REPUBLIC OF SOUTH SUDAN NATIONAL DDR PROGRAMME 2013-2014 PILOT
Pilot Reintegration Project

Entrepreneurship, Cooperatives and Financial Literacy

TRAINING MANUAL

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This manual has been prepared for conducting the Entrepreneurship, Financial Literacy & Cooperatives Training of Trainers (TOT) for Information Counseling and Referral Services (ICRS) caseworkers to train them as professionally competent trainers, motivators, and advisers in entrepreneurship, cooperatives, and financial literacy. This Handbook for Trainers can also be used for reference in curriculum design and as technical material in training ex-combatants and community members.

The main thrust of the training is to empower trainers to design need-based training for ex-combatants and community members, develop training materials (manuals), session plans with appropriate training methods, learning exercises, and conduct training.

The manual offers four sets of learning inputs for ICRS Caseworkers as follows:

- Curriculum and training modules design and learning inputs
- Conceptual and technical learning in entrepreneurship, enterprise management, cooperatives, and financial literacy
- Demonstrations of some key experiential and participatory based sessions
- Planning and managing state level training and follow-up with templates for regular reporting systems

The training manual, therefore, includes both technical and conceptual learning materials for conducting sessions as well as provides support services to ex-combatants and community members in taking key decisions, following up with them on the key steps for enterprise startup, developing management systems, and support for legal adherences.

The TOT training methods are based on experiential and participatory methods of learning that engage participants in a series of exercises based on learning by doing and contributing to everyone’s learning. For a few sessions, local inputs have been arranged. These sessions are on experience sharing by local entrepreneurs (in cooperatives, preferably illiterate or retired army people), representatives from micro finance institutions active in four states, and legal experts in business and cooperatives.

With regards to training limitation, the training duration and number of participants may pose some concerns. Given the challenges of training and coverage of a wide range of inputs, 10 days are insufficient to deliver the sessions. Further, training takes longer when there are more than 15 participants as it takes longer to complete simulated exercises. Further, the trainer will have to deal with a diverse set of opinions coming from the participants with diverse educational backgrounds and experiences in a short period of time.

Gautam Raj Jain

Training Consultant, UNICON Limited
<table>
<thead>
<tr>
<th>DATE</th>
<th>SESSION 1</th>
<th>SESSION 2</th>
<th>SESSION 3</th>
<th>SESSION 4</th>
<th>SESSION 5</th>
<th>SESSION 6</th>
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<td>17 May 2014</td>
<td>Selecting Training methods[7&amp;8]</td>
<td>Introduction to Module in Financial Literacy[9-12]</td>
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<td>25 May 2014</td>
<td>Workers Management[53-54]</td>
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<td></td>
<td></td>
<td>Half-day (Sunday)</td>
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</tbody>
</table>

a Tea breaks – 11.00 to 11.30 AM & 15.30 to 16.00 lunch Break 13.30-14.30
Learning Goals:

- To Warm up and build rapport with each other
- To get rid of initial inhibitions and social barrier
- To reconnect with each for a different purpose and cause
- To introduce the silent feature of training and its quality of experience for the 10 days
- To help participants open up
- To share the training purpose and its orientation toward the developmental goal
- To identify the role of trainers in the field of development in the project context and set expectations
- To develop the conditions that will help build team work for the next 10 days
- To analyze the experiences of trainers and state managers of Phase I

Activities:

- Introduce participants and trainers – Unique qualities
- Exercise to explore the inner self
- Experience different facets of life, capture thoughts and feelings, and share
- Conduct ice breakers for startup of training

Material Requirements:

- Open area large enough for the movement of 24 participants
- Class room with Round Seating
- Trainers and State Managers prepared to share
- Phase I reports on experiences

Methods/Approach:

- Self-Analysis and exploration
- Share ideas about oneself in the context
- Small Group work
- Presentation by the participants
- Reflections
- Experience sharing
SESSION 1:
GETTING STARTED: APPETIZERS AND ENERGIZERS

What will you do?
• You will meet other Participants and Trainers
• You will get to know each other and learn what you may not know about each other
• You will find out about the training program’s aims and objectives
• You will participate in exercises to explore yourself and others

Exercise Sheet 1

Are you ready to go?

Let us begin

Time: 20 Minutes

• Decide what you would like others to know about you as well as what you would like to know about others
• Decide what to share about yourself, which will be useful to others?
• How do you feel about your new role?

Exercise Sheet 2

Micro-Lab Exercises

Time: 30 Minutes

You are all asked to assemble in an open area outside the classroom.

• You will be engaged in a number of small exercises for about 20 minutes.
• Instructions will be given separately for each exercise.
• You will be involved in doing something unusual or unconventional

NOW BE READY!
Introduction to TOT Training

The phase 2 activities involve state level training and support to ex-combatants, ICRS caseworkers, and four state level managers. Three of the state level managers were also trainers during the project’s first phase. Based on the achievements and feedback of phase 1 including the findings of the Mid Term Review (MTR), the following framework for the TOT curriculum is proposed:

Role of Trainers in the Project’s Phase 2

- Offer training in financial literacy, entrepreneurship, cooperatives, and advanced management for helping enterprises succeed and grow
- Conduct follow-up to find out and record the progress being made by ex-combatants and community members
- Assess the needs of ex-combatants and community members who are operating at different levels on the progress continuum – from no initiatives to a successful enterprise creation and management
- Offer support services for trouble shooting and help in improving business practices such as completing forms, improving or rewriting business plans, and feedback on various business practices such as stock register or cashbook maintenance
- Offer counseling for resolving the internal conflicts and improve decision making
- Communicate field level information to the South Sudan National Disarmament, Demobilization, and Reintegration Commission (NDDRC) with reports for action
- Create support networks of institutions in local areas for technical and business education, employment opportunities, access to market, and other services to business enterprises

TOT Learning Goals

The TOT aspires to achieve the following learning goals:

- To design and develop training curricula based on the need of ex-combatants and community members
- To conduct training sessions on learning’s related to financial literacy, entrepreneurship, business and management, different forms of enterprises including cooperatives, behavioral skills development, advance business management practices, and legal aspects of business enterprises
- To apply learning methods based on learning by doing and experiential learning methods in a way that is relevant and effective for illiterate as well as less educated target groups
- To conduct practice sessions to gain self-confidence in conducting various simulated exercises leading to desirable transformation and learning among the target group
- To plan and conduct follow-up and analyze the progress being made by the trainees with respect to business startup to management of enterprises, quality of business operations, results achieved through business in relation to what worked well and what did not work
- To assist ex-combatants explore business opportunities in local areas based on their vocational skills
- To prepare progress report on each ex-combatant as well as community members involved in their business enterprises
- To offer support services that improve business processes from start to management such as support in trouble shooting, improve record keeping or completing application forms for legal adherence
- To consult ex-combatants and community members in persona and in groups to facilitate proper decision making and resolve their internal conflicts
- Interact with local support systems for mobilizing their services as needed by ex-combatants’ businesses
**Key Training Inputs**

- Curriculum and training modules design and learning inputs
- Conceptual and technical learning in entrepreneurship, enterprise management, cooperatives, and financial literacy
- Demonstrations of some key experiential and participatory based sessions conducted during the first phase
- Planning and managing state level training and follow-up with templates for regular reporting systems

**Methodology**

The training methodology is based on the process of unlearn, relearn, and consolidate for building the capacity for training ex-combatants in entrepreneurship, cooperatives, and financial literacy. The TOT training methods will apply experiential and learning by doing or participatory methods of learning. The trainers will be trained to apply these learning methods in conducting the training in their respective states. The learning process will, therefore, largely involve small group exercises, simulations, role-plays, fieldwork, small group work, and assignments in financial literacy, entrepreneurship, and cooperatives.

**TOT Training Modules**

<table>
<thead>
<tr>
<th></th>
<th>Modules</th>
<th>Curriculum Development</th>
<th>Financial Literacy, Enterprise and Cooperatives</th>
<th>Advance Business Management</th>
<th>Training Management/Documentation</th>
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<tbody>
<tr>
<td>1</td>
<td>Introduction and Micro lab: Expectation and Commitment</td>
<td>3 (1-3)</td>
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<tr>
<td>2</td>
<td>Learning Process and Curriculum Design – Illiterate and less educated people</td>
<td>6 (4-8)</td>
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<tr>
<td>3</td>
<td>Financial literacy/numeracy</td>
<td>6 (9-15)</td>
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<tr>
<td>4</td>
<td>Entrepreneurship and Business Development in Cooperatives</td>
<td>3 (16-18)</td>
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<tr>
<td>5</td>
<td>Steps in starting a business and Cooperatives.</td>
<td>5 (19-23)</td>
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<td>6</td>
<td>Business and Behavioral Skills Development in Cooperative Entrepreneurship</td>
<td>10 (24-33)</td>
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<tr>
<td>7</td>
<td>Training in Business Plan and Financial Transactions in Business</td>
<td>7 (34-40)</td>
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<tr>
<td>8</td>
<td>Enterprise Management</td>
<td>8 (41-48)</td>
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<tr>
<td>9</td>
<td>Advance Management Skills and Systems</td>
<td>6 (49-54)</td>
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<tr>
<td>10</td>
<td>Training and advisory in Legal Aspects: Registration and Taxation</td>
<td>2 (55-56)</td>
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<td>11</td>
<td>Planning and Managing Field Level Operations</td>
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<td>2 (57-58)</td>
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<td>12</td>
<td>Documentation and Reporting</td>
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<td></td>
<td>1 (59)</td>
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<tr>
<td>13</td>
<td>Action Plan &amp; Concluding</td>
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<td></td>
<td></td>
<td>1 (60)</td>
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<tr>
<td></td>
<td><strong>Total (60 hours)</strong></td>
<td>8</td>
<td>32</td>
<td>16</td>
<td>4</td>
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SESSION 2:
LEARNING ENVIRONMENT: EXPECTATION AND COMMITMENT

What you will do?

• You will learn what participants and trainers expect from each other
• You will establish the condition and tone for mutual benefits
• You will clarify the expectation and process of meeting the expectation
• You will help build commitment to make the training useful for everyone

Exercise Sheet 3

Program Orientation Exercise

Time: 20 Minutes

Form into four groups. Each group may have 4 or 5 trainees.

In your groups, discuss the three topics given below.

You should spend about 10 minutes on each topic.

Prepare your presentation on the chart paper given to you.

Topic 1.
WHAT DO WE HAVE “IN COMMON” IN OUR GROUP?

(Make a list of as many items as you can e.g. like, dislikes, goals, education, places visited, family background, achievements etc.)

Topic 2.
HOW WILL THIS TRAINING BE USEFUL TO US?

(List as many of the benefits as you can think of.)

Topic 3.
HOW SHOULD WE BEHAVE IN THIS TRAINING PROGRAM TO MAXIMISE ITS USEFULNESS?

Be prepared to report back on your discussion.

A different person can report back on each of the item above
SESSION 3:
**EXPLORING CHALLENGES (Mapel and State Level Training)**

**Learning Goals**
- To share the Mapel experience and possible challenges and inadequacies
- To share the State level training and possible challenges and inadequacies
- To reflect upon what is incomplete and what needs to be done to attain the project goal
- To initiate the process of thinking about how to approach state level challenges involving the state of mind and situation of ex-combatants and community members

**Activities**
- State Managers share their report of State for the past few years
- Share the current conditions, Period of Gap, between state level training and now
- Present detailed account about what has been achieved and what remains to be achieved
- Provide a detail account of constraints and challenges
- Suggest future course of action

**Material**
- Trainers and State Managers prepared to share
- Power point on the experiences

**Method and Approach**
- Presentation by State managers
- Discussion and question and answer
- Rethinking approach and methodology

**Exercise Sheet 4**

**Analysis and Challenges**
**Time: 20 Minutes**

- Participants take note on what it takes to reach out to ex-combatants and make an impact on their lives together with their community
- List personal and professional challenges
- List what skills you may need to succeed with the challenges posed
- Start planning and finding new ways of dealing with the issues of ex-combatants and community members in business and cooperatives
- Start a dialogue with trainers including questions
Module 2: Learning Process and Curriculum Design

Learning Goals

- To determine qualities of a good curriculum and bad curriculum
- To find out the key elements of a curriculum
- To engage participants in the process of curriculum development in the context of prospective trainees’ needs and socio-economic, cultural context
- To identify key learning inputs that respond to the needs of trainees in the four states
- To conduct training needs analysis and write learning goals
- To identify different training inputs and logically draw their sequences
- To analyze different training methods and select them for different training inputs and learning goals

Activities

- Participants bring real life situations pertaining to needs and issues on ex-combatants and develop a few sample training curriculum designs (Training Need Assessment and Analysis)
- Participants pick up one key need area of ex-combatants and detail out the process of curriculum development
- They learn to package and repackage training inputs responding to time constraints and target group
- Participants develop learning goals for a specific area of ex-combatants’ development
- They learn to analyze whether a particular learning goal is achievable or not and learn to set achievable learning goals with reference to time and local context
- Participants present on what learning methods are relevant of different types of learning inputs
- Participants conduct sessions on different training methods
- Participants learn how to deal with adult participants while facilitating learning

Materials

- Classroom discussion and exercise
- Flip chart papers
- LCD projector

Method and Approach

- Analysis of a case
- Small group work on determining key inputs for curriculum development in the given context and needs of ex-combatants and community people
- Presentation of beneficiaries’ needs and suggest curriculum based solutions
- Demonstration
- Practice conducting some key learning methods like experiential learning and participatory method
- Feedback and analysis to determine effectiveness or ineffectiveness
SESSION 4: CURRICULUM DESIGN- PROCESS AND METHOD

What will you do?
• You will read a case on curriculum design.
• You will learn how a good or bad curriculum is developed.
• You will understand what is learning and how people learn.
• You will differentiate how adults are taught differently from non-adults.
• You will conduct a short training session for adults.
• You will identify training strategies to deal with adult behavior.
• Your will identify different elements of a curriculum.

Notes

What is learning?
Learning refers to relatively permanent changes in behavior of the participants.

Two types of learning
1) Cognitive learning - belief, motives, opinion, attitudes, skills, etc.
2) Affective learning - emotional aspects of behavior such as feeling happy, unhappy, fears, etc.

Methods of learning
• Conditioning the behavior stimulus and response connections
• Reinforcing the behavior:
  ○ Incentives / reward desirable
  ○ Behavior and punish undesirable behavior

Adult learners
• Thinks of oneself as self-directing - knowing what one wants
• Thinks of oneself as having rich experiences which are useful to oneself and others
• Preparing oneself for more difficult tasks in relation to one’s own self concept
• Keen to acquire knowledge, which is of immediate benefits

How adults learn
• Adults learn what is of interest to them
• Adult learning is autonomous - dislike dependency
• Draw on personal experience for learning
## Adult behavior and Training strategies

<table>
<thead>
<tr>
<th>Adults’ Behavior</th>
<th>Training Strategies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Due to living experience adults may have fixed habits, ideas, and thoughts</td>
<td>• Use experiential, action oriented, problem solving method</td>
</tr>
<tr>
<td></td>
<td>• Relate their experiences to new learning</td>
</tr>
<tr>
<td></td>
<td>• Create a warm and non-threatening environment</td>
</tr>
<tr>
<td>2. Adults tend to be self-directing, autonomous, and dislike dependent roles</td>
<td>• Treat them with respect (avoid preaching, pushing, directing)</td>
</tr>
<tr>
<td></td>
<td>• Encourage them to bring up problems</td>
</tr>
<tr>
<td></td>
<td>• Acknowledge their previous knowledge and experience</td>
</tr>
<tr>
<td>3. Adults are result oriented and, therefore, interested in immediate application</td>
<td>• Learning should be directly related to problems</td>
</tr>
<tr>
<td></td>
<td>• Discuss approaches for solving problems</td>
</tr>
<tr>
<td>4. Adults show a readiness to learn if it enhances their career opportunities</td>
<td>• Relate learning to professional development</td>
</tr>
<tr>
<td></td>
<td>• Build up the need to learn by clarifying the significance of new learning</td>
</tr>
</tbody>
</table>

### How do you train (facilitate) an adult?

#### Ask Questions

- Overview questions: Ask questions to the whole group and allow them to comment / discuss
- Director questions: Ask direct questions to a few participants for specific information relating to their experience
- Relay questions: Involve the trainees by getting their opinion before suggesting something
- Return questions: Ask questions to participants to clarify information and share experience

#### Your Behavior as Trainers

- Establish rapport
- Exhibit confidence in yourself
- Speak out so that you are easily heard
- Be enthusiastic to keep the topic interesting and participants interested

#### Other strategies

- Go slow on information
- Dwell on meaning
- Use questions to clarify and rearrange unstructured information
- Selectively add characteristics such as color and humor

#### Elements of a curriculum

- Training Needs Assessment
- Training objectives
- Training inputs
- Training methods
- Session plans

#### Pre-training stage

- Design
  - Establish training needs
  - List objectives
- Work out contents / methods, materials / exercises
- Sequence contents / activities
- Tie up resource persons
- Prepare / select course materials

**Organize**
- Promotion / selection
- Venue and Time
- Facilities
- Communication with trainees (selection / information)
- Support facilities
- Schedule time with resource persons
- Distribute materials

### Training stage

- Facilitate learning
- Provide useful information
- Counsel
- Record / document
- Evaluate
- Manage time and facilities

### Post-training stage

- Report writing
- Follow-up

---

**A Case of Curriculum Design**

In a forest long ago, there lived a group of friendly animals. Discussing their lot one-day, they concluded that they were not progressing because they were uneducated. They then decided that what they needed was a school, an animal school.

A syllabus committee was formed and began to take suggestions. The mynah said that flying should be included in the curriculum; so they entered that. The fish said that swimming is important, so they entered that. The squirrel said that perpendicular tree climbing broadens your vision and the rabbit said running was a must and so these too were entered, and so with all the other animals and their special talents.

Everyone was thrilled with the skills they were about to learn; in fact they were so taken up that in their enthusiasm, they declared that all future courses would be compulsory!

The rabbit was a great runner. None could run like the rabbit but they took him up to a branch of a tall tree and said: “fly, rabbit, fly”. The rabbit jumped, kicked his legs fanatically, crashed, broke his leg, and suffered brain damage. He got pass marks in flying for effort but he never could run as before. The mynah was a great flyer. She could fly loops and dive like a freak but they had her dig holes in the ground like the field mouse and she broke her beak and wings. She failed in whole digging and barely passed in flying. And so it went. The squirrel almost drowned in his swimming course and the jackal broke his back tree climbing, but they all got pass marks for good attendance. The gold-medalist was a bat that could do a little bit of many things but nothing well (Night flying was not in the syllabus).
SESSIONS 5-6:
WRITING LEARNING GOALS AND SELECTION OF LEARNING INPUTS

What will you do?
- You will analyze different components of learning goals
- You will identify different types of training inputs
- You will determine learning goals and select different types of training inputs
- You will set the logic for sequencing of training inputs
- You will write different learning goals which are measurable

Exercise Sheet 1

Training Need Assessment
Time: 30 Minutes

- Who are your trainees?
- What are their major characteristics?
- What do you want to train them for?
- What would be your approach to deal with them?
- What are the steps for designing a curriculum?
- You will work on your target group to design a training curriculum

Steps for Designing a Training Curriculum

Identify target groups
Select and classify your target groups as specifically as possible.

You may select your target group based on one or more demographic profiles in a given place.

- Social background
- Sex
- Geographic location
- Age group
- Education
- Occupation
- Economic status

Multiple dimensions for each of these demographic factors can be used to identify the target group.

Example:
- Educated unemployed youths
• Unemployed youths between the age group of 22-28 (male / female)
• Unemployed youth having at least senior secondary level of education but not more that first degree (male / female)
• Unemployed youth residing in up countryside.

**Determine the training ‘Problem’**

Find out what your target group is

**Doing**
what they should be doing

**Thinking**
what they should be thinking

**Behaving**
how they should be behaving

**Perceiving**
what they should perceive

**Holding beliefs**
what belief and attitude they should be holding

* Determine the hindrance, deficiencies, and obstacles in the way of desired goals

**Select the source of information**

• Learners themselves
• Other people who know the learners
• Records

**Select instruments of need identification**

• Interview
• Questionnaire
• Observation
• Critical incident
• Psychological test
• Performance test

**List training needs**

• What information they need to know
• What attitude / belief they need to change
• What skills they need to develop
• What behavior changes are required

* List all obstacles, hindrance they experience or they are likely to experience when they have to undertake desirable behavior.

**Report**

**Training Needs Analysis**

• Statement of problem
• Obstacles of the study
• Framework of the study
• Strategies
Methods used for analysis

Findings
- Needs can be solved by training
- Needs to be solved by other means

Recommendations

Example of Training

Target Groups
- Ex-combatants
- Community members
- Ex-combatants turned entrepreneurs /cooperative members

Major characteristics of target group
- Most of them are illiterate
- Unaware about business
- Cannot add or subtract
- Unaware of benefits of doing business
- No exposure or experience in business
- Unaware of potential business opportunities
- Lack of confidence in trade and commercial activities
- Unaware of their own entrepreneurial qualities
- Lack knowledge and skills in business start-up and business management
- Lack of infrastructure and institutional support
- Lack of capital
- Experience socio-cultural barriers to entrepreneurship
- Unaware of technical, managerial, and other consultancy services available
- Job is considered as a strong career opportunity

Tasks for Designing a Curriculum

Pre - Training Stage
- Identification of local business opportunities
- Promotional campaign
- Selection of participants
- Selection of venue
- Partner with local faculty and other guest speakers
- Development of course material
- Preparation of schedule / session plan
- Preparation of feedback (evaluation sheets)
- Acquire required training material
Training Stage

- Self-awareness
- Strengthen and develop motivation and competencies required to be a successful entrepreneur
- Facilitate participants to make important decisions concerning
  - Selection of business opportunity
  - Size of investment
  - Estimation of cost
  - Selection of location
  - Forms of enterprises
  - Assess feasibility of business selected
  - Prepare business plans
  - Prepare start-up action plan
- Prepare them to identify and mobilize necessary resources and facilities
- Strengthen managerial capabilities to manage and run their enterprises successfully

Post - Training Stage

- Follow-up to assess progress
- Problem solving
- Motivating / reinforcing

How to Determine Learning Goals

Interpreting training objectives

- Training objectives are derived from a training needs assessment study.
- To produce a realistic and comprehensive set of training objectives, the following factors need to be considered in order to interpret learning needs.

Recognize limitations and potentials of training

- All learning goals cannot be met by training
- Major learning needs may not be met by a simple training and, therefore, major needs should be broken down into smaller objectives.

Background of learners

- The targeted learning depends on learner’s competence, attitude, and interest
- Learners’ ability to attend training

Example:

- Rural people cannot attend a longer session
- Some participants are weak in numbers and might face difficulty understanding sessions on accounting

Limited resources

Resources like funds, time, facilities, and training programs may limit in achieving learning goals. Their limitations may determine the duration of training, size of participants, venue, and availability of desirable facilities including facilitators.
Components of Learning Goals

Terminal behavior statement

A readily observable behavior after training; for example:

- To learn to type a paragraph
- To learn to prepare a business plan

Behavioral learning goals should be expressed by using action verbs rather than abstracts.

<table>
<thead>
<tr>
<th>Action verbs</th>
<th>Abstract</th>
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<tbody>
<tr>
<td>To identify</td>
<td>to know</td>
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<tr>
<td>To write</td>
<td>to understand</td>
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<tr>
<td>To demonstrate</td>
<td>to be familiar</td>
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<td>To explain</td>
<td>to perceive</td>
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<td>To assess</td>
<td>to be aware of</td>
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<td>To analyze</td>
<td>to think about</td>
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<td>To solve</td>
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<td>To select</td>
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<td>To define</td>
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Statement of standards

Learning goals should also include standard performance expected from trainees for each terminal behavior. For example:

- To learn to type a five (5) line paragraph without errors in two minutes
- To learn to prepare a business plan which would be accepted by a banker for credit or business plan

The conditions

Under statement of standards, trainees’ learning is described as to what and how trainees will excel to perform.

The statement of learning goals should also include under what conditions he should perform. For example:

- To type a five line paragraph in two minutes without any errors on an electric typewriter
- To prepare a business plan for micro or small business which is acceptable by a banker for credit

Program goals

Program goals are usually stated in general terms so that participants are quickly informed about the nature of the Program and Program requirement.

Example:

- Gain an understanding
- Become aware of
- Develop an appreciation of

Program goals could be classified as:
• Major goals / objectives
• Specific goal / objective

**Performance goals**

These are the learning goals for the participants. These should be stated to explain how and what learners will be able to perform.

*Example:*

• To be able to arrange necessary credit to start their own micro businesses

---

**SESSIONS 7-8: SELECTING TRAINING METHODS**

**What will you do?**

• You will learn different types of training inputs and determine your learning session for each topic or needs of trainees
• You will assess and select the appropriate training methods for different training inputs and learning goals
• You will learn different training methods to deliver your training inputs to impart learning or change in participants’ behavior
• You will determine the sequence of each topic of your training sessions
• You will learn how a session plan is prepared
• You will determine what training aids will be used to impart learning

**Determining Training Inputs**

Training inputs and methods are directly determined by learning goals. In addition, there are several factors that need to be taken into account.

To determine training inputs, the following factors need to be taken into account.

**Level of the learners**

Understanding of the learners determines the depth and extent of particular inputs.

**Strategy of training**

The training may adopt specific training strategies. These include:

• Skills development training
• Awareness
• Behavior change

**Size and homogeneity of participants**

The number of participants and homogeneity of the participants’ background determine the nature and types of inputs including their depth.

**Training inputs**
All the possible training inputs (each topic) should be listed and arranged in a few categories.

Each input should be characterized as follows:

- Information inputs
- Behavioral inputs
- Technical inputs
- Functional inputs
- Conceptual inputs

**Sequencing training inputs**

Having identified different training inputs, the sequence or flow of the inputs needs to be established.

Approaches to sequencing

- Self to society
  - Self - group - place - community
- Self to task
  - Self - task - skills - performance
- Familiar to unfamiliar
- Easy to difficult
- Logical steps involving:
  - Awareness generation
  - Behavior change
  - Skills development
  - Improving performance on the task

**Training Methods**

**Approach**

The best training programs are based on the method to get people to step back and take a look at themselves and their own reality objectively, allows participants to reflect on who they are, what they want to do, how they do, how and why they are willing to do better, and what they do or wish to do.

The best training materials come from trainees themselves:

- Their aspiration
- Their attitude and behavior
- Opinion / view they hold
- Problems / issues they encounter
- Approaches / methods they use to solve their problems
- Perception of their own roles and relations
- Goals they set and obstacles they find
Lecture
It is used for presenting material in a direct and logical manner or present views on a subject. This method is one sided and participants receive the inputs passively when the speaker is not an effective speaker.

Discussion method
The trainers allow participants to ask questions on the subject based on their area of difficulties, dissatisfaction, curiosity, and interest.

The trainer then responds to these questions.

Panel discussion
A group of 4-6 persons with a specialized knowledge on the subject hold an orderly conversation on a given topic.

Brainstorming
It is used to generate ideas on a burning issue or a problem.

Demonstration
It is a presentation that shows how to perform an act or to use a procedure.

Small group discussion
Participants are divided into small groups of 4-5 individuals. They share their opinion, ideas, and experience on a topic or solve a problem given to them. They then make a presentation to the whole group.

Case method
A case is a detailed account or narrative description of a problem situation that may be presented for analysis by participants. It can be done orally, in written form, on a film or in these combinations.

It is considered helpful to get more real life into training programs and develop wider perspective among trainees about the problem or situation.

Experiential learning methods
This method of learning proceeds through unfreezing to changing to refreezing.

This method uses experiences of the learning process. The following steps are followed.

• Experiencing
  Participants are engaged in some activity or game. Participants are allowed to become aware of their own behavior as individual, dyads, trials or as group.

• Publishing
  Participants, based on the activity, generate data on their behavior and experience, which they share. This can be done by asking questions, discussing, and probing the participants.

• Processing
  The trainer analyzes commonly shared data and experiences of the participants systematically. Participants are encouraged to examine dynamics that take place and learn from it. If data is left unprocessed, it could distract participants.

• Generalization
  Participants generalize their experiences from their learning to the real world outside. At this stage, principles are
abstracted from their experiences for future ‘outside’ application.

- **Applying**
  Participants identify situations in their own life and provide the framework as to how they are going to apply the learning from the exercise.

The following methods / activities are used as part of experiential learning:

- **Role-playing** which is the acting of a role or situation with a view to study the behavior involved more objectively.
- **Structured games** simulate a real life situation and all participants experience their responses.

**Participatory method of learning**

This method is based on learning by doing; participants are engaged in actual tasks to perform so that they can identify their performance, analyze their strengths / weaknesses, and improve upon this.

The following methods are used:

- **Small group work**
  A group is assigned a work to perform and present to the class.

- **Individual assignment (project work)**
  Project work is given to participants as a part of the training. They report the result which is carefully examined by the trainer and concrete feedback is given to each participant.

- **Practice session**
  Participants are provided with the opportunity to practice certain skills learned by them so that they develop confidence in applying their learning to their work situation.

- **Apprenticeship**
  A short or long duration training in an actual work setting in business enterprises.

- **Field visits / field work**
  Participants are sent to actual work settings or market where they are allowed to observe and collect necessary information for analysis.

**Training Aids**

- Overhead projector
- Film
- Flip chart
- Black board / chalk
- Video camera / TV
- Audio aid
- Public address system
Selecting Training Method

Information input
- Lecture
- Audio-visual aids
- Workshop / seminars

Awareness
- Small group discussion
- Experiential learning, role-plays, simulation
- Case studies

Skill building
- Practice
- Demonstration
- Apprenticeship
- Project work
- Fieldwork

Preparing a session plan

Step 1
Grade training inputs as:
- What participants must know?
- What participants should know?
- What participants could know?

Step 2
Arrange the inputs in a logical order step by step from known to unknown

Step 3
Select necessary resources
- Classroom; facilitator
- Course material - exercises
- Evaluation feedback sheet

Step 4
Select training method
# Session Plan

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<tr>
<th>Program Title</th>
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<th>Learning Goals</th>
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<tr>
<th>Visual Aids</th>
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## Special Action

*Before the session

*After the session

*Course material

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**Module 3: Training in Financial Literacy**

**Learning Goals**
- To help participants create effective learning exercises for training illiterate people on financial literacy
- To learn the importance of number and financial literacy in business transaction
- To identify dangers and threats to doing business due to poor skills in financial literacy and number among illiterate and literate people
- To explore how to develop creative methods for training in numbers and financial transaction
- To identify challenges of working with people who are weak in numbers and financial transaction on account of literacy

**Activities**
- Participants recall the incidences of interactions with illiterate people and share what went wrong in communicating with them and how they solved the problem of working with them
- Participants develop learning plans and demonstrate teaching for addition, subtraction, and division
- Participants develop learning plans and demonstrate currency recognition and managing the transaction of buying and selling
- Participants develop a learning plan and demonstrate making a family budget with an attitude of saving
- Participants develop a template for record keeping of business transactions such as cash book, budget, sales book, stock register

**Materials**
- Cardboard pieces
- Boxes
- Flip chart papers
- Marker pen sets

**Methods and Approach**
- Role play based exercise
- Small group work
- Creative idea generation
- Development and testing of lesson plan in training various skills in financial literacy and numbers
- Working to improve the insight for creating effective methods in teaching financial literacy and numbers
SESSIONS 9-12:  
INTRODUCTION TO MODULE IN FINANCIAL LITERACY

What will you do?

• You will learn what financial illiteracy means
• You will learn the role of numbers in our life – keeping money and materials
• You list a few day to day activities of people involving numbers
• You will list the activities in a business which involve numbers
• You will learn the possible mistakes that people who are financially illiterate commit in day to day life as well as in business
• You will explain certain computations – adding, subtracting, division, and multiplication
• You will save money while making a family budget

Exercise Sheet 1

Small Group Work  
Time: 30 Minutes  
Literacy vs. Financial Literacy

• You will recall your experience of dealing with illiterate persons in your group
• List the challenges in dealing with them (all group)
• List what challenges illiterate (financial) people face in their day to day life  

(Group 1)
• List the challenges illiterate (financial) people face while conducting a business  

(Group 2)
• List challenges you face in communicating on numbers and currency exchanges during purchases and sale with illiterate people  

(Group 3)
• List what challenges you face in communicating on keeping record of transactions members in business and cooperatives
**Exercise Sheet 2**

**Small Group Work**

**Time: 15 Minutes**

How to help financially illiterate people to overcome the challenges

**Use of Numbers**

**Group 1**

How you would go about teaching them:

<table>
<thead>
<tr>
<th>Operation</th>
<th>Example 1</th>
<th>Example 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Addition</td>
<td>3 + 5</td>
<td>12 + 6</td>
</tr>
<tr>
<td>Subtraction</td>
<td>5 – 3</td>
<td>12 – 6</td>
</tr>
<tr>
<td>Division</td>
<td>10 / 2</td>
<td>20 / 5</td>
</tr>
<tr>
<td>Multiplication</td>
<td>2 * 2</td>
<td>5 * 5</td>
</tr>
</tbody>
</table>

**Exercise Sheet 3**

**Small Group Work**

**Time: 15 Minutes**

**Use of Currency**

**Group 2**

How you would go about teaching them to deal with currency:

- How to recognize currency notes
- How to add two currency notes

**Exercise Sheet 3**

**Small Group Work**

**Time: 15 Minutes**

**Use of Currency**

**Group 3**

How you would go about teaching them to deal with currency:

- How to put together the currency notes for payment of 15 SSP
- How to know how much is to be received if paid 25 SSP note for a payment of 15 SSP
Exercise Sheet 5

Small Group Work
Time: 15 Minutes
Use of Currency
Group 4

How to go about teaching them to keep records of transactions:
• How to record if I have 10 bottles of milk with me
• I sold 5 bottles of milk
• How to record if I had 100 SSP and spent 40 SSP

You have 15 minutes to complete the above task and present your findings.

SESSIONS 13-15:
DEMONSTRATION OF EXERCISE FOR FINANCIAL LITERACY

What will you do?
• First Demo on buying and selling:
  ◦ You will learn how to help ex-combatants recognize the currency notes of different denominators
  ◦ You will learn how to make them count currency and give and receive money
  ◦ You will learn how to help compute cost of products bought and sold
  ◦ You will identify the method of computing the balance after each transaction
  ◦ You will identify the method of teaching them to add, subtract, divide, and multiply during transactions
• Second Demo on financial planning and budgeting:
  ◦ You will learn how to identify uses of money – consumption, saving, and investment
  ◦ You will help them visualize as to how their current priorities lead to an unhappy family situation
  ◦ You will learn to help participants change their priorities leading happy family situation with savings
  ◦ You will help set up financial goals in a household
  ◦ You will assist in preparing financial planning or budgeting
  ◦ You will share ideas on how to keep money safe – in hand, in banks, in businesses, saving, and reinvesting
• Third demo on how to manage money: saving of money and its uses
  ◦ You will learn what is saving and why it is important
  ◦ You will learn how people can save by changing their priorities
  ◦ You will help them know how to keep money safe
  ◦ You will help them with learning benefits of saving as well as uses of saving
Exercise Sheet 6

**Task of Buying and Selling**

*Time: 20 Minutes*

Trainers form 4 groups of 4 participants
2 groups will be buyers and other 2 will be sellers
Each group will choose the role as per the above
Distribute currency notes adding up to 460 SSP to buyers and sellers
Also distribute 5 cards with pictures of products with price tags

**Sellers’ Group: Cardboard of Products as per their technical skills**
- Carpentry: Chair, Table, money box, tools, cup board
- Vegetables: Tomatoes, Okra, Potatoes, Fish, Beans, Onions
- Beverages: Soda, cooking oil, biscuits, juice, water
- Automobile: Engine oil, Servicing, Filter, Pressure, wheel puncture repairing
- Plumbing: Repairing basins, water line fixing, tape repairing

**Buyers Groups:**
Currency notes amounting 460 SSP of different denominator as follows:
- Currency notes of 1 * 15
- Currency Notes of 5 * 4
- Currency notes of 10 * 5
- Currency notes of 25 * 3
- Currency notes of 50 * 2
- Currency notes of 100 * 2
Buyers would count the money received and confirm

**Round 1:**
- The buyers’ group to buy the products in multiples of 2 or 4 of a product, pay the money, and receive the balance

**Round 2:**
- Buyers and sellers will switch

**Practice for addition, subtraction, multiplication and division**

**Instructions:**
- Participant to work in the same group and carry out the following practice exercises.
- Ascertain the confidence level of the participants and then stop.
Exercises 7 (Practice)

Practice for Addition, Subtraction, Multiplication, and Division

Time: 20 minutes

Each group will be given 460 SSP (Photocopied Money) including all the Notes i.e. 100, 50, 25, 10, 5 and 5 of 1

Exercises:

If you buy 5 packets of biscuits each at 2 SSP and you have a 25 SSP note. How much will be the balance?

Now you are selling a packet of matchbox at 17 SSP. The buyer has bought three and given you a note of 50 SSP. What will be the balance?

You have bought 6 mangoes at 9 SSP. How much is the price for each mango?

If you bought 10 basins of beans at 900 SSP and you sold each at 100 SSP. How much will you get as a Gross profit for each basin?

If you went to the market with 100 SSP, bought 2 kgs of maize flour at 20 SSP, then bought 3 pieces of fish each at 10 SSP, and tomatoes at 5 SSP. How much will be the balance?

You sold two chairs each at 35 and the buyer has given a note of 100 SSP. How much will be the balance?

You have been paid your salary of 500 SSP and you have spent 369 SSP. How much will be the balance?

You have been given 336 SSP to distribute among 6 people. How much will each get?

You have bought tomatoes for 30 SSP, onions for 25 SSP, and airtime for 2 SSP. How much will you have spent?

How much will you have to spend if you buy 11 bunches of banana at 13 SSP each?
Exercise 8: Financial Planning and Budgeting

Family Role Play

Time: 20 Minutes

- Participants are going to participate in a family role play
- Participants read the brief as given in the Worksheet
- Participants will form into 7 groups of 5 people in each group
- The group will consist of the following family members:
  - Father as the head of the family
  - Mother – housewife
  - Son – 5 year old going to school
  - Daughter – 12 years; in secondary school
  - Grand Mother - who is not keeping well
  - Relative who is not working
- Distribution of Cardboard pieces of needs of each members which they may like to share in the family meeting with their price tags
- Members are free to increase or reduce their needs as per their personal priorities. Accordingly, they demand more pieces of their needs with price tag from the trainer during the course of the meeting.
- The currency of 460 SSP as father’s monthly salary

Round 1

Each group to start the family meeting and come up with family requirements and priority set with the items to be bought for the month.

They will add up the total cost of all items to find out how much they spend and save.

Round 2

All groups must try to make a budget which lead to healthy and happy family situation with savings of at least 200 SSP for future contingencies.

Exercise 9: Saving and Uses of Savings

Saving and Uses of Savings

TIME: 20 Minutes

- Continue the discussion on the exercise of family financial and budgeting in which participants created a budget with savings of 200 SSP
- Participants work on the following exercise as a part of demo:
  - Share with each other how they came up with the saving of SSP 200 per month in the family financial planning
  - Identify different needs for saving money in the family
  - Discuss different uses of money saved
  - Identify different ways of keeping the saved money
Exercise 10: Saving and Uses of Savings

**Saving and Uses of Savings**

**TIME: 20 Minutes**

Brief for the Participants in-group:
- Share with each other how did we come up with the saving of SSP 200 per month in the family financial planning
- Identify different needs for saving money in the family
- Discuss different uses of money saved
- Identify different ways of keeping the saved money safe

Participants would share their findings on the following:
- Ways of saving money
- Reasons for saving
- Uses of savings
- Keeping money safe

**Note on Savings**

Why should we save?
- Providing for future needs
- To meet a specific need
- Store value or surplus
- Legal requirement

When should we save?
- When we want to grow economically for investment
- When we expect a future need
- When we are forced

What are the various forms of savings?
- Cash and bank deposits
- Assets e.g. houses, animals, forests, etc.
- Land – (traditional form of investment)
- Ornaments valuable stones, art works, etc.
- Buying shares in companies
- Investing in Business
- Buying currencies or land

Who should save?
- Everyone interested in growing and expanding
• Poor – to accumulate resources and break out of the vicious circle of poverty
• Rich – to expand their riches
• Nations – to finance growth of public assets

Uses of savings
• To invest in businesses
• To meet urgent or future needs
• To lend to others for interest

Template for Financial Budget

Daily Budget

<table>
<thead>
<tr>
<th>SN</th>
<th>Item description (picture)</th>
<th>Quantity</th>
<th>Rate</th>
<th>Cost / Price in SSP</th>
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Total Expenses

Total Income

Total Saving

Weekly Budget

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<th>SN</th>
<th>Item description (picture)</th>
<th>Quantity</th>
<th>Rate</th>
<th>Cost / Price in SSP</th>
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Total Expenses

Total Income

Total Saving

Monthly Budget

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<th>SN</th>
<th>Item description (picture)</th>
<th>Quantity</th>
<th>Rate</th>
<th>Cost / Price in SSP</th>
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Total Expenses

Total Income

Total Saving
Module 4: Training in Entrepreneurship and Business Development in Cooperatives

Learning Goals

• To learn the concept of entrepreneurship and business skills
• To explore the motivation to start a business and the process of decision making
• To list the qualities of an entrepreneur and skills that are required for creating successful and growing businesses

Activities

• Participants carry out a small group work based on who they consider to be an entrepreneur and business person
• Recall the names of entrepreneurs and business people as an illustration and share qualities and skills in doing business
• Discuss how these qualities and skills are developed through training among illiterate target groups

Methods and Approach

• Small group work
• Experience sharing
• Simulation Exercise

Sessions 16-18: Entrepreneurship, Micro- and Small Businesses

What will you do?

• You will explore and learn the concept of Micro and Small Business Enterprises and Entrepreneurship
• You will identify different examples of micro-small businesses in South Sudan
• You will listen to the experience of two owners of micro-small businesses from starting to managing businesses and challenges faced by them
• You will also list qualities of successful business persons as well cooperatives
Exercise Sheet 1

<table>
<thead>
<tr>
<th>Time: 20 minutes</th>
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<tbody>
<tr>
<td>Carry out the following tasks in your group:</td>
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**Group 1**
- Write down different kinds of economic and social activities that are going on in your area.
- List who are the players and their characteristics.

**Group 2**
- What criteria you use to classify businesses on the basis of size?
- What are the advantages and challenges of different sizes of enterprises - micro, small, medium, and large?

**Group 3**
- How do you classify business on the basis of nature of activities?
- What are the advantages and challenges for different types of business activities: growing, processing & manufacturing, service, and trading?

**Group 4:**
- What are the steps required to start a micro and small business?
- List the skills and resources needed to start micro-small businesses.

**Group 5**
- List the challenges illiterate people face in the business.
- What would you like to do to support them in starting and managing their businesses successfully?
## Notes

<table>
<thead>
<tr>
<th>Small Business</th>
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<tbody>
<tr>
<td><strong>Advantage</strong></td>
<td><strong>Disadvantage</strong></td>
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<tr>
<td>• Self - employment</td>
<td>• Very little income</td>
</tr>
<tr>
<td>• Very little investment</td>
<td>• Low standard of quality</td>
</tr>
<tr>
<td>• Minimum technical skills required</td>
<td>• Less scope of expansion</td>
</tr>
<tr>
<td>• No infrastructure facilities required</td>
<td>• Many unknown competitors</td>
</tr>
<tr>
<td>• No formal accounting and application of taxation</td>
<td>• Lack of professional management</td>
</tr>
<tr>
<td>• Very little education is required</td>
<td>• Low level technology</td>
</tr>
<tr>
<td>• Employment generation</td>
<td>• High cost of production</td>
</tr>
<tr>
<td>• Simple technology</td>
<td>• Dependent on raw materials</td>
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<tr>
<td>• Small capital</td>
<td>• Less influence on the environment</td>
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<tr>
<td>• Cheap labor</td>
<td>• Poor networking</td>
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<td>• Can develop backward linkages</td>
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<td>• Can stimulate service sector</td>
<td></td>
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<td>• Possible export promotion</td>
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<tr>
<td>• Self-reliant</td>
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<td>• Minimum infrastructure facilities</td>
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## Exercise Sheet 2: Concept of Entrepreneurship and Business

### Experience Sharing

**Time: 30 minutes**

Participants are going to meet two business people. One of them is an individual entrepreneur and another runs a cooperative.

They will talk to you on the following:

• Why they chose to set up the business
• What their business is
• What benefits they perceive by being in business
• What they see as the benefits of being in cooperatives to run a business
• What is the nature of job they perform
• What challenge they face
• What problems and issues they experience
• What potential business opportunities they perceive

Participants ask questions to clarify any doubts that you may have about business or qualities of entrepreneurs.
Exercise Sheet 3

Based on the presentation by entrepreneurs, discuss in your group

Time: 15 Minutes

- What qualities did they possess?
- What tasks and challenges did they take?
- What benefits do they enjoy?
- What benefits do they perceive of being in business?
- What problems and issues did they experience?
- What potential business opportunities did they perceive?

ENTREPRENEUR is a person who

- Identifies or perceives new business opportunities in the environment;
- Analyzes how his proposed goods / services could best meet the unsatisfied market need;
- Calculates risks vs. rewards and probability of starting new ventures;
- Sets-up a business enterprise or corporate vehicle to carry out the business;
- Mobilizes the necessary resources (money, materials, machinery, labor management, technology etc.) to implement projects; and
- Manages and converts these resources into goods / services for sale to customers / users for profit.

Characteristics of Entrepreneurs

- Self - confidence
- Goal setting
- Moderate risk - taking
- Scan environment
- Feedback seeking
- Internal locus of control
- Tolerance for ambiguity
- Concern for excellence / perfection
- Long term involvement / going concern
Module 5: Steps in Starting a Business and Cooperatives

Learning Goals

- To identify different steps required for starting a business and a cooperative
- To understand the concept of cooperatives and emerging opportunities in business and local development
- To learn the different business opportunities relevant to each vocational skills developed at Mapel TF
- Introduce the concept of a cooperative as one of the major potential templates useful for ex-combatants

Activities

- Participants visit the market area to observe the operations of business enterprises in order to get exposed to how people select their business, location, customers, and what activities they conduct as well as the challenges they experience
- Participants experience the impact of cooperatives and list its benefits

Methods and Approach

- Small group work
- Experience sharing
- Simulation Exercise
- Visit to market

Session 19: Decision and Steps for Starting a Business

What will you do?

- You will visit a market to learn about opportunities
- You will analyze your experience in terms of challenges of micro enterprises
- You will conduct a SWOT analysis for starting and managing a business
- You will analyze the feasibility and viability to start a business
- You will determine what you need to do to develop capacities and resources to be in business
- You will find out how to counsel ex-combatants to take the decision to start a business – They may have several questions
Exercise 1

**Market Visit**

*Time: 3 Hours*

Tasks During The Market Visit

- Participants will visit the market areas where most illiterate people are running their businesses and also the areas where cooperatives are being run.
- Participants go around market areas to find out what types of businesses are going on in the market area.
- They select one or two businesses based on their interests and observe closely how the business persons conduct their business.
- They will identify different types of businesses and identify technical skills needed to start and manage these businesses.
- They should also observe what resources the same business is using to make money.
- They should talk to business people to know how their businesses are doing. Are they happy with what they are doing?
- They can find out who their customers are and what customers buy from them.
- They find out whether their customers are happy or not and what the reasons are.
- They should also talk to customers to find out whether they are happy or unhappy in the market with what they buy and why.

Exercise 2

**Based on the market visit, participants share their learning**

*Time: 1 hour*

- What kind of businesses did you see?
- Why did they start these businesses?
- Why did they select the business that they are running?
- What steps did they take to start their business?
- How were these businesses doing? Good or bad? Why?
- How did they select the business location?
- How do they manage their workplace?
- How do they deal with customers?
- What mistakes do they make?
Exercise 3

SWOT
Time: 15 Minutes

Group 1:
If you were to start your own business, what are the possible strengths and weaknesses that you perceive and what are the opportunities and threats in the business you may face?

Group 2:
You know ex-combatants – conduct a SWOT for the ex-combatant group considering that they have acquired vocation skills.

Group 3:
List the possible questions that your group may have on deciding whether to start their own business.

Group 4:
List the possible questions ex-combatants may have on deciding whether to start their own business.

Notes

Motivation
• You are your own boss
• Respect in the community
• Improved income
• Improved living standards
• Family occupation and security

Personal Challenges
• Work for long hours
• Need capital
• Keep customers happy

Skills and resources in business
• Technical skills to make products
• Energy to work long hours
• Small capital
• Support of Government
• Support of the community
Exercise 4: Steps in starting a business

Time: 15 Minutes

Group 1:
List the steps that are required to start a business which involve services and trading (individual, Partnership)

Group 2:
List the steps required to start a processing or manufacturing business (Individual, Partnership)

Group 3:
List the steps that are required to start a business which involves growing crops (Individual, Partnership)

Group 4:
List the steps for starting a cooperative

Notes
• Identify new and potential business opportunities
• Select business opportunities suitable to your background and feasible in your market area
• Assess the selected business opportunities
• Prepare a business plan
• Mobilize necessary resources
• Complete all legal formalities
• Acquire land / building, equipment, raw-materials, skilled / unskilled manpower
• Prepare marketing plan
• Launch enterprise
• Manage all functions of the enterprise

Sessions 20-23: Business Opportunities’ Selection and Guidance

What will you do?
• You will list 8 vocation skills developed at Mapel
• You will also list possible opportunities for business in the areas of each vocation skills
• You will learn how to assist ex-combatants select right opportunities relevant to the local market
• You will also help them decide what form of business they could select in order to succeed
• You will learn the concept of cooperatives and how to instil the spirit of cooperatives towards building a business
• You will learn different templates of business opportunities in cooperatives for business as well as for local area development
• You will know how to assist ex-combatants in selecting business opportunities
Exercise 5

Participants to identify different opportunities using the following technical skills in the four regions of the country:

<table>
<thead>
<tr>
<th>Groups</th>
<th>WARRAP</th>
<th>LAKES STATE</th>
<th>NORTHERN BAHR EL GHAZAL</th>
<th>WESTERN BAHR EL GHAZAL STATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group 1: Agriculture and Crop growing</td>
<td></td>
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<tr>
<td>Group 2: Furniture making and Carpentry</td>
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<tr>
<td>Group 3: Masonry</td>
<td></td>
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<tr>
<td>Group 4: Auto Mechanic</td>
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<tr>
<td>Group 5: Plumbing</td>
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<tr>
<td>Group 6: Electrical</td>
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<tr>
<td>Group 7: Animal Husbandry</td>
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<tr>
<td>Group 8: Welding</td>
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</tbody>
</table>

These opportunities could involve the following four types of activities:

- Growing
- Trading Business
- Processing or manufacturing
- Service Business

Exercise Sheet 6: Forms of Business Enterprises

Time: 15 Minutes

**Group 1:**
List advantages and disadvantages of individual based enterprises (sole Proprietary)

**Group 2:**
List advantages and disadvantages of partnership based enterprises

**Group 3:**
List advantages and disadvantages of private and public limited enterprises

**Group 4:**
List the advantages and disadvantages cooperatives and associations
Introduction to THE Concept of Cooperatives as a Business Opportunity

Simulation Game: Stick Exercise

- Participants are given a few thin sticks and are asked to break them
- Participants are asked to assemble 5 to 6 thin sticks and asked to break them
- Participants are asked to share their experiences

Exercise Sheet 7

Time: 10 Minutes

- Participants to visualize and list symbolic representation of a single stick
- Participants to visualize and list symbolic representation of a combined set of sticks
- Participants to reflect on building the spirit of cooperatives among ex-combatants and communities

Notes on Cooperatives

- More capital
- More resources
- More income
- Less risky business
- More skilled people
- Team working
- Sacrifice individuals interests for group
- Concern for well-being of society

Opportunities in Cooperatives

- Consumer or Purchasing - buying and then selling goods to members at competitive rates
- Marketing - marketing and distributing members’ produce and products
- Service - providing services to members such as health care, telecommunications, electricity, housing, and child-care
- Financial - credit and capital as when needed
- Craft cooperatives - Some people who are making products at home may like to become a member of a cooperative to purchase raw materials at cheaper prices or to design and order marketing of their products
- Agriculture cooperatives - marketing of agricultural produce and supply of implements and other requisites for agriculture production
Exercise Sheet 8: Selection of Business Opportunities

Time: 25 Minutes

- Participants discuss what products they can make using their skills and also state who will benefit from these products in their community
- Participants discuss what services they can offer using their skills and who will benefit from their services in their community
- Participants discuss what products they can buy and sell which are related to their skills and who would buy them and why

Counseling on Selection of Business Opportunities

- It should be relevant to one’s skills
- It should be based on market demands
- It should be possible with one’s resources
- It should meet the needs of the people
- It should help solve the problems of community
MODULE 6: BUSINESS AND BEHAVIORAL SKILLS IN COOPERATIVE AND ENTREPRENEURSHIP

Learning Goals

Business Skills:

• To identify key processes and transactions in a business
• To identify differences between working cooperatives and individual/partnership business enterprises
• To identify critical skill sets for different business transactions
• To learn how to set business goals
• To learn how to assess capacity of the business to deliver services to consumers
• To set quality standards and compete with other businesses
• To keep records of business transactions and learn to improve the decision making and actions
• To learn how to conduct simulation games to enhance business skills

Behavioral Skills Development for Cooperatives:

• To identify behavioral qualities in entrepreneurship and cooperative
• To help ex-combatants deal with the dynamic of society and community
• To learn the importance of goal setting, team work, and positive thinking in entrepreneurship
• To develop learning exercises that can help develop positive thinking and goals setting behavior
• To learn the critical qualities that keep cooperatives strong

Activities

• Participants recall the experience sharing by a cooperative entrepreneur and identify some key qualities
• Participants list the challenges for ex-combatants in dealing with society and community
• Participants explore the learning methods to develop requisite behavioral qualities
• Participants volunteer to participate in the games through different role plays
• They are assisted in sharing their experiences on what factors helped and affected their performances
• They relate their performance with some key behavioral qualities
• Participants demonstrate how these qualities help in cooperative businesses succeeding
• Participants participate as potential entrepreneurs in different simulation games/exercise that lead to develop requisite business skills and behavioral qualities
• Participants learn how to conduct these games/exercise

Materials

• Boat Game papers – 4 Colors
• Samples of boats (product A and B)
• Currency Notes to be distributed as initial capital
• 24 wooden blocks
• 2 sets of 10 broken pieces of a square
• Cardboard papers with price tags of raw materials and products to be sold
• Flip chart papers
• Formats for keeping records of business transactions

Methods and Approach

• Small group work
• Analyze the experience of cooperative entrepreneurs
• Simulation exercise: Experiential learning based simulation and role plays
• Demonstration of exercises
• Discussion on how to conduct these exercises

Sessions 24-28:
Business Skills Development for Conducting a Business

What will you do?

• You will identify the process of setting up a cooperative business
• You will learn how to set business goals
• You will assess technical and production capacity in business
• You will identify the different methods of making products
• You will learn the process of making quality products
• You will learn to cope up with stress and pressure in performing a job with deadlines
• You will learn how to improve technical skills
• You will learn the process of purchasing and selling
• You will compute cost and determine prices
• You will compute profit and loss
• You will analyze the reasons for profit and loss
• You will estimate targets and reset business goals
• You will learn how to improve efficiency for better profit through good production and sale
• You will learn dynamics of competition and prepare strategies for competition
• You will know how to keep records of business transaction and diagnose the problems of business
Business Game for Cooperatives Group

**Business Game**

**Time:** 4 hours

**Role**

You are going to form a Cooperative Society. Your Society would consist of 10 members. Each member in the Society is going to play their respective roles; you may assign these roles after a discussion in your group. However, before you proceed, you will elect your Chairperson. You will also constitute a board with four members for taking key decisions. For conducting the business during the exercise, you may like to assign the role as per the skills of each member for producing high quality products for selling in the market. As a cooperative, you perform all the jobs including purchasing, production, selling, writing accounts, and so on.

**Task**

Your Society is in the business of making products. You manufacture two types of boats: They are known as Simple Boats and Knife Boats. You will be given the technology to manufacture these boats free of cost. You will manufacture these boats as per targets that you set as per your capacity. You will have only 10 minutes to manufacture boats as per your targets. You will be given the quality specification. After having manufactured these boats, you will approach the buyer (single firm) to sell your products/boats. Only those products, which meet the buyer’s quality standard, will be bought. You will then work out your profit and loss in the given worksheet. This exercise will be carried out in two rounds. Only those boats will be bought which satisfy the buyer’s need for quality. Rest of the boats not bought will be rejected and will become completely waste material for you.

Raw materials for manufacturing products will be supplied by the SS Cooperative Store. The price of the raw material is fixed. Raw-material quality is standard and all the manufacturers are supposed to buy only from the SS Cooperative Store.

Your buyer is known as ‘Marin Cooperatives.’ The representative of this cooperative will approach you to buy your products. The selling price of each product is fixed. The ‘Marin Cooperatives’ would be willing to buy your product if it is manufactured as per the quality standards. You will borrow SSP 500 to run the business from your SS Bank.

<table>
<thead>
<tr>
<th>Information</th>
<th>Participant take a note the information about their products</th>
</tr>
</thead>
<tbody>
<tr>
<td>Simple Boat</td>
<td>Knife Boat</td>
</tr>
<tr>
<td>Average time for making Each boat is (in seconds)</td>
<td>50</td>
</tr>
<tr>
<td>Raw-material cost (in SSP)</td>
<td>10</td>
</tr>
<tr>
<td>Selling price (in SSP)</td>
<td>15</td>
</tr>
</tbody>
</table>
**Information**

Participant take a note the information about their products

<table>
<thead>
<tr>
<th></th>
<th>Simple Boat</th>
<th>Knife Boat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average time for making</td>
<td>50</td>
<td>60</td>
</tr>
<tr>
<td>Each boat is (in seconds)</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Raw-material cost (in SSP)</td>
<td>15</td>
<td>20</td>
</tr>
</tbody>
</table>

**Work Assigned In The Possessing Of Making Products**

Participants to write names of the members who will be involved at different stages of making products. The work can be assigned to more than one person for the fold in making boats.

<table>
<thead>
<tr>
<th></th>
<th>Simple Boat</th>
<th>Knife Boat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fold 1</td>
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<td></td>
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<tr>
<td>Fold 2</td>
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<tr>
<td>Fold 6</td>
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<tr>
<td>Quality control</td>
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</tbody>
</table>
### Record Keeping

**ROUND 1 (ON THE FLIP CHART PAPERS FOR EACH COOPERATIVE)**

<table>
<thead>
<tr>
<th>Simple Boat</th>
<th>Knife Boat</th>
</tr>
</thead>
<tbody>
<tr>
<td>How many boats of both types, would you like to make within 10 minutes (write the number)</td>
<td></td>
</tr>
<tr>
<td>Cost of raw materials</td>
<td></td>
</tr>
<tr>
<td>No. of boats manufactured</td>
<td></td>
</tr>
<tr>
<td>No. of items sold (minus rejected)</td>
<td></td>
</tr>
<tr>
<td>Total sales in SSP</td>
<td></td>
</tr>
<tr>
<td>Profit/Loss (Total Sales) - (Cost of Raw-materials)</td>
<td></td>
</tr>
</tbody>
</table>

Analyze the reasons for making profit and losses:

---

### Record Keeping

**ROUND 2 (ON THE FLIP CHART PAPERS FOR EACH COOPERATIVE)**

<table>
<thead>
<tr>
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<th>Knife Boat</th>
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<tr>
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</tbody>
</table>

Analyze the reasons for making profit and losses:
Business Game

Time: 4 hours

Role

In this game, you are going to start your enterprise as an individual or in partnership. In case you decide to be an individual business person, you will perform all the roles as a, Owner, Production Manager, Sales Person, Accountant, and Worker.

In case you decide to be a partnership enterprise, you can have 4 partners and you will allocate these roles among your partners.

Task

Your enterprise is in the business of making products. You manufacture two types of boats: They are known as Simple Boats and Knife Boats. You will be given the technology to manufacture these boats free of cost. You will manufacture these boats as per targets that you set as per your capacity. You will have only 10 minutes time to manufacture boats as per your targets. You will be given the quality specification.

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</tr>
<tr>
<td>Selling price (in SSP)</td>
<td>15</td>
</tr>
</tbody>
</table>
Name of your firm

Name of Entrepreneurs

Role of Entrepreneurs

---

**Record Keeping**
ROUND 1 (ON THE FLIP CHART PAPERS FOR EACH COOPERATIVE)

<table>
<thead>
<tr>
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<tr>
<td>No. of items sold (minus rejected)</td>
<td>___________</td>
<td>___________</td>
</tr>
<tr>
<td>Total sales in SSP</td>
<td>___________</td>
<td>___________</td>
</tr>
<tr>
<td>Profit/Loss</td>
<td>(Total Sales) - (Cost of Raw-materials)</td>
<td>___________</td>
</tr>
</tbody>
</table>

Analyze the reasons for making profit and losses:
**Record Keeping**

ROUND 2 (ON THE FLIP CHART PAPERS FOR EACH COOPERATIVE

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<thead>
<tr>
<th>Simple Boat</th>
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<td>___________</td>
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<td>Profit/Loss</td>
<td>___________</td>
</tr>
<tr>
<td>(Total Sales) - (Cost of Raw-materials)</td>
<td>___________</td>
</tr>
</tbody>
</table>

Analyze the reasons for making profit and losses:

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**Session 29-31:**

**Behavioral Skills in Entrepreneurship**

What will you do?

- You will participate in a role play of a tower production
- You will analyze your experiences in production
- You will find out how you influence other people’s decision
- You identify how people in society influence your expectation and performance
- You will deal with pressures and stress between success and failures
- You will set goals and analyze goals setting behavior
- You learn the methods of building confidence in performing challenging tasks
Tower Building

**Tower Building Game**

**Time:** 20 Minutes

**Brief for the participants**

- Three volunteers to play the game
- Each becomes a worker, owner, and supervisor
- The worker is expected to build tower - a single column tower

**Rules**

- Workers will be blind folded
- Use single but wrong hand to build the tower
- Worker cannot talk while making the tower
- Supervisor and owner are free to do anything except the two:
  - They cannot touch the blocks when the tower is being made by the worker
  - They cannot touch the worker

**Information**

Now three volunteers set the initial estimate (how many blocks needed for the tower to be constructed)

**First Round**

<table>
<thead>
<tr>
<th></th>
<th>Estimates</th>
<th>Achieved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner</td>
<td></td>
<td></td>
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<tr>
<td>Supervisor</td>
<td></td>
<td></td>
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<tr>
<td>Worker</td>
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</tr>
</tbody>
</table>

Other Participants also write their estimates of how many blocks are needed for the tower the worker must build. They do not disclose the estimation.

**Second Round**

<table>
<thead>
<tr>
<th></th>
<th>Estimates</th>
<th>Achieved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supervisor</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worker</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
SESSIONS 32-33:  
TEAM BUILDING AND MANAGEMENT OF COOPERATIVES

What will you do?

• You will set group goals or goal setting for cooperatives
• You will play as one of the team members to work in attaining the group goal
• You will observe every member to find out how they participate and what they do to contribute or not contribute
• You will analyze the outcome of the team efforts
• You will give feedback to each other how and why they affect the team performance positively or negatively
• You will identify why some people facilitate while others block the group work

Broken Square Game

Time: 1 Hour

You are going to participate in an exercise

• In this exercise, 5 people would be asked to assemble pieces of a broken square (Square means, all the walls of a room or a box of equal size)
• 5 people would sit in 2 groups to complete the task assigned
• Others will divide themselves into 2 groups and observe the players

Task: Goal of the exercise is that each member of the team should have a square of the same size

Rules

• No one is allowed to talk, point, or use any other kind of communication among the five people in the group
• Participants may give pieces to other participants but cannot demand or ask for pieces from other members or take pieces from other members on their own
• Participants will not be allowed to simply throw their pieces into the centre for others to take; they have to give the pieces directly to one individual.
• It is permissible for a member to give away all the pieces to his puzzle, even if he has already formed a square.

Brief to observers

• Please make sure that no one breaks the rule of the game
• Please also take note of what they do to make the square
• Who shares the pieces with whom; who starts sharing the pieces first and does he give them to the person who needs it or is just trying to get rid of the pieces
• Who made the square first – what did he do since then?
• Did you ever break the square? If yes – when?
Module 7: Business Plan and Financial Transaction in Business

Learning Goals

- To identify different types of businesses and business transactions
- To identify different types of activities involving finances in different types of businesses
- To identify different cost structures and capital requirements in different types of business activities
- To estimate cost and capital for start-up
- To follow the training methods for teaching illiterate people on how to manage and estimate costs of production and capital
- To learn to compute mark up and margin of products and services
- To calculate the breakeven point to help trainees decide how much to sell for making desired profit
- To prepare a business plan for starting a business
- To initiate participants take key decisions toward starting a business and prepare a business plan
- To follow the different templates of business plans for different types of businesses

Activities

- Participants list the different types of business activities related to different types of vocational skills
- Participants list different types of business transactions – nature of production to marketing activities and other requirements related to determining cost and capital
- Participants use simulation techniques to help trainees learn computation of cost, capital as well as mark up and margin
- Participants follow the practice sessions to build the confidence to teach financial transactions
- Participants identify key decisions for starting a business and preparation of a business plan
- Participants comprehend different business plans
- Participants learn how to help ex-combatants in the preparation of a business plan

Materials

- Boxes carrying the following labels:
  - Fixed Capital
  - Working capital
  - Fixed cost
  - Variable cost
  - Direct cost
  - Indirect cost
- Cardboard pieces with picture of different resources such as equipment, land and building, different types of consumable inputs such as raw materials, wages, electricity, and transportation
Local Currency in SSP
Cardboard pieces of various cost, equipment for different businesses
Preliminary business plan template
Final Business plan template

Methods and Approach

- Small group work
- Demonstration and presentation
- Individual assignments
- Counselling session

**SESSION 34: FINANCIAL TRANSACTION IN DIFFERENT TYPES OF BUSINESSES**

**What will you do?**

- You will list different specific business activities pertaining to different vocational skills as done in earlier sessions
- You will list possible resources needed to start different businesses as well as other inputs required to start and run a business
- You will identify and recognize different types of costs in different businesses and classify them into variable and fixed cost and also as direct and indirect costs
- You will identify and recognize different types of capital and classify them into fixed capital and working capital
- To recognize items of direct and indirect cost
- To learn how to compute the selling price with mark up and margin
Exercise 1

Business and Resources In Starting and Managing an Enterprise

Time: 1 Hour

List at least 3 businesses under each cell in your respective groups (5 minutes)

<table>
<thead>
<tr>
<th>Groups</th>
<th>Growing</th>
<th>Trading Business</th>
<th>Processing or manufacturing</th>
<th>Service Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group 1: Agriculture and Crop growing</td>
<td></td>
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<tr>
<td>Group 2: Furniture making and Carpentry</td>
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<td>Group 3: Masonry</td>
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<tr>
<td>Group 4: Auto Mechanic</td>
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<tr>
<td>Group 5: Plumbing</td>
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<tr>
<td>Group 6: Electrical</td>
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<tr>
<td>Group 7: Animal Husbandry</td>
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<tr>
<td>Group 8: Wielding</td>
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</tbody>
</table>

• Each group would select 3–4 business activities under each of the different types of businesses – growing, trading, processing, and manufacturing services (5 minutes)
• Now discuss in groups and list different resources required for each of the businesses – technical, managerial, human, land, building, skills (15 minutes) – to start and run each of these businesses
• Now list the different business operations and activities needed to start and run each of these businesses
• Now list different types of cost for each type of resource and operation

Sessions 35-36:
Estimating Capital and Cost

What will you do?

• You will learn what is fixed capital and working capital
• You work in your group to estimate the requirement for capital – fixed capital and working capital for the business that your group was working on in the previous session
• You will find out different types of cost
• Your will estimates different costs for the business that your group was working on in the previous session
Estimate Capital

To start and run a business, no matter how small it is, the business requires an entrepreneur to invest capital. It is important to estimate the total requirement of the capital before determining financial feasibility.

There are two types of capital required in a business:

• Fixed capital, and
• Working capital

Fixed Capital

Fixed Capital is an initial investment in a business to acquire fixed assets. It provides the skeleton and the blood vessels. Fixed assets include the following items:

• Business premises and land
• Machinery
• Tools
• Furniture and fixtures

This fixed capital can be estimated based on the total cost of fixed assets.

Working (operating) Capital

Working capital is required to run your business on a day-to-day basis and also to acquire current assets. The current assets are the blood to give life, vigour, and growth to a company. These include:

• Raw materials
• Wages
• Salaries
• Electricity
• Administrative expenses
• Stores and consumables
• Credit Sales (debtors)
• Interest

The working capital is estimated on the time taken by cash for making various payments to convert it back to cash.

Example:

<table>
<thead>
<tr>
<th>Description</th>
<th>Period</th>
<th>Amount (SSP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Raw materials/stock</td>
<td>1 month</td>
<td>50</td>
</tr>
<tr>
<td>2. Work in progress</td>
<td>2 weeks</td>
<td>30</td>
</tr>
<tr>
<td>3. Finished goods</td>
<td>1 week</td>
<td>60</td>
</tr>
<tr>
<td>4. Accounts receivable</td>
<td>1 month</td>
<td>80</td>
</tr>
<tr>
<td>5. Wages paid</td>
<td>1 month</td>
<td>20</td>
</tr>
<tr>
<td>6. Postage, telephone and electricity</td>
<td>1 month</td>
<td>10</td>
</tr>
<tr>
<td>7. Interest on capital</td>
<td>1 month</td>
<td>10</td>
</tr>
</tbody>
</table>

Working / operating capital required is SSP 260
Notes

Importance of Costing

- Costing is a method of finding out how much each product and service cost you.
- It helps you determine prices of products.
- It helps you know how much profit / loss your business is making.
- It helps you know which items cost too much so that you can explore the possibilities of reducing costs.

Types of Cost

There are two types of costs:

- Direct Costs
- Indirect Costs

These costs can be further classified into two types:

- Fixed costs
- Variable costs

Direct Cost

It includes all those costs which are directly connected with the production of products and services. It includes the following:

- Cost of raw materials
- Cost of labor (wages)
- Other cost which are specifically connected with the manufacturing of products/services

Indirect Costs

It includes all those costs which can be directly identified with running a business but not directly related to the production of products and services. It includes the following:

- Maintenance
- Power and electricity
- Salaries to office personnel
- Stationery, postage, and telephones
- Interest on loan

Fixed Costs

These are costs which do not change with the production volume. In other words, these costs have to be incurred even if no production is taking place.

Example:

These costs arise as a result of capacity creation.

- Rent of the building
- Salaries of personnel staff
- Depreciation charges
• Property tax
• Insurance
• Interest on capital

**Variable Costs**

The costs which increase or decrease directly in relation to the increase or decrease in the volume of production.

*Example:*

• Raw materials
• Wages based on piece rate method
• Electricity
• Cost of packaging

**Costing**

Example:

• The cost of manufacturing 16 wooded cupboards is as follows:
  • Wages SSP 32,000
  • Timber SSP 160,000
  • Transport cost for 16 cupboards SSP 16,000

Costing of one cupboard is as follows:

**Direct cost**

• Wages \[\frac{32,000}{16} = 2,000\]
• Timber \[\frac{160,000}{16} = 10,000\]

**Indirect cost**

• Transport \[\frac{16,000}{16} = 1,000\]

**Total Cost**

\[13,000\]

**Prices of products/services**

Pricing is the monetary value of a product or services that you charge to cover your total costs (direct and indirect costs) and profit that you desire on each unit of product or service.

**Mark-up**

When you add a certain percentage of profit desired by you it is called mark-up.

Mark-up: If you desire to mark-up on the cost of a wooden cupboard by 20%.

Your cost SSP 13,000

Markup (20% of 13,000) SSP 2,600

Selling price SSP 15,600
Your selling price  SSP 15,600
Cost  SSP 13,000
Profit  SSP 2,600

**Margin**

Margin is the profit on selling price which is expressed in percentage.

\[
\text{Margin} = \frac{\text{Profit}}{\text{Selling price}} \times 100
\]

\[
= \frac{2,600}{15,600} \times 100 = 16.20
\]

Margin, therefore, is 16.2%

**Break-even Point (BEP)**

BEP helps you determine the level of operation where your business makes no profit or loss. This helps you find out whether you will meet the desired level of profits. It, therefore, plays an important role in determining the selling price and the level of production or sales that will be required for a desired level of profit to be made.

**Calculations**

**Step 1** Determine all possible costs a business is likely to incur. For this purpose develop estimates of sales revenue, cost of goods sold, and expenses.

**Step 2** Categorize all these costs into fixed costs and variable costs.

**Step 3** Calculate the ratio of variable expenses to net sales.

**Step 4** Divide the fixed cost by the ratio of variable cost to net sales (as calculated in Step 3).

**Example:**

**Step 1:** Break-even point for a Table manufacturing company

Selling prices of a Table: SSP 500
Fixed cost: SSP 15,000
Variable cost per table: SSP 300

**Step 2:** When you sell one table it contributes toward meeting the fixed cost

Selling Prices - Variable cost = Contribution to the fixed cost

\[
500 - 300 = 200
\]

**Step 3:** How many tables are needed to pay for the entire fixed cost?

Fixed cost / Contribution = not a profit and not a loss

\[
15000 \div 200 = 75 \text{ tables}
\]

**Verify:**

Total cost of 75 Tables:

Variable cost * number of Tables + Fixed Cost

\[
300 \times 75 + \text{Fixed Cost} = 22,500 + 15,000 = 37,500
\]

Total Selling Price for 750 Tables:

\[
75 \times 500 = 37,500
\]
Step 4: If he wants to earn a profit of SSP 5,000 then how many more tables are needed to be made?

Desired Profit / Contribution = Additional tables to be made/sold

\[
\frac{5,000}{200} = 25 \text{ additional tables required to be made/sold}
\]

Verify:

Total cost of making 100 Tables

Variable cost * Total number of tables to be made + fixed costs

\[
3000 \times 100 + 15,000 = 55,000
\]

Total selling price = 500 \times 100 = 5,000

Total Profit = Total sale - Total cost = 55,000 - 50,000 = SSP 5,000

**Sessions 37-38:**

Source of Business Funding (Micro-Finance)

What will happen?

- You will learn different sources for mobilizing capital
- You will explore the terms and conditions of borrowings
- You will find out how important it is to pay back the loan
- You will identify the need for planning the repayment
- You will meet a micro-finance institution expert and find out how a loan can be obtained

**Sources of Funds:**

- Own resources
- Gifts/offers
- Loans (from Friends, Banks and Associations)
- Suppliers credits
- Accumulated profits
- Selling of shares / interests

**Own Resources**

Advantages:

- Own decisions, planning, and usage
- No extra costs – (interest)
- Total control and benefits

Disadvantages:

- May be too small
- Danger of relaxation
• No sharing risks

**Gifts / offers**

Advantages
• Free and no cost

Disadvantages:
• Not reliable
• Not timely
• May be tied

**Loans**

Advantages:
• Extra resources
• Enforces hard work and discipline
• Introduces control

Disadvantages:
• Interest charges
• Not timely
• Tight repayment obligations
• External control of one’s business
• Risk of loss of one’s assets in case of business failure

**Supplier’s Credit**

Advantages:
• A stable way of obtaining supplies
• No interest charges
• Reduction in operational expenses – (ordering etc.)

Disadvantages:
• High prices
• Inferior supplies
• Inflexibility in planning supplies

**Group Policy Loans**

From:
• Family
• Friends
• Informal associations and village banks
• Savings and credit groups
• Banks (formal)

Terms and Conditions for Borrowing:
• Time delays for processing
• Service charges
• Interest rate
• Loan period
• Size of instalments

These are determined by:

• Nature and type of lender
• Business to be funded
• Sources of money being lent

**Credit Sales**

• What does it mean?
• Terms and conditions of credit

---

**Sessions 39-40:**

**Business Plan for Cooperatives/Individual Enterprises**

**What will you do?**

• You will work on one of the business that you selected in the previous session
• You will work on both types of business templates: Individual/Partnership and Cooperatives for the purpose of preparing a business plan
• You will take the following decisions in your group for making a business plan
  ◦ Products and services
  ◦ Consumers
  ◦ Equipment and other resources needed
  ◦ Estimation of variable cost and fixed cost
  ◦ Estimation of fixed capital and working capital
• You will use the templates given to you for preparing a business plan

**What is a business plan?**

• Business plan is a written summary of an entrepreneur’s proposed business, its operations and financial details, its marketing opportunities and strategy, and background of entrepreneur himself.

**Why business plan?**

• It forces an entrepreneur to think and plan the startup of his business with timeline.
• It helps one determine major direction of one’s business which serves as a road map for launching an enterprise.
• It provides one with details of resources required.
• It indicates feasibility and viability of the business in terms of its profits and market.
• It helps you plan your market research and collect required details for preparation of a Business Plan.
What are the contents of a business plan?

- Description of business activity and product/services
- Entrepreneurs background and experience
- Market plan
- Management plan
- Financial plan
- Sources of funds
- Forecast of revenue and expenses
- Forecast of cash flow
- Major assumptions / contingency plans

Introduction on Background & Entrepreneur’s Brief Description

The product

- Are the basic specifications of the product clear and acceptable?
- Why will consumers buy a product/service?

The market

- Geographical description of location
- Does the product have a good local demand?
- Who are the big competitors? How many are they?
- What is the demand-supply gap of the product in your province/area?
- What will be your market share?

Hint: A low market share usually means a less risky small business

- Does the product need publicity for sale?
- If yes, check expense for publicity in the cost of production.
- What has been the trend in the selling prices of the product in the past?

The technical factors

- Are the machineries selected for the business? Who are the suppliers?
- Will the machineries give the required quality and quantity of the output as projected by the promoter?
- Does the process of manufacturing need skilled personnel?
- Who will be the key person? What will be his or her remuneration?
- Are they easily available in the region?
- Check the cost of production to see if wages have been taken to match the level of wages of such workers.
- Are machines to be obtained from reputed suppliers?
- Check warranty/guarantee period and find out from the suppliers if they can extend it to cover the loan period.

The infrastructure

- Is the land area adequate for the business to function?
- Can you do with a smaller area and save on fixed asset costs or on rent?
- Are documents about the ownership of land valid? (Seek legal opinion if needed).
• Is the building plan acceptable from the point of view of the business operation?
• If water is needed for the process of manufacture, is it available in the region?
• Did you provide for an adequate electrical installation in the project?
• Is transport of raw materials and/or finished goods a critical cost factor?
• If yes, is the unit located to minimize this cost?
• Check other factors such as fuel, gas, and telephone service, etc. which are vital to the successful running of the unit and ensure that they are available.
• Check if the cost of these factors has been included in the fixed assets or production costs as appropriate.

**The financial feasibility**

• Have all the costs of production been included in the profitability statement?
• Does the business generate enough cash from the beginning to meet liabilities such as loan interest and principal amounts, wages, electricity bills, rent etc.?
• Check cash flow projections carefully. This is perhaps the most important instrument to decide the financial viability of a small business venture.
• Check the break-even point at different levels of operation.
• Check all estimates of capital costs as well as running costs.

**Basic Marketing Information. 5 “P”s.**

Tour a few businesses first and clearly understand the SELLING and/or PRODUCTION PROCESS, step by step.

**Product**

• Summarize the basic attributes of products and nature of business activities it involves.
• What are the features/attributes the products / services which customers like most? Why do customers buy them from a specific businessperson and not from a competitor?
• Who are the main competitors to your business? How do the business people respond to the competition? What advantages do they offer over their competitors?

**Place**

• Why did the owner locate the business at this location?
• What are the advantages and disadvantages of the location?
• Are there advantages which relate to reducing the cost of selling or the production cost of the product / service?
• Does the location allow customers to easily buy the product or service? What improvements are needed?
• Is the location of this business secure for the future?
• If a change in the location happens, how will this affect the business?

**Price**

• What are the production costs per product?
  □ Product 1
  □ Product 2
• What fixed costs are incurred by the business (e.g. rent, electricity, license or tax fees, labor, etc.)?
• How much change has there been in the cost of raw materials over the past year? (%)
• How much change has there been in fixed operating costs?
• How frequently has the prices of the products been changing during the past one year?
• Has the owner / seller been able to pass on these cost rises to the buyers? (That is, if raw materials costs increased 30%, was the owner able to increase the selling price by 30%).

Promotion (Advertising)
• Does the business do any advertising?
• How do customers learn about the business?
  ◦ Are there any special discounts offered, product guarantees, delivery, credit, and so on offered to attract and retain customers?

Positioning
• Who are the customers who buy the products or services?
  ( ) End use consumer / users of the product / service
  ( ) Wholesalers or subcontractors selling to a third person
  ( ) Other (specify) ____________________________

• What is the income segment of the customers?
  ( ) Rich
  ( ) Middle class
  ( ) Poor
  ( ) Survival poor

• Is the business segmented by geography, i.e. selling to people living nearby?
• Is the product segmented by type of product, such as a more or less expensive version of the same product?
• Is there a fixed segmentation of the product?
• What percentage of the sales are from repeat purchasers?
• Is the business customer oriented? That is, does the business encourage and make it easy for the customer to purchase the products?
• Is the owner friendly with customers and willing to make special arrangements or modifications to meet the customers’ requests?
• Is there some product or service the business offers due to a customer’s request?
• Is the business selling the product / services to a special market segment or group of buyers? (E.g. foreigners)
  ( ) Yes  ( ) No
  If yes, what market segments?

• Has the business done something to attract this market segment (group of customers)? Has the product / services been chosen or modified to meet the needs of this segment?
  If yes, please briefly describe.

NOTE: Please go through the business plan and prepare a list of items for collecting information during the market survey.

Do not forget to collect correct prices of all the machines/equipment you need, raw materials, labor, legal fees and so on for your business.
### Preliminary Business Plan *(To be done in the class)*

<table>
<thead>
<tr>
<th>Name of the Business or the Cooperative Society</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Nature of Business [describe the activities]</td>
<td></td>
</tr>
<tr>
<td>How their business would be useful to customers or how the activities of the cooperative Society serve the interest of the members</td>
<td></td>
</tr>
<tr>
<td>Name of owners/ or initiator of cooperatives</td>
<td></td>
</tr>
<tr>
<td>Address of your Business or the cooperative Society</td>
<td></td>
</tr>
<tr>
<td>Name of other people who may join you or name of the society members</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Initial Contribution (SSP)</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

Name of the Secretary, phone/mobile number and email

Start-up Date:

### Resources for Business Start-up

<table>
<thead>
<tr>
<th>Name of the resources</th>
<th>Quantity</th>
<th>Cost*</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
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<td>10.</td>
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</table>

* The cost may be filled in during the follow up by the trainers
**Business Template for Cooperatives** (Trainers must assist them in filling this form – This activities can continue during the session and also in the evening – It is not likely to completed during the training as participants will not have their community members and other information – However, it should be completed during follow up in a joint meeting with ex-combatant and their community members)

Profile and Members and Business

| Name of the Business or the Cooperative Society |  |
| Nature of Business [describe the activities] |  |
| How their business would be useful to customers or how the activities of the cooperative Society serve the interest of the members |  |
| Name of owners/ or initiator of cooperatives |  |
| Address of your Business or the cooperative Society |  |
| Name of the members or Shareholders of the Society, addresses and initial contribution) (At least seven or more members of the community in the areas with the addresses (Attach CV in Appendix 1) |  |
| Name | Address | Initial Contribution (SSP) |
| 1. |  |
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| 3. |  |
| 4. |  |
| 5. |  |
| 6. |  |
| 7. |  |
| 8. |  |
| 9. |  |
| 10. |  |

Name of the Secretary, phone/mobile number and email

Start-up Date:
### Management of Cooperatives

<table>
<thead>
<tr>
<th>Experience and skill sets of members (Briefly describe)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>How members would contribute in conducting the business</td>
<td></td>
</tr>
<tr>
<td>Board Members</td>
<td></td>
</tr>
</tbody>
</table>

### Production Plan

<table>
<thead>
<tr>
<th>Name of the Item</th>
<th>Day/week 1 Cost and Number</th>
<th>Day/week 2 Cost and Number</th>
<th>Day/week 3 Cost and Number</th>
<th>Day/week 4 Cost and Number</th>
<th>Day/week 5 Cost and Number</th>
<th>Day/week 6 Cost and Number</th>
<th>Day/week 7 Cost and Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
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</tbody>
</table>
### Marketing Plan

<table>
<thead>
<tr>
<th>Who would be your consumers?</th>
<th>Yes/No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members:</td>
<td></td>
</tr>
<tr>
<td>Other Consumers:</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Who are these other consumers?</th>
<th></th>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Why they would like to buy from your cooperatives?</th>
<th></th>
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</thead>
</table>

<table>
<thead>
<tr>
<th>How would you promote your business to reach out to your consumers?</th>
<th></th>
</tr>
</thead>
</table>

### Sales Projection for the first week

<table>
<thead>
<tr>
<th>Name of the Items</th>
<th>Day/week 1</th>
<th>Cost and Number</th>
<th>Day/week 2</th>
<th>Cost and Number</th>
<th>Day/week 3</th>
<th>Cost and Number</th>
<th>Day/week 4</th>
<th>Cost and Number</th>
<th>Day/week 5</th>
<th>Cost and Number</th>
<th>Day/week 6</th>
<th>Cost and Number</th>
<th>Day/week 7</th>
<th>Cost and Number</th>
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### Workers in Cooperatives

<table>
<thead>
<tr>
<th>Description of worker</th>
<th>Skilled/unskilled</th>
<th>No. of workers</th>
<th>Wages for per week</th>
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<tbody>
<tr>
<td></td>
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</table>
**My financial plan**

**Fixed Capital**
Investment in fixed assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Land</td>
<td></td>
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<tr>
<td>Building</td>
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<tr>
<td>Plant/machinery</td>
<td></td>
</tr>
<tr>
<td>Tools</td>
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<tr>
<td><em>Other (please specify)</em></td>
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Start-up expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Preliminary expense</td>
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<tr>
<td>Legal fees</td>
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<td>Bank charges</td>
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<td><em>Other (specified here)</em></td>
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Preoperative Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Raw materials etc.</td>
<td></td>
</tr>
<tr>
<td>Wages during start up</td>
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</tr>
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<td><em>Other (specified here)</em></td>
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### Working Capital

<table>
<thead>
<tr>
<th>Item</th>
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<th>Value (SSP)</th>
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<tbody>
<tr>
<td>Raw materials</td>
<td>________</td>
<td>______________</td>
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<tr>
<td>Wages</td>
<td>________</td>
<td>______________</td>
</tr>
<tr>
<td>Salary</td>
<td>________</td>
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<tr>
<td>Electricity</td>
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<td>______________</td>
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<tr>
<td>Administrative</td>
<td>________</td>
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<tr>
<td>Stores &amp; consumable</td>
<td>________</td>
<td>______________</td>
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<tr>
<td>Credit sales</td>
<td>________</td>
<td>______________</td>
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<tr>
<td>Other</td>
<td>________</td>
<td>______________</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>________</td>
<td>______________</td>
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### Estimate the Cost of Production (Direct Cost)

<table>
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<th>Items</th>
<th>Per Unit</th>
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<td>Raw Materials (Names)</td>
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<td>2.</td>
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<tr>
<td>4.</td>
<td></td>
</tr>
<tr>
<td>Wages</td>
<td></td>
</tr>
<tr>
<td>1. Self</td>
<td></td>
</tr>
<tr>
<td>2. Skilled Labor</td>
<td></td>
</tr>
<tr>
<td>3. Unskilled</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
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<tr>
<td><strong>Total</strong></td>
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</table>

<table>
<thead>
<tr>
<th>Items</th>
<th>Duration</th>
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</thead>
<tbody>
<tr>
<td>Raw Materials (Names)</td>
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<td>2.</td>
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<td>3.</td>
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<td>4.</td>
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<tr>
<td>Wages</td>
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<tr>
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<td>2. Skilled Labor</td>
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<td>3. Unskilled</td>
<td></td>
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<tr>
<td>Transportation</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
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</tbody>
</table>
# Income and Expenses Statement

<table>
<thead>
<tr>
<th>No.</th>
<th>Expense Items</th>
<th>Week 1</th>
<th>Week 2</th>
<th>Week 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Sales</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Other income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Total sales [1+2]</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Raw material</td>
<td></td>
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</tr>
<tr>
<td>5</td>
<td>Wages</td>
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<tr>
<td>6</td>
<td>Power/Fuel</td>
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</tr>
<tr>
<td>7</td>
<td>Salaries</td>
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<td>8</td>
<td>Administration</td>
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<td>9</td>
<td>Depreciation</td>
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</tr>
<tr>
<td>10</td>
<td>Miscellaneous</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Total expenses [4+…+10]</td>
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</tr>
<tr>
<td>12</td>
<td>Operating profit [3-11]</td>
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<tr>
<td>13</td>
<td>Interest</td>
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<tr>
<td>14</td>
<td>Net profit [12-13]</td>
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</table>
## Cash Flow Projections

<table>
<thead>
<tr>
<th>No.</th>
<th>Expense Items</th>
<th>Day/Week 1</th>
<th>Day/Week 2</th>
<th>Day/Week 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Cash in hand [members contribution]</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Cash receipt:</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>2a</td>
<td>Cash sales</td>
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<td></td>
</tr>
<tr>
<td>2b</td>
<td>Collected from</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2c</td>
<td>Loan/Cash</td>
<td></td>
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</tr>
<tr>
<td>3</td>
<td>Total cash receipt [2a+2b+2c]</td>
<td></td>
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<tr>
<td>4</td>
<td>Total cash available [1+3]</td>
<td>Cash paid out</td>
<td></td>
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</tr>
<tr>
<td>5a</td>
<td>Raw material</td>
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<td></td>
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</tr>
<tr>
<td>5b</td>
<td>Wages</td>
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<tr>
<td>5c</td>
<td>Power/Fuel</td>
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<tr>
<td>5d</td>
<td>Salaries</td>
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<tr>
<td>5e</td>
<td>Transport</td>
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<td>5f</td>
<td>Rent</td>
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</tr>
<tr>
<td>5g</td>
<td>Repairs &amp; maintenance</td>
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<tr>
<td>5h</td>
<td>Other expenses</td>
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</tr>
<tr>
<td>5i</td>
<td>Capital purchases</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5j</td>
<td>Start-up costs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5k</td>
<td>Reserve (savings)</td>
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<tr>
<td>5l</td>
<td>Member withdrawal</td>
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<tr>
<td>6</td>
<td>Total paid out [5a+…+5l]</td>
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<tr>
<td>7</td>
<td>Total cash budget [4-6]</td>
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</tbody>
</table>
Profile of Members and Business

<table>
<thead>
<tr>
<th>Name of your Business</th>
<th>Yes/No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes/No</td>
</tr>
</tbody>
</table>

| Nature of Business (describe the activities) | |
|---------------------------------------------| |

| Who are the consumers? | |
|------------------------| |

| Address of Business | |
|---------------------| |

<table>
<thead>
<tr>
<th>Is it Individual Business or Partnership? If it is individual then please provide how much capital you are going to invest and your skills useful to business</th>
<th>Capital to be invested by you:</th>
<th>Your Skills in the Business:</th>
</tr>
</thead>
<tbody>
<tr>
<td>If it is Partnership Business, please write the name and address of partners and capital to be invested</td>
<td>Name/Address of partner</td>
<td>Contribution</td>
</tr>
<tr>
<td></td>
<td>Contribution</td>
<td></td>
</tr>
</tbody>
</table>

| Start-up Date | |
|---------------| |

Management of Enterprise

| Experience and skill sets of members (Briefly describe) | |
|--------------------------------------------------------| |

<table>
<thead>
<tr>
<th>Name of partners/Self</th>
<th>Skills of each Partner</th>
<th>Role and Task of each partner</th>
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</thead>
</table>
Production Plan

<table>
<thead>
<tr>
<th>Name of the Items</th>
<th>Day/week 1 Cost and Number</th>
<th>Day/week 2 Cost and Number</th>
<th>Day/week 3 Cost and Number</th>
<th>Day/week 4 Cost and Number</th>
<th>Day/week 5 Cost and Number</th>
<th>Day/week 6 Cost and Number</th>
<th>Day/week 7 Cost and Number</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
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</tbody>
</table>

Marketing Plan

Who would be your consumers?
- Members: Yes/No
- Other Consumers: Yes/No

Who are these other consumers?

Why they would like to buy from your cooperatives?

How would you promote your business to reach out to your consumers?

Sales Projection for the first week

<table>
<thead>
<tr>
<th>Name of the Items</th>
<th>Day 1</th>
<th>Day 2</th>
<th>Day 3</th>
<th>Day 4</th>
<th>Day 5</th>
<th>Day 6</th>
<th>Day 7</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
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<td>5.</td>
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</table>
**Other people needed in the Business as Workers**

<table>
<thead>
<tr>
<th>Description of worker</th>
<th>Skilled/unskilled</th>
<th>No. of workers</th>
<th>Wages for per week</th>
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</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

**My financial plan**

**Fixed Capital**

Investment in fixed assets

- Land ________________ ____________________________
- Building ___________ ____________________________
- Plant/machinery ______ ____________________________
- Tools _____________ ____________________________
- *Other (please specify)*
  - ____________________________ ____________________________
  - ____________________________ ____________________________
  - ____________________________ ____________________________

**Start-up expenses**

- Preliminary expense Amount
  - Legal fees ____________________________
  - Bank charges ____________________________
  - *Other (specified here)* ____________________________
    - ____________________________ ____________________________
    - ____________________________ ____________________________

**Preoperative Expenses**

- Raw materials etc. ____________________________
- Wages during start up ____________________________
- *Other (specified here)* ____________________________
### Working Capital

<table>
<thead>
<tr>
<th>Item</th>
<th>Duration</th>
<th>Value (SSP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Raw materials</td>
<td></td>
<td></td>
</tr>
<tr>
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</tr>
<tr>
<td>Credit sales</td>
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</tr>
<tr>
<td>Other</td>
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</tr>
<tr>
<td><strong>Total</strong></td>
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</table>

### Estimate the Cost of Production (Direct Cost)

<table>
<thead>
<tr>
<th>Items</th>
<th>Per Unit</th>
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<tbody>
<tr>
<td>Raw Materials (Names)</td>
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<td>1.</td>
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<tr>
<td>Wages</td>
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</tr>
<tr>
<td>1. Self</td>
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<tr>
<td>2. Skilled Labor</td>
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<td>3. Unskilled</td>
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<tr>
<td>Transportation</td>
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</tr>
<tr>
<td><strong>Total</strong></td>
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</table>

<table>
<thead>
<tr>
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<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Wages</td>
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<tr>
<td>Transportation</td>
<td></td>
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<tr>
<td><strong>Total</strong></td>
<td></td>
</tr>
</tbody>
</table>
## Income and Expenses Statement

<table>
<thead>
<tr>
<th>No.</th>
<th>Expense items</th>
<th>Week 1</th>
<th>Week 2</th>
<th>Week 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Sales</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Other income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Total sales [1+2]</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Raw material</td>
<td></td>
<td></td>
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</tr>
<tr>
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<td>Wages</td>
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<td></td>
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</tr>
<tr>
<td>6</td>
<td>Power/Fuel</td>
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<tr>
<td>7</td>
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<tr>
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<tr>
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<tr>
<td>10</td>
<td>Miscellaneous</td>
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</tr>
<tr>
<td>11</td>
<td>Total expenses [4+...+10]</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Operating profit [3-11]</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Interest</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Net profit [12-13]</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Cash Flow Projections

<table>
<thead>
<tr>
<th>No.</th>
<th>Expense Items</th>
<th>Day/Week 1</th>
<th>Day/Week 2</th>
<th>Day/Week 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Cash in hand (members contribution)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cash receipt:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2a</td>
<td>Cash sales</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2b</td>
<td>Collected from</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2c</td>
<td>Loan/Cash</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Total cash receipt [2a+2b+2c]</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Total cash available [1+3]</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cash paid out</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5a</td>
<td>Raw material</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5b</td>
<td>Wages</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5c</td>
<td>Power/Fuel</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5d</td>
<td>Salaries</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5e</td>
<td>Transport</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5f</td>
<td>Rent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5g</td>
<td>Repairs &amp; maintenance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5h</td>
<td>Other expenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5i</td>
<td>Capital purchases</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5j</td>
<td>Start-up costs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5k</td>
<td>Reserve (savings)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5l</td>
<td>Member withdrawal</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Total paid out [5a+...+5l]</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Total cash budget [4-6]</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Module 8: Basic Enterprise Management

Learning Goals

• To identify key activities of managing a business and enterprises
• To comprehend the concept of management in relation to businesses and enterprises
• To learn different challenges in managing different types of enterprises – individual, partnership, cooperatives, and private limited
• To identify the key issues in managing businesses and enterprises
• To identify different skills in management of enterprises
• To determine the learning process on enterprise management

Activities

• Participants identify key activities of managing a business and enterprise
• Participants analyze the role of management in relation to business and enterprises
• Participants list the challenges of management in different types of enterprises
• Participants list the key issues in managing enterprises
• Participants list the mistake that business owners commit in managing their enterprises
• Participants demonstrate the learning process on enterprise management

Materials

• Cardboard pieces of different skills, function, and process in management
• Picture of issues in management

Methods and Approach

• Small Group work
• Experience sharing
• Presentation of cases on different types of businesses
What will you do?

- You will list the tasks, function, and process of managing an enterprise
- You will list the challenges of managing micro to small business enterprises
- You will identify the problems that customers face in dealing with micro and small enterprises
- You will identify some of the key mistakes entrepreneurs make in managing their enterprises
- You will also find out differences in management of individual, partnership, and cooperative enterprises
- You list the critical skills that are needed to effective management of an enterprise

Exercise Sheet 1

### An Overview of Enterprise Management

**Time: 20 Minutes**

**Group 1:**
- Why do we need an enterprise?
- Can business be run without registering as an enterprise? If yes, give examples.
- Clarify the role and objective of management in the context of a micro-enterprise

**Group 2:**
- List the activities of a business and how management help perform these activities
- List the processes in management of different types of management

**Group 3:**
- List the key stakeholders in a business
- List the key demands of each of the stakeholders in individual, partnership, and cooperatives

**Group 4:**
- What are the key problems of business owners in managing their business?
- What are the common mistakes that owners of business commit?
Notes

Enterprise

- Enterprise is an independent entity that separates individuals and group of people who started and own the enterprise from the business.
- It performs the set of activities as a process toward attainment of goals within its values, principles, and rules.

Activities of an Enterprise

- Services to stakeholders for fulfilling its obligation toward them ethically and humanly
- Resources acquisitions – capital, people, materials, technology, information, and so on
- Processing of Resources – creating values
- Set channels of distribution that deliver values for making a surplus

Management

- Management is a process which is employed in enterprises to attain its goals through strategic and systematic methods toward continuous improvement

Process of Management

PLANNING: Determine vision, mission, objectives, goals, targets, and path of attaining them in a given period of time within the given resources and constraints. This also includes what resources to mobilize, creation of values, and delivery of values.

ORGANIZING: Putting together resources and competence to yield effective results through the completion of set tasks and activities systematically, strategically, and scientifically with certain values and beliefs.

INFLUENCING: Building relationship with stakeholders for their committed participation in the entire business process – acquisition, creation, and delivery. This may include motivation, leadership, team building, culture, climate, and process of facilitation or supporting each other.

CONTROLLING: It involves where we are with regard to acquisition, creation, and delivery in terms of what was planned and achieved efficiently and effectively with adequate reward for enterprise sustainability. It also involves effort for continuous improvement and learning.

Function of Management

Marketing and Sales

- Decide what and how much to produce to meet market demand
- Create channels to reach costumers and consumers
- Promote products through pricing and publicity
- Customer services

Purchases/procurement

- Determine what will be needed, and how and when to acquire
- Negotiate with contractors
- Keep stock of what is available, what comes, and where it goes

Production

- Set the process for creating values – products and services, planning of what and how much to be produced, and maintain required technology and workspace
Human Resources

- Determine the skill sets needed
- Hire for skills and manage their energy and competence towards effective results

Causes of Problems and Challenges in Enterprise Management

- Lack of appreciation or awareness for need of enterprise management
- Lack of respect to an enterprise as an independent identity
- Inadequate planning for resource mobilization and utilization
- Unaware of stakeholders’ needs and problems
- Lack of systems development as one person wants to do what he/she wants – when and how
- Lack of respect for human resources – employees and customers
- Lack of time management or respect of time
- Lack of attitude to learn and continuously improve or build capacity for meeting current and future challenges
- Unaware of technical processes involved in production, purchasing, production, marketing and sales, record keeping, and analysis

SESSIONS 43-44: SALES AND MARKETING

What will you do?

- You will identify consumers – where, how, when, and why they buy
- You will learn the methods of attracting consumers and customers
- You will plan to achieve sales and manage services pertaining to sales
- You will maintain records of sales transactions
- You will participate in simulations and experience how to interact with customers

Exercise 2: Marketing Plan

Time: 10 Minutes

All Groups

- In the group, you will select one of the businesses pertaining to your area of vocational skills.
- Your group will identify who the customers are in your business and where they come from.
- You will decide why these customers should buy your products.
- You will decide how to attract customers.
Exercise 3

Role-play of Selling Products

Time: 10 Minutes

Four members are asked to volunteer for the role play. Two would be sellers and two would be buyers. All other members of the class will observe the role play without saying anything.

Role-play 1:

One of the participants would be a seller and another is a customer. The customer visits the shop (Arrogant seller).

Role Play 2:

One of the participants would be a seller and another is a customer. The customer visits the shop (Caring and polite Seller).

Marketing

Marketing consists of a series of activities involving the flow of goods and services from the producer to the customer. The objective is to satisfy the needs and wants of customers and enable your enterprise to make a profit.

Marketing Activities

- researching what people need and want
- developing the product or service to meet this need
- pricing the product
- making the product available at places where people can buy them
- promoting the product to inform people about it and retain the interest of buyers

Market Assessment

To operate successfully, you need to collect information that will enable you to make the right marketing decisions. The information required include:

- What product to produce or sell?
  - Buying habits
  - When do they buy and how much?
  - Why do they buy?
  - Where do they buy?
  - How to attract buyers?
  - What price are consumers willing to pay?
  - Who are the competitors, and where are they located?
Elements of the Marketing Mix

All marketing activities can be divided into 5 elements known as the marketing mix.

- Product
- Price
- Place
- Promotion
- Positioning

Product

Product is anything that is offered to someone to satisfy a need or want. It may be a physical object or a service.

- You will develop a product in response to what the customer wants
- You will decide the shape, color, package, brand name, quantity, and quality they want
- You will decide whether you can make your product similar or better than other sellers
- You will determine the availability of materials for making the product

Price

Price is the monetary value of your product. You should sell at a price that will attract buyers. To arrive at the right place, you should consider:

- cost of your product
- how people buy and how much they are willing to pay for your product
- the price of other sellers (competitors)
- how different your product (uniqueness) is
- the profit margin you want
- whether your product is seasonal
- use of special prices (discounts) for some customers

Place

Place (Distribution): This means how and where you make the product available to the customers. Here you should consider:

- Delivery of the product: direct or through middlemen
- Transportation
- Place to which to sell
- Storage facilities and cost

You should also identify distribution points. These could be:

- the local market
- supermarkets
- home
- door to door
- shop
- co-operatives
Promotion

Promotion means marketing communication. It involves any activity which influences people to buy your product. These may be in the form of:

- Advertisement in a newspaper, posters, and radio
- Display of the product outside the shop
- Arrangement of the products inside the shop
- Giving free samples
- Use of jingles bells, music or banners to attract attention
- Use of signboards
- Door to door advertisement

You can also promote the sale of your product by:

- being polite to the customers
- communicating with customers and understanding their position
- showing knowledge of your product, its benefits, and use
- giving your product a distinctive brand name

Credit Sales

When should you sell on credit?

- If you yourself can buy on credit
- You know the customer very well
- Can finance credit sales
- Deflationary situations
- Strong regulatory laws

When should you not sale on credit?

- You do not know the customer very well
- Do not have enough
- Not buying on credit
- Inflationary situation
- No law protecting you
- Not a common practice in the market

Advantages of selling on credit:

- Capture market
- Keep your customers
- Prices are higher

Disadvantages of selling on credit:

- Ties down working capital
• May fail to pay back
• Inflation, loss of value
• Increased administration costs
• Creates patronage

**SESSIONS 45-46: PRODUCTION AND WORKPLACE MANAGEMENT**

**What will you do?**

- You will identify the importance of managing work places
- You will work in your vocational skills groups to organize the workplace for the businesses that you have selected
- You will plan and execute a production plan
- You will determine good and bad practices in production and workplace management
- You will learn how to keep records of production
- You will identify the benefits of keeping the workplace clean

**Exercise 4: Production and Workplace Plan**

**Time: 15 Minutes**

**All Groups**

- You will continue to work in your respective groups (business pertaining to each vocational skills group) and list all the activities that you carry out at the workplace
- You will decide what facilities, equipment, and spaces are needed at the place of production and how these should be arranged in the interest of efficiency
- You will draw your workplace on the flip chart paper or create simulated situation

**Exercise 5**

**Time: 15 Minutes**

**All Groups**

- Participants list the factors to be considered for designing an effective and efficient workplace
- Participants list the benefits of a clean workplace
**What is Production?**

Production is the process of producing goods and services.

**Why produce at all?**

- Because there is a public need
- Because there is a problem to be solved
- Because there is an art
- Because it is a hobby
- Nature dictates so

**What is necessary for the production (take a general case) of any product?**

- Land and buildings
- Machines
- Working Capital (money)
- Power
- Infrastructure - Roads, Water, Telephone, etc.
- Political and social stability
- Raw materials

**Workplace**

A place where production of goods and services is carried out is known as a workplace.

What are the common things required in a workplace to ensure that goods and services are produced well?

- Handling and storage of materials
- Work station or area
- Productive machines
- Control of hazardous substances
- Lighting
- Welfare facilities
- Premises

**Material Storage and Handling**

- To regain space
- To reduce material damage
- To reduce time lost
- To reduce accidents

**Work Stations**

- Design workstation for efficient and quality work

**What is to be done?**

- Place electricity/power and machines switches, tools, controls and materials within easy reach of workers.
- Use lift levers or other mechanical measure to reduce the effort required by the worker.
• Provide a stable work surface at each workstation.
• Use jigs, clamps, vices, or other fixtures to hold items while work is being done.
• Adjust the height of equipment, controls or work surfaces to avoid bending postures or high hand positions.
• Change work methods so that the workers can alternate standing and sitting while at work.
• Provide chairs or benches of correct height with a steady back rest

**Productive Machine Safety**
• Make machines more productive and safe

**What is to be done?**
• Attach proper guards to dangerous moving parts of machines and power transmission equipment
• Use safety devices to operate machines
• Re-design guards which interfere with visibility, production, and maintenance
• Use mechanical devices or magazines for machine feeding to avoid hazards and increase production
• Make sure machines are well maintained and have no broken or unstable parts

**Control Hazardous Substances:**
• Avoid losses
• Enhance quality
• Minimize health complaints

**What is to be done?**
• Substitute hazardous chemicals with less hazardous substances such as organic solvents with caustic soda or soap
• Make sure that all organic solvents (e.g. paint, glue etc.) are stored in covered containers
• Introduce or improve local exhaust ventilation
• Make sure that workers exposed to dangerous substances wash their hands with soap before eating or drinking and change clothes before going home
• Provide adequate numbers and appropriate types of protective goggles, face shields, masks, earplugs, safety footwear, helmets or gloves
• Instruct and train workers about proper use and maintenance of personal protective equipment and regularly monitor its use

**Lighting**
• Increase production and improve quality through better lighting with no extra electricity cost

**What is to be done?**
• Add skylights and keep skylights, and windows clean
• Paint ceilings white and walls in light colors, and keep them clean
• Provide general artificial lighting adequate for the type of work by adding light sources, installing reflectors or repositioning existing lights
• Reduce obstruction and eyestrain from glare by shielding or repositioning lamps by using matt instead of shiny surfaces or by positioning workers so they do not face bright light from windows or other sources
• Provide local lighting or adjustable lamps especially for precision work
• Clean and maintain light fixtures, and replace bulbs regularly
SESSION 47: PURCHASING

What will you do?

• You will determine the need of supplies
• You will learn the sources of supplies
• You will learn how to negotiate prices, quality, and delivery of supplies
• You will list the various supplies needed in different types of business enterprises

Exercise 6: Purchasing Plan

Time: 10 Minutes

• You will continue to work in your respective groups (business pertaining to each vocation)
• You will decide what materials are needed to run the production and business
• You will decide the quantity for each item for each week/each day
• You decide from what sources they would like to buy them
• You will learn how long it will take to replenish the stock

Purchasing (procurement) includes the acquisition of both goods and services. It embraces the buying of goods, and also the hiring of contractors or consultants to carry out services.

The scope of procurement covers:

• Specification of the kind and quality of goods and services to be acquired
• Investigation of the market for supply, and contact with potential suppliers
• Placing the order or contract including negotiation of terms
• Supervising delivery and performance
• Taking necessary action in the event of inadequate performance
• Payment dealing with disputes

Development of Technical Specification for Needs

• Planning
• Identification of needs/wants
• Specific criteria
• Quantity
• Timing
• Place
• Quality
• Cost
• Risk factors
Determine Where You Are Now

The Process
- User needs assessment and specification
- Supply market analysis
- Supplier’s appraisal date
- Product portfolio and risk analysis
- Supply strategy
- Sourcing
- Negotiation
- Agreements
- Control Management
- International Logistics Management
- Inventory Management
- Measuring Performance

Infrastructure
- Your mission
- Your organization and staff
- Customer focus or orientation
- Systems
- Culture

Supply Market Analysis
The impact of trade globalization - GATT/WTO
- Regional Trade Agreement
- Supply and demand
- Analysis of market place realities
  - Information
  - Trends
  - Alternatives
  - Market SWOT

Supplier Data and Appraisal
- Market research - registers, data collection
- Published
- Unpublished
- Vendor analysis - SWOT

Product Portfolio and Analysis
- Guidelines
- Financial resources
• Options
• Risks and value (Procurement Targeting model)

**Supply Strategy**
• Suppliers’ development strategies
• Company mission, vision
• Value analysis (eliminating of waste)
• Sourcing - local and international methods of procurement and evaluation

**Negotiation**
• Process
• Planning - strategy and tactics
• Negotiation meeting
• Follow-up

**Agreements**
• Local and international
• Relationship with supplier
• International recognized legal aspect and guidelines - World Bank, E.U., etc.
• Settlement of disputes - Arbitration rules

**Contract Management**
• Types of contracts
  ◦ Communication
  ◦ Trust
  ◦ Motivation
  ◦ Teamwork
  ◦ Joint Performance Appraisal
• Rights and obligations of buyer and seller
• Inspection and Testing
• Variations, claims, defaults, and disputes
• Monitoring
• Evaluation
• Dispute resolution (negotiations, mediation, arbitration, litigation)

**Logistics (local and international)**
• Air
• Road
• Maritime
• Racking and specifications
• Criteria for selection of forwarders
• Insurance
Inventory Management (Economy, Efficiency, Effectiveness)

- Order price
- Cost of stock holding
- Lead time
- Rate of usage
- Usage/value factor

Session 48: Bookkeeping

What will you do?

- You will learn the importance of bookkeeping in business
- You will apply the basic bookkeeping templates which can be used by illiterate people
- You will list the different types of transactions and their recording
- You will follow the basic principles of bookkeeping for recording transaction related cash given or received – goods bought or sold

Exercise 7

**Book Keeping Role Play**

**Time: 15 Minutes**

**Role Play 1:**

A woman has a charcoal selling business. She does not write down how much money comes in and goes out. One day her son comes home from school with a letter from the head master. The school has increased the school fees, and it has to be paid immediately. The woman gets very worried. She knows she has no money. She desperately tries to remember how much money she received in the past week and how she spent it.

**Role Play 2:**

A carpenter has sold a cupboard for SSP 1,500 to a customer. When the customer collected the cupboard, he told the carpenter that he did not have money at that moment but he promised to pay at the end of the month. At the end of the month, the carpenter tries to get his money. The customer tells him that he only owes him SSP 1,300 and he will not pay him more than that! A very angry discussion between the two persons follows. But the carpenter has no proof that he sold the cupboard on credit for SSP 15,000 and he has to accept SSP 1,300.

**Play 1:**

- What is the woman’s problem?
- What could she have done to avoid this problem?

**Play 2:**

- Why was the carpenter cheated?
Record keeping:

1. Ajok is a fishmonger. She buys fish on the beach, smokes it, and sells it in the village.
2. She goes to the beach and buys one basket of fresh fish for 450.
3. She pays one porter to carry the fish from the beach to her house.
4. The porter charges her 20 for a basket.
5. She buys one load of firewood for 100.
6. She pays a girl to help her with cleaning and smoking the fish 20.
7. She goes to the market to sell the fish and pays 30 for the transport of one basket of fish.
8. At the market she pays 10 in market charges.
9. On 27th July 2013 she sells the smoked fish for 600

Cash Book

<table>
<thead>
<tr>
<th>(+)</th>
<th>(-)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>Items (picture and description)</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Exercise 9

**Stock Register**

**Time: 10 Minutes**

- Kuol started her business on 12 February 2013 with a capital of 500 SSP
- Bought 5 basins of beans each at 50 SSP
- Paid 20 SSP for transport
- Paid labor for carrying- 10
- Paid market toll- 30
- He sold three basins at 75 SSP each

**Questions:**
- How much did Kuol Spend before he sold any basin of beans?
- How much is the profit or loss?
- How many basins remain in the store?
- Record this in your stock register
- If Kuol had decided to reduce the price and sell her beans for only 60 SSP per basin would she have made a profit or a loss?

**Stock Register book**

<table>
<thead>
<tr>
<th>Date</th>
<th>Description in Pictures</th>
<th>Quantity</th>
<th>Goods in (Picture of IN)</th>
<th>Goods in (Picture of IN)</th>
<th>Balance</th>
<th>Remarks</th>
</tr>
</thead>
</table>
Module 9: Advance Management Skills and Systems

Learning Goals

• To identify the problems of ex-combatants in managing cash/money to keep the business running
• To help upgrade the accounting practices by preparing profit and loss statement and balance sheet in the business of ex-combatants
• To initiate trainers to help ex-combatants in appreciating the need for developing business information systems
• To install effective information management systems in existing enterprises
• To initiate systems development for regular monitoring and follow-up to enhance effective decision making
• To initiate participants help combatants start human resources planning
• To help utilize proper recruitment processes
• To identify the importance of employees’ training and development

Activities

• Participants prepare profit and loss balance sheet
• Participants create the methods of preparing profit and loss balance sheet for businesses being run by illiterate people
• Participants identify the methods to help install effective information management systems
• Participants list the importance of people management for improving productivity

Materials

• Exercises
• Color Boxes
• Cards with picture of activities

Sessions: 49-50: Financial Management

What will you do?

• You will learn the importance of taking stock of the business’s financial performance
• You will learn methods of finding whether a business is making a profit or loss
• You will learn how to help ex-combatants compute profit and loss
• You will identify key component of a Balance Sheet
• You will learn the method of helping ex-combatants develop a system for preparing a Balance sheet periodically
How is my business doing?

Sale is not Profit

Ex-combatants who have already started their enterprises need to find out how their business is doing. It is really helpful if they know this on a daily or weekly basis so that they can take corrective actions.

Money comes is not always an income or profit. Money may come because of sale.

It is, therefore, important to orient participants that sale is not equal to profit

Method 1: in Production Business

How to find out profit:

- Cost of every unit sold minus price is the profit

A cost making table is as follows:

**Variable cost:**

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wood</td>
<td>SSP 50</td>
</tr>
<tr>
<td>Nails</td>
<td>SSP 5</td>
</tr>
<tr>
<td>Polish</td>
<td>SSP 15</td>
</tr>
</tbody>
</table>

Total: SSP 70

**Fixed cost:**

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent per day</td>
<td>SSP 10</td>
</tr>
<tr>
<td>Labor</td>
<td>SSP 35</td>
</tr>
<tr>
<td>Power</td>
<td>SSP 5</td>
</tr>
</tbody>
</table>

Total: SSP 50

In a day, the entrepreneur can make two tables:

The cost per table is as follows:

Cost of 1 table is

| Variable Cost  | SSP 70 |
| Fixed Cost     | SSP 25 |

Total: SSP 95

Price of one table = SSP 120

Profit = SSP 25
Questions:

- What is the total profit, if both the tables are sold on same day?
- What if one table is sold for 110 and another 120?
- What if one table is not sold?

Method 2: In trading Business

A business woman buys bananas at a cost of 2 SSP in the morning and sells it for 3 SSP. She bought 10 bananas, sold 9, and had to throw one as it spoiled. On the same day, she buys another 15 bananas for 3 SSP and sold 14 bananas at the price of 4 SSP each. She spends 2 SSP on travelling every time she buys and sell.

Compute the profit:

<table>
<thead>
<tr>
<th>Box 1: Money goes out</th>
<th>Box 2: Money come in</th>
</tr>
</thead>
<tbody>
<tr>
<td>Picture of 10 Banana</td>
<td>20</td>
</tr>
<tr>
<td>Travel Picture</td>
<td>2</td>
</tr>
<tr>
<td>Picture of 15</td>
<td>45</td>
</tr>
<tr>
<td>Travel</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>69</strong></td>
</tr>
</tbody>
</table>

Total Profit in a day is SSP 14

Balance Sheet

The purpose is to find out how assets have been created and how much liabilities incurred.

<table>
<thead>
<tr>
<th>BOX 1 Assets inflow (Green Box)</th>
<th>BOX 2 Liabilities (Yellow Box)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equipment (Green card)</td>
<td>Capital (Photo of currency notes)</td>
</tr>
<tr>
<td>Land (Green card)</td>
<td></td>
</tr>
<tr>
<td>(Photo of currency notes)</td>
<td></td>
</tr>
<tr>
<td>Box (Blue)</td>
<td>Box (Red)</td>
</tr>
<tr>
<td>Money to be received (Blue card)</td>
<td>Loans (Red Card)</td>
</tr>
<tr>
<td>Cash in Hand (Blue card)</td>
<td>Money to be paid (Red Card)</td>
</tr>
<tr>
<td>Raw Material in hand (Blue card)</td>
<td>Profit (Red Card)</td>
</tr>
<tr>
<td>Finished Goods (Blue card)</td>
<td></td>
</tr>
</tbody>
</table>

Sources of Data for Balance Sheet:

- Daily Book of records (covered in previous session)
- Cash Book
### Money to be received

<table>
<thead>
<tr>
<th></th>
<th>Money to be Rec’ed</th>
<th>Money to Paid out</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods to be sold</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stock of raw materials</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Suppliers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Stock Register

<table>
<thead>
<tr>
<th></th>
<th>Money to be Rec’ed</th>
<th>Money to Paid out</th>
</tr>
</thead>
<tbody>
<tr>
<td>Materials come in</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Materials Consumed or sold</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Balance Computation:**

Total of Light Grey Box – Total of Dark Grey Box = 0
SESSIONS 51-52:
DEVELOPING EFFECTIVE SYSTEMS THROUGH INFORMATION MANAGEMENT

What will you do?

• You will learn what systems in enterprise management mean
• You are going to discuss how to manage various operations of your business
• You will learn how the systems ensure effective planning and monitoring of activities
• You will identify how the management of information (MIS) helps in continuous business improvement

Notes

Systems in business facilitate entrepreneurs make a variety of decisions in a coordinated manner so that:

• Decisions are taken quickly and timely
• Avoid unnecessary delays
• Monitor and control progress
• Take timely corrective actions
• Provide feedback to decisions

Systems are extremely important because of interdependency among various functions of management:

• Finances
• Purchasing
• Production
• Marketing

Keyword in developing an effective system is “INFORMATION”

Entrepreneurs have to determine what information is needed for making decisions and carrying out day-to-day business operations.
Developing Information Management Systems

<table>
<thead>
<tr>
<th>Sales</th>
<th>Production</th>
<th>Purchases</th>
<th>Finances</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Cash sales</td>
<td>- Wastage of materials</td>
<td>- Credit purchases</td>
<td>- List of creditors and amount due</td>
</tr>
<tr>
<td>- Credit sales</td>
<td>- Disturbance at workplace affecting work</td>
<td>- Daily consumption</td>
<td>- List of debtors and amount due</td>
</tr>
<tr>
<td>- Records of daily Sales</td>
<td>- Statement of absenteeism on a weekly basis.</td>
<td>- Daily stock</td>
<td>- Daily salary and wages paid</td>
</tr>
<tr>
<td>expenses - distribution cost, promotion, and advertising</td>
<td>- List of materials’ consumption – daily</td>
<td></td>
<td>- Daily records of expenses</td>
</tr>
<tr>
<td>- Customer complaints</td>
<td>- Repair cost - daily</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- List of customers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- List of competitors</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Price competitors charge</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Exercise 1: Development of an Information Management System for a Vegetable Shop

Sales – Information Systems

Time: 15 Minutes

Group 1:

- List issues and challenges of a vegetable shop affecting its sales
- List the key decisions to be taken for each day and each week in a vegetable shop
- List key information that will be needed to take the above decisions to improve sale of vegetables

Exercise 2

Production (workplace) – Information Systems

Time: 15 Minutes

Group 2:

- List issues and challenges of a vegetable shop affected due to poor workplace operations
- List the key decisions to be taken for each day and week to improve operations in a vegetable shop
- List key information that you need to take the above decisions to improve business
Exercise 3

Purchases – Information Systems
Time: 15 Minutes

Group 3:

• List issues and challenges of a vegetable shop affecting daily purchase of vegetable
• List the key decisions to be taken each day and week with regards to the daily purchase of vegetables and other materials sold in a vegetable shop
• List key information that are needed to improve the purchase of vegetables

Exercise 4

Finances – Information Systems
Time: 15 Minutes

Group 4:

• List issues and challenges of a vegetable shop affecting finances and profitability
• List the key decision to be taken each day and week in a vegetable shop
• List key information about sale of vegetable to improve business

SESSIONS 53-54: WORKERS’ MANAGEMENT

What will you do?

• You will draw on the experience of the Boat Game and Tower building
• You will identify the common mistakes made while recruiting and managing people in micro enterprises
• You will detail out the process of staffing
• You will estimate the requirement of skills and jobs for each business pertaining to different vocational skills
• You will determine the sources of finding good people
• You will draw the experience from the tower and boat games for work allocation and motivation
Exercise 1

Managing People and Output
Time: 15 Minutes

Group 1
• List the needs of employees in the jobs

Group 2
• Draw the lesson learnt in the boat and tower building games on managing people

Group 3
• List the problems caused by staff

Group 4
• List the common

Exercise 2

People Management
Time: 15 Minutes

List the key jobs and skill sets for each job, and estimates of the number of people for your business

<table>
<thead>
<tr>
<th>Groups</th>
<th>Jobs/functions</th>
<th>Technical Skills</th>
<th>No. of People</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group 1: Agriculture</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group 2: Furniture making/Carpentry</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group 3: Masonry</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group 4: Auto Mechanic</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Group 5: Plumbing</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Group 6: Electrical</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group 7: Animal Husbandry</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Group 8: Welding</td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
Notes:

Steps in staffing people in micro-enterprises:

• Determine the sources in nearby locations for getting the right people
• Invite potential candidates and arrange meetings
• Assess their skills
• Get references and check ID, if possible police records
• Agree on pay and daily work schedule and outputs
• Prepare a template for a letter of appointment
• On the job training and ensuring that the nature of work and role is understood
• Give regulate feedback
• Maintain a register for daily records
• Maintain records of daily output
• Motivate staff with encouraging words and rewards
• Training for higher level jobs

**Maslow’s Needs’ Hierarchy**

• Self-actualization needs (becoming the person you know you are capable of becoming)
• Ego (recognition etc.)
• Social needs (friends etc.)
• Safety needs (secure job etc.)
• Physiology needs
Module 10: Legal Aspects - Registration and Taxation

Learning Goals

- To introduce various laws applicable to business enterprises in South Sudan
  - Sole proprietors
  - Partnership
  - Company
  - Cooperatives
- To explain key laws concerning mobilizing capital and credit to the business
- Procedures / formalities in registration of a business firm as sole, partnership, company or cooperative
- To adhere to legal obligation and taxation – like VAT and payment of income and corporate taxes
- To help acquire various licenses for conducting different businesses

Activities

Participants comprehend the legal systems as applicable in South Sudan for different types of enterprises, advisory services, and appropriate authorities for meeting legal requirements.

Participants learn to complete various application forms.

Participants learn to reach out to various offices in each state for helping ex-combatants adhere to legal obligation and payment of taxation.

Method and Approach

- Small group work
- Practice sessions
- Analysis of data for decision making
- Practices on advice and counselling

Note: Local legal expert to share these inputs

Sessions 55-56: Registration and Taxation in Business and Cooperatives

What will you do?

- You will learn different laws applicable to a business enterprise as well as on cooperatives
- You will identify different obligation of laws from starting and running an enterprise
- You will follow different forms that need to be completed
- You will find the address of local and national bodies governing different laws
- You will focus on cooperatives’ governance systems to guide ex-combatants for forming and managing cooperatives and associations
Module 11: Planning and Managing Field Level Operations

Learning Goals

- To appreciate the role of follow-up support services and field level training for ex-combatants and community members
- To study the framework for follow-up as outlined in the curriculum for State Level Training and Follow-up
- To assess the needs of ex-combatants and community at their current level of progress and determine services, counselling, and training needed by them
- To plan and implement support services and training that help ex-combatants move to higher levels of progress on business start-up and management
- To package and repackage different modules to meet the learning needs of ex-combatants and community
- To record progress and support rendered on a daily basis
- To establish the local support network for carrying out follow-up support services and training
- To network with local institutions (including government bodies) and corporate bodies for support to the businesses of ex-combatants

Activities

- Participants internalize their role, activities, and strategies in providing follow-up support and training
- Participants review the progress made by the ex-combatant so far and analyze their current challenges
- Participants work on their strategy for follow-up

Methods and Approach

- Small Group work
- Self-assessment to know where trainers need support
- Demonstration of support services and follow-up training

Sessions 57-58: Planning and Managing State-level Training and Follow-up

What will you do?

- You will learn the current level of progress of ex-combatants and their respective community partners as well as their constraints and needs
- You will visualize your role, challenges, and tasks in the field for the next two months
- You will set your targets, strategies, and plan to support ex-combatants and their respective community partners toward greater success in entrepreneurship
- You will identify required logistic support in the field and make arrangement with DDR offices
Exercise 1

State Level Planning and Follow-up

Small Group work

Time 30 Minutes

- You will be seated in your respective state team of trainers along with your state managers
- You will have a list of ex-combatants with their locations
- Assign the locations and nature of follow-up and training as follows:
  - Agriculture team follow-up with ex-combatants who opted for agro-based business
  - Team for other seven vocation skills
  - Now distribute the locations among yourselves
  - Plan your visits and stay near the locations for your follow-up and training
  - On each location you stay for a maximum of four days and move on
  - In each location you will assess the status of ex-combatants and their training, and other support service needs
  - You offer support services for startup and improvement of their businesses and conduct need based training

Exercise 2

Strategy for Follow-up and Training

Time: 1 hour

Follow-up on progress status made by ex-combatants in your location.

Task:
- List expected outputs and activities, and suggest the timeline
- Retrain ex-combatants on startup of enterprises (not yet started)

Follow-up support and training for those who are planning to start their cooperatives or other types of business

Task:
- List expected outputs and activities, and suggest the timeline
- Retrain ex-combatants for startup of enterprises

Follow-up Support Assistance and Training for those who are already in business along with community members

Task:
- List expected outputs and activities, and suggest the timeline
- Retrain Modular Training in Enterprise Management for those already started
State Level Training and Follow-up Support

Objectives and Role of Trainers:
The project’s Phase II essentially involve creating capabilities in South Sudan to help further support the ex-combatants and their community members to move to the next stage. The Training of Trainers has, therefore, been planned to develop ICRS caseworkers to take up the role of trainer-motivator, counsellor, and adviser to ex-combatants and community members to help support in meeting the following challenges:

- Reach out to ex-combatants who could not be reached during the first phase in Warrap state (5) and Western Bahr El Ghazal state (32), and found out what they have been doing since the completion of the Mapel training and why they could not be traced during the follow-up support;
- Re-assess the progress made by ex-combatants during phase I for those who already started as well as those who were planning to start their cooperatives or other form of business enterprises (in terms of their business results, their progress in startup management and management of their enterprises, mobilization of members for formation of cooperatives/association, and their interests);
- Conduct the diagnostic exercise on business already started in terms of their management practices, business results, and other socio-economic challenges being faced such as savings for reinvestment, family expenses being mixed with business, and systems development for day to day management;
- Analyze the factors negatively affecting ex-combatants who had not shown any progress toward the startup of their business during Phase I. Large numbers of such ex-combatants were from the Western Bahr El Ghazal State (45). These ex-combatants needed help in dealing with the constraints and motivation through retraining in business startup.
- Designed and offered demand driven training, advisory services, and counselling to ex-combatants who have started a business as well as those who are struggling to start up along with their communities. These training modules included money management, advance management modules, cooperatives legal systems and registration, and business systems development for monitoring and evaluation;
- Those who were doing well in the business needed support in consolidation of success factors, planning for greater success and expansion of their business, and improving their business systems and process in fulfilment of legal obligations such as registering a business, paying of taxes;
- Assess the process of integration of ex-combatants into their respective communities to determine how healthy or unhealthy their relationship was, diagnosed the issues that were affecting the working relationship, and offered counselling and training for improving cooperation among them; and
- Assess the issues and challenges that community members along with ex-combatants were facing in their businesses and helped them improve their financial literacy, entrepreneurship, cooperatives business management, and other business and behavioral skills.
Framework for State Level Follow-up Support Assistance and Training

Follow-up to Record Progress Made by Ex-combatants Who Were Not Trained in Phase I

<table>
<thead>
<tr>
<th>State Level Training and Support Services</th>
<th>Warrap</th>
<th>Lakes</th>
<th>NBeG</th>
<th>WBeG</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target Group</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ex-combatants who did not show progress in Phase I</td>
<td>5</td>
<td>32</td>
<td></td>
<td></td>
<td>37</td>
</tr>
<tr>
<td><strong>Major Output</strong></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>37 ex-combatants fully motivated for reintegration through mobilizing local community and startup of their business enterprises, preferably cooperatives</td>
<td></td>
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<td></td>
</tr>
<tr>
<td><strong>Sub-Output 1</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>A detailed report on the needs assessment of ex-combatants not covered during Phase I</td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Sub-Output 2</strong></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>37 ex-combatants received the retraining and other support services, and are fully capable for startup and management of their enterprises</td>
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</tr>
<tr>
<td><strong>Activity 1</strong></td>
<td></td>
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</tr>
<tr>
<td>A detailed report on the need assessment of ex-combatants not covered during the phase 1 Follow-up and State Training</td>
<td></td>
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</tr>
<tr>
<td><strong>Activity 2</strong></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Individual Report on each of these people with respect to a) training status at Mapel in entrepreneurship, b) vocational training completed, c) major issues during the Mapel training, d) current income generation activities, e) their social status in terms of reintegration, f) their plans for economic activity, and g) assess their needs for support services and training for reintegration</td>
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<tr>
<td><strong>Activity 3</strong></td>
<td></td>
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</tr>
<tr>
<td>Organize meeting of ex-combatants with family members and community members for the purpose of mobilization and sensitization toward entrepreneurship and cooperatives</td>
<td></td>
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</tr>
<tr>
<td><strong>Activity 4</strong></td>
<td></td>
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</tr>
<tr>
<td>As per the desire, arrange further training and education for selected ex-combatants</td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Activity 5</strong></td>
<td></td>
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</tr>
<tr>
<td>Conduct training on Business Startup – Business and Market, Steps in starting an enterprise, formation of cooperatives, business skills development in cooperatives and other type of enterprises along with the community and family members</td>
<td></td>
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<tr>
<td><strong>Activity 6</strong></td>
<td></td>
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</tr>
<tr>
<td>Provide hand holding support services and assistance in creating a business plan, location selection, name of the business, opening a bank account, formation of board, organization of production and farm management, key resources’ mobilization, networking for business promotion, arrange templates for record keeping, and advice on packaging of product and preservation</td>
<td></td>
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</tr>
</tbody>
</table>
## Follow-up support and Training for Those Who are Planning to Start Their Business

<table>
<thead>
<tr>
<th>State Level Training and Support Services</th>
<th>Warrap</th>
<th>Lakes</th>
<th>NBeG</th>
<th>WBeG</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target Group</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ex-combatants planning their venture as cooperative and/or individual business enterprises</td>
<td>6</td>
<td>10</td>
<td>47</td>
<td></td>
<td>63</td>
</tr>
<tr>
<td><strong>Major Output</strong></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>63 ex-combatants receive the retraining and other support services and are fully capable for startup and management of their enterprises</td>
<td></td>
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</tr>
<tr>
<td><strong>Sub-output 1</strong></td>
<td></td>
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</tr>
<tr>
<td>A detailed report on the status of the progress made toward enterprise start up and needs assessment of 63 ex-combatants for successful startup of businesses</td>
<td></td>
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<td></td>
</tr>
<tr>
<td><strong>Sub-output 2</strong></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>63 ex-combatants along with their community members are provided support services and training toward startup of their enterprises</td>
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</tr>
<tr>
<td><strong>Activity 1</strong></td>
<td></td>
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</tr>
<tr>
<td>Individual progress report on each of the 63 ex-combatants along with community members supporting them</td>
<td></td>
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</tr>
<tr>
<td><strong>Activity 2</strong></td>
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</tr>
<tr>
<td>A detailed report on the needs assessment of 63 ex-combatants including their progress and further training and support services needed by them during the Follow-up and State Training in Phase 2</td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Activity 3</strong></td>
<td></td>
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</tr>
<tr>
<td>Conduct training on the following modules: a) Business Startup (business and market, resources and transaction in business, selecting a business, steps in startup of management and business skills development, business plan preparation), b) Need based training and support services on enterprise management (bookkeeping, sales and marketing, production, and workplace management and purchases), c) Advance Management Modules on marketing, production management, workers management, cooperatives management, finance management, money (saving and loan management), and D) regulatory and taxation obligations.</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Activity 4</strong></td>
<td></td>
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</tr>
<tr>
<td>Provide support services and assistance in creation of a business plan, location selection, name of the business, opening a bank account, formation of board, organization of production and farm management, key resources’ mobilization, networking for business promotion, arrange templates for record keeping, and advise on packaging of product and preservation</td>
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</tbody>
</table>
Follow-up Support Assistance and Training for Those Who are Already in Business Along with Community Members

<table>
<thead>
<tr>
<th>State Level Training and Support Services</th>
<th>Warrap</th>
<th>Lakes</th>
<th>NBeG</th>
<th>WBeG</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target Group</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ex-combatants and community members who have already started their enterprises as cooperatives/individual business enterprises and planning their venture as cooperative and/or individual business enterprises</td>
<td>21/2</td>
<td>5/11</td>
<td>19/1</td>
<td>11/8</td>
<td>56/27</td>
</tr>
<tr>
<td><strong>Overall Output</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>56 Cooperatives and 27 individual business enterprises are stabilized and upgraded with effective management systems</td>
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<tr>
<td><strong>Sub-output 1</strong></td>
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<tr>
<td>A detailed report on the status of the beneficiaries (ex-combatants and community members) and their enterprises with objective indicators such as business success parameters: member’s investments, major resources such as land and equipment acquired, sale and profit progress, and subjective indicators such as happiness with reintegration, improvement of economic status and social status</td>
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<td><strong>Sub-output 2</strong></td>
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<tr>
<td>Members of 56 cooperatives and 27 owner-managers receive the support assistance and training for stabilizing and upgrading the enterprise management system</td>
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<tr>
<td><strong>Activity 1</strong></td>
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<tr>
<td>Individual progress report on each cooperative and individual enterprise covering their members of cooperatives and owners of other types of enterprises</td>
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<tr>
<td><strong>Activity 2</strong></td>
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<tr>
<td>A detailed report on the needs assessment 56 cooperatives and 27 individual enterprises for their current challenges and nature of assistance and training needed by each of them</td>
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<td><strong>Activity 3</strong></td>
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<td>Conduct Training on the following:</td>
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<tr>
<td>• Need based training and support services on Enterprise Management Modules (Bookkeeping, Sales and Marketing, Production and workplace management, Purchases)</td>
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<tr>
<td>• Advance Management Modules on Marketing, Production management, Workers management, Cooperatives management, Finance management, Money-saving and loan management</td>
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<tr>
<td>• Regulatory and taxation obligations</td>
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<td><strong>Activity 4</strong></td>
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<tr>
<td>Provide support services and assistance in reviewing their Business plan, opening a bank account, formation of board, organization of production and farm management, key resources’ mobilization, networking for business promotion, arrange templates for record keeping, advise on packaging of product and preservation</td>
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</tbody>
</table>
## State Level Training in Entrepreneurship, Cooperatives/Association and Individual Business Enterprises

### Retraining the Ex-combatants: Startup of Enterprises

<table>
<thead>
<tr>
<th>Training</th>
<th>Learning Goals</th>
<th>Modules</th>
<th>Participants</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Start and Development&lt;sup&gt;a&lt;/sup&gt;</td>
<td>To encourage participants to seek careers in small enterprises and equip them with knowledge on the process of creating business ideas and set up business enterprises in different technical trades and different templates of business</td>
<td>• Market and Business Resources&lt;br&gt;• Business Transaction&lt;br&gt;• Selecting a business opportunity&lt;br&gt;• Business plan</td>
<td>Ex-combatants who did not show progress since Phase I or did not start their business.</td>
<td>18 Hours</td>
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<tr>
<td>Training in Cooperative Formation</td>
<td>To stimulate participants’ selection of cooperatives as one of the most preferred enterprise template and instilling an attitude and spirit for creating and sustaining cooperatives</td>
<td>• Cooperative community building&lt;br&gt;• Steps in starting a business and cooperative society&lt;br&gt;• Business skills development in cooperatives&lt;br&gt;• Business plan for cooperatives</td>
<td>Ex-combatants and community members who have already selected a business activity and are planning to start</td>
<td>24 Hours</td>
</tr>
<tr>
<td>Business Startup as individual, partnership or private business</td>
<td>To facilitate start up as individual / partnership / private</td>
<td>• Steps in starting a business&lt;br&gt;• Business Skills Development in managing private enterprises&lt;br&gt;• Business Plan for private enterprises</td>
<td>Ex-combatants and community members who have already selected a business activity and are planning a startup</td>
<td>15 Hours</td>
</tr>
</tbody>
</table>

<sup>a</sup> To be offered in different technical trades separately and use training kit meant for different technical trades for each group

### Retraining Modular Training in Enterprise Management

<table>
<thead>
<tr>
<th>Training</th>
<th>Learning Goals</th>
<th>Modules/Inputs</th>
<th>Participants</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training in Marketing and Sales for Business in different types of Business Activities</td>
<td>To perform marketing and sales activities for different types of products and services</td>
<td>• Dynamics of products, prices, place, and promotions&lt;br&gt;• Competitors’ Analysis&lt;br&gt;• Consumer and purchase behavior&lt;br&gt;• Market channels&lt;br&gt;• Packaging and advertising&lt;br&gt;• Selling skills</td>
<td>Ex-combatants who are planning or have started their enterprises</td>
<td>12 Hours</td>
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<tr>
<td>Training in Purchase Management</td>
<td>To help create effective management systems for purchases for the business and record keeping</td>
<td>• Assessment of consumables&lt;br&gt;• Chain of suppliers&lt;br&gt;• Quality and quantity of purchase management&lt;br&gt;• Methods of consumptions&lt;br&gt;• Inventory management&lt;br&gt;• Record keeping&lt;br&gt;• Negotiation</td>
<td>Ex-combatants who are planning or have started their enterprises</td>
<td>6 Hours</td>
</tr>
<tr>
<td>Training in Production and Workplace Management</td>
<td>To help in the creation of efficient production or place of work business transaction</td>
<td>• Activities and resources for creating production facilities&lt;br&gt;• Efficient and inefficient production systems&lt;br&gt;• Advantages of a clean and well organized workplace&lt;br&gt;• Disadvantages of an unorganized workplace&lt;br&gt;• Design your workplace/production systems</td>
<td>Ex-combatants who are planning or have started their enterprises</td>
<td>12 Hours</td>
</tr>
<tr>
<td>Training in Book-keeping</td>
<td>To encourage ex-combatants and community members to adopt effective record keeping practices for their financial transactions</td>
<td>• Importance of Book-keeping&lt;br&gt;• Usefulness of Book-keeping for effective business practices&lt;br&gt;• How to write cash book, stock book, sale book, income and expenditure</td>
<td>Ex-combatants who are planning or have started their enterprises</td>
<td>12 Hours</td>
</tr>
</tbody>
</table>
### Retraining Modular Training in Enterprise Management

<table>
<thead>
<tr>
<th>Training</th>
<th>Learning Goals</th>
<th>Modules/inputs</th>
<th>Participants</th>
<th>Duration</th>
</tr>
</thead>
</table>
| Training in Laws and Regulation for Individual and Partnership Enterprises | To orient participants to adhere to regulatory systems and provision for taxation | • Importance of Book-keeping  
• Usefulness of Book-keeping for effective business practices  
• How to write cash book, stock book, sale book, income and expenditure | Ex-combatants and community members planning or have started enterprises other than cooperatives | 6 Hours  |
| Training in Laws and Regulation for Cooperatives | To orient participants to adhere to regulatory systems for formation of cooperative and governance and provision for taxation | • Legal requirement for formation of enterprises and deeds  
• Partnership deeds  
• Registration of a business  
• Taxation applicable to micro-small enterprises  
• Personal and business accountability toward regulation and taxation | Ex-combatants and community members planning and started enterprises other than cooperatives | 6 Hours  |

### State Level Training in Entrepreneurship, Cooperatives/Association and Individual Business Enterprises

#### Training In Advance Management For Enterprises Already Established As Cooperatives Or Individual/Partnership/Private Limited

<table>
<thead>
<tr>
<th>Training</th>
<th>Learning Goals</th>
<th>Modules</th>
<th>Participants</th>
<th>Duration</th>
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</thead>
</table>
| Training in Financial management              | To help newly started enterprises to be upgraded with accounting and finance management practices through the preparation of profit and loss statements, balance sheets, and break-even point (cooperatives and other types of enterprises) | • Analysis of accounting information for better decision making  
• Management of recording financial transactions  
• Cash flow statement  
• Break Even Point  
• Profit and loss or income and expenditure  
• Balance sheet | Ex-combatants and community members who have already started and are managing their enterprises | 12 hours  |
| Training in developing an effective system     | To initiate systems development for regular monitoring and follow-up in the areas to enhance effective decision making in the areas of sales and marketing, production, purchasing, finances | • Introduce the mechanism for planning and control in business operations  
• Introduce templates for daily analysis of sales, production, purchases, and finances | Ex-combatants and community members who have already started and are managing their enterprises | 12 hours  |
| Workers management                            | To encourage participants to practice and professionally manage human resources in their business | • Human resources planning  
• Motivation  
• Recruitment  
• Training and development | Ex-combatants and community members who have already started and are managing their enterprises | 12 hours  |
| Money; saving and loan management             | To help participants appreciate the importance of managing money and follow effective practices to ensure good flow of money into the business | • Saving  
• Loans  
• Long and short term capital  
• Procedure of obtaining loans  
• Importance of repay loan timely | Ex-combatants and community members who have already started and are managing their enterprises | 12 hours – 2 full days or 4 days part time |
**MODULE 12:**
**DOCUMENTATION AND REPORTING**

**Learning Goals**
- To identify needs and objectives for documentation and reporting on the status, progress, and training organized for ex-combatants
- To determine what to document and method of reporting periodically
- To develop template for documentation for follow-up services and training
- To analyze follow-up reports and determine actions
- To monitor and evaluate the performance of ex-combatants and trainers

**Activities**
- Participants follow the different templates of follow-up using an excel sheet
- Participants determine the actions to be taken in order to solve the problems during follow-up based on information collected
- Participants work with the State managers to agree on the modus operandi on documentation and follow-up

**Materials**
- Format for documentation and reporting

**Methods and Approach**
- Small Group work
- Demonstration of support services and follow up training

**SESSION 59:**
**DOCUMENTATION AND REPORTING**

**What will you do?**
- You will learn the need for documentation in training
- You will list what to document and how to document the process and results of follow-up support and training
- You will go through the template for reporting and documentation
Exercise 1

**Documentation**

*Time: 15 Minutes*

In your respective groups by state, please work on the following:

- Define what documentation means
- List the needs for documentation during the state level follow-up and training
- List what needs to be documented and what process it may involve
- Develop a system for regular reporting and documentation with your state manager

**The Need**

- To internalize experiences
- To spread and institutionalize experiences
- To institutionalize the training process
- To report the training achievement / failures to sponsors
- To disseminate training approach

**What is to be documented?**

- **Training Context**
  - Place, target group, objectives, duration, session plans, and schedules
- **Pre-training activities**
  - Select location of training
  - Promotional activities
  - Identification and selection of trainees
  - Inaugural functions / speeches
- **Training stage**
  - Cover step by step inputs provided in each session
  - Major difficulties experienced and feedback of participants
  - Session-wise course material
  - Training methods used and their evaluation
  - Output of the training
  - Limitations and strengths of training
- **Post - training stage**
  - Follow-up and progress achieved by the participant
- **Methods of documentation**
  - Daily logbook of activities or diary of trainers
  - Periodic progress report
  - Files and notes containing background material
  - Opinion survey
Learning Goals:

- To set the goals for follow-up support and training at state level
- To identify key steps for follow-up and training for startup and management of enterprises already started
- To assess the needs for logistics support and resources during follow-up training
- List the coordination related to activities with DDR and State level DDR officers for logistics support, and effective communications and reporting

Activities

- Participants use the action plan template to identify and assess possible challenges and suggest actions to deal with them
- Participants seek clarification with respect to their role and activities during the follow-up and training
- Participants would set the target for their respective states and determine the action plan

Material

- Format for Action plan

Methods

- Small work group work
- Preparation of action plan

Session 60: Action Plan

What will you do?

- You will develop an individual action plan and share with your State Manager
- Action Plan Format

Preparatory work:

- Agree on specific locations with the State Manager
- List the specific resources/documents/information that you need to reach out to ex-combatants in the locations allocated to you
- Prepare your schedule for the field visits and also offer support services and training
- Prepare a training calendar and share it with the State Manager
- Coordinate the logistics required

Preparation for training ex-combatants who are at different levels of progress toward business startup:

- Factors considered for offering a specific training module for the selected target group
• Assessment of the training and support needs of ex-combatants
• Selection of the training venue
• Organizing training material and training kit

Self-Assessment

• List your strengths in the state-level training
• List your personal challenges
• List how are you planning to overcome these challenges