



**Learning for Life**  
**My Business Module**  
*Resource Manual*

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## **Session 1: Beginning the My Business Journey**

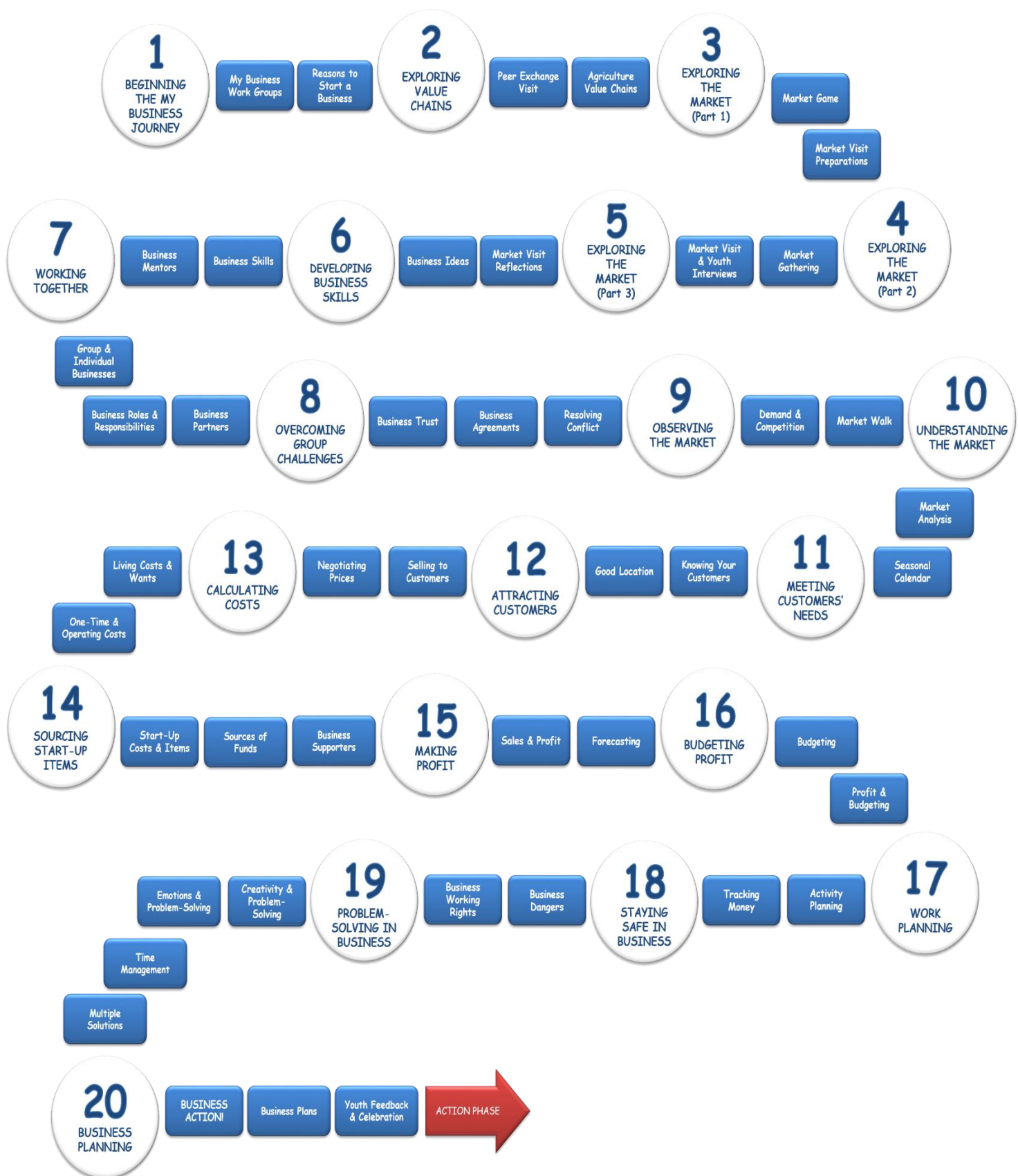
### **List of Resource Materials for Session 1:**

- SI.1 VISUAL: My Business Learning Map
- SI.2 STORY: Mugisa's New Friends
- SI.3 CHART #1: My Money Making Goals

### **Advance Preparation Required**

- ✓ Photocopy of Sign-in sheets
- ✓ List of new mixed Work Groups of maximum five youth per group
- ✓ Put list of new mixed Work Groups on the wall, to be up for entire training
- ✓ Create flip chart versions of the following resource materials:
  - **SI.1 VISUAL: My Business Learning Map**
  - **SI.3 CHART #1: My Money Making Goals**
- ✓ Photocopy the following resource materials for each youth:
  - **SI.2 STORY: Mugisa's New Friends**
  - **SI.3 CHART #1: My Money Making Goals**
- ✓ Photocopy 1 copy of the Book Bank availability and Sign-out Sheet

## S1.1 VISUAL My Business Learning Map



## **S1.2 STORY: Mugisa's New Friends**

In a small village at the foot of the mountain, Maria, Joseph and Musoki stood chatting at the taxi stand. They had just returned from a day of selling at the market.

Suddenly, a young man quickly approached on his bicycle. "Look out! Look out!" He yelled. "I cannot stop!!!" The rider hit a rock and flew up, hitting Joseph.

"I'm so sorry." The boy said, jumping up. "My brakes are broken and I was going too fast down the hill!"

"I'm alright." Joseph said. He checked the chicken eggs in his travel basket. "They are alright too."

"My name is Mugisa, I just moved to this boring place and wanted to get out and go exploring." Mugisa said.

"You do not like it here?" Musoki asked.

"Nah, I used to go to school in the city, but I had to drop out and move back with my grandfather who lives here. Now I do not know anyone and do not have anything to do." Mugisa said.

"Well, you know us now. We will be your friends" Musoki said. "I am Musoki, I am a juice vendor and buy and sell fruit from farmers to make into juice. That is what I do and I make good money at it." Musoki said.

"I had to drop out of school at a young age when my mother died and my family was not able to pay my school fees. I did not know what I was going to do either. I wanted to be able to help my family have enough to eat and clothes to wear. Now my father works in another village and I started selling juice from the fruit my brother and sister grow. It was tough at first. I did not know what price to charge or how much fruit I needed. Nobody would buy my juice because it was too much money. Then I reduced the price and it was not enough for all the work I was doing. Then I got it just right. Now I have other farmers who I buy from and I sell my juice at the market fairs on Mondays and Thursdays."

One by one the three friends introduced themselves to Mugisa.

Joseph grew up in the village. "I started a poultry raising farm with the help of my family. I designed a great package to transport eggs, and that makes me different than other people selling eggs. My eggs don't crack and I am always on time. I was able to find some shops in town that want to buy my eggs and sell them to customers. I don't plan to raise chickens my whole life, it is not my dream, my dream is to become a veterinarian and take care of animals, but I do not have enough money for school. I was able to complete secondary school before I had to drop out. I am hoping that one day I can save enough money from my chicken and eggs business to go back to school. I may not be able to be a veterinarian, but I plan to be a livestock extension worker to help build my skills and give me the opportunity to work with animals."

Maria was a beekeeper and honey producer. "I sell honey all around the region at different markets. My younger sister Faith and I live with our auntie. She is not so kind to us and treats us differently from her own children. I truly hate it there, but Faith is doing so well in school, I don't want to risk taking her out. Last year my auntie told me she no longer had the money to pay Faith's school fees because she is a girl, and she wants her to do more housework at home. She told me she would have to drop out. I promised her that if she would pay, I would make up the expenses, and so I started looking for ways to make money. I found a women-led beekeeping cooperative in the community and they allowed me to work for them to make money to pay for Faith's school fees. They also taught me the basics of how to care for bees and I am a part of their village savings and loan group. From their funds and support I was able to establish my own beehives and produce honey. They have helped me sell my honey in the city.



"Wow!" Mugisa said in awe. "I cannot believe what each of you has gone through and how you have been able to be successful!"

"It is all about finding something you are good at doing, that can make you money and that you are motivated to do." Joseph said, helping Mugisa pick up his bike.

The chain had fallen off and the wheel was broken.

"What a piece of junk!" Mugisa said.

"We know somebody who can help fix that." Joseph said. "Winnie is our good friend and she can fix anything." Let's go find her at her shop.

"A girl is fixing bikes!" Mugisa exclaimed. "Women don't do that!"

"Sure they can." Joseph said. "Winnie is very talented and is well known in the community for her ability to fix almost anything. She has been taking bikes, phones and lights apart and putting them back together for years. Her family didn't support her at the beginning because it was something people thought only boys and men do. They were concerned for her reputation and what people would say. At the beginning, people teased her a lot and made it hard for her. She started first repairing goods with female customers and they recognized her skills. They supported and encouraged her and slowly with time she was able to prove herself and shift perceptions in the community.

The four walked together to Winnie's shop. Mugisa dropped off the bike for repairs. Winnie said she could have the bike fixed later the next day for 300 shillings. That was a fair deal.

As Mugisa was walking home, he hung his head. He was surprised at how he had doubted this rural community. There were great people here doing great things. But what could he do? He felt useless.

"Why don't you come with us to the market fair and see what businesses are there that you could do?" Musoki suggested, one day when they were all together.

At the market they observed many different types of businesses. People lined up to get their hair styled, crops like potatoes, beans, maize and tomatoes were bought and sold in large supplies, animals were being traded this way and that. It was a busy place.

Mugisa saw an old man sewing in one of the stalls. He was sewing an elegant garment for a man.

"Wow, that is a stunning garment. I wish I could have that. Did you make it yourself?" Mugisa asked the man.

"Yes I did." The old man said. "I have been tailoring for many years, making clothes for myself and for others to wear." Mugisa thought this could be a fun job. "What do you have to do?"

Mugisa listened as the man explained how the machine worked and how he operated his business. He explained how sometimes he was too busy to keep up with the demand of customers.

Mugisa had an idea. He asked if he may start working with the man in his business to help him out. He could learn from him and maybe start his own business. The man agreed and Mugisa spent time learning how to sew. He helped the man transport items to the market on his bike and the man gave him a small amount of money. Mugisa liked having money. It made him feel important.

He realized that with hard work and careful business planning, he could thrive in this small town. He was so happy and thankful for the friends he had met and to support them together on their business journeys.



**S1.3 CHART #1: My Money Making Goals**

"I want to earn money because..."

## Session 2: Exploring Value Chains

### List of Resource Materials for Session 2:

- S2.1 STORY: YiA Peer Exchange Visit

### Advance Preparation Required

- ✓ Photocopy Sign-in sheets
- ✓ A flip chart version of the following resource materials:
  - **S2.2 CHART #2: My Business Ideas**
  - **S2.3 VISUAL: Juice Vendor Business Web**
- ✓ Photocopy the following resource materials for each youth:
  - **S2.1 STORY: YiA Peer Exchange Visit**
- ✓ Photocopy Book Bank availability and Sign-out Sheet

## **S2.1 STORY: YiA Peer Exchange Visit**

Anita, Ronald and Pamela are friends who belong to the Excellent YiA group in Bundibujjo district. Towards the end of the program they were excited to be part of the team that visited other YiA groups in Kasese district.

When these three friends reached Kasese, they met with Patient, Noah and Jackson who belonged to the Divine YiA group. These youth shared about the kind of enterprises that were common in their communities.

Anita shared with her friends that in Bundibujjo most families grew Cocoa at large scale.

Ronald pointed out that it is a common practice for most of the farmers to rent out their cocoa gardens to the YiA participants after the peak harvesting seasons so that they can pick the remaining cocoa pods for 3 months and sell them.

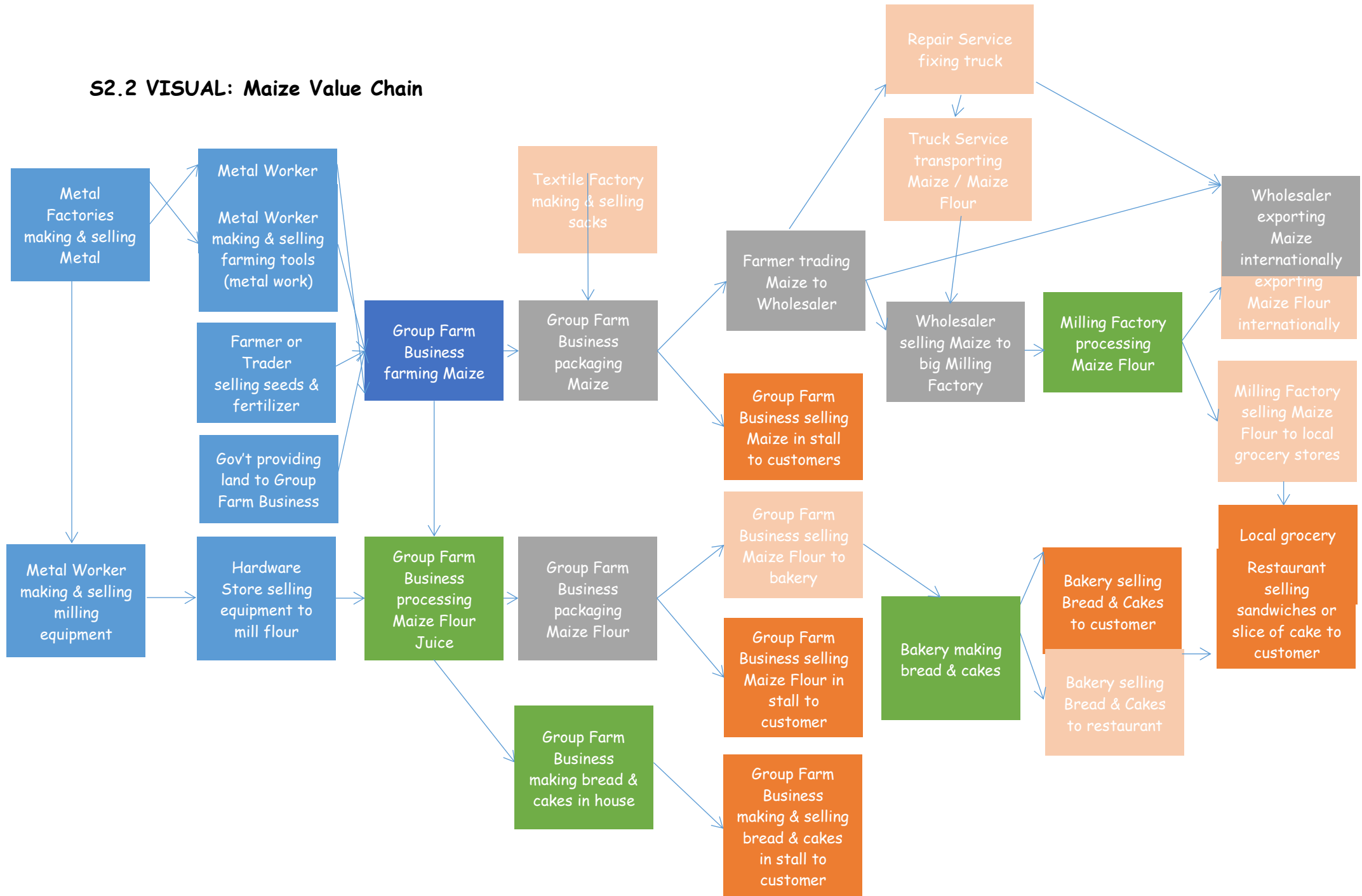
Pamela shared that since most people in Bundibujjo are Cocoa Farmers, the food stuff is very expensive so her mother is engaged in buying Nonperishable food stuff from the nearby district (Kabarole) and re sells it in Bundibujjo.

On hearing all this, the other friends from Kasese were shared their common Agriculture enterprises in their communities. Jackson told everyone that he comes from upland Kasese which is a mountainous place and where the most common marketable produce is coffee. Youth from this community mostly are engaged in buying fresh beans of coffee and they latter dry them and sell them to coffee brokers who come to buy from their villages, others rent out a coffee garden from farmers when the coffee beans are still green so that when they coffee beans ripen, they can harvest, dry and sell them to brokers.

Patience and Noah come from lowland Kasese where the most common marketable produce are beans and ground nuts. Patient and Noah buy beans and ground nuts respectively from wholesalers and they repack them in small quantities and sell them in markets.

The six friends decide to head off to one of the weekly community markets to further observe the most common agriculture enterprises and also to identify what is missing so that they could find a way of addressing the gaps in the market.

## S2.2 VISUAL: Maize Value Chain



## Session 3: Exploring the Market (Part I)

### List of Resource Materials for Session 3:

- S3.1 VISUAL: Question to ask vendors in the market visit
- S2.2 CHART #2: My Business Ideas
- S2.3 VISUAL: Juice Vendor Business Web

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ List of mixed Work Groups on wall
- ✓ Space and objects for a pretend market game
- ✓ A flip chart version of the resource material - ***S3.1 VISUAL: Question to ask vendors in the market visit***
- ✓ Photocopy the resource material for each youth - ***S3.1 VISUAL: Question to ask vendors in the market visit***

### S3.1 VISUAL: Question to ask vendors in the market visit

<u>STRENGTHS</u> <ul style="list-style-type: none"><li>• What are you selling and why are you selling it?</li><li>• What knowledge do you have about this business?</li><li>• What skills do you have about this business?</li><li>•</li></ul>	<u>WEAKNESESS</u> <ul style="list-style-type: none"><li>• What knowledge and skills would you want to learn so that you are more successful in your business?</li></ul>
<u>OPPORTUNITIES</u> <ul style="list-style-type: none"><li>• Who supports you in this business and how?</li><li>• What makes your business a success?</li><li>• How are you different than your competitors?</li><li>• Is there anything that you would wish to find in the market that you can't? If yes, where can you get these goods / services?</li><li>• Who are your customers? How do you attract them?</li></ul>	<u>THREATS</u> <ul style="list-style-type: none"><li>• What are some of the challenges you face in engaging in this kind of business?</li><li>• How have you addressed these challenges in the past?</li><li>• Who are your main competitors? Why?</li></ul>

## Session 4: Exploring the Market (Part 2)

### Advance Preparation Required

- ✓ Photocopy Sign-in sheets
- ✓ A flip chart version of the resource material **S3.1 VISUAL: Question to ask vendors in the market visit** (from the past session)
- ✓ NOTE: The market visit will require at least 1 day of preparation in advance to:
  - Identify in advance an equal number of female and male vendors in the market
  - Confirm the time for the market visit with vendors and young people
  - Organize transportation with program staff
  - Confirm the youth group leaders from the previous session
  - Finalize all plans for the market visit. Read and answer the questions and complete all tasks:
    - “Announcing the Market Visit”
    - “Finalizing Plans for the Market Visit”
- ✓ Participants should have papers and pens where to make notes

### NOTE TO FACILITATORS:

In this session youth will visit the market. It is a good idea to spend 45 minutes to one hour in the market. This will give young people an opportunity to explore the different parts of the market and talk to different business owners.

#### Announcing the Market Visit

Use the following questions to help prepare the market visit for youth. These questions should be answered 2-3 days before the market visit. If you need support, reach out to the program staff.

1. Which market will provide youth with an opportunity to see different types of businesses along the agriculture value chain?
2. What day is most appropriate to take youth for a market visit?
3. What time of day is most appropriate to take youth for a market visit?
4. Will your group meet in the market or somewhere outside the market?
5. How will your group get to the market?
6. What other community members should join the market visit to make it a more safe, enjoyable and valuable learning experience?
7. What other community members (including parents) need to be informed about the market visit?

8. When will they be informed?

### **Finalizing Plans for the Market Visit**

Make the following preparations:

1. Recruit the support of additional 4 chaperones (2 males and 2 females) to help groups of youth explore the market.
2. Plan the route the group will take to walk to the market and back.
3. Plan a route through the market. This route should show youth a range of businesses, including female and male businesses.
4. Alert people in the market about the youth market visit.

Identify a series of different female and male vendors to be interviewed. Explain the questions youth will ask and confirm they are comfortable with the interviews.

## Session 5: Exploring the Market (Part 3)

### List of Resource Materials for Session 5:

- S5.1 VISUAL: Questions to Debrief the Market Visit
- S5.2 VISUAL: Value Chain Opportunities Chart
- S5.3 STORY: Musoki's Business Idea
- S5.4 CHART #2: My Business Ideas

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ List of mixed Work Groups on wall
- ✓ A flip chart version of the following resource materials:
  - **S5.1 VISUAL: Questions to Debrief the Market Visit**
  - **S5.2 VISUAL: Value Chain Opportunities Chart**
  - **S5.4 CHART #2: My Business Ideas**
- ✓ Photocopy the following resource materials for each youth:
  - **S5.2 VISUAL: Value Chain Opportunities Chart**
  - **S5.3 STORY: Musoki's Business Idea**
  - **S5.4 CHART #2: My Business Ideas**

### S5.1 VISUAL: Questions to Debrief the Market Visit:

<u>STRENGTHS</u> <ul style="list-style-type: none"><li>• What were people selling and why were they selling it?</li><li>• What knowledge did they have about this business?</li><li>• What skills did they have about this business?</li></ul>	<u>WEAKNESESS</u> <ul style="list-style-type: none"><li>• What knowledge and skills would they need to learn so that they are more successful in their business?</li></ul>
<u>OPPORTUNITIES</u> <ul style="list-style-type: none"><li>• What support to vendors have in the market?</li><li>• What makes the vendors business a success?</li><li>• How is the market vendor different from their competitors?</li><li>• Is there anything that that the market vendors wished to find in the market that they couldn't? If yes, where would they get these goods / services?</li><li>• Who are the vendors customers? How are they attracting customers?</li></ul>	<u>THREATS</u> <ul style="list-style-type: none"><li>• What are some of the challenges they faced in engaging in this kind of business?</li><li>• How have they addressed these challenges in the past?</li><li>• Who are vendors main competitors? Why?</li></ul>

## S5.2 VISUAL: Value Chain Opportunities Chart

Business activity	Gaps identified in the market	New Business Opportunities in the market / community	Value Addition
<i>Example: Selling passion fruits</i>	<i>School children do not bring lunch to school</i>	<i>Many people like juice Not many people selling juice in the community</i>	<i>Making juice and selling it to school children</i>

### S5.3 STORY: Musoki's Business Idea



Musoki is a tall, bright girl, who is always creative in coming up with good solutions to problems. She is curious about what is happening around her and likes to meet new people. As you can imagine, Musoki has many friends and admirers. However, Musoki has not always had an easy life. Her mother died when she was a small girl and she became responsible, with her older brother, for caring for her small brothers and sisters while their father worked. Musoki's father was sad to take her out of school, but he needed her help at home. He often has to travel to other villages and towns for work.

"I know it is difficult for you," he told her, "but please try to understand. I wish I could be home more often to see you and your brothers and sisters, but we need to have money so that you all can have clothes, and food, and go to the doctor when you're sick."

Musoki wished she could help make more money for herself and for her siblings. Her family had a small patch of land and grew passion fruit, avocados and mangos, but Musoki did not like digging in the dirt, she would much rather work with other people.

As she was walking through the market, she noticed a boy taking glass and tins to a man who buys scrap for recycling. As the boy left, Musoki introduced herself and started talking to him. He told her about collecting and selling scraps. "It's a good way to make money," he said, "because the recycle collector will buy everything that I bring them."

Musoki thought, "I could do that." She found a bag to collect recycled materials in. But there were many other young women and men collecting materials and they were quicker than she was. She was not sure if the things that she was collecting paid the most.



At the end of the day, she took all the scrap she had collected to the recycle collector. When the man handed her the money she was surprised. "That's all?" she asked.



It was barely enough to buy a little food for herself and she needed enough to help her father. She wondered what else she could do to do to earn some money.

A man approached her as she was walking down the road. He put his hand on her shoulder and told her that he would like to buy her airtime for her phone so they could talk. Musoki was scared, but she thought he might give her money and that could help her family. She told him she would think about it. On her way home, Musoki saw her friend Alice. She told her what the man said, and explained that she needed money to help her family. "Alice," she said, "what do you think I should do?" Alice understood. She also wanted to help her family. "But Musoki," she said, "do you remember our friend Beauty from our school days? She had a male who was a friend, but he had refused to help her unless she had sex with him. Then she became pregnant and he is refusing the child. Beauty's parents beat her and told her to leave their home. She is really in trouble now. I don't think you should take such a dangerous risk." Musoki knew her friend was right. She decided to run the other way if she ever saw that man again.

Musoki continued walking, thinking about what she could do to make money. She was thinking so hard she nearly bumped into her uncle Samuel, a friend of her father's she had known her whole life. Samuel had always been a good friend to their family and always encouraged her and watched out for her. She told him about her challenges.

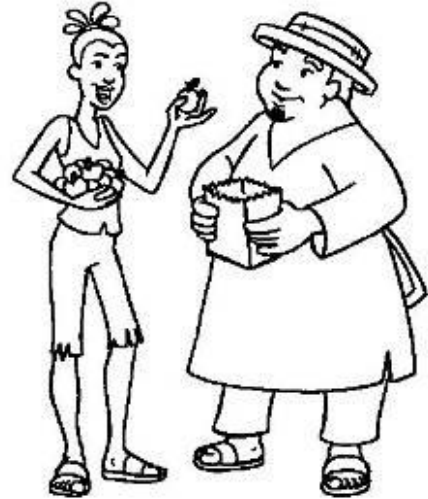
"There are so many people selling fruit in the market and I hate farming. I am no good at it," she explained, "but fruit is really the only thing my family has easily available."

"Well, what else can you do with fruit that people may want to buy?" Samuel asked. Musoki thought about this as she walked home. As she walked she got thirstier and thirstier. When she arrived home she bit into a sweet mango.

That gave Musoki an idea! She could make juice from the fruit her brother and sister grew and sell it in the market! She enjoyed being in the market and meeting and talking to people and nobody else was selling juice, only colas. She quickly went to work making different juice flavours. They were delicious.

She realized that she may need more fruit and a good location to sell her juice. She approached Samuel about the business idea.

He thought it was a great idea. People loved drinking sweet things in the hot sun and this could help him expand his business and sell more fruit.



She could also care for her younger siblings and keep them with her at the stall.

Because Musoki is curious, she started noticing things about the people who bought her juice.

For instance, she noticed that a lot more people would buy her juice and come to the stall if she gave small samples to taste how delicious her juice was. She also noticed when she was open at lunch time when people in the market ate food, more people were buying her juice.

Now Musoki sells juice and is able to help support her family. Because of this, her father is able to stay home more and has helped started taking over her care work so she can continue selling her juice. They have created an equitable work balance so she is not over burdened with care work.

She continues to think about ways to expand her business and sell her juice in larger trading centres.

### S5.4 CHART #2: My Business Ideas

My Business Idea #1...

My Business Idea #2...

## Session 6: Developing Business Skills

### List of Resource Materials for Session 6:

- S6.I CHART #3: My Business Skills

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ List of mixed Work Groups on wall
- ✓ A flip chart version of the resource material ***S6.I CHART #3: My Business Skills***
- ✓ Photocopy the resource materials ***S6.I CHART #3: My Business Skills*** for each youth

### S6.1 CHART #3: My Business Skills

<b>My Business Idea:</b>				
What general thing do I need to do for my business?	Can I do this?			Who will teach me how to do this activity?
	Yes	Maybe	No	
What specific things do I need to do for my business?	Can I do this?			Who will teach me how to do this activity?
	Yes	Maybe	No	

## Session 7: Working Together

### List of Resource Materials for Session 7:

- S7.1 VISUAL: Group & Individual Business Options
- S7.2 VISUAL: Four Business Roles
- S7.3 CHART #4: My Business Roles & Responsibilities
- S7.4 VISUAL: Business Partner versus Friend

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ List of mixed Work Groups on wall
- ✓ Create a flip chart version of the following resource materials:
  - **S7.1 VISUAL: Group & Individual Business Options**
  - **S7.2 VISUAL: Four Business Roles**
  - **S7.3 CHART #4: My Business Roles & Responsibilities**
  - **S7.4 VISUAL: Business Partner versus Friend**
- ✓ Photocopy the following resource materials for each youth:
  - **S7.3 CHART #4: My Business Roles & Responsibilities**
- ✓ One small piece of paper for each youth, with one of four roles (Leader, Treasurer, Operator, Seller) written on each of the pieces
- ✓ One small piece of paper for each youth with different body parts written on each piece (e.g. head, knee, stomach, elbow, back, shoulder, etc.)

### S7.1 VISUAL: Group & Individual Business Options

BUSINESS TYPE	ADVANTAGES 😊	DISADVANTAGES ☹️
Individual Business		
Group Business		

## S7.2 VISUAL: Four Business Roles

<b>LEADER</b>	<ul style="list-style-type: none"><li>• Leads meetings</li><li>• Final decision maker</li><li>• Sets goals</li><li>• Thinks of ways to expand and grow a business</li><li>• Motivates group members</li><li>• Solves problems that arise</li><li>• Coordinates main enterprise activities</li><li>• Is the voice for the business</li></ul>
<b>TREASURER</b>	<ul style="list-style-type: none"><li>• Manages the money</li><li>• Records all the money spent in the enterprise</li><li>• Records all the sales and profits made</li><li>• Distributes money for operating costs</li><li>• Keeps track of savings</li><li>• Pays group members</li><li>• Pays loan payments on time</li><li>• Reports on the profit and budget of the enterprise in meetings</li></ul>
<b>OPERATOR</b>	<ul style="list-style-type: none"><li>• Makes products</li><li>• Makes sure products are of good quality</li><li>• Tracks the materials being used to make products or services</li><li>• Finds suppliers for materials</li><li>• Pays suppliers for materials to run business (operating costs)</li><li>• Helps members learn how to make the product</li><li>• Transports the product to the market</li><li>• Makes sure product does not get damaged</li></ul>
<b>SELLER</b>	<ul style="list-style-type: none"><li>• Sells products directly to customers</li><li>• Collects all money from customers</li><li>• Is friendly and provides good service to customers</li><li>• Handles money from customers</li><li>• Gets feedback from customers on how they like the products and services</li><li>• Checks prices of similar products in the community</li><li>• Plans ways to get more customers</li><li>• Makes signs for enterprise to attract customers</li></ul>

### S7.3 CHART #4: My Business Roles & Responsibilities

My Business Idea:					
ROLES	RESPONSIBILITIES	Can I do this?		Would I enjoy doing this?	
		YES	NO	YES	NO
Leader					
Treasurer					
Operator					
Seller					

#### **S7.4 VISUAL: Business Partners versus Friend**

Business Partner	Friend

## Session 8: Overcoming Group Challenges

### List of Resource Materials for Session 8:

- S8.1 VISUAL: Questions for a Group Business
- S8.2 VISUAL: Steps to Resolve Conflict

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ List of mixed Work Groups on wall
- ✓ Create a flip chart version the following resource materials:
  - ***S8.1 VISUAL: Questions for a Group Business***
  - ***S8.2 VISUAL: Steps to Resolve Conflict***

## S8.1 VISUAL: Questions for a Group Business

<p><b>OUR GOALS</b></p> <ul style="list-style-type: none"> <li>- What are the goals of the business?</li> </ul>	<p><b>OUR MONEY</b></p> <ul style="list-style-type: none"> <li>- How do we make decisions about our money for our business?</li> <li>- Where will we put money we earn from our business?</li> <li>- When will money be given to each member?</li> <li>- How will we determine how much money is given?</li> </ul>
<p><b>OUR GROUP</b></p> <ul style="list-style-type: none"> <li>- How many members?</li> <li>- How do you become a member?</li> <li>- What if there is a disagreement in the group?</li> <li>- How does a person leave the business?</li> </ul>	<p><b>OUR SAVINGS</b></p> <ul style="list-style-type: none"> <li>- How much money will we save to expand our business?</li> <li>- Where will we save our money?</li> </ul>
<p><b>OUR ROLES</b></p> <ul style="list-style-type: none"> <li>- What is each member's role?</li> <li>- How will each member contribute?</li> </ul>	<p><b>OUR RECORDS</b></p> <ul style="list-style-type: none"> <li>- How will we track our money?</li> <li>- How will we track our materials and purchases?</li> <li>- How will we track our sales?</li> </ul>
<p><b>OUR RULES</b></p> <ul style="list-style-type: none"> <li>- What are rules that each member has to follow?</li> <li>- What happens if someone breaks the rules? Do they get another chance? Are they asked to leave?</li> </ul>	<p><b>IN CASE WE CLOSE</b></p> <ul style="list-style-type: none"> <li>- What happens to the money and materials if we want to end the business?</li> <li>- What happens if we have loans or debt?</li> </ul>
<p><b>OUR ACTIVITIES</b></p> <ul style="list-style-type: none"> <li>- How often will we meet?</li> <li>- How often will we work?</li> <li>- Who will work when?</li> </ul>	

## **S8.2 VISUAL Steps to Resolve Conflict**

### **1. Agree to talk**

- Do we both agree to listen to each other in a positive way?

### **2. Understand the conflict**

- What is the conflict?
- What is causing the conflict?
- What are the facts?

### **3. Understand others' point of view**

- What could the other person be thinking?
- Why do they think that way?
- Do they have a reason to be upset?

### **4. Think of possible solutions**

- What are all of the possible ways this conflict can be solved?
- What are the positives and negatives for each way to solve the conflict?

### **5. Choose the best solution**

- What solution will make everyone happy?
- Do we all agree this is the best?

### **6. Create an Agreement**

- Who will do what to make this solution happen?
- What needs to be done to make this solution happen?
- Why are these activities important?
- When will it be done?
- How will it solve the problem?

## Session 9: Observing the Market

### List of Resource Materials for Session 9:

- S9.1 STORY: Joseph's Demand & Competition
- S9.2 CHART #5: My Market Survey

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ List of mixed Work Groups on wall
- ✓ Photocopies of the following resource materials for each youth:
  - **S9.1 STORY: Joseph's Demand & Competition**
  - **S9.2 CHART #5: My Market Survey**
- ✓ Create a flip chart version of the resource material **S9.2 CHART #5: My Market Survey**

## S9.1 STORY: Joseph's Demand and Competition

Joseph and Musoki sat under a tree talking.

"You found something you like to do, and you make money at it," Joseph said to Musoki. "But what can I do? I am not good at anything."

Musoki looked at Joseph and suddenly had an idea. "Your family has always had chickens and they have been a source of food for you and your neighbours. What if you expand your business and raise a lot of poultry and eggs to sell in the market to other businesses?"

Joseph became excited. "Yes! I can do that. My mother has a lot of knowledge about how to breed chickens and raise chickens, we could make a lot of money."

Musoki smiled and shook her head, "Why don't you try it out first and see what happens."



Joseph went home and spoke to his family. They were excited about the opportunity. Together they bred chickens and started collecting eggs for Joseph to sell in the market.

Joseph went to the market to sell his eggs to wholesalers who were buying lots of eggs. He made a sign and called out "Eggs! Get your eggs! Lots of eggs for sale!"

Joseph walked around and around, but none of the wholesalers were interested. They already had egg farmers they were buying from. One of the farmers came up to him and yelled "Hey, don't steal our customers! You are not wanted here!" The farmer's look told Joseph to get out of there... fast!

As Joseph walked away in a hurry he heard a 'crunch,' 'crunch,' 'crunch' noise. He looked down and realized almost half of the eggs were broken as he rushed away.



Joseph felt tired and sad.

It seemed as if nobody was interested in his eggs and now so many of them were broken! He would never make any money this way.

Joseph thought to himself, "What can I do that would make customers choose me instead of others?" He could not think of anything.

As he walked home, he heard more eggs crack. Joseph thought about what his wholesalers' needs were. They needed to transport the eggs they buy a long ways into the cities. What if he packaged his eggs to make sure that none of them cracked and grouped them together for wholesalers to easily sell to grocery stores? That could work!

As he walked home, a mother called from a house, "I see your sign, do you have eggs there?" She asked. "I need some eggs. Do you have any chickens too? I could not go to the market today because I needed to farm our land and take care of my little ones."

Joseph happily sold the eggs to the women. He told her that he would be bringing more eggs next week and he could drop them off at her home. The women appreciated this delivery service, it would save her so much time and she could care for her children and work in the fields.

Joseph realized there were many customers for his egg business. He could also sell chickens too in the market to expand his products and services and make his business different and more attractive to his customers.

Over the next weeks Joseph created an action plan at his home.

He went to different homes in rural areas and explained his delivery service. Some families were very interested.

He worked with his younger sister who had sewing skills and together they created a good package to transport and sell his eggs to wholesalers.



He asked his father to help him speak to wholesalers. He knew wholesalers may find their family business more credible than if he just sold them alone. One of the wholesalers liked the packaging that Joseph had designed. Joseph offered a discount for the wholesaler to buy a lot of eggs and soon they had a strong customer relationship with the wholesaler.

His younger brother wanted to help out with the business. Together with Joseph he started roasting chickens in the market and brought in more money for their family.

Now Joseph and his sister travel to the market to sell eggs and chickens and deliver eggs to families in the community!

## S9.2 CHART #5: My Market Survey

In the right column next to questions 1 and 2, make a mark every time you see someone buying or selling the same product or service as in your business idea. For questions 3 and 4, write the location and price.

<b>My Business Idea:</b>		
1. How many people were selling it?		
2. How many customers did you observe?		
3. What time of day were people buying?		
4. Where did people buy from?		
5. At what price?		
<b>Answer the next two questions after the walk</b>	<b>YES</b>	<b>NO</b>
6. Is there a demand for my product/ service?		
7. What can I do to differentiate myself from the competition?		

## Session 10: Understanding the Market

### List of Resource Materials for Session 10:

- S10.1 STORY: Maria's Seasonal Changes
- S10.2 VISUAL: Seasonal Calendar
- S10.3 CHART #6: My Business Calendar

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ List of mixed Work Groups on wall
- ✓ Youth's completed **S9.2 CHART #4: My Market Survey**
- ✓ 4 pieces of flip chart paper taped together with the **S10.1 VISUAL: Seasonal Calendar**
- ✓ Create a flip chart version of the resource materials:
  - **S9.2 CHART #4: My Market Survey** (from past session)
  - **S10.2 CHART #6: My Business Calendar** for each youth
- ✓ Photocopy the following resource materials for each youth:
  - **S10.1 STORY: Maria's Seasonal Changes**
  - **S10.3 CHART #6: My Business Calendar** for each youth

## **S10.1 STORY: Maria's Seasonal Changes**

It was the beginning of the dry season and plants and flowers were blooming.

Maria met with her Business Mentor, Dembe to collect materials and set up a bee hive. She worked with Dembe to learn how to manage her bees properly and plant crops and flowers close by for the bees to pollinate to make honey.

Maria and Dembe sat together and discussed how her bee keeping business was going.

"I am excited to get honey and start making profits!" Maria said.

"You need patience Maria." Dembe replied, "It takes time for the bees to make honey."

"But I need money now!" Maria said.

"I understand the need to make money right away, but this business does not make money right away. You need three months for bees to be making honey. It also depends on the season. As a bee keeper and working in this community, it is important to think of other ways to make money while you wait for your honey."

"I do not know what else I could do. I do not have any other skills!" Maria replied.

"I do not think that is true." Dembe said, "You are very good at selling and creative at coming up with different packaging designs and presentations. What could you possibly do from that with different businesses, peers and family members you know in the community?"

"Well my auntie grows cocoa and beans on her plot of land. I could speak to her about helping her grow her business and think of different customers and ways to package them. But she does not listen to me or like me."

"Let me speak with her." Dembe said. "You would be surprised. Your aunt has spoken to me about your business and what you are doing. I think she is impressed and proud of your business and the initiative you are taking. It has helped in the family and in the community."

"Really?" Maria said puzzled. Her aunt had always been very mean to her.

Dembe smiled. "Sometimes, people can be rigid in their ways. But we need to support each other. Especially women supporting other women. This is how things will change and be more equal.

Maria thought more about the ideas Dembe had given to her. She knew she had some ideas to help Musoki in her juice selling business to improve the way the juice was packaged. She also realized there could be other customers Musoki to sell to - like children at school, or in other markets.



She thought, perhaps Mugisa could help too transporting juice with his bicycle. Both Musoki and Mugisa thought it was a great idea and the three got to work developing a business agreement of how they would work and share the profits.

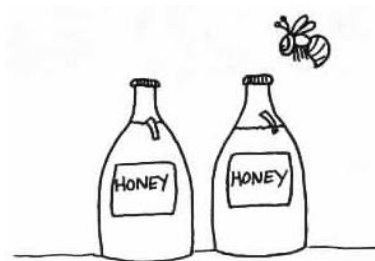
After some time her aunt approached her to consider ways to improve her cocoa and bean packaging and selling. It was a difficult conversation. At first her aunt expected her to do all the extra work and give her all of the money. Maria was respectful, but explained that if she had money she could help improve her sister and her's life and education. She would prove she would use the money to contribute to the whole family's wellness, but she needed to be trusted.

"Okay." Her aunt finally agreed. "But I will be watching you carefully."

After three months, Maria's bees were making honey and she was able to take it out of the hives, and now she had new places to sell the honey and ways to transport it around the community.

Plus she was building trust in her aunt and her aunt was building trust in her.

She bottled the honey and was able to sell many jars in markets where there were not many honey sellers.



She used his money to buy more materials to expand his business. She had lots of money left over. He wanted to spend it all and buy new clothes and maybe a new radio. Her sister would love that.

"Maria, you must be careful what you do with that money." Dembe advised. "We are coming to the rainy season and bees will not make as much honey. You must take care to save money for your expenses."

Maria thought about Dembe's advise. Even though he wanted to spend all of the money she earned, Maria knew Dembe was right. She decided to save her money. She knew that was more important for financial security in bad times and to continue to prove to her aunt that she was responsible and a good business partner.

## S10.2 VISUAL: Seasonal Calendar

ACTIVITY	January	February	March	April	May	June	July	August	September	October	November	December
Weather												
Holidays												
Farming												
Food Availability												
Food Prices												

### S10.3 CHART #6: My Business Calendar

ACTIVITY	January	February	March	April	May	June	July	August	September	October	November	December
My Demand												
My Price												
My Workload												

## Session 11: Meeting Customer's Needs

### List of Resource Materials for Session 11:

- S11.1 CHART #7: My Customers
- S11.2 STORY: Winnie's Business Location
- S11.3 CHART #8: My Business Location

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ Create a list of Work Groups
- ✓ Create 3 flip chart versions of the resource material: **S11.1 CHART #7: My Customers**
- ✓ Create 1 flip chart version for the following resource materials:
  - **S11.3 CHART #8: My Business Location**
  - **S11.4 Travelling Around vs. One Location**
- ✓ Photocopy the following resource materials for each youth:
  - **S11.1 CHART #7: My Customers**
  - **S11.2 STORY: Winnie's Business Location**
  - **S11.3 CHART #8: My Business Location**

### S11.1 CHART #7: My Customers

My Business Idea:		
Who would buy it?	Why would they buy it?	How much would they pay for it?

## S11.2 STORY: Winnie`s Business Location

Winnie grew up in a village in the valley. One year it rained a lot and the water took everything she had. Her family went to live in the city, where her father went to work building bricks and working at a mechanic shop.



She was always interested in fixing things and how things worked. She enjoyed taking her family's mobile phone apart and putting it back together.

Winnie was happy until her father got sick and Winnie came back to stay with her Uncle and help him harvest beans. She was worried because her father had always told her Uncle's land had a lot of stones and little water. He did not know if her Uncle would make enough money. She needed to make money on his own.

While looking for work, she noticed people selling different things in the market and on the side of the main road.

Some of them had many customers. One boy sold candy near a school. All the children would buy candy from him as they walked by.

Winnie noticed that other businesses had very few customers. One woman sold vegetables outside her home. But her home was not on a main road. It was not busy and many of her vegetables would spoil because nobody bought them.

Winnie started to notice that the location of businesses made a big difference in how many customers they could attract. As she walked through a market fair, she learned a lot about running a business by watching other businesses. Still, she could not any work for herself. She needed to make money.

Winnie sat down near the market. She did not know what to do. She saw a women rushing down the road. She looked distressed. In her hand she had a broken mobile phone.

Winnie went over and asked if the woman needed any help. "I need to go fast to send a message, this mobile phone is not working."

"Let me take a look at it and maybe I can fix it." Winnie offered.

"But you are only a girl. How would you know. Anyways, I am in a rush and must go. Look at the phone and if you can fix it bring it to my home. It is down the road there." The woman rushed off.

Winnie took the phone back to her Uncle's house and took the phone apart. Her Uncle greeted her and she told him of what happened. She realized it was an easy fix and wondered if she could possibly fix other things for the woman for money. She brought the repaired mobile phone to the woman's house the next day.

"You fixed it! I cannot believe a girl could do such a thing." Said the woman.

"I am a fast learner." Winnie replied. "I am also good at fixing many things. My father taught me from his work in the city. If you have any other electrical things to fix, like lights or radios or maybe even machinery, I would be happy to fix for a small fee."

"As a matter of fact I do. I also work in a female cooperative milling maize. There are always things breaking down there. Come by and there might be work for you to do. But what will your parents say? It does not seem right for a girl to be fixing things like this."

Winnie was not sure what her Uncle or her father and mother would say. It wasn't a normal job for a girl, but it seemed like a profitable area of work. Especially to support other women in their business.

She approached her Uncle that night about the business idea. He was not angry, but he was concerned. "What about your safety Winnie? It is not right for you to be moving around the community like this. People may get the wrong idea. I know you are a smart girl who does not want to get into trouble. Let me come with you tomorrow to the cooperative and speak with the cooperative and business people I know in the market, maybe we can find a solution."

The next day Winnie and her uncle went to the cooperative and Winnie worked with the women to identify many things that needed repairs. "Well can you fix it?"

"I think so," said Winnie, "but I need a place to work."

Her uncle thought for a moment. "For the current time, you can do other repairs on the side of my food stall to advertise your repair services. As your business grows Winnie, we can find a real work space but also a space that is safe for you." We will make this work!

### S11.3 CHART #8: My Business Location

<b>My Business Idea:</b>		
Where can I offer my products or services?	How can this location help me sell my products or services?  Is it safe?	
What markets or fairs could I sell my products or services?	Place	Dates of market

## Session 12: Attracting Customers

### List of Resource Materials for Session 12:

- S12.1 VISUAL: Travelling Around versus One Location
- S12.2 CHART #9: How Would I Attract Customers

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ Create List of Work Groups
- ✓ Create a flip chart version of the following resource materials:
  - **S12.1 VISUAL: Travelling Around versus One Location**
  - **S12.2 CHART #9: How Would I Attract Customers?**
- ✓ Photocopy the resource materials **S12.2 CHART #9: How Would I Attract Customers** for each youth
- ✓ Photocopy and cut out 50 of the 1 ACTION! Money Bills
- ✓ Photocopy and cut out 25 of the 2 ACTION! Money Bills

### **S12.1 VISUAL: Travelling Around vs. One Location**

Travelling Around	One Location

### S12.2 CHART #9: How Would I Attract Customers?

My Business Idea:	
What would I <u>do</u> differently to attract more customers?	What would I <u>say</u> differently to attract more customers?

## Session 13: Calculating Costs

### List of Resource Materials for Session 13:

- S13.1 STORY: Maria's Living Costs
- S13.2 CHART #10: My Living Costs & Wants
- S13.3 STORY: Maria's Business Costs
- S13.4 CHART #11: My One-Time Costs
- S13.5 CHART #12: My Operating Costs
- ANSWER SHEET – CHART #10: Maria's Living Costs & Wants
- ANSWER SHEET – CHART #11: Maria's One-Time Costs
- ANSWER SHEET – CHART #12: Maria's Operating Costs

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ List of mixed Work Groups on wall
- ✓ Photocopy the following resource materials for each youth:
  - **S13.1 STORY: Maria's Living Costs**
  - **S13.2 CHART #10: My Living Costs & Wants**
  - **S13.3 STORY: Maria's Business Costs**
  - **S13.4 CHART #10: My One-Time Costs**
  - **S13.5 CHART #11: My Operating Costs**
- ✓ Create flip chart versions of the following resource materials:
  - **S13.4 CHART #10: My One-Time Costs**
  - **S13.5 CHART #11: My Operating Costs**
- ✓ Review all stories in the session and their calculations

### S13.1 STORY: Maria's Living Costs

Maria and her sister Faith live with her Auntie. Maria does not like living there because her Auntie treats them differently from her own children. She makes Maria do more chores and more work on the farm.

Her Auntie told Maria that she does not have money to pay for her sister's school fees but Maria has promised to pay her back. She really wants Faith to have a good education.

Maria's Auntie does not think Maria has any skills and can do any other work.



But Maria knows that is not true. She could be a honey producer and sell jars of honey with the support of a woman's beekeeping cooperative.

They had taught her the basics of how to care for bees and Maria was in the process of starting her own beehives and honey business

Maria's friends were impressed with her skills and ambitions. They all agreed to help and support Maria get her business started.

Maria and Musoki walked in the village.

Maria had to buy food for her family for the week.

She bought a bag of rice, a bushel of bananas, vegetables, three chickens and oil. The cost for the items was:

Rice = 5,000 shillings

Bushel of matoke = 10,000 shillings

Vegetables = 5,000 shillings

Oil = 5,000 shillings

1 chicken = 20,000 shillings

Maria paid Mugisa 5,000 shillings to deliver the goods back at her Auntie's home with his bicycle delivery service. It was too much for her to carry.

Maria bought credit for her family's phone for 20,000 shillings. That would last one week.



As they walked, Musoki noticed that Maria had a slight limp.

Maria explained, "It is my sandals. They are so worn out that every stone I walk on hurts my feet."

Maria said that she would love to buy a new pair of sandals, but they cost 50,000 and her Auntie would not pay for them.

It is so exciting thinking about the things that I will be able to buy with the money I make from selling my jars of honey." Maria said.

But then she remembered that she still had to repay her Auntie 100,000 for Faith's school fees. She was trying to save 5,000 shillings every week.

"I still think that selling honey is a better way to repay my debt to my Auntie than working only for her in her home." Maria said confidently.



### S13.2 CHART #10: My Living Costs & Wants

My Business Idea:					
Living costs for the month	How many	x	Cost for one	=	Total cost
TOTAL LIVING COSTS					

Wants for the month	How many	x	Cost for one	=	Total cost
TOTAL WANTS					

### S13.3 STORY: Maria's Business Costs

Musoki and Maria sat down and started to talk about how Maria would start her business.

Musoki asked Maria how many jars of honey she could produce from her bees each month. Maria explained that she could likely produce 100 jars to sell every four months. That would be 25 jars per month.



They wrote down all of the things that Musoki would need to start her bee colony. Maria also went to the honey cooperative to check and confirm all of the equipment she needed. She was happy to get the women's help and mentorship.

"I know a man who sells recycled materials. Let's go and see how much it would cost for the items you need," Musoki said.



Musoki and Maria then went to the market to do research and find the best prices for all the items they needed. They looked around to find the best price.

### **Materials for beehive**

Wood & hive frames - 90,000 shillings

Suit & veil - 6,000 shillings

Boots - 10,000 shillings

Gloves - 2,000 shillings

Bee smoker - 30,000 shillings

Hive tool or knife - 11,500 shillings

Feeder - 1,000 shillings

*PLEASE INCLUDE OTHER LOCAL MATERIALS REQUIRED IF APPROPRIATE & COSTS*

### **Materials to extract and jar honey**

Honey jars - 500 shillings per jar

Brush - 1,000 shillings

2 cooking pots - 1,250 shillings

Ladle - 1,000 shillings

Sacks - 200 shillings per sack (one sack per one jar of honey)

String - 4000 shillings for a spool that would cover 100 jars of honey

*PLEASE INCLUDE OTHER LOCAL MATERIALS REQUIRED IF APPROPRIATE & COSTS*

As they walked home, Maria noticed a bright bus sign used to attract customers. She thought that a sign such as this would be a great way to attract her own customers. Musoki told her that it cost about 5,000 shillings to have such a sign made.

"And, next time I buy jars, I'll pay the 2,000 shillings and go on the bus," Maria told Musoki.

Maria also realized she needed a space to set up her beehive. She knew her aunt would probably charge her for space, likely 50,000 a month. That could be expensive.



S13.4 CHART #11: My One-Time Costs

My Business Idea:					
ONCE Items I will only buy once	How many	x	Cost for one	=	Total cost
TOTAL ONE-TIME COSTS					

S13.5 CHART #12: My Operating Costs

My Business Idea:					
ALWAYS Items I will buy every month	How many each month	x	Cost for one	=	Total cost
TOTAL OPERATING COSTS					

## ANSWER SHEET – CHART #10: Maria's Living Costs & Wants

My Business Idea: Beekeeping & Honey Jar Seller					
Living costs	How many	×	Cost for one	=	Total cost
Rice	1 bag	X	5,000	=	5,000
Matoke	1 bushel	X	10,000	=	10,000
Vegetables	1 bag	X	5,000	=	5,000
Oil	1 jar	X	5,000	=	5,000
Chicken	1	X	20,000	=	20,000
Transportation	1 way	X	5,000	=	5,000
Mobile credit	1	X	20,000	=	20,000
Savings	Once per week	X	5,000	=	5,000
TOTAL LIVING COSTS					75,000/week 300,000/month (75,000x4wks)

Wants for the month	How many	×	Cost for one	=	Total cost
Sandals	1	X	50,000	=	50,000
TOTAL WANTS					50,000/month

### ANSWER SHEET - CHART #11: Maria's One-Time Costs

My Business Idea: Beekeeping & Honey Jar Seller					
ONCE Items I will only buy once	How many	x	Cost for one	=	Total cost
Beehive materials					
Wood & hive frames	1	X	90,000	=	90,000
Suit & face mask (veil)	1	X	6,000	=	6,000
Boots	1 pair	X	10,000	=	10,000
Gloves	1 pair	X	2,000	=	2,000
Bee smoker	1	X	30,000	=	30,000
Hive tool/knife	1	X	11,500	=	11,500
Feeder	1	X	1,000	=	1,000
Honey processing, packaging & selling materials					
Cooking pot	2	X	1,250	=	2,500
Brush	1	X	1,000	=	1,000
Ladle	1	X	1,000	=	1,000
Sign	1	X	5,000	=	5,000
TOTAL ONE-TIME COSTS					<b>160,000</b>

## ANSWER SHEET - CHART #12: Maria's Operating Costs

My Business Idea: Beekpeeing & Honey Jar Selling					
ALWAYS Items I will buy every month	How many each month	x	Cost for one	=	Total cost
Honey jar	100 every 4 months	X	500	=	50,000 (every 4 months)
	25 every month				12,500 (every month)
Sack	100 every 4 months	X	200	=	20,000 (every 4 months)
	25 every month				5,000 (every month)
String	1 every 4 months	X	4,000	=	4,000 (every 4 months)
					1,000 (every month)
Bus transportation	1 every 4 months	X	2,000	=	2,000 (every 4 months)
					500 (every month)
Rent	1 every month	X	50,000	=	200,000 (every 4 months)
					50,000 (every month)
TOTAL OPERATING COSTS					276,000 every 4 months
					69,000 every month

## Session 14: Sourcing Start-Up Items

### List of Resource Materials for Session 14:

- S14.1 CHART #13: My Total Start-Up Costs
- S14.2 STORY: Maria's Cost Decisions
- S14.3 CHART #14: My Start-Up Items
- S14.4 CHART #15: My Money Sources

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ List of mixed Work Groups on wall
- ✓ Photocopy the following resource materials for each youth:
  - **S14.1 CHART #13: My Start-Up Costs**
  - **S14.2 STORY: Maria's Cost Decisions**
  - **S14.3 CHART #14: My Start-Up Items**
  - **S14.5 CHART #15: My Money Sources**
- ✓ Create flip chart versions of the following resource materials:
  - **S14.1 CHART #13: My Total Start-Up Costs**
  - **S14.3 CHART #14: My Start-Up Items**
  - **S14.4 VISUAL: Business Supporters in our Community**
  - **S14.5 CHART #15: My Money Sources**
- ✓ The completed flip chart versions from Session 13 for Maria's Business:
  - **S13.3 CHART #11: My One-Time Costs**
  - **S13.4 CHART #12: My Operating Costs**
- ✓ Review all stories in the session and their calculations

S14.1 CHART #13: My Total Start-Up Costs

My Business Idea:
TOTAL ONE-TIME COSTS [Chart #10]
+
TOTAL OPERATING COSTS [Chart #11]
=
TOTAL START-UP COSTS

## S14.2 STORY: Maria's Cost Decisions

When they got home, they added up all the items on the business start-up chart and realized that Maria needed 436,000 shillings to start her business.

"I have 200,000 shillings, but I need 60,000 to help pay for my family's food and rent. So I have only 140,000 shillings to start my business."



Musoki and Maria then talked about how she could start her business with less money. "I do not want to get a loan from anyone because my family already has a loan they are trying to pay back. It is not good to have too much debt." Maria said.



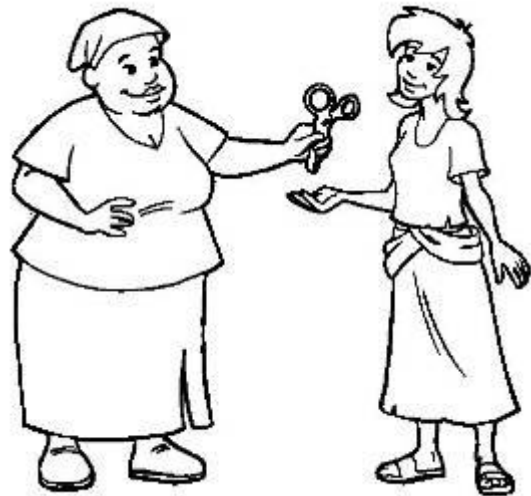
Maria thought she could start by making her own protective gear instead of purchasing materials in the market. She could make a veil out of a hat and an old mosquito net. Maria realized that paying for transportation to the vendor and a sign for attracting customers were good ideas, but, those ideas would have to wait until she had more money to spend.

She could also focus only on purchasing goods to start her beehive first and buy other materials to extract the honey later when she could save more of her money.

Lastly, when it came to rent, she went to the women beekeeping cooperative and they said they would help her set up her beehive on their property and not pay for the first three months as she got set up. After that they would charge her 20,000.

Maria used the 100,000 shillings she had to buy the bee hive material. She was also able to borrow a knife from a neighbour and use a bee smoker from the women's beekeeping cooperative. She made her own veil and borrowed the rest of the needed protective gear from cooperative.

Maria collected enough materials to start her bee hive. She continued to work for her Aunt to save her money as the bees produced honey. Finally she was able to make 100 jars of honey after four months. Then she began to sell her jars near Musoki's juice stand in the market.



### S14.3 CHART #14: My Start-Up Items

[illegible]

#### S14.4 VISUAL: Business Supporters in our Community

My Business Idea:		
SUPPORTER	NAME	How can they support my business?
Family Members		
Community Group or Organizations		
Government		
Financial Providers		
Peers		
Local Business Owners & Mentors		
Other		

### S14.5 CHART #15: My Money Sources

My Business Ideas:	
Where I will get money to start my business	Amount of money
<i>YIA Start-Up Grant</i>	
TOTAL AMOUNT OF MONEY TO START MY BUSINESS	

TOTAL BUSINESS START-UP COSTS

--

## Session 15: Making Profit

### List of Resources for Session 15:

- S15.1 PROFIT SCENARIOS #1, #2, #3, #4
- S15.2 VISUAL: Sales & Profit
- S15.3 CHART #16: My Profit
- S15.4 VISUAL: Forecasting
- ANSWER SHEET – PROFIT SCENARIOS #1-4

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ List of mixed Work Groups on wall
- ✓ Photocopy the following resource materials for each youth:
  - **S15.1 PROFIT SCENARIOS #1, #2, #3, #4**
  - **S15.3 CHART #16: My Profit**
- ✓ Create flip chart versions of the following resource materials:
  - **S15.2 VISUAL: Sales & Profit**
  - **S15.3 CHART #16: My Profit**
  - **S15.4 VISUAL: Forecasting**
- ✓ Review all scenarios in the session and their calculations

## S15.1 PROFIT SCENARIO #1: Maria Earns Profit

Maria is ready to make her first 100 jars. She collects her materials and spends 150,000 shillings on the other supplies she will need her rent for working space.

She uses all her supplies to make the 100 jars. When the jars are ready, she starts selling them in the market. By the end of the four months, she sells all 100 jars for 5,000 shillings each.



Can you help Maria calculate her profit for the four months?



## S15.1 PROFIT SCENARIO #2: Maria's Operating Costs Increase

Maria spends 150,000 shillings on her supplies and rent.



She also decides to travel to the market by bus, which costs her 2,000 shillings for one round trip. She goes 4 times in one month.

She uses all her supplies to make the 100 jars. By the end of the four months, Maria sells all 100 jars for 5,000 shillings each.



Can you help Maria calculate her profit for the four months?

How has it changed?

Why?



### S15.1 PROFIT SCENARIO #3: Maria's Sales Decrease



Maria spends 150,000 shillings on her supplies and rent.

She uses all her supplies but was only able to get 90 jars of honey from her bees. By the end of the four months, Maria sells the 90 jars for 5,000 shillings each.



Can you help Maria calculate her profit for the four months?

How has it changed?

Why?

## S15.1 PROFIT SCENARIO #4: Maria's Profit Increases



Maria spends 150,000 shillings on her supplies and rent.

She uses all of her supplies to make the 100 jars.

This time, she decides to increase her price.

By the end of the three months, Maria sells all 100 jars for 6,000 shillings each.



Can you help Maria calculate her profit for the four months?

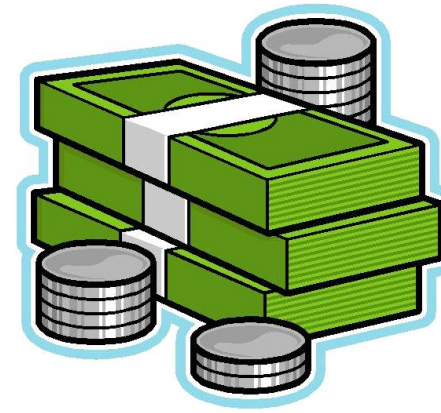
How has it changed?

Why?

**S15.2 VISUAL: Sales & Profit**

**SALES = Number of items sold x Price of 1 item**

**PROFIT = Sales - Operating Costs**



### S15.3 CHART #16: My Profit

My Business Idea:

HOW MANY ITEMS WILL I SEE EACH WEEK?



PRICE FOR ONE ITEM

[Chart #5]



SALES



TOTAL OPERATING COSTS

[Chart #12]



PROFIT

#### **S15.4 VISUAL: Forecasting**



### **FORECASTING**

**Using information around us to think about what the future will look like.**

**Preparing for the future.**

**Thinking of possible problems and finding solutions to prevent them.**

## ANSWER SHEET - PROFIT SCENARIOS #1-4

### PROFIT SCENARIO #1:

$$\begin{aligned}\text{Sales} &= 100 \text{ jars} \times 5,000 \text{ shillings} \\ &= 500,000\end{aligned}$$

$$\text{Operating Costs} = 150,000$$

$$\begin{aligned}\text{Profit} &= \text{Sales} - \text{Operating Costs} \\ &= 500,000 - 150,000 \\ &= 350,000\end{aligned}$$

*Maria's profit is 350,000 shillings for four months.*

### PROFIT SCENARIO #2:

$$\begin{aligned}\text{Sales} &= 100 \text{ jars} \times 5,000 \text{ shillings} \\ &= 500,000\end{aligned}$$

$$\begin{aligned}\text{Operating Costs} &= \text{Supplies \& rent + extra transportation costs} \\ &= 150,000 + (2,000 \text{ shillings} \times 4 \text{ times/month} \times 4 \text{ months}) \\ &= 150,000 + 32,000 \\ &= 182,000\end{aligned}$$

$$\begin{aligned}\text{Profit} &= \text{Sales} - \text{Operating Costs} \\ &= 500,000 - 182,000 \\ &= 318,000\end{aligned}$$

*Maria's profit is 318,000 shillings for four months. It has gone down because her operating costs went up and she was spending more money.*

PROFIT SCENARIO #3:

$$\begin{aligned}\text{Sales} &= 90 \text{ jars} \times 5,000 \text{ shillings} \\ &= 450,000\end{aligned}$$

$$\text{Operating Costs} = 150,000$$

$$\begin{aligned}\text{Profit} &= \text{Sales} - \text{Operating Costs} \\ &= 450,000 - 150,000 \\ &= 300,000\end{aligned}$$

*Maria's profit is 300,000 shillings for four months. It has gone down because her sales went down. She did not sell as many jars.*

PROFIT SCENARIO #4:

$$\begin{aligned}\text{Sales} &= 100 \text{ jars} \times 6,000 \text{ shillings} \\ &= 600,000\end{aligned}$$

$$\text{Operating Costs} = 150,000$$

$$\begin{aligned}\text{Profit} &= \text{Sales} - \text{Operating Costs} \\ &= 600,000 - 150,000 \\ &= 450,000\end{aligned}$$

*Maria's profit is 450,000 shillings for four months. It has gone up because her sales went up because she increased the cost per jar.*

## Session 16: Budgeting Profit

### List of Resources for Session 16:

- S16.1 BUDGETING SCENARIOS #1, #2, #3
- S16.2 VISUAL: Budgeting
- S16.3 CHART #17: My Budget
- ANSWER SHEET – BUDGETING SCENARIO #1
- ANSWER SHEET – BUDGETING SCENARIO #2
- ANSWER SHEET – BUDGETING SCENARIO #3

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ List of mixed Work Groups on wall
- ✓ Photocopy the following resource materials for each youth:
  - **S16.1 BUDGETING SCENARIOS #1, #2, #3**
  - **S16.3 CHART #17: My Budget**
- ✓ Create flip chart versions of the following resource materials:
  - **S16.2 VISUAL: Budgeting**
  - **S16.3 CHART #17: My Budget**
- ✓ Review all scenarios in the session and their calculations

## S16.1 BUDGET SCENARIO #1: Maria Budgets for the First Time



Maria spends 150,000 shillings on her supplies and rent for her business. She makes 100 jars.

By the end of the four months, Maria sells all 100 jars for 5,000 shillings each.

What is Maria's profit for that period?



Maria gives 60,000 each month to her family for living costs.

Maria is very excited to have extra money. She buys a gift for her sister Faith for 25,000. She decides to spend 50,000 shillings on a new pairs of sandals and 35,000 shillings on new clothing. She is thrilled with her new purchases



After buying the sandals and clothing, Maria returns home to make more jars of honey. She realizes that she has not enough supplies or any money left to buy new supplies for the next four months!!!

## S16.2 BUDGET SCENARIO #2: Maria Budgets for the Second Time



Maria returns some of her clothing and sandals and gets 85,000 shillings back from the vendor.

Maria spends 85,000 shillings on her supplies & rent, but she is only able to buy enough for 60 jars of honey.

She makes 60 jars and sells them for 5,000 shillings each.

What is Maria's profit for the three months?



Maria explains to her family that she does not have enough money to support living costs. She is assertive and explains that if her business is to succeed she needs to invest in her business regular operating supplies. It will help her family succeed in the long run.

Her family agrees that she only has to give 30,000 each month.

She then remembers to pay for her operating costs first so she can produce new honey in the next four months.

She keeps 150,000 shillings to buy supplies and pay for rent.

She then buys a small gifts for her friends totaling 85,000.

After returning home she realizes that she did not save any of her money to pay her Auntie for Faith's school fees or to grow her business in the future!



### S16.3 BUDGET SCENARIO #3: Maria Budgets for the Third Time



Maria spends 150,000 shillings on her supplies. She makes 100 jars.

By the end of the four months, Maria sells all 100 jars for 5,000 shillings each.

What is Maria's profit for that week?



Maria puts aside 30,000 per month for the next four months for her family's living costs.

She then remembers to pay for her operating costs first, before spending money on anything else and puts aside 150,000 for future supplies.



She then decides that of all her responsibilities she wants to save money to expand her business and to pay her Auntie.

She realizes she also needs new sandals because her sandals have a hole and is painful when she works in her business.

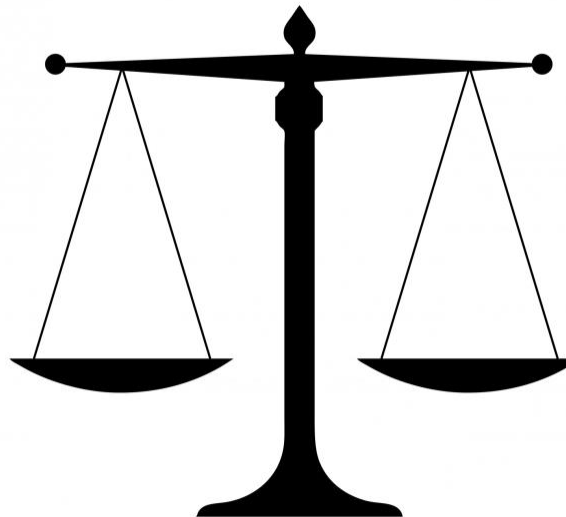
She decides to put 15,000 shillings in a safe place each month and spend 20,000 shillings on sandals only. They were not as fashionable as the more expensive 50,000 sandals, but they were good quality and just as good.

**S16.2 VISUAL: Budgeting**

**BUDGETING:** Balancing the money we have coming in (sales) and money we are spending or putting away for a later time (expenses).

**MONEY IN = MONEY OUT**

**MONEY IN**  
Sales



**MONEY OUT**

Expenses:

- Living Costs
- Operating Costs
- Savings
- Loan Payments
- Wants

### S16.3 CHART #17: My Budget

<b>My Business Idea:</b>			
<b>MY TOTAL INCOME</b>			
My Sales	+	Other Income	
=			
<b>MY TOTAL EXPENSES</b>			
Operating Costs [Chart #12]	Living Costs [Chart #10]	Savings	Loan Payments
+	+	+	
Wants [Chart #10]			

## ANSWER SHEET - BUDGET SCENARIO #1

My Business Idea: Beekeeping & honey jar seller	
<b>MY TOTAL INCOME</b> 500,000	
<b>My Sales</b>  = 100 jars x 5,000 shillings = 500,000	<b>Other Income</b>

=

MY TOTAL EXPENSES			
500,000			
<b>Operating Costs</b> [Chart #12]  = 150,000	<b>Living Costs</b> [Chart #10]  = 60,000/month x 4mo = 240,000	<b>Savings</b>	<b>Loan Payments</b>
	<b>Wants</b> [Chart #10]  = 25,000 + 50,000 + 35,000 = 110,000		

## ANSWER SHEET - BUDGET SCENARIO #2

My Business Idea: Beekeeping & honey jar seller	
<b>MY TOTAL INCOME</b> 445,000	
<b>My Sales</b>  = 60 jars x 6,000 shillings = 360,000	<b>Other Income</b>  = 85,000 shillings (returned from clothes/sandals)



MY TOTAL EXPENSES			
360,000			
<b>Operating Costs</b> [Chart #12]  = 85,000 + 150,000 (future honey jars)  = 235,000	<b>Living Costs</b> [Chart #10]  = 30,000/month x 4mo = 120,000	<b>Savings</b>	<b>Loan Payments</b>
	<b>Wants</b> [Chart #10]  = 85,000		



### ANSWER SHEET - BUDGET SCENARIO #3

My Business Idea: Beekeeping & honey jar seller	
<b>MY TOTAL INCOME</b> 500,000	
<b>My Sales</b>  = 100 jars x 5,000 shillings = 500,000	<b>Other Income</b>



MY TOTAL EXPENSES			
500,000			
<b>Operating Costs</b> [Chart #12]  = 150,000 + 150,000 (future honey jars)  = 300,000	<b>Living Costs</b> [Chart #10]  = 30,000/month x 4mo = 120,000	<b>Savings</b>  = 15,000/month x 4mo = 60,000	<b>Loan Payments</b>
	<b>Wants</b> [Chart #10]  = 20,000		



## Session 17: Work Planning

### List of Resources for Session 17:

- S17.1 CHART #18: My Business Goal
- S17.2 CHART #19: My Business Activities
- S17.3 STORY: Maria's Money Problem
- S17.4 VISUAL: My Business Tracker Example

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ List of mixed Work Groups on wall
- ✓ Print and staple together the ***YIA My Business Tracker*** for each youth
- ✓ Photocopy the following resource materials for each youth:
  - ***S17.1 CHART #18: My Business Goal***
  - ***S17.2 CHART #19: My Business Activities***
  - ***S17.3 STORY: Maria's Money Problem***
- ✓ Create flip chart versions of the following resource materials:
  - ***S17.1 CHART #18: My Business Goal***
  - ***S17.2 CHART #19: My Business Activities***
  - ***S17.4 VISUAL: My Business Tracker Example***
- ✓ Collect 15-20 random small items (i.e. hat, coin, rock, pen lid, leaf, candy, pencil, etc.)

### S17.1 CHART #18: My Business Goal

**My Business Idea:**

"In 6 months my business will look like this..."

My business goal is to start a

\_\_\_\_\_ business

that will make a profit of \_\_\_\_\_ each week

by this date \_\_\_\_\_

### S17.2 CHART #19: My Business Activities

My Business Idea:												
Activities I will do to start and run my business	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12

### S17.3 STORY: Maria's Money Problem

Maria bought all of her start-up items and worked hard to make 100 jars of honey. She was ready to start selling!

She went to the market with Musoki to sell her honey. On the first day she had two customers buy one jar each. Maria charged both 5,000 shillings.



Maria was so excited about her sale! She knew she had to buy more materials to continue running her business next week so she bought 5 new empty jars for 500 shillings and 1 large package of string for 4,000 shillings.

Maria went to the market the next day to try and sell her honey but nobody was interested.

Later on in the week one customer was interested in buying 5 jars. Maria decided to give the customer a discount and sold the baskets for 4,500 shillings each. She used the money to buy five new jars for 500 shillings each.

Maria went to the market and purchased food for her Auntie and family and spent all of the money she had earned.

On Friday Maria sold one more jar of honey for 5,500 shillings.

She looked at the money and tried to calculate her profit. She was confused. She did not know if she needed to buy more items to continue her business. She did not know if she could save this money to pay back her Auntie.

"What's wrong Maria?" Musoki said?

"I am not sure what my profit is and what to do with this money. I am concerned that if I do not spend it properly my business will suffer!" Maria said. "I also think I might have spent too much money on food this week instead of my business. I do not know!"



"Have you ever tried writing down every time you make a sale or purchase something?"

"That is a great Musoki! Thanks, I will try that."

Can you help Maria calculate her sales, operating expenses and profit for the week?

What costs are living costs and what are operating costs?

What should she do with the remaining money?

What are tools Maria could use to track her money?

### S17.4 VISUAL: My Business Tracker Example

TRACKING MY SALES					
Items I sell this week:					
Description of Item	Number of Items I sell	X	Price of Item	=	TOTAL
TOTAL SALES FOR WEEK					

TRACKING MY BUSINESS COSTS					
Items I buy this week:					
Description of Item	Number of Items I buy	X	Price of Item	=	TOTAL
TOTAL BUSINESS COSTS FOR WEEK					

## Session 18: Staying Safe in Business

### List of Resources for Session 18:

- S18.1 DANGER SCENARIOS #1, #2
- S18.2 CHART #20: My Business Dangers
- S18.3 VISUAL: Business Working Rights & Child Rights

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ List of mixed Work Groups on wall
- ✓ Create flip chart versions of the following resource materials:
  - **S18.2 CHART #20: My Business Dangers**
  - **S18.3 VISUAL: Business Working Rights & Child Rights**
- ✓ Photocopy of the following resource materials for each youth:
  - **S18.1 DANGER SCENARIOS #1, #2**
  - **S18.2 CHART #20: My Business Dangers**
  - **S18.3 VISUAL: Business Working Rights & Child Rights**
- ✓ Review all of the scenarios in the session in advance

## **S18.1 DANGER SCENARIO #1: Grace's Business Dangers**

Grace is working in her bakery business, making bread, sweets and selling coffee and tea.

She sometimes has to carry heavy pots full of hot water. One time she spilled a little on her hand and it really hurt.

She has to use matches to start the oven and boil water for the coffee. Sometimes she is scared of using matches and fire.

Grace sells her breads and sweets in the village. She has to travel there every day. She tries to close her bakery before the sun goes down so she does not have to walk home alone in the dark, but she knows she could make more profit if she stays open later. She is nervous travelling alone, especially in the dark, where bad men who might hurt her or call out at her.

### **QUESTIONS FOR DISCUSSION:**

- *What are some of Grace's dangers?*
- *Are there other dangers you can think of that Grace might experience in her bakery business?*
- *How would you make sure these dangers do not happen?*

## **S18.1 DANGER SCENARIO #2: Samuel's Business Dangers**

Samuel has a brick building business with a group of 9 other peers.

They have the machinery and equipment needed to make bricks.

There are only 5 goggles in the business and not all of the workers get to wear them.

Samuel's eyes hurt when he does not have the goggles.

The bricks are very heavy for one person to lift. Once Samuel was by himself in the business trying to lift the bricks and hurt his back.




In the brick building business there are a lot of cement fumes that Samuel does not think are safe. He tries to put a scarf over his mouth to cover them. He still thinks he is breathing in the fumes.

When making bricks, the group knows that they have to stir and form the bricks as fast as possible before the cement dries and sets. Many times this can involve working very long hours.

### **QUESTIONS FOR DISCUSSION:**

- *What are some of Samuel's dangers?*
- *Are there other dangers you can think of that Samuel might experience in his brick building business?*
- *How would you make sure these dangers do not happen?*

## S18.2 CHART #20: My Business Dangers

My Business Idea:					
DANGER	How dangerous?		Could this danger happen?		What can I do to stop this danger from happening?
		Very bad	YES =	Will definitely happen no matter what I do	
		Bad	MAYBE =	Might happen, but if I take action it will not	
		Not really bad	NO =	Probably will not happen if I am careful	

### **S18.3 VISUAL: Business Working Rights & Child Rights**

#### **PART 1: I HAVE THE RIGHT TO BE SAFE**

No matter how old I am, my gender, religion, culture or ability, I have the right to be safe.

If there are parts of my business that are not safe I must report to the YIA any harm.

YIA will take necessary action to stop the harm from happening again.

#### **PART 2: I HAVE THE RIGHT NOT TO BE HARMED**

I have the right not to be harmed and must not work in a business that would be unsafe and unhealthy.

Harmful businesses are businesses that:

- Give me pain
- Make me sad
- Involve sexual activities
- Are underground, underwater, at high heights or tiny spaces
- Have dangerous equipment and tools that I cannot handle
- Have dangerous materials like poison or chemicals
- Materials are too hot or too cold
- Activities that involve high noise levels
- Make me work long hours or at night
- Do not let me return home each day

YIA will not support my business if my business is harming me.

### **PART 3: I MUST MAKE SURE OTHERS ARE NOT HARMED**

As a business owner, I must make sure that any young person under the age of 18, working in my business is working in a safe and healthy place.

I cannot harm other people in my business.

YIA will not support my business if I am harming other people.

They will not give me the YIA Business Start-Up Grant.

### **PART 4: I HAVE THE RIGHT TO REPORT A DANGER OR HARM**

If I feel at risk or experience harm in my business, I have the right to report to the YIA.

I can report to:

- The Learning Centre Facilitator
  - o NAME: \_\_\_\_\_
  - o TEL: \_\_\_\_\_
- A Youth Representative
  - o NAME: \_\_\_\_\_
  - o TEL: \_\_\_\_\_
- Staff Member in Charge of Safety
  - o NAME: \_\_\_\_\_
  - o TEL: \_\_\_\_\_
- Community Member in Charge of Safety
  - o NAME: \_\_\_\_\_
  - o TEL: \_\_\_\_\_
- Save the Children Contact
  - o NAME: \_\_\_\_\_
  - o TEL: \_\_\_\_\_
- My Family
  - o NAME: \_\_\_\_\_
  - o TEL: \_\_\_\_\_

## **PART 5: Children's Rights<sup>1</sup>**

"Rights" are things every child should have or be able to do.

All children have the same rights.

These rights are listed in the UN Convention on the Rights of the Child.

Uganda has agreed to these rights.

All the rights are connected to each other, and all are equally important.

Sometimes, we have to think about rights in terms of what is the best for children in a situation, and what is critical to life and protection from harm.

As you grow, you have more responsibility to make choices and exercise your rights.

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<sup>1</sup> Source: UNICEF <https://static.unicef.org/rightsite/files/uncrcchildfriendlylanguage.pdf>

## Session 19: Problem-Solving in Business

### List of Resources for Session 19:

- S19.1 STORY: Musoki's Dilemma
- S19.2 TIME SITUATION #1, #2, #3
- S19.3 PROBLEM QUESTIONS

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ List of mixed Work Groups on wall
- ✓ Copies of the resource material ***S19.1 STORY: Musoki's Dilemma*** for each youth
- ✓ Flip chart version of ***S19.2 TIME SITUATION #1, #2, #3***
- ✓ 1 Copy of the resource material ***S19.3 PROBLEM QUESTIONS***

## **S19.1 STORY: Musoki's Dilemma**

### **PART A**

Musoki normally buys bottles for her juice in the village market on a daily basis.

One day she meets Mugisa on the road and ask where he is going? Mugisa explains that he is going to? Mugisa explains that he is going to a central market to buy jars for his honey. They have jars for cheaper and he can get them for his honey.

Musoki starts to wonder about whether she too should buy bottles for her juice in the central market.

What are Musoki's two options?

What are the positives and negatives about each option?

### **PART B**

Musoki makes and sells juice 6 days a week. Each day she buys 40 bottles at 500 shillings each and she sells her juice for 1,000 per bottle.

A bus ticket to go to the central market costs 5,000 shillings each way and takes about one hour. There she can buy oranges for 250 shillings, except that if she buys enough for a week, the load is too heavy to carry alone. She could pay Mugisa 10,000 shillings.

Given this information, and other situations that you can imagine, what is the option that can make Musoki the most money?

What should Musoki do?

## **S19.2 TIME SITUATION #1, #2, #3**

### **Time Situation #1**

Good friends of yours want to hang out with you for a whole day.

If you go, you could lose regular customers who rely on your service.

What would you do?

### **Time Situation #2**

Your family wants you to take care of your younger brothers and sisters and do chores around the house.

This will stop you from working at your business.

What would you do?

### **Time Situation #3**

There is more demand for your product early in the morning but you do not like to wake up early.

What would you do?

### S19.3 PROBLEM QUESTIONS

1. A friend of yours wants to buy your product on credit and promises to pay you the next day but you know he/she does not have any money. What would you do?
2. Every day, you trade petty items outside the same shop in the village. You feel that your business is safe in this location. Then one day, the shop owner tells you that you have to pay him half of your profit every day if you want to continue selling there. What would you do?
3. One day, a regular customer comes to get a hair weave. She just got paid and is feeling very happy. She decides to give you double the regular price for your service. What would you do?
4. You sell and deliver milk to some restaurants and food stalls in the market. One day, one of their customers complains that he will not buy food from them again because the milk that they buy comes from a youth. What would you do?
5. You and a friend take turns buying each other's goods from the market. One day, your friend does not return with your goods. When you finally find him, he says that he spent your money. What would you do?
6. You have been storing your savings in a safe place in your home. One day, when you return to collect your savings, you find out that all your money is missing. Someone in your family took it. What would you do?
7. Each time that you visit your relatives, they ask you for money. They know that you are working, and they expect to get some of your profit. What would you do?
8. One of your friends asks if she can join you in your business. She has some money to help you start the business. But this means that together, you would have to sell twice as much. What would you do?
9. When you talk about your business goal to one of your friends, he always says negative things and insults you. What would you do?

10. You buy beans from a woman at the market. But the basket of beans seems too light.
11. You use another vendor's scale to weigh the beans again. You realize that the woman has shorted you by 2 kilograms. What would you do?
12. A customer refuses to pay you money that he owes you. What would you do?
13. Another young person sets up the same business as yours nearby. What would you do?
14. Your friends tease you because you are working for the local fruit seller. What would you do?
15. Your friends hang out near your stall and make fun of your customers. What would you do?

## Session 20: Business Planning

### List of Resources for Session 20:

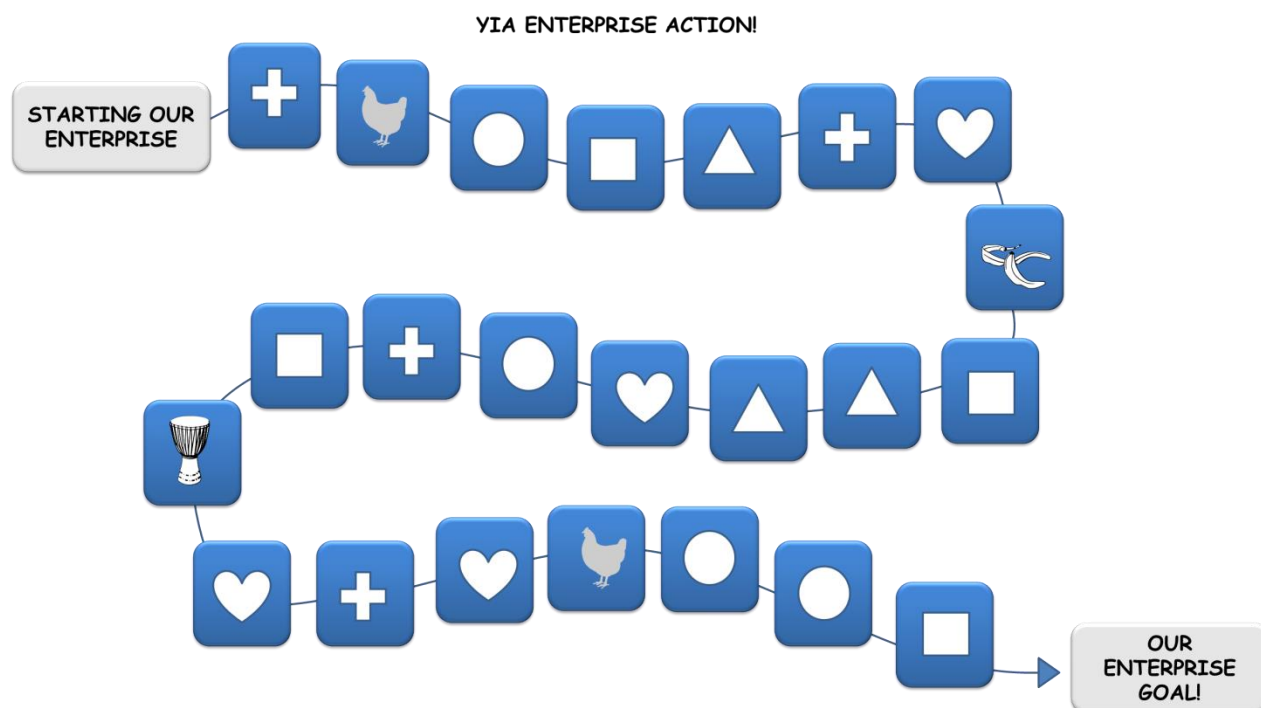
- S17.1 BUSINESS ACTION! Board Game
- S17.2 Rules of BUSINESS ACTION! Board Game
- S17.3 BUSINESS ACTION! Questions:
  - Skills Questions
  - Customer Relations Questions
  - Money Matters Questions
  - Decisions Questions
  - Gains & Losses
- S17.4 CHART #21: My Business Plan

### Advance Preparation Required:

- ✓ Photocopy of sign-in sheets
- ✓ List of mixed Work Groups on wall
- ✓ Review the rules of the BUSINESS ACTION! game carefully. Practice playing the game yourself.
- ✓ Create a flip chart version of the **S20.1 BUSINESS ACTION! Board Game**
- ✓ Photocopy 1 copy of **S20.2 Rules of the BUSINESS ACTION! Game**
- ✓ Photocopy 1 copy of **S20.3 BUSINESS ACTION! Questions**
- ✓ Photocopy the **ACTION! Money** so each group or player has 1,000 shillings
- ✓ Cut out the **ACTION Money** into individual bills
- ✓ Playing Pieces for each group (rock, coin, pen cap, etc.)
- ✓ 1 Die (or small pieces of paper numbered 1-6 in a bag)
- ✓ Post the completed flip chart versions of **CHARTS #1-20** from in order around the room
- ✓ Ensure youth have all of their completed **CHARTS #1-19**
- ✓ Create flip chart versions **S20.4 CHART #21: My Business Plan** (use 3 pieces of flip chart paper)
- ✓ Photocopy **S20.4 CHART #21: My Business Plan** (chart is 3 pages) for each youth

## S20.1 BUSINESS ACTION! Board Game

YIA Facilitators are encouraged to add more additional pieces to the game board as needed.








## **S20.2 Rules of the BUSINESS ACTION! Game**

*YIA Facilitator will read out the following rules:*

1. The group will get into 4-6 teams.
2. Each team is given 500,000 ACTION! Bills from the bank and chooses a playing piece.
3. Each team is going to choose an business idea they would like to start.
4. Since the game is about stating and running an business, teams must first pay their business start-up costs. Their business start-up costs are 50,000 shillings times the amount shown on the die. For example if the number rolled is 1, then the business start-up costs are 50,000 ACTION! Bills, 2 is 100,000 ACTION! Bills and so on.
5. The team rolling the highest number (with the highest business start-up costs) begins the game.
6. This team rolls the die again and move their playing piece the number of spaces indicated on the die.
7. Players then take turns, moving clockwise around the circle.
8. On each turn, the team must roll the die once and move forward the number of spaces indicated on the die. For example, if the die shows the number six, the team moves six spaces ahead. The shape of each space matches one of the game cards, the YIA Facilitator is holding. The YIA Facilitator (or another team player), will read the question on the card. The team must respond to whatever is read.

9. The shapes and corresponding categories include the following:

SYMBOL	THEME OF CARD
 PLUS SIGN	Gains & Losses
 CIRCLE	Skills
 SQUARE	Customer Relations
 TRIANGLE	Money Matters
 HEART	Decisions

10. There are 2 types of questions cards related to the different themes:

- Multiple Choice (MC) - I will read the question and 3 different answers. One of those 3 answers will be correct. The team must choose the best response.
- Open Response (OPEN) - I will read the question only. The team comes up with their answer. There can be more than one answer.

11. For each question, the team has only one chance to give an answer. They can answer it by themselves or with the help of other teams.

12. If a team answers correctly, the player receives 50,000 shillings from the banker, even if the team receives help from others.

13. If the team cannot answer correctly, the player does not receive anything.

14. Some spaces on the BUSINESS ACTION! board game are connected to a different object, such as the garbage can or the chicken. Each items means something different:

BANANA PEEL	Lose a turn
DRUM	Roll again
CHICKEN	Give 5 people a high five and get 200,000 ACTION! Bills

15. The game ends once all teams have reached the final space on the board game. This may mean that only one team is left playing near the end of the game. This player continues rolling the die and answering questions until they reach the final space.
16. Once all teams have reached the final space on the game board, the player with the most ACTION! Bills at the end wins!

### S20.3 BUSINESS ACTION! Skills Questions



*If a youth lands on the "Skills Shape", read one of the following questions.*

1. **MC - Why is it important for you to set a goal for your business?**
  - a) It will help you plan your business and to be motivated to work hard.
  - b) Setting a goal would impress your friends.
  - c) You will have something to blame if your business does not succeed.
2. **MC - It is important to choose your business idea carefully because:**
  - a) Your friend says so.
  - b) Your business will be more successful if you research what are successful businesses ahead of time.
  - c) It is easy and would not take much effort.
3. **MC - If your customer makes your angry, what should you do?**
  - a) Shout back at him.
  - b) Not let the customer buy your product.
  - c) Remain calm and try to understand why the customer became angry. If it was something you did, you should apologize and try to do better next time.
4. **MC - You want to go see a film with your friends. If you decide to go, you would have to shut down your business for the day. What should you do?**
  - a) Think carefully whether you can afford to take the day off. If you can, you should go and enjoy. Everyone needs a day off once in a while.
  - b) Leave without thinking about it.
  - c) You should never leave your business, even in an emergency situation.
5. **MC - What could Musoki (the juice vendor) do if she was feeling alone or sad?**
  - a) Not talk to anyone and run away for a few days.
  - b) Talk with Maria, her business mentor, or other friends about how she is feeling.
  - c) Take it out on her customers by being rude to them.
6. **MC - What are two things that might cause Musoki's juice business to fail?**
  - a) Drinking the juice herself and stealing from customers
  - b) witchcraft and bad luck
  - c) the colour and style of her hair

**7. OPEN - Name two things that you would need to do in order to run a successful business?**

- Be on time
- Be nice to customers
- Listen to what the customer wants
- Give a fair price

**8. OPEN - Name two things you could do to develop relationships with customers who need your product or service.**

- Remember customers' names and preferences
- Be friendly and warm
- Work regular hours so your customers know you are reliable and hardworking

**9. OPEN - Name two characteristics of a good business owner**

- good at math
- creative (thinks of new ideas)
- dependable
- uses what materials are available to start business
- committed
- hardworking
- good time management

**10. OPEN - Name two ways you could improve your business skills**

- find a mentor
- watch what other business owners do and decide what to copy and what to do differently
- set a goal and work toward it
- identify skills he needs and get help from YIA to build the skills
- Ask family members to support him

**11. OPEN - Why is it important for young business owners to have friends and mentors with whom to discuss problems with?**

- Everyone needs support
- Talking over problems with friends is a great way to learn different types of solutions

**12. OPEN - How could you stop people from stealing from you?**

- Find safe places to keep your money and goods
- Put money in a bank or micro credit organization
- Pay close attention to potential dangers around and take action
- Report threat to YIA

**13. OPEN - How could you make sure that your business of continues to grow?**

- Hire another person to work at times when you cannot
- Create new products to sell with your current product or service
- Find one or two customers who would buy in large quantities

**14. OPEN - Name two successful businesses in your community. Say why they are successful.**

**15. OPEN - Name two business skills you want to learn or improve.**

## S20.3 BUSINESS ACTION! Customer Relations Questions



*If a youth lands on the "Customer Relations Shape", read one of the following questions.*

1. **MC – Should you give a discount to a customer who buys more than five products?**
  - a) **Yes. If a person buys a lot of goods from you, a small discount shows that you appreciate his or her business and they may remember your appreciation and come back.**
  - b) No. It is never a good idea to sell for less than your set price.
  - c) Yes, but only if the customer is a friend.
  
2. **MC – Why is it important for you to be friendly when you are doing a service for someone?**
  - a) It would cheer her up and make her day go faster.
  - b) **Your customers would like you and feel comfortable giving you their business.**
  - c) Your friends would like you better.
  
3. **MC – What is competition?**
  - a) **It is other people selling the same product or service that you do.**
  - b) It is a customer who asks for a discount.
  - c) It is people who want to buy your product.
  
4. **MC – What is customer demand?**
  - a) It is when customers order you to do what they want.
  - b) **It is when people want or need to buy the product or service you are selling.**
  - c) It is when you ignore all the customers who come your business.
  
5. **OPEN – Name two ways that you could attract customers to your stall?**
  - Sing songs that customers like
  - Post a sign announcing your business
  - Be friendly and ask customers to tell their friends about your business
  - Set a good price
  - Hire a person to go around the market and sell some of your items
  - Give samples

- Give discounts for buying a lot of items

**6. OPEN – Name two things you could do to find customers for your business?**

- Make signs
- Visit homes, organizations and restaurants who may want honey
- Find a wholesaler
- Work with the government office to help source customers

**7. OPEN – Why is it important for you to remember customers' preferences for a service business?**

- If you remember your customers likes and dislikes, you can give them better service
- If you remember them, they will likely come back again
- People liked to be remembered. It makes them feel important and shows them that you care.

**8. OPEN – Name two things you could do to make your business more attractive than your competitors.**

- Sell at a lower price
- Work regular hours at the same place so customers can depend on you
- Have large order discounts
- Be friendly and talk with customers while you are making their order
- Do good work
- Have a clean and inviting stand
- Provide quick service in 1 day

**9. OPEN – Name two types of customers who might use Joseph's eggs from his poultry business.**

**10. OPEN - Name two ways that Joseph could make sure that his price for selling eggs is the lowest.**

- Look around the market at what other people are charging
- Talk with customers to find out how much they would be willing to pay

**11. OPEN - Why is it important for Maria to keep regular hours for her basket business rather than opening it when she wants to?**

- Customers will know when and where they can find her.
- People will see that she is committed to her work.

**12. OPEN - Why is location important for a service business?**

- People need different services at different times and different locations.
- It is important to find which location best fits a customer's need for a service

**13. OPEN - How could you tell if there is demand for your business idea?**

- See how many customers want to buy your product or service
- See if there are many business owners successfully selling the same product or service and getting profit

### **S20.3 BUSINESS ACTION! Money Matters Questions**



*If a youth lands on the "Money Matters Shape", read one of the following questions.*

**1. MC – What are operating costs?**

- a) The money you save for going out with your friends
- b) The money you need to start your business
- c) **The amount it costs to buy the products you will sell**

**2. MC – How should you calculate your profit for your business?**

- a) **You should subtract her operating costs for that week from the total amount you earned in sales for that week**
- b) You should estimate the amount by thinking about how much you will spend on your business next week
- c) You should count all of the money you have

**3. MC – What are living costs?**

- a) **The money needed to pay for items like food, clothes, rent, etc.**
- b) The money needed to buy a bicycle
- c) The money needed to get married

**4. MC – Your family asks to have ALL of the money you made that day from your business. What should you do?**

- a) You should hand it over to them, because they are your family.
- b) **You should say no. You should explain that you need the money to cover your operating costs and living costs. If there is extra after that you can lend some of it to your family.**
- c) Laugh and not speak to them.

**5. MC – What are start-up costs?**

- a) The money needed to go watch a film
- b) The money you receive from your first customer
- c) **The money needed to begin running your business**

**6. OPEN – If Musoki expanded her business and started buying more fruit to sell, instead of growing it herself, name one way that Musoki could minimize her operating costs.**

- Find a fruit seller with low prices
- Buy more fruit each time she goes to her supplier and ask for a cheaper price because she is buying more
- Keep transportation costs down by walking to the fruit supplier

**7. OPEN – Name one way in which Joseph could improve his profit from raising poultry**

- Sell more eggs and chickens
- Lower his operating costs by finding cheaper chicken feed
- Cook and fry the chicken and sell cooked chicken in the market
- Find other customers (restaurants, wholesalers, larger families, etc.)

**8. OPEN – You use your profit to pay for your living costs and your operating costs. Your still have money left over. What are 2 things you could use that money for in a responsible way?**

- Savings
- Clothes
- Loan Payment
- Invest in business

**9. OPEN – Maria spent 80,000 shillings to make 10 baskets. She sold all the baskets for a total of 100,000 shillings. How much profit did she earn?**

- 20,000 shillings (100,000 sales - 80,000 costs = 20,000)

**10. OPEN – If Mugisa's operating costs are 500,000 shillings and his sales are 750,000 shillings, how much profit would he make?**

- 250,000 shillings (750,000 sales - 500,000 costs = 250,000)

**11. OPEN – If Maria sells 10 baskets and makes 100,000 shillings in sales, how much money did she earn for each basket?**

- 10,000 shillings (100,000 sales / 10 baskets = 10,000 shillings per basket)

**12. OPEN – If Musoki sells all of her juice for 200,000 shillings, does that mean she could spend all 200,000 shillings as she wishes? Why or why not?**

- No. She would have to pay her Living Costs and her Operating Costs before she could use her money for other things.

**13. OPEN – What is the difference between sales and profit?**

- $\text{Sales} = \text{money received from customers}$ , and  $\text{Profit} = \text{Sales} - \text{Operating Costs}$

### S20.3 BUSINESS ACTION! Decision Questions



*If a youth lands on the "Decision Shape", read one of the following questions.*

1. OPEN - You catch one of your regular customers stealing from you. What do you do? Why?
2. OPEN - Someone offers to help you with your business by helping you make your products. They want you to pay them for it. What do you do? Why?
3. OPEN - A good friend asks you to give them your product for free. They will pay you at a later time. You know that your friend may not pay you back. What do you do? Why?
4. OPEN - There is a new supplier at the market. His prices are lower than the supplier you usually buy your materials from. What do you do? Why?
5. OPEN - Your friend wants to start an business exactly like yours and in the same location. He thinks that this is a good idea because you could keep each other company and help each other with your business responsibilities. You also like the idea. Buy you know that it will decrease both your profits. What do you do? Why?
6. OPEN - What could you do to prevent losing your business if you become ill for several weeks?
7. OPEN - There is a death in your family. You are asked to cover the costs of the funeral since you are the only one with an income. If you pay for the funeral you will not have any money left for operating costs. What would be some of your choices?
8. OPEN - You sell and deliver milk to some restaurants and food stalls in the market. One day, one of the customers complains that she will not buy food from you again because the milk they buy comes from a youth. What do you do?

9. **OPEN** – You and a friend take turns buying each other's goods from the market. One day your friend does not return with your goods. When you finally find him, he says that he spent your money. What do you do?
  
10. **OPEN** – When you talk about your business goal to one of your friends, he always says negative things and insults you. What do you do?







### **S20.3 BUSINESS ACTION! Gains & Losses**

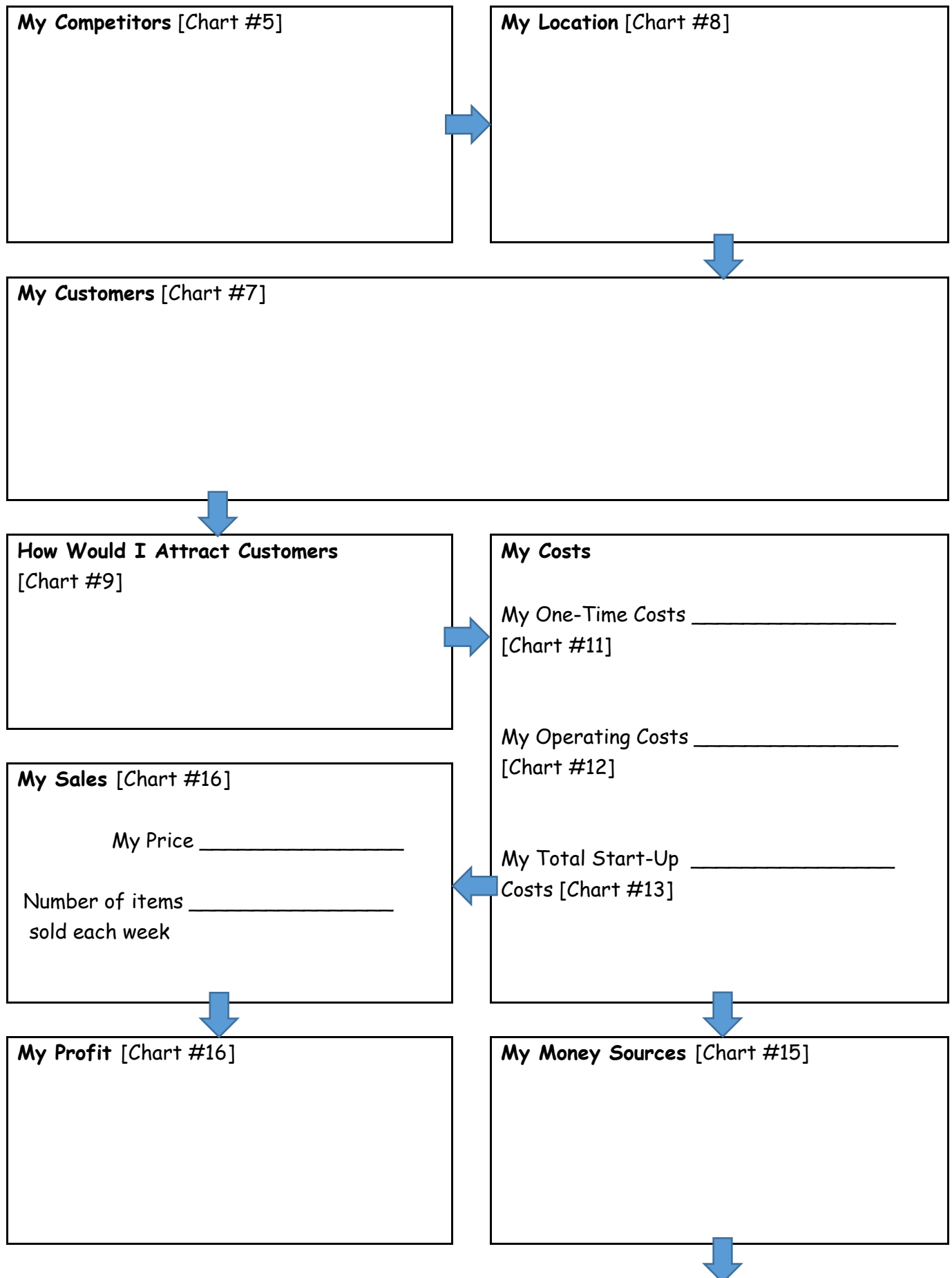


*If a youth lands on the "Gains and Losses Shape", read one of the following questions.*

1. You chose your business idea well by researching customers in the market. Receive 200,000 ACTION! Bills
2. Dangerous weather stops you from working for 3 days. Lose 200,000 ACTION! Bills
3. You look for a mentor to help you with your business. Receive 200,000 ACTION! Bills
4. You are sick and must stay in the hospital. Lose 150,000 ACTION! Bills
5. Demand for your business is falling. Lose 100,000 ACTION! Bills
6. You find a great location away from competitors for your business. Receive 50,000 ACTION! Bills
7. Someone steals from your business. Lose 100,000 ACTION! Bills
8. You do not calculate your sales properly. Lose 125,000 ACTION! Bills
9. You think of new ways to attract new customers. Receive 75,000 ACTION! Bills

## S20.4 CHART #21: My Business Plan

<b>My Business Idea</b> [Chart#2]	
	
<b>My Business Goal</b> [Chart #18]	<b>Group or Individual Business?</b>
	
	
<b>My Roles &amp; My Business Partners' Roles</b> [Chart #4]	<i>If Group:</i> <b>My Business Partners</b>
	
	
<b>My Business Skills</b> [Chart #3]	
	



### My Business Start-Up Items [Chart #14]

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### My Business Activities [Chart #19]

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### My Business in My Life Budget [Chart #17]

#### My Total Income

My Total Income	
My Sales  _____	Other Income  _____



#### My Total Expenses

My Total Expenses			
Operating Costs  _____	Living Costs & Wants  _____	Savings  _____	Loan Payments  _____



## S20.5 YOUTH FEEDBACK

### Favourite Session

When youth are asked "Which is your favourite session" write down in the table below how many candies are placed on each of the 20 session squares.

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20

Youth Quotes:

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### Least Favourite Session

When youth are asked "Which is your least favourite session" write down in the table below how many candies are placed on each of the 20 session squares.

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20

Youth Quotes:

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**Most Important Session**

When youth are asked "Which is the most important session" write down in the table below how many candies are placed on each of the 12 session squares.

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20

Youth Quotes:

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**Yes, No, Maybe**

As youth move to the Yes, No and Maybe Zones for each of the questions, write down in the table below how many youth are in the 'yes' zone, 'no' zone, and 'maybe' zone.

	YES	MAYBE	NO
I would recommend this training to my friends			
The charts are helpful for me to create a business plan			
This training is helping me achieve my goals			
I can definitely start an business			
I have all the skills I need to make my business successful			

Youth Quotes:

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## YIA ACTION! Money

1,000

1,000

1,000

1,000

1,000

1,000

**2,000**

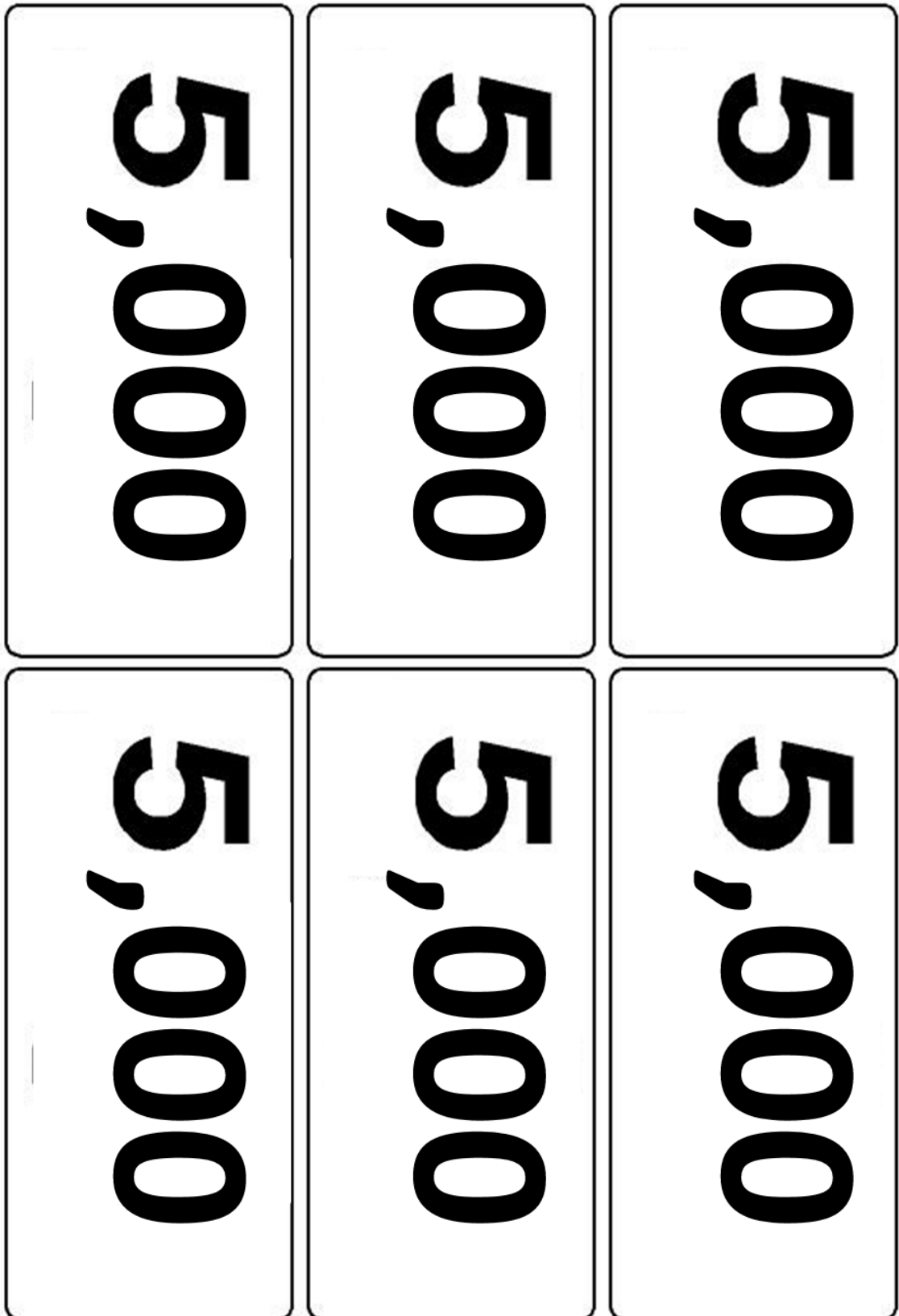
**2,000**

**2,000**

**2,000**

**2,000**

**2,000**



10,000

10,000

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10,000

10,000

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