

Nurturing Opportunities for Women Improving Income Through Business Skills Facilitator's Guide



oneVILLAGE
PARTNERS

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OneVillage Partners developed the following curriculum as part of our Nurturing Opportunities for Women program. This document represents a piece of the overall program and model, which strives toward the outcomes presented in our [Theory of Change](#). The program was designed specifically for the communities we work in within Sierra Leone based on their desired skills, input and cultural context, and was coupled with a strong focus on staff facilitation techniques. Any external adaptation should consider the intended participants' cultural context and capacity. The intent of sharing is to increase the use of community-led approaches within international development.

For further information please visit our [website](#) or contact enquiries@onevillagepartners.org

Acknowledgments

This curriculum was developed based on the success of the Nurturing Opportunities for Women (NOW) Strengthening Household Finances guide and the feedback from the participants. Once participants had the skills to manage their household finances and achieved their individual financial goals many participants wanted to start businesses. It was clear that the next step needed was to expand the participants' knowledge to include basic business skills, so they could continue to improve their household income. OneVillage Partners developed Nurturing Opportunities for Women: Improving Income through Business Skills guide and corresponding workbook to continue to meet this need in our partner communities. This guide would not have been developed without the partner communities and the participants. Without their enthusiastic participation and months of dedication to complete the NOW Phase I program and make it such a success, we would not have been able to build upon that program to introduce some of these more complex business concepts and tools. This program could not have existed without their thoughtful feedback and commitment to improving their own financial wellbeing.

OneVillage Partners thanks the Nurturing Opportunities for Women (NOW) team who helped with brainstorming ideas, providing feedback on activities and stories, and testing pictures and concepts in the field which was incredibly valuable. We would also like to recognize all OneVillage Partners staff who have helped support the growth and development of this program at every step, both in the office and in the field.

We would also like to acknowledge everyone else who had a hand in the planning and development of the curriculum and workbook. From early brainstorming and critical edits to programmatic revisions and stylistic feedback. So many have been instrumental in the development of this program and it is with humble thanks to all those involved that we proudly present this curriculum.



Contents

Credits	2
Acknowledgments	3
Contents	4
Overview	5
Key Terminology:	6
Session Guide.....	7
1. Setting up Success and Types of Income	7
2. Businesses: Aspects and Risks	12
3. Expenses and Tracking – Part 1	18
4. Expenses and Tracking – Part 2.....	22
5. Family Session: Improving Communication	26
6. Understanding Profit.....	29
7. Understanding Supply and Demand	36
8. Expanding Your Business – Increasing Profit	41
9. Technical Session – Using the Business Log	48
10. Family Session: Communication and Business.....	53

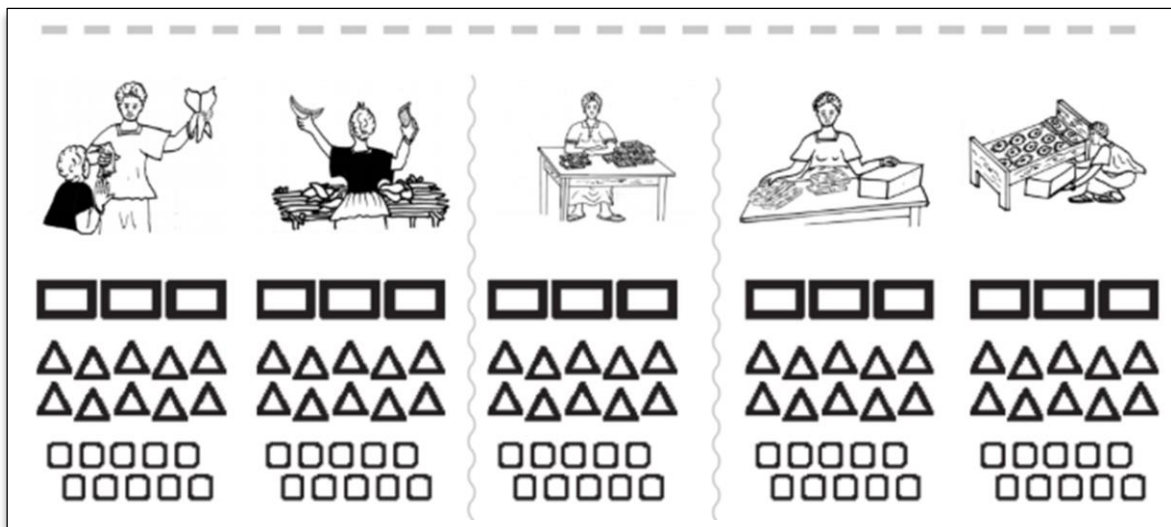
Overview

OneVillage Partners built upon the structure from NOW Phase I and developed a picture-based curriculum that improves business development for rural women with low literacy. Through the course of 10 sessions participants actively problem solve and learn the tools necessary to develop and expand a successful business; learn how to effectively calculate profit and increase their business's profit over time; finally, participants gain communication skills to confidently communicate their business ideas to their family members.



NOW: Business Skills is unique in its ability to reach participants with little to no formal schooling or literacy. This is achieved through an emphasis on picture-based learning and an innovative method using experiential learning, which increases user motivation, understanding, and retention. The NOW: Business Skills curriculum is brought to life through picture-based workbooks which all participants use. These workbooks provide the framework for the participants to record and track income, expenses, and calculate their profit. In addition to the curriculum, the program includes one home visit, a methodology used in NOW Phase I, which have been effective at fostering equity within the household unit and improving participants' confidence and ability to exercise financial decision making on household income.

The methodologies and elements of the program are a continuation of NOW Phase I. Therefore, Phase I, should be completed prior to starting Phase II. Facilitators will need to be well versed in the concepts and tools of Phase I prior to facilitating this guide.



Key Terminology:

- **Asset:** Something that you own that has value to you and can be used to generate income
- **Services:** Something that you do or is provided that is not touchable or cannot be taken away by a customer
- **Products:** Items that are real and can be taken away by a customer
- **Business Goal:** Business idea or vision for increasing income. This is likely to change throughout the duration of the program.
- **Business:** A product or service that generates income. This program is geared to *maximize* this income, even if it is very small.
- **Income:** Revenue/cash flow, this is money coming into the participant's hand. This is not the same as profit. This money belongs to the business.
- **Investment:** One off, large scale cost for the business. This will typically take a while to pay off and may have been the result of a loan. Prior to making a large investment, participants should be sure to work out that this investment will pay off. It should be noted that in the curriculum we are stating that investments are usually a one time cost for simplicity. However, this is not the case as many investments may need to be made at different times during the life span of a business.
- **Expenses:** Every day or recurring costs of the business
- **Profit:** This is the money generated when the expenses have been subtracted from the income. From the profit, participants may choose to put the money into business savings or household savings.
- **Business savings:** The money the participant should be putting back into the business. In order to keep the business stable, the business savings should be equal to the preceding expenses.
- **Household savings:** When profit has been generated, part of this money can be saved for the household. Note: this is taking money away from the business as business and household finances should be kept separate.
- **Business log:** The workbook tool through which participants can determine their income, expenses, business, and household savings
- **Business planning calendar:** The workbook tool used to determine the appropriate time of year to invest in the business
- **High risk:** A business idea or goal that should not be invested in. Used in place of a 'bad' business.
- **Low risk:** A business idea or goal that should be invested in. Used in place of 'good' business.
- **Shelf life:** How long a product can last before spoiling

Session Guide

1. Setting up Success and Types of Income

Objectives:

- Participants establish group norms
- Participants understand the definition of a business and the types of business that can generate income;
- participants understand the definitions of products and services
- Participants understand clearly that this program is to help them maximise their income

Materials:

- Scrap paper
- Group Progress Chart Phase II
- Workbook (one for each participant)
- Picture cards:
 - Good group member
 - Good buddy
 - Progress Chart I
 - Progress Chart II
 - Products and services
- Pencils (one for each participant)
- Bracelets (one for each participant)
- Calendar (from phase I, one for each participant)
- Workbook page(s):
 - Good group member
 - Good buddy
 - Products and Services
 - Progress Chart (1 of 3)

Warmup (5 min)

Facilitator introduces themselves and welcomes the participants to the first gathering.

The Circle Game (As the Wind Blows) (10 min): Ask all the participants to stand in a circle a few feet apart (depending on space) and place a small piece of scrap paper at the feet of each participant. Explain that the piece of paper represents a 'spot' on the ground and there are enough spots for everyone but one person. As the facilitator, stand in the middle (with no paper/spot) and explain the game.

The person in the middle says out loud one thing that they 'like' or 'don't like'. If anyone in the circle likes or doesn't like the same thing they must leave their 'spot' and try to find another one. The person in the middle also tries to find a 'spot'. The person who is left without a 'spot' once everyone has moved is now the one in the middle and can say the next thing that they 'like' or 'don't like'.

Main Activities

Introductions, Group Norms, and Buddies (20 min): The group might be the same as Phase I but it is always a good idea to have a quick re-introduction, especially if the facilitator is new to the group. Ask participants to reflect on the main things they learned throughout NOW Phase I, then lead a discussion about savings and ask participants to share what they have been able to achieve with their savings.

Following the introductions, have participants reflect on their time in Phase I and what made their gatherings successful. Use the picture cards for a Good Group Member to help lead the conversation.

Remind participants that the sessions are for them as a group. They have decided to join this group to learn new things and are taking time out of their busy days to be here. This time should be considered special because when we come together we can accomplish many things as a group.

Present the bracelets to the participants, tell the participants they are special and the bracelets represent they are part of this group. Explain that every time they see this they should remember what it means to come together as a group working towards a common goal.

Hand one bracelet to a participant and have that participant give one to another participant until everyone has a bracelet and has given a bracelet to someone else.

The bracelets are to remind the participants of the special time they are taking to learn something new. They can now see that anyone who has this same bracelet is learning the same things and can help and support each other.

Just like Phase I, everyone will have buddies. Participants will be learning new skills and buddies can be supportive and help build confidence in new skills and offer support.

Ask participants to find a buddy. Buddies should be someone who lives very close to them so they are able to support each other. It is okay for buddies to be the same person as in Phase I, or to be a different person. It is up to the participants what they feel comfortable with as long as everyone has at least one buddy. Once buddies are decided upon, review what it means to be a Good Buddy as a group using the pictures cards to lead the discussion. Ask participants to think about the ways in which their buddies supported each other in Phase I and how they may do this again in Phase II.

Group Progress Chart (10 min): Ask participants if they remember what the five main activities were on the Group Progress Chart from Phase I.

- I can save
- I can plan
- I can use a budget
- I can make good decisions
- I can use my voice

Explain: These were skills or activities that they were not confident in when they first joined the NOW program but as they worked together they were able to have knowledge and confidence in all of these skills. In Phase II participants are going to focus on a different set of skills to build off the knowledge and experience they already have.

Present the Group Progress Chart Phase II. Explain each picture:

- I can save for my household
- I can save for my business
- I can track my business finances
- I can make good business decisions
- I can make a profit/grow a business
- My husband and I can communicate about my business

Explain: This chart will be kept and brought to each gathering. As we learn new topics and items, the participants can move the pictures under 'things I want to learn' list and add them to 'things I have learned'. Remind participants that they should only move items over to the 'things I have learned' side once everyone in the group has learned these things.

Give each participant a calendar and explain that, while the calendar will not form part of the Phase II learning, they should continue to track their savings on this calendar. Ask one participant to review the calendar, and fill in any gaps following their explanation. Savings, although not the focus of Phase II, continues to be important and all participants should continue to save.

Defining Assets that can Generate Income (30min): Ask participants if they remember the definition of an Asset and Income.

"An asset is something that you own that has value to you and can be used to generate income."

"Income is money that you receive for a product or service."

Explain: There are many assets that are available that have a value that can be turned into income.

As a group, have participants brainstorm all the different ways they or others can get income. As participants come up with answers, place corresponding picture cards on the ground. This list should include both assets and products that can be used to generate income, as well as various skills that can be used to generate income through a service.

Once participants have exhausted the list, explain that there are two different types of income: Services and Products.

"A service is something that you do or is provided that cannot be touched or cannot be taken away by a customer e.g. ability to braid hair"

"Products are items that are real and can be taken away by a customer e.g. agricultural items like palm oil"

Have participants divide up the different incomes into these two groups: products and service.

Ask participants what a business is:

"A product or service that generates income."

This program is geared to maximise this income, no matter how big or small.

Explain: Services or products can be considered a business, no matter how big or how small they might seem. Each of these pictures are just one way that income can be made. There are so many possibilities but in order to have a goal that is achievable we have to be realistic and start off with just one income or business goal.

Have participants close their eyes. Ask them to think about all the ways they currently receive income. After a few moments, ask them to choose one way they receive income and to think of one way they would like to increase that income.

Have participants share with their buddies the income they are thinking of and discuss the following questions:

- *Does this idea come from a product or from a service?*
- *Is this a new income?*
- *Why did you choose this income?*

Allow time for buddies to discuss then bring the group back together.

*Explain: The income you have chosen may end up being your business goal. Everyone will develop a business goal, but it will be different from NOW Phase I, as you should **not** start developing your business until after all sessions are complete. It is important to know that you will be learning many things over the next few months and that the more you learn you may decide that the income you are thinking about right now is not the right business goal for you. This is okay! Your individual business goal can and will change as you learn more about how you can increase your income, whether it is a new income or an existing one.*

Explain: Although we will be talking about business and business goals, we are not asking you to start a business. It is up to you to determine if you would like to start a business. The tools and skills you are going to learn can help you start a business if this is something that you would like to do.

Workbook Work

Hand Out Workbook (5 min): Give each participant their own workbook and pencil. Have one participant demonstrate the 'pinch and flip' method of using the pencil, in case anybody has forgotten how to hold a pencil.

Explain: This is your personal Workbook and it is yours to keep. You are free to share your Workbook with anyone you want to or not at all, it is completely up to you and how comfortable you feel. Make sure to bring your Workbook to every gathering and to keep it safe.

Explain: This workbook is slightly different from Phase I. You will notice that at the back of the workbook there are pages with no rice bag page numbers. This is because they are extra pages. As you learn how to use these tools you may need to have extra pages. You can use these extra pages at any time and they are there so that you have more opportunities to use what you learn once the program is over.

Products and Services (5 min): Have each participant turn to the Products and Services pages of their Workbook and mark next to every type of income generating activity that they currently do.

Individual Progress Chart (5 min): Have participants open their workbook their Progress Chart (1 of 3) page and ask them to fill out their own individual progress chart. They will mark how comfortable they feel with each task.

Explain: This page is for you to see what you are comfortable with right now. It is ok if you are not comfortable with any of the tasks. Being honest with yourself and where you are at will help you learn and become comfortable with each of these tasks.

Closing

Recap and Thanks (5 min): Ask a few participants to share what they have learned or thought was important during this gathering.

Key Message: Your business goal is about maximising your income. Your business goal can change throughout the program as you learn more about running a business. We will not start working on our business goals until this program has ended.

REMINDERS: Participants should bring their workbook to every session.

Homework: Ask participants to continue thinking about various ways they would like to improve their income and to work with their buddies to review the counting system. Make sure they remember how to use the counting system as they will be using it in the next session.

2. Businesses: Aspects and Risks

Objectives:

- Participants understand two aspects of a good business; quality of product and unique idea
- Participants understand that all business are risky and aspects of low risk and high risk
- Participants decide on a business goal with the understanding that it may change
- Participants know what a market survey is and the four aspects of the survey

Materials:

- Group Progress Chart
- Picture Cards:
 - Low risk
 - High risk
 - Market Survey (Simple)
 - Supply
 - Demand
 - Income
 - Investment
- Workbook Page(s):
 - Business Goal
 - Simple Market Survey

Last Session

Created a special place and time, looked at assets and potential income available, thought about what a business goal might look like.

Warmup (5 min)

Recap (5min)

This is a chance for the facilitator to open up a discussion with the participants each week to review previous sessions and any issues or concerns the participants may have or important topics that may have come up during the home visits. Take this opportunity to remind participants about the importance of saving, that they learned in NOW Phase I. Encourage participants that the learning of this new curriculum should be in addition to their previous learning and that they should always continue their savings and Solutions Fund for unexpected events.

Review the Group Progress Chart with the participants.

Main Activities

Aspects of a Good Business (15 min):

Remind participants of what a business is:

“A product or service that generates income”

Ask participants to brainstorm what they think makes a good business, explain that at this point there are no right or wrong answers, this is about sharing what they think can make a good business. Throughout this program everyone will be learning how they can improve their business goals, in order to run a good business.

Share the following Story:

“Hawa runs a business selling pumpkin and she is on her way to the market. She has everything she needs, and hopes she will sell a lot of pumpkin because she is saving for her children’s school fees. When she arrives at the market she sets up in her usual space next to her friends Jenneh and Josephine. Jenneh and Josephine are also trying to make income so they can also save for their children’s school fees. Both Jenneh and Josephine are also selling pumpkin.”

Note: All stories can be turned into role plays to further engage participants.

Lead a discussion by asking the following questions:

- *Do you think Hawa will sell all her pumpkin? Why?*
 - Probably not. The only way she will sell all her pumpkin is if there are many customers who want pumpkin as they are also buying from Jenneh and Josephine.
- *What might prevent Hawa from selling all her pumpkin?*
 - Jenneh and Josephine are selling the same product.
- *What is something that Hawa could do to improve her business so that she can get more income?*
 - Change the location of where she is selling, or choose a different product to sell.

There are many different things that Hawa could do to improve her business. Lead a discussion to bring up more ideas, using picture cards to depict the suggested ideas. Ensure that the following are covered:

- *Have a quality product*
 - If Hawa’s pumpkin is better than Jenneh’s and Josephine’s, she will sell more.
- *Have a unique idea*
 - Hawa’s business idea of selling pumpkin is not unique. What she is selling can already be bought by multiple different businesses. If she was selling something different, that people wanted, she may be able to sell more and have a better business.
- *Consider a different business goal that is centered around a service instead of a product*
 - There may be fewer people selling the same service, and therefore there wouldn’t be as much competition.

Share the second part of the story:

“Hawa was unable to sell her pumpkin and had to bring much of it home and, since it was already cut, some of it spoiled. Every week Hawa went to the market and tried to sell her pumpkin. But after a month, Hawa did not go to the market. She no longer had any pumpkin to sell as the time for pumpkin harvesting had passed.”

Lead a discussion by asking the following questions:

- *Do you think Hawa’s business is successful? Why?*
 - No, she could not sell all of her pumpkin.
 - No, she didn’t have any pumpkin after the season ended to sell.
- *What do you think Hawa could do to make her business successful?*
 - Explore a different place to sell her pumpkin.

There may be many different answers to the last question, make sure that the following point is discussed.

- *Have variety in your business*
 - When Hawa had no more pumpkin she had nothing left to sell. Hawa, could have planned ahead and when the pumpkin was finished she could start to sell something else to keep her business going year round.
 - Hawa could store her pumpkin and sell at the end of the season. Note: this may only work with certain products as some may spoil very quickly.

Potential Risks to Your Business (25 min): Explain to the participants that before starting any business it is important to collect as much information about the business goal as possible. If a business is to be successful, various questions should be asked and reflected upon to make sure any risks are minimized or to decide if the business idea is too risky and should not be started. Explain that all businesses have risk and throughout this program we will refer to businesses as ‘low risk’ or ‘high risk’ so that participants can begin to think critically about their business goals. Show the picture cards for ‘low risk’ and ‘high risk’.

Referring back to the story about Hawa selling pumpkins, lead a discussion using the picture cards around risks to a business and if Hawa’s business idea was successful or if it was too risky to start in the first place by asking the following questions:

- *Did Hawa have the skills she needed to sell pumpkins? Low or high risk?*
 - Yes, she knew how to sell a pumpkin. No technical skills were needed, so it is a low risk idea.
- *What if she wanted to have a business in cell phone repair? Low or high risk?*
 - She probably does not have the skills needed. High risk, so it might be too risky to start.
- *Was Hawa able to sell her pumpkin? Low or high risk?*
 - No, she was not able to sell all her pumpkin.
- *Why was she unable to sell the pumpkin?*
 - There were too many other people selling the same thing. If she can’t sell her product it is can be high risk and therefore maybe too much of a risky idea.
- *Were there customers that Hawa could sell pumpkin to? Low or high risk?*
 - We don’t know. But since she didn’t sell all her pumpkin, there were not enough customers. So it may have been a high risk idea.
- *Did Hawa have enough money to start the business?*
 - Yes, she already had pumpkins growing in her garden or already had pumpkin.
 - This business did not need a lot of investment (money to start) and was something that Hawa could manage and so it was a low risk idea.
- *Did Hawa make or lose money selling pumpkins?*
 - She may have made some money but she also lost some money. It is hard to tell from this story. If you are not sure if your business can make money, it might be a high risk idea.

- Overall, what do you think about Hawa’s business? Was it a low risk business to start or was it high risk and maybe she should not have started it?
 - Overall, there were many risks to the business, as Hawa did not prepare properly for this business properly.

Note: We are using the term ‘risky’ for a business. All business in some way are risky. However, people can make risky ideas work. Or, if others have a similar business and it is working, it may not be high risk for them but could be high risk for someone else to set up shop next to them. The message should be there are no bad ideas but all ideas have some risk. It will be up to the participants to assess the amount of risk of an idea and if they are willing to take that on.

Have participants get into pairs with their buddies to talk about their business goals. Have buddies discuss how risky their business goal might be by asking the following questions:

- Do you have the skills needed to start the business?
- Is there competition? Are there other people doing the same thing?
- Do people want to buy your product or service? Are there customers?
- Will you make money or lose money? How do you know?
- How much will you need to invest? Can you afford this?

Bring everyone back together and ask for a few volunteers to share how they are feeling about their business goal, and if they feel they might want to change it. Remind participants that they should not start working on their goal until after the program is complete. This way, as they learn new skills they may change their business goal at any time. Remind participants that it is also up to them if they want to start a business. We are not telling them that they have to start a business, we are just helping them learn some new skills and tools that they can use if they wish start a business.

Workbook Work

Business Goal (5 min): Get participants to turn to the business goal page in their workbook and check one source of income they would like to improve or explore. Remind them that this goal may change and that it is okay, as they will not start working on their business goal until after the end of the program.

Main Activities

Market Survey (15 min): Now that participants have a business goal in mind, before they start to work towards their business goal (which should not be done until the end of the program), the first step is to determine if the business goal is high or low risk. Explain that this next activity will help them to see if their business goal is a good idea.

Ask participants if they know what a market survey is, and to share any information they have.

“A market survey is a way to find out more information about your business goal, and to determine whether it is likely to be a high or low risk business”

By doing a market survey, participants will have more information about whether their idea is high or low risk. Only after doing a market survey can they make a decision about continuing to work towards that business goal or decide if they might want to change their goal. Before starting ANY

business, a market survey should be completed. This might mean that participants may do multiple market surveys throughout the program and that is okay.

Let's think back to Hawa and her unsuccessful business selling pumpkin, if she had done a market survey, she would have known that there were already too many people selling pumpkin in that location. This also means that if participants do a market survey and find their idea is too risky, they should decide on another business goal and do another market survey before making any final decisions.

Use picture cards for a market survey to explain the different aspects of the survey:

- How many other businesses are also selling the same product/service? (Supply)
- Are there customers for this product/service? (Demand)
- How much money do you think can be made with this business? (Income)
- How much money is needed to start the business? (Investment)

Ask participants why it is important to know the answers to these questions before starting a business. As they are answering this, ask them how they would be able to find out these important answers if they did not do a market survey.

Tell the following story:

Aminata wants to start a business making rice and soup so she decides to do a market survey. First she looks at how many other people are also selling rice and soup in her chosen location, to see whether there are already people selling the same thing, and discovers there are three. Then she looks at how many customers there are who want to buy rice and soup and notes that there are many. Then she works out roughly how much income she thinks she would be able to make from this business and decides that it is a medium amount. Then she works out all of the things that she would need to buy, such as a cooking pot and decides it is a small amount. This helps her to determine if she will be able to increase her income. Finally, she thinks about how confident she is that her business will be successful, and marks next to the correct image for her level of confidence.

Before participants open their own workbooks, use an example Simple Market Survey page to plot out Aminata's findings as a group. The example should show the following: three other people selling the same product; lots of potential customers, good income (three piles of money), small investment (two piles). Therefore, she might feel confident (ladder 3) in her business.

Workbook Work

Simple Market Survey (15min): Have participants turn to the Simple Market Survey page in their workbook and review how to use it.

Explain that they have this page to fill in as homework and should come to the next session with the information filled in. Allow participants to ask any questions or raise any concerns about this process. Explain that in the next session, the group will go through the market surveys together.

Closing

Recap and Thanks (5 min): Ask a few participants to share what they have learned or thought was important during this gathering.

Key Message: Before starting any business, you must always assess how risky your business goal is, and remember that you can change your business goal at any time if you think it is high risk!

REMINDERS: Remember to bring your workbook to every session and that the family session is coming up.

Homework: Participants are to complete the Simple Market Survey page of their workbook. This should be done individually or with their buddies.

3. Expenses and Tracking – Part 1

Objectives:

- Participants understand the difference between investments and reoccurring costs
- Participants will be able to assess if their own business goal is low risk or high risk

Materials:

- Group Progress Chart
- Workbook pages(s):
 - Full Market Survey

Last Session

Reviewed the aspects of a good business along with various risks. Introduced the idea of a market survey. Participants completed a simple market survey for their homework.

Warmup (5 min)

Recap (5min)

This is a chance for the facilitator to open up a discussion with the participants each week to review previous sessions and any issues or concerns the participants may have or important topics that may have come up during the home visits. Take this opportunity to remind participants about the importance of saving, which they learned in NOW Phase I. Encourage participants that the learning of this new curriculum should be in addition to their previous learning and that they should always continue their savings and Solutions Fund.

Review the Group Progress Chart with the participants.

Main Activities

Cost of Starting a Business (20 min): Every business has costs. Ask participants to brainstorm what a business cost is.

“Money or assets needed before a business can start, along with money or assets that are needed to keep a business running”

Have the participants brainstorm all the various costs a business might have. Use the corresponding picture cards to represent the participants’ answers and placing them on the ground. Leave picture cards on the ground, as they will soon be used again.

Ask participants if they know what an investment is.

“An investment is a usually a large ONE TIME cost in the business. This may be required to start the business in the beginning, or to improve an existing business.”

Note: For the purposes for this curriculum we are simplifying the definition of investment to be a one time costs. However, investments can happen multiple times and are not always a one time cost. For example, if bowls or spoons are purchased to start a business and spoil or are lost they will need to be replaced. This replacement or additional supplies needed that are not ongoing expenses are still considered investments. If this is the case, these additional costs can be added to the original investment the participants are making.

Ask participants what a reoccurring, or regular cost is when running a business.

“A reoccurring cost is something that needs to be purchased regularly for a business to keep running. These are usually low cost items.”

To ensure understanding of what an investment is, use the following example and questions to lead a discussion:

- You have a business selling rice and soup. What is an example of an investment for this business?
 - Large cooking pot. It is only needed to be purchased once, at the start of the business.
- With the same business, what are the reoccurring costs?
 - Rice, firewood, and ingredients to make the soup. These will be needed regularly.

Once the participants have an understanding of these two different types of costs, have them group the pictures of the different types of costs into two categories: Investments and Reoccurring.

Lead a discussion on business costs by asking the following questions:

- *Is it easy to make an investment? Why?*
 - Not always. Some investments are expensive and might take a long time to save in order to purchase.
- *Where can money for an investment come from?*
 - Formal loan, family loan, or personal savings.
- *Why can an investment be risky?*
 - If the participant cannot afford the investment, it might be an unrealistic business goal. It might be better to start off with something that has a smaller investment and work towards a large investment later on.
 - If the investment is very large, it will take a longer time to pay off and will take longer to gain/earn an income.
 - If you borrow money to make an investment, you need to know that your business will be successful so you can pay back the loan.

Full Market Survey Assessment (20 min): All participants should have completed their simple market surveys for homework.

Lead a short discussion about the information they found by asking the following questions.

- *Did you learn anything new from the market survey?*
- *What did you learn that you did not know before?*
- *Has the market survey made you change your mind about your business goal? Why?*

- *How confident do you feel in your business goal?*

Remind participants of Aminata’s story from the last session:

Aminata wants to start a business making rice and soup, so she decides to do a market survey. First she looks at how many other people are also selling rice and soup in her chosen location, to see whether there are already too many people selling the same thing. Then she looks at how many customers there are who want to buy rice and soup. Then she works out roughly how much income she thinks she would be able to make from this business. Then she works out all of the things that she would need to buy, such as a cooking pot. This helps her to determine if they will be able to increase her income. Finally, she thinks about how confident she is that her business will be successful, and marks next to the correct image for her level of confidence.

Before participants open their own workbooks, use an example Full Market Survey page to fill in Aminata’s findings as a group: three other people selling the same product; lots of potential customers, good income (two piles of money), good investment (two piles).

Review the additional pictures added to the Full Market Survey page; high or low risk.

Continuing with the example Full Market Survey page as a group fill in if they believe Aminata’s business idea is high or low risk.

At the end, as a group, have an overall decision about whether Aminata’s business goal is high or low risk.

During the decision making process on how risky Aminata’s business is, it is possible to show various scenarios to increase understanding by asking: “What if Aminata found____?” Since decisions are not easily defined, below are some examples of high or low risk in the extremes that can be used to lead a discussion.

- Number of businesses selling same product/service:
 - What if Aminata found only 1? (low risk)
 - What if Aminata found 5? (high risk)
- Number of Customers
 - What if Aminata saw only a small amount (1 customer)? (high risk)
 - What if Aminata saw many (large group)? (low risk)
- Amount of money that can be made
 - What if Aminata thinks she can make very little (one pile of money)? (high risk)
 - What if Aminata thinks she can make a lot (four piles of money)? (low risk)
- Amount of investment
 - What if Aminata knows she needs a very low investment (one pile of money)? (low risk)
 - What if Aminata knows she needs a very high investment (four piles of money)? (high risk)

Note: The actual numbers suggested in this activity have been used to lead a discussion on what can be considered high risk or low risk. The numbers have been chosen to try and demonstrate extremes. It should be noted for example that in some cases if there are many customers having 5 businesses selling the same thing can still be low risk. The discussion can take into account the assessment of customers and sellers together determining if a business is high or low risk.

Workbook Work:

Full Market Survey (15min): Have participants open their workbooks to the Full Market Survey page. They should fill in the Full Market Survey with the information they already have from the Simple Market Survey page and determine if they believe their business goal is high or low risk.

Once they have filled out this page have them share with their buddies if they think their business goal is high or low risk.

Once everyone has had a chance to discuss with their buddies, bring the group back together and explain that if following this activity, you have decided that your business goal is high risk, that is okay. Thoroughly explain why it is important to work towards your business goal **only** at the **end of this program**. If anyone has decided to change their business goal, they should complete another market survey for homework. As we learn more skills in this program, business goals will continue to change, and every time you change your goal you should complete a new market survey. As such, there are multiple market surveys at the back of the workbook and participants should feel free to use them as often as they would like until they are confident their business goal is a good idea!

Closing

Recap and Thanks (5 min): Ask a few participants to share what they have learned or thought was important during this gathering.

Key Message: Never start a business without conducting a market survey!

REMINDERS: Remember to bring your workbook to every session and that the family session is coming up.

Homework: For those who decided their business idea was high risk, they should do another market survey.

4. Expenses and Tracking – Part 2

Objectives:

- Participants understand the business costs that are needed for their own business idea
- Participants understand and can track their investment, income and expenses for their business idea

Materials:

- Group Progress Chart
- Picture Cards
 - Types of business costs
 - Garden farm tools
 - Beauty products
 - Jewellery
 - Kitchen items
 - Fish
 - Chicken
 - Farm inputs
 - Lappa
 - Oil and spices
 - Fire wood
 - Rice at market
 - Salt
 - Maggie
 - Clothes Lappa Shoes
 - Soap
 - Transport
 - Batteries
 - Plastic bag
 - Business Log
 - Income
 - Expenses
 - Investment
 - Profit – money
- Workbook pages(s):
 - Counting
 - Types of Business Costs
 - Costs of Business Costs
 - Draft Business Log
 - Progress Chart (2 of 3)

Last Session

Looked at the different costs in a business, particularly at one-time and regular costs. Analysed the market survey, deciding whether business goals were high or low risk.

Warmup (5 min)

Recap (5min)

This is a chance for the facilitator to open up a discussion with the participants each week to review previous sessions and any issues or concerns the participants may have or important topics that may have come up with during the home visits. Take this opportunity to remind participants about the importance of saving, which they learned in NOW Phase I. Encourage participants that the learning of this new curriculum should be in addition to their previous learning and that they should always continue their savings and Solutions Fund.

Review the Group Progress Chart with the participants.

Workbook Work

Counting Review (10 min): Have participants turn to the counting page in their workbooks and review this page from Phase I as a group, to make sure there is full understanding before moving to the next page.

Types of Business Costs (5 min): Remind participants about the various business costs that they discussed in the previous session and have participants open their workbook to the Types of Business Costs page and fill it out for their business goal.

Costs of Business Costs (10 min): When participants are confident they have marked all the different types of business costs they have, have participants turn to the Costs of Business Costs page of their workbooks and fill in the actual prices. If this cannot be done during this session, this page can be given for homework as they might have to find out the true costs of some items.

Main Activities

Income and Expenses for a Business (20 min): Using pictures representing investment, income and expenses, review the definitions of these with the participants and how it relates to a business.

“An investment is a ONE TIME usually large cost in the business. This may be required to start the business in the beginning, or to improve an existing business.”

“Expense is what you spend money on to run your business. This includes reoccurring costs that need to be purchased regularly for a business to keep running. These are usually low cost items.”

“Income is the money that participants receive from a service or product.”

Once everyone understands the terms and images, introduce the Draft Business Log. Explain to participants that the investment, as it is usually a one-time cost should be plotted at the very top of the page, and kept separate from the income and expenses in the chart.

To help illustrate how to use the Draft Business Log share the following story:

“Baindu is planning to start a business. She has decided that she wants to sell cakes. To start, she buys everything she needs: pot, plastic container, spoon, oil, flour, sugar, fire wood, baking powder, yeast, salt. The next morning, she gets up early and makes cakes with what she has purchased. She was able to make 40 cakes and plans to sell them at 500le each. Baindu had a great day. She happened to be the only one at the school selling cakes and was able to sell everything she made.”

Note: All stories can be flipped into role plays to further engage participants.

Reflect on the story by asking the following questions:

- *Which items were Baindu’s investment (one-time costs)?*
 - Pot, plastic container, spoon
- *Which items were Baindu’s expenses (reoccurring costs)?*
 - Oil, flour, sugar, fire wood, salt, baking powder, butter
- *What was Baindu’s income?*
 - She made 40 cakes and sold them all at 500le. Total income is 20,000le.

As a group, using Baindu’s story, fill in a sample of the Draft Business Log.

- **Investment:** Explain that the pot cost 250,000le, the plastic container cost 3,000le and the spoon cost 10,000le. So all of these items need to be plotted in the top row. Baindu’s total investment should be 263,000le.
- **Expenses (reoccurring costs):** Then explain that Baindu’s expenses were: Oil (3,000le), flour (2,000le), sugar (3,000le), firewood (2,000le), salt (2,000le), baking powder (1,000le) and butter (5,000le). All these items need to be plotted on the expenses column of the Draft Business Log. Baindu’s total expenses should be 18,000le.
- **Income:** Explain that Baindu’s income was 20,000le and can be plotted in the income column of the Draft Business Log.

Lead a discussion on the Draft Business Log by asking the following questions:

- *Did Baindu make enough to pay off her investment?*
 - No, it will take much more time to pay off the investment.
- *Was Baindu’s income greater than her expenses? If so how much?*
 - Yes, 2,000le
- *Do you think Baindu’s business is high or low risk? Why?*
 - Low risk. However, it will take a long time to pay off her investment if she is only making 2,000le per day

Explain: This is just a Draft Business Log and over the next few sessions we will learn more before we get to a Full Business Log.

Workbook Work

Draft Business Log (10min): Have participants open to the Draft Business Log in their workbooks and ask them to think of an investment they need for their business goal. Have them fill in their investment and the expenses along with what they believe their income might look like on their first day. Note that if their business goal changed following a new market survey, they should fill out the Draft Business Log for their new business goal. Remind participants that the

workbook provides many practice pages so that they can try out various business goal ideas and that they should not start investing in their business goal until the end of the program.

Individual Progress Chart (5 min): Have participants open their workbook to their Progress Chart (2 of 3) page and ask them to fill out their own individual progress chart. They will mark how comfortable they feel with each task at this stage in the program.

Closing

Recap and Thanks (5 min): Ask a few participants to share what they have learned or thought was important during this gathering.

Key Message: It is important to work out whether your business goal is high or low risk, if this changes your business goal, that's okay!

REMINDERS: Next session is the family session! Home visits to start.

Homework: Participants whose goal has changed should re-do the market survey and the cost pages of their workbook.

5. Family Session: Improving Communication

Objectives:

- Participants and their relatives learn to understand and appreciate different perspectives
- Participants and their relatives understand that miscommunication is common and ways to mediate miscommunication
- Participants relatives understand how to support participants in reaching their business goals

Materials:

- Optical Illusion picture
- A sentence in Mende that is easy to misunderstand (for communication activity)

Warmup (5 min)

Facilitator introduces themselves and welcomes the participants and their family members to the gathering. Have participants introduce themselves to the group and introduce their family member.

Circle of Trust (10 min): Have everyone stand in a circle and face the person to the right. Everyone should place their hands on the shoulders of the person in front of them. As the facilitator, explain that everyone is going to sit down. Give a cue to the group to sit down. You may want to try to do this a few times until the group is able to sit without falling.

Lead a discussion by asking the following questions:

- *What was easy about this activity? Why?*
- *What was hard about this activity? Why?*
- *What can we learn from this?*
 - If everyone works together we can be successful.
 - We have to trust the person behind us to support us.
 - If one person falls, we all fall (use Mende phrase).

Recap (15min)

Take this opportunity to remind participants about the importance of saving, which they learned in NOW Phase I. Encourage participants that the learning of this new curriculum should be in addition to their previous learning and that they should always continue their savings and Solutions Fund. Have participants review key concepts they have learned from previous family sessions in Phase I. Following this ask participants to share with their family members key concepts they have learned so far in Phase II.

Main Activities

Different ideas (20min): Show an optical illusion picture to the group. Ask the participants what they see. There are two options and some will not be able to see the other option. Once people have voiced what they see, tell them about the other option and encourage them to see this too.

Lead a discussion asking the following questions:

- *Why did people see different things?*
- *Were any of the answers wrong? Why?*
 - No. We all see different things. Just because they are different, this does not mean they are wrong.
- *What can we learn from this activity?*
 - Everyone has different ideas and opinions. They are not necessarily wrong just different.
- *If you see something in a different way to others what can you do about this?*
 - Ask more questions to find out why it is different.
 - Listen.
 - Try to understand the opinion from the other's point of view.
 - Explain your opinion calmly.
 - Provide evidence of why you have this opinion.
- *If a decision needs to be made and we have different opinions, what can we do?*
 - Find a way that both people can support the decision.
 - Encourage both sides to provide evidence for their opinion. For example, if the differing opinions are about a business, then a market survey should be shared.

Communication Activity – Telephone (15 min): Have participants stand in two lines, or three lines, depending on the space available. Explain to participants that you will be asking them to whisper a sentence all along the line to the very end. Whisper a sentence into the ear of first person in each line and ask them to whisper this to the next person. Once the sentence has reached the end of each line, ask the person at the end to say the sentence they heard. Then as the facilitator, say aloud the sentence that you started with, and see how differently the sentence has ended up.

Ask everyone to sit down again and lead a discussion on the challenges of communication.

- *Was the sentence the same when it reached the end of the line?*
- *If not, why was it not the same?*
 - Every time the sentence was shared, it changed slightly.
- *How could the line have made the sentence more accurate?*
 - If they listened carefully before sharing what they heard
- *What happened to the communication when many people became involved?*
 - When many people got involved, the information got lost or changed.
- *What misunderstandings arising from communication happening in marriages or families? In businesses? In communities?*
- *How can we stop these misunderstandings from taking place?*
 - By listening to each other and thinking before we pass on information
 - Go directly to the person who shared the information in the first place!

Sharing Business Goals (20 min): Have participants pair with their family members.

Ask participants to share their business goal with their family and discuss the following questions:

- *What happens when the goal is reached?*
- *Who does it benefit?*
- *How can everyone in the family help reach the goal?*

Encourage participants to share their market survey with their family members, and demonstrate how they were able to decide that this particular business goal was likely to be effective. Allow

participants the time to discuss these ideas and to answer any questions that their family members may have. Be on hand to support any disagreements or misunderstandings.

After allowing each family to discuss, bring the group back together. Ask the family members if anyone would like to share their participant's business goal. Have the family member share how they feel about the goal and how they might be able to help reach the business goal.

This discussion and conversation should stay positive and be supportive to the participants and the family members. If there are any controversies regarding any of the business goals, take notes and ask if you can visit the family during an additional home visit in the next few days to have a longer discussion.

Remind participants and family members that although they are now working towards a Business Goal, it is very important that as a family they continue to build their savings and unexpected events fund. This Business goal is in addition to the learnings in Phase I and those learnings are also important to have a successful business.

Closing

Recap and Thanks (5 min): Ask a few participants to share what they have learned or thought was important during this gathering.

Key Message: Communication is challenging for everyone, so we should listen to each other and trust each other!

REMINDERS: Home Visits

6. Understanding Profit

Objectives:

- Participants understand the meaning of profit
- Participants understand the Profit Pumpkin business cycle and each step
- Participants know how to calculate and track profit

Materials:

- Group Progress Chart
- Picture Cards
 - Profit Pumpkin
 - Pumpkin expense
 - Income
 - Profit – money
 - Pumpkin – Business savings
 - Household savings
 - Pumpkin
 - Profit Examples
 - Simple Business Log – Profit
 - Simple Business Log – Loss
 - Simple Business Log – Break even
 - Profit Rule
- Stones
- Workbook page(s):
 - Profit Pumpkin
 - Profit Rule
 - Simple Business Log

Last Session

The last session was a family session, focusing on communication and trust.

Warmup (5 min)

Recap (5min)

This is a chance for the facilitator to open up a discussion with the participants each week to review previous sessions and any issues or concerns the participants may have or important topics that may have come up during the home visits. Take this opportunity to remind participants about the importance of saving, that they learned in NOW Phase I. Encourage participants that the learning of this new curriculum should be in addition to their previous learning and that they should always continue their savings and Solutions Fund.

Lead a discussion about the previous family session and ask participants to share their experiences of including their husbands in the development of their business goal. Ask participants how their husbands responded to and understood the market survey, and if they felt supported with their business goal.

Review the Group Progress Chart with the participants.

Main Activities

Brainstorm Profit (10 min): Ask participants to share their understanding of the concept of profit. Following the brainstorm share the following concepts.

“Profit is the money that is made by a business when all of the expenses have been paid off.”

“A loss is when the income generated by a business is smaller than the expenses that went into start the business.”

“Breaking even is when the income equals the expense, no loss is made but there is also no profit.”

Using stones that can be placed on the ground to depict numbers, illustrate the definition of profit using the following example.

- If you spend 20,000le on ingredients and sell all the food for 30,000le.
 - What are your expenses? (20,000le)
 - What is your income? (30,000le)
 - How much do you have left? (10,000le)
- What is the profit?
 - 10,000le (the money left by a business when expenses have been paid)

Profit Pumpkin (20 min):

Share the following story using picture cards:

“Hawa decides to resume her pumpkin business. She knows that her business failed before, but she does a market survey and realises that she had been selling pumpkin in the wrong location. So she saves her money to buy a whole pumpkin to sell (Pumpkin Expense Picture). She slices up the pumpkin and sells each piece individually at the junction in her village (Income Picture). With the income she has made from selling all of the slices of pumpkin, and knowing that more customers wanted to buy more pumpkin she takes some of her income to purchase another pumpkin (Pumpkin Expense Picture) so she can continue her business again tomorrow. After making sure she is able to continue her business, she still has more money left over (Profit-money Picture). From what she knows about the number of customers from her market survey, she decides to purchase yet another pumpkin so she has a total of two pumpkins to sell tomorrow (Pumpkin Business Savings Picture). After purchasing the second pumpkin with her profit she still has a small amount of money left so she puts it towards her household savings (Household Savings Picture). She keeps her household and business money separate, in order to protect her business.”

Lead a discussion by asking the following questions and introducing the profit cycle by using the appropriate picture cards for the answers:

- *What is the first thing Hawa did?*
 - Bought a pumpkin. This represents her **expenses**.
- *What did Hawa do with her pumpkin?*
 - She cut it up into slices to sell each piece individually. This represents her **income**.

- *With the money Hawa receives from selling her slices of pumpkin what does she do?*
 - She buys another pumpkin so that she can continue her business the next day. She recovers her **expenses**.
- *After buying the first pumpkin to replace her expenses does she have any money left?*
 - Yes
- *What does the money Hawa has after replacing her expenses represent?*
 - **Profit**
- *What did Hawa do with her Profit?*
 - She bought a second pumpkin so she had two to sell the next day. This represents **business savings**.
- *Was it a high or low risk decision to buy a second pumpkin? Why?*
 - It was a low risk because she had done a market survey and knew there would be enough customers for her to be able to sell more pumpkin.
- *What did Hawa do with her remaining profit after putting some money into her business savings (buying a second pumpkin)?*
 - Hawa has money left over and decides to put it towards her **household savings**.

Once participants understand the concepts and the pictures that represent the Profit Cycle, have participants open their workbook to the Profit Pumpkin page and explain the cycle once more:

- **Expenses:** Hawa buys her first pumpkin to start her business.
- **Income:** Hawa slices up her pumpkin and sells each piece individually.
- **Expenses:** Hawa buys another pumpkin, to replace her original expenses and keep her business going.
- **Profit:** Hawa has more money left over after replacing her expenses. This is her profit.
- **Business Savings:** Hawa uses some of her profit to purchase a second pumpkin.
- **Household Savings:** Hawa still has a little profit left and decides to take it out of her business and put it into her household savings.

Lead a discussion on the Profit Cycle by asking participants the following questions:

- *What happens if she does not buy a pumpkin to sell the next day?*
 - She will not have anything to sell the next day and so will not be continuing her business.
- *How did her market survey help her decide to buy another pumpkin?*
 - It showed her that there were many people who wanted to buy pumpkin.
- *What will happen to her business if she is able to buy two pumpkins to sell the next day?*
 - She is growing her business and may be able to sell even more pumpkin and make more profit or money.
- *Why is it important to measure your profit?*
 - So that you know if you are making money or losing money. If you are losing money this may be a high risk business. You could consider doing another market survey to see if something can be changed so you can make a profit or you might want to consider changing your business goal.
- *Why is it important to keep your business and your household savings separate?*
 - If something goes wrong with the business (high risk), you don't want to lose all of your household money.
 - If something unexpected comes up in the household, like sickness, you don't want to have to take money away from your business to pay for this cost.
- *How can we help keep our business and household savings separate?*
 - Continue to keep household savings and Solution Fund.

- Keep the money in a different place.
- Continue using the savings log. One for business and one for household.

Explain: Hawa was able to have enough profit to put some towards her business savings AND household savings. But this might not be possible every day. When you get profit, it is up to you to decide if you want to put money into your business savings, or your household savings, or both. There is no right or wrong way to do this as long as you are able to recover your expenses to continue your business the next day.

Understanding Profit Further (15 min): Explain that profit might be hard to understand but with practice everybody will be able to work out if their business is profitable or not. In order to measure profit, you need to calculate your expenses and your income. And everyone here has already done this step in their Calendar in Phase I, and in their Draft Business Log.

Note: Remind participants that they have received a new calendar from Phase I so that they can continue to track their savings. If necessary, review the Calendar from Phase I with participants, specifically the income and expenses rows.

Place the following picture cards on the floor at least a foot apart in a line: Expenses, Income, and Profit. Give participants a bunch of stones and tell them that one stone represents 1,000le. Have participants work out how much expenses, income and profit Hawa would have, using the following scenarios. Once the participants all agree on the number of stones that should be under each picture, ask if Hawa has profit and why.

- Hawa spends 10,000 le on her business and makes 5,000 le income.
 - *No profit. The business has lost money.*
- Hawa spends 10,000 le on her business and makes 10,000 le income
 - *No profit. The business has not made or lost any money.*
- Hawa spends 10,000 le on her business and makes 30,000 le income
 - *20,000 le profit. The business has made money.*

Lead a discussion with the participants by asking the following question:

- What can you do with your profit?
 - *Pay back an investment or loan*
 - *Grow your business (Business savings)*
 - *Put the money into household savings*

Remember: It is important that all participants understand profit at this stage. This is a key concept so do not progress until everyone has understood. If necessary, continue with more examples and ask for more volunteers to help place the stones.

Simple Business Log (20 min): Using a sample Simple Business Log page.

Introduce the new columns (profit, business savings, and household savings) to participants and explain how they may use this workbook page to calculate and measure their own profit or loss.

Go through these new columns and explain it is the same as the profit pumpkin, while showing the corresponding pictures from the profit pumpkin:

- First column: Expenses – *once enough money has been made, put money back into the business by buying another pumpkin*
- Second column: Income – *receive income from selling pumpkin*
- Third column: Profit – *indicates that profit has been made. Profit can be divided between repayment of an investment, business savings and household savings*
- Fourth column: Business Savings – *buy another pumpkin if you want from your profit*
- Fifth column: Household Savings – *put part or all profit into household savings*

Explain that for the purposes of this session we will not use Investment and so it has been taken out of this log, however we will be adding it back in over the next few sessions.

As a group, using Hawa’s story, fill in the sample Simple Business Log.

“Hawa buys one pumpkin for 10,000le. She sells all the slices for a total of 25,000le. From her profit she makes sure to buy a pumpkin at 10,000le so that she can continue her business the following day.”

Ask the following questions and plot the answers into the Simple Business Log

- How much are Hawa’s expenses? 10,000le
- How much is Hawa’s income? 25,000le
- What is Hawa’s profit? 15,000
- What is the first thing Hawa does with her money?
 - She buys another pumpkin at 10,000le so she can continue her business

Explain that they should document their expense first, the same as with the Profit Pumpkin. Then they should document their income. As with the Profit Pumpkin, once they have income, they should use some of their income for the next day’s expenses – this is the same as buying the next pumpkin. They can document this on the next row, to show that the expenses for the next business cycle have been spent.

Remind participants that they already know how to calculate their expenses and their income and that now they will be able to work out profit or if their business has a loss.

Explain that the once income has been generated and they are able to continue their business the next day they have made a profit. A profit is only made when the income is bigger than the expense. With their profit, they may decide to use their profit to spend more money on the business, or to remove the money for household savings.

Profit and Loss Activity (20 min): Continue a discussion on profit and loss by using three different examples. Show the picture cards of the three different examples of profit and have participants in their buddies discuss if a profit has been made.

Bring the group back together and discuss each example by asking the following questions:

- Example 1 (Simple Business Log – Loss):
 - How much are the expenses?
 - How much is the income?
 - Which one is higher?
 - Is this business making a profit?

- No, it is losing money
 - With this information is this a high or low risk business?
 - High risk
- Example 2 (Simple Business Log – Profit):
 - How much are the expenses?
 - How much is the income?
 - Which one is higher?
 - Is this business making a profit?
 - Yes
 - With this information is this a high or low risk business?
 - Low risk
- Example 3 (Simple Business Log – Break even):
 - How much are the expenses?
 - How much is the income?
 - Which one is higher?
 - Is this business making a profit?
 - No, it is not losing or making a profit. It is breaking even.
 - With this information is this a high or low risk?
 - Not high or low risk. If a profit cannot be made after a few cycles, then it might be a risky business.
- How can we find out if our own business has profit or loss?
 - A business is profitable if the income is higher than the expenses, or if there is more money in the income pile than the expense pile.

Show participants the Profit Rule Picture Card. Remind participants that profit is generated when the income is greater than the expenses. Explain to the participants that they can use this workbook page to remind themselves of what profit and loss is and to find out if their business is profitable.

Workbook Work

Simple Business Log (10 min): Explain to participants that based on their market survey results they know if their business goal is a good one. The next step is to see if their business goal will make a profit. Have participants plot their expected income and expenses and then calculate what the expected profit would be for their business goal. They should only fill in the first row along with only the expense of the second row. The rest can be left blank for now.

Be on hand to support any participants who are struggling to work out their expected profit. At this stage, participants should be able to see if their business goal is likely to make a profit according to their expectations.

Remember: It is important that all participants understand profit at this stage, as this is a key concept. If participants have become confused, continue to explain and give examples and plan to do a solid recap at the beginning of the next session.

Closing

Recap and Thanks (5 min): Ask a few participants to share what they have learned or thought was important during this gathering.

Key Message: Profit is important and should remain separate from your savings. Remember that savings are ongoing!

REMINDERS: Participants should bring their workbook to every session.

7. Understanding Supply and Demand

Objectives:

- Participants understand the difference between income and profit
- Participants understand supply and demand and how they may impact business income and expenses
- Participants know the times of year their business goal will generate income and various ways to have potential income year round

Materials:

- Group Progress Chart
- Stones
- Picture Cards
 - Income
 - Expense
 - Profit
 - Supply and demand
 - Supply
 - Demand
 - Agricultural calendar
 - Rice at market
 - Palm oil
 - Cakes (good quality)
 - Lappa
 - Getting hair done
 - Supply and demand rule
- Workbook page(s):
 - Simple Business Log (example)
 - Supply and Demand Rule
 - Business Planning Calendar

Before the session, prepare a few participants to take part in a role play on Supply and Demand.

Last Session

Looked at profit and how to work out profit on the Business Log.

Warmup (5 min)

Recap (5min)

Remind participants of what was covered in the previous session: income, expenses, and profit. Allow participants to ask any questions they may have. Ask participants to share what they remember of the Solutions Fund from Phase I and to share why this is so important. Lead the

discussion to conclude that both savings and the Solutions Fund are particularly important to continue as the business grows.

Review the Group Progress Chart with the participants.

Main Activities

Income and Profit (15 min): Ask a participant to explain the difference between income and profit.

“Income is the money that your business makes.”

“Profit is the money left over after you have taken out your expenses.”

Explain: Just because there is money in your hand, it does not mean that your business has made a profit. If you spend the money in your hand without measuring your profit, then you may take money away from your business and you might not be able to continue your business.

Share the following story:

“Aminata has a business cooking soup and rice and selling it in her village. She normally spends 20,000le on her ingredients every day and she normally receives around 40,000le. She has never calculated her profit, but because of her market survey she knows that she needs to spend 20,000le every day in order to buy her ingredients for the next day. Aminata did not keep her business and household money separate, and one day her son became sick. As she had no savings at home so she had to use her income of 40,000le that she receives every day on medical costs. Her son got better but she then had no money to use for her business expenses, so she was unable to continue her business and was unable to earn any money.”

Place Income, Expense, and Profit picture cards on the ground in a row. Lead a discussion by asking the participants the following questions, and stones to depict the numbers:

- *What were Aminata’s expenses?*
 - 20,000 le: the ingredients she bought to make the food
- *What was Aminata’s income?*
 - 40,000 le: the amount of money she received from selling her soup and rice
- *What should Aminata’s profit be?*
 - 20,000 le
- *What did Aminata do with her income?*
 - Get medical treatment for her son
- *By spending her income what did that mean for Aminata’s business?*
 - She was unable to continue her business because she had no money to put into expenses for the following day.
- *What should Aminata have done when she first received her income?*
 - Bought the ingredients or expenses she needed for the next day to keep her business going.
- *How could Aminata have continued her business AND been able to get medical treatment for her son?*
 - Had savings that she reserved
 - Keep her household and business money separate
 - Continue her household savings and Solutions Fund

Explain with the Simple Business Log, that Aminata spent the money she received from selling her goods and failed to plan for the next day of her business. The money that you have in your hand is income, but it is not yet profit. Income should be kept separate from household savings until the profit can be measured. Only once profit is measured can it be moved to business or household savings. Aminata learned a lot from this experience and now she always keeps her business and her household money separate and continues to save.

Understanding Supply and Demand (20 min): Ask participants if they understand what supply and demand means. Using the picture cards explain these concepts.

“Supply is the availability of the product or service.”

“Demand is the amount of people or customers who want to buy the product or service.”

Explain that supply and demand do not always equal and they can change all the time. Sometimes supply is high and demand is low, other times demand is high and supply is low.

Ask five participants to volunteer to act out the following scenarios. Following each presentation lead a discussion using the questions below. Make sure to show all picture cards relating to supply and demand.

- Scenario 1: It is before the planting season and there is not much rice to sell. There is only one market seller with rice that is not very good quality. However, there are four customers who all need rice. Allow participants to act out trying to all buy the same rice.
 - *Is the supply high or low? Why?*
 - Low supply because there is not enough rice
 - *Is the demand high or low? Why?*
 - High demand because many people want to buy the rice
 - *How does the seller respond to being the only person selling rice?*
 - She may raise her price.
- Scenario 2: It is the middle of the palm oil season. In the market there are four market sellers who all have palm oil to sell and only one customer. Allow participants to act out trying to sell their palm oil to just one customer.
 - *Is supply high or low? Why?*
 - High supply because there is too much palm oil
 - *Is demand high or low? Why?*
 - Low demand because there are not many customers to buy the palm oil
 - *How does the customer react to being the only customer?*
 - She might try to get the sellers to reduce the price

Lead a discussion about how prices may vary according to supply and demand by asking the following questions:

- *Which market seller would you prefer to be?*
 - The one selling rice, with high demand and low supply
- *What happens to the price when everyone in the market is selling palm oil or the same product and there are not many customers?*
 - The price of palm oil may be low.
- *Why does this happen?*
 - When there are many people to buy from, customers have many choices and so market sellers have to lower their prices to make sure they can sell their product.

- *What happens to the price when only one person in the market has any palm oil to sell and there are many customers?*
 - The price of palm oil may rise.
- *Why does this happen?*
 - If there is only one person selling a product, with many customers, they may set the price higher because they know people will still buy.
- *If you are selling an item that nobody else has, and people want, what can happen to the price?*
 - You can raise the price, meaning you get more income.
- *If you are selling an item that everybody else has, what can happen to the price?*
 - It can fall, meaning you get less income.

Explain that when supply is high (lots of the same product or service), then customers have many different vendors to choose from. This often means that the price falls as vendors try to attract the customers. Show picture cards depicting supply and demand, and then show the 'rule' page. When this is the case, it is very important to have a quality product as the customers have many vendors to choose from. If everyone in the market is selling oranges, and your oranges are brown or small, they may not choose your oranges.

Ask participants the following questions:

- *How can you find out whether your business goal has high or low demand?*
 - By doing a market survey
- *Why is the market survey important?*
 - To find out how high or low both supply and demand are

Agricultural Calendar and Income (20 min): Remind participants of the agricultural calendar they completed together in Phase I when they were looking at various agricultural incomes. Recreate that calendar with the participants, only this time using the following incomes as examples: rice, palm oil, cakes (quality cakes), lappa and hairdressing (getting hair done).

On the floor draw a grid with twelve different spaces using the picture cards to represent the seasons. Remind the participants that there are many ways they can receive income. For this activity we are only going to look at a few examples to have a conversation.

Place the five different incomes on the ground below the twelve months making a grid. Looking at one type of income at a time, ask the participants to place stones in the month(s) that they can receive income for each of the different items. Once each of the five different incomes have been plotted, lead a discussion by asking the following questions.

- *What do you notice about this calendar?*
 - Some items you can generate income year round and others you cannot.
- *Why can you only get income for some of these products and services at certain times?*
 - Some items only grow at certain times of year
 - Some items spoil where others do not
 - People don't want to buy items all year round (low demand) or there are not any items available (low supply)
 - At times of year when people don't have much money, they might not want to spend it on a service that is not essential
- *Depending on the type of business you have, you may only get income at certain times of the year. What are some ways that you can get income all year round?*
 - Have variety in your business

- Plant crops that are harvested at different times of the year
- Have an alternative business that relies on a service and not a product

Remind participants that if this activity has made them want to change their business goal, they may do this at any point, but they should conduct a market survey for their new business goal.

Workbook Work

Business Planning Calendar (10 min): Get participants to turn to the Business Planning Calendar page in their workbook and explain that this calendar is different from their Phase I calendar. Have participants plot the income they expect to receive from their business goal throughout the year by underlining the amount of money they think they will receive each month. Note that the Business Planning Calendar will be explored at length in the future.

Closing

Recap and Thanks (5 min): Ask a few participants to share what they have learned or thought was important during this gathering. Remind participants that they should not yet be investing in their business goal but should wait until the program has concluded.

Key Message: Everyone is able to measure their profit, and profit can increase or decrease depending on the season or other circumstances. It is important to prepare for the unexpected and save.

REMINDERS: Participants should bring their workbook to every session.

Homework: Ask participants to continue thinking about supply and demand at home, and think about how they can use this understanding to improve their business and provide a year round income.

8. Expanding Your Business – Increasing Profit

Objectives:

- Participants understand the various ways of increasing profit
- Participants understand the risks associated with trying to increase profit

Materials:

- Group Progress Chart
- Stones
- Picture cards
 - Increase profit
 - Working together
 - Produce more
 - Sell more
 - Busy junction (change locations)
 - Selling more
 - Organized stall
 - Disorganized stall
 - Busy junction (busy location)
 - Good quality cakes
 - Poor quality cakes
 - Income
 - Expenses
 - Profit
 - Common expenses
 - Transport
 - Plastic bag
 - Fire wood
- Workbook Page(s):
 - Cost of Business Costs

Last Session

Last session focused on understanding supply and demand and learning how this may affect the prices of products in the market.

Warmup (5 min)

Recap (5min)

This is a chance for the facilitator to open up a discussion with the participants each week to review previous sessions and any issues or concerns the participants may have or important topics that may have come up during the home visits. Take this opportunity to remind participants about the importance of saving which they learned in NOW Phase I. Encourage participants that the learning of this new curriculum should be in addition to their previous learning and that they should always continue their savings and Solution Fund.

Review the Group Progress Chart with the participants.

Main Activities

Review Profit (5 min): Get participants to turn to their Simple Business Log and review the amount of profit that they expect to receive. Even if the profit is low, it does not mean they have a high risk business goal. Explain that profit does not always stay the same, and that while it can be possible to increase their profit, it is also possible to lose profit if they make risky decisions. In this session, we will cover how participants may be able to increase the profit of their business.

Brainstorm Increasing Profit (15 min):

Explain: Profit is necessary for a business to keep growing. Remember the Profit Pumpkin; if Hawa is able to buy an additional pumpkin from her profit in addition to the one needed to recover her expenses to continue her business, then her business can grow, and she could keep making more profit.

Ask participants to brainstorm the different ways in which it is possible to increase profit. Generally, all ideas will fall into the following categories:

- Produce more
- Sell more
- Reduce costs and expenses
- Increase prices
- Change location
- Save products for when there is higher demand
- Work together to split costs
- Make a better quality product or provide better quality service

Explain: There are always risks when trying to increase profit, and there is no 'right answer' to tell you what to do. In this session we will look at the various options for increasing profit, these will not be good for every business goal. For every business goal it is up to you to explore the different options and decide if it is high or low risk. One way to be able to make decisions on what option is right for your business goal is to conduct another market survey.

Producing More (15 min): Ask one participant to recap what they learned about supply and demand in the previous session if it was not brought up during the recap. When thinking about expanding your business it is important to remember supply and demand, and to note that producing more does not necessarily mean you will sell more.

Lead a discussion about producing more by sharing the following stories:

"Aminata did a market survey and started a business making and selling rice and soup every day. Her business is very popular, she has many customers and every day she has to turn people away as she does not have enough soup. Aminata has considered trying to make more soup, but even though her market survey suggests that there is enough business, she is nervous. She does not want to spend the extra money on ingredients, in case she is not able to sell her soup."

Ask the participants:

- *Is Aminata's demand high or low and why?*
 - It is high because she has many customers and runs out of soup.

“Sata has a business making cakes, but she did not do a market survey. Even though her business is popular, she never manages to sell all of her cakes. Sata often forgets to cover her cakes and people do not like to buy them. Sata needs more money, so she considers making even more cakes to sell.”

Ask the participants:

- *Is Sata's demand high or low and why?*
 - It is low because she does not have enough customers to buy all of her cakes.

Lead a discussion by asking participants the following questions:

- *If both Aminata and Sata spent more money on their expenses and made more soup or cake, who do you think would sell more?*
 - Aminata, as the demand is already high and she has customers who want to buy more soup.
- *Why would Sata not sell more?*
 - Sata already cannot sell all of the cakes that she is making. She is unlikely to sell more cakes even if she makes more. Sata might want to do a market survey to see what she might be able to change.
- *When is “producing more” high risk?*
 - When there is no demand it is a high risk. If there is no one to buy the product or service, you are spending more money on expenses but will not make a profit.
 - Producing more can be low risk if there is a high demand and you know that if you spend more on expenses you will be able to sell more.
 - The best way to find out if it is a high or low risk idea to produce more is to do a market survey to find out if there is a high demand.

Explain that just because it is a high risk for Sata to produce more does not mean that her business goal is risky and likely to fail. It just means that she needs to take different steps to try and increase her profit.

Brainstorm with the participants what Sata can do to improve her business and make more profit.

- *She could do a market survey to see if there is a demand or if she needs to change locations.*
- *Make fewer cakes, only enough to meet demand – reduce her supply and reduce her expenses.*
- *Improve the quality of her cakes and encourage people to buy from her.*
- *Cover her cakes!*

- *With the money that she saves from making fewer cakes, she could buy something else to sell.*

Selling More (15 min): Remind participants that while producing more of an item may mean they are able to sell more, this is not always the case and the best way to find out is to complete a market survey to find out if there is demand for more product. If there is demand, then they should look for ways to sell more of a product, without producing more or increasing expenses.

Brainstorm as a group some ways that you might be able to sell more of your product or service compared to others selling the same product or service. Answers may fall within these categories below. Introduce the picture cards to help lead a discussion about how a business can increase sales:

- *Organized stall/disorganized stall – items organized for customer*
 - Having a well-organized stall for selling. If it is easier for a customer to see what you are selling, they are more likely to buy from you.
- *Stall set up in busy location e.g. junction/stall set up outside house, no customers*
 - Setting up in a busy location with many potential customers. If there are more people around, there are more potential customers.
- *Good Quality Cakes/Poor Quality Cakes*
 - Selling a quality product. Even if lots of people are selling the same product e.g. cakes, they may choose to buy from you if they know your cake will taste nicer and be fresher than somebody else’s cake.
- *Being nice to customers and having a good reputation*
 - Sometimes people choose to buy from somebody that they like or trust. Reputation is very important to ensure you can sell your products. Be nice and fair to every customer and you may encourage them to buy from you.

Raising Prices and Maximising Sales (20 min): Another option to increase income and profit may be to raise prices of a product or service.

Share the following story with the participants. Picture cards can be used to help illustrate the story and lead a discussion that follows:

“Jeneba makes soup every day to sell. Even though she sells all of her soup every day, she never seems to make a profit. She only has enough money at the end of the day to buy ingredients to make soup for the next day. She decides to calculate her expenses and her income and realises that her total income from selling soup is the same as the money she spends on ingredients. As she has realised that this means she is not making any profit, she decides to raise the price of a portion of soup.”

Lead a discussion by asking the following questions:

- *What does Jeneba decide to do to increase her profit?*
 - She decides to raise the cost of her product.
- *Is Jeneba taking a risk when she makes this decision?*

- Yes. She is taking a high risk.
- *What is the high risk that she is taking?*
 - She may lose her customers as they might not want to pay more for the soup.
- *Jeneba is confident that her soup is good and popular. How may she be able to keep her customers while still raising the price?*
 - Explain to customers that she had to raise her price as she was not making any profit.
 - Reassure customers that her soup will remain a high quality.

“Jeneba is able to keep her customers, and she realises that she is now making a good profit. However, she still wants to make more profit, so she decides to cut down the amount of fish that she uses in her soup. She thinks that her customers may not notice and she will be able to save a lot of her expenses if she uses just a little less fish.”

Ask participants the following questions:

- *Is Jeneba taking a risk when she makes this decision?*
 - Yes, high risk
- *What is the high risk that she is taking?*
 - She is lowering the quality of her soup by using less fish.
- *What might her customers do now?*
 - Her customers are likely to notice she is using less fish. They trusted her when she raised her price but now they are getting less fish for more money.
 - Her customers might find another person making soup whose soup is cheaper and contains more fish than Jeneba’s.

Explain that the first time Jeneba took a risk, when she raised her price, she did this because otherwise her business was not making any profit. As she had many regular customers who liked her quality product and a good reputation, they understood why she had to do this and they remained loyal. When Jeneba then reduced the amount of fish she used, her customers thought no longer wanted to pay the higher price for a low quality product and knew that they could buy the same soup with more fish elsewhere.

Ask participants to discuss how conducting a market survey may have helped Jeneba from losing her customers.

- *If she knew the price that other vendors charged for soup, she would be able to see whether it was reasonable for her to raise her prices.*
- *A market survey could inform Jeneba about the quality of her soup and if hers was better.*
- *Having a good quality product may allow you to raise your prices but only a little bit. It is always possible that raising your prices may make you lose your customers.*

Reducing Costs and Expenses (15 min): Remind participants of the many different costs of running a business. Refer to the Cost of Business Costs workbook page. Explain that for many business costs there is a way to reduce the expense.

Share the following story about Aminata who also makes rice and soup and often makes very sensible business decisions.

“Aminata uses her business log to work out that she is finally making a profit from her business selling rice and soup. However, her profit is still very low and she is putting a lot of work into the business. Her neighbour comes to her with an idea: if they bring their business money together, and buy a whole sack of rice, instead of half a sack, then they will both save money by buying in bulk. With the money that Aminata saves by lowering the cost of her expenses she is able to make more profit. Aminata realises that working with others can reduce her expenses.”

Show the picture card for working together and ask participants why collaboration with others can be a way to reduce expenses.

Explain that collaborating with other people can be an excellent way to reduce expenses and increase profit. Remind participants that profit is made when your income is higher than your expenses. If you can lower your expenses and keep your income the same, or even grow your income, then you can increase your profit.

Again place the picture cards for expenses, income, and profit on the ground in a line and use stones to depict how Aminata was able to reduce her expenses, and therefore increase her profit using the following example.

Aminata was spending 20,000le on ingredients and at the end of the day she had made 25,000le.

- What was Aminata’s expenses? 20,000le
- What was Aminata’s Income? 25,000le
- What was Aminata’s Profit? 5,000le

Aminata started to buy rice with her neighbour and so her daily ingredients were now 15,000le and she was still making 25,000le.

- What was Aminata’s expenses? 15,000le
- What was Aminata’s Income? 25,000le
- What was Aminata’s Profit? 10,000le

Lead a discussion and ask participants the following questions:

- *How was Aminata able to reduce her expenses?*
 - By collaborating with a neighbor and saving money when she buys rice
- *Has her decision affected the quality of her product? Or caused any risk?*
 - No, because she is still using the same amount of ingredients. All she is doing is reducing the cost of her expenses.

Reducing Business Costs (10 min): Present participants with three common expenses of a business, such as transport, fire wood, and plastic bags. Ask participants to get into small groups of 3 or 4 and brainstorm ideas on how they might be able to reduce the cost of these expenses.

Bring the group back together and ask for a few volunteers to share some of the ideas that were brought up.

Review of Business Goal (10 min): Have participants get into their buddies and discuss some ways they could increase profit for their own business goal.

Closing

Recap and Thanks (5 min): Ask a few participants to share what they have learned or thought was important during this gathering. Remind participants that they should not yet be investing in their business goal but should wait until the program has concluded.

Key Message: There are many ways to increase profit, and there is no specific answer on how to do this. The best way to know how to increase profit for a specific business is to do a market survey to identify if you want to sell more, raise prices, or lower business costs.

REMINDERS: Participants should bring their workbook to every session.

Potential Homework: Mention to participants that the next time they are near a business that they believe is a good business, they should take the opportunity to talk to the business owner about how their business is successful and what challenges they have had. This is a good opportunity to learn from others before starting your own business.

9. Technical Session – Using the Business Log

Objectives:

- Participants can track their expenses, income, profit, and savings on the Business Log
- Participants understand the importance of separating business and household finances

Materials:

- Group Progress Chart
- Picture cards
 - Business Planning Calendar
 - Income
 - Supply
 - Demand
 - Shelf life
 - Loan – Investment
- Workbook Page(s):
 - Business Planning Calendar
 - Simple Business Log
 - Business Log
 - Individual Progress Chart (3 of 3)

Last Session

Last session focused on the different options to increase profit in a business.

Warmup (5 min)

Recap (5min)

This is a chance for the facilitator to open up a discussion with the participants each week to review previous sessions and any issues or concerns the participants may have or important topics that may have come up during the home visits. Take this opportunity to remind participants about the importance of saving which they learned in NOW Phase I. Encourage participants that the learning of this new curriculum should be in addition to their previous learning and that they should always continue their savings and Solution Fund.

Review the Group Progress Chart with the participants.

Main Activities

Finding the Right Time to Buy and Sell Products (20 min): Ask a participant to summarise supply and demand and use the picture cards to demonstrate their explanation. The summary should include that supply and demand do not always match up, and they change throughout the year. Remember the Agricultural Calendar and Income activity from Session 7: Understanding Supply and Demand.

Show a sample Business Planning Calendar and review what the various pictures mean. Specifically supply and demand. Introduce the shelf life picture. This is for participants to plot how long a product will keep without spoiling. For example, palm oil will last a long time, where mangoes will spoil very quickly. Leave the last row for now as it will be covered in the Workbook Work section of this session.

As a group, fill in the sample Business Planning Calendar using palm oil as an example. Ask the following questions to help lead a discussion:

- *When is there a high supply of palm oil?*
 - *March and April (check these months in the Supply row)*
- *When is palm oil in demand?*
 - *Year round (check these months in the Demand row)*
- *When there is high supply, how much does palm oil cost?*
 - *55-60,000le*
- *When there is low supply, how much does palm oil cost?*
 - *Up to 100,000le*
- *How long can palm oil last for without spoiling?*
 - *Around one year (Check these months in the Shelf Life row)*
- *When thinking about palm oil and other products or services, how can knowing the supply and demand help to increase income and reduce expenses?*
 - *If your expenses can last a long time or can be kept safely over time, you can plan to buy products when they are cheapest, and plan to sell products when they are most expensive.*
 - *For example, if you buy palm oil when supply is high (expenses of 60,000le) and wait to sell it when supply is low (income at 100,000le) you can make a profit (40,000le).*

Workbook work:

Business Planning Calendar (20 min): Have participants open their workbook to the Business Planning Calendar. Remind participants that they have already plotted their expected income, for the times of year that they typically receive money.

Have participants fill in the row for when supply is high for their business goal, when demand is high and how long their product or service will last.

Explain that the final row is to depict a repayment plan for either a loan or an investment. If participants plan to take a loan, they can plot here how much they think they will be able to pay back each month. This is the same concept as the Savings row in their calendar from Phase I. This row is for them to see how much they may be able to pay back. It is just a plan to see if the investment is worthwhile and if they can pay back an investment on time. They will be actually tracking their repayment on the Complete Business Log.

For example: If the loan or investment is 100,000le with 20,000le interest, then the total loan is 120,000le. If they have a year to pay back the loan, they should plan to repay 10,000le every month depending on when they believe they will receive income.

Encourage participants to continue using the Business Planning Calendar at home, so that they can plan strategically for their business goal.

Note: It is important that all participants understand this activity, as they will be explaining it to their family members in the next session.

Review of Business Log (20 min): Get participants to turn to the Simple Business Log, where they have calculated their income, expenses, and expected profit. Allow participants time to reflect on the profit that they calculated in the Understanding Profit session. Remind participants what they have learned about increasing their profit. Ask them to fill out another row of the Simple Business Log thinking to demonstrate whether or not they believe they can make a profit.

Allow participants to discuss as a group and ask questions.

Explain that if they are not able to think of any ways that they might be able to increase profit with their chosen idea, that is okay, and they can do another market survey to see if there is something they may have missed.

Main Activities

Separating Income from Profit (10 min): Ask one participant to stand in front of the group and explain the difference between income and profit. Get this same participant to show on the Business Log where to plot income and where to plot profit.

Lead a discussion by asking participants the following questions:

- *When you have money in your hand, how can you determine whether this is income or profit?*
 - Work it out on the Business Log
- *What can you do with your income?*
 - Put more money back into your business, and calculate profit when expenses have been removed
- *What can you do with your profit?*
 - Repay investment/loans, and put money into business and household savings
- *How often should you work out your profit from your income and separate them?*
 - Every day!
- *Where should you store your money?*
 - In a safe, dry place
- *How can you store both your income and your profit so that you do not mix them up?*
 - Store them separately

Business Log (20 min): Remind participants they have already learnt about many aspects of this log and we are now going to work on the full log together. Review the various parts of the log they have already learned: investment, expenses, income, and profit.

As a group, using Aminata’s story, fill in the Complete Business Log.

“Aminata buys a large pot for 100,000le, so she can start a business of making soup and rice. She normally spends 10,000le on ingredients and receives around 25,000le by the end of the day.”

Ask the following questions and plot the answers into the sample Business Log

- *What was Aminata’s investment? 100,000le*
- *How much are Aminata’s expenses? 10,000le*
- *How much is Aminata’s income? 25,000le*
- *What is Aminata’s profit? 15,000le*

Explain that now that Aminata has a profit and money in her hand, she needs to decide what she would like to do with it.

- *What is the first thing Aminata should do with her money?*
 - She should buy ingredients for the next day to keep her business going.
 - She should first plot 10,000le on the next column under expenses to ensure she can continue her business.
 - By putting aside her expense, this will also help her to calculate her profit. As he is taking the money that she has in her hand (income), and taking out expenses, the rest is her profit!

Explain that now Aminata is ready and able to continue with her business, she still needs to decide what to do with her profit.

- *What can Aminata do with her profit?*
 - Put it into her household savings
 - Put it into her business savings
 - Put it towards her investment
 - Or a combination of all three

Share what Aminata decided to do by sharing the following story. As a group answer the questions below and fill in the sample Business Log:

“Aminata decided that she did not want to put money into her business savings as she thought it was a high risk to increase her product at this time as there were no more customers (low demand), so she thought she would put 10,000le to pay off the pot and the rest into her household savings.”

- *What did Aminata decide she would not do with her profit? And why?*
 - She did not want to put money into her business savings because it was a high risk with no customers to buy her soup.
- *What did Aminata do with her profit?*
 - She put 10,000le towards her investment (plot on sample log).
 - She put 5,000le into her household savings (plot on sample log)

Remind participants that loans and investments may have come from many different places, such as family members, formal loans, or a loan from their own savings. It is important to prioritise repaying loans and investments.

Explain that it is up to everyone to decide what they want to do with their profit. Profit can go into their household savings, to pay off an investment, or put back into their business.

Workbook work

Business Log (10 min): Have participants open their workbooks to the Business Log. Have participants think about and plot an investment they would need for their own business goal. Have them fill out the rest of the log with their predicted expenses, income, and profit. Note these calculations should be very similar to the calculations they made in the Sample Business Log. As practice, have them plot out what they would like to do with the profit.

Explain: We have used the Business Log as practice so that you know how to use it. When you start your business, you will want to use this Log to track where your money is and where you want it to go, just like you are tracking your household savings! At the back of your workbook we have put in many Business Logs so that you can use as many as you want and continue to track your money every day!

Individual Progress Chart (5 min): Have participants open their workbook their Progress Chart (3 of 3) page and ask them to fill out their own individual progress chart. They will mark how comfortable they feel with each task at this stage in the program.

Closing

Recap and Thanks (5 min): Ask a few participants to share what they have learned or thought was important during this gathering.

Key Message: Managing your business and household finances is possible if you carefully maintain your Business Log.

REMINDERS: Participants should bring their workbook to every session and the family session is coming up.

Homework: Ask participants to continue trialling the Business Log at home, testing business ideas, and checking profitability.

10. Family Session: Communication and Business

Objectives:

- Participants and relatives understand that both men and women can run various business
- Participants and their relatives understand the importance of keeping business and household finances separate

Materials:

- Picture Cards
 - Gender Bender
 - Man
 - Woman
 - Man and woman together
 - Phone units
 - Shop with construction supplies
 - Income
 - Petty trading
 - Making charcoal
 - Timber
 - Profit – money
 - Selling palm oil
 - Transport
 - Selling coco and coffee
 - Investment
 - Fish
 - Blacksmith
 - Construction
- Workbook page:
 - Business Log

Note: Find two participants who arrive early who will be willing to take part in a role play. Explain that they should act out a husband and wife. The wife runs a business selling pumpkin and she saves her business money in the house, but does not tell her husband that it is separate to their household money. He finds this money and assumes he can spend it, so he spends it on something for himself. When the wife goes to buy a pumpkin to sell the following day, she has no money to buy this pumpkin.

Warmup (15 min)

Facilitator introduces themselves and welcomes the participants and their family members to the gathering. Have participants introduce themselves to the group and introduce their family member.

Icebreaker Activity (10 min): Ask one brave participant to step forward. Instruct the rest of the group to come together and be ready to catch the person. The first participant should then turn around and fall back into the arms of the group. Repeat this activity with various participants to demonstrate that they are able to trust each other.

Ask participants the following questions:

- *How did this activity make you feel?*
- *What did you learn from this activity?*
- *Did you feel that you could trust your colleagues?*

Recap (15min)

Have participants review key concepts from the start of the sessions with their families.

Main Activities

Gender Bender Activity (15 min): Remind participants and their husbands of the Gender Bender activity from the previous NOW program. Ask one husband to stand up and share what he learned through this activity. Explain that you will be building on that previous activity and showing picture cards that relate to business decisions. Show each card individually and ask participants to decide who is usually in charge of this activity or decision and place the picture card under the pictures of the man, woman, or man and woman depending on how participants respond. Once you have gone through all of the cards, do the same again for who is physically capable of taking that responsibility.

Picture Cards:

- Phone units
- Shop with construction supplies
- Income
- Petty trading
- Making charcoal
- Timber
- Profit – money
- Selling palm oil
- Transport
- Selling cocoa and coffee
- Investment
- Fish
- Blacksmith
- Construction

Lead a discussion following the activity by asking the following questions:

- *What did you find interesting?*
- *Did anything about this activity surprise you or make you think about things differently?*
- *Do you think men and women are able to have good businesses? Why?*

Separating Business and Household Finances (20 min): Have two participants enact the role play that was planned at the beginning of the session.

Lead a discussion following the role play by asking the following questions.

- *What did the wife do with her business money?*
 - Saved her business money in the house
- *What happened to her business money?*
 - Her husband spent it.
- *What did that mean for the business?*
 - She was unable to buy another pumpkin and therefore was unable to continue her business the next day.
- *What could have been done to avoid this in the future?*
 - Better communication as a family so everyone is involved to achieve the business goal
 - Separate your business and household finances

In small groups, ask participants to share their Business Log with their family members and explain how they can plot whether their profit should be used for business or household savings.

Ask participants and their family members to separate and discuss the following questions:

- *How can you keep household and business finances separate?*
- *How and where should you keep your money?*
- *How can you support one another?*

Bring the group back together and get participants to share their views on why business and household finances should be kept separate.

Explain: The participants have worked really hard and have learned a variety of skills and learned how to use various business tools. As this is the last session, participants are ready to set their business goal, taking into account what they have learned and can now start making investments and start working towards their business goal!

Closing

Recap and Thanks (10 min): Ask a few participants to share what they have learned or thought was important during this gathering. Ask participants to share any barriers that they may see to them achieving their goals. Ask participants to think about how they may be able to overcome these barriers.

Key Message: So many things have been learned. If they take into account all they learned, they are ready to start working towards their business goal!

REMINDERS: Husbands and wives can work together to run successful businesses and successful households!