



World Association
of Girl Guides
and Girl Scouts

Association mondiale
des Guides et des
Eclaireuses

Asociación
Mundial de las
Guías Scouts

Fit for



Work



Fit for



Life



Non-formal
education
programme on
financial literacy &
entrepreneurship

Acknowledgements

This resource was made possible by the generous support of Arlene Bartlow.

Copyright WAGGGS 2014

Writer: Abel Polese

Project Coordinator: Elisa Chiodi

Educational Advisor: Andii Verhoeven

Designer: Andriana Nassou

With thanks to Ghana Girl Guides, and the Association des Guides du Togo

Contents

Introduction	2
Module 1: Financial literacy (FL)	10
FL1: Different sides of financial literacy.....	11
FL2: Budgeting and planning.....	16
FL3: Saving, spending and planning.....	20
FL4: Accounting, overheads, non-monetary benefits.....	25
Module 2: Entrepreneurship (EP)	30
EP1: What kind of entrepreneur am I?.....	31
EP2: What do entrepreneurs provide?.....	34
EP3: From hobby to business , how to make best use of your contacts.....	36
EP4: Identifying opportunities, providing opportunities.....	38
Module 3: Fund development and microcredit access (FD)	42
FD1: How much money do I need to start.....	43
FD2: Identifying sources of financing.....	45
FD3: Microcredit.....	48
FD4: Simulation.....	50
Module 4: Income generating (IG)	54
IG1: How to generate income.....	55
IG2: Sources of income	58
IG3: Details of income generating.....	60
IG4: Budgeting and practical application of concepts.....	63
Module 5: Employability (EM)	68
EM1: Where do I want to work?.....	69
EM2: The secrets of a CV.....	72
EM3: if not a CV, what is it?.....	75
EM4: Preparing for and attending an interview.....	77
Annexes	80

Welcome to Fit for Work, Fit for Life

Fit for Work, Fit for Life is a resource for Girl Guide and Girl Scout leaders to use with their groups. It introduces the basic skills and knowledge of entrepreneurship. Whilst they can be seen as something that entrepreneurs need to have, these skills are essential life skills for everyone. Entrepreneurship can, for instance, be used when trying to raise money for a goal or when pursuing a goal, no matter how small it may be. These skills are particularly useful for those willing to have an active role and take control of their life, have an impact on their circle of friends, community or country.

Entrepreneurship is about more than just starting a business. Entrepreneurial skills enable young people to take financial control of their lives, understand how to improve their living and working conditions, take the lead in developing a small business or create a successful project or community initiative. Through learning by doing, Fit for Work, Fit for Life empowers young people to manage their finances and use business skills to achieve their personal and professional goals.

Who is it for?

Young people aged 14+ will get the most out of Fit for Work, Fit for Life, with the support of their leaders. They do not need to be Girl Guide or Girl Scout members, but the programme uses the Girl Guide and Girl Scout educational method to meet its aims. The activities cover a range of topics and levels of challenge so it can be adapted to suit the experience level and interests of your group.

What do I need?

This programme has been designed to be used in a variety of contexts and countries. To work through the resource with your group, you will need:

Basic experience working with medium and large sized groups
Some time outside of meetings to prepare sessions

You don't need any additional material to use Fit for Work, Fit for Life; all the knowledge and skills required are covered in detail as part of the resource.

You do not need access to electricity or the internet.

Paper and pencils/pens will be needed for some activities. If possible, copy the handouts attached to the activities and give to participants.

You don't need any previous knowledge of the topics contained in Fit for Work, Fit for Life, to use this programme with your group. Everything you need to know is contained in this resource.

How to use this resource pack

Fit for Work, Fit for Life is a flexible, modular programme. Your group can choose the topics you explore, how much time you spend on the programme, and how much detail you go into for each topic, building a tailored programme that matches your group's interests and learning needs.

Every module contains four sessions, suited to different experience levels. Each session lasts one and a half hours, with two 45 minute activity sets in each session. Each session works independently of other sessions in the module, but can be used in sequence to build up knowledge in a topic, giving your group the flexibility to build a programme that meets your needs.

● The modules

The programme contains five modules.

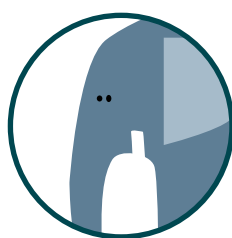
Module I: Financial Literacy (FL) equips participants with the key tools to deal with all the financial aspects of an activity: we will explore questions like "how much would it cost to do that thing?", "How would I make sure I have enough money for what I need"?

Module II: Entrepreneurship (EP). An entrepreneur sees a business opportunity and takes the initiative and risk to start a business venture that realizes the opportunity. This module explores the skills needed to be a successful entrepreneur. An entrepreneur, in our view, is someone who identifies a need and work to meet that need. This is not necessarily a money-related activity. If your friend needs a dog sitter and you need a birthday cake you can suggest that you walk her dog and she prepares a cake for you. In such case you are already an entrepreneur.

Module III: Fund Development (FD) shows how to access the funds and resources needed to start an activity. Most things you might want to do need resources (that could be money but also time, knowledge, skills). This module deals with how and where to find the necessary resources to start an activity.

Module IV: Income Generating (IG) focuses on how to secure regular, sustainable income through one, or several, activities. Whatever we do more than once or twice needs to be sustained. It is not difficult to find someone who helps us once but to find someone who regularly takes care of our needs takes more effort. In this module we will explore the possibilities to make an activity from "one off" to regular and find the necessary resources to do so.

Module V: Employability (EM) provides participants with helpful tools and ideas to use when looking for a job.



● The sessions

The same structure has been maintained for all modules:

Session 1 can be used as introduction to the whole module or as a short overview of topics. You don't need any previous knowledge of the topic to complete these sessions.

Session 2 takes the learning further, exploring topics in more depth.

Session 3 develops a more advanced understanding of topics. It is to be used if participants want to deepen their understanding

Session 4 is a practical exercise so participants can explore how to relate their learning to their own lives and experience. This session is suitable for participants who have completed the module, or already have a good understanding of the topic from other experiences and want to put their learning to practical use.

Session 4 can also be used as a self-standing module, provided that participants have a sound understanding of the topic

Planning your programme

Your group can choose the modules that are relevant to them then decide which sessions to complete depending on their previous knowledge and interests. Use the Planning our Path activity on page 6 to help your group understand what interests them as individuals, then build this into a group programme.

REMEMBER: Your group will get the most out of Fit for Work, Fit for Life if they recognize its relevance to their lives. Give plenty of time, space and encouragement to enable your group to make their own choices about which modules they want to experience.

▶ Here are some tips and examples of how to approach the programme:

- Start with session 1 if the topic is new to you, session two if you have a basic understanding and session three if you have a sound understanding of the topic.
- If you complete all four sessions of a module, you'll get a strong understanding of the topic and the chance to put your learning into practice. This gives you the best in depth experience of a topic.
- Try completing session 1 of every module. This will give you a great introduction to all the topics, you can then choose where to learn more.
- If you have a good understanding of a topic, go straight to session four. This is a practical session where you explore applying your learning. You could complete session 4 from every module to really put your knowledge into practice.
- Why not pick and mix? Reflect on your experience and understanding, and choose the sessions that meet your needs. This might mean dipping in and out of different modules and starting at different sessions in each module.
- Taking part in a project, or learning about something different but need to develop a specific financial skill? Pick the session that works for you, and make it part of your project or programme.

Module/ Session	Session 1 (the journey begins)	Session 2 (deepening)	Session 3 (going further)	Session 4 (completing a cycle)
Financial literacy (FL)	<p><u>FL1: Different sides of financial literacy</u></p> <p>Part I: Short introduction on financial literacy</p> <p>Part II: Quiz time</p>	<p><u>FL2: Budgeting and planning</u></p> <p>Part I: Learning to identify costs</p> <p>Part II: Your business costs</p>	<p><u>FL3: Saving and spending, actualization</u></p> <p>Part I: Spending and saving</p> <p>Part II: Actualization</p>	<p><u>FL4: Accounting, overheads, non-monetary benefits</u></p> <p>Part I: How expensive is an ice cream?</p> <p>Part II: “My” ice cream</p>
Entrepreneurship (EP)	<p><u>EP1: What kind of entrepreneur am I?</u></p> <p>Part I: Am I an entrepreneur?</p> <p>Part II: Priorities of an entrepreneur</p>	<p><u>EP2: What do entrepreneurs provide?</u></p> <p>Part I: how old is an entrepreneur?</p> <p>Part II: Starfish</p>	<p><u>EP3: From hobby to business</u></p> <p>Part I: what is important in entrepreneurship</p> <p>Part II: My understanding of entrepreneurship</p>	<p><u>EP4: Identifying opportunities</u></p> <p>Part I: What is a social entrepreneur and how do they start?</p> <p>Part II: Where would I start? The entrepreneur in me</p>
Income generating (IG)	<p><u>IG1: How to generate income</u></p> <p>Part I: Income generating programmes</p> <p>Part II: How do we achieve all this?</p>	<p><u>IG2: From where to generate income</u></p> <p>Part I: How to start?</p> <p>Part II: What is income generating?</p>	<p><u>IG3: Details of income generating</u></p> <p>Part I: Views on income generating</p> <p>Part II: Questions</p>	<p><u>IG4: Budgeting and practical application of concepts</u></p> <p>Part I: The business cycle</p> <p>Part II: Bookkeeping</p>
Fund development & microfinance access (FD)	<p><u>FD: How much money do I need to start?</u></p> <p>Part I: What do people need?</p> <p>Part II: What would I need?</p>	<p><u>FD2: Identifying sources</u></p> <p>Part I: External funding</p> <p>Part II: Internal funding</p>	<p><u>FD3: Dealing with lenders</u></p> <p>Part I: What is microcredit and how can I use it?</p> <p>Part II: Shopping list for dealing with a donor/lander</p>	<p><u>FD4: Simulation</u></p> <p>Part I: Donors and beneficiaries</p> <p>Part II: Project</p>
Employability (EM)	<p><u>EM1: Where do I want to work?</u></p> <p>Part I: Awareness Exercise</p> <p>Part II: Systematisation</p>	<p><u>EM2: Applying for a job: the “secrets” of CV and cover letter</u></p> <p>Part I: 1, 2, 1000 Cvs</p> <p>Part II: Design your own CV</p>	<p><u>EM3: If not a CV, what is it?</u></p> <p>Part I: how NOT to get employed</p> <p>Part II: Design your own strategy</p>	<p><u>EM4: Preparing for and attending an interview</u></p> <p>Part I: the employer’s point of view</p> <p>Part II: the interviews</p>

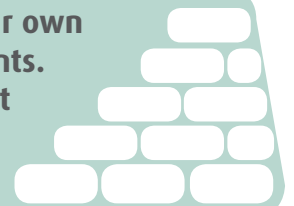
Examples

Prudence works with a group of young women aged 16–20. Some of them are planning to leave home soon to study and get jobs, and are worrying that they've never learned much about how to take care of their money. A few of the older girls in the group are unhappy in their jobs and have been talking about starting a business, but don't know where to begin. They have asked Prudence if she can help them develop the skills they need to face these challenges.

Prudence looks at the five **Fit for Work, Fit for Life** modules and decides to start with session one from every module, so the group get an overview of the different topics they could learn about. After this, the group decides they want to complete the whole financial literacy module, giving them the basic financial skills they need to help with their life choices. They also decide to complete session 2 from the employability module. The older girls choose to put more time into the programme, and complete the entrepreneurship module.

Sayali's group has recently completed a very successful food bank project in their local community. They learned the basics of budgeting and fund development as part of their project, and now they want to take it further, and develop the skills to be social entrepreneurs. The group completes the opening activity, which helps them choose what they want to focus on. They decide to do session four of the financial literacy module, to check they can apply their skills. Then they complete the full entrepreneurship module, to help them think through their options, followed by sessions three and four of the fund development module, to take their existing skills to a more advanced level.

Think of each session as a building brick. You can use them to build your own training by mixing them the way that best suits you and your participants. Take the elements you need, decide how to use them, and save the rest for another time



Opening activity: Planning our Path



Goals:

- participants understand what Fit for Work, Fit for Life can offer, and have identified the learning opportunities that matter to them as individuals, and to the group as a whole, creating a "map" for their development.



Total time: 60 minutes



You will need:

- Plain Papers (A3 or bigger) equal to the number of small groups
- Large pieces of paper, one per each session you wish participants to choose from. Write one session name in large letters on each piece. If possible, use five different colours of paper or pens to show the different modules. (For the whole programme you will need 20 pieces of paper - 5 modules x 4 sessions per module).
- Markers and pens/pencils
- Papers (A4 or smaller) for participants

● Step 1: My life, my skills



Work in small groups.

Introduce Fit for Work, Fit for Life to the group. Explain that it offers a range of financial and entrepreneurial skills and knowledge participants can use in their lives. To start the programme, each participant will reflect on what they already know about the topics on offer, and prioritize what they want to learn.

Give each group a large piece of paper and pens. Challenge the groups to write down all the examples they can of activities and life events where financial and entrepreneurial skills could make a difference in their lives. Encourage participants to reflect on their past, present and, most importantly, what they want for their future.

Ask each participant to choose one idea that is very important to them, then to move freely in the meeting place and share their choice, and why it matters to them, with three different people.

● Step 2: My financial fitness



Ask the participants to stand in a space.

Explain that you will call out topics that they can learn about in Fit for Work, Fit for Life.

Participants think about how comfortable and confident they are about each topic, and mime an action to show their level of “fitness”.

For example, if you call out “microfinance” and a participant doesn’t know what that is, they might lie flat on the ground without moving. If they have lots of knowledge and experience about micro finance, they might act out sprinting in a race or jumping really high.

Ask a few participants to explain their actions. If participants don’t understand what a topic means, this is a good opportunity to talk about how to define important terms.

Topics to call out:

- Financial literacy
- Entrepreneurship
- Microfinance
- Fund development
- Income generating
- Employability

● Step 3: Take a walk



Spread out the pieces of paper showing the session names on the floor of the meeting place. Arrange them in a grid so they match the programme outline on page 5, showing the modules and sessions in order.

1) Ask participant to “walk” through the programme, looking at all the different sessions. Encourage them to ask questions if they don’t understand a session title.

2) Ask participants to stand on the session they believe is most interesting and important to them

3) Ask participants to stand on the session they believe is least relevant to their development

Encourage participants to answer each other's questions. (i.e. "what is this session about?" - answer by another participant "I think it's about...this and this") and intervene only if the session has been misunderstood.

Allowing participants to answer other participants' questions allows them to start a dialogue on why a certain session is important. It also gives an insight into participant's expectations and concerns, which can be used to shape the future sessions.

● Step 4: Going shopping



- Give each participant a piece of paper and pen/pencil. Ask them to come up with their own "shopping list" of the sessions that are most important to them.
- Encourage participants to move around the room, ask questions and reflect on the sessions, until they are confident in their understanding of the topics. Then:
- Ask each participant to write down their favourite modules and sessions, ranking them by their personal priorities.

For example: financial literacy could get 5 and employability 1 if someone has already good literacy but is urgently looking to become competitive on the job market

Now participants "vote" for the modules and sessions they most want to take part in. Ask participants to vote by signing their names up to two modules and five individual sessions.

Count the votes to check what are the most popular sessions and agree, with the participants, on which sessions/modules to prioritise and which ones to drop.

Check that all participants **get the chance to share their views and are part of the discussions to choose the sessions.** If the group is very divided, and you have more than one adult leader, why not split the group and run sessions in parallel? You can also agree some starting sessions and plan a second opportunity to vote, after these sessions are completed, particularly if participants are not confident in their choices.

Remind participants that, even if they had sessions on their shopping list which didn't get chosen in the final vote, this isn't their only chance to learn these skills. Encourage everyone to keep their shopping lists and look at them again when the group has completed their chosen sessions.

● Step 5: Just for me



Working individually, ask participants to identify one thing they expect to learn by taking part in Fit for Work, Fit for Life, and one way they expect to apply these skills in their lives.

If possible, participants should write these expectations down and display in the meeting place, to refer to during the coming sessions.

Concluding notes

We hope that you have found **Fit for Work, Fit for Life** a useful resource not only for basic entrepreneurial skills but also, and possibly more importantly, for the development of skills that are crucial in life for your participants.

As we said, entrepreneurship is not just about starting an activity, it is about gaining awareness of your skills, capacities and ambitions in order to address them, in life like in any other economic activity.

We are aware that this programme has some limitations. **Our goal was to design a resource that could be used in a wide variety of countries and situations, including those with limited availability of items and external resources.** This obviously means not to count on any special items, materials or technology. However, this allows the sessions to be delivered in almost any possible setting. In addition, we designed this programme as an introduction, increasing the level of difficulty and progressively introducing participants to a growing amount of issues but with attention to the introductory level over more advanced ones. The last session of each module, however, has been designed to put into practice the theoretical issues learned and we hope they can be useful also to those already familiar with the subject.

As often happens in life, this programme can give you an introduction on certain issues and topics. Perfection, however, can only be achieved through practical experience and a firm desire to improve oneself. We provided you with the essentials in the field and wish you good luck in the continuation of your journey, whatever issue you decide to deepen and whatever life path you decide to take, hoping this resource has been useful for you to identify your further steps.

Module 1: Financial Literacy (FL)

Financial literacy is the knowledge and abilities needed to effectively manage money. This includes: earning money, saving or spending it, investing it or donating it. It is a vital tool for making decisions about your own financial resources.



This module equips participants with basic tools to manage their personal finances. They can use these tools in their personal lives, or to manage a small business.

Session FL1: Different sides of financial literacy

Goals:

- Understand the concept and terminology of financial literacy
- Relate the basic principles to your own experience
- Assess your own level of financial literacy (and how much more you want to learn)

Total time: 90 minutes

You will need:

- Flipchart or a board for writing definitions.
- Writing tools to write on flipcharts or board.
- The definitions listed in part I and the questions (with answers) listed in part II.

Part 1: Short introduction on financial literacy

45'

● Step 1: Defining financial literacy

5'

Ask participants what words/concepts they associate with financial literacy. You can write them on a flipchart or a blackboard as they are mentioned

Give the definition below:

"Financial literacy is the knowledge and abilities useful for managing money. This includes: earning money, saving or spending it, investing it or donating it. It is a vital tool for making decisions about your own financial resources."

Write this definition on a flipchart or a board (if not available you can read it aloud to the group).

FL1

FL2

FL3

FL4

● Step 2: Working in groups




Working in small groups, ask participants to match up the key concepts provided below.

If possible, print/copy and cut out the concepts and matching definitions for each group.

Ask groups to share their answers and discuss them to ensure all participants are comfortable with these five basic concepts before moving on.

Ask each group to come up with a real-life example for each concept, and share it with everyone.

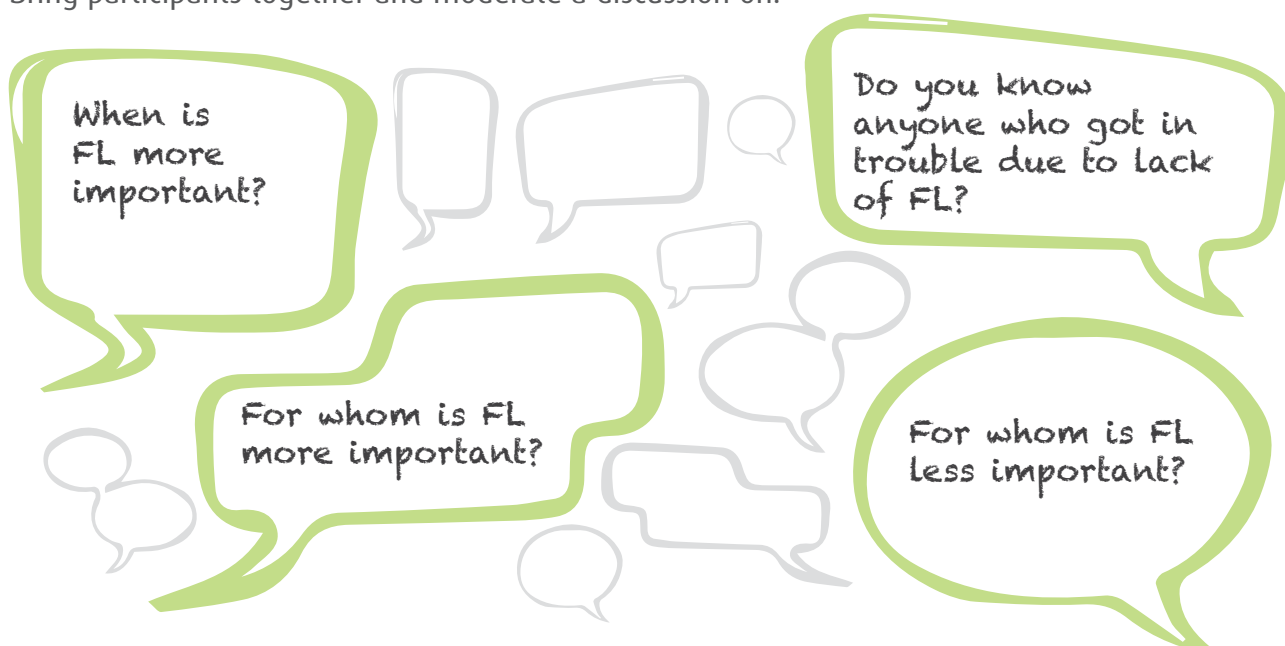
Finally, ask the groups to rank the five concepts based on how easy they think they are to do in real life.

Earning	Receiving money in exchange for a good or service.	
Saving	Keeping some money for later. If you have received some money, it is the difference between what you have received and what you have spent.	
Spending	Exchanging some money for a good or a service (use money to purchase something).	
Investing	Turning your money into more money. This can be done by purchasing something likely to bring you income (putting your money into a bank paying you interest for keeping your money there, or buying some goods/services that you can sell on for a higher price).	
Donating	Giving money 'for free'. If you have received more money than you need and think someone will need it more than you, you can give them some money to help them.	

● Step 3: Discuss and reflect



Bring participants together and moderate a discussion on:



Part 2: Quiz time

45'

Working in small groups, complete this quiz. You can ask each group to choose a name for their quiz team.

Read out the questions below. After each question, give the teams 3–5 minutes to discuss internally and agree on an answer. You can skip any questions that are too complex for a given group, or if you have limited time. Only one person per group is allowed to speak. The 'speaker' of the group may be changed in the course of the quiz, e.g. every question has a different speaker. But they are the only ones allowed to talk. After each team has given their answer to a question, a team can change their answer (e.g. because they prefer another team's answer or because they think it is the right one). Once all groups have given a final answer you can read the correct answer (here shown in [] after the question). There is no need to count the correct answers since the goal of the game is to reflect on one's awareness of the issue and to discuss with other people.

A possible variation of the game is counting the correct answers and giving a prize to the best performing group at the end.

● Questions:

1) What do banks and loan institutions mean by 'interest'?

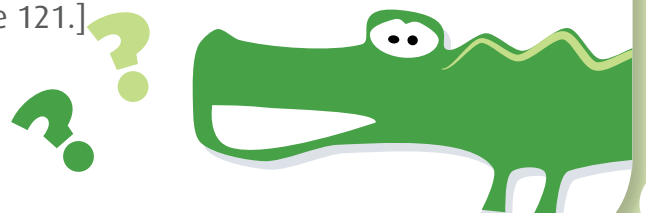
- a) They are interested in you
- b) You are interested in them
- c) It is when you receive extra money for money you have in a bank
- d) It is when you have to pay extra money to the bank

[Answer: c) Interest is when you receive extra money for lending your money to someone or an institution. Example: I put 100 in a bank with 10% interest rate. After a year I receive 110. After another year I receive 10 more and my savings amount to 120. Interest can also apply to debt: if I borrow 100 from the bank and return it in a year, there is a price I have to pay for borrowing that money, which is also called interest.]

2) What is compound interest?

- a) Special interest on the British Pound
- b) Interest calculated on last year's amount rather than on the initial amount invested
- c) Interest that decreases every year
- d) It's just another name for the interest of the last question

[Answer: b) Compound interest is when the interest is calculated on last year's amount rather than on the initial amount invested. This means: I put 100 in a bank, which grows to 110 after a year (10 per cent interest added). After a second year, this amount will grow to 121. Why? Because the second year's interest is calculated on the first year's amount, rather than on the initial amount of 100. Ten per cent of 110 is 11, to make 121.]



FL1

FL2

FL3

FL4



3) How much do I need to save for my retirement?

- a) Nothing, I have lots of friends who will help me
- b) It depends, if I own a property then not too much
- c) As much as I can; the future is uncertain
- d) It depends on where I live and my country's retirement policies

[Answer: d) It all depends on your country's pension system. In some countries (Switzerland or Sweden, for example), there is a pension that is enough to live on. In others, pension might be tiny or not exist at all. In such cases it would be advisable to have some money saved to supplement your income.]

4) Do I need to keep track of my spending?

- a) No, I do not spend much anyway
- b) No, as long as I have enough money
- c) Yes, I count every single cent I spend every day
- d) Yes, keeping track allows me to make calculations and plans for the future

[There is no correct answer to this question. The idea is that you should keep track of your spending to make sure you spend less or equal to the amount at your disposal. Failing to do this will result in debts and therefore less money for basic needs.]

5) Is it always necessary to have savings?

- a) Yes, one never knows what will happen tomorrow
- b) Not really, as long as I have someone who can lend me money anytime
- c) Yes, so my friends can borrow from me when needed
- d) If my activities are going well, or I have a good income, it is not really needed

[There is no correct answer, but the idea is that saving money will allow you to have money available in case of emergencies.]

6) How well do you know your spending habits? ('spending habit' is what you usually spend your money on, how often you spend and how much)

- a) Very well, I keep track of every cent I spend during the day.
- b) I keep track of big expenses only – i.e. things that cost a significant amount of money.
- c) I know more or less how much I spend per week (or month) and I notice if I spend more one month.
- d) I have no idea how much I spend each month, I don't keep track of it.

[There is no correct answer. It is important to keep track of one's expenditures, and you should take into account how much money you have/earn. If you have a lot of extra money – more than you need to pay for your costs – you may not need to keep such a close eye on your spending. If you are keeping track for yourself you can decide how detailed your calculations need to me; if you have a company you need to keep careful track of most – sometimes all – expenses)]

7) If you find out you have some extra money at a certain point, you should:

- a) Throw a big party for all your friends
- b) Hide it under a mattress
- c) Put it in a bank account with interest (see definitions above)
- d) Invest in some activities, such as a small business venture

C and D are good answers here. Saving some money and having a chance for it to grow, such as through interest or investment, is a good strategy for the future. It's important to do this in a smart way. You should find out about different investment choices, and how much risk there is, next to how much you might earn.

8) If you decide to invest money after the question above, where would you go for information?

- a) Family and/or friends
- b) A bank
- c) My teacher at school
- d) A financial consultancy

[Answer: A combination of the above. Financial information is what allows you to make your decisions about how and where to invest your money. You can gather such information from many different sources depending on where you want to invest. Banks will give you information about what products you can buy to earn some money; economic and financial newspapers and magazines give you information about market trends; neighbours and acquaintances can give you oral information about trends and opportunities]

9) What is a financial risk?

- a) I invest my money into something that is not 100 per cent safe
- b) The financial markets are unstable
- c) My finances are at risk for some reason

[Answer a). Financial risk means to invest your money or assets into an activity that is not 100 per cent safe. That is, you could earn more money but there is a possibility that you lose some of your money. Risk can be limited or estimated, and a good investor is someone willing to take a risk but is also capable of making the right choices to either avoid losing money or only lose a little]

As a whole group:
Ask participants to reflect, and share reflections if they want, on what they have learned through this exercise.

End of
session 1



FL1

FL2

FL3

FL4

Session FL2: Budgeting and planning

You will guide participants to understand how much money they would need for a given period of time and how to use it at appropriate moments



Goals:

- Introduce basic concepts of budgeting and planning
- Help participants to calculate how much they may need, for what and when
- Enable them to calculate how to plan income and outcome for a given period



Total time: 90 minutes



You will need:

- The concepts and tasks given in part I and II
- Papers and pens

Part I: Learning to identify costs

You could connect this session directly to the module on entrepreneurship, enabling participants to apply this activity when assessing how much money they need for their venture.



When running a business, or engaging with an economic activity, we have to keep in mind two things:

how much will the activity generate?
how much will the activity cost?

Both questions are important, but understanding your costs is the first step in making your activity successful. It is hard to be sure in advance how much income you will get from an activity, or when it will come in. Costs are more certain. If an activity has low costs, even if it doesn't raise much income, it should survive. If an activity has high costs, it's a much bigger risk and it's much harder to generate the high level of income you need to make the activity work.

● Step 1: the "cost of one day"



Ask participants to think of one normal day in their life. What are the costs they incur from when they wake up until when they go to bed?

They can write these costs on a piece of paper

3 ways to represent the cost

- Simple: they name the cost and write a figure besides it
- Medium: they can draw an object that represents the costs and add the figure besides it
- Creative: they need to find an object that represents (or can be associated to) each of the costs. Their list will be then a collection of objects they have gathered from the surrounding environment

● Step 2: comparing costs

10'

Divide participants into small groups (3-5 participants)

Ask them to compare the costs they have thought of and to create an inclusive list of costs

Important to be mentioned to participants: costs are not always calculable in monetary terms.

Examples:

The cost of being late for the bus could be the fact that you have to wait for the next one (cost=time)

The cost of not paying attention to an instruction could be that you can't do what is expected from you and you upset someone (cost=bad reputation or bad energy)

The cost of eating too much for lunch could be that you have not enough in your fridge for dinner (cost=hunger)

Plus, of course, there are monetary costs (if I spend on A I might not have enough money for B)

● Step 3: do I really need this?

25'

hmm...



Come back into plenary and put three papers on the wall or on the floor. On each paper write a category of costs.

Paper 1: Monetary and non-monetary costs

- Monetary: you can only pay cash for goods – like a ticket for the bus
- Non-monetary: you can pay for something in another “currency” -- if you walk somewhere you pay in time rather than money

Paper 2: Avoidable or unavoidable

- Avoidable: you pay for something you want but do not really need -- an ice cream
- Unavoidable: you need to cross the river to go home and can't avoid paying for the ferry to cross it

Paper 3: Long and short term cost

- Long term: I pay for something I will use more than once and/or over a long period of time
- I buy a kilo of rice that will feed me for several days
- Short term: I pay for something I receive and consume now -- a bus ticket

Ask each group to read out the list of costs they have produced.
After reading every item ask the whole group:

Was it a monetary or non-monetary cost?

Was it avoidable or unavoidable?

Was it a long or short term one?

TIP:

Moderate the discussion in case there's disagreement on what category a cost belongs to. It is more important that participants gain awareness of these distinctions than they give the “right answer” since there is no objectively right answer.

FL1

FL2

FL3

FL4

Part II: Your business costs

● Step 1: Picking a business



Give some examples of small businesses and ask each participant to choose the one that feels closest or the one they might be interested in. You can start from four categories

Hospitality
(small restaurant, guesthouse, ice cream trolley)

Entertainment
(run a cafe, organise parties on request)

Services
(IT support, consultancy, hairdressing)

Technical service
(cleaner, home repair, dog sitter)

The "fifth category" can be anything participants suggest themselves (if they feel that none of the above categories satisfies them)

● Step 2: Identify costs



Ask each participant to choose the activity that best suits their plans and to imagine what will happen in the first month of their activity. Questions to guide them:

- What do you need to start your activity?

For instance: office, material, helpers, advertisement, networking, officially register, buy equipment

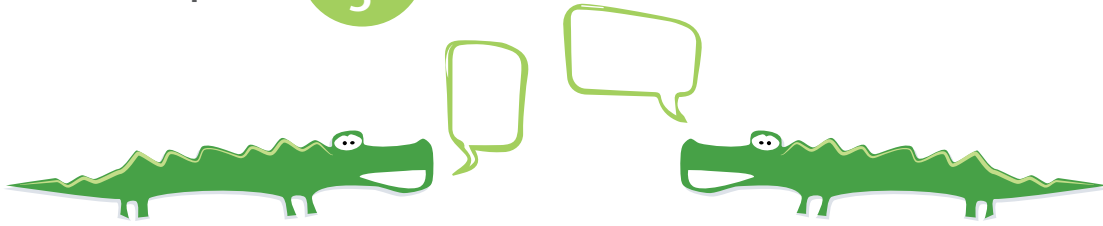
- How much will that cost?
- When do you need to pay out money?

Keep in mind that some costs happen the very first day or even before, some others happen after you start

- What are your regular costs and what are the one-off ones (you pay only once, or once in a year)?



● Step 3: Work in pairs



Ask participants to work in pairs. If they cannot find a pair, facilitate matching.

If two participants have chosen a same, or similar, activity, make sure they pair together since they will have a lot to share. Then discuss the kind of costs they have indicated on their papers and compare them. They should take note of the discussion so as to share it at a later stage. It is possible, at this stage, that someone has forgotten something obvious, there might be different opinions on whether a cost is necessary or not.

● Step 4: Enlarge the circle



Join together pairs of participants and ask them to share the results of their previous discussion (4 participants together, then 8). This will help them to get different views on similar activities or get inspired by other activities.

● Step 5: Plenary



Bring participants back to plenary so to share the main findings. You can ask:

Could you agree on all the costs?

What costs could you agree on?

What costs could you not agree on?

Where there any costs you did not consider that now you find important?

Could you agree on when the costs were necessary?



If time allows take a flipchart and ask them to suggest (you write) the main costs to afford from day zero to the end of the first month.

End of session 2



Session FL3: Saving, spending and planning



Goals:

- Understand the concepts of saving and spending
- Recognize that the value of money and goods isn't fixed, but relative
- Understand some of the factors that determine this value.



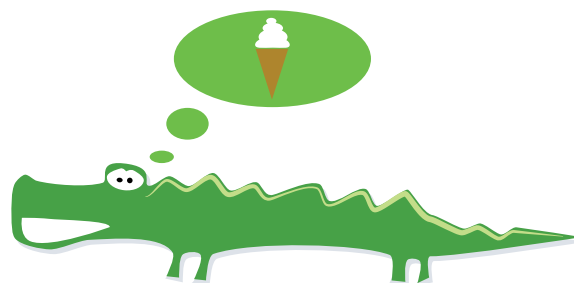
Total time: 90 minutes



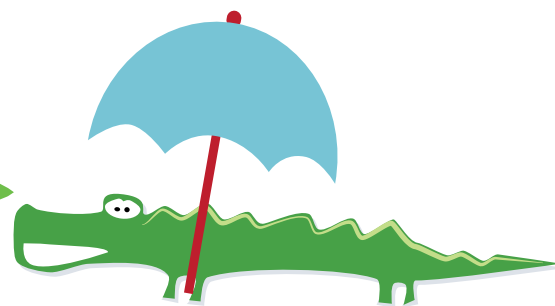
You will need:

- The concepts and definitions listed below
- The case study below
- Pens and papers

Actualisation is an exercise to calculate the value money will have, or had, at a given time. Today I have 1 and I can buy an ice cream, a sandwich or a bus ticket. How much will the same 1 be worth in 10 years?



Liquidity is the ability to convert a good or a service into money relatively quickly. An umbrella when it's raining hard - and thus people would be happy to buy one- can bring money quickly. Flour in an area where everyone has their own farm and produces flour is not easily exchangeable with money and thus not very liquidable. One of the items with highest liquidity almost everywhere is gold, that can be used almost as money.



Part I: Spending and saving



Divide participants into groups of 4-6 (depending on the size of the group).

Ask them to work together to solve a problem.

You can either write the problem below on a paper/board that everyone can see or photocopy this page and give it to each group.

● Case study

You are planning a summer camp to introduce a number between 5 and 40 participants to environmental issues. This is part of a project on social entrepreneurs with the goal of educating young people about environmental sustainability. You have a team of 4 leaders to help you.

You have found a donor to help you with the costs of the camp. They have promised 20 USD per participant per day (this means: if you have 10 participants for 1 day you will receive 200USD; if you have 30 participants for 3 days you will receive 20×30 (participants) = 600 (x3 days) = 1800 USD). The money you receive has to cover all the costs of the camp, not only the food and accommodation of participants.

Find out how much money you will receive by calculating:

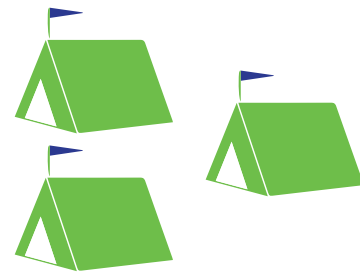
(Pax no.) x (no of days) x 20 USD = amount available

For example:

10 participants x 5 days x 20 USD = 1000

8 participants x 5 days x 20 USD = 800

3 participants x 4 days x 20 USD = 240



To organise the camp you will need to have two kinds of costs:

a) Implementation costs

(accommodation, food, travel to the campsite, pay experts and facilitators)

b) Administrative costs

(phone, computer, your work/time, hire someone else to help)

The amount of money you need to pay is:

- **Accommodation:** 10 USD per participant
- **Food** (price for 1 day):
 - less than 10 participants 5 USD per participant
 - 10 to 20 participants 4 USD per participant
 - 20 participants and more 3 USD per participant
- **Transport** (to and from the camp place)
 - up to 20 participants 5 USD per person
 - 20 to 40 participants 3.5 USD per person
- **Stationary and material:** fixed cost 40 USD (regardless of the number of participants)
- **Facilitators/mentors** 50 USD per mentor (you need at least one mentor for every 10 participants)
- **Office Assistants:** 30 USD per assistant. You can do everything by yourself. This would cost less but you will end up working long hours or you can share the workload with 1-2 more persons.

FL1

FL2

FL3

FL4

- **Phone bills, electricity and other office costs (indirect costs)** – no fixed amount

Donation

The group will be visiting a solar energy project in the local village. The project are very happy to share their project, and give a workshop on solar energy. They have enquired if the group can make a donation to the project after the workshop. You want to support this project, so hope to have some funds left over from the camp costs to give as a donation.

Ask participants to:

1. Identify the number of participants that allows you to cover all the costs. Keep in mind that if you have only few participants, for instance 4, you'll have only 80 USD at your disposal but have to cover some fixed costs and will end up losing money
2. Agree on the number of participants and the conditions needed (1 mentor, 2 mentors; work by herself or take a helper) to have some money remaining at the end of the activity to make a donation to the solar energy project
3. There is no fixed amount needed for electricity, phone or your work. The reason is that you cannot always quantify, for instance, how much electricity you have used. You'll simply receive the bill at the end of the month. Discuss with the other participants in your group: "how much is too much". What would be a right share of money to be used for your costs? You do not want too little, on the other hand, if you want too much you might end up decreasing quality of the activity. Share and compare opinions within the group.

Example

The table below can help you calculate a possible solution. You can propose different ones with fewer participants, more (or fewer) mentors, more (or less) money available after all costs etc.

Item	In	Out
Donor's contribution (40 participants x 5 days)	4000	
Accommodation (10USD x 40 participants + 4 mentors x 4 nights)		1760
Food (3 USD x 5 days x 40 participants + 4 mentors)		660
Transport (3.5 USD x 40 participants + 4 mentors)		154
Stationary		40
Mentors (1 x each 10 participants)		200
Office assistant (2 assistants)		60
Total (in and out)	4000	2914
Leftover (for donation and indirect costs)	1086	
Overheads (phone, fax, internet)		500
Donation		586

- Plenary



Bring participants back to plenary and ask them:

What solutions have they found? Was it easy?

Could you agree with the rest of the group on costs and income?

Do you think your solution represented value for money for the donor?

Part 2: Money in time and space

45'

Why might the same item or service have different prices in different places or at different times?

Opening question:

● Step 1: the cost of my labour

10'

Ask participants to work in pairs.

They need to prepare a list of 10 work tasks (e.g. organise a party, write an article for a local newspaper, teach one of their skills to a class of pupils, work a day in a restaurant as cooker, waitress)

Once the list is ready, they need to ask each other: how much money would you take to perform task 1, 2, 3...etc? They need to find the minimum amount for which they would perform that task (below which they would simply prefer to stay home and read a book, or meet friends, instead of working)

● Step 2: the cost of goods

15'

Ask the same pairs to write down items whose price easily varies. If they have not (or if you want to integrate their answer) you can mention:

A cup of coffee or tea in a fancy restaurant and in a corner shop (you may assume that the coffee brand is the same)

A bottle of water in a supermarket and in a street stall



An ice cream in an average bar of the city centre and in a peripheral area



An umbrella when it's raining and when it's not



A drink in an area where there are no other shops and a drink in an area where there are a few shops

Once the list is ready they need to discuss:

Why the price of that item varies? How much can prices differ?

Can you single out the factors that affect most oscillations in prices?

Do you find this fair?

To what extent can price variations affect your desire to buy a particular item?

● Step 3: plenary discussion (20 minutes)

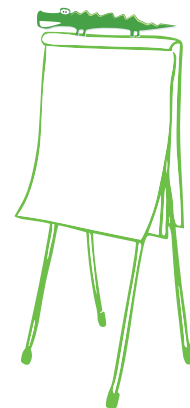
Ask, and write on a flipchart, what they see as major factors influencing:

a) the cost of their labour

b) the price of an item in time and space

c) their willingness or capacity to buy an item

To guide them, you can use the (non-exhaustive) list below to which you can always add your own experience.



FL1

FL2

FL3

FL4

a) how much I want to be paid may depend on

- how much I like a task and how often I am required to do it (I can perform for free something I like very much, as long as I do not have to do it every hour)
- how difficult and how much time this takes
- is this task in competition with something else I like (cannot go to a concert I really wanted) or I am paid for (I was asked to babysit at 5 USD per hour)? This might raise my “reserve price” (that is the price below which I am not willing to perform something)
- how much I need money? If not really, I might prefer to stay home below a certain price
- is that task giving me access to other – non-monetary- benefits? (I might meet some nice people, a potential employer, new work contacts)

b) different prices for an item

- The shop is located in an expensive neighbourhood (rental of space is high so they need to increase the price) or there are extra taxes that apply to that situation (for instance, shops in an area where you need more security officers need to pay extra taxes)
- Apparently similar items might be different in quality (better service, better quality of milk/sugar)
- One shop is taking advantage of scale economies (the more you buy, the less you pay per piece). Accordingly, a large supermarket can offer lower prices
- One shop is paying a good salary to its employees and has to raise prices to afford it
- A shop can guarantee availability of an item in places/times where this is difficult or more expensive. For instance a shop in an isolated area might have to pay more for transport costs or a night shop might have to pay a security company at night
- There is also the case where the shop is a monopolist (from mono = one) that is no one else can provide that good in that area and they set the prices they want. A classical example is a bottle of water in a very isolated area: either you buy it (no matter the price) or you stay thirsty
- Speculation means to take advantage of a privileged position in the market. Like when you can't buy the same thing anywhere else and they ask you a price that is 2-3 times higher than usually. A classical example is when you get a taxi to go somewhere because you are in a hurry and the taxi driver asks for a much higher price knowing you won't say no since you desperately need to get there.

c) willingness or capacity to buy an item once the price varies may depend on:

- how quickly/desperately you need it?
- Can I get it for a lower price somewhere else? How easily/quickly?
- Can I use it to deliver a service or produce a good that will bring me enough money to pay for this cost?
- Do I feel I am being treated unfairly? Or this price arises from a real need of the seller?

The ability to foresee and understand prices is crucial to the development and sustainability of an activity. Reflections like those above are needed to make participants aware of the possible risks/opportunities they will meet in their life.

End of
session 3



Session FL4: Accounting, overheads, non-monetary benefits

Goals:

- Understand that every activity has hidden and non-hidden costs
- Guide participants in the preparation of a business plan
- Learn some basics of bookkeeping
- Understand what are direct and indirect costs (overheads)
- Become aware of what kind of non-monetary benefits are useful, usable in one's life

Total time: 90 minutes

You will need:

- The questions and answers given in part I
- The guidelines given in part II
- Pens and papers

Part I: How expensive is an ice cream?

45'



Step 1: definitions

5'



Read out (or distribute papers with) the following concepts

Full economic costs take into account not only costs for material but also the cost of work, the use of equipment and any other activity that brings or will bring an expense. For example, if you sell cooked rice with vegetables you need to take into account at least the price of all ingredients, the working time you spend on cooking and selling, the use of your cooking pans (that get old with time), electricity or gas you need to cook, the use of water.

Emergency fund is a reserve of money you might want to keep untouched in case something happens. You can't foresee what might go wrong but it is possible that in one, two or several months of activity something will happen and you'll have to face a sudden expense.

Overheads are general costs of keeping an activity. By living in a house you use the house that "gets older", use electricity, gas, sometimes break something and need to repair it. Those are either costs you had to face in the beginning (when you bought the house) or at a given point (you receive your electricity bills, you need to repaint the walls after some years). When you deal with money you should take them into account to calculate your full economic costs.

FL1

FL2

FL3

FL4

● Step 2: work in groups

V
30'

Divide participants into small groups

Give out copies of this page with the request to find answers/solutions to the situations described below (if no photocopies are available you can write the case studies on a board or read them out).

! Do not give out the part with the answers, you can share them after participants have discussed the cases.

Question 1

Malaika sells ice creams using a trolley she got from her uncle. She buys chocolate, vanilla and banana at 10 USD per kilo box and packs of ten ice cream cups for a dollar. She sells one 100g portion of ice cream in a cup with a spoon for 1.10 USD each. After selling a whole box of banana, chocolate and vanilla she notices that she has less money than when she started. Why? What was her mistake?

Question 2

The second month she increases the price to 1.15 which includes the price of 10 grams of ice cream, the cup and the spoon. She sells one box of each flavour without getting anything wasted so that she recovers 100% of what she has spent. Is her business sustainable now?

Question 3

After this experience she raises the price to 1.50 so for every cup she earns 35. She fixes a target income of 35 USD per month that she can meet if she sells 100 cups of ice cream per month. This is an income and she can buy some rice and butter to eat. After one year the trolley breaks and she needs to repair it. The price is 20 USD and she has no money for it so it seems she made another calculation mistake. Can you identify what mistake she made? Maybe she forgot to include some costs in the price she set?

Question 4

After two more years the trolley breaks and she cannot get it repaired anymore. She needs a new one that costs 50 USD. She is not the only one with this problem. Many people doing business have to face large upfront costs and need to find a way to pay for them. Can you relate this problem to any kind of costs we have discussed in this session?

[Answer 1: she forgot to calculate the price of the plastic spoon]

[Answer 2: no, she forgot to count her work in this price. She is working for free]

[Answer 3: she forgot to calculate the price of unexpected events like a trolley that breaks or a box of ice cream that gets lost]

[Answer 4: this is what is called overheads, the cost of use of a major good distributed over several years and needs to be accounted for from day 1]

A document listing all the possible costs and risks of an economic activity, including possible competition, the income opportunities and forecasts is called a business plan. This is needed for the owner to understand how viable is the activity but also if they want to look for an investor and have to make a case that the activity will generate income.

● Step 3: Plenary



Bring back participants into the plenary and ask groups how they answered each question and inspire them with the answers below.

You should lead the discussion in a way that they discuss (become aware) of several things:

Non-monetary benefit

(the fact that she inherited the trolley)

Overheads

(the fact that she needs to save to buy another trolley for when the current one breaks)

Cost-opportunity

(the fact that working for free is a loss since she could be using her time to do other things)

FL1

Part II: How expensive is my ice cream?

● Step 1: choose an activity



Refer to the list of possible economic activities in FL2 (copied also below)

- **Hospitality** (small restaurant, guesthouse, ice cream trolley)
- **Entertainment** (run a cafe, organise parties on request)
- **Services** (IT support, consultancy, hairdressing)
- **Technical service** (cleaner, home repair, dogsitter)
- **The "fifth category"** can be anything participants suggest themselves (if they feel that none of the above categories satisfies them)

FL2

● Step 2: planning



Ask participants to pair up and choose one activity from above and to think of it in terms of real life (they can, for instance, imagine running the activity in their neighbourhood, village, city).

They need to discuss the following points:

- Is the activity they plan needed in their neighbourhood? What particular aspect of the activity do you feel is needed?
- Do you feel that people around you would buy your product? Do you think there's a potential for an income from the very beginning?
- Do you need any money to start? (A dog sitter does not really need much but if you sell ice creams you'll need to buy machines and rent a place). If you need it, where can you find it? (savings, borrowing, someone gives it to you in exchange for a share of the income you'll generate)
- How many people with the same activity do you have around you? Are there already too many so that you risk not selling anything because of competition?
- Identify a place where people can come and look for you/your services that is accessible and easy to find.

FL3

FL4

- Identify what kind of people will buy your product(s). You can't just target anyone so choose a particular category of people (also keeping in mind whom you want to be dealing with). i.e. Everybody likes ice creams but you need to choose between expensive ice creams (with toppings and lots of colours, or simply high quality ingredients) and cheap ones (very basic but accessible even to people with little money)
- Can you make a rough forecast of what your expenditures will be in the first month and how much you need to make the activity worth continuing? Will you be able to make some profit? (when the money you earn is more than the money you spend, including overheads and full economic costs – see above- you are generating a profit, or a plus. In other words you are making money)
- What will you do if it does not go as you expect?

● Step 3: plenary



Inform participants that the questions they have just answered are integrating part of what is called a **business plan**.

- What was the hardest part/question?
- What was the easiest one?
- Was there anything they think was missing?

The terms below are the technical names of the questions participants have just answered/discussed. If they are active enough you can share the names below



You can also give them a more advanced guide to a business plan, if you think they will appreciate it.

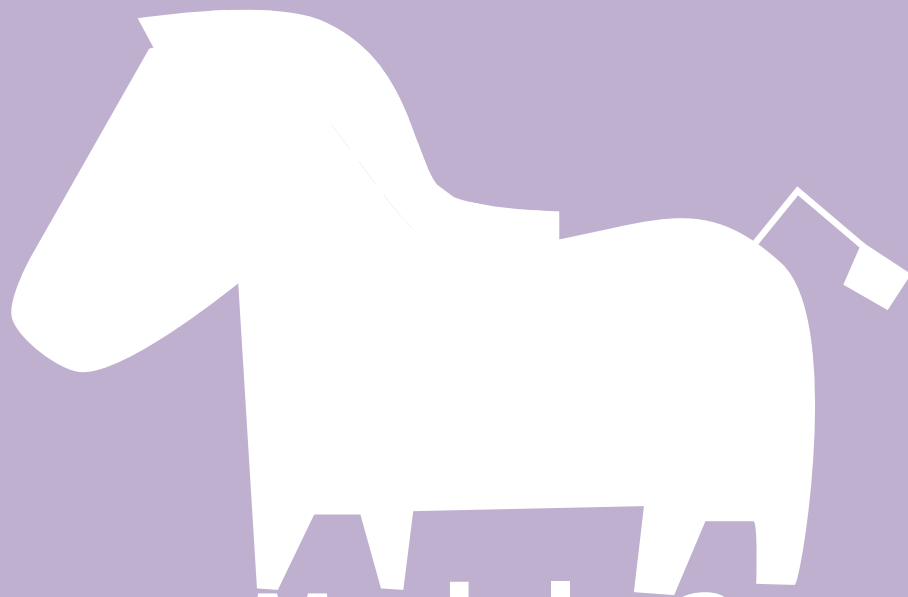
**Check out
the business plan on
the next page**

**End of
session 4**



Guide: how to prepare your business plan

1. Do some research on the sector you want to enter. Look, if possible, at on-line resources and reports from the sector and the place (city, region) you want to engage with. You could try talking with those who have already started an activity in that or a related sector. The goal of this stage is to get a comprehensive picture of what you will be dealing with.
2. Once you feel you know enough, try to understand what is the potential of your business. How much can you sell in the first months/year, how long will you need before you'll be able to cover your cost and make some profits?
3. Think of a way to secure a starting capital. It is very likely that you will need more money than you planned initially. Have enough spare capital at your disposal or prepare a plan B allowing you to get extra money quickly in case you need it.
4. Study potential competitors. Those could be direct competitors (those who deliver the same product you want to sell) and indirect (those who deliver something similar but that can, eventually, replace your product). Understand the reasons of their success and identify something they are not delivering yet. That could be the same product but with a different service associated, something slightly different, possibly combining two products that are normally sold separately.
5. Choose an accessible place where potential customers can easily find you. This does not only refer to a physical location. Nowadays virtual location may be equally important. If you feel you need advertising through the internet work on a good website and make it accessible.
6. Choose an image people can associate you with, choose a target group and focus on them, do not target everyone in your city/community/country but be aware that only particular type of customer will need your services or products more than others.
7. Keep track of your entries and expenditures. This is not only necessary for tax reasons; it will also allow you to understand whether your business is rentable and lead evaluations after some time. It is much better to adjust your target when you see the signals that your business is not going well than wait until everything falls on you.
8. Do not be afraid to ask for professionals' help. This may range from asking friends and acquaintances for advice, if they are more competent or experienced than you, or even paying once for a professional to get some help that could turn out very beneficial in the end. For instance, a one-off tax advice might teach you a lot about how to optimise your expenses and goods that are tax deductible.
9. Calculate your expenditures and purchases and coordinate it with orders you receive and when you have money available at a given time. You do not need to buy everything at once and, if some goods are constantly available, it may pay off to buy only a small amount regularly since it would leave you money to deal with unexpected events. Conversely, if you need items that might disappear from the market for a while, and you have somewhere to store them, buy a bit more upfront so you can face an extra order in case.
10. Calculate your profits regularly. A profit is what you have earned minus what you have spent (for material, pay for someone's work). This will enable you to check: 1) whether you are earning any money with your activity and 2) whether the money you are earning is enough. If you work a whole month for an amount that does not allow you to pay your bills perhaps you should rethink the structure of your business or move on to some different activity.



Module 2

Module 2: Entrepreneurship (EP)

You will introduce participants to the concept of entrepreneurship and discuss the key skills and abilities of an entrepreneur.



EP1

Session EP1: What kind of entrepreneur am I?

Goals:

- Develop a basic understanding of entrepreneurship.
- Understand how entrepreneurship can be applied to different aspects of life.
- Explore your own attitude to risk and entrepreneurship.

Total time: 100 minutes

You will need:

- The definitions in part 1
- The list of skills in part 2
- Pens and paper

Part 1: Am I an entrepreneur?

45'

Starting question: ask participants "What is an entrepreneur?"

Gather a few answers and ideas, then provide the working definition below.

You can photocopy this page or write the definition on a board or flipchart.

An entrepreneur is an individual who runs an activity aimed at earning something (e.g. money, respect, time). He or she takes on financial and other risks in order to receive a gain. In many respects an entrepreneur may be seen as a leader of their own activity and an innovator, bringing something new to, and/or creating new opportunities for, a community or society.

Social entrepreneurship is the process of running a profitable activity while also proposing solutions to problems experienced by people/society.

Example

A small factory that employs single mothers to produce bracelets from recycled material. The aims would be:

1. To help single mothers who are facing economic hardship.
2. To recycle and therefore produce less waste in a neighbourhood.

Traditional entrepreneurship tends to measure performance in terms of monetary profit and return. Social entrepreneurs take into account a positive contribution to society in order to further social, cultural and/or environmental goals.

EP2

EP3

EP4

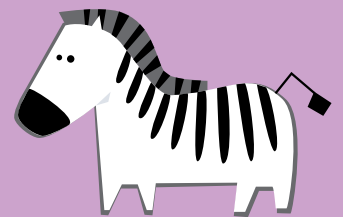
● Step 1: Pair work

10'

Divide the activities from the list below between the pairs.

Ask each pair to identify the risks and potential gains of the activities they have been given. After a few minutes, ask two pairs to join together and share their activities.

- Organize a volunteer camp for young children.
- Organize a surprise party for a friend or a member of your family.
- Accept a responsible position, like student representative in your class.
- Open a shop selling goods of your choice.
- Organize a trip for you and your friends (can be to somewhere near).
- Open a small shop selling small decorations.
- Going to the university or enrolling for a professional course (or vocational training course).
- Buy art.
- Sell all the old things you (or your family) do not use anymore.
- Write a book.
- Learn a sport or play a music instrument.
- Read a book.
- Lend money to someone.



Examples of gains and risks:

- Organize a surprise party

Risk You might spend lot of time organizing something, and then your friend says: "I am busy with someone else the day of my birthday".

Gain Love, happiness, a fun afternoon, but also the fact you will be perceived as someone with initiative and good organizational skills.

- Accept a responsible position, like student representative in your class.

Risk You do not have the time to perform the duties, people might perceive you as not good enough and you'll lose out in terms of reputation.

Gain Influence, power and experience



● Step 2: Group feedback

Bring the group back together and ask:

What kinds of gains can an entrepreneur experience?

What risks does an entrepreneur normally face?

Who is an entrepreneur - can you come up with your own definition?

Part 2: Priorities of an entrepreneur

Prepare sets of 'cards' (use small pieces of paper). On each card write one of the qualities an entrepreneur should have. Make one set of cards per group of 4-5 participants.

If you do not have enough time, or have too many participants, to prepare enough sets of cards, you can simply write all the qualities on a flipchart or a blackboard or make a photocopy of this page.

List of skills that may be necessary to an entrepreneur. The list is not exhaustive and new skills can be added; likewise, not all skills need to be used in a session. If the list looks too long, select the ones you deem most appropriate.

- Risk taker
- Team leader
- Well educated
- Socially oriented
- Stubborn
- Polite
- Patient
- Enthusiastic
- Dreamer
- Optimist
- Good looking
- Charismatic
- Hard working
- Good at maths
- Capacity to give orders
- Sense of family
- Ability to multi task
- A leading specialist in one's field
- Networker
- Has long-term friendships

hmm...



● Step 1

10'

Divide participants into small groups (4-5 person) and hand them a set of cards.

Ask them to spread the cards on the floor and give them five minutes to choose:

- 1) Three essential skills that an entrepreneur should have
- 2) Three desirable (good to have) skills
- 3) Three unnecessary skills

● Step 2

25'

In turn, each member of the group picks the cards in the categories from **step 1**. She explains to the rest of the group why she selected those essential, desirable and unnecessary skills.

The group can give feedback, agree or disagree.

Try to keep each participant's time to speak to a maximum of five minutes, including feedback (5 participants x 5 minutes = 25 minutes).

Group feedback

10'

Bring the participants together and ask them:

- Are there essential skills that every entrepreneur needs regardless of the kind of activity they do?
- Are there desirable or unnecessary skills that can be seen as universal?
- Were you able to agree on some qualities?

End of
session 1

EP1

EP2

EP3

EP4

Session EP2: What do entrepreneurs provide?



Goals:

- To explore the different range of services and products an entrepreneur can provide to a community and beyond.
- To emphasise that not only goods but also services can be contributed and bring in income (connect to IG 2 and 3).
- To learn about specialisation of labour (gaining from complementary skills provided by a partnership with other people).



Total time: 90 minutes



You will need:

- Annex to EP2 (page 81)
- Paper and pens
- Four free chairs
- A small bag

Part 1: What do entrepreneurs do?

45'

Divide participants into four groups and give each group the list in annex EP2

Ask each group to pick 2-4 examples and discuss:

- What kind of services/goods are provided
- Do you think a similar business would be suitable for your area/community/town/city/?
- What are the qualities that have enabled this entrepreneur to get so far?
- What would be the most difficult part of setting up a similar business?
- Do you find the activity useful or interesting? Why?

Group feedback

10'

Bring participants back together as one group and ask them:

- Which activity you liked the most?
- What surprised you when reading those accounts?



Part 2: Starfish

45'

Ask each group (from part 1) to prepare five questions or statements.
(4 subgroups x 5 questions = around 20 questions in the end)

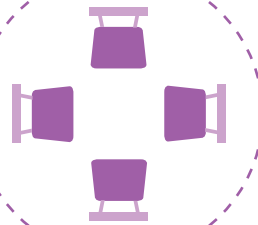
Questions should reflect anything they are curious about or would like to know about entrepreneurship. The questions do not need to be directly connected to the list they have, but do need to have something to do with entrepreneurship.

Statements could be about what an entrepreneur or business should be in their view.

Ask participants to write questions and statements on small pieces of paper that they then fold into 4 sections.

Collect the pieces of paper in a bag. Close the bag and give it a shake to mix up the pieces of paper.

Place four chairs in a square facing the middle.

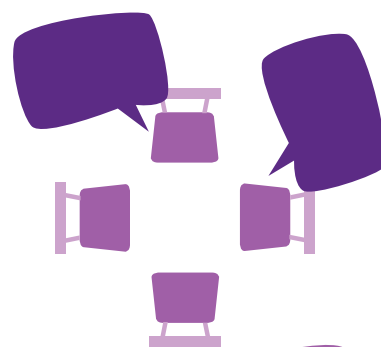


Ask each group (same groups as part 1) to choose a representative that sits on one of the chairs while the group remains behind them.



Open the bag containing the questions/statements, pick a random question/statement and read it out. Make sure that everybody understands it and ask groups to discuss (or answer to) it.

The person sitting on one of the chairs you've assembled in the middle represents their group. Only the person sitting on the chair is allowed to speak and respond to the questions/statements. When someone from a group feels they have something to say they tap their representative's shoulder. After the representative on the chair has spoken, they will then stand up, allowing a new person to replace them and join the debate.



How long a question/statement is discussed depends on the importance of the question and the interest of the participants in that particular question or statement.

An average could be 3-5 minutes but it is up to you to make a judgment on this. In a 45-minute exercise, this means you could explore 8-9 questions/statements.

End of session 2



EP1

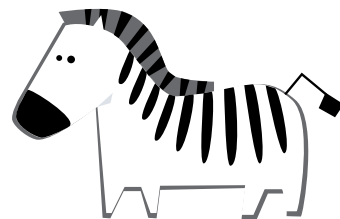
EP2

EP3

EP4

Session EP3: From hobby to business, how to make best use of your contacts

You will introduce participants to the main challenges, and mistakes, experienced by first-time entrepreneurs. You will also coach them to understand their personal views on entrepreneurship.



Goals:

- To reflect on which of the participants' current activities could be developed to generate profit.
- To reflect on how you can use a circle of friends or colleagues to enhance ideas/business (see also FL4).
- Start an activity with a friend or trusted colleague.



Total time: 90 minutes



You will need:

- Annex to EP3 (page 82)
- Pens and paper

Part 1: What is important in entrepreneurship?

45'

Divide participants into small groups (4-6 people)

Give each group the set of questions in **annex EP3** and ask them to sit in a circle.



One participant in each group reads out the first question and the rest discuss possible answers. When they feel they have discussed it enough the participant hands the list of questions to the one to her right, who reads out question 2 and let the others respond and so on, until they have answered and discussed all the questions.

Group feedback

10'

Bring participants back together as one group and ask them:

- Were you aware of that particular aspect of entrepreneurship?
- What were the most useful elements of the readings?
- Are you going to use any of the advice given? If so, what advice?
- In your cultural context, would this advice work?

Part 2: My understanding of entrepreneurship

45'

Divide participants into groups of 6–8

Ask them to have a **brainstorm session about entrepreneurship**.

Starting with the word 'entrepreneurship' they need to say all the words that come to their mind and then choose the ones they feel are most appropriate.

Ask them to discuss why they used the words they chose (they explain this to one another and try to convince one another about the value of a given word).

They pick 8–10 keywords from the brainstorm session (those they feel are most relevant to them). Ask them to express the chosen words using a form of art.

Participants can choose from this list. The list is not exhaustive and they can propose new forms of art.



Drama: prepare a short silent play about entrepreneurship.



Song: write and sing a short song about entrepreneurship (for instance telling the story of an entrepreneur).



Theater play or movie: same as pantomime but with words.

If you want to guide them further you can give them the following scheme:

1. Initial situation (they feel something is needed but try to understand what).
2. They realise the challenges they have to address.
3. They find a way to use the skills to start an activity and make use of their entrepreneurial skills.

Group work

Bring participants back together and ask each group to present or perform their artwork. After each presentation, hold a discussion between the performers and the spectators.

You can start using the following questions:



1
What did they represent
(what situation,
issue, problem)?

2
Was it easy to understand
what they meant?

3
What issues/problems did the
performance help you to
understand/become aware of?

4
What issues/
problems were
missing in your view?

**End of
session 3**

EP1

EP2

EP3

EP4

Session EP4: Identifying opportunities, providing opportunities (social entrepreneurship)



Goals:

- To be able to analyse the environment around them to identify opportunities (an entrepreneur is someone who sees something missed by other people).
- To explore the benefits you can bring to yourself but also to society through entrepreneurship (social entrepreneurs, creation of workplaces).



Total time: 90 minutes



You will need:

- Pens and paper

Part 1: Where would I start? The entrepreneur in me



● Step 1: Pair work



Ask participants to choose a partner they want to work with. Participants ask each other questions to try and understand their characteristics as entrepreneurs.

Sample list of questions:

Difficulty of questions is progressive; for a very young group use levels 1 and 2. Use 3 and 4 if they are experienced/knowledgeable enough.

Level 1

- What are your hobbies?
- What do you like doing when you have free time?
- What are the things you enjoy most in life?

Level 2

- Do you like contact with people?
- Do you enjoy teamwork or prefer to work by yourself?
- Do you prefer to give or receive instructions?
- Do you like any forms of art?
- What are your biggest fears?
- Do you like taking small or big risks?



Level 3

- Do you see yourself (or your friends see you) as:
- Self-confident?
- Creative?
- Hard-working?
- Sociable?
- Reliable?
- Capable of giving good advice?



Level 4

- How do you see yourself (in terms of goods/services provided and kinds of activity) as an entrepreneur (if you see yourself at all in such role)?
- What parts of a job/learning process do you enjoy the most?
- Are you people or goal oriented? Would you agree to reconsider your objectives for the sake of helping someone working as your partner? Or would you rather change partner sticking to your original goal?

● Step 2: Group work

15'

Ask the pairs to join another pair (a team is now composed of 2+2=4)
Ask them to identify opportunities around them.

Ask them to consider these questions:

- What is missing in my community?
- What do my friends/relatives complain about?
- What am I not very happy about in my life?
- Who would I like to help?
- Who are the people most in need in my community (area, city, country)?



● Step 3: Ask teams to merge (4+4=8)

15'

What connections can they see between their personal characteristics, and the change they want to see in their community?

This common area could be a great place for them to focus as social entrepreneurs.

Social entrepreneurship matches a personal desire to do something useful with a real need in a community or country. The idea of social entrepreneurship is that service should be quality and society oriented. It is still possible to make money, but the goal is to strike a balance between earning and service. In fact one can limit one's earnings to achieve a greater social impact.

EP1

EP2

EP3

EP4

Part 2: Getting inspired and ready to act



● Step 1



Hang the various examples of social entrepreneurs (here in annex EP2) and the description of their activity displayed around the meeting place.

Working individually, participants walk around the room, read the examples and select one activity and entrepreneur they connect with.

Without speaking, they need to find, among the other participants, those who have selected the same entrepreneur/activity (max 2-3 per group)

You can offer some guidance if:

It takes too long to form the groups (you can ask them to speak)

Groups are too large (split the groups)

Some participants have selected an entrepreneur/activity that no one else has chosen (you need to match 2-3 participants with different examples)

● Step 2



Ask participants to perform mock interviews. One can ask questions and the other(s) need to come up with an answer. If there is enough time the interviewer can also become the interviewee.

Starting questions (to which some more can be added, depending on what the interviewer wants to know):

- If you were to do the same or a similar thing, what would be your major steps and milestones?
- Some years from now, when you are a social entrepreneur, what would you change/improve in your story?
- What would be the main challenges and opportunities in your context (keeping in mind country, culture and other differences)?

● Step 3



Ask the group to create a story based on their ideas and the results of mock interviews.

The story should include (each question has a sub-question that you can use if the group is old enough):

- What is the background: why did you come up with such an idea?
(Are there any conditions or situations that encouraged you to think of a similar thing?)
- Why did you believe in that idea?
(Why that person, and you if you have chosen this story, believed it was worth trying and believing in such an idea).



- Would it be easy to realise the idea? Why?
(What could be the main obstacles to the realisation of the idea – both in general and also with regards to the environment you would be working in?)
- Why did it work?
(What were the main elements and moments that allowed this person to achieve success and what could be your main milestones?)
- How can you make this last?
(How to make this success sustainable and guarantee good performances over a long period.)
- Plans for the future?
(What would be the next step once success is achieved? Would you expand the business or increase quality? Look for larger profit or greater social impact)

Participants can take notes on a paper to help them share the story.



Group feedback

Bring the participants back together and ask each group to present their story in 1-2 minutes.

If the exercise took too long and there is no time for group discussion, you can simply ask for 1-2 sample stories.



**End of
session 3**

EP1

EP2

EP3

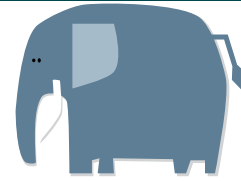
EP4



Module 3

Module 3: Fund development and microcredit access (FD)

You will introduce participants to the concept of fund development and reflect about what is needed to realise their idea.



FD1

Session FD1: How much money do I need to start?

Goals:

- To understand how people can start business ventures with different levels of finance
- To make an assessment of one's own needs.

Total time: 90 minutes

You will need:

- Annex FD1
- Pens and paper

Part 1: What do people need?

45'

Divide participants into small groups (4-6 per group)

Hand out the text from annex [FD1](#).

Ask participants to read one short story from the annexed text reporting previous activities.

Ask them to discuss the questions below.

One participant should record, and report, the results of the discussion during whole-group feedback.

Possible questions to be discussed:

The list is not exhaustive, and not all answers will be present in the text, but the goal of the questions below is to stimulate a discussion and prompt participants to think about what is needed.

- What was the initial idea behind the initiative?
- How did they find the resources (willpower, human, financial) to start up?
- What was the initial size of the business?
- How much time did they need to become profitable?
- How much money did they need initially?
- Where did they find the money? (If not explicitly mentioned please think about the possible sources.)
- How important was saving money in the initial phase?
- Do you always need to aim to save money?
- What was the role of money in the success of that initiative?

FD2

FD3

FD4

Group discussion

Bring participants back together. Give two minutes to each group to share their findings or main issues of their discussion.

Part 2: What would I need?



Not all participants might have a clear idea of the kind of activity they want to develop. It is, however, important that they participate, even using a fictional activity, since the main goal of this exercise is to prompt a reflection on the size, dynamics and type of activity rather than clearly define the activity itself.

Ask participants to think of an activity they want to develop. Those who have not thought of one can come up with a fictional activity.

Ask them to think, individually, about the answer to each of the questions on the side:

- What need(s) is your idea addressing?
- What resources (money or human resources) are needed to develop this idea?
- How much time would you need to get started?
- How much time do you think you would need to become profitable?
- (Based on the previous session's ideas) How would you generate the initial capital?

Ask them to divide into three sub-groups depending on the size of the activity:

- Those who want to develop an activity at the local community level move to the right.
- Those who want a larger activity (city area or whole city) go to the middle.
- Those who want to develop something larger (regional, national or international level) move to the left

Ask the sub-groups to divide into even smaller ones according to the size of the group they want to involve:

- Activities with a single person (individual entrepreneurs).
- Activities foreseeing participation of 2-3 people.
- Activities involving larger groups (cooperatives or larger companies).

The last division is about timing:

- Those who could be ready to start tomorrow.
- Those who need 4-6 weeks of preparation.
- Those who need some extra time to better shape their ideas and come up with a concrete plan.

The small groups eventually created from this activity can share, discuss and compare their answers.

Whole group feedback

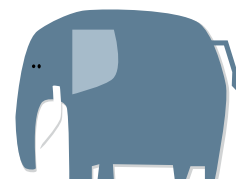
Bring the group together and ask them to share some of the results of their discussions. In particular:

- Did they agree on any fundraising approaches?
- Were there any similar activities? If so, did they agree on any answers/approaches?

End of session 1

Session FD2: Identifying sources of financing (internal and external)

You will introduce participants to different potential categories of donors and fundraising activities.



FD1

Goals:

- To identify where to find resources (monetary and non-monetary) needed to start a business.
- Understand the importance of, and differences between, internal and external sources of funding.

Total time: 90 minutes

You will need:

- Annexes to EP2
- Pens and papers

This session connects well with EP4 and could start where EP4 ends. After the preparation of a small business plan, participants need to think where and how to find the money they need to realise their plan.

FD2

Part 1: Internal funding

45'

● Step 1:

10'

Ask participants to stay silent and close their eyes.

Ask them to think of a moment in their life when they needed to find some money (e.g. for a bicycle, clothes, mobile phone, visit somewhere, present, etc.)

Ask them to remember how they found the necessary money.

Give them 5–10 minutes to reflect in silence and, if needed, provide them with pens and paper so they can take note of their reflections.

● Step 2:

15'

Once they are done, ask them to choose a partner and share their story, discussing benefits, advantages (and disadvantages + costs) of their choice.

- How did they come up with that idea?
- Did they find enough money?
- What would they change in their 'fundraising plan' if they had to repeat the experience today?

FD3

FD4

Group feedback



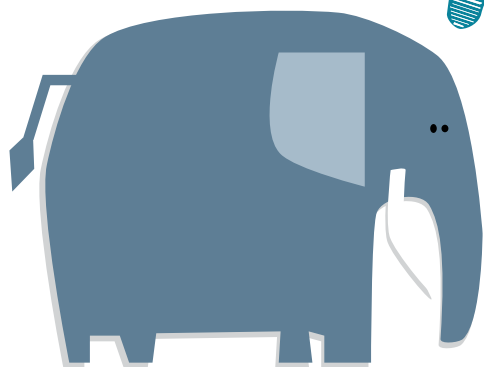
Bring participants back together and ask them to share their conclusions. Starting question: What types of fundraising activity would you be able to mention given your experience and stories you have heard from other people? Begin a brainstorming session to generate a list of possible fundraising activities (starting from the ones discussed during the exercise and then move on to new ideas).

The list below can help you to revitalise the discussion if participants run short of ideas. Make sure you don't use all the methods at once and allow participants to guess the items in the list rather than just reading them out.

Initially, the list will be generated by the results of the exercise. As they run out of suggestions, ask participants to think of other possible ways.

Fundraising ideas

- Paint T-shirts and sell them for a small price.
- Organize a party (cook something or run some activities and ask for a fee to join).
- Organize a concert asking some local bands to play for free.
- Ask some local artists or shops to provide products for free (or very cheap), add a logo and then sell them.
- Go to a local businessperson and ask for a donation in exchange for their name to be mentioned somewhere (if you organize a meeting the name of the company could be written on the banner).
- Ask a local shop/restaurant for a percentage if you bring ten or more customers, then convince your friends and acquaintances to shop there.



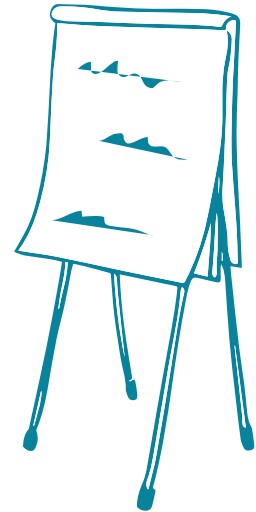
Part 2: External funding

45'

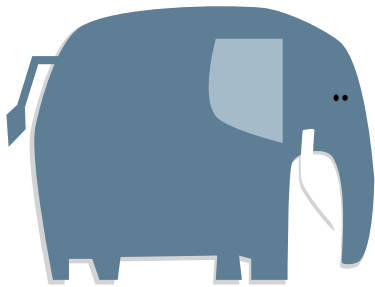
Divide participants into small groups (4-6).
Hand out the description of potential donors to each group (annex EP2).
Ask them to choose one donor that they want to discuss.

Ask them to draw on a flipchart the answers to the following questions:

- Why would you choose, and contact, that donor among others?
- What may be the specific advantages of that donor?
- What could be the challenges of dealing with that donor?
- How would you 'sell' your idea in 40 words?



FD1



The donor will certainly want to see your business plan before considering your funding request.

- What would be the things to highlight in your business plan or in your strategy (if you have no business plan) if you choose that particular donor?
- What kind of impact (social, economic) might that particular donor be interested in?

In order to draw the answers they first need to discuss and agree on the main points.
Then they can draw (or write) the answers to the above questions and the results of their discussion on a flipchart.

Encourage the use of colours, drawings or any other material you have to express their creativity.



FD3

Group feedback

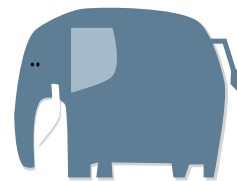
Participants gather back in plenary and explain the flipchart to the rest of the group.

End of session 2

FD4

Session FD3: Microcredit

You will introduce participants to the concept of microcredit and help them understand how to deal with the process of applying for funding.



Goals:

- To understand the concept of microcredit and where it came from.
- To understand the use of microcredit for one's own business.
- To gain a general understanding of how to deal with lenders and follow-up an initial approach



Total time: 90 minutes



You will need:

- The definition of microcredit below
- Paper and pens
- Large paper (or flipcharts)
- Post-its or coloured paper with some tape to stick them
- Annex FD1

What is microcredit?

People with no stable employment or verifiable credit history may have problems in accessing credit through banks or traditional lending institutions. Microcredit has emerged as a response to this need by providing a way to lend money to people on low incomes to encourage entrepreneurship.

Nobel Prize winner *Muhammad Yunus* is credited as the inventor of microcredit. He initially carried out an action-research project to examine the possibility of designing a credit delivery system – known as Grameen Bank – to provide banking services targeted at the rural poor. It was so successful it spread rapidly to hundreds of villages and now serves more than four million borrowers. The initial success of Grameen Bank also stimulated the establishment of several other microcredit programmes. Microcredit has gained recognition as an effective way to bring very poor families low-cost financial services and is important for socioeconomic development.

Part 1: Microcredit consequences

45'

Give each participant a short story about microcredit (stories in annex FD1).

Once they have read their story, ask participants to form groups of 4-5 people that each read a different story.

Get the groups to sit in small circles where they can hear the leader, and give each individual a pen and paper.

Read out each question in turn (see table below). Each participant writes an answer on their paper based on the story they read, then folds the answer over and passes their paper to the person on their right.

Once everyone has received a different piece of paper, read the next question. Again, remind participants to write their answer based on the story they read, fold the paper over, and pass it to their right. Keep going until all the questions have been answered.

Ask the group to share the “new” stories with each other, which will be a mixture of different facts from the stories they read at the beginning of the activity.

If you have time, ask each group to share their favourite story with the other groups.

Person's name:

Lives in [place, city or country]

Her dream is [help someone, get financial stability or other]

She meets one day [someone from the non-governmental organization (NGO) sector, banking, microcredit institution or other]

Who advises her to access microcredit by [potential donor or microcredit institution]

After six months her situation is better because [one sign of success, that could be money or simply happiness in her family]

She now plans to... [medium-term plans on how to stabilise or increase her activities]

Moral of the story... [choose your own lesson learned]

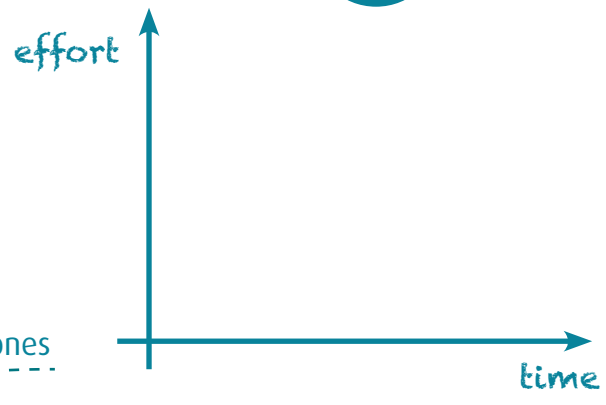
Part 2: Shopping list for dealing with a donor/lender

45'

Divide participants into small groups.
Hand out a flipchart (or a large piece of paper) to each group.

Ask them to draw two lines with an arrow at the end. The horizontal line represents time; the vertical one represents the intensity of an effort.

Ask participants to use the stories from Part 1.
Hand out coloured paper with names of project milestones



A milestone in a project is a moment when you make an important decision or take important action.

Non-exhaustive list of milestones that can be used:

- Approaching the donor/lender informally (the one you want to receive money from).
- Write a formal request.
- Negotiate with the donor/lender.
- Spend some of the money.
- Further spending of the money.
- Report to the donor/lender.
- Repay the lender.
- Undergo formal check by the donor.
- Evaluate the results.
- Plan follow-up actions.

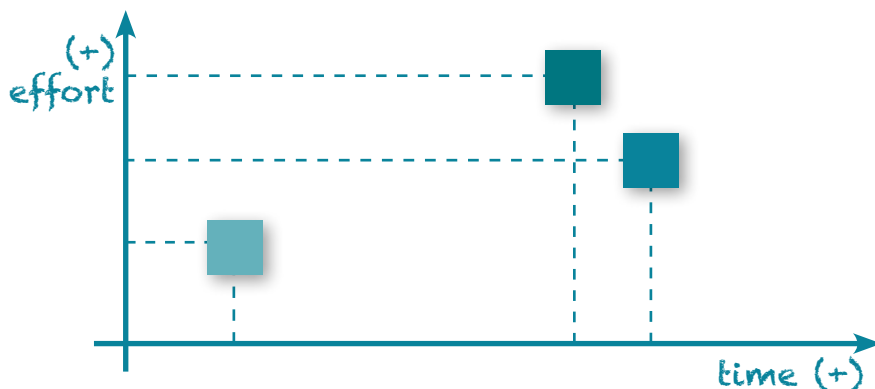
FD1

FD2

FD3

FD4

Ask each group to put the milestones in order (on the arrow that indicates time) and assess the efforts needed for each of them (on the arrow that measures efforts). Time is measured from left to right, intensity of efforts increases from bottom to top.



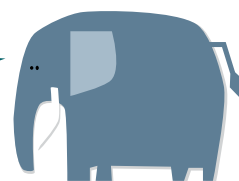
Some milestones can be inserted more than once, for instance assessment and evaluation of result can be carried out twice during the project.

Group feedback 10'

Ask participants to share the order and intensity of their efforts with the rest of the group. If there is enough time, ask them to explain their reasoning.

Session FD4: Simulation

You will construct an environment where money for projects/initiatives is available and will be awarded on a competitive basis.



Goals:

- To understand the basics of fundraising.
- Learn how to identify a donor.
- Understand how to negotiate and apply for funding
- Learn about keeping the donor happy by delivering what is expected.

Total time: 90 minutes

You will need:

- Pens and paper

Part 1: Donors and beneficiaries 45'

• Step 1 5'

Divide participants into small groups (3-4 people). Send half of the groups to the right side of the room, the other half to the left of the room.

Those on the right side of the room will play the donors (who give out funding), those on the left will be beneficiaries (who receive funding).

If you want to increase the complexity of the exercise, you can divide the donors further into:

- 1) Investors (who lend money) and
- 2) Foundations (who award money to the best projects).

BENEFICIARIES

DONORS

Investors

Foundations

The goal of the beneficiary is to secure some funding. They can prepare the project of a school (large project) or of a summer camp (small project).

The goal of the donor is to give out some funding: assume they have money for one large and one small project each.

You can also divide donors into:

- those with money to fund a small project
- those with money to fund a large project

● Step 2

15'

Each group of donors and each group of beneficiaries need to discuss internally and agree on their priorities:

BENEFICIARIES

A beneficiary group must discuss and agree on:

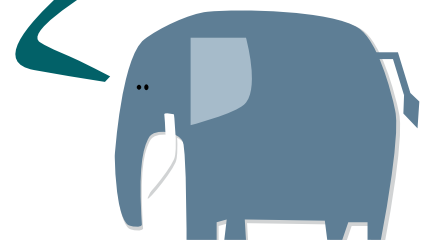
- What kind of project they want to apply for?
- For how many months/years?
- What activities they plan to carry out?
- What are the expected results of their project?

DONORS

A donor group must discuss and agree on:

- Who is their target group? (Farmers, young women, elderly people.)
- What is their targeted area of intervention? (Health, microbusiness, farming, street children.)
- What kind of money will they award? (Small or microgrants, large grants.)
- On what basis will they award money? (Priority will be given to... What criteria need be satisfied to award someone a grant?)

Ask each group of donors and beneficiaries to appoint one spokesperson who will be in charge of contacting other groups. The rest of the group can only observe but not speak.



FD1

FD2

FD3

FD4

● Step 3  25'

Whole-group work

- Ask all spokespersons (from donors and beneficiaries) to walk around the room and speak with as many people (donors or beneficiaries) as possible so to gain an understanding of the current 'funding market'.
- Donors can only speak with beneficiaries and vice versa. **The goal for beneficiaries is to identify a potential donor for their project. The goal for donors is to identify a project worth funding.**
- Ask both groups to be flexible. Applying too strict criteria might mean either not finding a project to fund, or not identifying a potential donor.
- If needed, you can ask donors and beneficiaries to have an extra internal meeting to adjust their strategy to what is currently offered (e.g. look at size, duration, focus of activity).
- Ideally, by the end of part 1, you should have matched all donors and beneficiaries.

There is a chance that one donor is interested in two beneficiaries or two beneficiaries are interested in the same donor. Your role is to ensure that all groups have found someone in order to move onto Part 2 of this session. What about if groups can't find a match??

Part 2: Project 45'

One donor group works with one beneficiary group (those you have matched in the end of Part 1) until the end of this exercise.

Give both donor group and beneficiary group a copy of the table below to fill in.

Deliverable	Date due	Indicator of success	Impact
↓	↓	↓	↓
<p>Deliverable is a result (i.e. training course for children on basic ecology; distribute flour to the community; construct a bridge).</p>	<p>Date due is measured in months from the beginning of the project (i.e. month 1 means the first month of the project; month 10 means the 10th month after the start of the project).</p>	<p>Indicator of success how can you show that the action has been successful? (I.e. training course completed; 200 sacks of flour distributed; bridge constructed.)</p>	<p>Impact shows that the action has had an affect on the target group (i.e. after the training course children are more careful about their environment; after distributing flour, mothers can prepare more food and feed their children; after constructing the bridge it is possible to go to the next village in 10 minutes instead of 30).</p>

● Step 1



Donor group and beneficiary group fill in the table separately.

● Step 2



Donor group and beneficiary group meet and compare their answers. They need to negotiate and adapt their answers in order to keep each other happy.

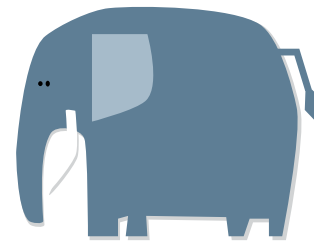
● Step 3



Donor group and beneficiary group draft a mock contract, based on the table above, specifying:

- The obligations of the donor towards the beneficiary (what the donor gives, when).
- The obligations of the beneficiary towards the donor (what they promise to deliver, when, what happens if they do not deliver, how much in the contract can be changed in case something goes wrong).

You might want to make participants aware of the 'accountability chain'



Just as the beneficiaries are responsible for their project, the donor is accountable before someone else (board of trustees, taxpayers) for the way money is spent. This means that donors will always put pressure on the beneficiary to deliver what has been promised, not only because this is fair, but also because failure to meet those obligations can endanger the donor's reputation.

Group feedback



Bring participants back together in one group and ask:

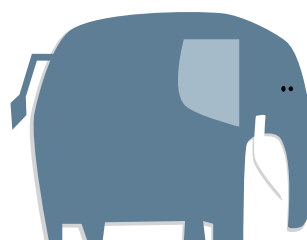
What was your strategy?

Was it easy to identify it?

(For beneficiaries) How comfortable did you feel discussing with the donor?

(For donors) What were the things that affected (positively and negatively) your attitude to a funding request?

You can ask one or two groups to share their contract in order to check what is missing from other contracts or what they have added that is missing in other contracts.



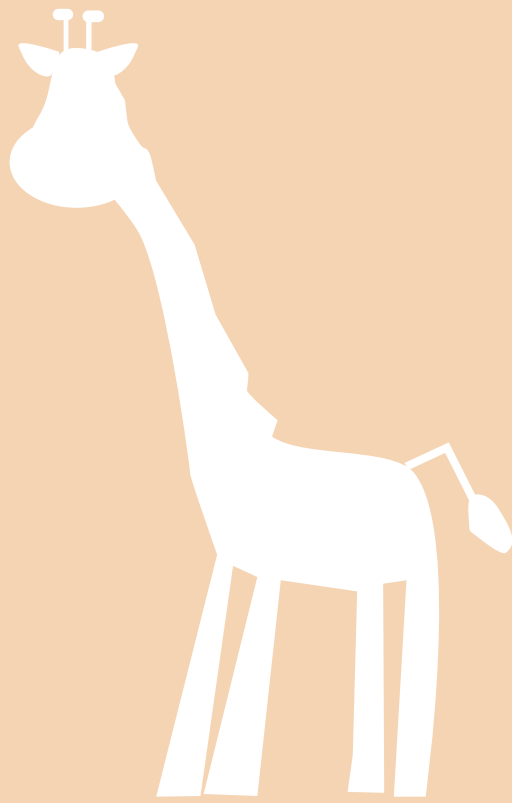
End of session 4

FD1

FD2

FD3

FD4



Module 4

Module 4: Income generating (IG)

*"Give a man a fish and you feed him for a day;
teach a man to fish and you feed him for a lifetime."*

Anne Isabella Thackeray Ritchie, Mrs. Dymond, 1885

Income generating is the capacity of one or several individuals (household or a community) to think of and put into practice activities generating sustainable income – that is, income that comes in regularly in the medium or long term, giving stability.

IG1

Session IG1: How to generate income

You will introduce participants to the concept of income generation and discuss possible ways they may generate income.



Goals:

- To learn about the different ways of generating income
- To understand participants' funding needs according to their goals.

Total time: 90 minutes

You will need:

- Annex IG1
- Pens and paper

Part 1: Learning from past successes

45'

● Step 1

15'

Ask each participant to think of at least one moment in their lives when they had to generate income.

They need to write on a piece of paper:

- Why was that money needed?
[e.g. birthday present for someone, needed to buy something for school, help out a friend, etc.]
- How did they calculate how much money they needed?
[e.g. they checked the shop for the price, decided how much they were ready to spend, etc.]
- How did they identify possible sources of income?
[they knew of a rich and generous neighbour, asked their parents for cash on their birthday, organized a local event to raise money, prepared some cakes and sold them to neighbours, etc.]

Situations need not be purely economic or relate to professional fundraising. Collecting money for a present or finding a creative way of earning money are also relevant.

IG2

IG3

IG4

There are two main ways of getting funding.

- One is to go to a large donor and ask for funding.
- The other that is currently gaining popularity is 'crowdfunding': small donations from many people that, summed together, can add up to several thousands or even millions.



(If they borrowed the money...) **How did they pay back the donor?**

[They could have worked for free for the donor in return for the money, paid off the amount owed every month, etc.]

(If they received just some help...) **How did you thank the people who helped?**

(They may have helped by giving you some of their time, lending tools, giving you a place to work, etc.)

● Step 2



- Ask participants to walk around the room with the paper and share their example of when they had to generate income with other participants.
- The goal now is to identify as many different ways to generate income as possible.
- They have to first stop another participant and exchange their stories/experience..
- Once they are done they can move onto another participant, and speak with up to three other participants).
- Ask participants to make a short note about the different ways of generating income they have heard about.

Group feedback



Bring participants back together and ask:

How many different ways of generating income have they found?

What kind of different ways of income generating they have identified



Part 2: Income generation schemes in practice



● Step 1



Briefly explain income-generating programmes.



Income-generating programmes (IGP) are intended to equip participants with skills enabling them to conceive and implement income generating activities. Target groups are normally people who are not self-sufficient and/or live below the poverty line.

The components of IGPs may include elements of occupational and entrepreneurial skills, as well as general education. IGPs tend to focus on the following topics:

1. Generate savings. In this case, the programme is aimed at generating availability of money for future investments or to protect from hardship.
2. Find a smart way to use resources, which eventually leads to a higher income (and the unspent money may be saved or used to purchase further capital).
3. Match the skills of an individual to those in need of such skills. In this case, the programme helps participants to spot opportunities for using their skills, therefore generating income earning situations.

IG1

Divide participants into three groups.

Hand out the case studies in **annex IG1**.



There are three levels of case study with income generating programmes targeting low, medium and high income segments of a society. Each group will get one case study with a different target.

IG2

● Step 2

20'

Ask each group to discuss their case study starting with the following questions:

- What was the reason for setting up such a programme
- What were the goals of the programme?
- How was the target group selected for that programme?
- What may be the advantages of IGP in your community?
- How would you and your community benefit from activities like these?



Group feedback

10'

Because the case studies are all different, it may be interesting to hear about the different groups' discussions. Ask each group to take notes and prepare a short (2–3 minutes) presentation of their case study.

IG3

Bring participants back into plenary and ask them to briefly present their discussion:

- What was their case study about?
- What was their target group and expected impact?

END OF
SESSION 1

IG4

Session IG2: Sources of income



Goals:

- To learn about the different approaches to generating income.
- To identify approaches and sources that can be used for their individual case.



Total time: 90 minutes



You will need:

- Pens and paper
- Flipcharts

Part 1: How to start?



If there is no time to prepare flipcharts, you can photocopy the list below or you can read out the information below.

If possible, hang flipchart paper on the walls, each with one of the funding possibilities listed here.

Non-exhaustive list of funding possibilities to start an activity and make it sustainable:

In-kind grant schemes: used to start an activity and fund it until it becomes successful enough to be eligible for credit schemes. This scheme is for especially vulnerable beneficiaries with limited, or no, repayment potential.

An in-kind grant could be a venue for a selling activity or a service. For example, the owner may be given a place for their activity for free and therefore does not need to rent space.

Microcredit: Small amounts of money are provided to people who have limited capacity to deal with financial risk and repay funds. Repayments are made into a special fund ensuring future access to credit.

Repayments will not be required, but prompt repayment of the debt will enable you to ask for money again in the future.

Savings: Saving schemes promote a culture of credit-savings. The capacity to spend less than one earns is recommended, allowing you to save some money that can then be lent or used to expand an activity.

This is similar to when you receive extra money for your birthday and do not spend all of it. After a few birthdays you can plan to buy something with a higher cost.

Job creation schemes: money is offered to companies so they can hire people with the aim of giving them long-term employment. The scheme encourages companies to hire someone and to test if, in the long run, they are able to keep that person.

A similar situation is when you offer to babysit the neighbour's child for a very small amount of money. You know that if they find it convenient they will ask you to do it regularly and guarantee you a stable income.

● Step 1

15'

Ask participants to walk around the room and read the definitions of the different schemes.

Ask them to make a mental note (or write on a piece of paper) of the ones they find more interesting or useful.

● Step 2

20'

Ask participants to find someone who has chosen the same scheme and discuss why they have selected it as being of particular interest. Participants can work in pairs or groups of three, and for no more than 10 minutes.

Group feedback

10'

Bring participants back together and ask them:

- Which schemes did you find interesting or useful?
- Would your chosen scheme be of use to you in your daily life?

Part 2: Questions

45'

Divide participants into small groups (3–5 participants)

● Step 1

15'

Referring to the definitions in **part 1**, ask them to reflect on:

- What are the advantages and disadvantages of each option?
- How important is it to plan in advance (and have a clear timeline of activities and payments)?
- How do you calculate costs? How would you fix prices according to the costs you have?

● Step 2

15'

Reshuffle groups and ask them to think about their own life:

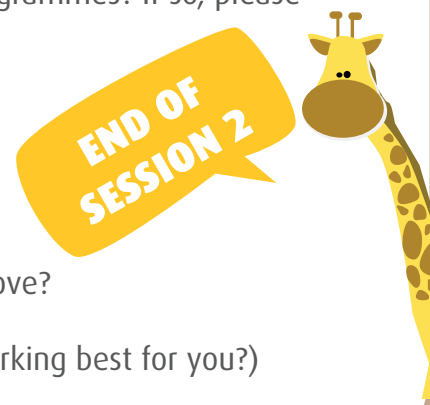
- Can you think of any ways you would generate income in order to start an activity?
- How have you financed your activities in the past?
- Give a good and a bad example of income generation from your life.
- Do you have any experience in the above mentioned activities/programmes? If so, please share.

Group feedback

10'

Bring participants back together and ask:

- Can you share one example from your experience on the points above?
- What are the schemes or approaches that have worked for you?
(or, if previous experience is lacking, which ones would you see working best for you?)



IG1

IG2

IG3

IG4

Session IG3: Details of income generating



Goals:

- to adopt a project-based approach, that is to frame income generating, spending and saving in a single project context
- to divide one's activities into several different projects (this session may be connected to FL4, FD3)



Total time: 90 minutes



You will need:

- The situations below printed out?
- Pens and paper

Part 1: Views on income generating



Divide participants into three groups (or more groups if there are more than 30 participants).

● Step 1



Hand each group a case study



Case study 1

Your community has grown cabbage for a whole season. You go to the market and sell the whole lot for USD 1000.

Back from the market you calculate your costs (material, time, transport) at 750 with a net difference (income – costs) of 250

What do you do with this money? Discuss the options.

[Please note: You can 1) guide them to the following possibilities (or let them discover them themselves), or 2) give them the options below, asking them to discuss advantages and disadvantages of each choice]

Options:

Set up a contingency fund
Example: next season you grow cabbage and go to the market, but the road is not accessible because of rain. You have to wait and half of the load rots so in the end you

can only earn 500 instead of 1000. How do you cover your costs at 750? [Set up a contingency fund of 250, which you create from your 1000 earnings.]

Reinvest the money into the activity

250 allows you to buy an extra machine which will save you time when collecting cabbages and will therefore reduce your costs (less labour, quicker collection) from 750 to 600

Create an investment fund

Keep the money in a common pool available for when investment is needed. In six months you might need money to buy more land and, instead of trying to get a loan (which can be difficult and come along with high interest rates), you could use the money you have set aside instead.

Divide and distribute profits

You could simply share this money among those who have contributed to the activity.

Your activity has generated a profit of 20,000.

How can you divide this money among those who have contributed?

[**Please note:** You can 1) guide them to the following possibilities (or let them discover them themselves), or 2) give them the options below, asking them to discuss advantages and disadvantages of each choice]

Equal profit sharing

Everyone who has contributed to the activity gets the same share of the profit, regardless of whether they have worked more or less. The important thing is that they have contributed.

Proportional profit sharing

You calculate the contribution of each person to the activity and pay everyone

depending on their efforts and contribution to the final results. So everyone gets a different share of the profit, depending on how much they have contributed.

Proportional profit sharing based on initial contribution

You calculate how much money each person initially invested in the activity, and each person receives an amount in proportion to their initial contribution (e.g. I initially put in 10,000 of my savings and my two friends gave 5,000 each; this means I will get 50 per cent of the profit and my two friends 25% per cent)

Pooled savings

Some of the profit is kept in a common pool from which you cover unexpected expenses of the activity. Participants if needed, can also ask for a small loan at an interest rate lower than a bank would offer.

What are the factors contributing to the success of an income generating activity?

[**Please note:** You can 1) guide them to the following possibilities (or let them discover them themselves), or 2) give them the options below, asking them to discuss advantages and disadvantages of each choice]

Technical skills

Does the person, or group of people, have enough technical skills in the proposed field? Alternatively, can those skills be acquired quickly (e.g. via a training course or experience-based learning). This includes a need to identify the skills required for a particular task, or group of tasks, and measure them against the human resources available. Starting activities such as weaving, shoemaking or mechanics with little preparation might lead to a disaster.

Other prerequisites

In addition to experience, you need to ensure you have the basic tools or resources needed. Shoemaking in an area where no leather is available, rice growing in a dry

area or farming in an area with little feed available will be too costly for the activity to be feasible.

Feasible vs. profitable

An activity needs to be not only feasible but also generate profits. Profit is the difference between what you have earned and what you have spent. If you keep track of all the income and all the amounts you have paid out on a document you can, at the end of a period, calculate this difference and understand to what extent your activity is profitable (and thus if it's worth continuing with it).

Profitability vs. social benefits

Some activities can generate a real benefit (i.e. digging a well for a village to provide access to water) whilst not being profitable (they cost more than they earn in terms of money). In such cases one may say that the activity is bringing social benefits, but not necessarily profit. These kinds of activities become possible only if subsidised (i.e. the state pays a part of the costs because it sees a benefit for its citizens) but cannot be seen as income generating activities.

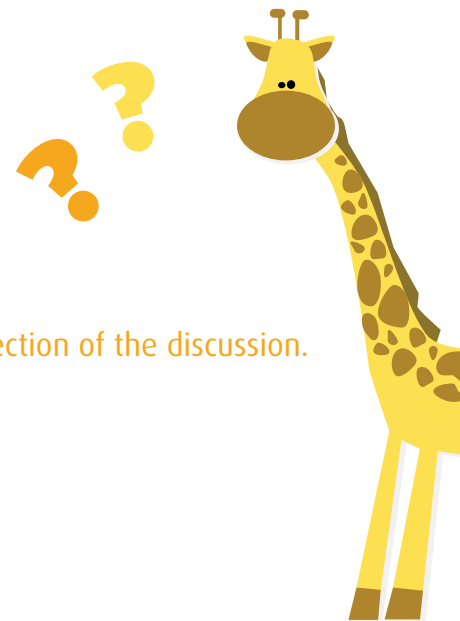
● Step 2 10'

Move 1-3 participants from case study 1 group into case study 2 group (from 2 to 3 and from 3 to 1) so that they can bring new input.

Group feedback 10'

Ask each group to:

- Explain the case study they had to discuss.
- Share the main points of discussion.
- Explain how the new participants to the group changed the direction of the discussion.



Part 2: What is income generating 45'

● Step 1 10'

Ask each participant to think of 1-5 ways to generate income, they need to write each method on a different piece of paper.

Each participant must pair up with someone and share their ways of generating income. They need to agree and select a maximum of four ways.

● Step 2 25'

Ask pairs to join up with another pair (2+2= 4 participants working together).

Ask each group to share their ideas on generating income, selecting 2-3 ideas they want to explore in more detail and discuss:

- How to make the activity successful (technical knowledge needed).
- How to make the activity profitable.
- What would be the best way to share profits.
- Whether to distribute the revenue or keep a common fund (and why).

Group feedback 10'

Bring participants back to plenary and ask:

- What activities did you choose to work on?
- How did you make them profitable and successful?
- What were your main discoveries during this exercise?



Session IG4: Budgeting and practical application of concepts

You will prompt participants to reflect about what kind of income generating activities they need or want to engage with. You will also ask them to put into practice some basic concepts needed to generate income in the medium term.



IG1

Goals:

- To reflect on all the income generating concepts mentioned in the module
- to learn applied concepts of book-keeping for their own activities

Total time: 90 minutes



You will need:

- Pens, papers
- Annex IG4

Part 1: Start-an-activity quiz

45'

● Step 1: Brainstorming

10'

Start with a brainstorming session.

Ask the group: **what kind of activities (related to income generating) they know?**

Examples: start a movie club, small agricultural project, a babysitting sharing activity etc.

Write on a piece of paper or flipchart all the activities suggested during brainstorming.



IG2

● Step 2: Working together

30'

Split participants into small groups (3-4).

Give each group an activity (resulting from the brainstorming session – Step 1).

If there are not enough activities (or participants do not like some) you can refer to the list on the side.

Non-exhaustive list of income generating activities

- Small trolley selling food or sweets.
- Small handicraft production.
- Babysitting for single mothers.
- Microloan to start a rice or vegetable production.
- Computer (or electronic) repair.
- After-school support for children.
- Teaching people a skill, e.g. playing a musical instrument.

IG3

IG4

Hang the questions below around the room, making sure they appear in the order below. Each group needs to go from question 1 to question 6 and write tentative answers to each question

● **Question 1: Do you need a credit or an award for an activity?**

Credits: you borrow money that you then need to repay (interest rate might be charged).

Awards: you compete with other people to get money from someone (a donor) to carry out a given activity.

● **Question 2: Where do you get money from?**

Small community funding (from your neighbours or family/friends, including your or your community's savings).

Development projects, including microcredit schemes or one-off awards.

Banks and funding institutions (standard credit schemes).

● **Question 2: (for larger projects) Where do you get money from for a project?**

International donors (World Bank, IMF, EU delegation in your country, USAID or EuropeAid Schemes as well as specific donors e.g. Japanese agencies with an interest in your country).

Foundations (i.e. Bill Gates Foundation, Heinrich Boll in Germany) who provide small assistance for specific projects related to their funding schemes.

● **Question 3: Are you aware of the following documents that need to be produced?**

Legal status of your organisation (legal person, informal group, physical person), **objectives, past projects/experiences.**

Applicant's financial/economic situation: do you need 100 per cent of the money or do you already have some you can contribute?

If you need an award...

Description of activities (or application form) outline what you need money for and why you think it is a good idea.

Technical analysis of the proposed activity: how this is going to work? What are the innovative or strong points of your activity?

Financial review of the proposed activity: how long will you need before the activity can generate money?

If you need a loan or investment...

Have you received credit in the past? Have you paid it back? Do you have any outstanding debts?

Market study for the proposed activity: are there any similar activities?

If not, why do you think this is going to work? If there are, why is your activity better or can survive the competition?

Lender guarantees: what would happen if you had a problem and could not pay your loan back? Is there anyone who can guarantee they will pay for you if this happens? Or can you give, as guarantee, some assets you own, e.g a house or car?

When can you start paying back your loan? Make a realistic estimation of the financial viability of the activity in the medium term.

● Question 4: What is your time frame?

Based on the time period allowed, we have:

- **Short-term loans or projects:** Loans have to be repaid within one year (e.g. loans for fertilisers). Project results must be visible within the first 6–12 months.
- **Medium-term loans or projects:** Loan repayment time varies between 1–5 years. Project results must be identifiable after the first year.
- **Long-term loans:** Loan repayment time here exceeds five years (for instance, fruit tree planting or building loans). It is rare to find a donor for five years, it is more likely to get money for shorter amounts of time and then donors may continue to provide funds if the programme is successful.

IG1

● Question 5: How can you use this money to generate income?

Is a loan really necessary? Or can I use savings or seed-funding (very small amounts borrowed from neighbours or friends)?

Can I invest the money immediately? If you take money, pay interest, and then don't use the money immediately, you will lose out. Make sure you can use the money from the very first day you borrow it.

Am I able to make repayments at the fixed dates? This depends also on when you plan to receive the first payments for the service/product you plan to offer. Always choose repayment days after an expected payment.

IG2

● Question 6: What are the factors contributing to the success of your activities?

Is the activity technically feasible? (Do I need extra technical skills? Do I have the capacities and human resources necessary?)

Is the activity economically and financially profitable? They should produce income or a surplus/profit.

Group feedback

Bring participants back together and ask:

- What were the most difficult questions?
- Were you able to redefine your activity after reading the questions?



IG3

IG4

Part 2: Managing an activity

45'

Keep the same groups from Part 1.

● Step 1

15'

Imagine you have to buy some goods and then sell them. Create the documents relative to these activities. These are:

1. A purchase book (to keep track of what you have bought).
2. A cash receipt (to produce evidence that a good has been paid for)
3. A sales book (to keep track of what you sell, and what payments you are still awaiting if someone bought on credit)

● Step 2

15'

Imagine you are at the end of the financial year with lots of receipts, purchases and sales. Do a bookkeeping review:

What your activity owns: its assets (real estate; capital goods, merchandise and cash; what you expect to receive from anyone that owes you funds in the future).

What the enterprise owes: its debts (the initial capital expenditure plus debts).

Calculate

Value of your assets – the value of what you owe

If the balance (what's left at the end) is positive (+) you have a profit, if negative (-) you have a loss.

An easier option is to simply calculate the value of sales – value of purchases

When

$P \text{ (sales)} > C \text{ (costs)} = \text{positive balance}$

$P \text{ (sales)} < C \text{ (costs)} = \text{negative balance}$

What is the situation at the end of year one?

Another possibility, if participants understand the principles quickly, is to ask them to set aside a sum to cover depreciation. This means setting aside enough to cover the replacement of material and equipment when they become unusable.

They can also create an emergency fund to cover losses due to unexpected events. For instance if one of the machines breaks unexpectedly or one of your cows dies of a disease (for a countryside activity).

● Step 3



If income – costs is positive you have a surplus (profit).

Ask them if they want to share profits with the rest of the team and how?
You can connect it to the IG3 session, where several options are illustrated.

The riskiest one is to distribute 100 per cent of the profit as dividends to yourself and the rest of the team.

Another option is to keep some of the money earned as savings: actively reinvesting in self-financing, or placing the money in a deposit account that earns interest.

A third option is the creation of a small group savings and credit fund to use when there are funding problems.

Pooled savings may also be used to provide small loans to members at favourable conditions to allow earning but also enable further investments.

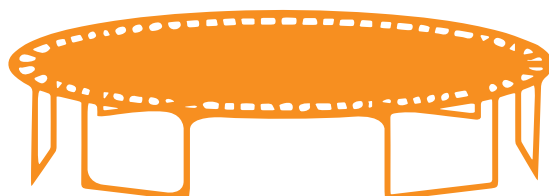
IG1

Group feedback



Bring participants back together and ask:

- What new documents (sales book, purchases book, cash receipt) do you find useful?
- How easy was it to have a positive balance at the end of year one?
- Was it easy to find a way to share profit or use it for something?



IG2

IG3

IG4



Module 5

Module 5: Employability (EM)

Employability is the capacity to gain, and maintain, fair and safe employment.

Employability largely depends on two things:

- one is the amount of knowledge, skills and abilities a person possesses
- the other is the capacity to present these assets to potential employers

In addition, employability depends on the availability of direct and indirect competitors, a thing that lies beyond individual control and depends on the jobs market at a given time. For instance, in times of economic crisis you may find there will be more competitors because there are fewer jobs available.

EM1

Participants will have a chance to explore their qualities and skills in order to think about the kind of job they might want to look for.



Session EM1: Where do I want to work?

EM2

Goals:

- To gain awareness of their qualities and skills.
- To reflect on who they are professionally.
- To understand how to make best use of their skills and qualities.



Total time: 90 minutes



You will need:

- Pens, papers

EM3

Part 1: Awareness exercise

45'

● Step 1

20'

Ask participants to work in pairs and to interview one another using the questions below

NB: questions are clustered so that you can, depending on time and preference of participants, select questions from some clusters, or one question from each cluster.

The goal is to identify their skills and abilities that might be crucial to finding employment, and to understand where they want to look for employment.

EM4

Sample list of questions to be asked:

Formal education

- What have you studied?
- What you would like to study if you want to study more?
- How much do you like formal learning and teaching?

Professional and vocational education

- What kind of training have you had outside of school/university?
- What have you studied in your own time, or would like to learn more about in the future?
- What else have you learned about in your life? (E.g. repairing things, cleaning, making bracelets.)

Personal skills

- What do you think you can do best?
- What are the skills or abilities your parents, relatives or friends often compliment you on?
- Do you like to socialise and spend more time with friends, or do you prefer to be on your own to learn new things? (E.g. reading, getting one-to-one training.)
- How do you best communicate?
- Do people see you as honest and reliable?
- Can you express an idea clearly and convince other people?

Hobbies

- Do you practise any team or individual sports? What has this experience taught you?
- What are your hobbies? (E.g. reading, walking, socialising, watching movies, playing games.)
- Do you like to collect things? If so, what?
- What are your favourite things in life? Do you think any of them could grow from a hobby into a profession?

Attitudes

- What is your attitude towards new knowledge? (E.g. knowing new facts or learning new skills)
- What do you do when you need to solve a problem?
- Do you prefer to work in a team or by yourself?
- If you see a problem or a need, do you prefer to propose a solution yourself, or do you feel more confident following instructions and waiting for someone to take the initiative?
- Can you give yourself tasks and a working schedule and respect the schedule without anyone reminding you to do so?
- How easy/difficult is it for you to give up something?

● Step 2 20'

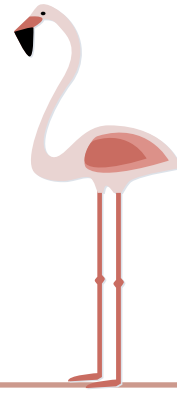
Ask two pairs to join together and share/discuss their answers (so people are now working in groups of four).

● Step 3 5'

Each participant writes on a piece of paper his or her own skills and abilities identified in the course of the exercise.

Part 2: How can I use my skills?

45'



Prepare some flipcharts with the following definitions of employability factors. Hang them in the room (alternatively, photocopy the page or simply read out the definitions).

We call 'assets' those showing:

Knowledge (what you know)
Skills (how you use your knowledge)
'Baseline assets' (are you reliable and honest?)
Intermediate assets' (such as occupation-specific skills, key skills such as communication and problem solving)
Key personal attributes (motivation and initiative)

'Deployment' factors are those dealing with:

Self-awareness (what are my occupational interests and abilities)
Awareness of opportunities available
Decision-making skills
Job-search skills (how good are you at finding jobs or, better, a job that suits your expectations)
Being able to adapt to labour market developments

'Presentation' factors are linked to:

The presentation of your CV
Academic and vocational qualifications
The capacity to deal with a job interview
Your work experience and/or track record

● Step 1

15'

Ask participants to go around the room and find links between the skills and attitudes they have noted from the previous exercise and the employment factors listed here.

- Can they identify their assets, deployment and presentation skills from the list they have prepared?
- Can they think of any skills they have omitted but would like to add after reading these definitions?

● Step 2

20'

Ask participants to work in **groups of 3-4**, and share and discuss their answers.

Ask them to agree on deployments and skills that are needed in a job search. They can divide them into **'essential'** and **'desirable'**.

EM1

EM2

EM3

EM4

They need to update their personal list and measure it against the list they have created within the group to see what main elements they might be missing.

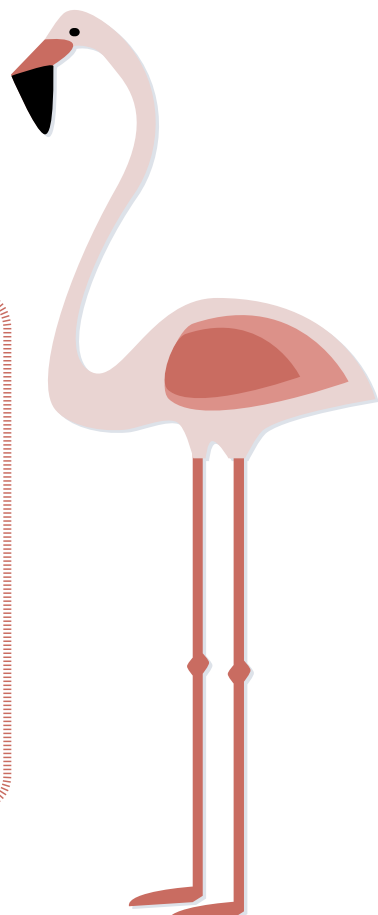
Group feedback  10'




Bring participants back together and ask each group to share three assets, three deployments and three presentation points

END OF SESSION 1

Session EM2: The secrets of a CV

You will introduce participants to the main tools used for job hunting. In particular, they will learn about different forms of CV and how to avoid making mistakes.



-  **Goals:**
 - To learn about different kinds of CVs and layouts.
 - To decide how to best highlight your strong points.
-  **Total time:** 90 minutes
-  **You will need:**
 - Annexes to EM2
 - Paper and pens

CV is the acronym for **Curriculum Vitae**, which in Latin literally means the 'race course of a life' (that is, what you have been through during your [professional] life).

'**Resume**' is a word mostly used in the US and refers to a French word which means 'summary' (of your life achievements).

'**Cover letter**' refers to the fact that it should come as an introductory letter or 'cover' to your CV that explains your relevant achievements and experience.

Part 1: 1, 2, 1000 CVs

45'

● Step 1: Question

10'

Start-up question: Ask participants if they can think of some different types of CVs.

If anyone knows, ask them to share their knowledge with the other participants.

If no one knows, here is a list you can use:

Sample list of CV formats

Business: normally very short (one page)

Non-governmental organization (NGO): a small NGO may prefer something creative and personalised; a large NGO might expect a business CV with more details

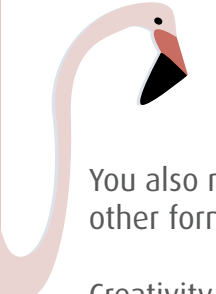
Consultancy: the goal is not to get a job but a short-term or temporary contract, so extensive evidence of previous consultancy work and experience in the region/field needs to be highlighted

Academic: strong emphasis on university-related activities, publications and participation in academic committees. It may be as long as 20 pages.

Vocational: vocational activities need to be emphasised, it should indicate commitment and genuine passion for social impact.

You can share with the participants the following points:

It is crucial to follow the rules of your sector, in addition to any requirements of your potential employer.



Some people go as far as matching the font of their CV (e.g. Times New Roman, Arial, Comic Sans etc.) to that of the website of the potential employer. In this way the application looks more 'familiar' to the selection committee.

You also need to have a clean and consistent CV (one font, consistent use of bold/underline/ other formatting, no typos).

Creativity is normally appreciated more for certain jobs than for others, but it might help you to get noticed. **Make sure you research the employer before applying for the job to get a sense of what they might be looking for.**

● Step 2: Group work

25'

Divide participants into small groups.
Hand out CV sample 1 from the EM2 Annex

Each group must identify the number of mistakes in the CV.

Mistakes could include: typos, change of fonts, unexpected changes of style and/or format, irrelevant information (for instance: "long experience as dog sitter" for a position as professor in a university!)

You can also hand out CV sample 2, which is aimed at more experienced participants.

In the annex, after the CV, there is a list of mistakes. Have a look at it to quickly identify the mistakes of CV samples 1 and 2.

EM1

EM2

EM3

EM4

● Step 3: Group feedback 10'

Bring participants back to plenary and ask:
What mistakes they identified in the CV.
Compare their findings against the list of mistakes in the annex.

Part 2: Design your own CV 45'

● Step 1 10'

Ask participants to work in pairs. They have to identify each other's skills and abilities that they would put in a CV.

- They can interview each other using the following pointers.

Main essential elements of a CV

- Name and contact information.
- Education (formal, non-formal or vocational).
- Language spoken (and level of proficiency).
- Work experience (with special emphasis on the sector they want to work in).
- Volunteer experience (for very specialised and high-level projects, volunteer experience can go into work experience).
- Special interests (they could be unrelated to the position, but may be used to convince the employer that you are original, creative or have other qualities that not everyone possesses - such as sport, reading, other hobbies).

● Step 2: Group feedback

 20'

They can write the main points on a piece of paper.

Join pairs together to form groups of four.

Hand out CV sample 3, which is an example of a good CV.

Ask participants to discuss and identify the strong points of and/or what they like in the CV. Once they have done this, ask them to use the points they have identified to improve their own CV.

Ask them to show their own CV to at least one other member of the group (more, if they wish) who, in turn, has to provide feedback on the strong and weak points of the CV.

You can ask participants to agree on a 'dream CV' outlining all the qualities, skills and assets they think are necessary.

A dream CV can also be tailored to a specific job or sector they want to explore.

● Step 3: Group feedback 10'

Bring participants back together and ask:

- What were the main mistakes you made when you first drafted your CV?
- What were the elements or feedback that you found useful to improve your CV?

Session EM3: if not a CV, what is it?



Participants will understand the importance of networking and cover letters to support job applications, and how to avoid common mistakes.



Goals:

- To learn about the value of networking and cover letters
- To produce their own cover letter.



Total time: 90 minutes



You will need:

- Annex EM3
- Pens and paper
- Blindfolds

Part 1: Networking

45'

Introduction

10'

In groups of 3 or 4, ask participants to write down as many ideas as they can about how other people can help you find a job, or develop your career. Invite groups to share their ideas, and explain that a lot of their ideas are part of networking. Use this definition to help you.

Promoting yourself to your networks is a way of boosting your career chances and finding out about opportunities.

Learning and linking

10'

Spread the participants out around the room. Explain that they should imagine they are at a networking event and are going to make connections with as many people as possible.

In five minutes, participants should introduce themselves to as many people as possible.

Each time they meet someone, they should:

- Greet the other person (shaking hands, high five...be as creative as you can!)
- Introduce themselves
- Make eye contact and smile!
- Try to catch the other person's attention by sharing an interesting fact or story about themselves.

After five minutes, stop the introductions and organize participants into groups of 4-5.

- Ask everyone to share with the group the most interesting fact or story they heard about someone else.
- Ask them to discuss what made some of the introductions more memorable than others?

EM1

EM2

EM3

EM4

Connections  20'

Ask participants to spread out around the room. Again they will introduce themselves to different people.

This time, they should spend longer talking to each person, asking questions, until they spot something interesting they have in common.

Once they have found something in common, they join hands and find another person to talk to. When this person finds something she has in common with one of the pair, she takes their hand. Keep going until everyone is in a chain of at least two people.

Next, ask each chain to speak to another chain. Everyone in one chain needs to find something in common with at least one person in the other chain before they link up.

Eventually, everyone should be holding hands!

Reflection  10'

Bring participants back together and ask:

- How easy was it to discover what you have in common with other people?
- How could this information be useful if you were looking for a job?
- How could your network help you if you were struggling with your career or work life?



hmm...
interesting

Part 2: Cover Letters
 45'

Divide participants into three groups

Best and Worst
 10'

Split participants into groups of 3 and give each group a set of the cover letters from annex EM3. Each person in a group reads out one cover letter. Once they have heard all three letters, ask them to:

- Decide which letter is best, which is worst, and which is average.
- Pick out the best and worst features of each cover letter.

Creative Cover Letter
 30'

Next, ask each group to think of a dream opportunity they'd all love to experience in their lives. It could be a job, or an adventure, or learning a new skill...anything exciting.

Challenge the group to imagine they are applying for that opportunity, and to create a cover letter as a group to show why they would be a great fit for the opportunity.

- Each group should choose the main points they would include in the letter. They can mix their individual skills and experiences together!
- The group can write the letter out, but they could also create it using objects to symbolize each point, draw it, or act it out.
- Share the creative cover letters.

Group feedback
 5'

As a whole group, discuss:

- Which creative cover letters were most effective?
- What are the top lessons you will remember when writing cover letters?

Session EM4: Preparing for and attending an interview

You will guide participants through the interview process. First, participants will have to develop a job profile for a vacancy and then think about how to match their skills and experience to the job profile so they get the job.



EM1

Goals:

- To get an overview on how to prepare for a job interview.
- To learn how to perform well at the interview.
- To introduce participants to dos and don'ts of a job interview.



Total time: 90 minutes

You will need:

- Pens and paper

Part 1: The employer's point of view

45'

Divide participants into small groups (4-6). Each group is an employer, recruiting new people. Ask each group to decide what kind of business/employer they are (e.g. small restaurant, hotel, IT company).

You could try to invite local entrepreneurs from the area to join the session and share their expertise and advice.

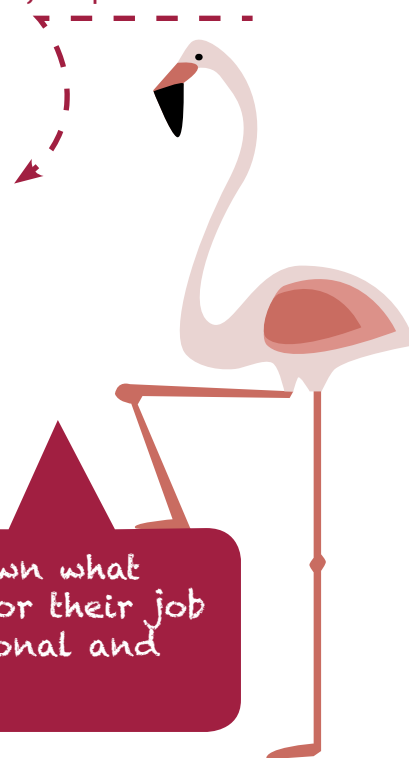
Ask each potential employer to discuss and decide what position they need to recruit for (e.g. secretary, sales manager, IT consultant, waitress).

Once they have decided who they need to hire they need to agree on a job specification

A job specification is the list of experiences, capacities and skills the person you want to hire should have to perform their role. It should also be a clear description of the tasks the employee will be requested to perform. The goal of the job specification is that:

- Only qualified people apply (not over- and under-qualified people).
- The applicant has a clear idea of what their tasks will be and what is required if they get the job. Expectations should be clearly stated upfront (possibly from both sides, the employer and employee).

Ask each group to write down what qualifications are needed for their job vacancy as well as the personal and social skills required.



EM2

EM3

EM4

In job specifications there are usually two categories of required skills and qualifications

Essentials: without them you will not even be invited for an interview.

Desirable: if you have it/them, you will be favoured over other candidates who are lacking these skills/qualifications. But it is not essential to have them.



Part II: The interviews

45'

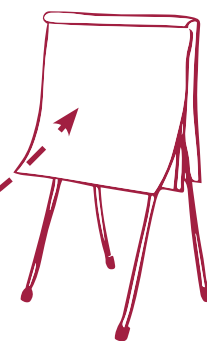
Each group must select 1–2 volunteers who will act as jobseekers. Ask the jobseekers to leave the room.

• Step 1

10'

- Ask those remaining in each group to prepare some basic interview questions related to their job description.
- Ask them to prepare a piece of paper with the job title so that it's easier for jobseekers to decide whether they want to go for an interview with that group.

You can write on a flipchart the instructions below, photocopy this page or simply explain the points below.



Interview questions

An interviewer will ask questions to test:

Personal skills: they can ask difficult or unexpected questions to see how the candidate will react (some might get stressed and react aggressively, a thing that in most cases will play against them); they can also ask questions about hobbies, preferences and experiences to assess the degree of flexibility or capacity to integrate into a team.

Problem-solving skills: they can give you a situation (in life or a technical one) and ask how you would react.

Technical skills: if your job is technical, they might ask details to find out whether you have a good understanding of your field (in a restaurant they might ask you how to prepare a dish, in a company they might ask you to give the main points of a new marketing strategy). Any other question checking if you are suitable for that job and, very important, if you'll be able to work with them for a long time. Recruiting is an expensive process so the panel needs to make sure that you will be happy to work with them for a long time – and vice versa.

NB: questions about sexual preferences, religion, politics, family status and health are illegal in most countries.

• Step 2



Bring jobseekers back into the room and ask them to go for two job interviews. They can choose to go with the group that has the job title most interesting to them

Each group (employers) represents the interview panel of a potential employer. The jobseeker will sit in front of the interview panel who, in turn, will ask questions.

Note:

Some jobseekers might want to go for the same job, so that you might have too many for one position and too few for some others. Make sure you coordinate and negotiate the exercise so that each group has at least one interview to do.

The interview panel must decide whether to hire the jobseeker or not. This may depend not only on how qualified the person is but also on how much the panel likes their answers.

You can ask the volunteer to convince the panel in two ways:

- Try to perform the perfect interview and display all the necessary features to be hired.
- Try to perform in the worst possible way (matching all the 'don'ts' of her job interview) like "This is a company working with animals, do you like them?" [answer] "Of course I like them a lot, I had chicken with potatoes for dinner yesterday." etc.

This approach is useful because:

- It makes people laugh and generates a fun atmosphere.
- It makes people reflect on what they should NOT do at a job interview.

Emotional learning (laughter) is part of the process so that the panel is free to vote for the best candidate – someone who did every single thing wrong.

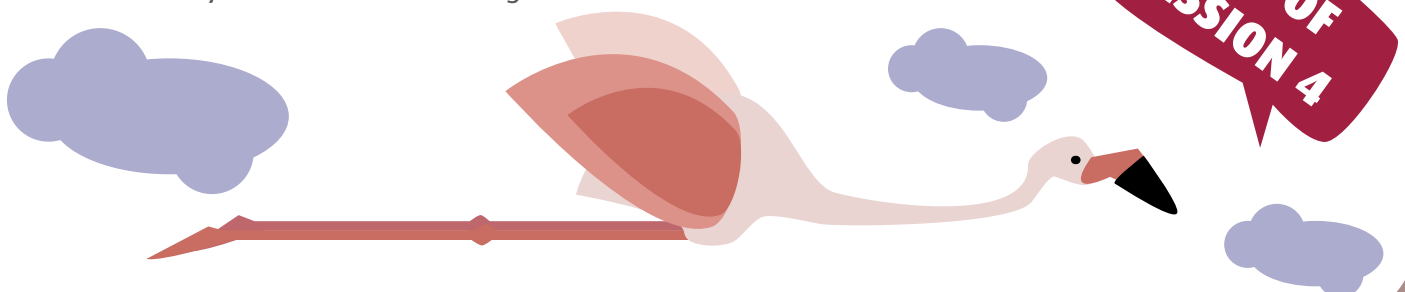
After each interview you can ask participants for their opinion on the results of the interview, who deserves the job and what aspects they could reflect upon during that interview.

Group feedback



Bring participants back together and ask:

- Who got the job after the interview?
- Why was that person selected? What did they like in that person?
- What do you see as the deciding factors in an interview?



EM1

EM2

EM3

EM4

Annexes

Source: Forbes

<http://www.forbes.com/sites/mfonobongnsehe/2013/02/23/30-under-30-african-best-young-entrepreneurs/>

http://www.forbes.com/special-report/2012/30-under-30/30-under-30_social.html

Jonathan Liebmann, South African, Real Estate developer, CEO of Propertuity
Liebmann, 28, is the managing Director of Propertuity, a South African Real Estate development company and the brains behind the construction of the Maboneng Precinct, a thriving cultural district in the east side of Johannesburg's Central Business District. Once a neglected and deteriorating neighborhood housing abandoned industrial complexes, Liebmann transformed Maboneng into a vibrant urban mixed-use community complete with art galleries, retail spaces, offices and artist studios.

Seth Bannon, Ben Lamothe, both 28, Founders of Amicus

The challenge: of the 300 billion USD nonprofits raised last year, 60 billion USD was spent on fundraising. Amicus turns volunteers into fundraisers – its online tool overlays a volunteer's social graph from Facebook with voter registration and consumer data so that nonprofits can use their volunteers' connections to reach out to potential new donors. The AFL-CIO, National Education Association, and this year's pro-gay marriage ballot efforts used Amicus.

Lorna Rutto, 28, Kenyan, Founder of EcoPost

Lorna Rutto is the founder of EcoPost, a profitable social enterprise which manufactures aesthetic, durable and environmentally friendly fencing posts using plastic waste, a more environmentally friendly alternative to timber. EcoPost collects this plastic waste (such as polypropylene and polyethylene) and manufactures fencing posts from it. Rutto has earned international acclaim for her efforts in providing an alternative waste management solution to Kenya's plastic menace.

Simone and Jake Bernstein, 20, 18, Cofounders of VolunTEEN Nation

In 2009 Simone Bernstein, then 17, and her brother Jake, then 15, spent the summer creating a website that listed all the volunteer opportunities for teens in their hometown of St. Louis, Missouri, US. The reason: as a young teen Simone Bernstein had been frustrated by a lack of a central resource for this information. This March, Simone and Jake launched a national website, volunTEENnation.org. The siblings also created a regional Youth and Family Volunteer Fair. Roughly 7,500 young people have found opportunities to give back through VolunteerNation since its launch.

Eric Glustrom, Boris Bulayev, Angelica Towne, all 28, Cofounders of Educate!, University x,
Eric and cofounders are dedicated to transforming Uganda's education system to equip young people with the leadership skills necessary to become change-makers in their communities. Educate! partners with local schools to provide a two-year social entrepreneurship programme for 16- to 18-year-olds that ditches rote memorisation in favor of leadership development.

Sejal Hathi, 21, Founder of Girls Helping Girls

Sejal Hathi, a molecular biology student at Yale, seeks to help girls globally: her Girls Helping Girls has connected 30,000 girls in 22 countries for support in their goals, while her Girltank identifies and develops girls with potential to become high-impact leaders. Her social venture capital fund, S2 Capital, invests equity and debt in entrepreneurs under the age of 30 in low-resource countries.

Annex to EP3

Questions set 1: Starting a new business

How would you gather 'industry experience'? That is, information on costs to bear to start up, how quickly you can start making money, how experienced you need to be to run a company in this field, how to identify your potential competitors

How would you get information about how risky your business might be?

How ready are you to be your own boss? This means deciding when to work and how to work without getting distracted or too stressed?

How important would family support be for you? Entrepreneurship can be a very tiring and difficult activity, and can therefore affect your family life, but also family support could be beneficiary.

Do you have enough genuine enthusiasm and creativity to keep a business running?

Questions set 2: Your ideal business partner

Would you be able to spend time with your spouse not only during family/leisure time but also during business hours?

How likely is it to find common goals and similar working styles?

What kind of personality would you expect in your business partner? Would they have to be exactly like you or should they complement you (know things you do not know, like to do what you do not like, etc.)?

How much would you be able to change your behaviour for the benefit of working with this person?

How would gender roles affect your relationship with your business partner? Will your partner (if male) accept that a female takes the lead? Do you foresee any issues in this respect?

If your ideal partner is your spouse or your best friend, do you see any risks in mixing business and personal relationships? Are you worried that a problem in business could affect your relationship?

Questions set 3: What you need to become an entrepreneur

How important is motivation? How can you deal with challenges and issues?

How important is being well prepared? The capacity to present your business, prepare a business plan, identify people willing to pay for a good or service, and judge how much they are willing to pay for it.

How important is it to be able to take a risk? This refers to the capacity to take a calculated risk, to understand the impact of a risk and be able to face a loss if it occurs.

How important is support from family? This refers to the readiness of your family to accept that you work long hours, that you neglect some of your home/family duties, that you might be very tired during certain periods.

EP2

Questions set 4: Business networking

Are you able to make a positive impression quickly? Look and act professional, avoid speaking in slang, dress in a way that you won't be judged negatively?

Are you able to remember to bring business cards with you and give them out each time someone gives you a business card?

EP3

[Comments should be written on the back of each business card obtained, including the time, date, topic(s) of discussion, interests, and any other significant information vital for a follow-up.]

Are you able to follow-up every time you meet a new interesting contact? If you made a good impression you need to send a message to convince the person you are seriously interested and are consistent in business relationships.

IG1

Are you able to express your ideas clearly and quickly if you meet someone? This is important not only when you have an appointment but also, and perhaps more importantly, when you meet someone unexpectedly. Also in such a case, you should be able to give a clear overview of your ideas using the right words, body language, eye contact and tone of voice.

Are you able to understand the cultural context around you? This means to quickly adapt your behaviour, language and approach to the people you are surrounded by, showing cultural sensitivity.

IG4

FD1

EM2

EM3

Story 1

Karnachi is 32 years old. She has two children, Kumar and Pratap, who are ten and eight years old respectively. She set up her micro-company by painting pictures in the street. Very soon, she rented a new market space, near a temple. With a 2,000-rupee loan (about 35 euros) Karnachi bought more equipment, such as tins of paint and tracing paper. Thanks to this new selling place and her management abilities, Karnachi now has regular wages. She also hired her husband to work for the business. The average profits have increased by 100 rupees a day, (about 1.8 euro) but should rise quickly, thanks to her husband's contribution. Today, she has no more financial problems, and hopes for good prospects for her children. Karnachi never imagined that such a change was the direct consequence of her business ability.

(source <http://womenmicrocredit.wordpress.com/2007/02/16/an-example-of-microcredit/>)

Story 2

Parbati Karki had purchased a Jersey cow five years ago by obtaining a small loan of 5,000 rupees from a microcredit provider and she now has a successful milk selling business thanks to the microcredit loan. She has been able to erect a new house by putting together her income from the milk business and her husband's earnings.

Thanu Karki said she purchased jewellery from the savings she made by rearing goats. She had also borrowed 5,000 rupees from the microfinance institution to start her enterprise. Mina Karki had a hard time managing her household expenses on her husband's small salary. Now, she is earning money herself by rearing cows and growing vegetables.

They have formed a women's group which is mainly responsible for taking decisions regarding who should be given credit as per their earlier performance regarding the best utilisation of the fund.

The women of the village said they had to depend on others even for small personal expenses. Now they are capable of earning enough money, not only for their personal expenses but also to contribute to household expenses.

Extracts from:

<http://www.globalhand.org/en/search/success+story/document/28289>

Story 3

Fatima Hassan is the breadwinner for her seven family members. She does not have any qualifications other than a high school certificate and some experience in making handicrafts. She worked making handicrafts with simple tools and that's why she had never significantly improved her skills.

The financial hardships she went through did not stop her ambitions to expand and develop her profession. She decided to take a small loan of 25,000 YR (120 USD) to expand her modest project.

With that sum of money, Hassan bought some tools and opened a small centre for producing handicrafts in her modest house. Initially, the handicrafts she produced were sold to neighbours and adjacent shops.

Hassan's ambitions prompted her to participate in the Social Fund Exhibition for Development

in Aden Mall, the biggest commercial mall in the city. The visitors of the exhibition admired her products and scrambled to buy them.

Hassan makes several related incense handicraft products including Mushjub, (a clothes container with incense to produce a nice smell), juba (a basket for preserving fresh bread), brooms and hand fans.

Hassan's success has encouraged and motivated her to open another kind of business, a beauty salon.

"I borrowed another 20,000 YR (100 USD) which I used to purchase make-up and haircare products, and opened a modest beauty salon in my house," she said.

Not only did Hassan's small projects increase her income and improve her financial situation, but they also helped provide work opportunities for her family members.

Extracts from:

<http://www.yementimes.com/en/1567/business/767/Successful-microfinance-stories-Handicrafts-change-Fatima%E2%80%99s-life-for-the-better.htm>

Story 4

Nijamudeen Arbitha took the first Microcredit Loan, 20,000 rupees, to buy a canoe with fishing gear. "I was able to not only manage my family and look after my children's education, but also develop the business to the next level from my monthly income."

Nijamudeen repaid the first loan and then applied for a second loan. When she received 45,000 rupees as the second loan, she took her business to the next level. She bought a motorbike in order to mobilise her business.

Nijamudeen reports happily, "I sell dried fish now and earn 1,500 rupees or more per day. This earning is more than enough to give my kids a good education. I also renovated my house."

In 2011, Nijamudeen officially graduated in microcredit system and got a loan of 200,000 rupees from the Commercial Bank in Kalmunai. The loan allowed her to buy some motorised boats for rental and she is able to settle the loan through the income.

Extracts from:

<http://rosemicrocredit.org/our-project/success-stories/>

Story 5

Aruncheyen Annaledsumi's dream was to start a business making and selling short-eats (Sri Lankan specialty appetizers), but coming from a large family of seven, she lacked the education and know-how to launch a business.

With a loan of 20,000 rupees in 2008 she was able to quickly build a business that earned her 500 rupees a day. With the initial loan repaid, she qualified for a second loan of 25,000 rupees which helped her to further expand her business. In 2011, with her second loan repaid, she graduated from the microcredit programme, and with her track record was able to get a commercial loan of 200,000 rupees to expand her business even further. Now, she earns on average 1,000 rupees to 1,500 rupees per day and has been able to help her family and renovate her home.

Extracts from:

<http://rosemicrocredit.org/our-project/success-stories/>

EP2

EP3

FD1

IG1

IG4

EM2

EM3

Income Generating I Annex

Income Generating Programmes (IGPs) in Low Level Development

- Give preference to subsistence farmers, women and unemployed youth as they are deprived, disadvantaged and poor.
- Select IGPs related to agriculture, livestock, rural craft, food processing and agribusiness for rural people.
- Select IGPs related to construction, services, repair and maintenance, and small-scale industry for people in urban and semi-urban areas.
- Focus on self-employment particularly in rural areas and wage employment in urban areas as the main objectives in consideration of the low level of education of participants.
- Organize people with identical needs into viable groups for each kind of IGP under the guidance of local leadership.
- Decide the training content in consultation with the participants, instructors, employers, and community leaders.
- Give emphasis to practical training and skills development, including management and marketing skills.
- Conduct the IGP in community-based learning centres or in the local schools technical and vocational institutions.
- Use local people as instructors as far as possible.
- Encourage methods such as demonstration and learning-by-doing approaches.
- Use local farms, roadside workshops and the like for on-site training.
- Provide follow-up services for gainful employment.
- Encourage the rural participants to form cooperatives for sharing common and costly facilities.

CASE STUDY 1 – Training of rural youth for self-employment

Training of Rural Youth for Self-employment (TRYSEM) was launched as a centrally sponsored scheme by the government of a country in southern Asia under the Department of Rural Development.

The main objective of TRYSEM is to provide technical and entrepreneurial skills to rural and semi-urban youth to enable them to take up self or wage employment in the broad fields of agriculture, industry, services and business activities.

The target group mostly comprises rural and semi-urban youth and women in the age group of 18–25 who have received education mostly under literacy development programmes.

The selection of vocations is done by the District Rural Development Agency (DRDA) in consultation with district level officers of different departments keeping in mind the demand for skills, goods and services in the nearby areas.

The training programmes are conducted at the local technical, vocational and training centres of various public and private organizations making use of their buildings, equipment and facilities. In addition, part-time instructors and reputed master craftsmen are also utilised.

The training includes job skills as well as managerial and entrepreneurial skills required for

employment at semi-skilled levels. The course duration is around six months. A stipend is paid to the trainees. A certificate is awarded by the training institute on the basis of proficiency demonstrated in a performance test at the close of training.

A toolkit is given to the trainees free of charge. Fifty per cent of the sale proceeds of the articles produced during the training period is given to the trainees. A loan is also arranged for engaging in self- or co-employment activities. The central and provincial governments share the expenditure on a 50:50 basis.

The scheme is very popular and has benefited several thousands of trainees to secure either self-employment or wage employment.

- **Analysis of the case study**

- Policy support was derived from an ongoing integrated rural development scheme.
- Preference was given to rural and semi-urban youth and women because they constituted a very high percentage of the population and were below the poverty line.
- The main aim was to develop the participants for self-employment in the vocational areas practised locally.
- Training focus was on development of practical skills.
- Locally available physical, material and human resources were utilised.
- Follow-up facilities and service were provided to install participants in gainful employment.

- **(b) IGPs in mid-level development**

- Concentrate on school leavers, school drop-outs and unemployed youth.
- Select IGPs in mechanical electrical, construction, automotive, service areas and trades.
- Orient IGPs towards wage employment at semi-skilled and skilled level and also self-employment in the case of motivated groups.
- Publicise the IGPs through brochures, leaflets, newspapers. Decide the training content in consultation with prospective employers, market leaders, business groups and instructors.
- Conduct IGPs in local technical and vocational institutes, secondary schools and other existing training centres.
- Draw the instructors from local industry, business, practising master craftsmen, technical and vocational institutes.
- Mobilise the support of the local community for on-site training.
- Adopt print and non-print media supported by field visits and in-plant training.
- Provide follow-up services for placement in the local employment market.

CASE STUDY 2 - Skills development programme for school leavers

The Non-formal Education (NFE) branch of the Ministry of Education, in a South-East Asian country, among its other programmes and activities, offers a variety of courses for providing employable skills to school leavers.

School leavers in the age group of 15–24 years with about eight years of schooling are admitted to these courses. The students are selected from among the many applicants by a selection team on the basis of performance in an interview and according to educational background.

The courses are generally conducted in the Technical Units attached to formal schools.

Additional facilities, equipment and instructors are provided on the basis of the number and nature of the courses. The principal of the school, NFE field officer and Regional Director provide overall supervision, direction, control and coordination to ensure conduct of the courses with

EP2

EP3

FD1

IG1

IG4

EM2

EM3

efficiency and effectiveness.

Courses are conducted in more than 600 training units admitting over 20,000 youths per year to 55 different skills. The duration of the courses ranges from six to eight months with about 14 three-hour sessions per month.

The main areas in which these courses are offered include agriculture, animal husbandry, traditional crafts, small-scale industries, construction and services.

The curriculum and instructional guidelines are prepared by the NFE Instructional Materials Development Unit of the Ministry with the assistance of selected instructors and resource persons. The Unit also develops course guides and media materials for use by the students and instructors. The performance of the students is regularly evaluated and those successfully completing the course are awarded a certificate under the seal of the Regional Director of Education.

The instructors are recruited on the basis of their proficiency in the skill. They are paid remuneration on an hourly basis. The principal of the school is also paid some remuneration for assuming the responsibility for running the Technical Unit located in his or her school. Regional Educational officers and the NFE branch of the Ministry of Education arrange for training of principals, instructors and others concerned by providing short courses, workshops and seminars.

These courses are very practical in nature providing marketable skills for gainful employment.

- **Analysis of the case study**

- Policy support was derived from an on-going NFE scheme.
- Preference was given to school leavers because of the high percentage of literacy in the country and high unemployment among school leavers.
- Training areas were selected keeping in view the scope for employment and the education level of the participants.
- Adequacy of the resources required for skill development at desired levels was ensured.
- Locally available physical, material and human resources were mobilised.
- Resource materials were developed by all concerned on professional lines.
- Implementers of the course were trained.
- Progress of the course and achievement of participants were assessed.
- An attempt was made to make the programmes cost-effective and relevant to the local situation.

- **(c) IGPs in higher level of development**

- Most people in this stage are educationally developed and capable of self or autonomous learning.
- Most people are aware of their development needs for continuous improvement of their income.
- The people employed in organized sectors have enough opportunities for periodical upgrading of their skills and competencies.
- There exist many private organizations offering several kinds of job-oriented programmes on commercial lines.
- IGPs are required for jobseekers, job upgraders, job transferees and the self-employed.
- IGPs in areas like electronics, office automation, fashion design, manufacturing and services are most relevant and appropriate.
- Part-time, weekend IGPs are more convenient.

- Self-learning modules supported by audio and video packages are preferred.
- Technical and vocational institutes, universities, and other training centres of the relevant government departments and industries serve as the best places of learning.
- Experienced professionals from industry, business and educational institutions would be helpful as resource persons for training and for development of curriculum and learning materials.

CASE STUDY 3 - Women's job training centre

A non-governmental organization, in a particular country of Northern Asia, is mainly devoted to lifelong education and social development of women comprising youth, housewives and senior citizens. The Centre was built mostly from donations from members and voluntary workers with a little support from the government.

The centre offers training programmes in areas like precision and measuring instruments, electronics, office automation, jewellery crafts, mechanical design, and fashion design. Some of the courses offered in these areas include architectural crafts, aesthetics, precious metal work, jewellery design, cooking, dry cleaning, curtain making, wall papering, salesmanship, make-up artistry, boiler maintenance, photo studio technology, business management.

Women of the age group 18–22 with about 11 years of schooling are admitted to these courses. The duration of the courses is six months, five days a week from 9:30 am to 3:00 pm.

The curriculum is prepared in consultation with instructors drawn from concerned businesses and enterprises on a part-time basis. The training goes beyond the skill development by promoting opportunities for immediate employment without any feeling of gender discrimination.

The centre has a section for providing guidance and counselling and placement of graduates for wage or self-employment. The sale proceeds of the goods and services produced by the Centre and the fees collected from the participants at subsidised rate support it to some extent.

There is no problem of employment as the graduates are in great demand due to the high reputation of the Centre and selection of the programmes on the basis of market needs and the educational background of the participants.

• Analysis of the case study

- The programme was for post-secondary school leavers because of the high literacy rate in the country with negligible drop-outs below that stage.
- The participants joined the programme not because of want of other opportunities for a job, but because they wanted better-paid employment.
- The course selection in modern areas was due to fast developing services and an industry-oriented economy.
- A reasonable fee was charged because the participants could afford to pay, and the purpose of their enrolment was for earning higher levels of income.
- The course was set up and conducted on professional lines as expected in this given stage of development.

• General components of IGPs

In the context of the above, content of IGPs ranges from providing basic literacy to establishing the participants in gainful employment. The major components of training need to be selected from among the following to meet the specific needs of the diverse target groups:

a) Functional literacy.

This comprises basic literacy, numeracy and social awareness with emphasis on health, nutrition, hygiene, sanitation, safety, first aid, ecosystems, community, technology and basic science in the

EP2

EP3

FD1

IG1

IG4

EM2

EM3

context of the life of rural people, their problems and opportunities.

b) Upgrading of literacy

The emphasis is usually on village organization, management, leadership, cooperatives, rural banking, technological change, world of work and employment opportunities.

c) Occupational theory

This covers input requirements, processes, products and related science, technology and mathematics.

d) Basic occupational skills

These focus on increasing capacity and skill to carry out income generating activities effectively.

e) Higher order occupational skills

These enable participants to undertake income generating programmes with increased productivity and quality control using modern tools and processes at proficiency level.

f) Entrepreneurial skills

These comprise bookkeeping, accounting, marketing, problem solving, risk taking and communication skills.

g) Follow-up technical and support services

These may include rural enterprise projects, credit facilities, and cooperatives for sharing costly inputs.

Annex to IG4

EP2

The cash receipt

Receipt	No.
Amount received	
Reason (good/ service provided)	
Date and place	
Signature (of the seller) and stamp (if any)	

EP3

Purchase book

Date	Good	Supplier	Price per unit	Quantity	Total paid

FD1

Date	Good	Client	Quantity	Price per unit	When credit payment is due	Total (paid cash)	Total (credit)

IG1

IG4

EM2

EM3

Annex to EM2

Sample 1: Find the bad points in the CV below

Curriculum Vitae

Personal Details

Name: Diana Saster
Date of Birth: 14 February 1997
Address: 14, Maple lane, London, st 10 3yu
Telephone: 0122 2343455
Sex: Female
Marital Status: Single
Nationality: English

Education

1983-1987 Hapless Road Junior School
1987-1994 Hapless Road Senior School: 10 GCSEs, 4 A levels - Economics, History, Maths, General Studies
1994 - to date Any University, Anytown, studying for a BA in Economics

Work History

1988-1989: Paper Round for ABC Newsagents
Delivered newspapers for 50 people
1994-1995: Assistant Bar Manager for the Pink Flamingo, Anytown
I became familiar with the full range of products supplied in the bar and enjoyed striking up a rapport with customers. (Left after disagreement with the manager)

Extracurricular Activities

Entertainments Officer for the University Drinking Society
Captain of the University Women's Hockey Team

General Skills

Conversational Mandarin
Word Processing Skills
Driving Licence (7 points)

References

Dr Jones, Any University, Anytown
Mr Derek Saster 13 Hapless Road, London

What was wrong in the CV above?

Personal Details

29th Febuary 1995

Unless Di's an extremely advanced toddler, she's swapped a 9 for a 7. And that's not how you spell February.

sw10 2ju

Post Codes are of course given in capitals.

081 123 4567

Obviously the most recent version of your phone's area code is best.

Sex: Female

It's quite clear what Diana's sex is and not really relevant for the CV anyway.

Marital Status: Single

Again, this is extraneous to a CV.

Nationality: English

If this unnecessary information is to be included, it should be right; i.e. British, not English.

Education

Hapless Road Junior School

While it might have been a formative experience, employers don't want to know about your junior school so leave it out. Di should have started with her most recent education too.

4 A levels - Economics, History, Maths, General Studies

It looks like a good collection of A levels, but where are the grades?

BA in Economics

Di hasn't revealed her exam grades to date or her expected final grade. Employers may assume that she's in for a third or maybe worse, even though she's a model student.

Work History

Work History

Di's changed her CV format here and it looks messy.

Paper Round

A paper-round you did when you were 13 may not impress potential employers very much; and where are those 'action' words that stress achievement and benefits?

Assistant Bar Manager

Here was a real opportunity for Di to show that she has held down a real job requiring skill and responsibility. Sadly, her description of her role makes it sound like she spent her time drinking, chatting to customers and (eventually) getting fired. Di also worked on a vacation placement to an accountancy firm, but she's forgotten to mention it here.

Extracurricular Activities

Entertainments Officer for the University Drinking Society

Not a good thing to put on a CV unless you want to look like an alcoholic.

Captain of the University Women's Hockey Team

This is more like it, but a little description wouldn't go amiss.

EP2

EP3

FD1

IG1

IG4

EM2

EM3

General Skills

Conversational Mandarin

Impressive, but sadly untrue. Di is fluent in French, however, but inexplicably she's left this out.

Word Processing Skills

Emphatically not the place to fall victim to a typo.

Driving Licence (7 points)

If it's not clean don't mention it.

References

Mr Derek Saster, 13 Hapless Road, London

Name seem a little familiar? Do not get relatives to write you a reference.

Sample 2

Find the points that could be improved in the CV below:

(from: http://jobs.nelsonjobs.com/CareerTools/Resume_BadExample.aspx)

Tricia Graenemon

123 Anywhere Lane - Two Ville, C.A 95423

777-555-3333 - tgraenemon@email.com

Objective

To get a challenging job as a Customer Service Manager so that I can learn more and excel in my career.

Education

1999 - B.A. with a major in Communications and a minor in Spanish, University of California, Two Ville, California; GPA 3.6; President of Spanish Club in 1998

Experience

Green Clothiers of Northern California, Two Ville, CA

Customer Service Manager • 5/23/2003 - Present

- Recruited, trained and managed 15-member team
- Ensured continuous delivery of outstanding customer service
- Redesigned, developed and implemented employee training program which increased sales revenues

- Assisted customers when and where needed

Fine Sports Wear International, Two Ville, CA

Customer Service Manager • 3/2/2001 - 5/13/2003

- Recruited, trained and managed 35-member team
- Ensured continuous delivery of outstanding customer service
- Designed, developed and implemented employee training program which increased sales revenues
- Assisted customers when and where needed
- Exceeded annual goals in key metrics including profit, sales, employee retention and customer service

Customer Service Representative • 7/12/1997 - 2/29/2003

- Assisted with customer sales of women's and children's sportswear
- Awarded Salesperson of the Year in 1999 and 2002 for exceeding set sales productivity
- Trained 14 new representatives functioning as lead trainer, providing ongoing guidance and constructive feedback
- Achieved lowest returns percentage than all other coworkers

Hobbies

Skiing, hiking, cooking, Karate, playing with my two cats and shopping!

What could be improved in the CV above

- **Legible Font.** You want to make sure that all the information is legible. Don't detract from what you have to offer by highlighting your name and/or contact information with a special font.
- **Objective versus profile.** Notice how the sample below provides a general objective without offering anything for the hiring manager. A profile is a way to convey what you have to offer a potential employer, not what you want from them.
- **Don't just list responsibilities.** Most hiring managers know what the average duties are for a given position and don't need a job description from you.
- **Provide quantitative and qualitative data wherever possible.** While the content can be similar for both a "good" and "bad" resume, it's the lack of measurable (i.e. quantifiable and qualifiable) data provided that distinguishes the two.
- **Order of information.** This applicant graduated over five years ago, yet leads with her education. In general you shouldn't place your education before your experience if you're not a recent graduate, have an advanced degree, and/or want to work within education.
- **Leave off the personal information.** The need for including hobbies has long since past. Employers want to know what professional organizations you are a member of, what publications you have written, what professional awards you have won, etc.

EP2

EP3

FD1

IG1

IG4

EM2

EM3

Sample 3

Find the strong points of the CV below

http://www.nelsonjobs.com/CareerTools/Resume_GoodExample.aspx

Tricia Graenemon

123 Anywhere Lane • Two Ville, CA 95423

777-555-3333 • tgraenemon@email.com

Customer Service Manager

Seasoned, results-oriented manager with extensive experience in the retail industry with a 10-year track record of success. Effective leader skilled in developing a results-oriented, productive team with customer-focused training and support. Exceptional ability to build rapport with customers and direct-reports to create customer and employee loyalty.

- Maintain Consistent Demeanor
- “Business-friendly” Personality
- Sales Training and Team Building
- Client Relationship Development
- Fluent in Spanish
- Well-Organized and Highly Efficient
- Problem Resolutions
- Customer-Focused

PROFESSIONAL EXPERIENCE

Green Clothiers of Northern California, Two Ville, CA
Customer Service Manager • 2003 - Present

Charged with managing a range of key operational functions in support of eco-friendly clothing retailer with two locations and \$55M in annual revenue. Recruited, trained and managed 15-member team, ensuring continuous delivery of outstanding customer service generating over \$23 M in annual revenue.

Selected Achievements:

- Awarded Employee of the Month for a total of 12 quarters for outstanding customer service, problem resolution and customer-focused orientation
- In 2005 and 2007, awarded Manager of the Year for exemplary staff management
- Redesigned, developed and implemented employee training program which increased sales revenues by 22% for the first year and 30% for each successive year

Fine Sports Wear International, Two Ville, CA

Customer Service Manager • 2001 - 2003

Charged with managing a range of key operational functions in support of sportswear retailer with 5 locations across the state and \$120M in annual revenue. Recruited, trained and managed 35-member team, ensuring continuous delivery of outstanding customer service generating over \$20 M in annual revenue.

Selected Achievements:

- Awarded Manager of the Year for 3 consecutive years of exemplary staff management and team member motivation
- Designed, developed and implemented employee training program which increased sales revenues by 14% for the first year and 25% for the following two years
- Consistently exceeded annual goals by more than 10% in key metrics including profit, sales, employee retention and customer service

Customer Service Representative • 1997 - 2003

Provided top-notch customer service in support of sportswear retailer with 5 locations across the state and \$120M in annual revenue. Assisted customers with women's and children's sportswear consistently generating additional revenues with thorough product knowledge and friendly sales techniques.

Selected Achievements:

- Awarded Salesperson of the Year in 1999 and 2002 for exceeding set sales productivity by 8% and 15% respectively
- Selected to train 14 new representatives functioning as lead trainer, providing ongoing guidance and constructive feedback which increased trainee retention by 12%
- Achieved lowest returns percentage for a total of three years

EDUCATIONAL BACKGROUND

Bachelor of Arts in Communications • Minor in Spanish • University of California–Two Ville, California (1999)

PROFESSIONAL ASSOCIATIONS

National Retail Foundation (2000 – Present)
Big Brother Big Sister Foundation (1998 – Present)

EP2

EP3

FD1

IG1

IG4

EM2

EM3

Andrew John Patrick Taylor

33 Union Street , Canterbury, CT2 7XX

Tel. 0779 111 11111

Email: serjeantanrewde@yooohoo.com **Date of Birth:** 5. 11. 1987**EDUCATION AND QUALIFICATIONS****University of Kent. B.Sc. (Hons.) History 2006 - 2009. Class 2.1. (68%)****Modules included:**

Plague, Community and Conflict in Late Medieval England 66%

The Hundred Years War 63%

Popular Uprisings and the Making of Civil War 72%

Pre-Industrial England 64%

Intermediate Latin 70%

Final-year dissertation: Pestilence, Peasants and Prosperity: the agrarian labour market in East Kent in the aftermath of the Black Death. This involved research using primary sources in Kent County Archives and Canterbury Cathedral Archives. This dissertation was awarded a grade of 75% (First Class) and the Faculty History Prize.**Manchester Community College 2004 - 2006**

'A' Levels: History A, Economics B, German B

St. John's School for Boys, Manchester 1999 - 2004

8 GCSEs including Mathematics, English, Latin and French.

WORK EXPERIENCE**Canterbury City Council June 2008 to date**

Accounts Clerk in City Treasurer's office.

Tourist Information Office, Canterbury Summer 2007

Assisting customers from all over the world with a wide variety of enquiries, advising on places of interest in Canterbury and Kent and booking theatre and concert tickets.

Simple Simon's Public House, Canterbury 2006 - 2007

Part-time bar work throughout the year.

ACTIVITIES AND INTERESTS

- Member of the "Milites de Bec" (Norman Re-enactment Society) with the rank of Sergeant, responsible for training new members in the arts of warfare;
- Helped to organise a charity fun run for Rag Week;
- Played for the College football team.

ADDITIONAL INFORMATION

- Computing Skills: Word, MS Access, Excel
- Good level of written and spoken German and conversational French.
- Full, clean driving licence.

REFEREES :

Prof. Harold Godwinson, Dept of History,
Rutherford College, University of Kent,
Canterbury CT2 7 NX. Tel: 01227 764000 ext. 1234

Email: H.Godwinson@kent.ac.uk

Dr Titus Livy, School of European Culture and Languages,
Cornwallis Building, University of Kent,

Canterbury CT2 7NF Tel: 01227 764000 ext. 1212

Email: T.Livy@kent.ac.uk

Setting out your address and other contact details in this format **saves space and makes a smart heading.**

Use a sensible email address. Something like RavingLoony@hotmail.com may not make the best impression!

Modules are listed as these are important indicators of performance and interest for postgraduate study.

Dissertations and projects are very important when applying for postgraduate study as they are important elements of most postgraduate courses. You could sell the skills you had gained here:

- ability to work independently
- manage your time
- solve problems
- working in a team (for group projects)

Transferable skills are emphasised here. For example, people skills, teamworking skills, communication skills - all valuable evidence that you could employ these in an academic setting.

Gives **details of competencies gained** that would be valuable in jobs: managing, arranging, planning, promoting, organising skills and team sports.

Computing, driving and language skills are the usual ones to mention here.

Normally you would give one academic referee (tutor or project supervisor) and one employment referee. See the references page:

<http://www.kent.ac.uk/careers/referees.htm>

Above from <http://www.kent.ac.uk/careers/cv/pgstudycv.htm>

EP2

EP3

FD1

IG1

IG4

EM2

EM3

Annex to EM3

Sample 1 (Good cover letter)

Rosalind Franklin
8 Russell Street
Cranford
Lancashire
MN22 8YY
rf333@hotmail.com
7th February 2009

Mrs Matty Jenkyns
Personnel Manager
Manchester General Hospital
Hollbrook Avenue
Manchester
MN1 5BJ

Dear Mrs Jenkyns

I am looking for a placement within a hospital environment from June to September of this year. I am writing to you as I understand that Manchester General Hospital may have appropriate vacancies available. I have a strong interest in laboratory procedures and clinical diagnostics which I understand are predominantly carried out at this hospital. As I live only 5 miles from your site, travel and accommodation would not be a problem for me.

I first became interested in the hospital environment after a school visit to your site. I was taken on a tour around the laboratories where the differing techniques used in testing clinical samples for patients were demonstrated. Since then, discussion with my careers adviser has confirmed my decision to aim for a career in this field.

Through my degree course, I have been able to develop my interest in biochemistry, whilst improving my laboratory skills along with my numeracy skills. I have gained some experience in HPLC and have good computing skills, having used several scientific databases. I achieved 68% in my first year examinations and am hoping to achieve a high 2:1 for my course work this year. While at University, I have also been able to utilise my skills in working with people through a variety of vacation jobs. My work at a busy insurance office was valuable in teaching me the importance of ascertaining customers' needs and providing clear and accurate information.

I would be most grateful if you could consider me for any suitable positions. I will be available for interview at any time and am at my home address in Cranford from late May onwards. At all other times I can be contacted at my college address. Please find enclosed my CV where you will find further information.

Yours sincerely

Rosalind Franklin

Sample 2 (average cover letter)

Dear Sir or Madman

I am about to complete my English and American Literature degree at the University of Kent, with a prospective result of a 2:1.

As a literature student, I have a strong love of books of all types and see work in a bookshop as a career area which would be a good starting point for a career in publishing which is my eventual career aim.

I have good experience of retail, having worked as a shelf stacker for Sainsburies. I have studied modules in Shakespeare, War Poets, Dickens and Creative Writing all of which I feel give me valuable knowledge. My interests include reading, playing computer games and stamp collecting and I am currently reading Robbie Williams' thought-provoking autobiography.

I am writing speculatively in the hope that you may consider me for any full-time vacancies that may arise in your store. I'm interested especially in the retail side of a bookstore: interacting with customers and seeing where the modern tastes for literature lay.

I would be available to work from the beginning of June of this year. I have previous retail experience and believe that this, combined with my knowledge of and interest in books could be rewarding both to your store and to myself.

Yours faithfully

Frank Harrison

Sample 3 (bad cover letter)

Deer Sir or Madam

I have wanted to join (space for him to insert the company name) to work as a (another space for him to insert the job title) from an early age as you are a big prestigious employer that lots of people want to work for and you offer high salaries. I also would like to work in another country and you are a global company.

Hoping to hear from you shortly.

Regards,

Frank

EP2

EP3

FD1

IG1

IG4

EM2

EM3

EM3b Sample 1 (Good cover letter)

Rosalind Franklin
8 Russell Street
Cranford
Lancashire
MN22 8YY
rf333@hotmail.com
7th February 2009

Mrs Matty Jenkyns
Personnel Manager
Manchester General Hospital
Hollbrook Avenue
Manchester
MN1 5BJ

Dear Mrs Jenkyns

I am looking for a placement within a hospital environment from June to September of this year. I am writing to you as I understand that Manchester General Hospital may have appropriate vacancies available. I have a strong interest in laboratory procedures and clinical diagnostics which I understand are predominantly carried out at this hospital. As I live only 5 miles from your site, travel and accommodation would not be a problem for me.

I first became interested in the hospital environment after a school visit to your site. I was taken on a tour around the laboratories where the differing techniques used in testing clinical samples for patients were demonstrated. Since then, discussion with my careers adviser has confirmed my decision to aim for a career in this field.

Through my degree course, I have been able to develop my interest in biochemistry, whilst improving my laboratory skills along with my numeracy skills. I have gained some experience in HPLC and have good computing skills, having used several scientific databases. I achieved 68% in my first year examinations and am hoping to achieve a high 2:1 for my course work this year. While at University, I have also been able to utilise my skills in working with people through a variety of vacation jobs. My work at a busy insurance office was valuable in teaching me the importance of ascertaining customers' needs and providing clear and accurate information.

I would be most grateful if you could consider me for any suitable positions. I will be available for interview at any time and am at my home address in Cranford from late May onwards. At all other times I can be contacted at my college address. Please find enclosed my CV where you will find further information.

Yours sincerely

Rosalind Franklin

Tries to find the name of the appropriate person to write to if possible.

States the job she's applying for. States when she's available to start and end the placement

Says why she's interested in the type of work

Summarises her strengths and how they might be an advantage to the organisation. Relates her skills to the job.

Mentions dates she would be available for interview Thanks the employer and mentions an enclosed CV

Sample 2 (average cover letter)

Dear Sir or Madman

I am about to complete my English and American Literature degree at the University of Kent, with a prospective result of a 2:1. As a literature student, I have a strong love of books of all types and see work in a bookshop as a career area which would be a good starting point for a career in publishing which is my eventual career aim.

I have good experience of retail, having worked as a shelf stacker for Sainsburys. I have studied modules in Shakespeare, War Poets, Dickens and Creative Writing all of which I feel give me valuable knowledge. My interests include reading, playing computer games and stamp collecting and I am currently reading Robbie Williams' thought-provoking autobiography.

I am writing speculatively in the hope that you may consider me for any full-time vacancies that may arise in your store. I'm interested especially in the retail side of a bookstore: interacting with customers and seeing where the modern tastes for literature lay.

I would be available to work from the beginning of June of this year. I have previous retail experience and believe that this, combined with my knowledge of and interest in books could be rewarding both to your store and to myself.

Yours faithfully

Frank Harrison

Doesn't give the name of the person he's applying to. It's not essential to do this, but may suggest a slight lack of initiative. Hasn't proof read the letter.

Admits that bookselling is not what he really wants to do.

Repeats the word career three times in one sentence.

Hardly relevant experience! No mention of any experience working in a team or serving customers. Comes across as a passive loner.

Spelling mistake: hasn't used a spell checker and not really forgivable for someone who has studied a literature degree .

A lot of repetition here. States again about his love of books and his previous retail experience

EP2

EP3

FD1

IG1

IG4

EM2

EM3

Sample 3 (bad cover letter)

Deer Sir or Madam

I have wanted to join (space for him to insert the company name) to work as a (another space for him to insert the job title) from an early age as you are a big prestigious employer that lots of people want to work for and you offer high salaries. I also would like to work in another country and you are a global company.

Hoping to hear from you shortly.

Regards,

Frank

The worst covering letter I ever saw was from a graduate who had applied to over 80 jobs and was genuinely puzzled as to why he hadn't been invited to a single interview! The letter, of which he had made 100 identical copies, went something like this one.



