.
- The private sector includes both big companies and businesses.
- Those who participate in the private sector pay direct taxes to government.

What is the informal sector?

- According to the Uganda Bureau of Statistics, the Informal sector covers businesses normally characterized by: absence of final accounts, having less than 5 employees, no fixed location, in most cases not registered and sometimes such businesses are operational for only 6 months or less.
- The informal sector often operates at household level through small businesses.
- These businesses are usually: Agricultural businesses; Forestry; Mining and Quarrying; Food Processing; Hotels and Restaurants.
- Those in the informal sector do not always pay taxes to government.
- The informal sector is important to women's economic empowerment because that is where most women in Uganda are placed.
- Identify issues affecting your business and documenting them
- Develop a message on change you want to see.
- Identify key stakeholders that can respond to the issues that you have identified.
- Map out the different stakeholders whom you want to influence to address the issue

- Identify different ways to get your message to stakeholders. For example, dialogue with the stakeholders and identify 'male champions' who can support your cause to also speak on your behalf.

What is civic space?

Trainer's Notes:

Interactive lecture on Civic space-15 minutes

- Civic space is created by a set of universally--accepted rules, which allow people to organise, participate and communicate with each other freely and without hindrance, and in doing so, influence the political and social structures around them.
- Through advocacy we make use of civic space to address our needs and rights. With regard to women's economic empowerment, this means advocating for women's rights for better access, control and benefits from economic resources.
- However, civic space can sometimes be constrained.

How can women advocate for better support towards their businesses?

Trainer's Notes:

Brainstorm with participants on how to advocate and be heard to support their claims and or their businesses (Flip chart responses) -30 minutes

- As women engaged in the private sector, your role is to ensure that you receive sufficient support to enable you to carry out your business activities. Strategies you can use to address this include:
- Organize and participate in groups through which you can collectively address the issues you face.
- Popularise the issues eg get your message through the media.
- Get feedback on actions taken and follow up commitments made.

Discuss some of the issues in relation to Women's Economic Empowerment raised in the 3 districts:

1.1.2 Economic activities in the districts

Trainer's notes:

Interactive lecture with participants.....ASK questions like;

- What is the major crop grown within district (participants come to a consensus of at least three enterprises)
- Are the farmers organized in groups? And if so, are they based on gender?
- What is the unifying factor for group formation?
- How are women involvement in agriculture?
- What is the women involvement in the existing jobs like at Local Government?

Summarize the session and say....

In all districts farming is the major economic activity. Farming is the major business with people organized in groups and growing crops such as: simsim, groundnuts, coffee, bananas, beans, rice, among others. Other businesses, include: selling fish (especially in Amuru district), poultry keeping and tree planting. Women are also engaged in service business, especially in hotel and catering services, saloon service, and tailoring.

- What needs to be established is the scale of these operations (whether it is subsistence or commercial?)
- The level of organization of women into groups, associations or other form through which they are able to bulk their commodities.
- Their ability to bargain for fairer prices, benefit from economies of scale in terms of transportation, the markets they sell to etc.

1.1.3 Engagement in Local Governance

The engagement of women in business in local governance is low. Right from the village level, very few women attend village meetings because year in and out, they do not see how their concerns are being addressed.

- What are the education levels of the women starting at the village level?
- How can women participate equally and effectively with men in community meetings?
- Where do women seek redress?
- How many women have participated in trainings of such a nature before and for how many is this first?

Gender Based Violence GBV

Trainer's Notes:

In Groups, ASK participants to note examples of GBV , causes of GBV (use flip charts)

ASK if Men are also victims of Gender based violence.....Let the Participants also share some examples. The participants should also share the process of referral in cases of violence in their respective villages/towns. (45 minutes)

Many women in business experience economic violence. Women plant crops but when it comes to harvesting or when they sell the produce, the men take all the money and use it to drink alcohol or marry another wife

- What strategies can women put in place to minimize the risks of economic violence
- Can women own or have control over the land they farm or have bought?
- Are women aware of the referral pathway when they experience violence?

Addressing some of these specific areas can enable us to support women's economic empowerment. The specific skills set are covered in the part II of this module.

MODULE 2: Specific Skills and Solutions to support-Women's Economic Empowerment

TOPIC: Savings

Content

- Make a savings plan
- What is savings?
- Why is it important to save?
- How to set savings goals?
- How and where to save?
- Compare savings services
- What are the considerations when saving?
- Make a savings plan?



2.1 SESSION 1: Savings: What Are They and Why Save?

Objectives:

By the end of the learning session, participants will have:

- Defined savings
- Described and categorized purposes of savings
- Identified how to overcome savings difficulties

Priority: 1 - This session is important to all targets. Understanding and being able to save is important to all.

Time:

40 minutes

Preparations/materials:

- Blank cards for each participant
- Markers
- Masking tape
- Flip chart paper

Steps:

- Introduce the module on savings–5 minutes
- Define savings and why people save – 15 minutes
- Create a case study family – 15 minutes
- Identify the difficulties of saving – 5 minutes

2.1.1 Step 1: Introduce the sessions on savings–5 minutes

Say the following:

Welcome to our next session about savings. Through the activities in this module we will work with you to improve good savings practices.

2.1.2 Step 2: Define savings and why people save–15 minutes

Ask the large group the following question:

What are savings?

Note: Saving is a fundamental part of money management.

Listen to a number of responses from the group. Then post the following flip chart and summarize their ideas as you review each point.

What Are Savings?

Putting money aside to use in future. Storing money away for some purpose, then you are practicing savings

Investments in items like animals, land or gold that can be sold when cash is needed. It is a way of building assets

Overall, savings is the practice of putting aside part of your current earnings for future use. It is not done once but over a period of time. You may have to sacrifice current luxuries to save for a better future.

Note: Saving is a fundamental part of money management

Give the participant the blank cards and ask the following:

What are 3 reasons why people save?

Write one reason on each card and should be large enough for everyone to see and readable

When the participants are finished, ask them to post their "reason cards" on the wall.

Incase some participants cannot read or write, encourage them to call out the reasons and write each on a card for them.

The reasons may include the following:

Incase of emergencies, such money can be used

- Expand or invest in business
- Acquire an asset (car, house, land etc)
- Gifts
- Holidays
- Wedding
- To pay school fees
- Sickness

Next, say:

Let's look at these cards again. What savings purposes are similar?

Group the savings cards into similar categories based on participants' suggestions. Ask:

What can we name these categories?

Help the participants come up with appropriate names for the different categories of savings. See the example below.

Unexpected Future Events	Expected Future Events	Optional Expenditures	Building Assets
• Sickness • Funerals • Emergencies	• Weddings • Education • Holidays/Festivals	• Holiday • Luxury items • Gifts	• Land • Car • Motorcycle • Business

Say: Every individual or family has different reasons to save. Saving helps us to protect against future unexpected events, plan for future anticipated events and build assets. It also permits us to enjoy the pleasures of life. But despite the obvious benefits of saving, many people do not do it.

2.1.3 Step 3: Identify the difficulties of saving –5 minutes

Ask: Why is it difficult to save money?

Give each participant 5 blank cards to write in readable prints why it is difficult to save -5 minutes

Categorise with the participants similar responses and pin on the wall. Acknowledge the barriers that participants have named.

Barriers to saving money

ASK if anyone would like to talk about the specific difficulties their family faces when trying to save.-20 minutes

Say: With all these difficulties in trying to build up savings, we know that saving is hard work. To save when you have little to start with requires sacrifice. In order to save, you will likely have to give up something important. It takes discipline.

Ask: What can be done to overcome these barriers to saving?

Ask for volunteers to share their ideas. Highlight the common themes. Be sure to include the following 2 rules of saving:

Two Rules of Saving

- Spend less than you earn!
- Save something every day or week!

Explain that the sessions on savings will focus on learning how to confront some of the difficulties discussed today.

2.2 SESSION 2: Set Savings Goals

Objectives:

By the end of the learning session, participants will have:

- Set short- and long-term savings goals
- Ranked the importance of savings goals
- Developed a savings plan for the family

Priority 1: The session is the basis of promoting savings

Time:

40 minutes

Preparations/Materials:

Flip chart

Steps:

1. Set savings goals - 15 minutes
2. Rank the importance of savings goals – 10 minutes
3. Develop a savings plan for your own family – 15 minutes

2.2.1 Step 1: Set savings goals–15 minutes

Say: We have talked about the different reasons people save. Now please reflect back to your respective families, consider the following question.

What are the savings goals of your family?

List these goals on a piece of paper or remember them.

After the participants have listed the goals, explain the following:

- Savings goals can be short-term or long-term.
- Short-term goals are those that will be reached in less than 1 year, such as paying school fees.
- Long-term goals are those that will take more than 1 year to reach, such as buying land.

Review some of the goals together for participants willing to share. Separate the short- and long-term goals.

(Select at least three families as case studies that you will work with in this case)

Use the table to set savings targets for your family. Leave the last column blank for now.

Post a flip chart of the table and demonstrate how to use it with the example provided. Give the participants about 10 minutes for this exercise.

Savings Goals and Planning Worksheet				
Savings Goal	Lump Sum Needed	When Needed?	Amount of Savings Required per Week or Month	Ranking of Importance
Short-term				
Education fees	UGX 600,000	In 4 months	UGX 150,000/ month	
Emergency Fund	UGX 200,000	In 4 months	UGX 50,000/ month	

Savings Goals and Planning Worksheet				
Savings Goal	Lump Sum Needed	When Needed?	Amount of Savings Required per Week or Month	Ranking of Importance
Long-term				
House improvement	UGX1,800,000	In 36 months	UGX 50,000/month	
Total Savings Required	UGX 2,600,000		UGX 250,000/month	

Ask each group to present its work. Encourage the other groups to ask questions.

2.2.2 Step 2: Rank the importance of savings goals–10 minutes

Explain:

Review the savings goals you have set. Because it may not always be possible to reach all of your goals, you should know which ones are your priorities. Rank the goals of your selected family as case study in order of importance using 1 for the most important, 2 for the next most important and so on.

When the groups have finished, ask 2 or 3 volunteers to answer the following:

Why have you ranked the savings goals this way?

Discuss the importance of saving for the most critical needs such as health, education and shelter.

2.2.3 Step 3: Develop a savings plan for your own family–15 minutes

Say:

Think about your savings goals for your own family. What do you need to save for in the short term? What future long-term goals do you have? To achieve your financial goals, you will need a plan that states each goal, the amount of money you will need to achieve that goal, and the amount you will save each week or month over a defined period. To make this plan, you must look at your income, determine how much you have available to set aside as savings, and decide your savings priorities. Which goals are most important to you? A clear plan will help you know what to do, increase your discipline to save and be more successful in reaching your savings goals.

If participants do not read and write, ask them to think of at least 2 short-term savings goals and 2 long-term savings goals. When they have identified their goals, ask them to answer the following questions for each goal:

How much will it cost to reach this goal?

When do you need the money?

How much will you need to save every week or month?

When nearly everyone has finished, ask the following:

Which goal is most important, next in importance, and so on?

When nearly everyone has finished, ask the following:

How is setting your own savings goals different from doing it for an imaginary family?

Explore the way participants feel about setting goals for their own families:

How do you feel when setting goals for your own family?

How much more difficult is it to think about your own savings goals and priorities? Why?

Tell participants to follow these four steps to achieve their savings goals:

- Decide what you want to save for and find out how much it will cost – whether it is buying a house, land, starting/improving a business, studying or saving for your child's school fees, etc. Ensure that what you are saving for is realistic and not over-ambitious.
- Start saving now – the sooner you start, the sooner you'll get there.
- Put your savings in a safe and secure place where you earn good interest.
- Keep saving regularly and over a long period of time. It's only then that your money can accumulate.

Then ask:

What did you learn about how your family could develop savings goals and save more?

Acknowledge how difficult it can be to develop savings goals. Thank everyone for taking on the challenge!

A typical example of savings goal can be;

My savings goal is to buy one female goat. After looking at all my income and expenditures, I decide to save UGX 20,000 every month from my farm enterprises for 8 months to raise UGX 160,000 for buying the goat.

Note: The duration of saving depends on priority, number of goals set aside

2.3 SESSION 3: Increase Your Savings

Objectives:

By the end of the learning session, participants will have:

- Identified savings goals
- Determined one family's capacity to save
- Identified actions that the family can take to increase savings

Priority: 2 – it is important to introduce the notion of savings goals, however, the session can be shortened for some groups

Time:

45 minutes

Preparations/Materials:

- Handout
- Flip chart paper
- Markers

Steps:

Explain how to save using a story – 30 minutes

Reinforce the rules of saving with a song – 15 minutes

2.3.1 Step 1: Explain how to save using a story – 30 minutes

Ask the following:

What can people do to save more money?(Cut spending, save a portion of income as soon as it is earned, invest and use a portion of returns, have less debt, etc.)

Summarize the ideas of the group, making the following points.

Where Do Savings Come From?

- Setting aside a portion of income
- Cutting costs (household expenditures, debt payments, optional expenses)

The amount you can save depends on the amount of money you have available. For many people, having money to save depends on the time of year. Let us examine one family's situation and determine the amount they can save and when.

Read the story to the group, or pass it out with the questions if the participants read well, and ask them to read the story.

Rita's Family

Rita and her husband, George, live in a suburb in the outskirts of Amuru town. She has a small restaurant and he works as a manager on a big poultry farm. They have 4 children: Joseph, age 13; Joan, age 10; Jackson, age 4; and baby Juliet, age 10 months. They work hard just to pay for food and rent. They struggle each year to pay school fees for Joseph and Joan in January, May and August. In the rainy season, the business does not do well but does well during the dry season and during school holidays in December and January. Rita takes loans from Centenary Bank every year early December. She also borrows often from her VSLA to supplement the loan and pays for school fees and emergencies. Centenary's loan payments are due monthly. She sometimes uses one loan to make payments on the other one. It is tradition for the family to buy new clothes and hold a big party during each of the holidays.

Ask the participants:

What are the savings goals of Rita's family? (Emergency funds, school fees, getting through the rainy season, invest in the business to reduce loans required)

List the goals on a flip chart. Then ask participants to rank the goals in order of priority.

What are the most important, next most important (and so on) goals for Rita's family?

Write a number 1, 2, 3....and so on after each goal.

Please form groups of 5 and discuss how to answer the following question. Be prepared to report back to the large group after 5 minutes.

When and how can Rita's family save?

Make sure the following points are covered by the groups:

- Save during the dry season, when the restaurant is doing well.
- Reduce holiday spending and save the money instead.
- Reduce the amount of loans.
- Take a small amount of income out of restaurant sales during the dry season and the holidays.
- Start another business during low periods for the restaurant and save some of the earnings.
- Purchase food and supplies in bulk when there is money, and therefore save on expenses.

Tell the participants the following:

Take a few minutes to write down (or think about) 2 ways your own family can save more based on what you have learned.

After a few minutes, ask for volunteers to share their ideas.

Tell participants that one by one makes a bundle.

You don't need much money to start saving. Whether you are a student, a farmer, a teacher, nurse, banker, market vendor, taxi driver or a business person, you can always put a little money aside. When you save regularly, your money will "grow" as shown in the table below:

Illustration: Different savings

January	February	March	April	May	June	July	August	Total saving
10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	80,000
50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	400,000
20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	160,000

2.3.2 Step 2: Reinforce the rules of saving with a song – 15 minutes

Explain:

With savings, taking action can be harder than discussing ideas. It is easy to understand why saving is so important for our financial security, but harder to actually save. We have identified the many difficulties to saving that many of us know well. It is easy to conclude "We have no money to save". It is much harder to force ourselves to find a little something to save each day or each week, even if it is only a penny. To do this, you must follow the basic rules of savings we discussed above.

Divide participants into 2 groups and assign each group 1 of the savings rules. Their task is to make up a short song about this rule.

Two Rules for Saving

- Spend less than you earn!
- Save something every day or week!

Explain:

Each group will make up a short song to sing about their assigned savings rule. Your tune should be easy to remember so that you can sing the song often. You can use a tune you already know,

or make up a new one. The song can include other words as well or simply repeat the savings rule to music.

Give them 10 minutes for this exercise.

Ask the groups to perform and teach their song to each other.

Thank the participants for their hard work, creativity and musical entertainment!

Note: Have fun with the song! It may seem awkward at first, but if participants come up with a song that is funny, or memorable in some other way, you should ask them to sing it again periodically throughout the training. You can offer a prize to whoever remembers the song, whoever volunteers to sing it, whoever initiates singing at the end of a session, etc. Use your own creativity!

2.4 SESSION 4: Save for Emergencies

Objectives:

By the end of the learning session, participants will have:

Listed the types of emergencies and their consequences

Practiced estimating the amount of money needed for emergencies

Described how they can cope with emergencies by having an emergency fund

Included emergencies in savings goals

Priority: 1 – Everyone needs to become aware of the importance of saving for emergencies

Time:

55 minutes

Preparations/Materials:

Flip charts paper

Markers

Steps:

List emergencies and their consequences – 10 minutes

Estimate the amount of money needed for emergencies – 30 minutes

Discuss how to maintain the emergency fund – 5 minutes

Include emergencies in the savings goals – 5 minutes

Saving for special events – 5 minutes

2.4.1 Step 1: List emergencies and their consequences–10 minutes

Explain:

One of the most important reasons to have savings is to pay for emergencies and other unexpected events. Let us brainstorm the types of emergencies and unexpected events that can occur at any time. (Flip chart responses)

Then ask:

What emergencies do you think will have the most severe financial consequences?

Choose by circling not more than 5 or 6. Say:

Get into the groups and let an individual volunteer to use his/her family as an example. Discuss how to answer the following questions:

What are the emergencies that your family is likely to face in a year?

What will be the consequences for the family if they do occur?

Give the groups 5 minutes to discuss these questions. While they are discussing, put up the blank flip chart with 2 columns labeled "Type of Emergency" and "Consequences" (see below). Then ask each group to report on a different type of emergency and the consequences.

Record their ideas on a flip chart.

Type of Emergency	Consequences

When they are finished, summarize by saying:

Emergencies mean immediate costs to the family. The costs may include medical bills, rebuilding from a disaster, replacing stolen goods or keeping up loan payments even after you have lost your business. If a principal income earner is unable to work due to an emergency, the family will lose even more income.

2.4.2 Step 2: Estimate the amount of money needed for emergencies–30 minutes

Ask participants the following question:

What can be done to cope with such emergencies?

After hearing a few ideas, say the following:

Every family should have an emergency fund to handle relatively small emergencies. It cannot replace a house or pay for a long-term illness.

The emergency fund is an important reason for saving as it can help you manage many smaller unexpected events and prevent further losses. The rule for the amount of money to be kept in the emergency fund is as follows:

Post the following on a flip chart.

How Much Money Should You Save for Emergencies?

Set aside at least 3 times your current average monthly income.

The more people you care for, the more money you are likely to need for emergencies and unplanned events. Larger families should keep 6 times the average monthly income in an emergency fund.

Let us practice estimating how much money to put in an emergency fund.

Show Rita's family earnings on a flip chart.

Here are Rita's family earnings each month for one year.

Maria's Family Earnings											
January	February	March	April	May	June	July	August	September	October	November	December
400,000	300,000	150,000	150,000	250,000	350,000	300,000	250,000	300,000	300,000	400,000	450,000

What is the total amount Rita's family needs to keep in an emergency fund?

Demonstrate on a flip chart or board how to calculate the amount of money to keep in an emergency fund.

Annual income divided by 12 months in a year = Average monthly income UGX 3,600,000 divided by 12 months in a year = UGX 300,000

Three times her average monthly income: $UGX\ 300,000 \times 3 = UGX\ 900,000$

Rita's family needs to have UGX 900,000 in an emergency fund.

In your groups, examine your family's situation(case study chosen) and decide how much they need to keep in an emergency fund.

Give the groups about 10 minutes for this exercise. Bring the groups back together to share their responses.

Ask the following questions:

What are the difficulties that a family can have in trying to set aside this much money?

What is your advice to them?

Difficulties	Advice
I barely have enough money to feed my family and pay for other basic necessities.	• Start setting aside something, even if it is only a very small amount, every day or every week. The amount will grow. • Look hard for ways to cut unnecessary spending. • Cutting down on consumption, such as alcohol and on buying new clothes for every function, enables you to save more money to provide for you and your family's future.
When I save, my husband always asks to use the money I have saved.	• Keep money in a secure location, preferably out of the house so it is not accessible. Open a bank account.
My income is irregular.	• Save different amounts each time you earn some income.

Make the following point:

Remember, the purpose of your emergency fund is to cover small emergencies. Most of us will not be able to keep enough money to cover big losses such as our homes or crops.

2.4.3 Step 3: Discuss how to maintain the emergency fund – 5 minutes

Explain:

You will need your emergency fund from time to time. As you use it, it will decrease.

What are your suggestions to maintain enough money in the emergency fund?

Summarize the ideas, making the following points.

When you use the fund, replace the money as soon as possible.

Decide how much you can contribute to the emergency fund each day, each week or each month, and stick to your plan.

2.4.4 Step 4: Include emergencies in the savings goals – 5 minutes

Ask the participants to get back into groups to discuss their case study families. Say:

Please discuss how to answer the following question:

What changes will you make to the goals of your family to address emergencies?

Give the groups 5 minutes to review the goals and make changes. Ask for 2 or 3 volunteers to share their changes.

2.4.5 Step 5: Save for special events – 5 minutes

Ask the participants to list special events that they can save for. After they have listed those special events, explain the following.

One should have a savings account or a small tin or box to save for luxuries such as birthdays, a wedding ceremony or holidays. You can plan ahead for this and hence save over a long period of time. For example, if you plan to have a wedding at the end of next year, you can plan to save UGX 100,000/= every month for 20 months. By the wedding day, you would have saved UGX 2,000,000/=. It is your right to enjoy your money if you plan and save towards such luxuries.

Close the meeting by saying:

Savings are very helpful in addressing unexpected or unforeseen problems such as illness, accidents, unemployment, robbery, drought, funerals, too much rain that destroys crops etc. In such situations, your savings can help you as you recover. Make sure that you keep money for emergencies. If you ever have to use part of your emergency fund, top it up again as soon as you can.

If you plan ahead for emergencies, you will have more success reaching your other goals. With an emergency fund you can avoid using the savings you have for goals such as education and housing improvements. You can also avoid costly borrowing.

2.5 SESSION 5: Decide How to Save

Objectives:

By the end of the learning session, participants will have:

Listed conditions that help people save successfully

Debated which conditions we can and which we cannot control

Listed ways to save more

Priority: 1 – This session is important to motivate people to start and maintain saving

Time:

35 minutes

Preparations/Materials:

Flip chart paper

Markers

Steps:

Identify factors that best help people to save – 15 minutes

Decide how to save – 20 minutes

2.5.1 Step 1: Identify factors that best help people to save–15 minutes

Tell participants the following:

Form groups of 5. Select a person to record and list the responses to the following question.

What makes it most likely that people will save?

List everything you can think of in 5 minutes, and then we will see which group has come up with the most ideas.

While they are working, post the flip chart titled Internal/External Factors Influencing Savings.

After 5 minutes ask the groups to tell you how many ideas they have. Congratulate the group with the most ideas. Ask this group to report all of its ideas and list them on a flip chart. Then ask the other groups to add any ideas that have not been mentioned. The ideas may include the following:

Internal/External Factors Influencing Savings

- Family support for the decision to save
- Motivation to meet personal goals: house, marriage, education, etc.
- A convenient place to save (close to home, easy to get to, etc.)
- Interest on savings
- Desire to resist temptation to spend money on luxury items
- Size of allowable deposits fits ability to save
- Willingness to reduce expenses
- Ability or opportunity to earn more income
- Discipline
- Saving plan
- Safe place to keep the money

Now, let's look at this list and underline those items that we ourselves can control. These are all things that do not depend on other people or external or environmental factors.

Differences in opinion are likely to emerge as the group identifies those factors within our personal control. When there are differences, encourage a short debate between persons with different opinions.

Ask a person who thinks it is within our control, to answer the question:

Why is this condition for saving within our control?

Then ask a person who thinks it is not within our control to answer the question:

Why is this condition for saving not within our control?

Then say:

Often people will say things are outside their control when they are really within their control. They are not confident that they can take action to save. They give up too easily. It is important to recognize those things that are in our control.

2.5.2 Step 2: Decide how to save—20 minutes

Give the following instructions:

Select a partner. Pretend that one of you does not save while the other is a good saver. The good saver is going to tell her partner how she can save more. Raise your hand if you are role playing the good saver.

When all of the partners have decided who the good saver is, start the exercise. Give the small groups 5 minutes. Then ask 4 or 5 volunteers to tell the group what they discussed.

What are the ideas you shared about how to save more?

Summarize the ideas given by the volunteers. Make sure to cover the ideas listed below:

To help you save more, you can...

- Decide to save more.
- Decide what amount you want to save every day or week.
- Find ways to spend less and save the money for more important things.
- Set aside some of your earnings or goods as savings.
- Learn about the savings services available in your community.
- Open a savings account.
- Agree with other family members to help each other make regular savings. · Find people who save and ask them for ideas about how to save more.

Summarize the discussion by saying:

You have identified many ways to save during this session. You do not need to have a lot of money to save. Everybody can save a little money on a daily or weekly basis. You need a plan and the discipline to stick to it by controlling your spending. If we apply these things we can increase our ability to save.

Ask for a few volunteers to respond to the following question:

What is one thing you will do this week to help yourself save?

Encourage the participants to put their ideas into action.

Thank them for their good work.

2.6 SESSION 6: Compare Savings Services

Objectives:

By the end of the learning session, participants will have:

Identified savings options

Distinguished between formal, semi-formal and informal savings services

Described the advantages and disadvantages of formal, semi-formal and informal services, including degree of risk

Identified the features of savings services that will influence their choice

Priority: 1 – Everyone needs to know about the options for saving

Time:

55 minutes

Preparations/Materials:

Flip chart paper

Markers

Masking tape

Steps:

Identify savings vehicles that are available to people in this community – 20 minutes

Discuss the advantages and disadvantages of different methods of savings – 20 minutes

Determine which savings service is safest – 5 minutes

Identify features that might influence our choice of savings service – 10 minutes

2.6.1 Step 1: Identify savings vehicles that are available to people in this community–20 minutes

Ask the participants the following:

What are the ways people save in your community?

Probe for all the ways people save, from home to banks. Write their answers on a flip chart or summarize them orally.

Explain the following:

There are many vehicles for savings, both formal and informal.

A **formal** savings institution is regulated by a government agency to ensure the safety of savings. Usually, formal savings services pay interest on savings. And some institutions insure savings. That is, if the institution loses your money, the government will reimburse you for your losses up to a certain amount.

Semi-formal savings methods fall in the middle between the formal and informal. Semi-formal savings institutions offer organized services but are not supervised or regulated by the Central Bank. They include savings and credit cooperative societies (SACCOs).

An informal savings vehicle is one that does not have oversight from a government agency. The members of the group or the individual manage the savings. You may keep your savings in cash, or in kind like livestock.

Now return to the list of savings methods people use in this community. Invite the group to help you decide which is a formal, informal or semi-formal way to save. Mark informal with an "I", formal with an "F" and semi-formal with an "S". See the chart below to assist you.

Formal (F)	Semi-Formal (S)	Informal (I)
- Commercial Banks - Credit Institutions - Micro Deposit taking Institutions	SACCOs	- Groups like Village savings and credit associations, solidarity groups, self help groups - At home (in cash) - In kind (gold, livestock, land, etc).

For each category, ask participants to raise their hands if they respond positively to the following question:

Who has used one of the services in this category?

Announce to the group that those who raised their hands are the resource people for this category. Ask them the following:

How does the service work (deposit and withdrawal requirements, interest, etc.)?

How have you used the service?

For each category of service, invite the group to ask the resource persons questions about the service.

Clarify when necessary and keep a list of issues that remain unanswered or unresolved.

2.6.2 Step 2: Discuss the advantages and disadvantages of different methods of savings–20 minutes

Divide the participants into small groups (it is recommended to mix the existing teams as the task does not concern the case study families).

Put the different types of savings services on cards. Ask each group to pick 1 or 2 cards.

Give the groups the following instructions:

For each savings service you have selected, discuss its advantages and disadvantages.

Give the groups 5 minutes for this exercise.

While they are working, post a blank table as shown below, drawn on a flip chart.

Savings Service	Advantages	Disadvantages	Risk Rating
Formal			
Semi-formal			
Informal			

When they have completed this discussion, bring the groups back together and ask them to put their “Service Card” in the “Savings Service” column of the table on the flip chart and report their ideas about its advantages and disadvantages. Write their ideas in the appropriate columns on the flip chart. The result will look like the table below:

Savings Service	Advantages	Disadvantages	Risk Rating
Formal			
Commercial Banks Credit Institutions Micro Deposit taking Institutions	• Safest option as they are supervised by the Central Bank and deposits are protected under the deposit protection fund • Less temptation to withdraw and spend • May earn interest • Access to wider range of savings products (fixed deposit, current account, etc.) • Helps to manage money • Can save time on bill payments as you can do electronic transfers	• Low remuneration • Minimum deposit required to open account may be a barrier • May charge fees • Sometimes long queues and delays inside the bank • Can be confusing • Less accessible to the poor and those who cannot read and write.	
Semi-Formal			
SACCOs	• Easy access • Savings often linked to credit • May earn dividends • Group rules about frequency and amount of deposits encourages saving • Discipline	• Safety not guaranteed • May or may not earn interest • Risk of mismanagement by leadership due to low supervision	
Informal			
Groups like: • Village savings and credit associations • Solidarity groups, self-help groups	• Easy access • For VSLAs: high interest earned on savings • Additional services like welfare, easy access to loan	• Safety not guaranteed • Too easy to spend and 'waste' on non-essential items. • Limited access to savings / withdrawals subject to group approval	

Savings Service	Advantages	Disadvantages	Risk Rating
At home (in cash) In kind (gold, livestock, land, etc.) Others	- Value might increase over time - Must sell to access cash— decreases temptation	- Difficult to liquidate in case of emergency - Value might decrease over time - Risk of theft or death (in case of animals)	

2.6.3 Step 3: Determine which savings service is safest–10 minutes

Ask:

What bad things can happen to your savings?[Savings get stolen or lost, lose value, get used to pay my own bad debts or the bad debts of others, used by family members, not available due to problems with the bank or SACCOs.]

Look at all the types of savings services we have talked about and answer the following question.

What savings services are safer than others? Why?

Ask for a few volunteers to give their ideas and then explain:

We are going to evaluate each service for how safe your money is there. We will use a scale of 1, 2, 3 to rate each service. One is low safety. Two is average safety—“sort of” safe. Three is very safe.

Return to the chart and point out the last blank column. Ask participants to consider each service and give it a 1, 2, or 3 depending on how safe they think it is. For each service, call on 3 volunteers to share their ranking and fill in the squares in this last column with their votes. If participants disagree, encourage discussion to air all points of view.

2.6.4 Step 4: Identify features that might influence our choice of savings service–10 minutes

Say:

We have many ways to save, each with its own positive features and weak points. Some of us might be most interested in earning the highest possible interest rate; others might be more concerned about convenience and look for the closest place to save.

Ask:

What are the characteristics of savings services that are important to consider when selecting a service?

Solicit a number of responses and write them on a flip chart. If not all of the following are named, add missing items from below to the list.

Characteristics to Consider When Choosing a Savings Service

- Access
- Convenience and ease of use
- Opening deposit requirements
- Safety
- Interest earned on saving

Ask participants to turn to the person next to them and exchange their ideas about which of these elements would be or is MOST important to them:

If you had to choose one item from this list as the MOST important factor when selecting a savings vehicle, which would you choose for yourself? Why?

After 5 minutes, ask several people to share their partner's choice and why it is important.

Make the following closing points:

Savers choose different kinds of services because they each have different needs and priorities. It is important that you choose the service that is right for you.

No matter where you save, make sure that your money is safe.

In licensed financial institutions, such as commercial banks and Microfinance Deposit taking Institutions (MDIs), your savings are insured up to UGX 3,000,000/=. If the institution closes, you will be paid back up to UGX 3,000,000/=. If you had saved more than UGX 3,000,000/=: you may get back some or all of the rest of your money when the institution has paid off its debts. Licensed institutions will not easily close down as they are closely monitored by the Bank of Uganda to make sure they are reliable.

It's only in a few SACCOs that savings are insured. When you want to keep your savings in a SACCO, it is wise to ask other members what their experience has been before you start.

When you save with a Village Savings and Loans Association or a group of friends, make sure you can trust the other group members and ask for regular accountability to reduce the risk that someone walks away with your money. Also check that the group's money is kept in a safe place where it cannot easily be stolen.

Don't save large amounts of money at home. It might easily get stolen or destroyed by fire, insects or other animals.

Conclude by saying:

You can see that when deciding to save, interest earned is only one of the considerations, and sometimes it is not the most important one. Each of us will have to choose which of these features matters more to us in relation to our savings goals.

We need to understand the terms and conditions of each institution's products to determine whether they are right for us. The same product will be slightly different at each bank.

Thank the group for their hard work.

2.7 SESSION 7: Select Savings Products

Objectives:

By the end of the learning session, participants will have:

Stated the features of different savings accounts offered by formal banks

Matched savings goals with specific savings products

Identified the appropriate use for each type of savings account

Priority: 2 - Making a savings choice is important in achieving the desired goal

Time: 60 minutes

Preparations/Materials:

Flip chart paper

Cards

Steps:

1. Examine what you need to know before accessing savings – 15 minutes
2. Match savings products to savings goals – 10 minutes
3. Present and discuss formal institution savings products – 10 minutes
4. Select a product to match specific savings goals – 20 minutes
5. Determine which type of account would be most helpful – 5 minutes

2.7.1 Step 1: Examine what you need to know before accessing savings–15 minutes

Distribute the participants in groups and say:

In your groups, discuss the following question and make a list of your answers.

When you visit a financial institution to learn about its savings services, what questions will you ask?

Give the participants 5 minutes for this exercise. Then ask for volunteers to share their ideas.

Summarize their ideas and be sure to mention anything below that they did not say.

Questions on Savings

- What are the different savings products available?
- What is needed to open a savings account?
- What is the interest rate on the money saved in a month?

- What charges are deducted from the savings account?
- Does the institution possess an ATM machine?
- What is the cost of with-drawing from the counter compared to the ATM machine. What is the minimum amount required on the savings account?
- How often must deposits be made?
- How often can one withdraw from the account in the week? · If I deposit my money, can also get a loan?

2.7.2 Step 2: Match savings products to savings goals–10 minutes

Say:

Now we are going to talk about the different types of savings products that are available and match the products to different savings goals. To do this, let us remember some of the things we learned in previous sessions.

First, let us review the features of savings services that are important. They include the following:

- Access
- Convenience and ease of use
- Opening deposit requirements
- Safety
- Interest earned on savings

Then say:

Let us also remember the difference between short-term and long-term savings goals.

Ask the participants:

What is an example of a short-term savings goal? What is another example?

What is an example of a long-term savings goal? What is another example?

Thank you for these examples. As you remember, a short-term savings goal is for an expenditure you expect to occur within 1 year. A long-term savings goal is one you expect to occur perhaps in 2 or 3 or even more years.

Explain the following:

Whether you are saving for school fees for next term or for a house, you are putting money aside and resisting the temptation to spend it.

How do you think your savings goal will influence how you save?

(For short-term goals, you put aside as much money as you can within a defined period of time. When that period is over, you withdraw your savings to meet the goal—to pay the school fees or attend a family wedding, for example. Then you start saving all over again.

For long-term goals, you may save a smaller amount on a regular basis over a longer period. You hope not to withdraw it and just keep saving until you reach your goal.)

Explain:

Banks have various savings products that are tailored to your savings goals. The longer you agree to leave your money in the bank, the higher the interest rate the bank will pay. If you need to make frequent withdrawals, you will likely have an account that earns a lower interest rate.

Ask:

What features of a savings account will help you save when you are saving for the long term? (high interest rates; limited withdrawals)

Now, let's say you are saving for your child's school fees that are due every 3 months.

What features do you want your savings account to have? (Unlimited deposits and withdrawals, frequent access)

You can see that different savings goals require different savings products. Let us now learn about the typical type of savings product available at financial institutions.

2.7.3 Step 3: Select a product to match specific savings goals – 20 minutes

Divide participants into 2 teams. Give each team 2 scenarios written on cards as shown below. Teams will take turns reading a scenario aloud and asking the other team to decide which savings product is best suited to the saver described in the scenario.

Scenario 1 Josephine wants to save for her daughter's wedding next year. She has almost nothing saved up to now, but if she puts aside UGX 20,000 every week for a year, she will have just enough contribution for the wedding. So, it is important that she can't be tempted to dip into these savings for anything else. (Answer: Contractual Savings Account)	Scenario 2 Maria has just completed a learning session on savings for emergencies. Now she is determined to save every month, even if she can only afford a small deposit. She doesn't know what she might need the money for now, but she doesn't want an unexpected illness or accident to ruin her family. (Answer: Ordinary savings will allow her to make small deposits whenever she can and withdraw money when she needs to. Since she does not know when she might need to withdraw money for an emergency, she probably wouldn't want restricted access that would force her to pay a penalty if she takes money out before her contract period is up).
Scenario 3 Anita just received UGX 2,000,000 from her son who is working abroad. She could spend this money on any number of important things, but she really wants to put it away as a contribution to her daughter's university education. Her daughter will be going to the university in 3 years time. Anita knows that she will need a lot of money. (Answer: Since Anita does not plan to spend this money for 3 years, a time-deposit account will earn the highest interest and keep her money safe from temptation to spend it on other things, as penalties are charged for early withdrawals).	Scenario 4 Mohamed needs a place to save a portion of his sales earnings from his second hand clothing stall. He needs to save for the monthly delivery of clothing bales. He wants to be able to save weekly and withdraw the amount he needs every month to buy a new bale of clothing. (Answer: Ordinary savings operate like a current account for regular deposits and withdrawals. Mohamed will trade access to his account for income and growth, as these accounts typically pay a very low interest rate).

2.7.4 Step 4: Determine which type of account would be most helpful for each of the 4 persons–5 minutes

Ask:

Which type of savings account would be most useful for each of the 4 persons described in the stories?

Would you be interested in more than one type of account? Why?

Ask if participants have any other questions about savings products that banks offer. Discuss and clarify the following points.

Make use of a standing order

A standing order is an instruction to a bank to pay a set amount of money at regular intervals from one account to another. Sometimes you may not be disciplined enough to save regularly, so this helps you to save regularly. However, it has charges.

You can go to your bank and set up a standing order to ensure that you do save regularly.

Ask:

What will you share from this lesson with your family?

Listen to the ideas of 2 or 3 volunteers.

Thank the participants for their good work.

2.8 SESSION 8: Make a Savings Plan (this session relates to session 2 and it has been covered)

Objectives:

By the end of the learning session, participants will have:

- Practiced making a savings plan
- Selected savings services that best match a family's goals
- Completed an action plan for increasing their own savings

SESSION: 30 minutes

Participants can remember some of these; say.. 5 minutes

The first step in making a savings plan is to match our goals with our capacities to save. The following tips will be helpful

Post a flip chart with the following tips. Read or ask participants to read the tips.

2.8.1 Step 1: Tips for Saving

- Look for new ways to save on expenses
- Look for new ways to increase income
- Look for new ways to save part of your income regularly
- Examine whether you can meet a goal for less money
- Prioritize your goals

Ask participants to examine their savings plans once more and make adjustments based on the previous discussion. Then ask the groups to present their plans one by one. They should present the original plan (prepared in SESSION 2) and the new plan, answering the following question:

How did you change your savings plan and why?

2.8.2 Step 2: Prepare a plan to apply what you have learned – 20 minutes

Say:

You have learned many new things about savings by working in an imaginary family. It is time to consider how the lessons learned can be applied in your own family.

What are the most important things you can do to improve savings in your own family?

Encourage the group to mention as many ideas as they can think of. Then invite each one individually to prepare an action plan answering the following question:

List at least four steps you can take home after this course to improve savings in your own household?

When they have finished, ask for 1 or 2 volunteers to share their plans.

Congratulate the group for their terrific work during the savings training.

Stress the “Rules of Thumb for Savings” for participants to take home.

Rules of Thumb for Savings

While basic principles of money management can apply to everyone, decisions to save or consume depend very much on your level of income, access to loans, access to appropriate savings products, and personal discipline. Nevertheless, there are a number of rules of thumb that you can use to guide decisions about savings and consumption.

- Save as much as you can as soon as you can. The more you save, the better off you'll be.
- Save as you earn.
- Try to save 10% of your income even if you don't have a specific purchase or investment for which you are saving.
- Pay yourself first - put 10% of your earnings aside for savings before you do anything else. If you can't afford 10% right away, start with less, but save something.
- Calculate how your money can grow over time if you save regularly in an account that earns interest.
- Don't carry a lot of cash - avoid temptation to spend it!
- Spend carefully. If you purchase big items, consider how much you could resell them for. Look for opportunities to save money by bulk buying of non-perishables.

- Pay off your debts. Some people recommend paying down your debt before you start to save; others recommend saving even while paying down debt because it is important to begin building assets as soon as possible. This choice will depend on individual priorities, situation, and means. Total household debt should not exceed 36% of household income.
- Keep money for living expenses for three to six months in an emergency fund at all times. It can be used in case of job loss, unexpected illness, and to meet other emergency needs. An emergency fund will reduce your anxiety.
- Keep emergency funds in a separate account. Open two savings accounts - one for emergencies that is easy to access and doesn't have any penalties for withdrawal, and one for savings for other goals that is harder to access (and therefore less tempting to withdraw the money). Keeping some savings "out of reach" is important.
- Find savings products that match your savings goals.
- Pay yourself first -- put 10% of your earnings aside for savings before you spend on anything else. If you can't afford 10% right away, start with less, you can also save more than 10% if you can afford; but save something. So then, how and where can you save?



Saving: At home



Saving: At VSLA



Saving: At SACCO



Saving: At bank



Saving: With friends



Saving: Livestock

MODULE 3: CREDIT/DEBIT/LOANS

Focus: Accessing and managing credit

Content

- What is credit?
- Importance of accessing credit
- Purpose and use of credit
- Readiness to access credit
- Key attributes for credit access
- Procedure for loan
- Consumer protection
- The don'ts of a loan
- Where to borrow from

Objectives:

By the end of the learning session, participants will have:

- Learnt what credit/loan is
- Why credit is important
- Identified who qualifies for a loan/credit
- Understand formal loan procedures
- Known where to get loans

Time:

45 minutes

Preparations/Materials:

- Flip chart paper
- Markers

Steps:

- Define credit and why credit is important – 15 minutes
- Readiness for a loan-10 minutes
- Formal loan procedures-15 minutes
- Sources of loans-5 minutes

3.1 What is credit?

Trainers notes:

Ask if any of the participants ever has a loan, from where and for what reason was he borrowing?

(Flip chart responses)

Summarize that session by saying.....

Accessing credit or borrowing is defined as taking money in cash from a financial institution, a group or from individual; with the commitment that this cash will be paid back at some defined time in the future.

The challenge is that people borrow for particular reasons and end up using money for other work which may not even be generating any profits or may take time to get returns compared to the grace period given by financial institution.

Is accessing credit important in the first place anyway?

Borrowing money can be very important for meeting the costs of your business, meeting family subsistence needs and growing your business. However borrowing money entails taking on risk, because when you borrow money, it has to be repaid back fully with interest and normally within a given period of time.

3.2 Why should you require credit/borrow money?

Some reasons why borrowing money is important for you may include:

- a. Credit can be used to hire labour for work activities, including agricultural activities.
- b. Solve cash flow problems—for instance a farmer might not have enough cash to bring in new harvest, yet his produce has ready market. Accessing credit can allow the farmer to hire labour so that the proper harvest is done.
- c. To buy machinery and equipment such as tractors.
- d. Credit also helps in fulfilling other personal and family needs such as school fees.

Without doubt therefore, the ability to access credit can provide a significant improvement in the business operations of rural based communities including women.

3.3 Are you ready to access credit?

Trainer's notes:

Let participants that said have ever borrowed money share their experiences BUT can begin by answering these questions;

Do you think you were ready for getting the loan? If yes and No share

Say... Even at the point of making the people ready and prepared for the loan, the people never listen but already thinking of how to spend. It is therefore important to carefully plan before receiving the money. You can request the loan officer to first keep the money for you to allow you time prepare even at the point when your loan has been approved.

We have seen that ability to access credit is important for sustaining and growing our income generating activities. It is important however for borrowers to remember that loans are meant to be paid back in full, with interest and within a defined period of time. This is important for borrowers must ensure that their activities enable them to both pay back the loans and generate enough profits for savings.

3.4 What do micro-finance specialists emphasize as important attributes for successfully accessing credit?

Allow three to four participants to share what their experience was when getting a loan, as a guide, you can ask them

- What kind of questions were you asked? Keep writing on flip chart the responses
- Also ask participants why he thinks that question was necessary
- Make additions to what has been said together with other participants

Say.....

- a. It is important that you can demonstrate some experience in the income generating activity to be financed. In case of agriculture at least two seasons gives a financier confidence.
- b. It is important that you can show that you are capable of saving. This can be demonstrated if you have sources of income that can contribute to repaying loans. {As an example if you want a loan to grow an acre of maize, it helps if you can demonstrate that you have another income generating activity, such as rearing a dairy cow or owning a small retail shop}.
- c. You must show that you are capable of working hard. A loan will enable you to farm on a larger scale, so you must demonstrate ability to work hard.
- d. If you are a low income earner, it is useful for you to join and be part of a group. This provides several advantages, including the following:
 - i. Members of a group co--guarantee each other, so as individuals you may not always require security such as land title to access loans.
 - ii. As group members, it is easier to collectively market e.g. harvested produce. When there is easy access to markets, then the financier is given more confidence to lend.
 - iii. As group members, you can access valuable training and support from development agencies, farmer associations and lending institutions. This training is very useful in managing loans effectively.
- e. It is important to ensure that you use borrowed money fully for the purpose for which it is borrowed. For instance, if you acquire a loan of 500,000 for one acre, and you plant ½

an acre, you will not have enough harvest to repay the loan, and make savings. This then discourages one from borrowing further, hence stopping opportunities.

- f. If you choose to borrow money as an individual, you will normally be required to present securities (such as land title or car log book), in addition to at least 2 guarantors; these requirements tend to disadvantage women in accessing loans. This type of credit might be an appropriate option if large sums of money are required, and securities available.
- g. If as a small business you seek to acquire an individual loan, then you might need to present some collateral. The value of the collateral should be a certain percentage of the loan amount.
- h. To ensure that you are ready to borrow, as yourself these questions below may guide you.

If you answer yes to most of them, then you are ready to borrow

No	Borrowing checklist:
1.	Do I have a clear business need for the loan?
2.	Do I have a clear Work plan or business need for the loan?
3.	Do I have ready market for my products?
4.	Do I have experience in the activity for which I intend to take out a loan?
5.	Am I hard worker?
6.	Do I have collateral to take to the bank?
7.	Do I belong to a group which can jointly access a loan?
8.	Is my group registered?
9.	Do my fellow group members feel that I have the capacity to manage a loan?

Explanation:

Trainer's notes:

The earlier experiences shared by those that have ever borrowed can be used to further do a an interactive lecture and take the participants through the formal loan procedures.....

Ask participants if it differs a lot from what they shared?

Do you prefer a short or long but clear process?

Say:

It is rather better a long but clear process where you get all the information before taking a decision to get a loan.

3.5 The Loan Cycle

a. The application process

This process has several purposes including:

- Obtain the basic information from you which the lender needs to decide whether to grant the loan
- Assist you in selecting the appropriate loan program

b. Appraisal process

The lender is primarily interested in two things: the amount you want to borrow and your financial situation (which includes your credit history). The process gathers the information to help determine your ability and your desire and commitment to repay the loan. The results are documented by the lender so that he/she can understand your ability to repay the loan.

c. Approval process

Loan approval is a process that determines whether the loan is a good risk for the lender, and thus whether he/she should provide you the loan. The decision is based on the information gathered in the appraisal process.

d. Loan disbursement

If the loan is approved, the disbursement is done, this means that the loan is paid out to you.

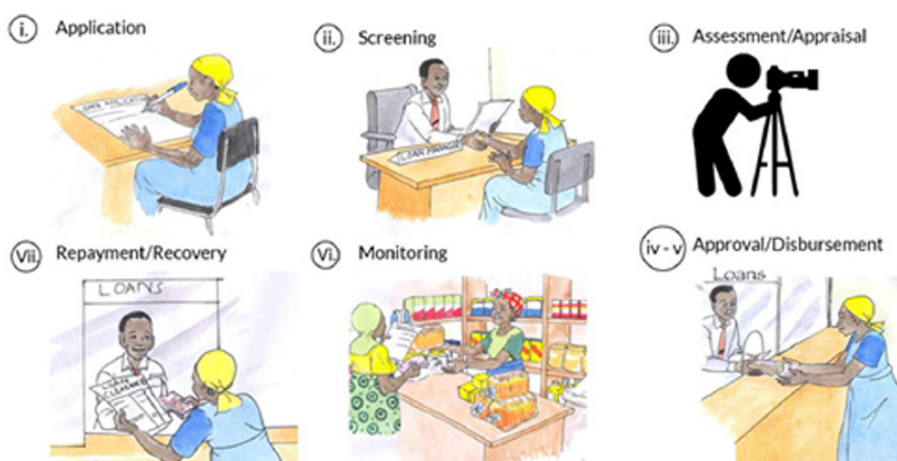
e. Loan monitoring

Once you have received the loan money, it is important for you to keep track of how much money you have to pay and when to ensure that you pay back your loan according to the schedule. The lender will also check on you and monitor how you have used the loan money.

f. Loan repayment

At this stage, you are expected to pay the loan as scheduled in the contract signed. Failure to do so may cause some unwanted actions or consequences. You must therefore only borrow what you can afford to pay back.

Show the participants the picture since some of them remember better with pictures



3.6 Consumer protection measures you need to be familiar with

Ask the participants if they are aware of any rights as concerns this relation of acquiring and a loan?....15 minutes

What is the role of each party in this relationship (bank and borrower).....10 minutes

Use the flip chart to write the responses from participant...

Now if you decide to go to the bank or microfinance institution to either save or borrow money, you should remember that you have certain rights and responsibilities?

It is your right to:

1. Be given enough information about various loan products for you to make a right decision.
2. Be given all relevant information including all the charges relating to your loan.
3. Bank to keep all your information private and confidential.
4. If you open a savings account, it is your right to access your savings anytime you ne

In exchange, it is your responsibility to ensure that:

1. You provide information accurately and honestly to the financial institution so that they provide the best services to you.
2. You respect the loan contract make timely repayments as per the schedule

And once you get the loan, please remember the following big DONTs!

1. Do not forget to keep your repayment schedule which you have agreed with your lenders.
2. Don't divert a loan, by using it for other purposes rather than investing in your farm. Once you do this, you are most likely to fail to pay it back.
3. Don't get a loan to service another loan, this will only increase your debts and also spoil your name. Eventually no one will want to lend you more money in the future.
4. If you get into difficulty with repaying the loan, DON'T keep quiet! Immediately contact your loan officer and inform him/her about your situation.

3.7 Where to get loans from?

Remember the participants shared where they got loans....make additions to that and thank them for their contributions



When you want to take a loan, shop around for the best offer. Compare the offers from different financial institutions by considering the following:

- a. Interest rate (how much more you have to pay in addition to what you borrowed),
- b. Repayment period (number of months or weeks or year, etc),
- c. Interest rate calculation method declining/flat , fixed/variable),
- d. Collateral requirements/security acceptable
- e. Savings requirements
- f. Guarantors
- g. Waiting time/turn--around time, processing period
- h. Understand the "Total Cost of Credit".

If you shop around for the best lender, you will most likely end up paying a little less with better repayment terms. Borrowing from the wrong lender could cost you a lot, so research your options and choose wisely. Be confident when asking financial institutions for costs and terms of products – it is their responsibility to provide you with all the information that you need to decide which product is the best for you.

Focus: Overview of SACCOs as mode of business

Content

- Introduction
- Key terms and definitions
- What are the components of a SACCO

Objectives:

By the end of the learning session, participants will have:

Known what a SACCO is

Why SACCOs are important

Understood the different components that make up a SACCOS

Time: 60 minutes

Preparations/Materials:

- Flip chart paper
- Cards
- Markers

Steps:

- Introduction and Meaning of SACCOs–10 minutes

- Key terms and definitions–10 minutes
- Why SACCOs–10 minutes
- Components of a SACCO–30 minutes

3.8 Introduction

Trainer's notes:

ASK participants to define a SACCO in their own words (use one card)

Benefits of using a SACCO (another card).....tell participants to refer to the part of saving

Categorise the responses and put cards with similar or close to similar put together and later agree with the participants a universal definition.

But later say.....

A SACCO is a financial service institution that is member based; member founded, member governed and member managed. It is a financial cooperative.

3.8.1 Why SACCOs

According to a report by FinScope, 2013, the national survey report on “Access and use of financial products and services in Uganda” over 74 percent of the population still depend on semi-formal, non-bank financial intermediaries. The major forms of financial services providers in this category include: SACCOs, savings and credit groups ... etc. This points out the role of SACCOs in provision of rural financing and hence its indirect injection and influence on the rural and wider economies.

3.8.2 Key terms and definitions

Trainer's notes:

ASK participants that belong to a SACCO if any to either raise their hands or stand up.

Then ask them how their SACCO operates (in their explanation expect words like shares, Savings and Loans)

If none is mentioned, ASK:

- What is an AGM?
- How often is an AGM held?
- What is a share?
- How much is a share?
- What is a saving?
- How much do you save and how often?
- What loan products do you have?

The words asked are common words to any one that belongs to a SACCO or who has ever heard of a SACCO.

Later share with the participants the definitions:

There are terms that are commonly used when referring to SACCOs and operations of SACCOs. A selection of such terms are defined and briefly explained below to facilitate the ease of understanding for the users of this handbook:

SACCO	Savings and Credit Cooperative Organization
Shares	Members' contributions
Savings	Members' deposits into the institution
Loans	Borrowings

3.8.3 Meaning of a SACCO

SACCO is a financial Cooperative registered under the Department of Cooperatives in the Ministry of Trade, Industry and Commerce. Thirty people can form a SACCO with no minimum capital requirement for registration. Currently, SACCOs are only mandated to conduct external audit and Annual General Meeting (AGM) of membership and thereafter submit Annual Returns to the Department of Cooperatives.

3.8.4 What are the components of a SACCO?

Trainer's notes:

Note that participants may want to share experiences (both bad and good) about the history of SACCOs. Give them chance to share

However conclude and say..

The government, NGOs and private sector entities now has special interest in SACCOs and producer Organization and it has put in place measures to ensure their success as well as availed funds.

SACCOs must have the following profile: Institutional information:

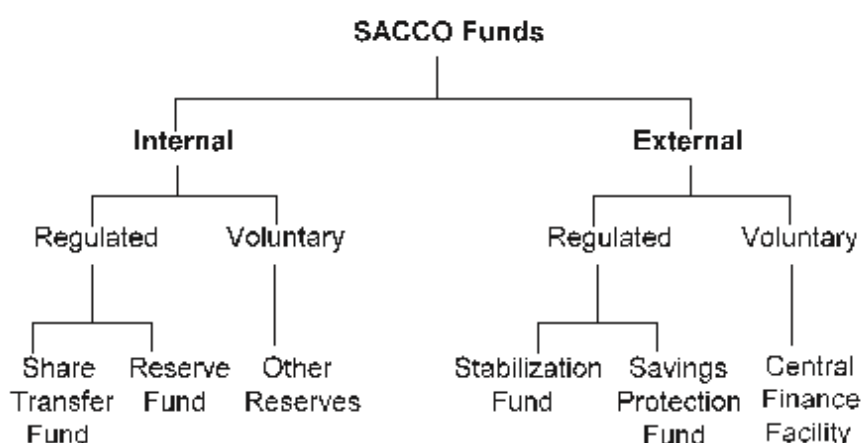
1.	Institution type:	Microfinance – Saving & Credit Cooperative
2.	Address: postal, telephone and mail:	xxx...
3.	Regional location:	Region and sub--region
4.	District:	xxx...
5.	Year of establishment	xxx...
6.	Number of branches:	xxx...

Legal status

- i. Tier IV Microfinance and Institutions and Money Lenders Act 2016
- ii. Regulator – Uganda Microfinance Regulatory Authority (UMRA)
- iii. Licensing
- iv. Regulation supervision
- v. Corporate body permanently registered (as a co--operative society) under the provisions of section 5 (2) of the Co--operative Societies Statute, 1991 of the Government of Uganda (GoU)
- vi. Registration certificate number: xxx
- vii. Vision: To ...xxx vi. Mission statement: ...xxx

SACCO Funds

SACCOs are required to ensure the following funds are available:



Reserve fund share transfer fund

- Created through the appropriation of annual surplus of 10% and not more than 5% respectively.
- SACCOs are permitted to create other reserves as they deem necessary.

SACCO stabilization fund

- Financed by annual contributions by SACCOs (0.5% average total assets) and monies realized from the sale of assets liquidated.

Savings protection fund

- Co-funded by tax payers and annual contribution by SACCOs.

Central financing facility

- Two or more SACCOs to establish a Central Financial Facility to serve member institutions.

Affiliation and cooperation

SACCOs are allowed to seek formal linkages with outside sources of support as;

- Member of national microfinance apexes;
- Uganda Cooperative Alliance (UCA)
- Member of regional development agencies
- Partner with development agencies
- Uganda Co-operatives Societies and Credit Union (UCSCU)
- Association of Microfinance Institutions of Uganda (AMFIU)

Note

Technical and infrastructure support

- UCA/UCSCU can provide suitable start-up kits (including standard, core SACCO rules) training material and means of delivering trainings

Adequate governance and management

Board of Directors – BoDs

- Structure: Chairperson, Vice Chairman, Treasurer, Secretary and different Committees.
Composition: 9 members; 3 females and 6 males.

Note

Elected transparent Board

- Board must be elected according to transparent elections, must understand their respective responsibilities. Clear evidence over time of changes to Board composition

Entry criterion:

- Confirmed membership to the SACCO.
- Approval of a contesting candidate by an established Vetting Committee.
- Majority votes through democratic election by the Annual General Management (AGM).

Committees' functions

- Credit Committee oversees loans administration, appraisal and approval of loans above UGX: xxx/= only.
- Full Board committee support the process of loans administration; appraisal and approval of loans above UGX: xxx /= only.
- Supervisory Committee (SUPCO) conducts internal audit.

- Other General duties:
- Entire BoD collaborates with management staff and consultants to formulate rules, procedures and policies for the institution, which remain subject to approval by the AGM.
- Maxim period per term- two years.

Annual General Meetings (AGMs)

- This is the supreme body of a SACCO
- That comprises of the entire SACCO membership, BoDs and Management
- The assembly is held annually prior to the 3rd month subsequent to the completion of annual audits.

Management staff composition

- Back Office: Chief Executive Officer, Branch Managers, Financial Manager, Accountant and Internal Auditor.
- Front Office: Cashiers, Customer Care Desk Officers and Relationship Officers/ Sales Executives
- Loans Officers:

Policy and procedures documents

- The By-laws and Internal Policies.
- Human Resources Policy guideline.
- Credit and Lending Policy

Note

Rules

- SACCO rules should be clear, transparent, presented in written manuals and key documents posted in English and national languages
- These should be in simplified format and in possession of each member

Infrastructure

- Physical office: owned or rented premises
- Computers
- Office space

Outreach and portfolio

- Clientele; member based
- Criterion; purchase of shares
- Cost per share UGX.....xx

- Main sub counties
- Villages
- Portfolio summary

Product	 branch
Loans outstanding(UGX)	
Number	
Savings (UGX)	
Number	
Shares (UGX)	
Number	
Asset Values(UGX)	

Note

Portfolio quality

- SACCOs are required to aim for a high standard of portfolio quality; with maximum PAR for 30+ being 10 percent

Product and services

Product Name	Period in which product available (MM/DD/YY)		Main features	Interest rate of product	Calculation method	
	from	to			Flat	Declining
...xxx Loans	xxx		xxx	...% pa		
...xxx Loans				...% pa		
Savings						
Time deposit (Fixed)				...% pa		
Regular savings (Ordinary/ Voluntary)			Deposits and withdrawal made anytime any frequency per day with no charges	N/A		
...xxx savings				...%		
...xxx savings				...%		

- Fiscal agents to receive payments or deposits from a government body on behalf of its members
- Insurance or risk management programmes for its members
- Mobile money services
- Salary payment services
- School fees collection services

Financial services and consumer protection measures

- The list of SACCOs will be published annually in gazette and at least one newspaper of a wide circulation in Uganda
- Quarterly reporting to UMRA using a standardized national Performance Monitoring Tool – PMT.
- Products and their features displayed in the banking hall for members' awareness.
- Internal controls are performed by SUPCO.
- Required by law to execute major external audit are by certified public accountants subsequent to end of every financial year 31st December.

Risk and Portfolio management

- Effective expense control–SACCOs are designed to be low cost institutions and financially self-sustaining. This implies large inputs of voluntary ideas and cost minimization.
- Strict adherence to accounting policies, procedures & internal control guidelines/manual.
- Each borrower is conditioned to buy at least a share so as to increase the institutions capital.
- To safeguard against high delinquency, MIS are installed, and configuration customized to the respective needs of a SACCO.
- Loans to board members should be monitored during annual audits.
- Non performing loans to board members should be recovered immediately.
- Reporting and monitoring indicators such as Loan Loss Reserve Ratio, Portfolio per Credit Officer, PAR, and Portfolio in arrears, operating self sufficiency are generated.
- Deployment of a sufficient number of loan officers.
- To maximize the benefits of accuracy, strict checks and verification practices, a dual accounting system (Manual and automated) are managed for tallying reconciliation.
- Assets register (inventory).
- Bank statements for reconciliation purposes.
- Treasury bills account in the central Bank of Uganda and Time Deposit account.
- Selected founding members in the SUPCO and BoD as a memoir.

MODULE 4: ENTREPRENEURSHIP AND INVESTMENT

Focus: Entrepreneurship and business development

Content

- Meaning of entrepreneurship
- Meaning of entrepreneur
- Identification and selection of business enterprises
- Planning for the enterprises
- Management of the business/enterprises

Objectives:

By the end of the learning session, participants will have:

- Describe the behaviors of successful entrepreneurs
- Describe their personal abilities and potential to effectively run a business
- Calculate the opportunity of using their skill, talent, and knowledge in starting and running a business
- Identify further business needs
- Recognize their uniqueness, strengths and weaknesses
- Express their aspirations and assess the resources needed to achieve their dreams

Time:

2 hours, 10 minutes

Preparations/Materials:

- Flip chart paper
- Cards
- Markers

4.1 SESSION 1: Who am I?

4.1.1 Introduction

This session encourages the participants to know who they are, it is about themselves and not about others. Once participants understand who they are and what they have to run a business then the chance of succeeding in business is very high.

Welcome (10 min)

Greet the participants and welcome them to the training. 3 min

Introduce any guests.

Review:

Logistics (e.g. washrooms, fire exits, etc.)

Ground rules as set by the class during the introduction session.

ASK: Do we need to add any new ground rules to our list?

SAY: Before we talk about our agenda for today, let's Review what we did during the Program Introduction session.

ASK participants to take 2 minutes to discuss with their teammate what they remember from the previous session.

Invite a few volunteers to share what they have discussed with their teammate.

4.1.2 Activity: Reflection 3 min

ASK participants to take 2 minutes to Reflect on what they wrote at the end of the last session.

ASK participants to write down their thoughts about today's session in their notebooks.

What are you still meditating about from the last session?

What do you want to accomplish today? [Note to Trainer: ASK them to refer to the SESSION Objectives table in their resource books.]

EXPLAIN that this reflection time is personal and that they will not be required to share their work unless they choose to.

[Note to Trainer: Introduce the Personal Effectiveness module as guided below.] 4 min

ASK: What does Personal Effectiveness mean to you?

[Note to Trainer: Flip chart responses.]

Answers:

Skills that help us to live well with ourselves, others and the environment around us.

Behaviors and attitudes that allow us to deal effectively with the demands and challenges of everyday life.

Explain: During our Personal Effectiveness training series, we will focus on those skills and behaviors that equip us with skills to manage our day-to-day lives. Specifically we will look at how we can:

- Increase our self-awareness
- Develop better goal setting skills
- Improve our communication skills and interpersonal relationships
- Improve our decision making and negotiation skills
- Work together as men and women for a better society

Ask: Are there any questions?

TOPIC 1: My Personality (50 min)

[Note to Trainer: You need to have a SELF-AWARENESS DIAGRAM on a flip chart for this topic.]

Knowing Yourself

1 Min Explain: The journey to being personally effective begins from within each of us. We are going to start this journey by exploring different ways of understanding ourselves better, including identifying our strengths and weaknesses.

Many people cannot explain who they are in terms of their behavior. They are more comfortable telling about their achievements and behavior of their neighbors. Moreover, successful entrepreneurs know very well who they are and can describe their behavior in concrete terms. They know their strength and weaknesses.

Activity: THE MIRROR 10 min

Activity: The Mirror

Explain: To be personally effective, we need to understand ourselves well, including our strengths and weaknesses.

Divide: participants into 4 groups.

[Note to Trainer: Ask participants to refer to the MIRROR ACTIVITY. They will be requested to imagine that the picture is an actual mirror.] MIRROR:

[Note to Trainer: Guide all participants to lift their RESOURCE BOOKS with the diagram of the mirror facing them.]

ASK each participant to look at themselves in the mirror for 30 seconds and answer the following questions aloud as the other group members listen:

[Note to Trainer: WRITE the following questions on a flip chart.]

- What one thing do you like most about what you see in the mirror?
- What two things don't you like about what you see?
- [Note to Trainer: Encourage participants to be open, honest and look beyond their physical characteristics. Remind them of the GROUND RULES regarding respect.] **DISCUSS AND SUMMARIZE** the activity by asking participants:
- How did that activity make you feel? [Note to Trainer: Answers might include - uncomfortable, embarrassing, etc.]
- What did you learn from that activity? [Note to Trainer: Answers might include - that everyone doesn't like something about themselves – even if they don't show it on the outside.]
- Why is it important to be aware of these feelings? [Note to Trainer: Answers might include - helps to identify areas for improvement, helps to show strengths that can be leveraged, etc.]

Explain: Everyone has aspects about themselves that they like and others that they don't like. This is natural and is part of being aware of your feelings about yourself.

2 min ASK: What is personality?

Answer: Personality is a combination of emotions, attitudes, and behaviors that an individual expresses in life.

Explain: Understanding our own personalities is part of the journey to self awareness. Every personality has its own positive and not-so positive traits. If we are aware of these traits, we can work at leveraging the positive and improving on the not-so positive aspects, becoming better and effective individuals! 25 min.

ACTIVITY: PERSONALITY PROFILE **(print out the table and share with the participants)**

Ask participants to refer to the PERSONALITY PROFILE on the pages printed out. PERSONALITY PROFILE

1. Read the first row of words and:
 - Select one word that BEST describes you MOST of the time from that row. Give it a score of 4.
 - Select the SECOND BEST word that describes you and give it a score of 3.
 - Select the THIRD BEST word and give it a score of 2.
 - Finally, give the word that LEAST describes you in the row a score of 1.
2. Continue until you have completed all of the rows.
3. Add up the numbers in each column and record the totals at the bottom.

	COLUMN ONE		COLUMN TWO		COLUMN THREE		COLUMN FOUR	
EX	SAD	1	FUNNY	3	HAPPY	4	SILLY	2
1.	Demanding		Loyal		Enthusiastic		Strong willed	
2.	Critical		Firm		Passionate		Decisive	
3.	Cautious		Consistent		Convincing		Must win	
4.	High standards		Tactful		People oriented		Leader	
5.	Logical		Supportive		Inspiring		Confident	
6.	Careful		Good listener		Popular		Reckless	
7.	Analytical		Gentle		Motivator		Dominating	
8.	Looks for facts		Deliberate		Thoughtless		Outspoken	
9.	Seeks quality		Cooperative		Charming		Confrontational	
10.	Concerned		Polite		Emotional		Direct	
11.	Quiet & reserved		Adaptable		Persuasive		Problem solver	
12.	Orderly		Willing		Playful		Forceful	
	Column One Total		Column Two Total		Column Three Total		Column Four Total	

You scored highest in:

- Column one you are a **Planner**.
- Column two you are a **Peacemaker**.
- Column three you are an **Expressive**.
- Column four you are a **Go-Getter**.

Ask for a volunteer to read the activity instructions aloud. ASK if there are any questions.

Ask each participant to take 8 minutes to complete the PERSONALITY PROFILE in their note books or on papers provided.

Assign each corner of the room to a different personality type: Expressive, Planner, Go-Getter, and Peace Maker.

ASK the participants to go stand in the corner representing the personality in which they scored the highest. **EXPLAIN** that in case of ties, the participant should choose the personality that best represents them.

ASK for a volunteer from each group to read aloud the PERSONALITY TRAITS for their personality type listed in their resource books.

Personality Types And Traits:

Expressive	Planner
• Receptive and welcoming. • Never lacks “friends.” • Talkative, even in new environments. • Expresses personal views. • Decisions are dominated by feelings. • Fun loving. • Good story teller. • Child at heart. • Emotional and demonstrative. • Lives in the present – spontaneous Motto: Let’s do it the fun way!	• Emotionally sensitive to others. • Industrious. Keeps busy and works according to plan. • Detail conscious. Always needs more information and aims high. • Persistent and thorough. Follows-up until the task is complete. • Orderly and organized. • Economical. • Finds creative solutions. • Schedule oriented. Motto: Let’s do it the right way!
Go-Getter	Peace Maker
• Confident and visionary. Plans ahead. • Decisive. Conclusive and final with opinions. • Independent and self-sufficient. • Aggressive. Pushes their way. • Practical and productive. Result and goal orientated. • Delegates and insists on getting results. • Thrives on opposition. Faces conflicts head on. • Leads and organizes. • Unemotional. Motto: Let’s do it my way!	• Diplomatic. Will do anything to avoid confrontation. • Dependable. Can be relied on. • Takes time to make decisions. • Accomplishes tasks with the least amount of effort. • Calm - even under pressure. • Easy to get along with. • Works with others easily. • Peaceful and agreeable. • Low-key personality. Motto: Let’s do it the easy way!

ASK if everyone agrees with what the result of their profile says about them. [Note to Trainer: If participants don’t agree with their profile results, **ASK** them to explain why they think they are a different personality type.]

Strengths and Weaknesses

Definition:

A strength is a quality or an ability that a person has that gives him/ her an advantage or is beneficial where as a weakness is a deficiency or failing in a person's character.

10 min ASK each group to sit together and go through the strength and weaknesses of their personality types on the papers provided and present a summary to the class.

ASK each group to take 2 minutes to share their work with the rest of the class.

	Strengths	Weaknesses
Expressive	• Curious • Creative • Charming • Energetic and enthusiastic • Volunteers for jobs • Good sense of humor • Doesn't hold grudges • Makes friends easily	• Undisciplined • Not good at prioritizing • Looks for credit for work • Dominates conversations • Makes excuses • Poor listener • Disorganised • Never grows up
Planner	• Dependable • Self-disciplined • Perfectionist • Maintains high standards • Neat and tidy • Creative • Purposeful • Idealistic	• Takes things personally • Gets hurt or depressed easily • Spends more time planning than doing • Overly focused on details • Deep need for approval • Critical of others • Puts goals beyond reach
GoGetter	• Quick and decisive • Strong willed • Practical and productive • Self-sufficient and determined • Not easily discouraged • Establishes goals • Moves quickly to action • Sees the whole picture	• Bossy • Stubborn • Impatient • Quick-tempered • Inflexible • Rude and tactless • Possessive • Little tolerance for mistakes

Peace Maker	• Never gets upset • Likable • Consistent • Competent and steady • Mediates problems • Balanced • Sympathetic and kind • Patient	• Lack of drive and ambition • Indecisive • Unmotivated • Procrastinates • Avoids responsibility • Resists change • Unenthusiastic • Too compromising

EXPLAIN: Everyone has aspects about themselves that they like and others that they don't like. This is natural and is part of being aware of your feelings about yourself.

2 min KNOWLEDGE CHECK:

- What is personality?
- Why is being aware of our personality type important?

ASK: Are there any questions?

Other personal strength guiding questions

- What natural abilities do I have?
- What things do I do better than most people do?
- How have I grown in the last years? what most difficult things have I accomplished?
- What am I proudest of?
- On what am I most likely to receive complements?

Other personal weakness guiding questions

- What about me upsets the people I work with?
- What criticism would my closest friend give me if I asked?
- What am I least proud of?
- What criticism would my boss give me?

Identifying one's strengths and weaknesses helps a businessperson to;

- Determine the sort of people to work with, those who complement their behavior especially the weaknesses.

- Chose the business to invest in
- Determine the kind of training needed

‘a good person with a second class idea is better than a good idea with a second class person’.

Talent and skills

After knowing your strengths and weaknesses, it is important to recognize the skills and talents you have. Many business ideas are generated from skills and talents one possesses.

Talents and skills are resources that one has and so they should be exploited in starting and running a business.

Definition:

A skill is the great ability or expertise that comes from training and practice. It mainly involves the use of hands or body. It is something one is good at doing e.g plaiting hair

A talent is a superior, apparently natural ability in the arts or sciences or in the learning or doing anything. It is usually a natural inclination for a particular work. E.g a strong man can do good work as a bouncer.

Exercise

Ask participants to List the skills and talents that they have?

It is also important to do a self-assessment on knowledge or training one has. Prior knowledge on a subject matter is an advantage in business for it puts one ahead of others in a similar business. Knowledge saves an entrepreneur time and money in that you do not have to leave and go for a training or hire experts.

ANSWER: Personality is a combination of emotions, attitudes, and behaviors that an individual expresses in life.

8 min ACTIVITY: Spheres of Self-Awareness

5 Min

ASK: What is self-awareness?

ANSWER: Knowing about one's own individuality, character or personality.

ASK: Why is being self-aware important?

[Note to Trainer: Flip chart responses.]

ANSWER: Helps to understand:

- What motivates us and makes us happy
- Our strengths and weaknesses
- Areas we want to change or improve

- What we want out of life professionally and personally

As you **SUMMARIZE**, link personality to self-awareness by noting that we do not live in a vacuum but relate to others and ourselves through several spheres.

[Note to Trainer: Draw the SELF-AWARENESS DIAGRAM below on a flip chart.]

SELF-AWARENESS DIAGRAM:



10 min EXPLAIN: There are a number of spheres or areas that influence who we are: mental, physical, social, economic, emotional, and spiritual. **[Note to Trainer:** Point to corresponding area on the flip chart diagram as you mention it.]

SAY: To be truly self-aware, we need to understand ourselves in relation to each sphere.

ASK: What is contained within the “mental” sphere?

[Note to Trainer: Write answers on the flip chart near each sphere.]

ANSWER: What we think about, know, and remember. For example, Sam is very interested in history, or Anna has very conservative political beliefs.

ASK: What is contained within the “physical” sphere?

ANSWER: Our outward appearance and how we act. For example, Sam is very fit, or Anna always appears confident.

ASK: What is contained within the “social” sphere?

ANSWER: The way we interact with other people. For example, Sam is very shy and only likes to talk to one person at a time, or Anna is the life of every party.

ASK: What is contained in the “emotional” sphere?

ANSWER: How we feel about things and how we respond to situations. For example, Sam is very even-tempered and never gets upset, or Anna gets angry when she is under pressure.

ASK: What is contained in the “spiritual” sphere?

ANSWER: Our values and beliefs. For example, Sam believes in giving back to the community and volunteers every weekend, or Anna values her family and tries to spend as much time with them as possible.

ASK: What is contained in the “economic” sphere?

ANSWER: Our interaction with and views on access and use of financial resources. For example, Sam believes that it is important to live in the moment; he spends money thinking that there is no promise of tomorrow. Anna on the other hand believes that she can change her economic status in the future by putting extra effort in school. She plans for tomorrow by saving 10% of her pocket money.

ASK: Are there any questions?

8 min ACTIVITY: SPHERES OF SELF-AWARENESS

ASK each participant to take 3 minutes to write down what defines them personally. This should be done silently and on their own.

DIVIDE participants into pairs and ASK them to share their work with one another.

[Note to Trainer: ASK one or two volunteers to share their answers on the spheres of self-awareness to the class.]

2 min DISCUSS AND SUMMARIZE activity by asking participants:

- What did you learn from the activity?
- Did you discover anything surprising?

ASK: Are there any questions?

Behaviors of successful entrepreneurs

Innovative	Information seekers	Persistent
Committed to work contracts	Set goals	Hard working
Demand for efficiency and quality	Take moderate risks	Achievers
Independent	Determined	Self confidence
Honesty	Creativity	

MODULE 5:

BUSINESS PLANNING AND ENTERPRISE MANAGEMENT

5.1 SESSION 1: What are my Goals?

Objectives:

By the end of the learning session, participants will have:

- Define a goal and understand the importance of setting goals
- Differentiate between short term and long term goals
- Set SMRT goals
- Identifying barriers of achieving them and ways of overcoming them
- Create and have a plan of achieving personal goals

Time:

2 hours, 15 minutes

Preparations/Materials:

- Flip chart paper
- Cards
- Markers
- Masking tape

Bull's eye poster

SMART Goals Statements Chart

Chart

Learning Steps	Duration
WELCOME	10 min
TOPIC 1: Introduction to goal setting	30 min
TOPIC 2: Setting SMRT goals	10 min
TOPIC 3: Setting my own goals	15 min
TOPIC 4: Barriers to achieving goals and how to overcome them.	60 min
CLOSING	10 min

Welcome (10 min)

3 Min GREET the participants and welcome them to the training.

INTRODUCE any guests.

EXPLAIN: Before we talk about our agenda for today, let's REVIEW what we did during the 'WHO AM I?' session.

REMIND the participants about the TAKE AWAY from the last session.

INVITE a few volunteers to share their personal mission statements with the class.

ENCOURAGE the participants to continue thinking about their mission in life.

3 Min REFLECTION

ASK participants to turn to take 2 minutes to REFLECT on what they wrote at the end of the last session, as well as to write down their thoughts about today's session in their notebooks.

- What are you still thinking about from the last session?
- What do you want to accomplish today?

EXPLAIN that this reflection time is personal and that they will not be required to share their work unless they choose to.

4 Min (Note to Trainer: Introduce today's session as guided below).

EXPLAIN: Today's session is about GOALS. At the end of this session you will be able to:

- Define goals and understand the importance of setting goals;
- Differentiate between short and long term goals;
- Set SMRT goals;
- Identify barriers to achieving your goals, and ways to overcome them; and,
- Write and create a plan to achieve personal goals.

ASK: Are there any questions?

TOPIC 1: Introduction to Goal Setting (30 min)**5.1.1 Define Goals**

2 Min ASK: What image do you see when you hear the word goal?

ANSWER:

- Football/soccer/rugby
- A target
- Other...

EXPLAIN: We often think of goals in regard to sports, because they are games with obvious targets. In football/soccer, the target is even called a goal! When we talk about goals in regard to personal effectiveness, we will define them as statements that describe:

- Where we want to go
- What we hope to achieve
- Who we want to be.

ACTIVITY: TARGETS

DRAW an “X” and arrow labeled “goal” onto both BULL’S EYE POSTERS like in the diagram below.

15 Min DIVIDE participants into 5 groups.

ASK each group to take 5 minutes to discuss how the updated BULL’S EYE POSTERS illustrate goals.

ASK each group to take 2 minutes to share their work with the rest of the participants.

[Note to Trainer: Flip chart responses].

DISCUSS AND SUMMARIZE the activity ensuring the items below have been covered:

- The target is clear.
- The target is small and specific.
- Often times reaching the goal (the circles) goal may build on the previous step.
- Other...

ASK: Are there any questions?

5.1.2 Importance of Goals

3 Min ASK: Why is it important to set goals?

[Note to Trainer: Let the group brainstorm as you note all their answers on a flip chart]. ANSWERS:

- Give direction
- Motivational
- Help monitor progress
- Illustrate our values, for example, we do our best to achieve what is important to us
- Other...

EXPLAIN that goals help us to realize our mission in life. Goals help us to move from dreams to actions.

5.1.3 Short- and Long-Term Goals

10 Min EXPLAIN: Now that we know what goals are and why they are important, let us talk about different types of goals.

ASK: What is a short-term goal?

ANSWER: A goal that can be accomplished quickly, typically within 6 months. Examples include:

I would like to plant tomatoes on an acre of land this season.

I need to build a cowshed in the next 3 months.



ASK: What is a long term goal?

ANSWER: Long term-goals take longer to accomplish, typically a year or more. Examples include:

I would like to own trees for timber within the next 5 years.

I want to own a dairy milk processing factory in the next 3 years.

ASK: Why is it important to set both short-term and long-term goals?

ANSWER:

Short-term goals can keep us motivated.

We may get lazy or frustrated if we only have long-term goals. \$ Other...

TOPIC 2: Setting SMRT Goals (10 min)

[Note to Trainer: You will need to have the quoted statements in the SMRT GOALS activity written on a flipchart for this topic.]

5.1.4 SMRT Goals

8 Min [Note to Trainer: Write all the quoted statements below on a flip chart]

1. "I will own a business one day."

"I will own a hotel one day."

ASK: What is the difference between the two goal statements?

ANSWER: The second statement defines the type of business the person wants to own. It is specific.

2. **"I will own a vegetable farm one day."**

"I will plant cabbages on the one-acre of land I own."

ASK: What is the difference between the two goal statements?

ANSWER: The second statement defines the size of land that the person wants to farm. It is measureable.

3. **"I will be the most famous author in Africa."**

"This year I will compete for the top spot in the National Young Writers contest."

ASK: What is the difference between the two goal statements?

ANSWER: The second statement has a greater likelihood of being achieved. It is realistic.

4. **"I will own a home."**

"I will own a home in five years."

ASK: What is the difference between the two goal statements?

ANSWER: The second statement has a time line within which the goal is to be achieved. It is time bound.

Debrief:

EXPLAIN a good goal as: (Write bullet points below on a flip chart.)

S = Specific

M = Measurable

R = Realistic

T = Time Bound

2 Min ASK: Are there any questions?

Knowledge Check:

- What are short-term goals?
- What are long-term goals?
- Why is it important to set goals?

TOPIC 3: Setting My Own Goals (15 min)

2 Min EXPLAIN: Now that you have an idea of what you want to accomplish in life and how to write good goals, it is time for us to map out the first part of the road that you will need to get you from where you are to where you want to be.

10 Min ACTIVITY: MY GOALS

ASK participants to refer back to their personal mission statements in their notebooks.

ASK participants to write one short term goal and one long term goal for themselves.

REMIND them that it is important to think about what one wants to achieve in life and to use the knowledge they have learned about setting goals.

ASK each person to take 5 minutes to write down their goals.

REQUEST some volunteers to share their goals with the rest of the participants.

[Note to Trainer: Encourage and affirm the participants since this is their first step towards writing down their goals].

3 Min ASK: Are there any questions?

KNOWLEDGE CHECK:

- What are short-term goals?
- What are long-term goals?
- Why is it important to set goals?

5.1.6 TOPIC 4: Barriers to Achieving Goals and How to Overcome Them (60 min)

Barriers To Achievement

5 Min ASK: What keeps us from goals? **[Note Trainer: Flip chart responses].**

ANSWER:

- Personal beliefs and traits
- Cultural beliefs
- Negative influences from friends and family
- Lack of focus
- Poorly conceived goals
- Unforeseen circumstances, for example, global financial crisis, etc. § Other...

EXPLAIN: There are challenges that can keep us from achieving our goals; oftentimes some of the greatest challenges to overcome are our personal and cultural beliefs. Let us talk about these barriers.

20 Min ACTIVITY: BARRIERS

DIVIDE participants into 2 groups.

ASSIGN one group **PERSONAL TRAITS** and the other group **CULTURAL BELIEFS**.

ASK each group to nominate a chairperson, a recorder, and a presenter.

HANDOUT a piece of flip chart paper and a marker to each group.

ASK each group to take 10 minutes to discuss how and why their assigned topic creates barriers to achieving goals.

EXPLAIN: We are working in large groups so the chairperson should help facilitate the discussion. Remember to follow the **GROUND RULES**. The recorder should write down the key points from the discussion.

ASK the presenter from each group to take 3 minutes to share their key findings with the rest of the participants.

DISCUSS AND SUMMARIZE the activity ensuring that the items below have been covered:

PERSONAL TRAITS	CULTURAL BELIEFS
EXPLAIN: The natural strengths and weaknesses of our personality types can act as barriers to achieving goals. • Fear of failure • Seeking perfection to the point that one never achieves their goals • Lack of self-confidence • Researching and planning, but never implementing • Other...	EXPLAIN: The history and traditions we grew up with can act as barriers to achieving goals. • This is how we have always... • There will always be someone to help me even if I do not make it • Our people do not... • Gender stereotypes • Other...

ACTIVITY: IS THERE A DIFFERENCE?

DIVIDE participants into 6 groups – 3 groups composed of men only and 3 groups composed of women only.

HAND OUT one flipchart and a marker per group. **ASK** the group members to assign one person to chair and another to draw. **[Note to Trainer: EXPLAIN that it is a drawing activity.]**

ASK the participants to think about three goals that represent the key aspirations of men or women. **[Note to Trainer: For the women's group, ask them to think about three goals that are typical among women and for the men's group, ask them to think about three goals that are typical among men].**

ASK them to draw the goals on one flip chart paper per group. **GIVE** them 10 minutes for this activity.

[Note to Trainer: Provide masking tape for the groups to display their flipchart drawings in the class.]

ASK the women's groups to hang their flipcharts on one side of the class and the men's groups to hang their flipcharts on another side of the class.

REQUEST the women's groups to visit the men's display wall and the men's groups to visit the women's display wall. **GIVE** them five minutes for the activity.

[Note to Trainer: The objective of this activity is to show if there is a difference in how gender influences setting goals.]

ASK: Is there anything that stands out to you? How do you compare the goals on this wall with the other?

[Note to Trainer: If there is no observable difference, carry on to the next activity. If they observe a difference, give them time to share and flipchart the responses].

Where there is an observable difference, **ASK:** Why is it there is a difference between the goals the women have set and the goals that the men have set?

EXPLAIN: We are now going to explore more some of the barriers to achieving our goals and how to overcome these barriers. As we have noted in this activity, in addition to cultural beliefs and personal traits, there are also gender barriers to deal with.

5.1.7 Overcoming Barriers

13Min EXPLAIN: We all face barriers in our lives, however, people who are personally effective find ways to overcome them!

2Min ACTIVITY: OVERCOMING BARRIERS

ASK participants in the 6 groups to combine and form three groups.
[Note to Trainer: Pair the men's group with a women's group to form the three groups out of the previous six groups.]

ASSIGN each of the three groups a barrier to discuss
(i.e. 1-PERSONAL TRAITS; 2- CULTURAL BELIEFS; and 3-GENDER) and
ASK them to come up with ways they can overcome the barriers.

ASK each group to nominate a new chairperson, recorder, and presenter.

HANDOUT a piece of flip chart paper and a marker to each group.

ASK each group to take 5 minutes to discuss how to overcome the barriers their subject presents against achieving goals.

ASK the presenter from each group to take 2 minutes to share their key findings with the rest of the participants.

DISCUSS AND SUMMARIZE the activity ensuring that the items below have been covered:

PERSONAL TRAITS	CULTURAL BELIEFS	GENDER
• Maximize strengths • Minimize weaknesses • Set goals • Identify a mentor to help strengthen weaknesses • Other...	• Educate community on benefits of change • Don't use stereotypes • Identify a mentor who has succeeded despite cultural beliefs • Form a support group • Other...	• Cooperation and support between sexes/ spouses/ partners • Equal opportunity to both genders
EXPLAIN: To be personally effective we cannot let these types of barriers stand in our way. We have to jump over them!		

Knowledge Check:

- What types of barriers prevent you from achieving your goals?
- How can you overcome these barriers?

ASK: Are there any questions?

Closing (10 Min)

2 Min REVIEW the session objectives.

5 Min ASK: Does anyone have any further questions about the topics we have covered so far?

3 Min ACTIVITY: REFLECTION

ASK participants to take 4 minutes to write down at least two things that were meaningful to them, and which they plan to implement from today's session in their notebooks.

EXPLAIN that this reflection time is personal and that they will not be required to share their work unless they choose to.

EXPLAIN the next steps:

- Preview the next session's objectives.
- **TAKE AWAY:**

- **SAY:** Between now and the next session, take time to refine the short term goals and the long term goals that you wrote in your notebooks. Transfer them and write them in the participant's resource book under the SMRT GOALS TAKE AWAY EXERCISE page. Ensure that they are

SMRT goals and that they are informed by your aspirations and dreams.

- **SAY:** In addition, look at your personal mission statement and refine it based on what you have learned today.
- **SAY:** We will discuss your work at the beginning of the next session. o ASK if there are any questions.

THANK participants for their time and let them know that you are looking forward to seeing them in the next session.

5.2 SESSION 2: Business Identification

EXPLAIN: Today's session is about generating entrepreneurial business ideas. At the end of this session you will be able to:

- Identify business opportunities
- recognize underutilized resources in their vicinity
- Generate business ideas
- Prioritize business ideas
- Build the concept of your business idea

TOPIC 1: Sources of Business Ideas (30 min)

[Note to Trainer: You need PROFITABLE AND NON-PROFITABLE IDEA DIAGRAMS, for this

The whole idea of the session is to encourage people to think first before jumping into business, failing and losing their money. It is about generating idea to identify what you are good at doing.

EXPLAIN: There are a lot of different ways to make money and sometimes

ACTIVITY: FACT FINDING

ASK participants to list in their notebooks TRUE and FALSE statements on how they have made money. They should not let anyone see their answers!

DIVIDE the participants into pairs.

EXPLAIN: Each participant will read their answers to their partner as if all were true. The partner should try to identify the statement that is true!

ASK participants to share their money making methods.

Coming up with a good idea is the hardest part!

10 min ASK: What is an entrepreneurial idea?

ANSWER: An entrepreneurial idea identifies a solution to an existing need or a problem. The solution is typically a good or service that can be sold or offered at a profit.

[Note to Trainer: Draw the PROFITABLE IDEA TABLE below on a flip chart.]
PROFITABLE IDEA TABLE:

Need	Good/Service	Outcome
Quality teaching materials in schools	Books, chalks, rulers, pens	PROFIT! Schools will pay for the teaching materials.
Participating in community service	Cleaning compounds/drainages	NO PROFIT! Community members won't pay for this service.

EXPLAIN: A need or a problem that cannot be solved at a profit is not a business idea! 10 min

5.2.1 Activity: Sources

DIVIDE participants into pairs.

ASK each pair to take 5 minutes to brainstorm sources of entrepreneurial business ideas.

ASK for 3 – 4 volunteers to share their best sources.



EXPLAIN: You can get entrepreneurial business ideas almost anywhere. Sources can generally be divided into six categories:

[Note to Trainer: Flip chart categories below.]

- Solutions to people's needs and problems, for example, there is no car wash business in my neighborhood.

- Personal talents and hobbies, for example, I really like cooking.
- Skills and experiences, for example, I am an expert editor.
- Available resources, for example, I just received 5 acres of land from my grandparents.
- Trends, for example, mobile technology is really taking off!
- Value chains for example, dairy farming is a booming business in my area but farmers struggle with milk transportation to the processor.

[Note to Trainer: Use this table to explain ideas that might be possible under these trade skills]

Tailoring and Dressmaking	Maize	Horticulture	Poultry
Sewing and spinning	Grow	Nursery development	Manufacture feeds
Inputs supply	Tractor entrepreneur	Bulking	Wholesale and retailing feeds
Bleaching & dying	Thresher	Transportation	Veterinary services
Printing	Sell inputs	Spraying	Keeping layers
Designing	Bulking	Inputs supply	Keeping broilers
Trading	Transport	Growing the crops	Hatching and selling chicks
	Milling		Buying and reselling eggs
			Buying and reselling chicken
			Run chicken slaughterhouse butchery

TOPIC 2: Generating business ideas (20 min)

[Note to Trainer: You need an IDEA GENERATION TABLE, for this objective.]

20 Min ACTIVITY: IDEA GENERATION

[Note to Trainer: Draw a BUSINESS IDEA GENERATION TABLE on a flip chart before the training begins.]

HANG UP the IDEA GENERATION TABLE flip chart. **HIGHLIGHT** the example on the top row for demonstration purposes.

Source	Possibilities	Business Ideas
Talents and hobbies (example)	Teaching small	Idea 1: Start a kindergarten. Idea 2: Develop training tools for children. Idea 3: Write educational books.
Talents and hobbies		
People's needs and problems		
Skills and experience		
Available resources		
Trends		
Value chains		

EXPLAIN: When generating ideas, it can be helpful to follow these guidelines:

- There are no silly or weird ideas. There are only unique ideas.
- At the business idea generation level, the focus is on quantity not quality.
- At this stage, do not criticize the idea or question it too much.
- Write down every idea that comes to mind.

ASK participants to take 10 minutes to fill out the IDEA GENERATION TABLE in their RESOURCE BOOKS on their own.

DIVIDE participants into 3 groups.

ASK each participant to take 2 minutes to discuss their ideas with the other group members.

ASK for 2 – 3 volunteers to share their best idea (s).

DISCUSS AND SUMMARIZE activity by asking participants:

- What did you find surprising?
- What did you learn?
- What did you find difficult?

TOPIC 3: Prioritizing Business Ideas (10 min)

10 Min EXPLAIN: So far, you have identified your own business ideas. Now you need to assess the ideas thoroughly in order to identify the ones that are most likely to succeed.

ASK participants to take 2 minutes to select the 3 best ideas from their IDEA GENERATION TABLE by marking them with a star.

ASK: Why did you settle on your ideas?

[Note to Trainer: Flip chart responses.]

ANSWER:

- I have the skills for it
- I have some money to invest
- It doesn't conflict with my religious beliefs and values
- It is a respectable thing to do
- Culturally, I will be supported
- There is a real need in the community
- There are no competitors
- Everybody is doing/wearing/listening to this
- Other?

EXPLAIN: These things are all indicators of successful business ideas! Now we're going to talk about a way to test your ideas using 6 indicators that all start with the letter C.

They are:

[Note to Trainer: Write the 6-C indicators below on a flip chart.]

- Character: Does the idea agree with your moral values, talents and skills?
- Cash: Will customers pay for this product or service?
- Competition: Will your product or service beat what is offered by competitors?
- Capital: Can you raise the money to start the business?
- Conditions: Can you meet the legal requirements for the business?
- Competence: What skills have you acquired from school?

EXPLAIN: Being able to answer yes to all of these questions means that you have an idea that is likely to yield a successful business.

TOPIC 4: Building the Concept of Your Business Idea (40 min)

20 min EXPLAIN: So far we have been able to generate business ideas. The next step is to build your business idea into a more solid business concept.

[Note to Trainer: Post a BMC flip chart]



EXPLAIN: This is called a Business Model Canvas, BMC in short. It comprises of 9 building blocks and helps you to build the concept of your idea by “PAINTING” it on the canvas.

EXPLAIN: A business model canvas describes how a business meets customer needs and how it makes (or intends to make) money.

The purpose of a business model canvas is to ensure that all the factors needed to operate a successful business are carefully considered and analyzed to ensure a higher rate of success.

DIVIDE participants into 9 groups. ASK them to turn to the “BMC BLOCKS” . Allocate a block to each group. ASK them to take the first 10 minutes to understand and to discuss the allocated block.

20 min **ACTIVITY: SALOON BUSINESS MODEL CANVAS**

[Note to the Trainer: Using a flip chart, prepare a “Saloon BMC” using the completed BMC.

DIVIDE participants into 9 groups.

EXPLAIN that each group will be assigned a block in the BMC to discuss the Saloon business idea. Each group has 10 minutes to complete.

ASK participants to refer to the BMC block notes.

GIVE them time to present their block to the class.

ASK the participants to fill in their own BMC.

TOPIC 5: Importance and Components of a Business plan (30 min)

5 min The Business Model Canvas is a useful tool to paint the picture of your business or business idea. For you to sufficiently plan for your business, you need to develop a business plan.

ASK: What is a business plan?

[Note to Trainer: Flip chart responses.]

ANSWER:

- Written document that describes an idea for a product or service and how it will be executed successfully.

ASK: Why is a business plan so important?

[Note to Trainer: Flip chart responses.]

EXPLAIN: Thinking through and documenting the business you want to own, how you will do it, anticipated challenges and what it will take to succeed increases your chances of succeeding. With a well thought out plan, a lot of the challenges that kill small businesses can be avoided.

A business plan increases your chances to succeed by:

- Helping you understand your business better as well as getting more focused
- Enabling you to sharpen your idea and the general business concept.
- Enabling you to anticipate risks and challenges and ways to mitigate them.
- Helping you to estimate your capital needs and in seeking funding.
- Enabling you to manage your business better.
- Enabling you to think about what is critical for your success and invent strategies to enable you succeed.
- Helping you think about the future of your business.

25 min BRAINSTORMING SESSION: COMPONENTS OF A BUSINESS PLAN

ASK participants to assume the role of an investor who is assessing a business idea being proposed by a woman entrepreneur looking for capital to start the business.

ASK: As an investor looking to invest your capital, what would you like to know about the business you are investing in?

Allow participants to brain storm on the above question in pairs. Ask them to refer to COMPONENTS OF A BUSINESS PLAN page in their manuals.

POSIBLE ANSWERS:

- What type of business is it?
- Does the entrepreneur have enough experience to run the business?
- What risks are involved?
- What is the demand for the goods/services provided by the business?
- Will it be profitable?
- What is the value proposition?
- How much capital will be required?
- Are the facilities or infrastructure needed available?
- Others...

DISCUSS and **SUMMARIZE** These details represent the components within a business plan and should be taken into consideration to develop a comprehensive document.

[Note to Trainer: Share with the participants the Business plan template below to guide them in developing their ideas]

30 minutes

Business Plan Template

Name of business -----

Contacts -----

Address -----

Executive summary-----

Background and description of the business -----

Vision and objectives of the business-----

Vision -----

Short-term objective-----

Medium term objectives-----

Long-term objectives -----

Management structure -----

Product/ service -----

Market analysis-----

Customers -----

Suppliers-----

Financial plan

Forecasted profit and loss statements	Year 1	Year 2	Year 3
Income	UGX	UGX	UGX
Sales			
Other income			
Total income			
Expenses			
Rent			
Salaries			
Raw materials			
Utilities			
Total expenses			
Profit/ loss			

Over all schedule of activities

Risks and assumptions

Compiled by.....Date.....

CLOSING (10 min)

3Min REVIEW today's SESSION objectives.

ASK: Does anyone have any further questions ?

KNOWLEDGE CHECK:

- What is an entrepreneurial business idea?
- How can you discover more business ideas in an industry?
- What are the components of a BMC?
- What are the components of a business plan?
- What is the importance of a business plan?

4Min ACTIVITY: REFLECTION

ASK participants to take 3 minutes and write down at least two things that were meaningful to them and which they intend to implement from today's session in their notebooks.

EXPLAIN: This reflection time is personal and that they will not be required to share their work unless they choose to.

- Review SESSION objectives.
- TAKE AWAY:
- ASK participants to complete the 6 C's table and BMC table for their BUSINESS ideas. o Between now and the next training I want you take time to understand the business plan, it's components and the template as provided
- Now that you have business ideas, fill in the proposed business component in your proposed business plan.

(Note to trainer: At this stage participants are allowed to change/improve/modify/modernize/ their business ideas especially after doing market research but the idea chosen for the Canvas MUST be same as the one chosen for the Business Plan)

- Remind participants of the start time for the NEXT SESSION
- ASK if there are any questions.

THANK participants for their time, and let them know that you are looking forward to seeing them in the next session.

This was handled to enable participants identify business opportunities, explain the relationship between personality, skills, talents and business ideas, examine the opportunity for using their skills, abilities and talents for income generation and also recognize underutilized resources in their vicinity.

The whole idea here was to encourage the youths to think first before jumping into businesses, failing and losing their money. It is all about generating ideas to identify what one is good at.

The environment we live in is full of opportunities that can be translated into business ideas but many are never recognized and tapped. Business ideas are usually picked existing problems, unmet needs/ gaps or underutilized resources. It is therefore important to scan the environment and spot opportunities that do exist and develop ideas to match it. Businesses that are not open to new ideas usually fail in their first years of operations. The need to change with the changing business environment is supreme.

Creativity is a key determinant of both new and existing businesses especially those who want to grow towards a profitable business. The creative processes of brainstorming facilitates identifying ideas based on the resources(skills, talents, knowledge and physical assets) and the experience that one has and therefore provide practical evaluation of feasible business ideas.

Identification of ideas starts with scanning the environment to which resources are lying idle, which problems and gaps do exist. The idea is then assessed using the criteria of skills/ talent/ knowledge, availability of resources and demand.

Skills and competences

Assess the extent to which you poses the required skills (technical, social, manual e.t.c). if you do not have all the required skills yourself, you can look out for other people with the skill.

Resources

Consider availability of raw materials, equipments, finances as start up investment and working capital.

Demand

The demand for a product or service means the extent to which the customers want it. It is therefore important to take account of the level of competition in the local market, the extent to which demand can be met using the traditional and nontraditional skills etc.

Land: Note that some businesses may require land for agricultural purposes or to build the business premises.

The following symbols can be used during training to assess some of the business ideas brainstormed

- Vv Very good
- V Good or reasonable
- X Indifferent
- XX Difficult/ negative
- XXX Very difficult/ negative

Business idea	Skills and competences	Available equipment	Access to raw materials	Financial resources	Sufficient demand

The business with highest number of 'vs' is selected and planning takes off.

5.3 SESSION 3: Communication

2 min EXPLAIN: Today's session is about communication and interpersonal relationships. At the end of this session you will be able to:

- Acquire skills that enable you to improve on interpersonal relationships
- Define elements of effective communication
- Describe elements of effective negotiation
- Utilize time management tools

ASK: Are there any questions?

TOPIC 1: Communication (45 min)

[Note to Trainer: You need the COMMUNICATION MODEL POSTER, NON-VERBAL COMMUNICATION CARDS.]

1 min: SHARE: The objectives of the session: To enable participants

- Build confidence, and strengthen your ability to lead teams, communicate in business
- Compare the nature of communication and the communication process

5.3.1 Effective Communication

5 Min EXPLAIN: An important element of Personal Effectiveness is being able to communicate effectively.

ASK: What is communication?

ANSWER:

- Process of sharing information, thoughts and feelings.
- Can be shared through speaking, writing or body language.

ASK: What is effective communication?

ANSWER: It has the same definition as communication BUT also adds that the shared information was received and understood in the way that it was intended by the person communicating.

[Note to Trainer: Flip chart definitions and underline the distinction between communication and effective communication.]

ASK: Why is it important to communicate effectively?

ANSWER:

- Prevents misunderstandings and resulting conflicts
- Builds trust and stronger relationships
- Saves time
- Avoid mistakes
- So as to get what one wants
- Other ...

EXPLAIN: Communicating is easy; effective communication is difficult and it takes 3 of our senses to do it well:

- Our mouths to speak;
- Our ears to listen and;
- Our eyes to observe!

EXPLAIN: We'll talk about how to best put these 3 senses into practice so that we can become better communicators.

5 min

ACTIVITY: BROKEN TELEPHONE

ASK participants to stand in three equal lines which are at least an arm's length apart from each other.

EXPLAIN you are going to share a secret with the first person in each line. They will repeat it to the next person in line until the secret is passed all the way to the end of each line. Each person can only repeat the secret once!

ASK the first participant in each line to come to you.

SHOW the 3 participants, in the separate lines, the phrase in the box below.

The lazy sleeping brown goat jumped the green fence.

ASK them to repeat it to the second person in their line. When the secret messages have reached the end of each line **ASK** the last person in each line to share the secret they heard. Also, **ASK** the first person in each line to share the secret they gave.

ASK: At which point in each line did the secret change?

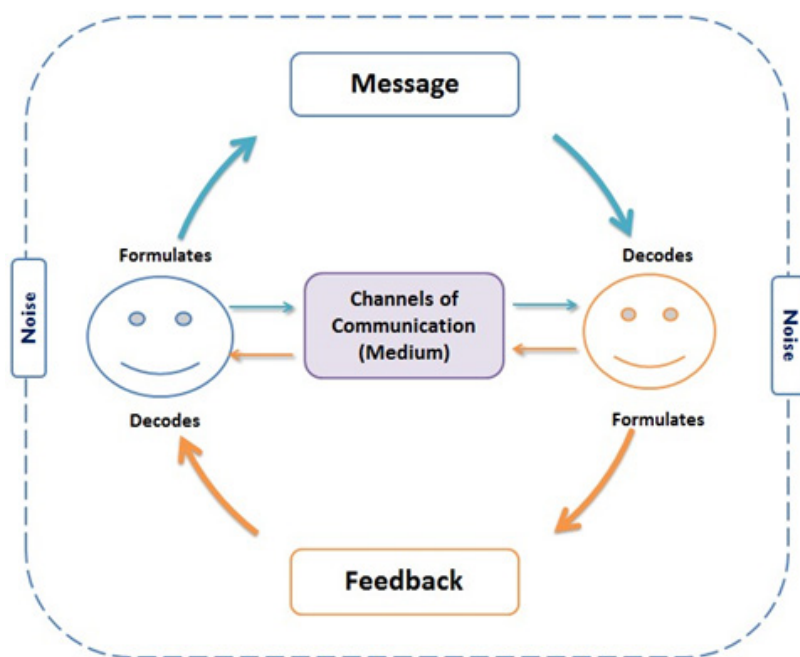
ASK: Why didn't our secret get through correctly?

ANSWER:

- Relied on verbal communication
- External noise – hard to hear
- Whispering – didn't speak clearly
- No time to give feedback or ask questions
- Other...

EXPLAIN: Effective communication is not easy and a lot of components have to be in place for a message to get through accurately!

10 min [Note to Trainer: Draw COMMUNICATION MODEL POSTER below before the training.]

COMMUNICATION MODEL POSTER:**HANG UP COMMUNICATION MODEL POSTER on the wall.**

EXPLAIN: This diagram is a communication model that illustrates the path an idea or information takes between being spoken by one person and being heard by another.

[Note to Trainer: Point to the COMMUNICATION MODEL POSTER as you are describing the communication path.]

1. The sender perceives an idea and puts it into words or gestures (formulates or encodes) and shares it with the receiver.
2. The idea filters through the noise (the sender's internal noise, the external environmental noise, and the receiver's internal noise).
3. The receiver hears and interprets (decodes) the idea and responds.

EXPLAIN: The message can get really jumbled on this journey if we don't communicate carefully!

ASK: What can you do to ensure you are being understood in the way you intended? [Note to Trainer: Flip chart responses.] **ANSWERS:**

- Think carefully about what you want to say; think before you speak
- Pick a good time to talk when the receiver isn't tired or distracted
- Speak in a quiet place to reduce external noises so receiver can hear you
- Ensure understanding by observing, asking questions, and restating what you said
- Build trust with the receiver and get to know them better
- Speak clearly and simply
- Other...

ASK: Are there any questions?

5.3.2 *Non-Verbal Communication and Observation*

5 Min ASK: What is non-verbal communication?

ANSWER:

- Communicating without speaking
- Includes facial expressions, eye contact, physical postures, gestures, head movements, etc.
- Can strengthen (or weaken) a spoken message

ASK: What is an example of a situation when non-verbal communication weakened a spoken message?

[Note to Trainer: Allow participants to give 2 examples before moving on to the next question.] **ANSWER:**

- Saying yes, but shaking head no
- Politician who is advocating for strong action but is hunched behind a podium
- Other...

ASK: What is an example of a situation when non-verbal communication strengthened a spoken message?

[Note to Trainer: Allow participants to give 2 examples before moving on to the next questions.] **ANSWER:**

- Saying yes and shaking head yes
- Politician who is advocating for strong action and is standing straight and tall behind a podium and waving his fist
- Other...

10 Min

3 Min ACTIVITY: TELL A STORY

GIVE the participants 2 minutes to think about a short story that they would like to tell.

PAIR up the participants and ask them to assign each other a listener and a story teller.

[Note to Trainer: Give the participants the 'tell a story' cards. Each participant should have one card.]

EXPLAIN The words on the cards instruct the participants on how they should each act when listening to the story and when telling the story. The first word describes a non-verbal behavior that the story teller should adopt while telling; the second word describes a non-verbal behavior that the listener should adopt while listening.

GIVE the participants 2 minutes to share their stories.

DISCUSS AND SUMMARIZE the activity by asking participants:

- What did you learn from the activity?
- How can you use non-verbal communication to your advantage?

- As a listener, what non-verbal communication should you use?

EXPLAIN: Both the sender and the receiver engage in non-verbal communication while communicating. Effective communicators are aware of their own non-verbal communication and also observe the non-verbal communication of the people with whom they are communicating.

ASK: Why is it important to be observant while you are communicating?

[Note to Trainer: Flip chart responses.]

ANSWER:

- So that you can adjust your approach if the listener is confused
- So as to know if the listener is following the conversation to enable you continue or if you need to restate your communication
- So as to determine whether it is an appropriate time to communicate
- Other...

LISTENING

ASK: Why is listening an important part of effective communication?

ANSWER:

- Information needs to be taken in and understood by the receiver
- The receiver may need further clarifications or may have follow-up questions for the sender

ASK: What are some things that good listeners do or don't do? [Note to Trainer: Flip chart responses.] **ANSWERS:**

- Don't interrupt the other person
- Don't plan your response while the other person is talking
- Think before answering
- Face the speaker
- Maintain eye contact
- Watch nonverbal behaviors, for example, keen listening
- Ask questions and wait for answers
- Don't have the last word
- Other...

2 min KNOWLEDGE CHECK:

- How can you use non-verbal communication to your advantage?
- What do good listeners do?

ASK: Are there any questions?

TOPIC 2: Interpersonal Relationships (40 min)

[Note to Trainer: You need a RELATIONSHIP MAP POSTER for this objective.]

5 Min ASK: What is an interpersonal relationship?

ANSWER: Any interaction between 2 or more people.

EXPLAIN: Interpersonal relationships may be strong like those with your family, or impersonal like that with a parking attendant or clerk at the bank. Each relationship interaction meets some sort of need, for example love from our families or a necessary transaction with the parking attendant or bank clerk.

EXPLAIN: Personal effectiveness is not just about ourselves and our internal feelings and thoughts, but also about how we relate with other people.

4 Min ACTIVITY: NO PERSON IS AN ISLAND

[Note to Trainer: Write "NO PERSON IS AN ISLAND" on a flip chart.]

NO PERSON IS AN ISLAND

ASK participants to pair up and discuss what the phrase means to them as they think about interpersonal relationships.

ASK each group to take 1 minute to present their thoughts to the other person.

EXPLAIN: We can't survive alone. We all depend on other people to help us meet our physical and emotional needs.

ASK: How do we benefit from having strong, positive and healthy interpersonal relationships?

ANSWERS:

- Improved mental well-being and reduced stress
- Increased sense of belonging and acceptance
- Have someone to listen to and help cope with our challenges
- Have someone to celebrate successes with
- Give referrals and references
- Increased happiness and satisfaction with life
- Other...

ASK: Are there any questions?

5.3.3 Mapping Interpersonal Relationships

5 min EXPLAIN: As we've discussed, not all interpersonal relationships are the same. Some are very strong, like those we have with our siblings or parents, and some are rather impersonal, like those we have with people we just met.

ASK: What criterion influences the strength or weakness of an interpersonal relationship?

[Note to Trainer: Flip chart responses.] ANSWERS:

- Length of time spent together
- Common interests
- Shared values
- Blood, for example, family relations
- Frequency of time spent together
- Level of trust
- Other...

ACTIVITY: ANDREW'S STORY

ASK participants to turn to ANDREW'S STORY in their resource books.

ASK for a volunteer to read the story aloud.

Andrew is a hardworking man. Each day he wakes up very early, wishes his wife a good morning and then heads out to the cowshed. At the cowshed, he checks on his milkman and records the amount of milk produced for the morning. He is often very frustrated by his milkman because he does not keep the cowshed very clean.

Andrew often takes his extra milk to his neighbors, Mr. and Mrs. Jones. They always give him good advice and offer help when it is needed. Today Andrew has stopped by the Jones' to drop off some milk. While there Mr. Jones tells him that he just learned that the leaders of their dairy cooperative have been arrested for stealing.

In the evening as Andrew is having his tea after a hard day's work, he starts to think of the people who make his life worth living.

EXPLAIN: We will map the strength of Andrew's interpersonal relationships with the same **BULL'S-EYE POSTER** we used for goal setting, but now we're going to call it a RELATIONSHIP MAP.

[Note to Trainer: Draw the RELATIONSHIP MAP below on a flip chart before the training begins.]

RELATIONSHIP MAP POSTER:



HANG UP the RELATIONSHIP MAP POSTER on a wall.

[Note to Trainer: Point to appropriate areas of the RELATIONSHIP MAP POSTER as you review it.]

EXPLAIN: Each circle of the RELATIONSHIP MAP represents a different relationship.

- The bigger circles at the outside represent our weaker relationships – we typically have more of these so the area of the circle is bigger.
- The smallest circle at the center represents our strongest relationship – this is a very small circle because we only have few such relationships. We can also call this the “inner circle.”

DIVIDE participants into 5 groups.

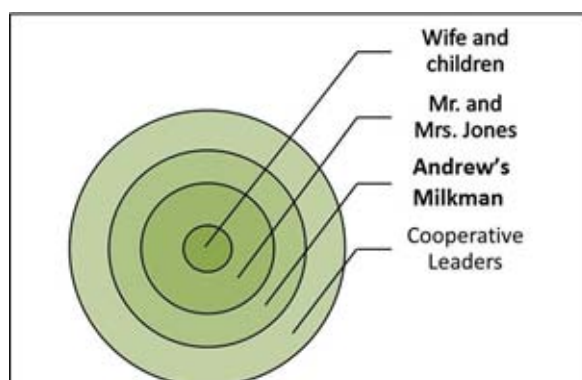
ASK each group to take 3 minutes to map Andrew’s relationships in their RESOURCE BOOKS.

ASK for 1 group to volunteer to share their work with the other participants.

[Note to Trainer: Fill in the RELATIONSHIP MAP POSTER with Andrew’s Relationship Map after all the participants have shared.]

DISCUSS AND SUMMARIZE referring to the ANDREW’S RELATIONSHIP MAP below.

ANDREW’S RELATIONSHIP MAP:



ASK: Are there any questions?

3 min ASK: Why is it important to map our interpersonal relationships?
How can we use this information?

[Note to Trainer: Flip chart responses.]

ANSWER:

- Allocate resources – invest more time and effort in stronger relationships
- Know who to trust – can be more trusting in stronger relationships
- Defines how we should interact with different people – may be more formal with impersonal relationships

- Use to identify people in the outer or weaker circles who you want to move to an inner or stronger circle by putting more effort or time into the relationship
- Other...

3 min KNOWLEDGE CHECK:

- What criterion influences the strength or weakness of an interpersonal relationship?
- Why is it important to map our interpersonal relationships?

ASK: Are there any questions?

5.4 SESSION 4: Negotiation

The process of Negotiation involves five major questions to be answered;

What do we negotiate?

When do we negotiate?

Where do we negotiate?

Why do we negotiate?

How do we negotiate?

TOPIC 3: Effective Negotiation (30 min)

5 min ASK who likes to negotiate, why or why not?

ANSWERS

WHY:

- Enjoy the thrill of it; it comes naturally
- Can help you get out of tricky situations
- Can help save money WHY NOT:
- Fear
- Lack of skills
- Lack of confidence

ASK: Why do you think negotiation is important?

ANSWERS:

1. You can get better offers (salary, benefits)
2. Can help you save money
3. Can help you develop helpful long-term relationships

4. You can cut costs
5. You can get products or services at a better price
6. Other

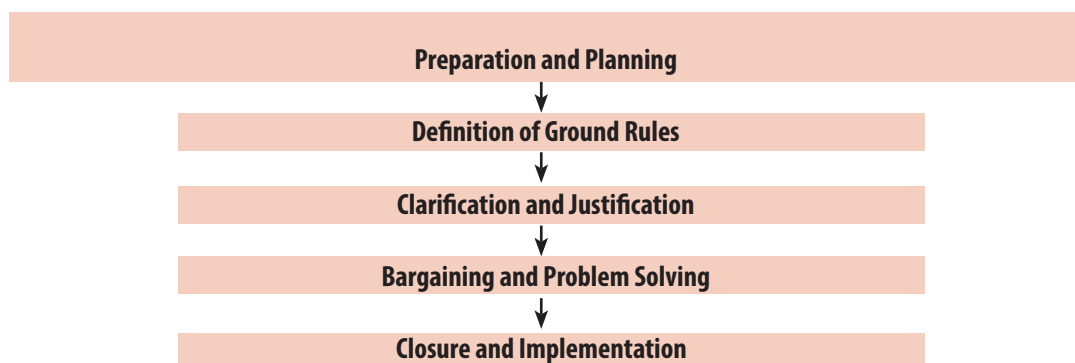
EXPLAIN: The reality is that we negotiate for almost everything we have in life. Some people think that negotiating is hard and thus go into a negotiating situation operating from fear or become defensive believing that someone has to win and the other lose. However there's always much more on the table than most people realize. Effective negotiation allows for everyone's interests to be met.

5.4.1 Negotiating Model

10 min 5 STEP OF NEGOTIATING

[Note to Trainer: Draw diagram on a flipchart before this session]

Negotiation Model Poster



EXPLAIN Effective negotiators set out to achieve win-win (total win) outcomes. Total win negotiators are principled and operate from a belief system that everyone can walk away from the table satisfied. The following steps give an outline of effective negotiation.

STEP 1: Planning and preparation

Before negotiation, one must accumulate all the necessary information that is applicable. Examples of questions include;

- What do I want?
- What does the other party want, what do they value?
- What is my best negotiated option?
- What is my worst negotiated option?

STEP 2: Definition of ground rules

These are rules or procedures that will be set before the negotiation.

- Where will it take place?
- What are the time constraints if any?

- What happens if no agreement is reached?

STEP 3: Clarification and justification

Here the parties will explain, justify and support their original demands. This is an opportunity to educate the other party on why the issues presented are important and why they arrived at their demands. Supporting documentation can also be provided.

STEP 4: Bargaining and Problem Solving

- What possible mutual outcomes exist?
- What possible concessions are there?
- Allow brainstorming

STEP 5: Closure and Implementation

The final step involves working out the necessary procedures needed for implementation of the agreement and/or monitoring

15 minutes

ACTIVITY: IDENTIFYING ELEMENTS OF GOOD NEGOTIATION:

[Note to Trainer: You need ROLE PLAY SCRIPTS for this topic.]

ASK for volunteers to participate in the role play and brief them using the script provided at the end of this session.

ASK volunteers to come to the front of the room and start the role play.

ASK participants to acknowledge actors with a special clap.

ASK :

1. What steps did Nina take to prepare herself for the negotiation?
2. Do you think Nina was effective in her negotiation?

DISCUSS AND SUMMARIZE the activity, ensuring that the following points have been captured.

1. Collect information and evaluate your options: available shops, open market, rent and other requirements
2. Understand the interests of the other person and identify what you can offer them: keen on youth empowerment, prompt payment of rent, four months deposit (plans to offer an immediate down-payment and of pay the deposit in installments)
3. Know well what your best negotiated option and worst negotiated options are: get the shop with one month's rent, take a loan, sell a goat, take the open market space
4. Seek advice from someone with relevant experience: sought information from her auntie on the shop owner.
5. Remain calm and maintain a respectful dialogue with the other person during negotiations: practiced her communication skills.

6. Negotiation is a skill that all can learn whether a man or a woman
7. Justify your stand: Nina couldn't afford locking down her cash flow. Her business was profitable so rent would not be an issue.

EXPLAIN: From Nina's story we see an example of good preparation for negotiations.

You now have the tools to plan for a negotiation that may come your way any time.

EXPLAIN: As you note from our discussions, effective negotiations requires good planning before negotiations and effective communication during the negotiations.

15 minutes

ACTIVITY: IDENTIFYING ELEMENTS OF GOOD NEGOTIATION

[Note to Trainer: You need ROLE PLAY SCRIPTS for this topic.]

ASK for volunteers to participate in the role play and brief them using the script provided at the end of this session.

ASK volunteers to come to the front of the room and start the role play.

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ASK :

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4. Seek advice from someone with relevant experience: sought information from her auntie on the shop owner.
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7. Justify your stand: Nina couldn't afford locking down her cash flow. Her business was profitable so rent would not be an issue.

EXPLAIN: From Nina's story we see an example of good preparation for negotiations.

You now have the tools to plan for a negotiation that may come your way any time.

CLOSING (10 min)

3 min REVIEW SESSION FOUR objectives.

ASK: Does anyone have any further questions about the topics we have covered?

KNOWLEDGE CHECK:

- What are the components of effective communication?
- Why are interpersonal interactions important?
- What can you do with an interpersonal relationship map?
- Why is it important to be a good negotiator? How do you prepare for a negotiation?

2 min EXPLAIN the next steps: ACTIVITY: REFLECTION

ASK participants to take 4 minutes and write down at least two things that were meaningful to them, or that they plan to implement.

EXPLAIN that this reflection time is personal and that they will not be required to share their work unless they choose to.

- Preview THE NEXT SESSION's objectives
- TAKE AWAY Ask the participants to complete their own relationship map and think about how to improve them.
- ASK participants to practice using the negotiating model in their daily activities.
- ASK participants to reflect on how negotiating is different between women and men and what can be borrowed from both genders.
- Remind participants of the start time for THE NEXT SESSION.

THANK participants for their time and let them know that you are looking forward to seeing them in the next session.

5.5 SESSION 5: Business Registration

EXPLAIN: Today's session is about Business registration and procedures. At the end of this session, you will be able to:

- Know the types of business enterprises
- Know where to register and
- Know the Requirements for registration

TOPIC 1: Business registration (10 min)

This is the process of making a business a legal. Different types of businesses can be registered with government authorities at different levels. When you register a business, you are issued a document as in the Table below.

Describe the nature and locations. The authority arranges and sends an officer to assess the nature of business and grades into a tier of license fee.

- a. The fees are then paid as advised by the Assessor, and a receipt issued.
- b. The receipt must be kept in the business premise until the license has been prepared by the authority.
- c. For associations, companies and SACCOs, shareholders are required to convene a meeting and draw resolutions including the one stipulating the mutual agreement and decision to register. A stipulated quorum is required particular persons must append their signatures.
- d. A Legal Advisor must be involved in the process of drafting and finalizing all documents.
- e. Trading licenses are valid for 12 months (one year) and are renewable at a fee as per the assessment.
- f. The additional requirements must be finalized before proceeding to the registration as indicated in the summary table below

Type of business/ enterprise	Where to register?	Requirements	Legal document Issued
Small scale business and retail shops	Division/Town council/sub county offices	- Name of enterprise - Address/location - Proprietor	Trading license
Associations, investment clubs, Community Based Organisations, VSLAs, ROSCAs, SACCOs	Municipality Division/Town council/sub county offices Office of the Senior Community Development Officer	LC endorsement Constitution Resolution to register Name of association Address/location 30 members	Certificate of registration

Type of business/ enterprise	Where to register?	Requirements	Legal document Issued
SACCO	District Commercial Officer	Constitution Bylaw Resolution to register Memorandum and Articles of Association LC endorsement Name of SACCO Address/location 30 members	License
Company Limited by shares	Registrar of Companies	Constitution Memorandum and Articles of Association Resolution to register Name of company Address/location Form No. 7 Details of Board of Directors	

5.6 SESSION 6: Business management: stability & growth (mitigating the causes of business failure within short periods)

Objectives:

By the end of the learning session, participants will have:

- Defined the term “budget” and explained how a budget is useful
- Assessed their current money management strategies
- Identified ways to improve their own money management through budgeting

Time:

30 minutes

Preparations/Materials:

Flip charts

Cards

Markers

Steps:

1. Explain what a budget is and why it is useful – 20 minutes
2. Examine your own budgeting practices- 10 minutes

TOPIC 1: Budgeting (30 min)

5.6.1 Step 1: Explain what a budget is and why it is useful – 20 minutes

Say:

Expenses and income are 2 key components of a budget. But what is a budget?

Present the definition of a budget.

What is a budget?

A budget is a summary of estimated income and how it will be spent over a defined period.

Say:

We are here to learn how to manage money. A budget is an important tool for this. It is a plan that divides your income among necessary living expenses, savings and investment during a certain period.

In order to budget, we must know how much money we have coming in and how we want to spend that money during a set period of time that we choose. To budget, it is important to identify and organize spending.

Put up the following flip chart of Jalia's budget and say:

Here is an example of a budget for Jalia's family for a month

Jalia's Family Budget for a Month	
Income	Amount UGX
Farm Income	75,000
Business Income	300,000
Wages	100,000
Other	
Remittances	75,000
Rental Income	100,000
Interest on Savings	0
Gifts	0
Total Income	595,000
Savings	50,000
Expenses	
Debt Payments (Principal and Interest)	

Moneylenders	30,000
Supplier Credit	35,000
Bank Loan	55,000
Sub-total	175,000
Necessary Household Spending	
Utilities	45,000
Food	50,000
Clothing	20,000
School Fees	75,000
Transportation	25,000
Healthcare	50,000
Rent	20,000
Sub-total	285,000
Business Spending	
Supplies/Inputs	50,000
Other (Transportation, etc.)	30,000
Sub-total	80,000
Optional Spending	
Entertainment	5,000
Jewelry	20,000
Church Offering	30,000
Sub-total	55,000
Total Expenses	595,000
Surplus/Deficit	0

If there are participants who can read, ask for volunteers to describe Jalia's family's sources of income and the expenses they have. Otherwise, say the following while pointing to the relevant parts of the budget.

Jalia's family budget

The family has income from the farm and Jalia's business. A family member living in a different country sends money from time to time. They also have rental income. Here is the total monthly income for the family, UGX 595,000.

The family owes money on several loans from moneylenders, suppliers and the bank. They also spend for basic household necessities such as food, transportation, health, school fees, clothing, rent and utilities.

They must pay for business supplies and other business costs as well.

In Jalia's family budget there is also a place for optional spending on non-essential items such as entertainment, jewelry, parties and luxuries. You should anticipate this type of expense; including

it in your budget with a specified amount may help you control your spending in this category. Jalia has also set aside money for savings.

Then ask participants the following:

What information does the budget give you?

Encourage responses until participants have mentioned the following. Fill in with any information they miss.

Information Provided by Jalia's Family Budget

- Different types of income sources
- Amount of income by source
- Total planned income
- Types of expenditures, including business and household expenses
- Amount of expenditures
- Total planned expenditures
- Total savings

Address one participant and ask:

Please turn to the person sitting next to you and answer the following question:

Why is a budget useful?

After a few minutes, ask volunteers to share their ideas. Summarize the ideas of the group. Be sure to cover the following points:

Why is a Budget Useful?

Allows you to assign your income to different types of expenses

- Helps you make decisions about spending and saving
- Encourages cautious and disciplined spending
- Allows you to take control of your financial situation
- Helps you organize and manage money more effectively
- Helps you plan for your future and meet your financial goals

5.6.2 Step 2: Examine your own budgeting practices – 10 minutes

Say:

Please choose a partner and answer these questions:

How do you currently manage your income and expenditures to meet your family's needs?

What can you do to improve budgeting in your household?

Give the participants up to 5 minutes to exchange ideas. Then ask 3 or 4 volunteers to report back to the large group. Summarize their ideas, ensuring that the following points are mentioned:

Ways to Improve budgeting

- List all income sources
- List all expenses
- Plan ahead to prevent spending more than your income
- Save surpluses to meet future expenses when income is low

Ask a volunteer to briefly summarize what was accomplished in the session. The summary will be something similar to the following. Fill in any ideas that participants do not mention.

Today we have defined “budgeting” and talked about the key elements of a budget i.e. income listed by source and expenses, and by type of expense such as basic necessities, loan repayment, business and optional expenses. We saw how a budget includes a line for savings. We talked about how all of us currently manage our money and what we can do to improve our own budgets.

Thank the participants for their good work!

TOPIC 2: Making a Budget (30 mins)

Objectives:

By the end of the learning session, participants will have:

- Described the steps to create a budget
- Made a budget
- Given advice to each other about how to adhere to the budget
- Identified something new about budgeting to share with family members

TIME: 30 minutes

Preparations/Materials:

Decide on the appropriate activities based on participants’ literacy levels and prepare the corresponding materials.

Cards

Flip chart paper

Steps:

1. Explain the steps of how to make a budget – 5 minutes
2. Make a budget – 25minutes

5.6.3 Step 1: Explain the steps of how to make a budget–5 minutes

Say:

It is important to learn the steps involved in creating a budget.

Ask participants to form groups of 5 or 6. Give each group a set of budget step cards in random order. Ask them to organize the cards into the sequence they think is right for creating a budget. Give them 5 minutes for this activity.

“Steps to Create a Budget” Cards

1) Review your financial goals

2) Estimate amount of income by source

3) List all expenses and the amount of money needed for each one

4) Make sure your expenses are not more than your income

5) Decide how much you will save

6) Review and adjust as needed

5.6.4 Step 2: Make a budget–30 minutes

Distribute a set of a Budget worksheet and a Infrequent Income and Expenses worksheet to participants: Explain to participants that they will learn how to fill in the worksheets step-by-step as outlined below.

As you explain each step, demonstrate how to do it using your own example.

Income

1. On the Budget worksheet, define your sources of income and write them in the first column under “Income.” Some of these sources may provide income every month and some may provide income only at certain periods of the year.
2. Estimate the expected income by month from each source and write it in the appropriate box on the worksheet.

Sample of a Budget Worksheet

	Month 1	Month 2	Month 3	Month 4	Month 5
Income					
Total Income					
Savings					
Expenses					
Debt Payments					

	Month 1	Month 2	Month 3	Month 4	Month 5
Business Spending					
Necessary Household Spending					
Optional Spending					
Total Expenses					

3. Add up the total income for each month.

Walk around the room and offer to help anyone who needs it.

Expenditures

4. Budget Worksheet; write your expenses for each category of expense; debt payment, necessities, optional expenditures and so on.
5. Estimate your expenses for each category for each month. You may pay some expenses only once a year or once every quarter.
6. Add up the total expenses for each month on the Budget Worksheet.

Compare Income and Expenditures

7. Subtract the total spending for each month from total expected income for each month.

Ask the participants the following questions:

What can you do if the difference is positive? (more income than spending) (Save more, pay off debts.)

What can you do if the difference is negative? (less income than spending) (Cut spending, find ways to earn more until you can control spending.)

Say to participants:

- A key step in financial planning is to list all income and expenses and track them every day, week and month.
- To get a real picture of your financial situation you must list all income and expenses.
- Make sure you budget what you think you can save each month on the savings line.

Turn to a partner and discuss how to answer the following.

How will you use at home what you learned today about budgeting?

Listen to volunteers and then say:

Budgeting is an important tool to think about how you will use your income to pay expenses including loan repayments - as well as to decide how much you can save for the future.

5.7 SESSION 7: Marketing and Value Addition

Focus: Understanding marketing and value addition

Content

- Understanding what marketing is
- Key decisions in market
- Understanding value addition
- Customer care

Objectives:

By the end of the learning session, participants will be able to:

- Describe the importance of marketing
- Practice how to acquire customers for their products/services
- Design strategies for sustaining long term relationships with their customers

Time:

30 minutes

Preparations/Materials:

Flip charts

Cards

Markers

TOPIC 1: Marketing (60 minutes)

5.7.1 Introduction – 5 minutes

Provide the participants with cards to define what Marketing is.....

Categorize cards with similar responses together and pin on the wall

Answer:

Marketing is a common word that all of us use in our daily lives, in our homes, places of work and talking to our friends.

Tell the participants to think about five marketing activities they have been involved in recently and write in their notebooks.

Give chance to 3 or 4 participants to share their recent marketing activities.....If some were not able to sell or buy, probe what the hindrance was.

Summarize the session by saying that....

Marketing is very important because it helps people to know what you sell and where the people can find you when they want your product. It is the key to every business activity and without it, business is bound to fail.

Marketing Defined

Marketing involves two major parties; the seller and the buyer. The two parties have a value they attach to whatever is exchanged. The person selling intends to get a profit from what he/she sells. In agriculture, marketing is important because it helps farmers sell their produce in time before they go bad.

ASK if any of the participants has a business, If so.....they share with others what they sell and from where.

By doing that, that is already marketing your business.

Importance of Marketing

Brainstorm about the importance of marketing (Flip chart responses).....10 minutes

Allow the participants to give their views while guiding them on key critical values of marketing.

Answer: Add to what has been stated on flip chart

1. To sell their products
2. Meet other buyers
3. To learn from others
4. Creates competition for products
5. Provides jobs to those in the production value chain
6. Variety of products for people to consume
7. Make friends
8. To appreciate quality from fellow business people in the market

Say..

The importance of marketing is underscored because imagine a scenario how a country would be without marketing. Ugandans wouldn't be enjoying products like Kimbo, Blue band and Omo from Kenya.

5.7.2 Key Decision Areas in Marketing

Divide the participants into three groups and let them list the marketing strategies they can think of..... 25 minutes

Tell them that the best group will get a prize

Each of the groups will choose a representative to present to the rest and each group will have 5 minutes.....15 minutes

Share with the participants the strategies that were not listed.....5 minutes

To practice marketing, one needs to decide on the product, Price, place, promotion, Customer care and marketing strategies to use in his/her business so that the product is sold.

1. Product

Something offered to customers for purchase. The product to be offered must meet the needs and wants of customers. An example is a maize farmer who has to ensure he meets the needs and wants of maize millers or other people in the Posho selling business. The farmer should always put in mind quality aspects and then how he/she intends to pack and brand his product. Packaging makes it easy to move the product from one place to another and ensures quality and easy identification especially if branded too.

Questions that Need to Answered by Entrepreneuers

- i. Define the product/s that you sell to your customers
- ii. Find out what customers like and dislike about your product
- iii. How do you pack your product
- iv. What are other products are sold that are similar to yours
- v. How are they made and delivered
- vi. What can you learn from what your competitors do

The questions above provided a check to the participants on whether they have been taking such key issues seriously.

2. Price

This is value attached to a product or service. It is what customers pay for a product or service. There are three major things to think about when setting price for your products that the trainer shared with the participants;

Competitors:

Always set a price that is either similar or slightly lower or higher depending on your breakeven point. When you set a price in isolation without knowing what price your neighbors are selling will either make your product not to be bought because of high prices or make you lose money yet you would otherwise charge higher price for the product.

Demand of your Product:

If the number of people in need of your product is high, you might think of increasing the price of the product to take advantage of the demand. The participants were aware that demand can increase because of season (Christmas, Easter and Scarcity of the product); therefore taking advantage as after the season very few will buy.

Cost of production

The price one sets must cover the cost of production of your service or product and also include a bonus for yourself as a motivation/profit to remain in business.

Place/Distribution channel

A person needs to select a channel to distribute his/her goods to the consumer as this will affect the sale of the product. There are mainly two channels;

Short Channel: The business person sells directly to the consumer

Long Channel: A farmer sells to a middleman who later sells to the final consumer.

It is advisable that we use the short channel as this helps to maximize on the profits unlike the long channel where one has to compromise on some of the profit to be taken by the middleman. Additionally, when a product is delivered directly to the consumer by the producer, he/she is sure that quality is not compromised by the middle man or any other person but solely responsible for any damages.

3. Promotion

Having shared with the participants, they agreed that they had ignored the aspect of promoting themselves. Actually some of them were shy to talk about their products in a gathering but after telling them the value and best they can promote their products, they became confident and all those that had something to market stood and promoted their product by stating the type of products, Where they are located, What prices and Why they must buy from them. There are a number of forms of advertising; through radios, Televisions, telling by word of mouth to a neighbor. Promoting your business helps to;

- Increase the sales of your product
- Remind people of your product
- Make your customers feel they made a right choice

TOPIC 1: Value Addition

5.7.3 ASK: Participants the different ways of adding value to a commodity....you can use an example of maize (Flip chart responses)....15 minutes

In case the participant don't talk about PHH and agro processing,

Say.....

Post-Harvest handling and Agro processing are key aspects of value addition.

Post-Harvest handling looks at the following; harvesting, threshing, transporting, cleaning, drying, sorting, protecting and storing.

Therefore Value addition relates to improving a product so that its shelf life is longer, quality improves and its market value increases. The commonest application of value addition process is in agricultural production and processing chain of activities.

Illustration:

- Imagine a crop produce like maize. The following activities can add value to maize grain:
- Roasting maize
- Grinding maize into flour
- Packing maize as snacks eg: doritos
- For each of the above (i--iii) activities, there is an increase in the market value of the product, and consequently the market price of the product.
- It implies for example that actors connected along a chain producing and delivering agricultural goods to consumers through a sequence of activities starting from the inputs, production, processing, marketing and consumption.
- At each level and or stage of engagement of actors in the value or supply chain, do not participate in isolation; rather their activities depend largely on other impacts and interventions.



TOPIC 2: Customer Care

Customer Care

ASK who is a customer

What is customer care.....Provide the participants with two cards (one to define customer and another customer care)

Group the responses that look similar and agree with the participants while pinning on the wall....15 minutes

Answer:

This is the art of ensuring that customers enjoy the benefit of service beyond the product offered.

5.7.4 Methods of good customer care

Ask participants how they think they can keep customers loyal to them.... (Flip chart responses. Brain storming)...allow chorus answers....10 minutes

- a. Effective communication. Customer care is centered on communication. This includes verbal, written and gestural/body language that are indicative of courteousness, reception and positive service to the customer.
- b. Provide alternatives and options for the customers. This increase the satisfaction that customers yield from a specific service offered to them. It serves as a one stop centre and helps a customer to save resources such as: time, financial and strains involved in locating the services and goods that they are seeking for.
- c. After sales services – a practice that involves user trainings, packaging and transportation, follow up and concerns that are necessary to ensure that a customer is happily using the goods and items that they have purchased.

5.7.5 Benefits of customer care

ASK participants how they would feel if treated well by a business owner.....20 minutes

AND if treated badly by a business owner.....Let each participant use four cards. (two for good and two for bad).

Pin the cards on the wall.... Distinguishing the bad on one side and good on another.

Allow 3 or 4 participants to share their experiences in both cases (good and bad)

It's a learning exercise in which participants don't have to over look certain things when they run their own businesses.

Supplement the responses with this:

- It is the simplest way of retaining the existing customers than acquiring new ones.
- It is the strongest determinant that can make or break the reputation of an enterprise.
- It is the strongest tool for competition.
- Customers shall be willing to pay more for a better experience.
- It is an integral part of a product process. This means that product is only effectively developed and delivered when the users/market/consumers are satisfied with the final results

5.8 SESSION 8: Value Chain

Focus: A value chain approach to market access

Content

- What is a Value Chain?
- Description of the Value Chain Model
- Principles of successful value chains

What is a Value Chain?

Participants use maize as an example to illustrate how maize moves from the farmers to the final user in their community while explaining what happens at each node in the chain (should be done in groups of 5). 20 minutes

An agricultural value chain describes how producers, traders, and processors work together to add value to commodities before they reach their final market.

5.8.1 Description of the Value Chain Model

5.8 Principles of successful Value Chains

- "Markets" are key to successful value chains but different markets have different requirements e.g.;

Maize sample A	Maize sample B
High moisture content of grain e.g. > 20%	Lower moisture content of grain e.g. 13.5–14%
Not graded	Graded e.g. maize Grades 1, 2 and 3
Foreign matter in the grain	No foreign matter in the grain

- Due to the low standards of maize sample A, it will fetch a lower price at the farm gate (on farm) and in the market

- Due to the higher standards of maize sample B, it will fetch higher prices at the farm gate (on farm) and in the market. Some buyers even pay a higher premium (margin) for good quality maize.
- This example can be replicated across many other commodity chains.
- The longer the chain, the more developed the chain is, the better for value addition.
- Every actor along the chain should realize profits from investments undertaken.
- Any actor whose investment is not profitable becomes the weakest link in the chain and may make the chain break.
- From the bank's perspective, the structure of loan payment terms need to be a function of the chain—this calls for an analysis of the efficiency and effectiveness of the chain and its links.
- NB: Value chain finance works best where the value chain is functioning well (i.e. presence of strong end--market demand).

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