



# SOFT SKILLS MANUAL

Trainers' Manual



*English Version*

# YES!

YOUTH EMPLOYMENT THROUGH  
SKILLS ENHANCEMENT

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Various modules and activities are based on different sources, such as the “mM World of Work” training material from “Volunteer Services Overseas” (VSO), the Professional Orientation Manual from the Helvetas “Youth United for the Future”-project (YOU) in Kyrgyzstan and the Business Development Skills Manual from the “Opportunity for Youth Employment”-project (OYE), funded by SNV.

Photo (front page): Simon B. Opladen

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## ABOUT THE MANUAL

This manual is **for facilitators or trainers** conducting soft skills training to youth. It helps you, as the facilitator, to convey skills to youth they will need in the professional world. This starts with them getting to know their strengths and weaknesses up to developing a business idea and a business plan.

**Your role as a facilitator is crucial.** You will guide them, help them when they get stuck and answer their questions. Encourage them to think critically and to ask questions and enquire if they are unsure. Activate their curiosity and their drive!

This manual will guide you through different exercises. You can use them separately, adapt them, change their orders and play around. See them as a flexible guide.

### Content

- Module 1: Know yourself!
- Module 2: Self-Awareness
- Module 3: Financial Literacy
- Module 4: Interpersonal Communication
- Module 5: Entrepreneurship
- Module 6: Record Keeping

### What are soft skills?

Soft skills are transversal skills that can be useful for the youth in all jobs and throughout their personal life. This manual presents a range of skills such as communication and networking but focuses heavily on entrepreneurship and business skills as a key to (self-)employment opportunities for youth. The topics in this manual are not exhaustive and the modules can be complemented by other material or be used as complementary material to other training contents.

### Teaching and learning methods

As a facilitator, your goal is to keep participants interested and motivated. This is best done by making the sessions as interactive as possible. Participatory methods, where participants are actively involved have a much better learning outcome. This gives the trainer a bit of a different role, where you are not a mere knowledge broker, but more of a moderator, facilitator, coordinator, timekeeper, etc. A trainer's role is to listen carefully and ask clarifying and stimulating questions to motivate the participants (see Figure 1).

Mix different methods	Doing the same thing over and over is boring. Keep the participants interested by using different methods and include energizers when the energy is low.
Create a good training flow	Different methods are suitable for different purposes. Put the different methods in a sequence that is aligned with the technical content.

<b>Be mindful of group dynamics</b>	There is a risk that quiet participants are ignored or that one individual is too dominant. The trainer has to be sensitive to this.
<b>Hand over control</b>	To increase ownership, a trainer should sometimes hand over certain tasks to participants (e.g. summarising a session or co-leading a discussion).
<b>Be flexible, but in control</b>	As the trainer, you need to have the steering role. Observe carefully - if something is not working, be flexible enough to change your plans.

Figure 1: Things to consider for use of methods. Adapted from: (Fröde-Thierfelder & Schwedersky, 2009, pp. 16-17)

## Social forms of learning

See the three main social forms of learning below. Mixing different social forms creates variation. For example, participants can read a text by themselves, which they then discuss in pairs or in groups.



### Individual work

#### Examples

Reading a text  
Solving exercises  
Answering questions



### Working in pairs

#### Examples

Discussing  
Sharing ideas  
Solving a problem  
Running a simulation



### Group work

#### Examples

Discussing  
Solving a problem  
Brainstorming  
Working on a case/  
on an assignment



## Making groups

Throughout the training, you will have to make groups. It is good to mix things up and have different groups with youth who do not know each other. Here are two ways to do this:

- Number the youth. Depending on how many groups you want to have, you number the youth. E.g. for 5 groups, you number them from 1 to 5, 3 groups from 1-3. Then, all 1's, all 2's, all 3s and so on go together.
  - If you want to have groups of 3, divide the overall number of participants by 3, then number with the number you got. E.g. for 30 participants, you number them from 1 to 10 (30/3=10).
- Each person writes their name on a piece of paper, all papers go into a bag. Now you draw names for Group 1, Group 2, etc. Keep this bag throughout the whole training.
- Do you know other ways? Feel free to note them down here!

## Preparation for facilitators




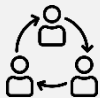


### Venue

- indoor and outdoor, enough space to do activities
- enough chairs
- enough light
- walls to hang up things (can be trees outside)
- outdoor: ensure there is enough shadow (e.g. under a tree)

### Material list

- exercise sheets print out (enough sets, sheets for each participant)
- white paper and pens (different colours)
- flipchart paper (if available, black board can be used or different papers stuck together)
- masking tape
- go through the activities in this module to ensure you have all material needed!

## Legend

	Aims of the exercise
	Steps of preparation (for the trainer)
	Time needed for the exercise (estimate)
	Type of work (individual, group, in plenary)
	Material needed
	Important to remember



# OVERVIEW OVER THE TRAINING MODULES

## Introduction

Time	Name	Aim/Activity	Material needed
20'	1. Getting to know each other	Energizer to warm up and getting to know each other in case group is new	-
20'	1.1 Collaboration Frame	Define how group wants to collaborate to have a productive learning atmosphere.	Flipcharts, small papers (Diff. colours ), tape, marker pens.
20'	2. Introduction to soft skills	Giving youth an understanding/overview of what is going to happen in the training.	Flipchart and marker pens.

## Module 1: Know yourself!

Time	Name	Aim/Activity	Material needed
85'	1. Build your lifeline	The participants become more aware about their interests and about what they are good at by building a lifeline with their life highlights.	Materials from outside: stones, leaves, etc.; Sheet "Golden Moments"
20'	2. Guessing professions	The participants imagine what professions could fit their friends.	Small papers, tape.
60'	3. Identity Walk	Participants get to know themselves, their abilities and skills better and reflect on their personal traits and skills.	50 traits cards printed out.
45'	4. Talents interview	Youth interview each other about their talents and learn how to become more specific	-
60'	5. DALA DALA pitch	Youth practice to present their qualities in a very short time.	-
3'	6. Tarzan scream	The exercise emotionally and physically prepares participants to the presentation.	-
45'	7. My career values, my ideal job	Youth think and communicate in their own words about the values they have in mind when they are thinking of having a profession, job or business.	'Career value'- cards printed and cut-out.

90'	8. Job Acting	Acting out exercise for youth to realise the common traits of their dream job as children and their parents'.	Writing material
65'	9. Peer consultations	Help youth find a realistic career choice by providing them with an external view.	Writing material
45'	10. Reality Check Cards	Youth undertake a reality check with their dream job and assess if they are ready, what their family might think and what the market looks like.	Printed reality check cards
30'	11. Draw your career plan!	Youth reflect on the journey ahead of them to achieve their career goal.	(Colour) Paper and (colour) pens.

**Overall estimated time: 9h**

## Module 2: Self-Awareness

Time	Name	Aim/Activity	Material needed
20'	1. What are you proud of? What do you regret?	Youth experience the link between their qualities and performances that they are proud of and the ones they regret.	-
45'	2. My motto in life	Youth find out about the middle way of their passion (heart) and the brainworks it needs (head) to realise their passion.	Colourful paper and pens
40'	3. Energy from work	Youth experience that there are several elements in work or in tasks that will influence their energy and passion.	Flipchart
60'	4. Healthy body, healthy mind	Youth discuss the importance and health and what measures they can take to stay healthy.	
15'	5. Why do we need time management?	Youth learn the importance of time management.	Thread or ribbon, flipchart paper strip, scissors.
45'	6. Energizer on time management	Fun activity to learn about planning and prioritizing tasks.	Flipchart
45'	7. Manage your time	Help youth to manage their time effectively to achieve their goals. They identify what activities are contributing to their goals and which are distracting them	Writing material
20'	8. Parkinson's law	Youth learn that planning their time and having limited time for a task actually helps them to reach their set goals faster.	
30'	9. Role play to wrap up topic	Youth reflect on how to effectively manage time in stressful situations.	-

**Overall estimated time: 5h 30 min**



## Module 3: Financial Literacy

Time	Name	Aim/Activity	Material needed
20'	1.Energizer and topic introduction	Youth get an understanding of financial literacy and why it is important.	-
20'	2.What do I need? What do I want?	Youth learn to differentiate between what they really need and what they just want to have and learn to prioritize what to spend money on.	“Needs” and “wants”-cards-
60'	3.Calculating with income and expenses	Youth understand to calculate their balance (income-expenses) as a first step to do a budget.	Flipcharts, makers.
60'	4. Make a budget	Youth learn how to plan their money by budgeting and do their own budget as a practical example.	Flipcharts from previous session.
30'	5. Why saving?	Youth become aware of importance of saving.	Ball, flipcharts.
45'	6. Setting saving goals	Youth learn how to set saving goals.	Flipcharts.
30'	7. Develop your saving plan!	Youth define their own saving goals and strategy.	-
30'	8. I am indebted! What now?	Youth learn about the risks of taking out loans and how to handle debts.	-

**Overall estimated time: 4h 55 min**

## Module 4: Interpersonal Communication

Time	Name	Aim/Activity	Material needed
15'	1. Telephone game	Fun energizer to showcase the importance of clear and straightforward communication.	-
60'	2. How to be a good listener	Youth understand the importance of listening and identify non-listening behaviour.	-
20'	3. What is a network?	Youth develop an understanding of what a network is and analyse their own network through different activities.	Sticky notes or small papers and tape.
80'	4. My network	Youth get an understanding of their own network and how big it is.	Cord or wool (in a ball for throwing); paper or flipchart, masking tape.
60'	5. Breaking the ice	Youth learn how to start a conversation with somebody with a good opening sentence.	Small papers

45'	6. Professional behaviour	Youth understand the difference between professional and non-professional.	Flipcharts/blackboard
40'	7. Minefield: Born to be a leader?	A fun game to identify and discuss leadership skills.	
60'	8. Dealing with problematic behaviour	Discussion about power relationship and how power can be abused (e.g. sexual harrassment). Development of strategies against it.	
60'	9. The customer is king	Youth learn about the importance of customer care and how to handle different customers.	Handout for role play, flipcharts
60'	10. How to sell a product – let's test your skills!	Youth practice how to work together (teamwork) and negotiate by making and selling a paper bag.	Per team: 3 double pages from a newspaper and 30cm masking tape

**Overall estimated time: 8h 20 min**

## Module 5: Entrepreneurship

Time	Name	Aim/Activity	Material needed
20'	1. About this module	Youth understand the overall aim of the module to develop the business plan.	Flipchart/black board.
~30'	2. Brain activators to energize the group	Fun exercises to practice “thinking outside the box”, to be creative to find a solution to an existing problem – all things entrepreneurs have to do.	Flipcharts and writing material.
20'	3. Who is a successful entrepreneur?	Youth get to understand what an entrepreneur is and what is needed to be a successful entrepreneur.	Flipcharts and marker pens.
90'	4. Find YOUR Business Idea!	Youth understand the concept of a business idea and each participant has a business idea to work with.	“
40'	5. Introducing the Business Plan	Youth start filling in their business plans sections for their business idea, they learn about all relevant aspects.	8 papers for each group, tape
60' + 1 day	6. Short Market Analysis	This activity is partly homework: Youth learn how market research can help them build a successful business.	Handouts – one per group
60'	6.1. Present your findings	Youth practice their presentation skills by presenting the findings of their market assessments.	Flipcharts
15'	7. What is marketing?	Youth get an understanding of marketing.	Paper, masking tape

40'	7.1. Product pricing	Examples how to best define the price of a product.	
30''	7.2. The 4 P's of marketing	Youth get familiarized with the 4 P's of marketing and apply them to their own business idea.	Flipcharts, paper, writing material.
60'	8. Operation and Management Plan	Youth think about the more practical implementation of their business idea.	-
120'	9. Financial Plan	Youth will prepare the financial plan part for their business plan. Through practical exercises they learn to calculate income, expenses and the balance.	Flipcharts, paper, writing material.
90'	10. Bringing it together: The business plan	Youth bring together the different sections they have prepared to make one, logical business plan.	Enough paper for youth, flipcharts.
30'	11. Writing the Executive Summary	Trainee understand what executive summary about and prepare it for their business plan.	-
60'	12. The perfect pitch	Youth practice to pitch their business to real entrepreneurs and get feedback from them.	Flipcharts, paper, writing material, camera to record presentations.

**Overall estimated time: 12h 45 min**

## Module 6: Record keeping

<b>Time</b>	<b>Name</b>	<b>Aim/Activity</b>	<b>Material needed</b>
20'	1. An introduction to bookkeeping	Youth understand the key words of bookkeeping and are prepared for the following exercises.	Printouts of the terms
60'	2. How to keep records	Youth get an understanding on how they can do a simple bookkeeping and recordkeeping.	Flipcharts.
30'	3. Registration of your business	Youth learn about the advantages of being registered and how to go about that.	
60'	4. How to secure capital	Youth think about ways to get starting capital for their business idea.	Small papers

**Overall estimated time: 2h 50 min**



# GETTING TO KNOW EACH OTHER & INTRODUCTION

You can choose from to exercises to help participants to get to know each other – if you have other good ideas – feel free to bring them in! 😊 The collaboration frame will help you set the scene for the training.



20-40 min.



In plenary.



None.



- The participants have fun while getting to know each other.
- learn each other's names and about their interests, while participants also have to reflect on their own interest (preparation for the training)



- Decide beforehand what topics to choose for the youth to line up.
- For the speed-dating: Arrange enough chairs in pairs of two, facing each other.

## 1) Line up.

Ask the youth to stand in one line, according to the following characteristics:

- height (from shortest on the far-left to the tallest on the far-right)
- age (from the youngest on the far-left to the oldest on the far-right)
- alphabetical based on the first letter of the first name or the family name, starting with A on the very left to Z on the very right
- Town: the one who lives in a town/village with a name that begins with A stands on the far-left, the one who lives in a town/village starting with Z on the far-right;
- other topics you can think of.

Give them some time to speak with their neighbours before giving a new task. Repeat it 3-4 times (keep an eye on the time).

**2) Speed-dating.** Split the group in two. Ask half of them to sit on one of the chairs (they are the A's). The B now join one of the A's and they will get one minute to find out a few things about the other person. After 2 minutes, the B's move to the next A (decide on the direction beforehand). In the box are some questions to ask each other (add. questions can be added, they should relate to the topic of the training). Make 5-10 rounds.

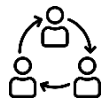
- What is your name?
- What do you like doing in your free time?
- What was/is your favourite subject at school?
- Who is your role model? Why?

**3) Zip Zap.** Participants stand in a circle with the facilitator. S/he gives the instructions standing with the participants in the circle and after this, stands in the middle of the circle to start. The facilitator explains: "If I point to someone and say 'zip', the participant says the name of his/her neighbour on the left side. If the facilitator says 'zap', then the participant says the neighbour's name on the right. 'Zip zap' means all participants change their place in the circle. The one who makes a mistake, stands in the middle and gives the 'zip/zap' commands.

# 1.1. Collaboration Frame



20 min.



In plenary.



Flipchart, sticky notes or small papers in two different colours, marker pens, tape, board or wall.



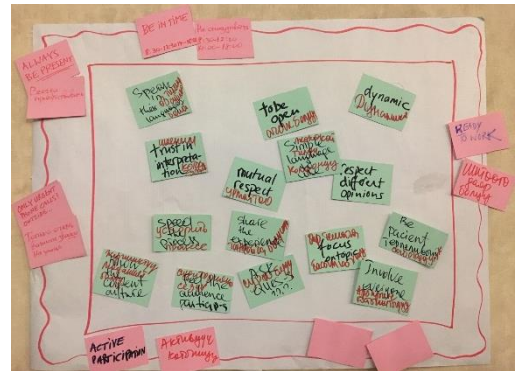
- Define how we will work together in the training
- Establish a productive learning atmosphere / training
- Establish trustful relationships and making sure everyone feels safe and happy
- Get participants' commitment for the training and find out participants' expectations.



- Draw the frame on a white flipchart;
- Prepare the red and green cards.
- Write down what you want to set on the red cards, ready to stick them on the frame.
- Prepare the car park by sticking a paper to a bigger paper to create a pocket (draw a car above it 😊)

## Exercise

Explain to audience that the picture consists of two components: a frame and a picture. The frame is proposed by the facilitator (e.g. logistics, course times, etc.). The participants determine everything else. The training becomes really their training. The frame defines some general guides valid for the whole audience, which cannot be changed and have to be followed. Everything added to the picture are wishes of the participants, how they want to contribute, behave, etc.



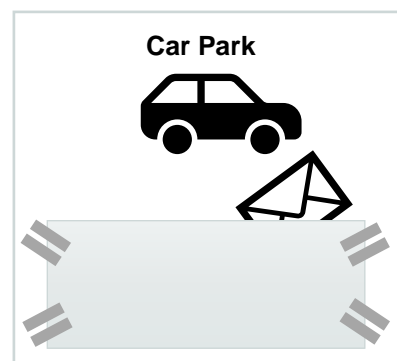
Examples could include: their expectations, readiness for active work, mutual respect for building trust, being open etc.

Now stick the red cards to the frame and hand out the green cards to the participants. They now write their wishes for the collaboration on the cards. The exercise ends with a summary of all the wishes. **The facilitator then asks if all participants agree on the frame. This must be the case, otherwise, it must be adjusted.** This opportunity can be used, for example, to clarify if pictures can be taken of all participants, or if someone has reservations, etc.

Hang the frame in a prominent place so that it is always possible to point to it during the training. Whenever somebody does not respect on of the frame wished, you can refer to the frame.

## Car Park

The car park is a simple pocket where youth can anonymously put in small papers with feedback, such as recommendations, thoughts, challenges and suggestions. Decide with the group how often you will empty it (e.g. before the end of each training day).



The frame is determined by youth themselves, so we can refer to it if sth does not work

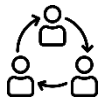
After the exercise, check whether all participants agree.

Avoid the term «rules». The idea is not to «set rules», but to let the young people experience their rights and responsibilities: «if everybody wants their rights to be respected, e.g. the right to be heard, the right to learn, etc. everybody needs to responsibly contribute to respecting the frame.

## 2. Introduction to soft skills



20 min.



In plenary



Flipchart/blackboard with training overview.



- Youth understand the purpose of this training and the importance of it.
- Discuss the expectations of the participants.
- Give time to ask questions to stop any false hopes from arising.



- Write the module overview on a flipchart.

- Ask youth: What do you think are soft skills? Give examples.
  - This can be many, very different skills, e.g.: communication, listening, creative thinking, teamwork, time management, flexibility, problem solving.
  - Soft skills help you how to deal with other people and how to manage your life. They complement the practical skills you learn in your vocational training.
  - In the process, you will get to know yourself better.
- Explain: The aim of this soft skills training is for you (youth) to gain important skills to be successful on your job run a business successfully. It will help you to manage problems and deal with different people.
- Give an overview over the different modules and briefly explain what it will contain (have them on a flipchart):

Module 1: Know yourself!

Module 2: Self-Awareness

Module 3: Financial Literacy

Module 4: Interpersonal Communication

Module 5: Entrepreneurship and Business Plan Writing

Module 6: Record Keeping

- Now it is time to start with module 1 after a short energizer to shake things up! 😊



It is important to know the youth's expectations and make it clear to them what the aim of the training is.





# MODULE 1: KNOW YOURSELF!

This module helps youth to find out what they like doing and what career path or business is suitable for them. They get to know themselves better.

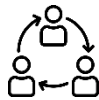
Ideally, this module is done BEFORE youth start vocational training, as it helps them to identify their skills and dreams. It can be a stand-alone to help youth decide what professional career suits them best or as a first part followed by the other manuals in this training manual.

**This module is based on the career choice training material developed by Regula Gattiker for the Helvetas “YOU-project” in Kyrgyzstan Further inspiration has come from the VSO “My World of Work” training material.**

## 1. Build your lifeline



Instructions: 10'  
Individual work: 45'  
Exchange in pairs: 30'



Alone and in pairs,  
presentation in plenary.



Materials you can find outside: stones, leaves, sticks, old bottle tops, etc.  
Sheet “Golden Moments”



- The participants become more aware about their interests and about what they are good at.
- The participants reflect about their past to draw lessons for the future.



- Check where you want to do the exercise.
- Write the questions in the box on a flipchart.
- For the presentation you can use an old frame of a painting and decorate it, as if it was the frame of the picture on the CV of the person.

### Exercise

Tell the youth they will have time to look for a spot in the park where they feel comfortable. They will have time to build their lifeline, with nature materials they find in the park. They also have some additional material they can use if needed: chick-peas, beans, stones, leaves, branches (only if the park doesn't provide enough materials).

Tell the youth to walk around, get inspired by nature and remember the past: “Find a nice spot and install yourself there: create your own lifeline”.

Use the “golden moments”-sheet as an additional inspiration for the youth to think about their past.

### Questions to write on flipchart)

Questions about your life from the first moment you can remember up to now:

- What were you interested in?
- What attracted you?
- What were you drawn to?
- What did you most like to do in your spare time?

Show youth how to build the lifelines with your example using the nature materials, e.g.: „When I was about 5-6 years old, I remember, I enjoyed cooking. I used to walk around in the garden with a little bowl, collecting nature materials and „cooking soup for my family“.

„During primary school, I spent the holidays with my grandparents. My grandfather used to tell me stories from when he was travelling abroad. He inspired me to learn other languages and get interested in discovering the world... all the different cultures and countries“.

Give 45'time to the youth individually.

### **Exchange in pairs.**

Each participant shares his/her lifeline with another participant: Find a partner you feel comfortable with sharing your personal story.

### **Pairs in plenary.**

After this, let them present each other in the form of an „advertisement“, focusing on the interests and resources of the person: what is she or he good at / interested in?

**All others listen and think about what they could become, based on these capacities and interests.**

Nice setting: if possible, let them stand somewhere on a stage, throne, table, bank... / ev. decorate this place.

After everybody presented each other, play the „guessing professions“-exercise.



Go and check with the youth from time to time, to see if they need some sort of assistance. Make sure you do not evaluate their work.

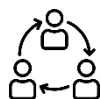
If the groups are too big, split them into two for the presentations to save time.



## 2. Guessing professions



15-20 min. for one round.



small groups of 3-7 youth.



Small papers, tape, chairs.



- The participants imagine what professions could fit their friends.
- The participants get some (fun) inputs about what professions others see in them.
- A fun and relaxed team-bonding exercise.



- Get the material ready, have enough chairs in the room.
- Make small circles with the chairs.

### Exercise

1. Divide the youth into small groups.
2. **Explain:** Everyone imagines what profession would fit his/her friends, remembering the presentations. They choose someone they have a good idea for. Alternatively, the instructor can say that they have to sit in a circle and think of a profession for the person sitting on his/her right. Then, they write the profession on a piece of paper which they stick to the forehead of their colleague. Make sure they don't see what's written on the paper. Everyone else can see the others' foreheads.
3. Once this is done, the youth have to guess the profession on their forehead.
4. Going around the circle, one by one, each player takes a turn to ask questions about what profession they are - answers can only be YES or NO.
5. If you get a YES you can ask another question. If you get a NO, it's the next person's turn. The faster you find out your profession, the better! The first to find out, wins, the second comes second, etc.

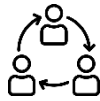


Tell the youth that they should choose a realistic profession for their friends, something they can really see their friends doing!

### 3. Identity Walk



60 min.



Individually and quietly. Quiet conversations are allowed, they shouldn't disturb others.



**“50 traits cards”**

**Youth:** pen & notebook or phone to take notes.



- The participants get to know themselves, their abilities and skills better.
- They reflect on their personal traits (characteristics) and skills. This will help them to find out more about their dream job.



- Print either a list with personal traits or the cards. Hang up/lay out the personal traits and skills cards. Hang the cards up on trees, walls or lay them out on the ground.
- Ideally, the exercise is done outside (e.g. in a park). The space should be big enough for youth to move around without getting in each other's' way.

#### Exercise

1. Explain what is meant by personal traits and personal skills to the participants:
  - Characteristics of a person make a person and how s/he is perceived by others. Examples are: kindness, loyalty, generosity, self-control, etc.
  - Personal skills are things we are good at, abilities that can be learned/improved: e.g. communication, ability to work under pressure, decision making, time management, self-motivation, leadership skills, etc.
2. Explain that different traits and skills are displayed in the room/on a table/sheet and that the participants should quietly go about and reflect on them, having the questions in mind, which are shown in the box to the right.
3. For each question, they write down the traits they think they fit for themselves in their notebook or on a paper/in their phone.

#### Questions to write on flipchart (and for youth: in diary)

- Which personality traits do I like about myself?
- Which traits I think will be useful for me for work, in my future job?
- Which of my skills would I like to use in professional life? Which activities do I prefer to keep as a hobby? Why?
- What skills would I like to improve or acquire for my professional development?

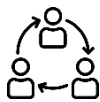


Youth can add their own skills and characteristics they can think of/they would attribute to themselves.

## 4. Talents interview – be a journalist!



45 min.



Groups of 3.



Questions below written on a flipchart.



- Youth interview each other about their talents and learn how to become more specific.



- Write the questions of the table on a flipchart or white board. Put tables and chairs in groups of 3. Participants can use their notebook or empty A4 papers.

### Exercise

- **Explain:** ‘We are going to interview each other about our talents. Listen carefully to what the other person says. Write down exactly what the person said, without adding your own opinion. Based on your notes, you then tell the other person what his/her talents are.’
- Make groups of 3.
- Ask youth to interview each other with the questions on the board. A is the interviewee, B is the interviewer, C writes down the answers. Change roles when the interview is over.
- When the interviews are done, ask youth to present each other’s talents to the rest of the group.
- **Reflect** shortly on how youth experienced this way of interviewing. What did they learn about the others they didn't know before? What did they learn themselves by telling others about their own talents?

### Table for the Talents Interview

Describe something you are proud of; this can be a deed you got compliments for. Describe this situation: What happened? When was this? Who was present? What did you do?	1)
Which qualities made you act the way you did at that time? What made you do such a good job? How visible were these qualities in your behaviour? What did you do? Which aspect were you most happy about?	2)
What made you feel proud?	3)



- Explain to the youth that the challenge of interviewing somebody is to listen carefully without judging what the other person is telling you.
- Fill in the schedule for yourself, so you can answer the questions the youth might have.

## 5. 60 seconds DALA DALA pitch



60 min.

Individual preparation,  
presentation in plenary.

None.



- Youth practice to present their qualities in a very short time.
- They become more confident and improve their presentation skills.



- Set the room up for presentations; only chairs, no tables. Think about in which order you would like the youth to present their pitches. For example: a boy-girl alternation, someone who volunteers to go first and then let the group decide who will follow, etc.

### Exercise

- Explain: 60 seconds is very short to present yourself. Learning how to present your strengths in 60 seconds is useful, for example in an interview. **Imagine you are in a dala dala and meet a person who offers you a job. S/he has to get out at the next stop – how do you convince him/her of your talents?**
- Give the youth some time to answer some questions for themselves. They can also discuss in small groups. Possible questions:
  - If I ask your mother or father (brother/sister/ friend) what you are good at, what would they answer?
  - Who am I?
  - What is my strong side?
  - What do I find important in my life?
  - What am I good at?
  - What do I want to accomplish?
  - What makes me special?
- Ask youth to prepare a 60 second pitch on basis of the answers they have prepared.
 

**Before the presentations, do the Tarzan-scream exercise (exercise 5).**

  1. Explain in which order you are going to listen to the pitches and why you choose this order.
  2. After every pitch, you ask the youth to write down the name of the person they listened to/watched and add one word that expresses what they think of that pitch.
  3. After 5 pitches, you organize a short evaluation on basis of what the participants have written down.
- After all pitches, give a general feedback. Make sure the feedback on WHAT they tell about their qualities is mainly positive, as the participant tried to emphasize positive elements of him-/herself. Try to give some tips on HOW to improve their pitch and HOW to make it more effective.



- Use your phone to stop time. This will help participants to really keep it short.
- This exercise can be repeated at a later point in time to improve the confidence of the youth

## 6. Tarzan scream



3 min.



In plenary



None.



- The exercise emotionally and physically prepares participants to the presentation.
- Takes off nervousness in the voice, gives confidence.
- A positive atmosphere is created in the room.

### Exercise

- All participants stand up.
- Explain the aims of the Exercise and its advantages and then demonstrate the exercise as the trainer.
  1. Make sure youth have their feet and knees exactly under their hips, the feet are usually more or less two fists apart.
  2. The group closes their eyes, the trainer asks them to imagine themselves as an old tree, with strong roots in the ground.
  3. The head is the crown of the tree; youth feel their head light like a balloon on top of the body wanting to rise into the sky.
  4. Feel the breath in the whole body.
  5. Then, tap with the hand or fist on the sternum, explain that below that is the thymus gland, which, when activated, fills us with positive energy.
  6. Start tapping the thymus gland with both fists like Tarzan and start first with low voice and then getting louder and louder and then shouting «aaaahhh» and tapping faster until you are as loud as you can.
  7. In that moment, raise the arms up in the sky and shout and jump! The raising of the arms is important, as to have your arms up in the sky («winner pose») makes you feel powerful.
  8. Repeat the exercise several times in a row and you will see how the energy in the group rises. It's fun!
- After the completion, everyone thanks each other with applauses and sits back on their chairs.

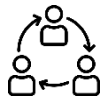


This short exercise can be repeated before other presentations or public speaking exercises.

## 7. My career values, my ideal job



45 min.



First individually, then discuss in pairs and finally in plenary.



'Career value'-cards printed and cut-out.



- Youth think and communicate in their own words about the values they have in mind when they are thinking of having a profession, job or business.
- Youth reflect about what their ideal job would look like and express their ideal job on paper or digitally.



- Organize the tables so that participants have enough space to spread out their cards.
- Make sure that you have enough sets of cards.

### Exercise

1. Explain that it is not only important to have a job, but a job that makes sense to you. If you value your job, you will enjoy it more. That is why it's important that you find out which values are important to you when it comes down to your profession, job or business. We have to find a job that suits our talents and passions. That is why it is nice to think about what our dream job could look like.
2. Make groups of 3. Each group gets an envelope with a set of cards of the Worksheet 'Career values'.
3. Ask the youth to put the cards in front of them on the table and let each choose 8 values that are important to them when it comes to their profession, job or business.
4. Ask them to put the cards in order of importance. First the most important and last the least important one.
5. Let them discuss their ranking of career values. Why did they choose those values? What are the differences and the similarities?
6. Ask the youth to write down, in their own words, what they mean by each career value.
7. Let youth recollect all the cards, put them back in the envelope and collect the envelopes yourself to use them again.
8. Tell youth to use their ranking when they will write a letter of motivation to a company they know or an imaginary company. In this letter, they present themselves. Give them suggestions what to write: if you are this kind of company, I would like to work for you!'. Let some give examples.
9. Let youth describe their ideal job based on the questions in the box and the career values.
10. Let them present their "ideal job" to one another.
11. Ask: What did they learn by doing this exercise? Did they learn something they weren't aware of before? How did they experience looking at their ideal job in this way? Do they have any more questions after this exercise?
12. Reflection: Ask the youth what they think of this exercise. What did they learn? What did this exercise tell them? What did they think of the ranking their group members made? Let them write their thoughts on their worksheet.

### Question to describe your ideal job

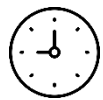
- Where would you like to work?
  - ▶ Inside or outside? In a big company? For the government? In a quiet place? In a busy place?
- With what/who will you be working?
  - ▶ Alone? With people (how many?)? Animals (agriculture)? Machines? Computers? Your phone?
- What will you be doing?
  - ▶ The same tasks every day? Working with customers? Travelling for work? Working on weekend? Building things? Selling things?



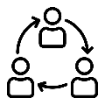
An ideal situation is a 'mission impossible'. Encourage participants to describe their most ideal situation; it isn't about feasibility, possibility or reality. Even if things they mention are unrealistic or impossible, it is something they want from their heart.



## 8. Job Acting – Acting out your dream job as a child and your parents’ job wish for you



90 min.



In plenary



Paper and pen (notebooks or phones).



- Youth think back of their dream job as children and will reflect on the qualities and characteristics this profession entails.
- Youth reflect on the expectations their parents have of them and will reflect on the qualities and characteristics this profession entails.
- They find out **WHY** parents want them to have this job (create understanding in youth towards their parents) and get an external view on themselves



- You need enough space to act out profession – can be done outdoors (move chairs and tables out of the way) and create a small stage.

### Exercise

The group divides into two. One group will act, the other will watch. All actors think about what their dream job was when they were children. They write it on a paper for the facilitator and hand it to them. Then, they act:

1. Play without words that character, through movement, mimics, gestures. All individually, no interaction, at the same time.
2. Partner up with sb.: talk to each other (in your role) without revealing important details about who you are.
3. Change partner and do the same. Ev. change for a third time.

Audience observes closely, without commenting. They can write down their observations. After the rounds are finished, they don't try to find out what profession the actors played, but what qualities they could see in this person (characteristics). For each actor, there is a collection of qualities.

Actors can take notes (diary) regarding these qualities.

Then, SWITCH GROUPS.

Instead of their dream job, the participants now act out a job their parents wanted them to have. Again, the observers write down the qualities they see in the job.

**Each youth then has two lists of characteristics, one for their dream profession as a child and one for the expected professions from their parents.**

**Debriefing the theatre:** Give the participants some time to reflect on the following questions:

Which of the qualities from your dream job as a child and from your parents’ dream job do you consider still important today? Which elements of your parents’ job profile for you would you like to integrate in your job profile/ your dream job (from yesterday’s discussion)? Discuss the observations in plenum.



The facilitators can ask guiding questions to help youth find qualities, capacities, etc. of the profession, e.g.:

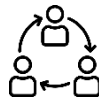
- How did s/he behave?
- What did she do?
- How did she do it?
- You may have to give examples, such as: kind, patient, friendly, determined, etc.

**The facilitator acts out an example to make the exercise clear. Take a typical “dream job”, one you might have had as a child.**

## 9. Peer consultations



65 min. 3 rounds of 20' with an energizer in-between (5') if needed.



Groups of 3.



Writing material.



- Help youth find a realistic career choice by providing them with an external view.
- Enough space to form several small circles without disturbing each other.

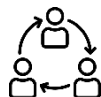
### Exercise

- Make groups of 3.
- 1 person explains what they've found about themselves so far, the other two listen.
- After appx. 3 minutes, the "protagonist" stops talking. The other two then have 10 minutes to brainstorm and discuss what could be suitable professions for the protagonist. They can take the job posters as inspiration but should not limit the discussion to these. It should be just a discussion, coming up with different options, maybe evaluating them, maybe not. The first person just listens quietly.
- After 10', the roles change, and one of the two peer consultants becomes the protagonist, while the protagonist becomes a peer consultant.
- After 15', the roles change again and the last round starts.

## 10. Reality Check Cards



45 min.



In small groups.



Several sets of printed reality check cards.



- Youth undertake a reality check with their dream job and assess if they are ready, what their family might think about their career choice and what the market looks like for their dream job.



- Print out and prepare enough reality check cards.
- Enough space is needed to sit in small groups.

### Exercise

Split up the group into smaller group (appr. 5 participants per group).

Hand them out a set of cards to go through. Now they read the cards out loud, briefly reflect for themselves before discussing them in the group.

The groups do not have to discuss all the questions, but take the ones they consider relevant for themselves.

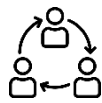


The facilitator moves between the groups and asks questions where the discussions come to a halt. If there are open questions, do a plenary discussion in the end.

# 11. Draw your career plan



30 min.



Individually and in pairs.



Paper and pens to draw career pathway, maybe colouring pens/pencils, colourful paper, etc.



- The youth reflect on the journey ahead of them to achieve their career goal.
- Reflect about realistic ways to reach the job you would like to do.



- Draw your own pathway to share with participants.

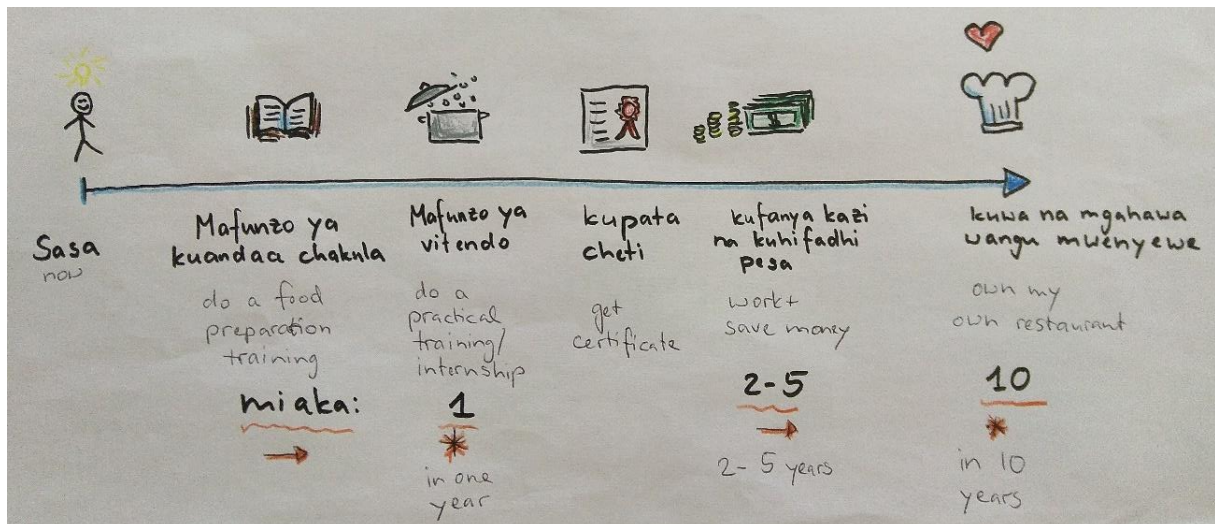
## Exercise

Explain to the youth that it is time to reflect on the profession they have chosen and what they would like to achieve. Give them a few minutes to quietly reflect on their future goal (they should sit comfortably, they can close their eyes, relax).

Once they have a clear goal, let them reflect on how they want to achieve it. Now they have to draw it with all the important steps reflected. Ask them to reflect on the following questions:

- Is my career plan realistic?
- Did I miss a step?

Show them an example you have drawn so they have an idea what it could look like.



This is a great exercise to get parents involved. It may make sense to have parents and guardians come to the training once to see what their offspring is doing and to have them support their youth in their plans. An exercise could be that youth present their career plans in small groups to their parents/guardians.



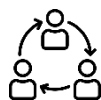
## MODULE 2: SELF-AWARENESS

Self-awareness means that you know yourself, your traits, your behaviour, your feelings and aspirations. The better we know ourselves, the better we can work on improving ourselves to be successful in the world of work. This includes knowing how to manage time, which is a big part of this module.

### 1. What are you proud of? What do you regret?



20 min.



Individual, in pairs.



None.



- Youth experience the link between their qualities and performances that they are proud of and the ones they regret.
- They learn to reflect on their behaviour and think about ways they can do things differently in the future.



- Arrange chairs and tables in such way that youth can work individually and in pairs or in groups of four.

#### Exercise

- **Explain:** You can learn from your experiences, especially when you reflect on them from a distance. It will be about positive or negative events. Your achievements tell something about your skills, your qualities and your passion.
- Ask youth to think of a situation where they were proud of themselves. Ask these questions:
  - What exactly did you do in that situation?
  - What does that say about your qualities, your skills and your passion?
  - What exactly did you do, so that you say: 'Yes, this is something that I am proud of!'
  - Ask youth to think of a situation and to describe something they regret. Ask the following questions:
    - What happened?
    - What did you do?
    - What in this situation makes that you regret it?
    - What would you like to have done differently?
    - Which qualities could you have used better in this situation?
- Let youth discuss in pairs.
- **Reflect:** Ask youth how it is for them to reflect in this way on certain situations? What helps them to deal with it next time (in the same way or differently)? Are there some things that they can practice tomorrow or next week?

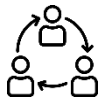


It is important for youth to realize that situations they experience can always be turned into a learning process. This exercise is not about 'solving' things. But reflecting and talking about situations may lead to a solution.

## 2. My motto in life



45 min.



Individual and in plenary.



Colourful paper and pens.



- Youth investigate their passion (heart) and experience that passion also needs thinking (head) to give direction to the realization of their passion.



- Draw the empty schema on a flipchart or white board:
- Do the exercise yourself to be prepared for questions.
- As a trainer, come up with your own motto (and reasons WHY this is your motto).

### Exercise

- **Explain:** Passion is the core of a human being: it shows who you are. It gives us strength to reach our goals. Sometimes it gets lost and we must remind ourselves of our passion again, so we continue to move forward.'
- Let youth chat in pairs about the word 'passion': 'What does it mean to you? Does it suit you?'
- Ask the participants to copy the schema and fill it in following the questions in the squares.
- Ask youth to discuss their completed scheme with a classmate. And after that, ask them to answer the following questions on a piece of paper:
  - What does your completed scheme tell you?
  - What are your desires?
  - What would be of help to you tomorrow?
  - What would you like to have? What needs to be left out or what needs to be added?
  - Your wish can be an ultimate dream to do something cool. It could also be a wish to have a better-balanced daily life.
  - Your wish could be a research question: 'I would like to research... how/what/why I...'
- Let youth take another look at their answers and encourage them to come up with a motto.
  - A motto (in life) is a short message, quote or statement that expresses what someone values in life.
- Let them write down their motto in pretty letters on an A-4 colored paper in the shape of a tile. Put the tiles on the wall and let everybody explain their motto.

### Examples for mottos in life:

- I am my only limit.
- It does not matter how slow you go, as long as you don't stop.
- Not every step leading to your goal will be fun or easy, but they can't be skipped.
- The deepest falls are the best lessons.



*(When did you feel passion? When were your heart and your head connected? This is an activity that shows who you are and what you are good at.)*



*(When did you do something with your head, without your heart? When did you do something only because you were obliged to do it?)*



*(When did you do something with your heart? Something you didn't really think about, acting impulsively, without thinking about possible (positive or negative) consequences?)*



*(When did you do something you regret, something you knew that wasn't good for you and didn't make you feel good either?)*

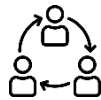


- Youth might not be used to look at themselves in this way. Give them time to practice and make sure they understand that this exercise isn't meant to solve problems, but that it is part of the process to develop themselves.
- Emphasize for youth that passion isn't something that is in your heart alone. If you only follow your heart, you might end up in unpleasant situations – heart and head need to be balanced!

### 3. Energy from work



40 min.



Individual and in pairs.



Flipchart or white board.



- Youth experience that there are several elements in work or in tasks that will strongly influence their energy and passion.



- Organize chairs and tables in such a way that youth can work individually and in pairs. Copy the table on the whiteboard. Youth can draw the scheme on an A3 sheet or flip-chart sheet. Make sure you have enough markers and masking tape.

#### Exercise

- **Explain:** When perspective, expectation and passion come together in your work, you will probably be happy doing your job. Perspective means your work is meaningful, it has a clear and relevant goal. You'll see that you'll feel extremely proud when your work is linked to your passion.
- Let youth individually find out which activities belong to their profession or their internship. What does he/she do during a day at work? Let them write down at least 5 activities.
- Divide youth in pairs, so they can help each other to add missing daily activities.
- After that they look at all their tasks and ask themselves the following questions for each task and write the answers down:

<b>Clear goal</b>	<b>or</b>	<b>Unclear goal?</b>
<b>Easy task</b>	<b>or</b>	<b>Challenge?</b>
<b>Duty</b>	<b>or</b>	<b>Fun activity?</b>
<b>Little passion</b>	<b>or</b>	<b>A lot of passion?</b>

- When youth have completed the task, all schemes can be put up on the wall and during a 'gallery walk', invite them to reflect on each other's work and ask questions to each other.
- **Reflect:** Ask youth what they notice about themselves and each other. What tasks do they find easy, what is hard? What are they passionate about? **Do they have tips for each other?** How can they make activities less challenging?

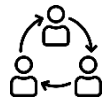


Do this exercise for parts of your own job. See if it matches with what you know about your energy level. Youth can learn from your experience.

## 4. Healthy body, healthy mind



30 min. group discussion,  
30 min. in plenary



In groups, in plenary.



Flipcharts and  
marker pens.

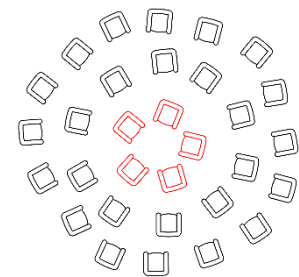


- The participants understand the importance of being healthy in order to sustain themselves and become aware of measures they can undertake to ensure their (sexual) health.
- Ensure you have enough space to form a circle with your chairs (see graph below).
- Write the questions on flipcharts beforehand.
- Think about the answers yourself. If you are unsure, google some material and take notes.



**Explain:** What is a fishbowl? A fishbowl is a form of discussion where a few people sit at the centre and discuss (like fishes in a bowl 😊) while the other participants sit around them and listen. A few rules:

- Only the people in the inner circle speak.
- Only one person speaks at once.
- People can live their places in the fishbowl and give it to another person in their group.



### Exercise

Let the youth discuss these questions in 5 groups. Explain that they should note down their discussion points. One person from each group will take part in the fishbowl discussion afterwards.

- Why is health important?
  - How can a good or bad health influence your life and your work?
- What are measures can you take to ensure a good health? Discuss:
  - hygiene and cleanliness
  - substance abuse
  - (unwanted) pregnancies
  - sexual relationship and STIs (sexually transmitted diseases)
  - a balanced diet



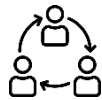
- Your role as the facilitator is to moderate the discussion. Intervene if one person is taking too much speaking time, if it is time to move to another topic or if the discussion is stuck.



## 5. Why do we need to manage our time?



15 min.



In plenary.



Thread or ribbon, flipchart paper strip (ca. 80cm), scissors.



- Youth learn the importance of time management.

### Exercise

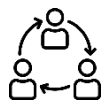
- Explain the following to the group:
  - Time management means planning on how you spend your time to be more effective. As the exercise has shown, having priorities and planning the time available will help you to reach your goals.
  - Time management is a skill that can be learned, and it will help you not only in your work life, but also to be more effective in your private life. Because in our life, we only have a certain amount of time and if we waste it on not important things (mention a few, social media, hanging around, etc.), we have less time to be productive, learn more things that help us reach our goals.
- Take the thread or ribbon and cut it to about 80cm (if it doesn't have this length yet).
- Each centimetre represents a year in our life.
- Trim away the group's average age to show the time remaining in that lifespan.
- Cut away time we need to sleep (8h a day, which is one third of our life), family time, etc.

At the end of the time management activity, you'll have a short ribbon left. This shows how little time there is to work and how important it is to use that time effectively.

## 6. Energizer on time management



45 min.



Teams of 5-8.



Depends on list of activities, flipchart.



- Fun activity to learn about planning and prioritizing tasks.



- Write out the list below on a piece of flip chart paper. Ensure that it stays covered until the end of the activity explanation.
- If exercises need extra material, make sure it is available.

### Exercise

- Divide participants into teams of 5-8.
- Explain that they will see a list of tasks and that they have 10 minutes to collect as many points as possible!
- Unveil the numbered list of tasks and give them a chance to ask questions of clarifications.
- Give the start commando and start stopping time.

- After ten minutes, add up their points using your pre-designed matrix and announce the winner. Keep the list of tasks; you may want to tape it to the wall.
- After the activity, discuss learning points. Possible discussion topics include:
  - How did teams decide what tasks they wanted to do? Most groups will analyze the time the task will take and/or the difficulty level, compare it with the number of points possible and then prioritize. We do this when managing our time: we often choose the high-yield, low-effort tasks over the low-yield, high-effort tasks (and rightly so!).
  - Are any decisions based on task dependencies? For the name card task, for example, teams received bonus points if they used team nicknames. Performing these two tasks together would triple the points received. This often happens in life, too – batching tasks increases your results exponentially.
  - What group dynamics did you notice? If participants knew each other before, they may feel more comfortable performing a personally risky activity, like singing a song. This shows when prioritizing tasks; we're more likely to stay within our comfort zone, especially if we're working in a team.



- Ensure that all activities can be executed in the available space.

### List of activities

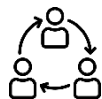
- Do a lap around the room (whole group) (or to a tree, up the stairs etc.) (5 points)
- Create something for the instructor to wear, such as a hat or tie (10 points; bonus 5 points if the instructor wears it)
- Find out something unique about each person on the team (5 points)
- Sing a song together (15 points)
- Make a paper airplane and throw it from one end of the room to another (10 points)
- Get everyone in the room to sign a single piece of paper (5 points)
- Count the overall number of siblings of all your group members (15 points)
- Assign a nickname to each member of the team (5 points)
- Create name cards for each team member (5 points; bonus 5 points if you use your team nicknames)
- Make a tower out of the materials owned by your group (10 points)
- Convince a member of another team to join you (20 points)
- Name your team and come up with a slogan (5 points for the name, 5 points for the slogan)
- make a short welcome dance choreography (10 points)

**You can customize this list as you wish; just make sure there is a point value (which is completely up to you) assigned to each item.**

## 7. Manage your time



45 min.



Individual, in small groups.



Pens, paper, sticky notes, etc.



- Help youth to manage their time effectively to achieve their goals.
- Youth identify what activities are contributing to their goals and which are distracting them.



- Do the exercise for yourself to be able to better support youth.
- You need enough tables for youth to work on and exhibit schemes.

### Exercise

- Let youth think about activities they do on a regular basis on a day/during a week (incl. weekend). Ask them to write 8-10 activities on a piece of paper. Examples could be:
  - going to clubs,
  - helping at home,
  - chatting with friends,
  - downloading and watching funny movies and clips
  - watching news,
  - looking for jobs,
  - listening to music, etc.
- Youth go through the activities and put them in categories. Remind them of their (career) goal. Which tasks are productive? Which are time wasters? Which are distracting them from their overall goal? They can also add more activities as they discuss.
- Let them sit in a group of 3-5 to share the common distractions/intrusions and try to brainstorm the solutions for each.
- Let them list/add tasks that help them reach their goal and number them (1. most important, etc.).
- Let them discuss the list.
- Based in this list, let youth do a plan for an ideal day (from getting up to the evening), which will get them closer to their goal.
- Ask youth about the advantages of planning your day/your work/ your week. How can a plan help them overcome stress, for example? Share your own experience or ask somebody to share theirs. Encourage them to try it for themselves/do a weekly/daily plan (can also be on the phone).



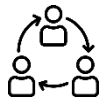
Make it clear that useful activities are the ones that help youth reach their goals.

Certain activities labelled as time wasters are good to help youth relax. However, allocate clear times to these activities and make sure they do not consume most of their days.

## 8. Parkinson's law



20 min.



Six groups.



Depends on the tasks.



- Youth learn that planning their time and having limited time for a task actually helps them to reach their set goals faster.



- Write a list of tasks on papers (one paper for each group). You find some examples in the exercise description.
- Prepare the material based on the task list.

### Exercise

Divide your group into six teams and show them the list of tasks to do. Possible tasks (have to be done in order):

1. Do five push-ups (every group member has to do it).
2. Write all names (incl. middle names) of each group member on a piece of paper.
3. Fold a paper plane (be creative or google if you don't know how to do it).
4. Calculate the sum of your group members' age.
5. Make a drawing of the facilitator on a paper.

Now give instructions:

- Group 1 and 2 have to finish as soon as they can.
- Group 3 and 4 have 6 minutes to finish the tasks.
- Group 5 and 6 have 4 minutes to finish the tasks.
- Emphasize that they can move to the next task as soon as they complete the first.
- As soon as they are done, the whole group has to report to you.

### Reflection

Probably the teams with 4-min time limits will be finished first, followed by the teams with the 6-min time limit. Those who had open-ended time frames will take the longest. Explain that this is due to Parkinson's Law, which states that if you have more time available, you will take longer. The teams with only 4 minutes available were able to do their work in this time because they had no other choice.

Tell your group that they can incorporate this into their own lives by limiting how much time they spend on certain tasks. Let them give examples.

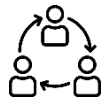


You can add other activities or change them to fit your group/facilities.

## 9. Role play to wrap up the topic of time management



30 min.



In plenary or small groups.



None.



- Youth reflect on how to effectively manage time in stressful situations.
- Facilitators think well about what they want to say and how they want to act in their roles.

### Exercise

- One facilitator takes the role of Rehema (can also be a boy's name, if the facilitator is a guy), who is in a very stressful situation.
- Rehema enters the stage and tells the audience about her challenges:
- She has to prepare her siblings for school every morning, then help out the mother at the small fruit stand they have.
- Three evenings a week she has school to get her high school degree.
- Now she has three exams and one assignment coming up from evening school. One of the tests she has already failed once, so she has one chance left. The exams are in three weeks.
- As she is telling that to the audience, her phone rings. She picks up and it's her best friend, asking her to come out and chill a bit (played by the other facilitators). Rehema thinks for a moment, says to the audience that exams are only in three weeks and she needs some time off now to relax, so she says yes and leaves the stage to meet her friend.

### The facilitators ask the audience, what could Rehema do to be prepared? What would you do if you were in such a stressful situation?

- If you feel stressed: Sit down, write down your goal, what you have to do and prioritize! Step by step you can get there!
- Together or in small groups, the participants outline Rehema's goal and plan first the single days and then the three weeks until her exams. Break the over-all goal down into activities and prioritize them (include daily activities). Can Rehema for example ask her mother to look after her siblings in the last week, so she can focus better? Can she study during her work at the fruit stall (even if only for a few minutes here and there)? Discuss how having plans and allocated study hours and goal can help Rehema (less stress, more control, better time management).
- Discuss with the group: Why is time management important? Make sure the following points are mentioned:
  - Organization: Staying organized can help you maintain a clear picture of what you need to complete and when.
  - Goal setting helps you to stay focused and know WHY you are doing something.
  - Prioritization can help you to reach your goal faster
  - Planning is needed to be organized and not lose sight of your goal.
  - Being in control of your time and activities helps to avoid stress.



## MODULE 3: FINANCIAL LITERACY

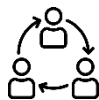
This module helps youth to take control of their personal finances, to differentiate between needs and wants, different types of expenses and to develop a budget and realistic saving goals.

**This module is based on the "Volunteer Service Overseas (VSO) training material "My World of Work" and on the Training Curriculum on Financial Literacy in Bhutan from Helvetas Bhutan.**

### 1. Energizer and topic introduction



20 min.



In pairs.



None.



- Youth get an understanding of financial literacy and why it is important.
- Make sure you understand what financial literacy is very well and you can also explain it well.

#### Energizer "Catch the money"

- All participants stand in a circle. Tell them they have a Shilling-bill in their right hand. The person to the right puts his/her left hand over the hand where the other person holds the shilling. Now they have to catch the other person's shilling, while saving their own:
- When you shout "pesa", each person has to try grab the hand with the shilling of the person to their left, while protecting their own shilling by pulling their hand away.
- Play a few rounds.

#### Introduction to the topic

- You will make statements about financial literacy. If the statement holds true for them, they stand up, if it does not, they sit down/remain seated. Use the first one as an example:
  - I save some money every month. *(Ask someone who stood up why they save.)*
  - I have never saved money.
  - I have a financial saving goal I want to reach. *(Ask someone what they are saving for.)*
  - I have borrowed money before. *(Ask a person: what for?)*
  - I have taken a loan from a bank. *(Ask a person: what for?)*
  - I have borrowed money to someone. *(Ask a person: Did you get it back?)*
  - I have never used mpesa.
  - I don't have a bank account.

- My parents/guardian have talked to me about saving money. (*Ask one person: what did they say?*)
- I feel confident in handling my money.
- Discuss the different statements.
- Explain what financial literacy is: Financial literacy means you are in control of your money, and not the other way around. You know how much money you earn and you spend and on what and you have enough money on the side for emergencies. You think about how you spend your money. You know how to plan for the future, this is called budgeting. This helps you to manage your life better and of course your own business.



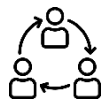
- Financial literacy is not only about numbers and bookkeeping, but very much about attitude towards money. Thus, we have to work on that as trainers!
- Make sure the youth understand the following terms (you can for ex. write them on a flipchart and ask someone to explain them): financial literacy, earning/income, expense/spending, budgeting, planning, savings, credit, insurance.



## 2. What do I need? What do I want?



20 min.



In plenary, groups of 2 or 3.



Cards with different words.



- Youth learn to differentiate between what they really need and what they just want to have and learn to prioritize what to spend money on.



- Hang two A4-papers next to each other on the wall, one stating “NEEDS”, the other stating “WANTS”.

### Exercise

- Explain: Our needs and especially our wants are unlimited, whereas our resources are limited. We want a new phone, we want new fashion clothes or other things to impress our friends. But what do we really need?
- Ask youth to give some examples of things they cannot live without (e.g. water/food).
- Hand out the cards and let the youth hang them on the wall below the «NEEDS» and «WANTS»-papers. Let them work in pairs or groups of 3. This is a possible solution:

#### NEEDS

- school fees; - gas, - electricity, - basic food, - doctors' bills, - medicine, - shelter (rent), - soap, - regular feature phone, - water

#### WANTS

Restaurant food, - sweets, - movies, - jewelry, - holidays, - going out, - alcohol, - makeup, - hairdresser, -new clothes, - smartphone, - TV, - soft drinks

- Discuss each item on the list. Ask who has put it there and let the person explain. Then discuss. Does anyone disagree? Which can be needs and a wants and in what situation? Which list is longer? Why?
- Now let youth think of the last month. What did they (or other household members) spend money on? Let them make their own list in their diary/piece of paper.
- Sometimes money is even short to cover our needs. Therefore, it is very important to **prioritize** on what to spend the money.
- Ask youth to list their items with the most important on top and the one of lowest importance at the bottom. Ask them where they could cut down on costs? How would they do it (e.g. cook food at home instead of buying). Which items they bought were unnecessary?
- Ask 2-3 youth to present their lists and give others a chance to comment. Discuss.

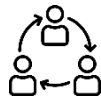


- Some items can be needs and wants. For example, today a phone is crucial to stay connected; get opportunities, communicate with relatives far away or communicate in emergencies. It can be a need, but a fancy, new phone can also be a want.

### 3. Do I win or do I lose? Calculating income and expenses



60 min.



In plenary and in small groups.



Flipcharts, makers, notebook for participants.



- Youth understand to calculate their balance (income-expenses) as a first step to do a budget.
- Prepare table on a flipchart.

- Ask youth: Do you write down how much money you earn and spend (your income and expenses)?
  - If some say no, explain that it is very difficult to know where you can save money or to improve your situation. A budget can help with that. But how can we make sure we spend our money wisely? In case someone says yes, ask how they are doing it.
- Write the following letter on a flipchart and ask youth to explain them or explain them yourself:
  - **income** → all the money you earn/ receive (examples?)
  - **expenses** → all the money you spend (examples)
  - **profit** → if you earn more money in a fixed period of time (e.g. month) than you spend – this is money you have won
  - **loss** → if you spend more money than you earned in a fixed period of time (e.g. a month) – now you have no money left or you even owe money to somebody
- But how do we find out whether we won money (= made a profit) or lost money (=made a loss)? Let's do the following exercise:

Item	Income	Expenses
Income restaurant (monthly)	100'000 (20x5'000)	
Baking mandazi	10'000	
Transport		28'800 (24x1'200)
Food		50'000
Income from mother	30'000	
Rent		35'000
Soap and hygiene products		2000
Phone credit		10'000
Dress for daughter		3'000
Electricity		6'000
Water		5'000
<b>Total</b>	<b>140.000 Sh.</b>	<b>139'800 Sh.</b>

#### Exercise

- Let youth draw a table with three columns. Item – Income – Expense (see table on the right)
- Tell the following story. Let one youth write the key numbers.
  - Neema works in a small restaurant.
  - For every day she works, she receives 5'000 Shillings. Last month she worked 20 days. How much did she earn? (solution: 100'000 Shillings)
  - She received 10'000 Shillings for baking mandazi for a party.
  - For transport to work, she needs 1'200 Shillings per day. She used transport 24 days in the last month. How much did she spend on transport? (solution: 28'800 Shillings)
  - On food, Neema spent about 50'000 Shillings in one month.
  - Neema's mothers also contributes to the household income with 30'000 Shilling per month.
  - 35'000 Shilling rent per month.
  - Soap and hygiene products: 2000 Shilling
  - For phone credits: 10'000 Shilling.
  - daughter needs a new dress: 3000 Shilling.
  - Electricity is 6000 Shillings

- Water is 5000 Shillings
- Ask youth to fill the items in the table like to the right. Give an example. Give them some time and then go through each number and discuss it.
- After filling the table in, let them calculate the income and the expenses. Make sure everybody follows.
- How do we know whether Neema has made profit or loss in this month? Write in big letters of a flipchart: **INCOME – EXPENSES = BALANCE** – let the youth do the calculations themselves.
- **Discuss:** What are the problems of having such a small profit? (e.g. what if someone needs medicine?) Where could costs be cut, might there be a chance to have additional income?

### Example 2

- **Youth do the examples for themselves without any help. Give the following information:**
  - Paul has just finished his training as a fundi pikipiki. He still lives at his parents' place and does not have to pay rent.
  - He earns monthly income of 50'000 TZS. He also gets 1'000 TZS per working day for lunch (20 working days a month). (*solution: 20x1'000 TZS = 20'000 Shillings*)
  - To go to work, he pays 1'000 Shillings per day (20 working days). (*solution: 20x1'000 TZS = 20'000 Shillings*)
  - For food, he pays 1'000 TZS per day at work (20 working days). (*solution: 20x1'000 TZS = 20'000 Shillings*)
  - 2 days he helped out his uncle and got 5'000 Shillings per day (*solution: 10'000 Shillings*)
  - For going out: 20'000 Shillings
  - Phone credits: 5'000 Shillings
  - He supports the family with 25'000 Shillings per month.
  - Borrowed money from sister: 10'000 Shillings
  - He doesn't save any money.
- Let the youth do the calculations and collect the solutions. Now do they exercise together on a flipchart. (*the solution should be 90'000 – 90'000 = 0 Shillings, AND: 10'000 Shillings indebted, therefore actually 10'000 Sh. minus!*)
- **Discuss:** What does it mean that Paul owes money? What should he do about it? What can he do about his situation? (*E.g.: Ask for a raise in salary, ask for boss to pay transport fees*)

### Example 3 (important!)

- The youth re-draw the chart.
- They write down what income and expenses they had last month. Every small expense should be written down. Let them fill it in their chart and calculate their balance – did they win or lose money? Do they owe money to someone?
- Let them discuss in pairs or small groups what they came up with.



- Challenging exercise! Give enough time to youth to calculate for themselves and make sure they all understand well. Encourage youth to use their phones for calculations, if they struggle otherwise.
- Discuss: What can you do if your income hardly covers your needs or not even? What can be strategies to fix this?

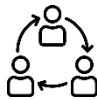
### **Additional exercise: Fixed versus flexible expenses**

- **Explain:** We have fixed and variable costs. Fixed costs stay always more or less the same, variable costs change. Have a look at Neema's expenses. Which costs are fix, which are variable?
  - Solution: besides rent, all costs are variable (they change every month)
- Ask what **other fixed costs** could be. E.g.: loan interests (to a bank, which are paid back monthly, student fees).
- Ask what **other variable costs** exist (clothes, gifts, etc.)
- We also have fixed income, which comes at a defined time (salary) and irregular income (one-time jobs, daily jobs, seasonal jobs, one-time income, etc.) → Let youth discuss about Neema's income.
- Explain: There can also be **unexpected expenses** – does anyone have an example?
  - sickness, sudden death of family member (funeral cost), great business opportunity (e.g. to buy a cheap machine) → that is why it is important to have an **emergency savings fund** – we'll come back to that later.

## 4. Make a budget



60 min.



In pairs, individual.



Flipcharts from previous session.



- Youth learn how to plan their money by budgeting and do their own budget as a practical example.



- Do your own budget to know what you are talking about.
- Ideally, youth have tables to work on.

- **Explain:** A budget helps you to plan your money over a certain time period to. It helps you to plan what money you will spend so that you don't spend it on unnecessary things.
- Ask: **Why is it important to manage our money?** Write down suggestions on a flipchart:
  - it helps us to make the best of our money, manage risks (sicknesses, other hazards)
  - helps us to save for our goals
  - helps us to not spend money on useless things
- Let them look in the future. What costs do they expect for the coming month? What income?

### Example 1

- Together do a fictional budget for Neema using the figures from the last exercise.
- How can Neema try to have more income?
  - e.g. try to bake more
  - work two more days a week
  - food?
- Where can she try to spend less?
  - e.g. on phone credit
  - maybe transport?

### Example 2 (optional)

- If you notice youth face challenges with the budgeting, take Paul's example and repeat the exercise.

### Example 3 (mandatory)

- Based on their own expenses calculations, youth create their own budget for the coming month. Emphasize that it is important for the budget to be as realistic as possible!



- Remind youth that a budget does not have to be too detailed. It is more important to be accurate and as realistic as possible. Otherwise we fail and will be demotivated.
- A budget progress should be checked at least once a week – am I on track? Did I overspend somewhere?

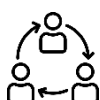
Budget for Neema		
Item	Income	Expenses
<b>Income</b>		
Restaurant (monthly)	100'000 (working 20 days) <sup>1</sup>	
Baking mandazi	15'000	
Income from mother	30'000	
<b>Living costs</b>		
Rent		35'000
Electricity		6'000
Water		5'000
Food		50'000
<b>Other expenses</b>		
Transport		28'800 (24x1'200)
Phone credit		8'000
Other expenses (hygiene, clothes, etc.)		5'000
<b>Total</b>	<b>155'000 Sh.</b>	<b>137'800 Sh.</b>
<b>Planned savings (income-expenses)</b>		<b>17'200 Sh.</b>

<sup>1</sup> You can also discuss with the group and raise the working days for Neema, to show how youth can plan to make more money: E.g. Neema works for 22 days and earns 10'000 TZS more.

## 5. Why saving?



30 min.



In plenary.



Ball, flipcharts and markers.



- Youth become aware of importance of saving.
- Youth learn about the importance of saving and about different saving strategies.



- You need enough free space for youth to form a circle.
- For the second part of the exercise, form a semi-circle with chairs.

- Ask youth: What is saving?
  - **Explanation:** money put aside now to use in the future, when it is needed. It is part of the income that is not spent on anything unnecessary but accumulated. No money is too little to save. You can save in money-form or in kind (e.g. animals, land, jewellery), which can be sold when money is needed. Non-money savings are called **assets**.
- **Game:** Ask youth to form a circle. Explain the game: A ball gets thrown around in the circle and the person who catches it, has to name one reason why we save. Each person has to get the ball once. Ask one person to write down all the reasons named on a flipchart. Examples:
  - helps you to improve standard of living
  - enables you to give your children a better future
  - helps you in hard times or emergencies
  - gives you an option to take advantage of unforeseen opportunities
- At the end, go through the reasons collected.
- Explain that it is easier to save when you have a clear goal to save for, e.g. buying a sewing machine, a pikipiki or a new phone.
- Read the following story (Swahili version below)

### Read out the following story to the youth:

**A** and **B** help out at a carpentry (alternately: hairdresser saloon). They are learners. They did a good job finishing a table (alternately: helping out with styling customers), both get 5000 TZS from the owner.

They decide to go to a restaurant to celebrate the occasion of the day. **A** uses all the money to buy some drinks and food, whereas **B** decided to not buy a drink and keep some of the money.

The next day, the carpenter (alternately: saloon owner) calls spontaneously for another job to do – as they live far, they need money for transport. This is not a problem for **B**, as he has put some money aside. However, **A** has a problem. What shall s/he do?

- ▶ He can stay at home. What are the consequences?
- ▶ Ask his friend to borrow him some money. What are the consequences?
- ▶ Ask a family member for some money. What are the consequences?
- ▶ Walk and be very late. What are the consequences (the carpenter knows they should have some money, what image does that give of **A**?)
- ▶ Lesson learned for **A**?

### Some thoughts:

- Borrowing money certainly is an option. Borrowing can put relationships with people to a test. If you fail to pay back it puts a bad light on you. The next money you earn is also not yours, as long as you owe to someone.
- Make sure to have a bit of money on the side for such opportunities. What if someone invites you to present yourself to his/her company and you don't have money for transport?

- Let the youth discuss the questions first in small groups, then discuss them in plenary.
- In the last exercise you have made a budget and defined an amount which you can save.
- But how to save it and for what? Let youth give suggestions and think of their own savings goals – discuss what is most important – what could be emergencies expenses that come up unexpectedly?
- Discuss the idea of an emergency fund – what could it be useful for? Why should we have one?
  - Let youth collect ideas. One youth writes all the suggestion on a flipchart.
- We have quite a clear picture now of why to save – the question now is WHERE do we save money? Ask the youth to give examples and write them down. Then, go through the list and discuss each suggestion (What are advantages? What are disadvantages?)
  - home
    - advantages: cash = accessible or in-kind = value might increase over time (animal offspring, value of land), low likelihood to sell for cash
    - disadvantages: cash = not safe, too easy to spend on non-essential items; in-kind = can be stolen, value might decrease (sick animals, might die), can be difficult to liquidate (turn into money) when money is needed
  - saving groups (and credits associations) – Vicoba
    - important: **trust** among members, good group leader, good structures and relationship between members?)
    - Advantage: Easy access; savings often linked to credit; may earn dividends on loans made with savings
    - Disadvantage: Risky due to failure; safety depends on the group; potential conflicts with members; requirements to join
  - Micro Finance Institutes (MFI)
    - compulsory saving- you have to save a fixed amount regularly, you cannot withdraw the money
    - voluntary savings – save depending on your willingness, withdrawable anytime)
  - Banks
    - savings account (easy to deposit or withdraw, you earn interest), current/checking account (can take out money anytime, no interest earned), fixed deposit account (high interest rate, you can withdraw it after a fixed amount of time, cannot use it in this period)
    - Advantage: earn interest; access to a wider range of savings product (e.g. mobile banking)
      - Disadvantage: Minimum deposit may be required; less accessible for those who cannot read/write
  - Mpesa (Airtel money, Tigo pesa, etc.)
    - Advantages: easy to deposit
    - Disadvantages: easy to withdraw, easy to spend (e.g. buy credits, send to relatives etc)

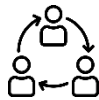


- An emergency fund is crucial! Encourage youth to first fill up an emergency fund.
- If youth do not pay back money or are serious about saving schemes, people will lose trust in them. This can also harm their business if they start one. **Once trust is lost, it is hard to build it up again!** This is called integrity.

## 6. Setting saving goals



45 min.



In plenary, alone.



Flipcharts, notebook for youth.



- learn how to set saving goals.
- learn how to save even small amounts.

- Explain the difference between long-term and short-term goals:

### Short-term goals

- ▶ happen in **the near future** (often within months).
- ▶ May require **less money**. For ex.: buying fertilizer or seeds for your land or paying for school fees or paying for rent.

### Long-term goals

- ▶ Will **take longer** to achieve often going beyond a year.
- ▶ Planning will require **bigger investments** and may have higher risks. An example is buying a land or building a house, planning for your wedding, starting poultry or any business, etc.

- Ask youth to think about their goals. Do they have long-term and/or short-term financial goals? How much money do they need for what? Let them write everything down.
- Explain the smart goals to them. Write SMART from top-down on a flipchart and explain it:

### SMART goals & key questions

**Specific**

What will I achieve? Who will benefit from the goal? What specific thing will I accomplish?

**Measurable**

How much? How many? How will I know when it is done?

**Achievable**

Is this goal something that I can actually reach? Is it not just a wish-list?

**Relevant**

Is this something that I really want? Is now the right time to do this?

**Time-bound**

When will I reach this goal?

- Now each youth think of a goal they want to achieve.
- Ask them to carefully assess each of their goals according to the SMART criteria. Divide them into small groups of about 5 and let them present their goals to each other. Their peers can provide feedback.

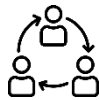


- Make sure that the feedback of the youth to one another is balanced between positive and negative feedback. The atmosphere should be in a way that youth feel comfortable presenting their goals to one another.

## 7. Develop your saving plan!



30 min.



Alone and in pairs.



None.



- Youth define their own saving goals and strategy.
- Prepare your own saving goal and saving plans to present to youth as an example.
- Ideally, you have tables for youth to work on.

### Exercise

- Time to go back to your life's goal/dream! Ask youth the following:
  - Are you saving/will you need to have savings for your goal/dream to succeed?
- Together you will now work out individual saving plans. Present the steps to a savings plan on a flipchart:
  - **Step 1: Identify the savings goal:** What are you saving for? (e.g. buy machine to start own business, land, bike, emergency fund, etc.)
  - **Step 2: Sum needed:** How much money do you need to reach the goal?
  - **Step 3: When is the money needed?** In weeks? Months? years?
  - **Step 4: Saving amount:** How much do you want to save and how often? What is the minimum needed to reach your goal?
  - **Step 5: Where to save the money:** In a bank account? Savings group? Mpesa?
- Give the youth some time to work this out for their own life goals and let them discuss in small groups. Let 2-4 present their findings.

### Saving plans example:

I want to buy a second hand-bicycle to deliver home-cooked food to my customers.

Costs of the bicycle: 140'000 Shilling

The money is not needed at a specific date, as soon as possible.

Monday to Friday I am at saving 2000 Shilling a day, which is 10'000 Shilling a week. Thus, I should reach my goal after 14 weeks, which is 3.5 months.

I will put the money on my mpesa-account and write down exactly how much is for the bicycle, so I don't use it for other things.



**NO MONEY IS TOO SMALL TO SAVE!** (e.g. 1000 TZS a week is 4000 TZS in a month, after 6 months 24'000 TZS, after one year 48000 TZS).

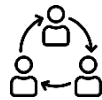
To be successful, you have to be...  
 ...disciplined and committed  
 ... regularly adjust saving goals  
 ... have clear saving targets



## 8. I am indebted! What now?



30 min.



In plenary..



Flipcharts and marker pens-



- Youth learn about the risks of taking out loans and how to handle debts.

- Discuss:**
  - Who has ever borrowed money from someone? For what? How and when did you pay it back?
  - In one or both scenario – did you face any challenges or problems?
  - Why do people borrow money? Let one youth write reasons mentioned on a flipchart. Include the ones already discussed. Possible reasons:
    - To invest** (in business: purchasing materials, equipment, land etc.)
    - To respond to an unexpected** event or emergency (invitation to a wedding or to other traditional and social ceremonies, sickness, theft or loss)
    - To meet basic** family needs, to purchase an item for which they presently do not have enough money
  - What are the advantages and disadvantages of taking a loan or using your own savings? Draw the following chart on a flipchart and fill it together:

	Taking out loan	Using own savings
Advantage	Access to more money; access is quickly when money is needed	Avoid costs of borrowing; you are flexible to use it; avoid obligation of future loan repayments
Disadvantage	Costs of borrowing (interests, fees within a certain time); repaying loan in time	Limited access to needed capital; possibly slow business growth; limited ability to respond to opportunities

- Biggest danger of taking a loan: **Indebtedness**, meaning money is owed to another person/institution. Debts have to be paid back, sometimes in scheduled payments.
- Having debts can put a lot of pressure on you and your family. **It is best, to avoid them by not borrowing money.**
- If you think about taking a loan, what do you have to consider beforehand? Discuss in plenary.
  - Is there really no other way to secure the money?
  - What do I need the money for (goals of the loan), how urgent is it?
  - How high are the interest rate (money to pay in addition to the loan) and in what time do I have to pay it back?
  - How much do I have to pay back in each rate (should not be more than 20% of your expected income)
  - DON'T borrow for your personal consumption
- But how to manage debt, if you have them? **Make a loan repayment plan:**

**Step 1:** Make a list of all loans, repayment amounts and repayment dates. This

**Step 2:** Pay the minimum amount due on each loan.

**Step 3:** Look into the possibility of putting all loans into one loan.

**Step 4:** Use any extra cash to pay off the most expensive loan first.

**Step 5:** Set aside money for loan payments regularly (e.g. every day or every week)

**Step 6:** Find to cut down unnecessary expenses to free up a little more money to pay off your debts.



## MODULE 4: INTERPERSONAL COMMUNICATION

This module helps youth to improve their way of communication in the professional world, as well as in general. The importance of listening skills is highlighted and the exercises on networking give youth an idea of how they can use their network to find employment and/or advance their careers.

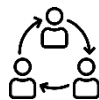
This will help youth to navigate difficult situations they may encounter in their work life and increase their confidence when interacting with colleagues, potential customers and business partners.

**This module is based on the Volunteer Service Overseas (VSO) training material “My World of Work” and training material from other organizations.**

### 1. Telephone game



15 min.



Circle with chairs.



None.



- Fun energizer to showcase the importance of clear & straightforward communication.
- Give an overview over aim of the module and importance of communication.



- Think about a sentence you want to say, prepare flipchart.

#### Exercise

- Make the group sit in a circle with their chairs (alternatively, they can also build a circle standing).
- Now you whisper a short sentence into the ear of the person to your left. Make sure nobody else can hear it. This can be a funny sentence, or something related to the training. Once the sentence has been whispered to the neighbour, repeating it is not allowed.
- Now the person whispers the sentence into the ear of the one to his/her left. This continues until the sentence has reached the last person. Ask the last person to say the sentence out loud.
- **Discussion:** Most probably, some words or even the whole sentence has changed by now. Try to find out where the misunderstanding has happened. Discuss in the group what this means for communication in general.
- Points to discuss: Ask questions if something is not clear, communicate clearly and making sure the counterpart has understood, etc.

## 2. How to be a good listener



60 min.



Plenary and in pairs.



None.



- Youth understand the importance of listening and identify non-listening behaviour.
- Youth know good listening behaviours and become better listeners.



- Make some space/some kind of stage for the role play.

### Exercise

Ask the participants if they ever have been in a situation when they really wanted to tell a story, and somebody was not listening to them.

- How did they feel in this situation?
- How did the other person react, how did they know they were not paying attention?

### Role play 1:

Now you will do a role play (it can be done by the two facilitators or a facilitator and a participant).

Ask the participants to watch very carefully and observe how well Person B is listening to Person A.

Person A: You have a problem at work. One of the co-workers is talking badly behind your back about things you didn't do. Now you want to ask your friend for advice, so you tell him/her the story.

Person B: You demonstrate non-listening behaviour, for example:

- you ignore Person A, play with your phone or something else (e.g. pen),
- you interrupt Person A, change the topic, speak about yourself,
- you yawn, walk away or make a phone call,
- don't look at Person A and show impatience and disinterest.

Ask participants to rate Person B's listening skills? Was s/he a good listener? Why (not)? Ask Person A how they felt.

Explain the importance of being a good listener. It makes people feeling

- understood,
- cared about,
- supported,
- less alone.

### Role play 2:

Now the role play will be repeated, this time Person B will demonstrate active listening. Ask participants to observe carefully. Examples of active listening skills:

- Look at Person A.
- Give time to Person A to narrate, do not interrupt and try not to think about other things.
- Try to understand Person A, ask questions of clarification.
- Make encouraging remarks, like "aha", "tell me more".

Ask participants to rate listening skills and discuss briefly.

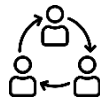


- Encourage participants to practice active listening skills at home with family, with friends and especially at their training/place of internship.
- Point out the importance of body language, how you sit, what you do with your hands, etc. can influence a lot how others perceive you!

### 3. What is a network?



20 min.



Plenary and in small groups.



Sticky notes or small papers and tape, wall to stick them on.



- Youth develop an understanding of what a network is and analyse their own network through different activities.



- Look up the definition of “networking” and make it clear what you understand under this term.
- Facilities needed: Blackboard/wall which all can see.

#### Exercise

- **Explain:** Networking means creating and maintaining connections with people we know or meet. Everybody has a network and it can help us to get a job and reach our goals. Now we are going to explore together how ‘networking’ actually works.’
- Hand out sticky notes or small papers where youth can write on what they understand as “networking”. They should write down any words that come to their mind (no whole sentences).
- Collect them and go through them.
- Pin them to a wall and group the words (same words going together). Which one belong together?
- Make groups of 3 or 3, according how the participants are seated. In the group they should come up with a definition of «networking».



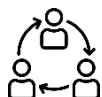
- This exercise is about giving positive feedback. Youth are supposed to give each other positive feedback, as they discover their own talents through the eyes of their partner.



### 4. My network



80 min.



Individual, in small groups.



Cord or a wool (in a ball to throw around).

Paper or flipchart, masking tape.



- Youth get an understanding of their own network and how big it is.
- Youth analyse their network; their connections and what professions there are in the network.



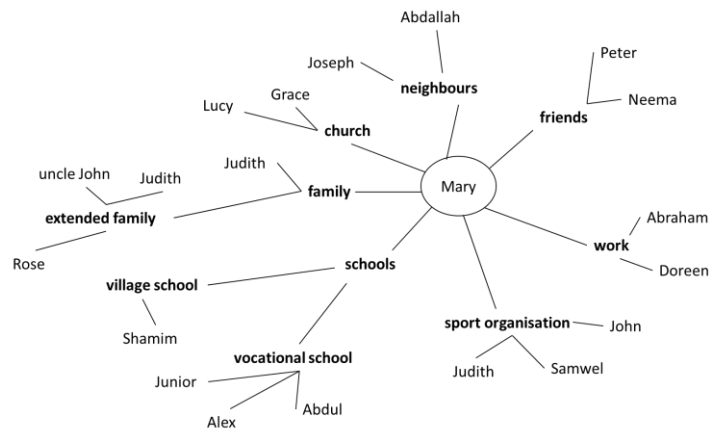
- Do the exercise yourself so you can use your own mind map as an example.
- Make space so you can hang all sheets on the wall or present them on tables and that everybody can walk around and have a look.

**Exercise**

Warm-up: By throwing a ball - made of wool or a cord - participants create a network. It helps them to understand how they can map a professional network.

Part 1:

- Participants get two A3-sheets taped together (or 4 A4 sheets taped together or half of a flip-chart).
- Participants write their name in the middle of a sheet.
- Around their name they write down all the categories of people they can think of: family, professional associations/groups, colleagues, friends, mosque, church, sports club, neighbourhood, etc.
- For every category, they come up with at least 5 names of people that belong to that group.
- Let the youth form groups of three or four then present their networks to groupmates.
- Ask them if they want to add someone to their own network, after seeing each other's network.



Part 2:

- Explain to youth that they will find out how strong their connection is with people in their network. How well do they know the people? Do they know what function or job they have?
- Ask youth about the difference between strong and weak connections (see explanations below)
- Next to each name on their mind map, they write down the connection, (++) for very strong connection, (+) for strong connection, (-) for weak connection, (--) for very weak connection.
  - If there are unclarities, give examples, e.g.: a weak connection is somebody you know from big gatherings, you greet them on the street or in a shop, but you wouldn't meet just to spend time.
- Next to each name, they write down the profession of the person.
- Are there some professions they don't know? What stands out? Is a profession showing up often? Can they be grouped?
- Youth choose two people they think have interesting professions and they formulate questions to them they could ask in a conversation. Let them compare and discuss these questions in pairs.

Reflection: **Ask the youth to explain how their network can be important for their future career.** It is important, because they can use the people as a resource. For example, someone in their network may know which company is looking for employees or they know a place for an internship. You can also ask people in your network to learn from them.

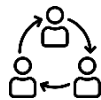
**Strong connections are close contacts or friends-** They give you full attention and take you as you are. They are always willing to help you. It takes time and trust to build up such a relationship. This goes best with people with whom you have a lot in common. Strong connections are especially useful when you want to be introduced to someone.

**Weak connections are distant contacts.** They know little about you. When you support that person, you expect something in return in the near future. Also those far contacts are very important for your career development. They give you access to companies you cannot get in contact with on your own and they know things you do not know.

## 5. Breaking the ice



60 min.



In plenary.



Small pieces of paper (one for each participant), bag to put them in.



- Youth learn how to start a conversation with somebody with a good opening sentence.
- Youth gain confidence in initiating a conversation.



- Think of some situations in which the youth really need to handle a good introduction to open the conversation.

### Exercise

#### Part 1:

- Sometimes we end up in difficult situations that are not easy, where we don't know anyone, for example at a new job. Then it helps to think about what you want to say to start a conversation.
- Think together about situations in which participants may feel uncomfortable because they do not know anyone yet. Choose one situation for the next step.
- Let everyone write down an opening sentence on a piece of paper; work in silence.
- Let them fold the piece of paper, so the participants cannot read each other opening sentences. Collect all papers and put them in a bag or bowl.
- Let someone at random pick a paper, open it and read it aloud.
- After every opening sentence, youth give feedback why it is a good or a bad sentence. Repeat this until all papers are opened and read aloud.
- Someone writes down all the good opening sentences on a flipchart. In the end, youth copy them.

#### Part 2:

- Ask two participants to act out the situation from above with a sentence of their choice.
- Ask the rest of the group to observe carefully. Let them write down in keywords what were the good points in making the first contact and starting the conversation. Tips for improvement can also be noted.
- After the exercise, you ask the actors first to give a short reaction how it went. Let them calm down, as it can be quite scary to do the exercise in front of the whole group.
- Then ask the observers what they have seen and what went well according to them. Are there any suggestions for improvement? Add some positive feedback if needed.
- Finally, ask the pair that did the exercise for a reaction on the feedback they received. Thank them for their contribution.
- If time allows. invite another pair to do the exercise in front of the whole group as well and repeat the last steps.
- Practice in groups of 3. One participant is the observer and writes down his/her observations. When ready, the 3 participants discuss the feedback. After they change roles, so the next participant gets the opportunity to practice. Make sure everyone has played the three different roles.
- Compile a 'to do' and 'not to do' list during the debriefing and reflection. Let youth make a copy of the lists on their worksheet or notebook.



- Let youth decide as quickly as possible whether a sentence is good or not, to keep up the speed. The opening sentences that are rated as 'good' are noted down at the end.
- Make sure there is a safe and positive atmosphere in the group when you are doing this role play. You can realize this by introducing the role play as a useful exercise from which the youth can learn.

## 6. Professional behaviour



40 min.



In plenary, in small groups.



Flipcharts or black board, 20 small papers and marker pens



- Youth know the difference between professional and non-professional behaviour.
- Youth understand the importance of professional behaviour.
- Write the five examples on small papers (which you can hang on the wall later).

- **Explain:** At the place of work you are expected to demonstrate professional behaviour. This is different from how you behave at home and with friends. Professional behaviour means your behaviour is respectful and polite. Being conscious of how you treat colleagues and customers, and when displaying a positive attitude at the workplace will help you to be successful in your job.
- Make 6 groups and let them sit together.
- Hand out the following words written on small papers (one word for each group):
  1. **Appearance** (the way you look and come across - being neat, clean and wear a work outfit/uniform/t-shirt)
  2. **Honesty** (you can be trusted)
  3. **Commitment** (you are determined to get the job done)
  4. **Accountability** (your colleagues and friends can always count on you in case of a problem)
  5. **Loyalty** (you will always support others)
  6. **Empathy** (you are good at understanding the issue from the other person's perspective)
- Let them discuss what the word means and write down one or more examples for professional behaviour and one or more for non-professional behaviour.
- Now each group presents their word by hanging it on the wall, as well as hanging the examples on the wall. They explain it and present the positive and negative examples.
- Encourage the rest of the participants to give other examples, ask questions and discuss.



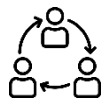
- Leave the notes on the wall hanging. You will need them for the next exercise.



## 7. The minefield: Born to be a leader?



40 min.



Groups of 2, plenary.



Blindfolds (e.g. piece of clothing), chairs, tables, backpacks, etc.



- Fun exercise to discuss what skills are important to be a successful leader.
- Make sure you have enough chairs, tables and other things you can use as obstacles («mines») for the game. Arrange them in a chaotic order all over the classroom.
- As an alternative, hold this activity at a park or playground for a nice out-of-office experience.

### Exercise

- Make teams of two. Ask one member of the group to be blindfolded (e.g. with a piece of clothing). Now all teams are put on one side of the room.
- Ask the not-blindfolded member to guide the “blind” person through the minefield of obstacles using only the words “**right, left, forward, and backward**”.
- Afterwards, change the roles for a second round.
- **Discuss** in pair or small groups:
  - What worked well? What didn't?
  - What leadership skills are useful?
    - e.g. communication, listening and trust.
- Discuss in plenary: What other skills and personal traits does a good leader have? Encourage them to think of the exercises done earlier on. Write them down on a flipchart.
- Let youth think quietly for a bit what leadership skills they have and which ones they need to improve. **Let them write it down nicely in their notebooks in simple, clear words.**

### A leader has ...

...**a vision** – a clear and exciting idea of what s/he wants to achieve.

...**courage** – willing to take calculated risks.

...**integrity** – strong moral principles and will stay true to them (honesty).

...**humility** – aware of the roles and importance of others in a team.

...**strategic planning skills** – ability to look ahead and anticipate trends and mitigate risks.

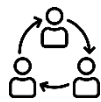
...**empathy** – can view things from a different perspective and relate to other people.

...**cooperation skills** – can work with different individuals.

## 8. Dealing with problematic behaviour (at work)



60 min.



In small groups and plenary.



Flipcharts and marker pens



- Youth discuss what accepted and unaccepted behaviour (in the workplace) is.
- They develop strategies to avoid harassment and deal with it.



- Set up the classroom in a way that it is easy for youth to discuss in groups, but also to quickly discuss in plenary.
- Encourage youth to take notes in their notebook, especially during the group discussions.

### Exercise

- Make groups of 4, max. 5 people. **Explain:** During the following exercise, they will first discuss in groups and then each group explains their viewpoints in plenary. For each statement/discussion point, another person of the group will speak.

#### Statements and questions for discussion:

- What is mobbing?
  - Give examples.
  - How can it be avoided or addressed?
- What is sexual harassment?
  - Give examples.
  - How can it be avoided or addressed?
- It is normal for humans to touch each other all the time. We can differentiate between good, bad and confusing touches.
  - What are good touches, what are bad and confusing touches? Give examples.
  - Which touches are ok in a workplace setting? Examples.
  - How can unwanted touches be avoided?
- Maria just started a new job as an intern. Now her married boss, who is 15 years her senior, is texting her asking whether she wants to go to have a drink at a bar on Saturday night.
  - Assess the behaviour of the boss.
  - What should she do?
- A sexual relationship at the place of work is never ok. True or not?
  - What is the work relationship between the two people? Is one superior to the other? Why could this be a problem? How does the relationship affect the work (e.g. if it is over)?
- How can you know whether you have overstepped a line?
- How can sexual harassment, rape and gender-based violence be avoided, especially at the workplace?
  - What can you do if you are in a position of power?
  - What can you do if you are a witness (observer)?
  - What can you do if you are a victim?
- If time allows, discuss the statements in the box below around sexual harassment.

### Definitions:

**Bullying:** Also called mobbing means a group of people (e.g. co-workers) targeting one individual with verbal or even physical abuse, isolation and humiliation systematically, meaning over and over again over a certain period of time.

**Sexual harassment:** Any unwelcome sexual advances, requests for sexual favours and other verbal and physical conduct of a sexual nature. For example unwelcoming touches and clear verbal advances. Sexual harassment is prohibited by law in Tanzania.

**Rape:** Sexual contact of any kind force on one person by another. This can include physical (force) or psychological (threats, persuasion) threat or taking advantage of someone who is unable to give their consent including use of alcohol or drugs.

### Myths around sexual harassment and abuse

Let participants discuss if the following statements are true and give reasons for each suggestion.

- Being drunk and 'out of control' is an excuse for rape.
- A husband can never rape his wife, since they are married, and that gives him the right to have sex anytime he wants.
- If a girl refuses to have sex with her partner and they have had sex before, it is not rape because they have already had sex.
- You can tell a girl really wants to have sex, even if she says no, by the way she dresses and walks.
- Women are most likely to be raped when they are out alone in a dangerous place, e.g. at night.
- Rape is a crime caused by violence, not sexual attraction.
- A prostitute cannot be raped.
- Most victims are to blame if you think about where they were, or what they were doing, at the time of the rape.

Explain that most harassment, exploitation and rape happen because gender differences, where men wrongly think women are for their pleasure.

**It is important to read body language. How does a person react? If someone is uncomfortable, it means a boundary has been overstepped.**

It is not true that most rapists and harassers are strangers. Often, the victim knows them well and may even trust them. It is important that men also discuss with their friends when they speak about this kind of stories in men circles.

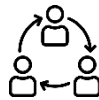


The discussion can also take place in form of a fishbowl (see Exercise 4 in Module 2). During the fishbowl-discussion, make sure all topics mentioned above are covered.

## 9. The customer is king



60 min.



In pairs and in plenary.



Flipcharts, several copies of the role play in the attachment.



- Youth learn about the importance of customer care and how to handle different customers.



- Write the keywords for the observers on a flipchart: - How is the seller's tone of voice (calming? Angry? Friendly? Too fast? Too slow?)? – How is the choice of words` - How is the sellers body language (the face? How s/he stands? The gestures?)?
- Arrange chair in a circle with a stage area where the role play can take place.

- **Explain:** Customers are the people who buy or want to buy a product or service from you. Customer service is what you give them before, during and after the purchase. A successful entrepreneur can adapt him- or herself to the customer.
- Ask youth to discuss and give examples: What are the effects if the service delivered to the customers is not good? What if you give good service? Let one youth write notes of a flipchart or paper.
  - Bad service: customers don't buy (or not again), they speak badly about your service and you might lose existing or potential customers, they do not trust you.
  - Good service: people come back, they recommend you to others, they buy more, also other products/services from you, they come back often because they like you/your service.
- Make groups of 2 and hand out the role plays. Each group gets 2-3 role plays. Give them time to prepare.
- Let each role play be presented by one group. Make sure beforehand they know what they do. Encourage the rest of the group (the observers), to pay special attention to the points on the flipchart.
- After, give applause to the presenters and discuss in the whole group: What did they notice about the seller (points on flipchart? What did s/he do well? What could have been done differently?
- Make sure the youth note down all do's and don'ts and wrap up with a few key takeaways:

### **Do's and don'ts: make sure they are all mentioned!**

#### **1. You don't know the answer**

**Do's:** Be friendly, let the customer know you don't know, but you want to help him find out. Put emphasis that you won't to help, don't just say «I don't know».

**Don'ts:** Lie or invent a story just to say something

#### **2. An item isn't available**

**Do's:** Apologise that you don't have it. You can suggest another product if you have it, let the customer know you will order it again or suggest another store close by who might have it. You can even offer to find out for the customer.

**Don'ts:** Don't just say «I don't have it».

#### **3. You have to tell the customer no**

**Do's:** stay friendly, explain exactly what the problem is and why you cannot do it. Suggest alternative phones, if the customer insists, send him to another phone repairer to get a second opinion

**Don'ts:** Give false hopes if you know most probably it won't work, become rude or impatient.

#### 4. The customer wants you to bend the rules

**Do's:** remain friendly and acknowledge the customer's request. Stay calm and say why you cannot bend the rule.

**Don'ts:** feel provoked by the customer's response.

#### 5. The customer received a broken product

**Do's:** apologize for the inconvenience, check whether it can be fixed, whether you can replace it, explain to the customer what you are going to do (check points under «remember»)

**Don'ts:** send the customer away, ignore his problem, tell him he has already bought it, so it is his problem now, also raise your voice or get angry.

#### 6. You're in the wrong

**Do's:** apologize as soon as you notice your mistake. Take responsibility, if you can, promise you will do the new colour and give a discount. You can also say you will speak to your boss first (to avoid running in problems).

**Don'ts:** insist that you are right or try to blame the customer for the mistake.

#### 7. The customer asks for a «family-discount»

**Do's:** be friendly, but firm. Explain that you are here as a seller, not a relative.

**Don'ts:** give in, become rude/in any way, be unprofessional

#### 8. The customer does not respect you due to your age and gender



#### **Important to remember: (especially when the customer is angry)**

- Make sure you do not keep customers waiting, be courteous, friendly, helpful and honest.
- Mention the advantages of the products before the price and know your products well (technical information, how can the product be used).
- Inquire about the customer's needs and wants, so you can direct him/her to the right product.

#### **If a problem occurs:**

- Let your customer know they are being heard. Be patient, and don't cut them off.
- Show understanding and empathy when speaking to the customers when s/he complains.
- Even if it is not your mistake, apologize. Nobody likes being troubled; try to understand that.
- Ask the customer how you can help. Find a way to make things right, whether this means you give them a discount on future purchases or a free product.
- Last but not least: **DON'T TAKE IT PERSONAL!**

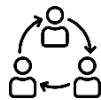
You can also show the following video on customer care:

<https://www.youtube.com/watch?v=xUV22bNKzIQ>

## 10. How to sell a product – let's test your skills!



60 min.



Teams of 4-6 youth.



Newspaper (3 double pages per team) and 30cm of masking tape per team.



- Youth practice how to work together (teamwork) and negotiate by making and selling a paper bag.



- Prepare well for your role as a shopkeeper. You don't want to make it too easy for the teams!
- You need enough space to work in team and make a bag out of newspaper.

- **Explain:** If you start a business or work for somebody, you will have to collaborate with others; partners, employees, distributors, customers. When the cooperation is good, the work will be done better. To get a good cooperation, everybody has a responsibility about the product and the process.
- **Explain the exercise:** You work in groups. You will get newspapers and **you will design a bag of any shape/size or style with it.** Then you sell it to a shopkeeper (the trainer). You have to negotiate the price, the quality of the product, the number of articles to buy, the date of delivery, etc. **It costs TZS 1,000 to produce 1 bag.** You have to set a price and convince the shopkeeper to buy your bag. The process of negotiation is satisfactory when the deal makes the seller and the buyer happy. **BUT: The team who makes the most profit is the winner.**
- Hand out the material and clarify questions, if there are any.
- Give each team 10 minutes to make the bag.
- After finishing the bag, let participants discuss how they worked together as a team. What was the role of every person? Who acted as a leader? How was the cooperation? How can the cooperation be improved?
- Ask teams to prepare their strategy how to present and sell their bag to the shopkeeper and to negotiate about the price. Let them come up with good arguments why people should buy their bag. Let them think what to do when the shopkeeper is not willing to pay the asking price.

The teams should think about the qualities of the bag: attractiveness, strength, fashion, use, etc. Let them discuss how they will negotiate and persuade: what to do or say when the shopkeeper is not willing to give in? Give them hints about questions the shopkeeper might ask: 'Why should I buy this bag? Why is there only one strap? The bag is too big; can you make a smaller bag? I have no need of only one bag, can you make 100 of them?'

- Each team decides which two group members will show, sell and negotiate with the shopkeeper. The other participants will observe the process and write down their observations.
- Then the selling and negotiation starts in front of the group- The trainer plays the shopkeeper.
- Evaluate the process. Ask the 'sellers' about their experience: How did it go? What did the observers see? Did it go as they as prepared? What about the arguments? Results? Did they sell? For which price? How many? Give your feedback as the shopkeeper and explain your arguments.
- Repeat step 5 and 7 till all the teams have got a turn.
- **Evaluate:** How was it to find arguments to persuade the shopkeeper to buy the bag? What conclusions can be drawn after having tried out the process of selling and negotiating a couple of times? What is helpful to have this process of negotiation run more smoothly? Why?
- Ask the group which team has got the best results. Let them give their arguments why. When there are two teams with equally good arguments, you can vote for the winner.

# MODULE 5: ENTREPRENEURSHIP

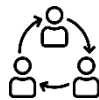
This module gives an understanding of what is needed to run a small business – from the right “entrepreneurial spirit to treating customers with care and marketing your product or services. **In the end, each group will have their own business plan.**

**This module is based on the “Volunteer Service Overseas (VSO) training material “My World of Work” and the Business Development Skills Manual from the Opportunity for Youth Employment (OYE)-project, funded by SNV.**

## 1. Brain activators to energize the group



ca. 15 min. per riddle.



Individual and in pairs.



Flipcharts and paper (writing) material for youth.



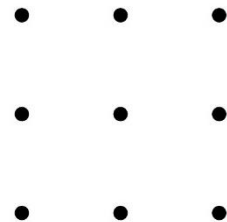
- Fun exercises to practice “thinking outside the box”, to be creative to find a solution to an existing problem – all things entrepreneurs have to do.
- Draw riddles on flipcharts or on an available board (for both riddles).

### Exercise

#### Riddle 1 – Join the dots!

1. Let youth copy the dots on a piece of paper.
2. **Explain:** ‘Your task is to connect all the dots with as few straight lines as possible. You can pass each dot with a straight line only (the lines should never meet an angle of 90° or make a curve) and you can use each dot only once.’
3. Highlight the following rules (you can also write them on a board/flipchart):

- **Connect all the dots with as few straight lines as possible:**
  - Pass through each dot on the grid with straight lines.
  - Pass through each dot only once.
  - All straight lines must be connected.
  - The lines should never meet an angle of 90° or make a curve.

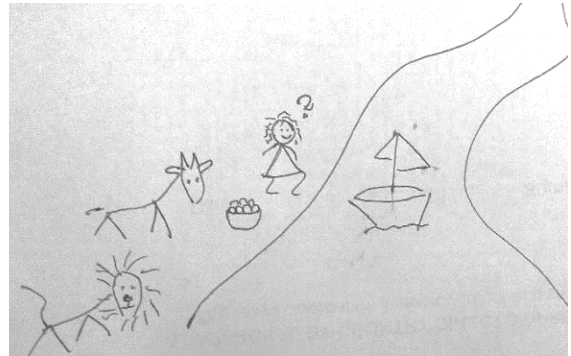


4. Let them compare their drawings.
5. Ask them what they did to find the solution.
6. **Reflection:** How many straight lines did the youth draw? What is needed to solve this problem? What do they learn from this exercise? What does this exercise tell them about problem solving?

#### Riddle 2 – Cross the river!

1. You can let youth work individually or in small groups. Either way, make sure they do not disturb one another while working.

2. Explain: 'A woman has a lion, a goat and vegetables. She needs to cross the river with a boat but can only carry one thing at a time. All three items need to be taken to the other side. When she leaves the lion and the goat alone, the lion will eat the goat. When she leaves the goat and the vegetables alone, the goat will eat the vegetables. How can she successfully get these three items across the river without losing one of them?'
3. The groups get 10-15 minutes to solve this problem.  
**Tip: Emphasize that it is important to think out loud and to discuss the various options with each other. Do not participate in the discussions but be a facilitator!**
4. The groups present their strategy to the other groups.
5. **Reflection:** Ask the youth how they came up with a solution. What was helpful? Have they ever solved a problem by thinking outside the box? Do they have an example of this in their own lives? How can this experience be useful for their own career or business?

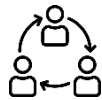




## 2. Who is a successful entrepreneur?



20 min.



Small groups, in plenary.



Flipcharts and two pens in different colours



- Youth get to understand what an entrepreneur is.
- Youth understand what is needed to be a successful entrepreneur (qualities, etc.).



- Make sure you understand the difference between “entrepreneur” and “business person”
- Make sure you have the right Kiswahili translation prepared.

- Take a flipchart/board and write “entrepreneur” in the middle of it.
- Ask the group to throw in any words they can think of that relate to entrepreneur (e.g. business, market, customers, names of entrepreneurs, etc) and **write it down with one colour**.
- Add some words yourself you think are missing. The aim is to have as many words as possible.
- Start a discussion around a word. How would you describe an entrepreneur? Who is an entrepreneur and why? Can you come up with a common definition? What is the difference between an entrepreneur and a businessperson?
- Let them discuss with their neighbours (in pairs): What makes an entrepreneur successful? **Write down the words with the other colour on the flipchart**. If the discussions slow down, write a few words on the flipchart and ask them if they know what the words mean.
- Ask whether they know a successful entrepreneur. What makes this person successful? Make sure all points below are mentioned and discussed.

### Possible definition of an entrepreneur

‘An entrepreneur is someone who starts or operates a business/trade and who takes the final responsibility. He or she provides goods or services - for payment - to individuals or businesses. There are various personal qualities entrepreneurs need to have. Not every entrepreneur will have all these qualities, but many of these qualities are hidden within us and we may not even be aware of it.’

### What does it need to be a successful entrepreneur?

**1. Passion:** ‘Passion’ is key for entrepreneurs. Passionate entrepreneurs show motivation in what they do, and they do not give up until they have achieved what they wanted. If you have passion for something, it is easier to continue when things get hard.

**2. Risk taking:** Entrepreneurs have to be risk takers. However, this does not mean that you don’t have to be careful. An entrepreneur calculates how much risk is worth taking.

**3. Belief in yourself, hard work & discipline:** Entrepreneurs enjoy what they do. They believe in themselves, have confidence in what they do and are dedicated to their project. Sometimes they may be a bit stubborn and focus almost too much on their goals. They show discipline and dedication.

**4. Adaptability & flexibility:** Entrepreneurs are flexible in their reactions on needs and questions of clients. They can adapt themselves to changing demands of the market and to unexpected situations. The market is dynamic and changes are common. Successful entrepreneurs welcome all suggestions for improvements.

**5. Understand your product – and its market:** Entrepreneurs know their product from all sides. They also know the ins and outs of the market and its dynamics. They know it is important to keep an eye on the changes in the market and to check permanently what other entrepreneurs are doing.

**6. Financial management:** It takes time to make profit. Before that, the finances are limited and money needs to be spent wisely. Successful entrepreneurs have good financial management to cover current and future costs. Even when the business makes good profit, successful entrepreneurs pay attention to their cash flow.

**7. Planning (but not over done):** Entrepreneurship – in the beginning - is about managing a business with limited resources (including time, money and personal relationships). It is a long-term commitment to achieve your goals. Try to plan as much as possible is important. However, too much planning and overthinking can stop you from taking the first step.

**8. Networking abilities:** Successful entrepreneurs approach mentors with more experience and they consult people from their networks. Having networking skills is important for successful entrepreneurs.

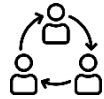
**9. Being prepared to take the exit:** Not every attempt will result into success. The failure rate of entrepreneurial businesses is very high. At times, it is fine to take stop one idea and try something new, instead of continuing to make a lot of losses. There are many famous entrepreneurs who weren't successful the first time.

**10. Entrepreneurs have doubts about themselves – but not too many:** You may ask yourself, am I an entrepreneur? If you have the courage to ask yourself serious and personal questions – Can *I* do this? Do I *want* to do this? How do you look at your qualities? Can you acknowledge your weak and your strong points?

### 3. Find YOUR Business Idea!



90 min.



In small groups (1-5) – if someone already has a business idea and/or wants to work by him-/herself.



Flipcharts, paper, writing material for youth.



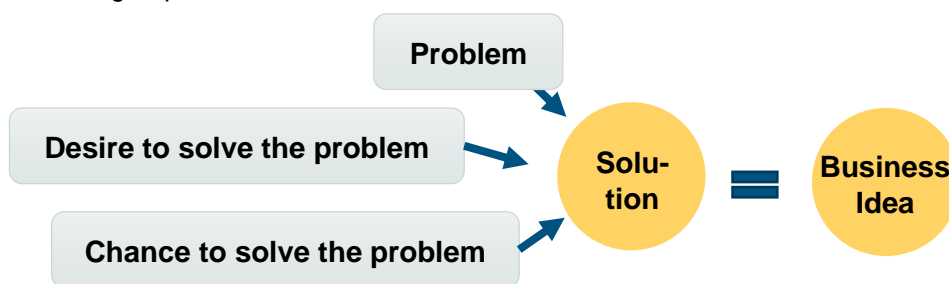
- Youth understand the concept of a business idea and why it is important to have a clear goal from the beginning.
- Each participant – in a group or alone – has a business idea to work with.



- Make sure you are well familiarized with the process.
- Arrange room in a way to youth can work in small groups.

#### Introduction

- **Explain:** A business idea is used for making money through selling a product or service. Good business ideas have to be innovative and unique: **“A business idea is a starting point for any entrepreneur. It is essential because it is the beginning of a new life – a life of a business and a life as an entrepreneur”.**
- Draw the following chart on a flipchart. Explain each point (see explanations below) and give them time to answer the questions. Youth will work alone. In the end, their ideas are matched and they can form groups.



#### Problem

Your business idea has to provide a solution to a problem of the market/your future customers. “A problem is an issue or obstacle which makes it difficult to achieve a desired goal, objective or purpose. It refers to a situation or issue that is yet unresolved. In a broad sense, a problem exists when an individual becomes aware of a significant difference between what actually is and what is desired”.

**Ask the following questions and give youth time to think about their answers and write them on a paper. They work alone:**

- What is the type of problem that exists on the market?
- How many people have the same problem? Only men? Women? Old and young?

#### Desire to solve the problem

As an entrepreneur, you need to think about problems for which exist a big desire to be solved on the market. If your potential customers are starving for the solutions that your business will give them, there is a big probability for success of the business.

Desire is an emotional situation of the person that represents the level of wanting something. In your case it is the level of wanting to find the solution for the problem. The more the person wants to find a solution for the problem, the bigger will be their desire. When they have a bigger desire, they will also be more willing to pay for the solution. Desire as the element of a business idea is important also

because of the price of the solution. If the desire is greater, the solution will be more expensive and will bring more profit for your small business.

**Ask the youth to think about the following questions and note down the answers for themselves:**

- Are potential customers in big need for a solution?
  - How are they seeking possible solutions?
- How many competitors sell the same or similar products or services on your target market? If there are too many competitors, you will have a big battle with them.

### **Chance to solve the problem**

This is important for success of business ideas, and it is all about the competition in the market for that problem. If the market doesn't have big competition for the problem your business idea solves, then chances for success are bigger.

**Ask youth to think about the following questions:**

- How you can take the position that will differentiate your business from competitions? Differentiation is very important for every business.
- Why should exactly YOU solve the problem? Do you have the right skills? Which ones?
- Can you offer the best solution(s) for those problems?

**Finally, each youth should answer the following question on their paper:**

- What possible solution(s) do you suggest to solve the problem?

### **Exercise**

**Now it is time to make groups.** Each youth puts their idea on the wall/floor or table and then they walk around to discuss each other's ideas and find people with similar ideas.

- Let youth form small group based on shared interests, ideas. If someone already has a small business or an idea s/he wants to work on, this is also fine.
- If a person wishes, s/he can also work by her- himself.
- Give youth some time to align their idea, discuss and present a short answer to all parts of the business idea (problem – desire – chance – solution).
- **Each group will present their idea in max. 5 minutes. It should be convincing and based on the process. They can use any material available (flipcharts, etc.) to support their presentations. Let them know that in the end, they can vote for their two favourite presentations.**
- After each presentation, leave some time for questions of clarification and one thing that was good and one thing that could have done better (select each time another youth to give a short feedback).
- In the end, each person writes down the two names of the presentations they thought were best. They cannot write the same name twice, otherwise the paper will be removed. The one who gets the most votes, is declared winner.

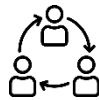


- You don't need to invent something to start a business. If you are trying to find something exceptionally unique you may never find it and stay dreaming about your business forever. The business idea is only the starting point of the business. The success depends a lot also on the setup of your business.

## 4. Overview over the business plan



20 min.



In plenary.



Flipchart and marker pens.



- Youth understand the overall aim of the module to develop the business plan.

**Explain:** In this module, we will discuss entrepreneurship, develop a business idea and a business plan. A business plan will help you to plan and grow your business and look for funding. What do you think goes into a business plan?

Let youth give you examples of what needs to go in, then write it on a flipchart. Make sure, all the following sections are mentioned.

1. **Executive Summary:** This gives an overview over your business idea. Written in the very end.
2. **Business Profile:** This includes name of your business, registration number, address and contact details, what you will provide and to whom.
3. **Business Idea:** The product or service you want to sell.
4. **Market Analysis:** Who are your **customers**? Who are your **competitors**?
5. **Marketing and Promotion Strategy** (how do you promote your product/service to customers?)
6. **Product pricing** (how do you calculate a realistic price?)
7. **Operation:** Location, distribution, work process (where will it be, what work has to be done, what materials are needed?)
8. **Management Plan:** Organizational Chart (who has what role?)
9. **Financial Plan:** Cash flow & profit calculations (what will we earn? What costs will we have?)
10. **Record keeping** (what records have to be kept? What system will be used?)

Tell the youth that you will also look into business registration and ways of getting funding. Keep these words up on the wall and refer to them when you move the next session during the module.

## 5. Mapping out the business plan



40 min.



In the business-idea-groups.



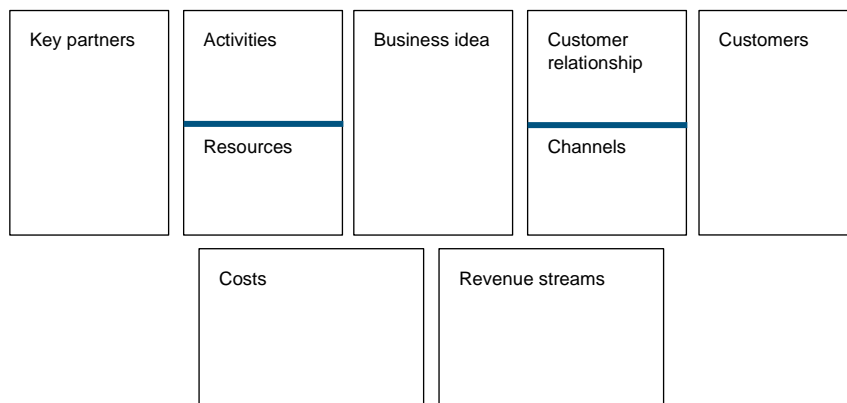
Each group needs 8 papers, pens and tape.



- Youth start filling in their business plan sections for their business idea.
- They learn about all aspects relevant for their business idea.



- You need enough space for youth to work in groups. Each groups needs a free wall to hang up their business plan sheets.
- Hang up the 7 example papers on the wall beforehand.



### Exercise

- Explain the business plan sections step-by-step: Explain that this will help the group to think about all aspects of their business idea.
- Instruct youth to hang up (or put on a desk) their 7 papers in the same order as yours.
- Let them draw a line between the middle sheets (as seen on the example to the right).
- Together, write the labels on the top of each paper. Explain each box (see the next page for further guiding questions):
  - Key partners: Who will help you? Who can you work with? This can be persons, businesses, organisations, etc.
  - Activities: How do you do it? What do you need to do to run your business?
  - Resources: What do you need to get your business running? Material? Space? Skills?
  - Business idea: What do you do to satisfy your customers' needs and make money?
  - Customer relationships: How do you interact with your customers? Do they come to your shop? Do you go to them?
  - Channels: How do you reach your customers to tell them about your business?
  - Customers: Who do you help? Who will pay your products or services?
  - Costs: What costs will you have when running the business? Materials? Electricity? Salaries?
  - Revenue streams: How much will you make and HOW will you make it?
- Encourage youth to ask questions if they have any.
- Give them time to fill in the sections. 20 minutes is enough, they will continue working on it in the coming exercises.



- The business plan sheets will stick with the training from now on. The groups will continue to work on it, therefore make sure they are hung up or somewhere visible for each group

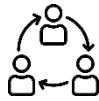
<p><b>Key partners</b></p> <p><b>Who will help you? Who can you work with?</b></p> <p><b>This can be persons, businesses, organisations, etc.</b></p>	<p><b>Key activities</b></p> <p><b>How do you do it?</b></p> <p><b>What do you need to do to run your business?</b></p>	<p><b>Business idea</b></p> <p><b>What do you do to satisfy your customers' needs and make money?</b></p> <p><b>What product or service are you going to sell?</b></p>	<p><b>Customer relationships</b></p> <p><b>How do you interact with your customers? Do they come to your shop? Do you go to them?</b></p>	<p><b>Customer segments</b></p> <p><b>Who do you help?</b></p> <p><b>Who will pay your products or services?</b></p>
	<p><b>Key resources</b></p> <p><b>What do you need to get your business running?</b></p> <p><b>Material? Space? Skills?</b></p>		<p><b>Channels</b></p> <p><b>How do you reach your customers to tell them about your business?</b></p>	
<p><b>Cost structure</b></p> <p><b>What costs will you have while running your business?</b></p> <p><b>Materials? Electricity? Rent? Salaries?</b></p> <p><b>Cost of production?</b></p> <p><b>Initial costs (equipment, machines, etc.)</b></p>			<p><b>Revenue streams</b></p> <p><b>How do you make money?</b></p> <p><b>How much money will you make?</b></p>	



## 6. Short Market Analysis



Preparation: 60 min,  
homework: min. 1 day.



In the same groups built  
during the business idea  
exercise.



Handouts – one for  
each group.



- Youth think about who will buy their products and service.
- Youth learn how market research can help them build a successful business.



- Draw an example map on a flipchart.
- Arrange the room in a way to youth can work in small groups.

- **Explain:** We have identified our business ideas and are organised in groups. It is time to validate the idea. This exercise will help you to decide whether it is worth continuing with your business idea or whether you have to reconsider your choice.
- **Discuss the meaning of market research (on the handout):**
  - Market research is the process collecting information to know what your customers want so that you can produce the right products at the right time and place. Market research will enable you to get to know whether there is a demand for your product or service.
  - It helps to identify existing market opportunities and challenges.
- Organise the youth in their business-groups.
- Give them time to go through the handout. Now discuss the different steps with them and help with preparations:
  1. Youth will think about where they will set up their business, who lives in that area, what the inhabitants do for a living and what kind of businesses can be found in that area. To find out more, they can look at so-called secondary data, statistics and numbers from municipalities, cities or ministries. This information can be found online, or they can go visit the municipalities' or WEO's offices.
  2. They start interviewing potential customers. This can be people on the streets, friends or family members. Before they go out, let them write down questions they would like to ask.
  3. After speaking to potential customers and getting the idea, they now go for a walk to observe other business selling similar products/services. They note down how many they can find, where they are located, how many customers they have, etc. There are guiding questions on the handout. It is important that youth note down their observations, e.g. in form of a map. There is an example on the handout.
  4. Youth go out to speak to a successful entrepreneur. They can learn from their experience. Help youth prepare their set of questions. You can find some examples on the handout. Come together in the plenary as part of the preparation and let each group share their questions. Write them on a flipchart. Ask each group to give you the name of at least one entrepreneur they will speak to. Encourage them to speak to as many as possible to get as much information about other businesses as possible.
  5. In the end, youth will analyse the information they have collected and draw a conclusion. The table on the handout can help them. Do they still think their business idea is good? Why (not)? Do they have to change something for the idea to be successful? What? What is the biggest lesson they learned? Do they need more information/support?
- In the next exercise the youth will present their findings. Give them the questions to prepare for the short presentation.



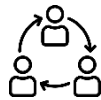
- Before wrapping the exercise up, give youth time to adapt their business sections based on their findings. What can they add? What do they have to change?



## 6.1. Present your findings



60 min.



In the same groups as before.



Flipchart to do a poster with findings.



- Youth practice their presentation skills by presenting the findings of their market assessments.
- They can compare the different findings and reflect on success factors for starting your own business.



- Do an example presentation with a creative poster yourself.
- For presentations make a nice setup with a small stage for presentations and a semi-circle with chairs for listeners.

- As an introduction to the topic, ask youth in plenary about their market assessments. What went well? Did they experience challenges?
- Explain that the aim of the presentations is to learn more about other entrepreneurs and business ideas, but also to practice how to present short and convincing.
- Start with giving a presentation you have prepared about your interview to showcase how a presentation could look like.
- Now give the group time to discuss their findings and prepare the presentation (only if needed). Handout a flipchart to each group, where they can make a poster with their findings. **The presentation time is 5 minutes exactly!** It should cover the following aspects (let the group decide who will say what)
  - present the mapping (the overview over other businesses, the competitors)
  - outcomes of the interview with business owners:
    - What are the services offered? How are the customers?
    - When was the business established?
    - The answers of the (max. 3) questions you found most interesting (biggest challenges, etc.)
    - What you have learned from the interview for your own future business.
  - Answer the question: Is there a demand/ a market for my/our dream business in my/our selected area? Why (not)?
- Before the presentation, you may want to do the Tarzan scream (from module 2) to build self-confidence in the youth. The audience will write down the differences and similarities to their own findings.
- Start the presentations. Stop after exactly 5 min. Give the audience a minute to ask clarification questions.
- After all the presentations, invite the youth to share what they have learned what might be useful for their future businesses.

**In the end, let the different groups exchange their outcomes:** Where are similarities/differences between their different analysis?

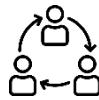


- Remind the youth to speak loud and clear and face the audience. The first group to volunteer to start deserves a round of applause. It is never easy to start!
- **Take the time and make sure the groups stick to it.**

## 7. What is marketing?



15 min.



In plenary and in groups of 3.



A4, Stripes of paper (min. 3 per participant), masking tape.



- Youth get an understanding of marketing.
- Think about how you would define marketing and look up a common definition in the internet.
- Arrange chairs in a circle with a clear view on the flipchart/blackboard.

- **Explain:** Marketing is very important for a business. But what is marketing?
- Give every participant a quarter of an A-4 paper and a marker. Ask them to write in big letters a word or definition that comes to their mind.
- After that, ask them to pass on their paper to the person sitting on their right. Every participant now has their neighbour's paper.
- Let them use their neighbour's thought as an inspiration to come up with a new thought themselves. Give every participant an empty piece of paper on which they can write that a new thought. Ask them to hand in their neighbour's paper to you. For the second time they pass on their paper with their new thought to the person sitting on their right.
- Make groups of 3 and hand 9 papers out to each group (ideally with as many different words as possible)
- Ask them to discuss the thoughts on the papers and to formulate together a definition of 'Marketing'. They write the definition of marketing on an A4-paper as big as possible.
- Collect the definitions, hang them on the wall and start a discussion. Are there similarities? Underline the words or phrases that are found in more than one definition. Do they see (big) differences? What are the most important elements of 'marketing' that show up in the definitions?
- Finally, the whole group decides which elements should be included in the final definition. Write down the final version on a new sheet. Ask participants to copy this definition in their notebook.

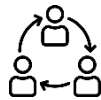


- While the youth are busy writing down words, you can already have a look at the ones collected and form groups with as many different words as possible, which you can later hand out to the groups of 3.

## 7.1. Product pricing: Do the math!



40 min.



In small groups.



Flipchart and markers pens.



- Youth use exercises to understand how to calculate prices.
- Youth define realistic prices for their example products/services.



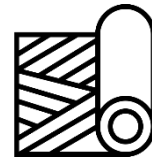
- Draw the graph on how to decide on the price on a flipchart.
- Do the price calculations examples so you know the answers.

### Exercise

- Make groups of 3.
- **Read out the stories below and have youth write down the numbers.** Let the youth discuss with each other whether those businesses are profitable or loss-making. Ask them why they think this is? What could be the strong side of the business that makes profit, or what could be the weak side of the business that makes losses?
- After each story, collect the possible answers (e.g. on a flipchart) and discuss in plenary.

#### Case Study 1:

Maude is a young woman who got TZS 80,000 from a cousin. She decides to take the opportunity to create her own business in trading fabrics. In January, she buys fabrics for TZS 70,000. She spends TZS 10,000 for transport to the capital to buy the materials. She sold the fabrics for TZS 100,000.



- Is her business profitable? How much profit or loss does she make?
- What new selling price do you propose?

#### Case Study 2:

Mohammed is a carpenter. He makes 4 tables. The cost for the first table is TZS 35,000, for the next three tables, the costs are TZS 15,000 each. The selling price of one table is: TZS 20,000.



- Is his business profitable? How much profit or loss does he make?
- What new selling price do you propose?

#### Case Study 3:

A small commercial enterprise for trading sunflower oil starts its activities on January 1<sup>st</sup> with TZS 100,000 in its cashbox. The selling price of one bottle of sunflower oil is TZS 5,000.



- At the end of January, the enterprise pays TZS 70,000 for salaries and other expenses. It receives TZS 130,000 from 26 customers.
- During February, the enterprise pays TZS 130,000 for salaries and other expenses. It receives TZS 80,000 from 16 customers.
- During March, the enterprise pays TZS 150,000, - for salaries and other expenses and it receives TZS 30,000 from 6 customers.
  - Is this enterprise profitable? How much profit or loss do they make?
  - What new selling price do you propose?

**Case Study 4:**

Irene runs a tailoring workshop and makes 10 dresses per month. She has the following costs fix monthly: TZS 10,000 per month for transport to sell the dresses, TZS 2,000 per month for their sewing machine, TZS 1,000 per month for stationery.



- What other costs are there and how high could they be (e.g. materials)?
- What are the production costs for a dress?
- Based on this, what would be a reasonable selling price for a dress?

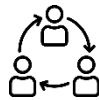
- Based on the graph, explain how a price of a product or service is best defined.
- Now the youth get together in their business groups and define the price of their product or service.



## 7.2. The 4 P's of marketing



30 min.



In pairs.



Flipcharts, paper, writing material.



- Youth get familiarized with the 4 P's of marketing and understand their importance.
- Youth apply the 4 P's of marketing to their own business idea and think about marketing strategies tailored to potential customers.



- Prepare the answers on the 4 P's on a product or service you can offer yourself.
- Arrange the chairs in a circle with a clear view on the flipchart/blackboard.

- Introduce the four P's in the way of 'questions and answers'. Put one big P on the whiteboard or sheet and write 'roduct' next to it (Product). Continue with the other 3 Ps:

### **P** roduct

The product should function properly (good quality) and it should be what customers need or want to buy. It has to be attractive (clean, nice, etc.), it needs to be distinguishable from your competitors. It needs to have a **UNIQUE SELLING POINT!**

**Questions:** What makes your product different from your competitors? Describe your product/service as good as possible.

### **P** lace

The product should be available where it is easy for customers to find it. Maybe on the market, in a big shopping centre; in a shop around the corner, in another village/town or on the internet.

**Questions:** Where is the best location for your business?

### **P** rice

The price should be in balance with the production costs, the quality, the need and the fashion trends. A fair price should not necessarily mean that the item is at the cheapest price available. Customers are usually happy to pay a little more for a product or service that works well in their view, that is attractive or has a good status.

**Questions:** How do you set the best price for your product? (*Do the calculation exercise below.*)

### **P** romotion

Advertising and promotion attract customers to buy the product or services. Make sure information about the business will reach the right customers in the right place. Using your network is an important to promote your article.

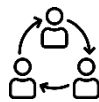
**Questions:** What are good examples of promotion? Brainstorm in plenary.

- Next, the youth apply the 4 P's of marketing to their own business ideas. Let them get together in their groups and apply the four P's to their business idea. **They should have solutions for each P. Let them write it on their business plan papers.**
- If time allows, let each group present quickly their ideas or select one or two groups (in max. 5 minutes).

## 8. Operation and Management Plan



60 min.



In business idea groups.



None.



- Youth think about the more practical implementation of their business idea.
- The group will set up a structure how they will be organised (role distribution).

### Operations Plan

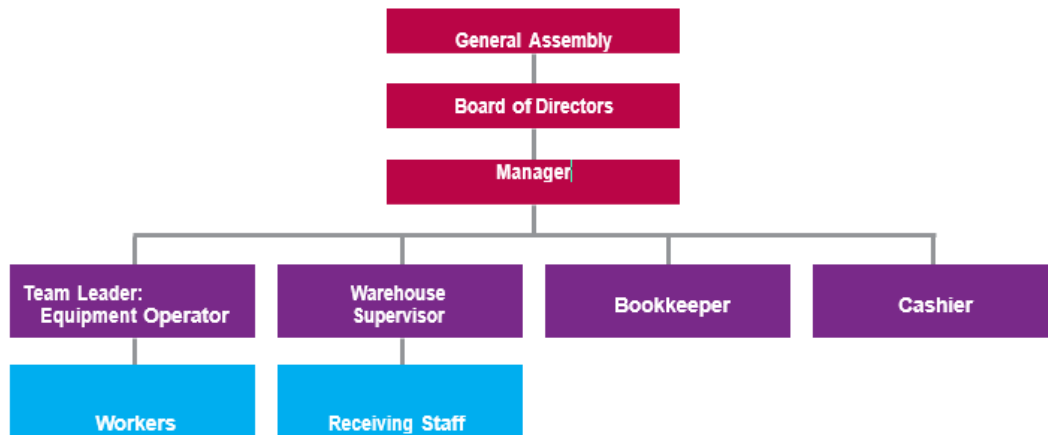
- **Explain:** The operations plan describes how you will make your product or carry out the service. It provides details on the business location, facilities, and equipment that is needed. It presents how the business will ensure product or service quality, productivity and safety of the operations.
- Ask the youth to draw the following table:

Equipment/Facility	Description	How will the group acquire it
--------------------	-------------	-------------------------------

- Ask the following questions to help the youth fill it in. Do one or two examples together to ensure it is understood:
  - What physical resources are needed? This can be land buildings and other structures, machinery and equipment (down to a scissor or cooking pot).
    - What are the requirements for these resources? E.g. open area, electricity.
  - Where will the business be located?
    - What has to be considered? For ex.: Water, electricity, access to buyers/distributors, suppliers, special laws.
    - What are the advantages and disadvantages of different locations?
- Let youth discuss the following questions and write down the answers (for the business plan):
  - What does the work process look like? Describe it.
  - How do you ensure that the quality of your service or product is good? Are there laws and regulations you have to consider?
  - What are the key inputs/raw materials needed for the product/service? How many do you need monthly?
  - From whom will you source these inputs/raw materials?
  - How will you ensure that you will have an adequate supply of raw materials?
  - How do you ensure the health and safety of your customers and workers? What safety measures will you take that nobody gets harmed? E.g. protective gear, checking quality of goods regularly, etc.

### Management Plan

- **Explain:** The Management Plan section describes how the group business will be structured. It also identifies the human resources and skills that the business will need to meet the demands of customers.
- Now the groups will prepare their organizational charts. Draw an example of a flipchart.



- The organization chart is a diagram showing the structure of the business. It is drawn using boxes for the job titles or functions and lines to demonstrate the relationship between the different positions.
- For now, let's focus on the people who are directly involved in the daily operations of the business.
- Tell the groups to draw together the organization chart of their own group. A review of your production plan can help you identify the people that you need.
- After completing the organization chart, the group describes the specific duties of each of the positions and the required skills, experience, and other qualifications. They can put the information in a table like the following:

Position	Job description	Qualifications and skills

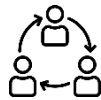


- Make sure the groups take detailed notes. This will go into their business plan (let them check their handout for an overview).
- Tell youth to update their business plan papers with new ideas and inputs.

## 9. Financial Plan



120 min.



In business idea groups.



Handouts, Flipcharts, notebooks for youth.



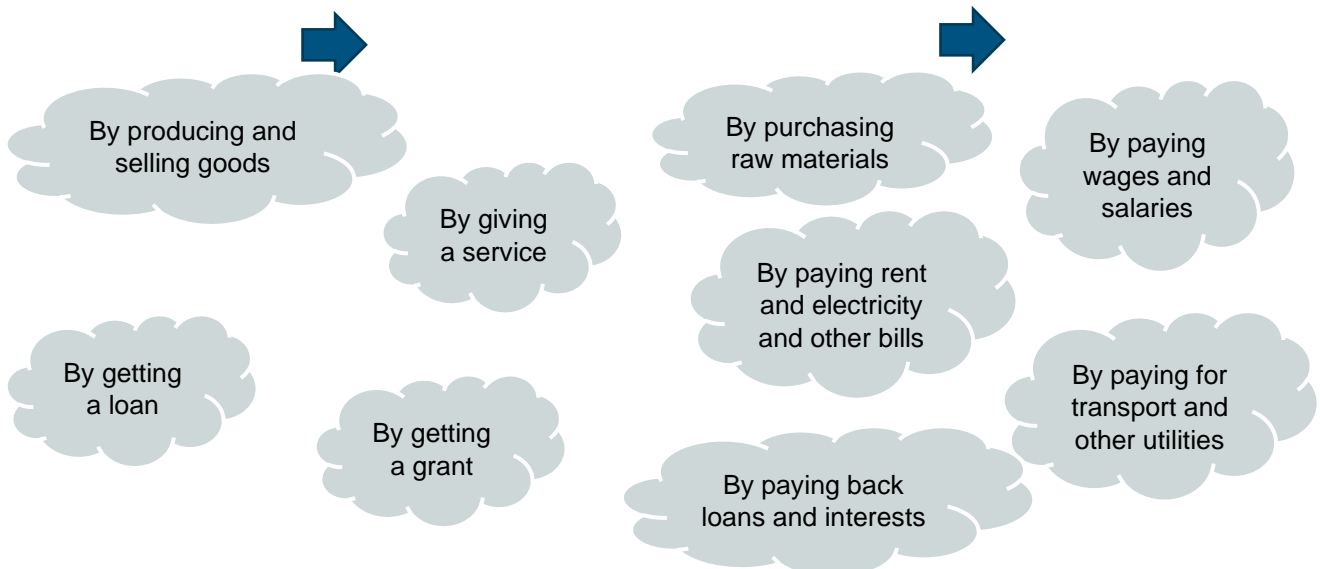
- Youth prepare the financial plan part for their business plan.
- Through practical exercises they learn to calculate income, expenses and the balance.
- Prepare yourself well for the exercise by going through it and doing the calculations for yourself.
- Prepare the charts for the exercises on flipcharts.

- **Explain:** The financial plan section of the business plan shows how much money you expect to make through your business. You will need to provide projections that would show that the business will survive on the start-up capital until it makes a profit. In short, you have to demonstrate in this section that the proposed business is a good investment. Here you also present the money that is needed to start the business and how you will raise the required funding.
- Explain the cash flow projection (revenue streams on the business plan sheets):
  - A cash flow projection is a plan that shows how much money a business expects to receive in, and pay out, over a given period of time. **It is NOT the revenue.**
  - It is important that a business always has enough money to remain functional; that means it must have enough money to pay bills, buy new raw materials or staff salaries.
  - Ask youth: How does money come into your business? How does money go out of your business?

Together fill in the graph below on a flipchart (give examples for each):

**CASH IN: How does money come into your business?**

**CASH OUT: How does money go out of your business?**



- Ask youth to differentiate between fixed and variable costs and what that means for their planning. (*Answer: They should always have money put aside to cover the fixed costs*).
- Before starting with the cash flow predictions, we will do some calculations exercises.



### Exercise 1: Calculating income

- Draw the chart below on a flipchart with the labels of the head column. Tell youth that they will now calculate the income with an example.
- Read out the following text to the youth and give them time to fill the table in:

You and your friend have a small agro-business. You have 2 cows that produce together **5 litres of milk per day**. You sell this milk for **650 TSH per litre** to the Milk Collection Centre. The tomatoes in your vegetable garden are sold once a week for **4000 TSH** at the local market. You also have 6 chickens, each chicken lays 1 egg per day. You sell **5 trays for 7000 each per month** to the neighbouring school. The remaining eggs, you use yourselves. **How much money** do you get for your milk, tomatoes and eggs in April (=30 days)?

- After giving the groups some time to fill it in, fill it in in plenary and discuss the answers.

Item	Quantity	Income per item	Quantity per month	Income of item per month
<b>Milk</b>	5 litres per day	650 TSH per litre	5 litres * 30 days = 150 litres	150 litres * 650 TSH = <b>97.500,00 TSH</b>
<b>Toma-toes</b>	1 bag per week	4000 TSH per bag	1 bag * 4 weeks = 4 bags	4 bags * 4000 TSH =
<b>Eggs</b>	5 trays per month	7000 TSH per tray	5 trays	5 trays * 7000 TSH =
<b>Total income per month in April:</b>				

### Exercise 2: Total expenditures

- Draw the same chart on a flipchart with slightly different labels in the head column. Tell youth that they will now calculate the expenses. Read out the following and tell them to fill the table in:

You have not only made an income from your business, you also spent money to produce these items, this is called '**cost of production**'. Now we are calculating the total expenditures for April.

You bought dairy meal of **12.000 TSH** and **dewormers 1000 TSH/each for the cows** for the whole month. To fertilize the soil that month, you bought **one bottle of fertilizer of 4500 TSH** and **two bottles of pesticide of 3500 TSH each**. **1500 TSH** was spent on **chicken feeds per week** and you paid another **3000 TSH per week** to the **pikipiki** to carry you and the tomatoes to the market.

- After giving some time to fill it in, fill in your table in plenary with the solutions from the youth. Discuss the answers.

Item	Cost per item	Quantity per month	Costs item per month
<b>Dairy meal</b>	12.000 TSH	1 bag	1 * 12,000 TSH =
<b>De-wormer</b>	2000 TSH	2 de-wormers	2 * 2000 TSH = 4000 TSH
<b>Fertilizer</b>	4500 TSH	1 bottle	1 * 4500 TSH =
<b>Pesticide</b>	3500 TSH	2 bottles	.. * 3500 TSH =
<b>Chicken Feeds</b>	1500 TSH	4 bags	4 * ..... TSH =
<b>Piki-Piki</b>	3000 TSH	4 times	.. * ..... TSH =
<b>Total expenditures in April:</b>			

### Exercise 3: Profit or loss?

- **Explain:** You know how much was generated from the farm in April and how much you have spent to produce and sell the milk, tomatoes and eggs. With this information, we can calculate how much we actually generated. The money that remains after the production costs are deducted from the income is called profit. **Ask youth to do the calculations for themselves.**

**Income from production – Costs of production = Profit**

<i>Income of production</i>	<i>Cost of production</i>	<i>Profit</i>
<i>TZS .....</i>	<i>TZS .....</i>	<i>TZS .....</i>

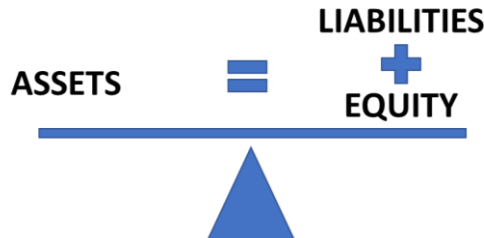
### Exercise 4: Preparing the income statement for your business

- **Explain:** An income statement for a new business shows how much it will earn or lose during a given period of time. It shows the estimated amount of sales, cost of goods or services sold, expenses required to run the business and the profits earned for a given period.
- Draw the following example on a flipchart and let the youth copy it and fill it in:

<b>Income Statement of (Name of your group/business):</b>				
<b>For the Period (One year):</b>				
<b>Particular</b>	<b>Unit</b>	<b>No. of Units</b>	<b>Unit Price</b>	<b>Amount (TZS)</b>
<b>TOTAL INCOME</b>				
<i>Income: money paid for your services or products</i>				
<i>Example: Sales from milk</i>	<i>litre</i>	<i>100</i>	<i>2'000</i>	<i>200'000</i>
...				
<b>TOTAL EXPENSES</b>				
<i>Expenses: money spent or cost incurred to generate income</i>				
<i>Example: Medicine for cows</i>	<i>Dose</i>	<i>10</i>	<i>1'500</i>	<i>15'000</i>
...				
<b>GROSS INCOME</b>				
<i>Profit: Total Income – Total Expenses</i>				
<b>Taxes</b>				
<i>(If you do not know tax rates, leave blank and include in your action plan)</i>				
<b>PROFIT/NET INCOME</b>				
<i>Gross Income – Taxes</i>				

### Exercise 5: Preparing your balance sheet

- **Explain:** A [balance sheet](#) is a statement that gives an overview over the financial situation of the business. **It shows how much the overall business is worth.** It adds everything the business owns and subtracts everything the business owes.
- As the name says, a balance sheet has to be **balanced** (for that, draw a balance on a flipchart):



- A balance sheet always has **two parts and the amounts of these have to be the same!**
- **Assets:** Everything the business owns. This can be money in the bank, in the cash box, equipment and facilities and stock and raw materials. This also includes **accounts receivable**, which means payments you still have to receive (open bills).
- **Liability:** This is everything the company **owes** to someone else. This can be bank loans that haven't been paid back yet, but also open bills.
- **Equity:** This is everything the stakeholders' (meaning the business owners or group member) have invested. This is what they would get if they business was closed (=liquidated). This includes the beginning capital that the members contributed, the net profit (which has been won through the business). Basically, it can be calculated as follows: **Equity = Assets – liabilities**

- In plenary, fill in the following table. You can take the presented example, or you take an example for one of the groups:

ASSETS		LIABILITIES + EQUITY	
All the things the business will own (their value) by 31 Dec.		<b>Liabilities</b> All estimated debts the company will have by 31 Dec.	
<i>Cash on hand</i>	<i>96,000 Sh.</i>	<i>Debt (from loan)</i>	<i>150,000 Sh.</i>
<i>Raw material</i>	<i>90,000 Sh.</i>	<b>Owners' equity</b> All the capital the business will have by 31 Dec.	
<i>Equipment (machine)</i>	<i>100,000 Sh.</i>	<i>Beginning capital (contribution from members, 20,000 Sh.)</i>	<i>120,000 Sh.</i>
<i>Open payment for delivery to customer</i>	<i>25,000 Sh.</i>	<i>Retained earnings</i>	<i>31,000 Sh.</i>
<b>Total assets</b>	<b>301,000 Sh.</b>	<b>Total liabilities' and owners' equities</b>	<b>301,000 Sh.</b>

- Let youth fill in their own table with an expected balance sheet of their own group.

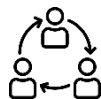


- Remind youth to update their business plan sheets, especially under “Cost structure” and “Revenue streams”.

## 10. Bringing it together: The business plan



90 min.



In business groups.



Enough paper for youth, flipcharts.



- Youth bring together the different sections they have prepared to make one, logical business plan.
- Youth understand the criteria when preparing a business plan (You should have a business idea before developing a business plan).



- Write the outline of the business plan with the different sub-chapters on a flipchart (you may still have the old one from the beginning of this module, hang it up visibly for everyone).

- **Explain:** When you start your own business, you need to make a plan first. The business plan is a roadmap to help you define your goal how make a plan how to get there. This will help your business owner /group minimize risks of failure. A business plan can also be used by the business in applying for support from banks, MFI, donors and local government.
- In this exercise, you will put all information collected in the exercises and on the business sections into a business plan. **Tell youth to split up the work in their group, in the end they should have a nice draft on paper** – handwritten or even typed on a computer (this can also happen at a later stage).
- Together revise the different sections of the business plan (they are also on the handout or on page 67 of this manual). Here are short descriptions:

### Executive Summary

Although the executive summary is the first section of the business plan, it is written after all the other sections have been prepared. The reason for this is that it will draw from and synthesize all the important information from the other sections. This will be done in the next exercise.

### Business Profile

Provides an overview of your business and business plan. It includes the following details:

- Name
- Address
- Contact Details and Person
- Number and type of members
- Objectives of the business
- What product/service is the business going to provide?
- Who will be your customers?

### Marketing Plan

This section provides the description of the products/services (**your business idea**) with emphasis on the value that you would be providing to your customers. It also presents a summary your market analysis with a focus on the market opportunities. You will then describe your strategies on how you will reach your customers and differentiate your business from competitors.

#### Description of your product

- a) What is the product or service of your group?
- b) What are the key features of your product or service?
- c) How much do you target to produce in a month or year?
- d) What are the main uses of your product or service?

- e) What makes your product/service better than what is already on the market? (unique selling point)

#### Market description

- a) Who are possible customers?
- Which group will you focus on? Why do you focus on this group?
- b) Why do your target customers need your product or service?
- c) What specific need in your target market will the product or service address? What problem will it solve?
- d) Who are your competitors?
- e) How can you compete with your competitors?
- f) What is the estimated demand for your product or service?
- g) How can you increase your market share over time?
- h) Is your market likely to grow? How much?

#### Promotion and marketing strategy

- a) How will your target customers know about your product or service?
- b) How will you inform your target customers about your product or service and group?

#### Distribution strategy

- a) How you will get your product to your target customers?
- b) What will be the main message(s) that you will communicate in your promotional activities?

#### Pricing strategy

- a) How will you set the price of your product or service?

#### **Operations Plan**

- a) What are the key inputs/ raw materials needed to produce the product or service? How many do you need per month?
- b) From whom will you source these inputs?
- c) How will you ensure that you will have an adequate supply of raw materials?
- d) What will be the key activities in your business?
- e) Where will your business be located? What are the requirements for the location?

#### **Management Plan**

Here comes your organisational chart and the different positions including required skills and experiences.

#### **Financial Plan**

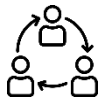
This section shows how profitable your business will be, how much you will need to start with and how you plan to manage your money. It includes the income statement/cost calculations for the first months or year and the costs and income you expect.

The last module of record keeping will go into more detail.

# 11. Writing the Executive Summary



30 min.



In business idea groups.



None.



- Trainee understand what executive summary is about and prepare it for their business plan.



- List parts on a flipchart (see table below).

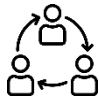
- **Explain:** The executive summary is the first section of the business plan. It is only completed after all the sections have been completed. It should provide a short, concise and optimistic overview over the business. It should capture the readers' attention and makes them curious to learn more.
- Now that youth have compiled their business plan, they will prepare the executive summary. Show them the outline on the flipchart. They will now fill each section with max 2-3 sentences. All the information they will get from their final business plan.
- To save them, tell the group to split up the work.

Executive Summary
Name of Group
Location
Members
Product/service and uses
Production capacity
Production Process
Customers
Human Resources/Management
Financial Projection

## 12. The perfect pitch



60 min. preparation time in class, more at home.



In the same small groups in which they have prepared their business plan.



Flipcharts, paper, writing material, camera to record presentations.



- Youth practice to pitch their business to real entrepreneurs and get feedback from them.



- In case you are responsible for the event:
  - Set up a joyful and well-organized event. Consider inviting different entrepreneurs or small business people in line with the different business pitches.
  - Make sure the room has the right setting for a pitch: so only chairs, no tables. If possible, bring a camera to record the pitches.

1. Let the youth prepare their 5 minutes-presentation in class. The aim is to convince the judges of their idea and business plan. They can use all the materials they have collected during this module.
2. Tell them to think of unique selling points. Use the following questions to help them prepare:
  - What is the goal of your business?
  - What is your mission?
  - Why is your business unique?
  - Why is your business different from other businesses?
  - Why do people want to buy your product?
  - Why are people looking forward to your product?
  - Why should people choose your business?
  - What are the advantages of your business?
3. Let them think about the way they present their business. Let them divide parts of the pitch. Ask them to do some try-outs at home.
4. Explain before the actual event the order in which the pitches will be presented and why this order.
5. At the event, start off with a pitch, one by one. Give the audience of entrepreneurs, small business people and other subgroups time to write down their comments on the pitch. Hold a brief round of comments based on the notes taken by the entrepreneurs and start the next pitch.
6. When all the pitches have been held, organize a final round of reflection during which the entrepreneurs can inform the participants what they have observed; they give participants feedback, tips and tricks to work on.



- The videos at the end will help youth to evaluate their own presentations. Make clear that the pitches are for their own use only and should not be distributed or published.
- Manage the time very strictly: the pitches must not exceed 5 minutes. Set an alarm.





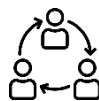
# MODULE 6: ADMINISTRATION & RECORD KEEPING

This is a dry, but very important module! To get funding and run a successful business, having an overview over your finances is key. Therefore, recording keeping is crucial. Further, this module goes into business registration and capital acquisition.

## 1. An introduction to bookkeeping



20 min.



In pairs and in plenary.



Printouts for exercise.



- Youth understand the key words of bookkeeping and are prepared for the following exercises.
- You need an empty wall.
- Prepare the material needed for the exercise.

- Explain:** To be successful with your business, you need to keep track of your money: How much you spend on your business and how much you earn from it. It means you keep all your documents in a book or on a computer. Keeping track of the money that comes in and goes out is important to understand how your business is doing and to plan ahead.
- Handout the printouts to groups of 2 (1 paper each). Some papers have terms on them, other explanations. Youth have to find the matching pair and stick it together to a wall/or lie it on the floor.
- Discuss the solutions in the whole group.
- Ask the following questions and discuss in small groups or in plenary:**
  - Who keeps records from his/her farm/business or household?
  - How often should you keep records? And where do you store them?
  - In your farm/business/household, who should be the one to keep the records?
  - What is the purpose for keeping records? Do you think it is important?

- Reasons for keeping records:**

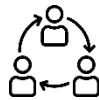
- It helps to keep memory of the sales and expenditure.
- It can be used to know whether you are making profit or loss.
- It enables you to keep track of your business progress.
- It can enable you to get loan /grants.
- It helps you to get fair tax estimates.

<b>Record keeping</b>	To keep all your documents stored in a book or computer
<b>Sales/Income</b>	Total amount of money earned from selling a product/service
<b>Cost/Expenditure</b>	Money used to pay salaries, raw material, equipment, rent, electricity and other relevant costs
<b>Profit</b>	Sales are <b>higher</b> than costs
<b>Loss</b>	Sales are <b>lower</b> than costs
<b>Daily records</b>	No. of items produced/sold (mandazi, milk, etc.), money received through sales, other expenses, e.g. for transport.
<b>Weekly/monthly records</b>	Salaries, electricity bills, rent & other weekly or monthly bills
<b>Other records</b>	employment contracts, company registration, certificates, TIN number, etc.

## 2. How to keep records



60 min.



Alone.



Flipcharts, marker pens, writing material for youth.



- Youth get a clear understanding on how they can do a simple bookkeeping and recordkeeping. Youth will:
  - learn how to do simple daily bookkeeping
  - how to records credits (debtors) and orders
  - how do write contracts



- Do the calculations yourself to make sure you fully understand them.
- Write the chart for the exercises on a white or blackboard (or flipchart).
- You will need to draw/write a lot in this exercise, a blackboard is great to have.

### Exercise

#### Bookkeeping

- Everybody knows now how to calculate profit and loss. But how do we keep books? Draw the following table on a white/blackboard or flipchart.

Date	Description	Income	Expense	Balance

- Tell the youth they have a business and they have the following income and expenses. Make sure they can follow and fill the information in their tables:

<u>Day 1:</u>	<u>Day 2</u>	<u>Day 3</u>
<ul style="list-style-type: none"> <li>• Starting capital: 1000 TZS</li> <li>• Sales: three kg sugar ( 3000 TZS each)</li> <li>• Sales: 5 kg wheat flour (1400 TZS each)</li> <li>• Sale of 1 liter of cooking oil 3000 TZS</li> <li>• Daily salary for 1 person 6000 TZS</li> </ul>	<ul style="list-style-type: none"> <li>• Buying of raw materials 4000 TZS</li> <li>• Sales of maize flour 3000 TZS</li> <li>• Sales of 1 kg of wheat flour for 1400 TZS</li> <li>• Transport of raw materials 500 TZS</li> <li>• Daily salary for 1 person 6000 TZS</li> </ul>	<ul style="list-style-type: none"> <li>• Sales maize flour 3000 TZS</li> <li>• Sale of 2 kg sugar for 3000 TZS each</li> <li>• Sale: 3 liter of cooking oil 3000 TZS each</li> <li>• Daily salary for 1 person 6000 TZS</li> <li>• Pay rent: 10'000 TZS</li> </ul>

- Give youth time to fill in their table. Then, discuss the solution together.
  - What is the profit or loss for each day?
  - What is the overall profit/loss in these three days?

Date	Description	Income	Expenses	Balance
1/5				1000

1/5	3 kg sugar for 3000 TZS each	9000		10'000
1/5	5 kg of wheat flour for (1400TZS each)	7000		17'000
1/5	Sale of 1 liter of cooking oil 3000 TZS	3000		20'000
1/5	Daily salary for 1 person		6000	14'000
<b>1/5</b>	<b>Balance</b>			<b>14'000</b>
2/5	Buying of raw materials (4000 TZS)		4000	10'000
2/5	Sales of maize flour 3000 TZS	3000		13'000
2/5	1 kg of wheat flour (1400 TZS)	1400		14'400
2/5	Transport of raw materials 500 TZS		500	13'900
2/5	Daily salary for 1 person		6000	7'900
<b>2/5</b>	<b>Balance</b>			<b>7'900</b>
3/5	Sales of maize flour 3000 TZS	3000		10'900
3/5	2 kg sugar for 3000 TZS	6000		16'900
3/5	3 liter of cooking oil (3000 each)	9000		25'900
3/5	Pay rent (10'000 TZS)		10'000	15'900
3/5	Daily salary for 1 person		6000	9'900
<b>3/5</b>	<b>Balance</b>			<b>9'900</b>

- **Profit and loss Calculation:** Ask participants what the profit is made in these three days (Income - expenses) overall (minus balanced in the beginning) (*solution: 8'900 TZS (balance minus start capital)*)
- What is the profit of each day? (*solution: Day 1: 13'000 TZS profit, day 2: 6'100 TZS loss, day 3: 2'000 TZS profit*)

## Record management

- **Explain: Selling on credits** bears a big risk. However, if you decide to sell on credit, make sure to write it down and let the customer sign. Then you know how much your clients owe you and you can keep it as evidence in case they don't pay. This is an example of a customer debtor record (write this on a sheet/board for everyone to see):

Name of the customer: Mr. Mchele					
Address: box xxx tel. xxx, email: xxx Iringa					
Credit limit: 75000					
Date	Details	Credit amount	Amount paid	Balance	Signature
1/5	1 bag of rice	60,000		60000	

	Repayment		10000	50000	
	Repayment		10000	40000	

- Ask the youth to copy the example neatly in their workbook. Check their tables.
- If your customers place an order, it is best to fill an **order form** to avoid misunderstandings about the price, amount or type of order. Here is an example:

<p>ORDER</p> <p>Name: Ann Chikware</p> <p>Address: Box 284 Lindi</p> <p>Date : 20/4/2018</p>
<p>Type of product catering service</p> <p>Type of food ordered</p> <p>Amount of plates 2000</p> <p>Delivery Date: 25/4/2018</p> <p>Price per plate : 5000</p> <p>Total amount to be paid: 1, 000, 000</p> <p>Down payment: shs 400000</p>

- Ask the youth to copy the example neatly in their workbook. Check their tables.

## Contract management

- **Contract management** is the way of dealing and recording agreements with customers, vendors, partners or employees. Contract Management provides stability for your enterprise, especially if involved in agriculture or poultry farming and it is advised that both parties involved sign an agreement form (either have an example printed or draw it on a flipchart).

<p><b>CONTRACT FOR SALE OF CASHEW NUTS</b></p> <p>I, <b>Ann Kimbe</b> of P.O. Box 345, Dodoma</p> <p>this day of 20<sup>th</sup> April 2020, have entered into contract with</p> <p><b>Mr. Abdallah Juma of Box 111, Nyerere street, Dodoma</b></p> <p>to sell to him two (2) tons of grade B cashew nuts on 15<sup>th</sup> August 2020. The price agreed is <b>200,000 TZS</b> per ton in total <b>400,000/ TZS</b></p> <p>The two parties have signed here as seen below:</p>
--

Mrs Ann Kimbe _____ Date _____	Mr Abdallah Juma _____ Date _____
--------------------------------------	---

- Ask the youth to copy the example neatly in their workbook. Check their tables.
- As the youth: What are the benefits of signing a contract? Suggestions:
  - You are assured of business since you have a commitment from the partner.
  - It ensures the farmer on the sale of his/her products because s/he already knows the buyer.
  - It helps to prove that you are a trustworthy person and cannot cheat or betray the customer.
  - In case of any breach of contract either party can sue one another through the court.

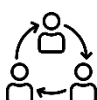


- It is boring to copy all these forms, but it may help youth to understand them and if they need them later, they already have a starting point.
- Encourage groups to make forms specifically for their business.

### 3. Registration of your business



30 min.



In plenary.



Flipcharts and markers, notebook for youth.



- Youth learn about the advantages of being registered and how to go about that.



- **Bring yourself up to date – what are the latest requirements for registering a business? You can also invite an expert (e.g. from city council or a successful entrepreneur).**

- If you want to do serious business, you should register your business. You can register at district level through the trade department with the Business Registration and Licensing Agency (BRELA) an agency empowered by the government under for business registration.

#### Registering your business.

There are many reasons why it makes sense to register your company:

- To be in good standing:** It is in your best interest to ensure that if you are operating that you have a registered business. Registration of a business can be done at different levels from Local Government Licensing to registering with Business Registration and Licence Authority (BRELA).
- You can attract funding:** If you are registered, it is easier to get funding, e.g. a loan from your bank. E.g., if you register your company and you get an order from a customer. You can show the order to them. This gives them confidence that the money they are giving you will be recovered.
- Your business looks more professional:** Once you have registered your business, you can open a business account and give your bank details to all your customers. This will let them know that their money is safe with you.
- Secure your brand.** Registering your business name gives you the safety of exclusively because nobody will be allowed to use such business name.

#### Paying taxes

**A tax is** a compulsory contribution from a person or a company to the state. It is used to cover expenses which are in the interest of the whole society, such as the construction and maintenance of roads and infrastructure (also water pipes and electricity infrastructure), schools (education) and health facilities (hospital, etc.) The Tanzania Revenue Authority (TRA) is charged with the responsibility of managing the assessment, collection and accounting of all central government revenues.

On most products and services sold there is a tax, so every person who buys things also buy taxes, especially, when the products are imported from other countries.

Most petty traders and entrepreneurs are not registered as taxpayers because to be a taxpayer you have to be registered with the (TRA) and obtain a TIN (Taxpayer Identification Number). Therefore, most small businesses pay levy known as 'Development Levy' and receive a receipt for every payment made to Tax collectors at District level.

Types of Taxes include those that are collected at the marketplace on daily basis from the market traders, Transportation tax which is collected from public transport owners, an individual consumer pays value added tax on each consumer product/good for example cigarettes, beer, airtime on mobile phones services.

Get an entrepreneur ID-card (costs: 20'000 TZS) for one year.

if you grow bigger, you can register as a business with the city council. You will have to pay taxes, but your credibility as a business will grow.

If you continue to grow, you can register as a company to attract investment.

## 4. How to secure capital



60 min.



In plenary and in business groups..



Small papers for brainstorming.



- Youth think about ways to get starting capital for their business idea.
- Try to find an external person to speak about loans.

### Exercise

- Explain that to start a business, investment is often needed to buy equipment for production (e.g. sewing machine, drying machine for fruits, etc.).
- Hand out the small papers to the youth and let them write down ideas how to get money to start a business. Then let them hand you the papers, write the idea on a flipchart and discuss their advantages (+) and their disadvantages (-).
- Ways to get funding for starting a business:
  - Personal savings (saving little amounts from side activities and putting them aside to invest them in your dream business later)
    - (+) you don't owe the money to anyone and cannot become indebted
    - (-) needs commitment and may take a long time to save
    - This topic has been discussed already – what could be ways of saving for your business? Let youth give examples they remember.
  - Borrow money from (This is called a loan - You will get a certain amount of money, which **you have to pay back in a given time period**). This can be:
    - from relatives/friends
    - from saving groups
    - from banks
    - from Micro-finance institutes
  - (+) Bigger amount, helps your business to grow faster
  - (-) Danger of becoming indebted, **needs a clear business plan** what the money is used for and how and when it will be paid back, may need collaterals (can be land, or equipment bought, e.g. pikipiki, sewing machine)

### Budgeting

- Before taking a loan, it is important to be very clear WHY you need it, for WHAT and whether there is no other possibility to get capital. For this, it is important to make a financial plan/budget.
- Budgeting means preparing detailed financial statements to show what expenses and income are expected in the future (over a specific time period). Creating a **spending plan** helps you to determine whether you will have enough money for your plans (or to pay back a loan).

### Getting loans

To choose which kind of loan suitable for your business it is important to consider different criteria:

- Amount of loan needed
- Interest rate of the loan
- Goals of the loan
- Time of loan payment
- Possibility of getting another loan after restoring

### Things to consider before taking a loan

- The amount of loan repayment, including principal, interest and fees (you will have to repay **more** than you borrowed)
- The sources of income or savings to make those repayments (repayments should not be more than 20% of your monthly income)
- If the asset bought with a loan will outlive the loan and will continue earning income
- Borrow the amount of money you can afford: Will the income from selling your products/services be high enough to repay the loan AND make profit?
- Keep record of the amount of loan payment cycle
- DON'T borrow for your personal consumption
- If you cannot pay, be honest to the lenders about your problems
- Get advice about how to pay debt from lenders, friends and family

### Opening bank account

Often, to get a loan you need a bank account. Usually this process takes one day. To open an account visit the customer service desk of your desired bank. Most banks require two identification documents (e.g. voter's ID card, driver's license, national ID card, passport or birth certificate). You will also need other documents, such as groups minutes signed by all group members agreeing to open a bank account, etc. The bank will inform you on that. They will also give you a form to fill, which you need to take to the mtaa/village government to endorse it. You will also need an introduction letter from the mtaa/local government.

**Collaterals:** For many loans, you will need collaterals. These are material things which will be taken by the creditor (the person giving the loan) in case you fail to pay back the loan. This can be land, house, motorcycle, etc.

**Interests:** Interests have to be paid when lending money. It is a certain percentage of the overall amount. You also get interest on a savings account in a bank.

- Solve the following exercise as an example:

#### Calculating your interest rate

You take a loan of 200'000 TZS from a Micro-Finance Institute. You have to pay an interest of 8% and you have to pay it back after two years. You will do monthly payments.

- How high is the interest you will pay? (*solution: 16'000 TZ = 200'000 TZS\*0.08*)
- How much will you pay overall? (*solution: 200'000 TZS + 16'000 TZS = 216'000 TZS*)
- How much will you pay monthly? (*solution: 2 years is 24 months = 24 payments: 216'000 TZS / 24 = 9'000 TZS*)

### Where to take a loan

- VICOBA (interest: 5%), no collateral
- VSLA (interest: 10%)
- Youth Development Fund (more information below)
- Microfinance Institutes (interest: 15% and upwards)
- FINCA
- If you have a bank account, enquire with your bank. Most probably, you will need collaterals. Bank interests are high, up to 25%
- Majembe auctions

#### Youth Development fund from the District Council

- Funds are provided to qualified Youth groups.
- The funds are requested by the team itself in writing the project document, filling out the form and signing with the District and Regional Youth Officer and then sent to the Ministry.



- They must be 15-35 years old this is according to the Youth Policy of 2007.
  - The relevant youth must be enrolled in the group and registered with the Council.
  - The relevant group must have and open a bank account.
  - The relevant group should have written a letter of credit application accompanying the project brief that outlines the cost of the project, summarizing their loan application session and attach a copy of the registration certificate.
  - The application is sent to the relevant Ward where all the parties' applications are collected, passed to the WDC and forwarded to the Council.
  - Councils / Department of Social Development gathers all applications and goes to review the groups.
  - After the review the application is sent to the District Credit Committee which after approval groups are deposited into their accounts.
  - For a group to be registered it must have a Request for Registration, a Constitution and a Summary of the session that decided the group to be registered.
  - The group should have a maximum of 10 Youths onwards.
  - It should pay a registration fee of Shs.20,000/=
  - For registration to be completed the group will receive a registration certificate from the Dodoma City Council.
  - After registration it should open a bank account.
- Give youth time to discuss where they could get money from for their business idea.



- If you can get a businessperson or somebody from the local government to speak about how to get finances – great! Make sure the views are balanced and all angles (pros and cons) are considered.



# ATTACHMENTS



## Exercise 1: Golden Moments

What has touched you deeply in the past?	What is the nicest thing somebody ever did for you?	Of whom do you have a nice memory?	What is your most beautiful or happiest memory of a trip or holiday?	Let a memory of a miracle or a wonderful event come up.
Do you have a memory of which you doubt the correctness, but that you cherish anyway?	Think of a favourite object/piece of clothing/house/spot/picture and evoke the story that is attached to it.	What is the best you ever tasted, smelled or sensed?	Look back at a moment in which you made a decision that afterwards has proven to be very important.	What has made you intensely happy?
What is your softest/smallest/dearest/most pleasant memory?	Have you ever been helped exactly at the right moment?	Can you remember a beautiful conversation?	What was the most beautiful moment today?	Can you recall a moment in which you realized you had a certain power or strength?
Can you remember a moment in which you could feel that you were on the right track?	Think of a moment in which you shared in the happiness of someone else.	What fear did you overcome gloriously?	Do you have a secret only you know?	Can you recall a moment in which you were overwhelmed by nature, or felt one with nature?
Can you recall moments in which you were very proud of yourself?	What was a clarifying and healing insight or an important discovery for you?	Think of something that happened to you and that only you know about.	What is your most beautiful memory of giving something to someone or doing something for someone?	Which memory would you never want to lose?
Think of a future memory you could create right now.	Think back to a wonderful time that gave you pleasure	What is the most beautiful thing or sight you ever saw?	Mention a moment in which you were extremely lucky.	Make up a memory you would have liked to have had or which you cherish.
Have you ever been exceptionally happy in the past?	Did you ever have the experience of an amazing finding or invention?	Let a beautiful memory come to the surface, one you have never shared with anyone else before.	Let a memory of love, intimacy or peace come up.	Think back to a moment of forgiveness.

**ADVENTUROUS: I TAKE RISKS.**

**AMBITIOUS: I AM DRIVEN TO SUCCEED.**

**APPROACHABLE: I WORK WELL WITH OTHERS.**

**ARTICULATE: I CAN EXPRESS MYSELF WELL IN FRONT OF GROUPS.**

**AUTONOMOUS: I USE  
INITIATIVE.**

**CALM: I STAY  
LEVELHEADED IN A CRISIS.**

**CHARISMATIC: I CAN BE A  
LEADER WHEN NEEDED BE.**

**CHEERFUL: I DEVELOP A  
POSITIVE WORK  
ENVIRONMENT.**

**CLEVER: I CAN JUGGLE  
MULTIPLE TASKS.**      **COMPETITIVE: I THRIVE  
UNDER PRESSURE.**

**CONFIDENT: I AM NOT  
AFRAID TO ASK  
QUESTIONS.**      **COOPERATIVE: I GET  
ALONG WELL IN A TEAM  
SETTING.**



**COURTEOUS: I CARE  
ABOUT WORKPLACE  
ATMOSPHERE.**

**CREATIVE: I THINK  
OUTSIDE THE BOX.**

**CURIOSITY: I AM EAGER  
TO LEARN.**

**DETERMINED: I AM SELF-  
MOTIVATED.**

**DEVOTED: I AM  
COMMITTED TO THE  
COMPANY'S SUCCESS.**

**DILIGENT: I ALWAYS  
WORK MY HARDEST.**

**EASYGOING: I EASILY  
ADAPT TO NEW  
SITUATIONS.**

**EDUCATED: I POSSESS  
FORMAL TRAINING.**

**EFFICIENT: I HAVE VERY  
QUICK TURNOVER TIME.**

**ELOQUENT: I HAVE  
STRONG  
COMMUNICATION SKILLS.**

**ENERGETIC: I AM ABLE TO  
WORK LONG AND HARD  
HOURS.**

**ENTHUSIASTIC: I PUT MY  
ALL INTO EVERY PROJECT.**

**FLEXIBLE: I AM ABLE TO ADAPT MY PRIORITIES.**      **FOCUSED: I AM GOAL-ORIENTED.**

**FRIENDLY: I AM EASY TO WORK WITH.**      **HONEST: I VALUE INTEGRITY.**

**IMAGINATIVE: I AM  
INVENTIVE IN MY WORK  
PROCESS.**

**INDEPENDENT: I NEED  
LITTLE DIRECTION.**

**INQUISITIVE: I AM  
EXCELLENT AT GATHERING  
INFORMATION.**

**INSIGHTFUL: I CAN READ  
BETWEEN THE LINES.**

**INTUITIVE: I CAN SENSE      METICULOUS: I PAY  
WHEN THERE IS A      ATTENTION TO THE SMALL  
PROBLEM.      DETAILS.**

**NEUROTIC: I AM A  
PERFECTIONIST.      OPEN-MINDED: I TAKE  
CONSTRUCTIVE CRITICISM  
WELL.**

**OPINIONATED: I AM  
COMFORTABLE VOICING  
OPINIONS.**

**ORGANIZED: I AM A  
METICULOUS PLANNER.**

**PATIENT: I AM NOT EASILY  
RUFFLED.**

**PERCEPTIVE: I CAN READ  
PEOPLE EFFORTLESSLY.**

**PERSUASIVE: I AM A  
NATURAL SALESPERSON.**

**PROCEDURAL: I WORK  
BEST WITH STRUCTURE.**

**PUNCTUAL: I HAVE GREAT  
TIME MANAGEMENT  
SKILLS.**

**QUIET: I AM A GREAT  
LISTENER.**



**RELAXED: I DO NOT  
STRESS EASILY.**

**RESOURCEFUL: I USE  
EVERY TOOL AT HAND.**

**RESPONSIBLE: I ALWAYS  
FINISH A TASK ON TIME.**

**TALKATIVE: I AM  
COMFORTABLE INITIATING  
A DIALOGUE.**

**TECHNOLOGICAL: I AM  
INDUSTRIALLY SAVVY.**

## Exercise 7: Career Value Cards

<p><b>Social interaction</b> Socializing at work</p>	<p><b>Cooperation</b> Working together to achieve the same goals</p>	<p><b>Money</b> Earn a good income, now and in the future</p>	<p><b>Certainty</b> A steady job that I can rely on</p>	<p><b>Creativity</b> Being able to be creative or inventive</p>
<p><b>Competition</b> Having the opportunity to show I am better at something than someone else</p>	<p><b>Appreciation</b> Noticing that people appreciate what I do at work and how I do my work</p>	<p><b>Open air</b> Having the opportunity to work in the open air</p>	<p><b>Variation</b> Having variation at work</p>	<p><b>Enjoyable</b> Having nice coworkers and a great atmosphere at work</p>
<p><b>Tangible results</b> Creating things, being able to show my work by producing a concrete result</p>	<p><b>Regularity</b> Working regularly on the same subjects</p>	<p><b>Societal importance</b> Working for a better world</p>	<p><b>Physical effort</b> Doing work that is physically challenging</p>	<p><b>Clarity</b> Working in an environment that has clearly described rules and goals</p>

<p><b>Independence</b> Being able to organize my work the way I prefer</p>	<p><b>Work-Home balance</b> A job that can be combined with care for a family</p>	<p><b>Status</b> Holding a position that evokes respect in society</p>	<p><b>Friendship</b> Having many friends at work</p>	<p><b>Travelling</b> Travelling a lot for my work</p>
<p><b>Location</b> Working in a specific region</p>	<p><b>Risk</b> Having an exciting job in which I have no idea what to expect</p>	<p><b>Helping other people</b> To be of use to people, to help them</p>	<p><b>Challenge</b> Doing a job that asks a lot of effort and challenges my qualities</p>	<p><b>Peace</b> Low pressure and no annoyance</p>

\*\*\*

**WHAT WOULD YOU STILL NEED TO  
IMPROVE TO BE COMPETITIVE  
(KNOWLEDGE, SKILLS, E.G. EFFICIENCY,  
QUALITY, ETC.)?**

Questions (Internal)

1

\*\*\*

**CAN YOU MAKE A LIVING OF YOUR  
DREAM JOB? HAVE YOU CONSIDERED  
EVERYTHING?**

Questions (Internal)

2

\*\*\*

**DOES THIS JOB FIT WITH YOUR OTHER  
(PRIVATE) PLANS FOR THE FUTURE? IF SO,  
HOW? / IF NOT, HOW DO YOU NEED TO  
ADAPT TO BRING THEM TOGETHER?**

Questions (Internal)

3

\*\*\*

**IS THIS REALLY YOUR OWN DECISION OR  
ARE YOU JUST FOLLOWING SOMEONE  
ELSE'S ADVICE?**

Questions (Internal)

4

\*\*\*

**WHAT WOULD YOUR**

BEST FRIEND  
FATHER / MOTHER  
GRANDMA  
HUSBAND / WIFE  
TEACHER

**SAY ABOUT YOUR CHOICE OF PROFESSION  
FOR YOU? WOULD THEY SAY IT SUITS YOU?  
WHY (NOT)?**

Questions (external, society)

5

\*\*\*

**WOULD YOUR**

BEST FRIEND  
FATHER / MOTHER  
GRANDMA  
HUSBAND / WIFE  
TEACHER

**BELIEVE YOU CAN MAKE A LIVING FROM  
THIS? WHY (NOT)?  
WOULD THEY AGREE WITH YOU THIS IS A  
SMART CHOICE? WHY (NOT)?**

Questions (external, society)

6

\*\*\*

**WHAT WOULD YOU CONTRIBUTE TO  
THE COMMUNITY / SOCIETY THROUGH  
YOUR JOB SELECTION?**

Questions (external, society)

7

\*\*\*

**WOULD SOMEONE BE STRONGLY  
AGAINST YOUR PROFESSIONAL  
CHOICE? HOW DO YOU PLAN TO DEAL  
WITH THIS?**

Questions (external, society)

8

\*\*\*

**DOES YOUR JOB FIT INTO YOUR CURRENT ENVIRONMENT OR WOULD YOU NEED TO THINK LEAVING YOUR CURRENT HOME? IF SO, WHERE AND HOW WOULD YOU BE ABLE TO REALISE YOUR DREAM?**

Questions (external, society)

9

\*\*\*

**DO YOU THINK YOU WILL GET THIS DECISION THROUGH IN YOUR FAMILY? IF NOT, WHAT WOULD YOU NEED (ARGUMENTS, SUPPORT ETC.) TO BE SUCCESSFUL?**

Questions (external, society)

11

\*\*\*

**WHOSE OPINION WOULD YOU DEFINITELY WANT TO TAKE INTO ACCOUNT IN THIS IMPORTANT DECISION AND WHY?**

Questions (external, society)

10

\*\*\*

**WHAT WOULD BE THE PRICE IF YOU FOLLOW YOUR DREAM AND UPSET SOMEBODY WITH THAT (FOR EX. YOUR FAMILY)? HOW WOULD YOU DEAL WITH THIS? WHOM CAN YOU ALWAYS COUNT ON TO GET SUPPORT?**

Questions (external, society)

12

\*\*\*

**HOW MUCH IS WHAT YOU WANT TO  
DO NEEDED IN YOUR AREA, OR  
DISTRICT, OR COUNTRY?**

Questions (external, market)

13

\*\*\*

**WHO WOULD BE YOUR «HERO» OR  
«ROLE MODEL» IN THE PROFESSION YOU  
SELECTED?**

Questions (external, market)

14

\*\*\*

**HOW EASY OR DIFFICULT DO YOU  
THINK IT IS TO GET A JOB IN YOUR  
DESIRED PROFESSION?**

Questions (external, market)

15

\*\*\*

**HOW DOES THE MARKET LOOK  
FOR YOUR DESIRED PROFESSION  
IN YOUR AREA?**

Questions (external, market)

16

\*\*\*

**WHO WOULD PAY FOR YOUR SERVICES?**

Questions (external, market)

17

\*\*\*

**HOW OFTEN IS YOUR SERVICE NEEDED BY CUSTOMERS? ON A DAILY/WEEKLY/MONTHLY BASIS?**

Questions (external, market)

18

\*\*\*

**WHO ELSE IS OFFERING THE SAME SERVICES AS YOU WILL? HOW MANY ARE THEY? ARE THESE BIG COMPANIES OR SMALL BUSINESSES?**

Questions (external, market)

19

\*\*\*

**WHO WOULD PAY FOR YOUR SERVICES?**

Questions (external, market)

20



\*\*\*

**HOW COULD YOU MARKET  
NEW SERVICES/GAIN NEW  
CUSTOMERS?**

Questions (external, market)

M3, Ex. 2: Need and Wants Cards

# School fees

M3, Ex. 2: Need and Wants Cards

# Gas

M3, Ex. 2: Need and Wants Cards

**Electric  
ity**

M3, Ex. 2: Need and Wants Cards

**Basic  
food**

M3, Ex. 2: Need and Wants Cards

**Eating  
out**

M3, Ex. 2: Need and Wants Cards

**Sweets**

M3, Ex. 2: Need and Wants Cards

# Movies

M3, Ex. 2: Need and Wants Cards

# Jewe- lery

M3, Ex. 2: Need and Wants Cards

# Doctors bill

M3, Ex. 2: Need and Wants Cards

# Medi- cine

M3, Ex. 2: Need and Wants Cards

**Shelter  
(rent)**

M3, Ex. 2: Need and Wants Cards

**Holi-  
days**

M3, Ex. 2: Need and Wants Cards

**Going  
out**

M3, Ex. 2: Need and Wants Cards

**Alcohol**



M3, Ex. 2: Need and Wants Cards

**Make-  
up**

M3, Ex. 2: Need and Wants Cards

**Soap**

M3, Ex. 2: Need and Wants Cards

**Hair-  
dresser**

M3, Ex. 2: Need and Wants Cards

**New  
clothes**

M3, Ex. 2: Need and Wants Cards

**Regular  
feature  
phone**

M3, Ex. 2: Need and Wants Cards

**Smart-  
phone**

M3, Ex. 2: Need and Wants Cards

**TV**

M3, Ex. 2: Need and Wants Cards

**Soft-  
drinks**

# Water

## Module 4

### Exercise 8: Role Play Customer Service

#### 1. You don't know the answer

**Customer:** You come into the small duka to buy nuts. You want to know whether there is only salt on the cashew nuts or also spices because you don't like spices.

**Seller:** You don't know whether the nuts have spices on them or not. How do you react?

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#### 2. An item isn't available.

**Customer:** You go into an electrical store and you would like to buy a plastic kettle. You are not happy that the product is not available.

**Seller:** You don't have the kettle your customer wants anymore. How do you react?

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#### 3. You have to tell the customer no

**Customer:** The screen on your phone is broken and you are convinced it can be fixed. A friend had a similar case and it was fixed in this store. You are not happy.

**Seller:** You have one look at the phone and you know this cannot be repaired, the customer has to buy a new phone. You could try repairing it, but the chances are very high it won't work, you don't want to take the risk. How can you say «no» to this customer?

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#### 4. The customer wants you to bend the rules

**Customer:** You know the grocery store sells on credit. You have done it before. Sometimes you don't pay in time, but now you only need a very cheap item on credit, which you ask the seller to give you. You try to convince him by saying otherwise your family will go hungry to-night.

**Seller:** Once a customer has failed to pay the credit within a certain period, you don't sell on credit again. You feel sorry for your customer, but you know you cannot give the credit (your job can also be at risk). How do you react?

## 5. The customer received a broken product

**Customer:** You bought a solar lamp at this store a week back and after using it twice, it doesn't work anymore. You are sure you haven't done anything wrong and you are veery angry and act a bit rude.

**Seller:** You know that there are sometimes issues with this lamp. What are you going to do with the situation? How do you calm your customer down?

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## 6. You're in the wrong

**Customer:** You brought your motorcycle to get a new, red colour. Now it is blue. You are sure you wanted a red one.

**Seller:** You know you have messed up, because you didn't remember the colour. Your boss won't be happy. What do you do now?

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## 7. The customer asks for a «family-discount»

**Customer:** The seller is your younger cousin, you are his/her senior by a few years and s/he should listen to you. You only want to buy some bread and ask for a discount. You know this is the price they buy it in for and try to convince him/her.

**Seller:** This is your first month on the job and you have clear instructions not to give discounts. How do you deal with the situation?

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## 8. The customer does not respect you due to your age and gender

**Customer (old, respected man):** You are a respected elder in the community and know the seller, a daughter of one of your friends well. You deliver milk to her and last week she was telling you the quality was not good and how to make it better. You never had any problems before and have always been delivering milk there. You are convinced there is no problem with your milk.

**Seller (young woman):** You buy milk from farmers which you re-sell. A respected older customer has been bringing milk of bad quality and has not improved even after you have told him. Further, he is a good friend of your father and very respected in the village. What do you do?



## MARKET ANALYSIS AND BUSINESS PLAN PREPARATION

When you start your own business, you need to make a plan first. You need to know whether there is an interest to buy your product or service (=market) and how you want to do it (=business plan).

The following pages will help you to answer these questions as a group.

### Questions to discuss your business idea:

- What is the type of problem that exists on the market?
- How many people have the same problem? Only men? Women? Old and young?
- What are possible solutions to those problems?
- Can we offer the best solution(s) for those problems?
- How many competitors sell the same or similar products or services on your target market? If there are too many competitors, you will have a big battle with them.
- How you can take the position that will differentiate your business from competitions?

## Short Market Analysis

### What is a market research?

Market research is the process collecting information to know what your customers want so that you can produce the right products at the right time and place. Market research will enable you to get to know whether there is a demand for your product or service.

Market research helps to identify existing market opportunities and challenges.

Your task: You will now speak to customers, as well as with other businesses. You can learn from them. Answer the following questions (check your business canvas):

### Where is your market? Who buys your products?

- First, think about **where** you want to set up your business.
- You want to find out more about the area, to check whether it is suitable for your business. You can find information on the internet, in reports (e.g. annual reports) or from the municipalities' or WEO's offices. **Your first task is to find out where to get this information.**
- Then answer the following questions in your notebook:
  - What kind of people live in your area? How many?
  - What type of businesses and companies can be found there? How many?
  - What is the main income for most people? Agriculture? Are they employed? Do they have their own businesses?
- Next, think about the people in relation to your business:
  - Would all of the people need your services/products? Who would? How often will they need it?
  - Is the service/product something people use daily or is it for special occasions?
  - Who would be your customers? Where are they? How could you reach them?
  - How often and how many products do they buy?
  - When do they buy them?
  - How much are they willing to pay for the products?



If youth have a smartphone (at least one per group), ask them to check whether the businesses are on google maps or on Facebook/Instagram/LinkedIn.  
Are there pictures?  
How do businesses present themselves?



## ! Speak to potential customers

- Now it is time to go to speak to potential customers. You can start with your family or friends. **Think about questions you would like to ask them and write them down.** Some examples:
  - Do you ever need these products/services (mention your product idea)?
    - If so, where do you get them from?
    - How much do you pay for it?
    - Why do you buy from this specific company (prices? Quality? Competent owner??)?
    - Is it easy to get? Why? Why not?
    - What would you wish to be improved/changed?
    - What is your wish to me as a potential customer? What do you like/ don't like?

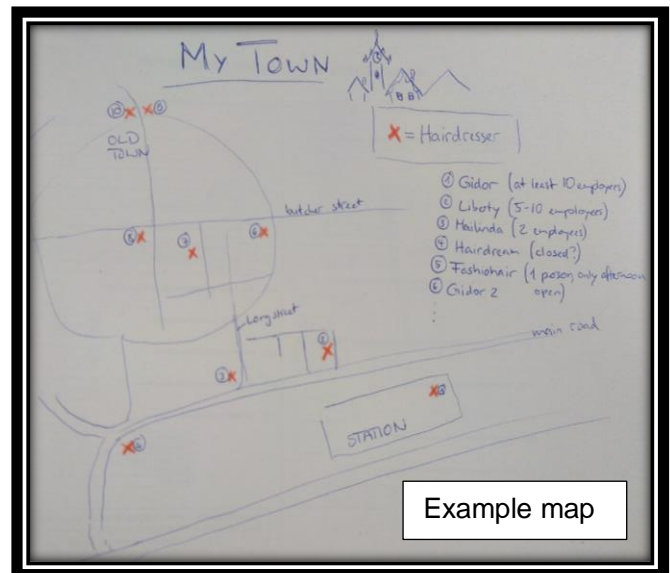
## ! Who is your competition?

Let's do a brainstorming exercise. Answer the following question and write the answers down on a paper:

- How many businesses similar to your dream business/job can you think of in your area?
- Which one do you like the most/the least? Why?

**Time to go out and observe!** Go for a walk through the area and note down all the businesses you can find. A good starting point is to use the ones you already identified. Try to find out the following details (in case you don't have them yet) by observing the businesses for a short while:

- name of the business
- location (indicate it on your map)
  - How is the location of the business?
  - Is in in the centre?
  - Are there many passers-by?
  - How do they advertise it? Does it look attractive?
- contact details of owner
- frequency of customers
  - Are there many customers?
  - Who are the customers? Typical age? Gender? Other characteristics?
- number of employees
- other things that grab your attention



## ! Learn from a successful entrepreneur

All entrepreneurs have faced challenges and failures. You can learn from their experiences by speaking to them. We will now prepare the interview with a successful entrepreneur.

- Select an entrepreneur to speak to. Maybe you know a business owner, this is a great opportunity to get in touch. Otherwise, choose a business you liked or where you could imagine working (they might even be your future employers or a place where you can do an internship). Speak to at least two different businesses – the more, the better!

- You can just go by and ask them whether they have time, or you contact them beforehand with a phone call or message. Prepare yourself well and explain **what** you would like to know and especially **why** you would like to get this information. For example:

Hi, my name is XY and I am currently doing a vocational skills training. Before going into a business, I would like to learn from an experienced entrepreneur like you. Could I ask you a few questions about your job?

- Ask yourself what you would like to find out from the successful entrepreneur. Write down the questions on a paper.
- Here is a list of questions to help you:
  - How does a typical day of work look like? What tasks do you do?
  - Where do you get material from you need?
  - What kind of customers do you have? How do they find out about your business?
  - How is your business organised? Who is doing what?
  - How did you end up where you are now? What was your career path?
  - What were the challenges you faced? How did you overcome them?
  - What advice would you give a younger self?
  - What skills do you consider very important for your job?
    - Technical skills?
    - Soft skills (for ex. being able to work in teams, being punctual, etc.)
  - What do you like about your job? What don't you like about your job?
  - Does the business train young people or might be interested in training young people? (potential mentor?)
- Prepare the interview well and write down the answers you received.
- You can interview other entrepreneurs if you wish. The more information you get, the better you will be prepared for your future work.

### Draw a conclusion

- You have collected a range of information by now. The last step is to reflect on it and come to a conclusion. Based on your research, answer the following questions:

Name of service/product:	_____	_____	_____
How is the customer demand for goods/services in this sector on a daily basis?	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
How is the customer demand for goods/services in this sector on a weekly basis?	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
How is the customer demand for goods/services in this sector on special occasions?	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
Is the demand of goods/services being served by the local market?	<input type="checkbox"/> Fully <input type="checkbox"/> Partially <input type="checkbox"/> No	<input type="checkbox"/> Fully <input type="checkbox"/> Partially <input type="checkbox"/> No	<input type="checkbox"/> Fully <input type="checkbox"/> Partially <input type="checkbox"/> No

- After visiting different businesses and companies, do you see a demand for your business idea?
  - What do you like about it? What not?
  - Do you see differences between the different businesses?

- Why might they have more/less customers?
- Which one was your favourite business? Why? Could you see yourself as the business manager? Or an employee?
- Are there differences in quality/prices of a service or product? Why do you think this is the case?
- What soft skills (and technical skills) do you have to work on to be fit for self-employment?
- What could be the challenges you may face?
- What is the most important lesson you learned from the interviews?
- Do you have to adapt your business idea? What do you have to change/improve?
- Do you need more support/information? Where can you get it?

## Present your findings

You will now have five short minutes presentation of your market research. **The presentation cannot be any longer than 5 minutes!**

You will receive one flipchart from the facilitator for your presentation. Distribute your roles in the group: Who will say what?

The presentation should cover the following topics:

- present the mapping (the overview over other businesses, the competitors)
- outcomes of the interview with business owners:
  - What are the services offered? How are the customers?
  - When was the business established?
  - The answers of the (max. 3) questions you found most interesting (biggest challenges, etc.)
  - What you have learned from the interview for your own future business.
- Answer the question: Is there a demand/ a market for my/our dream business in my/our selected area? Why (not)?

## Content of a business plan

*A business plan should be reviewed and updated regularly to reflect changes in the business environment and status of the group and business.*

The following information should be in a business plan:

### **Executive Summary**

Although the executive summary is the first section of the business plan, it is written after all the other sections have been prepared.

### **Business Profile**

Provides an overview of your business and business plan. It includes the following details:

- Name
- Address
- Contact Details and Person
- Number and type of members
- Objectives of the business
- What product/service is the business going to provide?
- Who will be your customers?

### **Marketing Plan**

Here you describe your products/services (**your business idea**) and the value that you will provide to your customers. You also present a summary your market analysis and market opportunities. You describe how you will reach your customers and how you will differ from competitors.

Product or service description

- a) What is the product or service of your group?
- b) What are the key features of your product or service?
- c) How much do you target to produce in a month or year?
- d) What makes your product/service better than what is already on the market? (unique selling point)

Market description

- a) Who are possible customers?
  - Which group will you focus on? Why do you focus on this group?
- b) Why do your target customers need your product or service?
- c) What need in your target market will the product/service address? What problem will it solve?
- d) Who are your competitors? How can you compete with them?
- e) What is the estimated demand for your product or service?
- f) Is your market likely to grow? How much?

Promotion and marketing strategy

- a) How will your target customers know about your product or service?
- b) How will you inform your target customers about your product or service and group?

Distribution strategy

- a) How will you get your product to your target customers?
- b) What will be the main message(s) that you will communicate in your promotional activities?

Pricing strategy

- a) How will you set the price of your product or service?

**Operations Plan**

- a) What are the key inputs/ raw materials needed to produce the product or service? How many do you need per month?
- b) From whom will you source these inputs?
- c) How will you ensure that you will have an adequate supply of raw materials?
- d) What will be the key activities in your business?
- e) Where will your business be located? What are the requirements for the location?

**Management Plan**

Here comes your organisational chart and the different positions incl. required skills and experiences.

**Financial Plan**

This section shows how profitable your business will be, how much start capital you need and how you plan to manage your money. It includes the income statement/cost calculations for the first months or year and the costs and income you expect.

**Marketing: Ideas for promotion and advertising**

- Adjust prices to make them sound a little lower e.g. 950 instead of 1000.
- Offer special discounts during holidays, e.g. Christmas season, Eid el fitr, Nane Nane, etc.
- Do special sales days, especially when your business is new to attract customers.
- Give discounts on certain products from time to time and advertise it. When customers come for one special offer, they often buy other products as well.
- Give discounts eg. when a customer buys large amounts.
- Sell products that go together (e.g. a shoemaker can sell shoes + socks or shoe polish, a carpenter can sell polish + furniture).
- Give a service with your product, eg transportation, of furniture to the house of a customer.
- You can advertise through the media, social media (Facebook, Instagram) or Whats App-groups. You can place a short advert on radio or in newspapers or hang up posters (check if allowed).
- Word of mouth means that people tell others what they think about your business. If it is positive, it gives credit to your business. Good customer care attracts customers.

# **RECORD KEEPING**

**To keep all your  
documents  
stored in a book  
or computer**

# **SALES/ INCOME**

**Total amount of  
money earned  
from selling a  
product/service**

# **COST/ EXPEND- ITURE**

**Money used to  
pay salaries, raw  
material,  
equipment, rent,  
electricity, etc.**

# PROFIT

**When sales are  
higher than your  
costs**



# LOSS

**When sales are  
lower than costs**

# DAILY RECORDS

**Number of items produced and/or sold (mandazi, milk, etc.), money received through sales, other expenses, e.g. for transport.**

# **WEEKLY/ MONTHLY RECORDS**

**Salaries,  
electricity bills,  
rent and other  
weekly or  
monthly bills**

M6, Ex. 1: Introduction to bookkeeping

# OTHER RECORDS

M6, Ex. 1: Introduction to bookkeeping

**employment  
contracts,  
company  
registration,  
certificates and TIN  
number, etc.**