

CATALYZING BUSINESS SKILLS: FOR YOUTH

Trainer's Guide



Version 2 Uganda ESFAM Project



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Version 2
April 2018
Uganda ESFAM Project

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Introduction to the Trainer's Guide

About the Curriculum

Making Cents International (Making Cents), in partnership with ChildFund International, developed the *Catalyzing Business Skills* curriculum for the Economic Strengthening to Keep and Reintegrate Children into Families (ESFAM) project in Uganda. The curriculum aims to build the financial literacy and business knowledge, skills, and attitudes necessary for youth members of ESFAM savings groups to successfully generate income. Participants are introduced to key financial literacy and enterprising life skills, including managing wants and needs, saving and borrowing, planning, finding market opportunities, negotiation, and decision making, amongst others.

Audience Description

The curriculum is designed to be delivered to savings groups of 10-20 people. The curriculum is intended to be used with adolescents aged 14-17 years old. Basic literacy and numeracy are helpful but not required to participate in this training. No activities are literacy dependent; all activities are accessible for a wide range of participants. The only prerequisites for participating in this course are participation in savings group meetings and a willingness to learn.

Trainer Description

Trainers are literate, trained Economic Strengthening Facilitators (ESFs) hired by the ESFAM project to form and oversee youth savings groups. The ESFs must be willing to prepare for training and engage participants with training techniques that include active listening, humor, respect, engagement, and body language. Trainers are expected to complete a four-day Training of Trainers Workshop that includes a field practicum and to comply with all ESFAM child protection policies.

Length of Curriculum

This course provides approximately 31 hours of instruction divided into 31 sessions, which last approximately 60 minutes each. Trainers are expected to deliver one session at the beginning or end of a savings group meeting. Trainers will need to speak with the ESFAM Social Worker if any adaptation to this schedule is necessary for youth

participants (e.g., a need to hold sessions outside a savings group meeting or to hold two sessions back-to-back).

Training and Learning Methodology

This curriculum is based on applied learning methodologies. The applied learning approach is built upon an interactive learning environment where participants are able to engage in the learning process and build their skills and knowledge through practice. This process allows participants to use knowledge as they acquire it so they are better prepared to implement it in their own life after the training. The role of the trainer is not to be the source of 'all knowledge' but to help guide the learning process through coaching, feedback, and support. Trainers fulfill this role by:

- Not lecturing or providing excess information
- Creating an environment where all participants are able to engage
- Providing hands-on opportunities to practice and experience key learning points
- Managing time and the overall environment
- Preparing training materials before each activity
- Seeking other sources of information in addition to the information contained in the guide

Throughout the curriculum, the Trainer's Guide will make use of a variety of techniques that are designed to help the trainer adhere to his/her role as outlined above while maintaining an engaging environment:

- ***Small group activities / discussion:*** As a variation of the discussions in plenary, learners are divided into small groups to discuss cases or situations related to a key point of learning.
- ***Practical exercises:*** The training offers learners the opportunity to apply knowledge through practical exercises where they have to make decisions or identify key concepts.
- ***Role-play:*** Learners are invited to role-play a scene to practice specific skills.
- ***Work in pairs:*** Participants work in pairs to enjoy a smaller discussion or practice specific skills.

- ***Physical Movement:*** Participants are asked to connect physical movements with a response or to move to different parts of the training environment to engage and stimulate different types of learners.
- ***Drawing:*** Participants draw key aspects of sessions to reinforce their understanding of the topic and to strengthen their critical thinking skills.

Overview for Trainers

Welcome to the *Catalyzing Business Skills for Youth* curriculum. This Trainer's Guide is intended to be used with youth participating in savings groups who are interested in engaging in successful income generation activities.

This Guide includes sessions that you can lead to help youth develop their knowledge, skills, and attitudes related to business. The lessons and activities in this Guide help encourage discussion among participants, while adding new knowledge, and providing participants with opportunities to apply new concepts.

The activities in this Guide follow a common format. Each session begins with an Activity Box that will help orient you to the session's purpose. It looks like the table below:

Session Number and Title

Activity Box	
Key Messages	Overall goal of session
<ul style="list-style-type: none"> • Attitude – What attitude should participants have • Skills – What skills do participants need • Knowledge – What is the key knowledge necessary for participants 	
Time required	X minutes
Materials	<ul style="list-style-type: none"> ▪ Example material 1 ▪ Example material 2

Each of the sessions in the Guide is broken into four key steps:

- **Anchor: Engaging Activity or Narrative** – Connects the learners to the content with a story or activity that draws on their experiences and gains their interest.



- **Add: Teachable Moment** – Provides the trainer with an opportunity to equip learners with useful knowledge, skills, or attitudes related to the main topic of the session.
- **Apply: Practical Application** – Gives learners the chance to apply knowledge, skills, or attitudes gained from the teachable moment to some kind of real-life situation related to successful income generation in their community.
- **Away: Summary and Next Steps** – Concludes the lesson or activity and provides the trainer with an opportunity to summarize key learning and to assign a follow-on homework task, as appropriate.



The sessions in the Guide also include icons that denote concepts and questions that the trainer can directly repeat to the participants:



SAY signals toward explanations that the trainer can directly read aloud or say to session participants.



ASK signals toward questions that the trainer can ask directly to participants.



DO signals toward an action that the trainer has to do or complete.

All text denoted by *italics* – both statements and questions – is designed to be read directly to participants.

Key flashcard-style Image Cards show pictures that will be used in many sessions to help lead the conversation and engage learners. The Image Cards linked to each session will be indicated by their reference number in boxed text and shown in miniature on the right-hand side of the Guide.

Trainer's References

An effective trainer enhances a learner's experience by creating interactive learning opportunities while managing a diverse audience. The following tables provide an overview of the training methodologies incorporated into the *Catalyzing Business Skills for Youth* curriculum and review guidelines for effective group interactions.

Applied Learning Methodology

Element of Applied Learning	Description
1) Suspended Judgment	Participants model that they are: i) open to trying new tools and approaches, and ii) willing to experiment.
2) Hands-On Exploration	Participants are engaged in an active exploration of tools and approaches – with opportunities to test out materials in a step-by-step process
3) Constructive Feedback	Participants both give and accept feedback that contributes to step-by-step improvement. Feedback can come from oneself, peers, and the Trainer.

Training Techniques or Skills

Training Technique	Description
1) Arrange Physical Space	Arrange the training space to support interactive exchanges between learners and Trainer so that you are able to move about the area and demonstrate material and practices for all.
2) Use Appropriate Body Language	Mirror learners' location (seated / standing). Use hands, facial expressions, body movements, and tone of voice to support ease of engagement.
3) Prepare Materials	Prepare materials ahead of time and use them throughout a session.
4) Use Trainer Guide and Training Tools	Use the Trainer Guide to help manage time, facilitate activities, and ensure that key learning points are shared. Use training tools to capture the attention and interest of learners and to enhance understanding.

5) Ask Exploratory and Probing Questions	Ask many questions and connect responses to an idea or key learning point.
6) Listen Actively	Use active listening to engage participants. Summarize what others have said, encourage sharing, and validate others' comments or points of view.
7) Leverage Teachable Moments	Use unplanned opportunities (participants' comments, questions, or experiences) to reinforce key learning points.

Youth Engagement Principles

How to Engage Youth	Description
1) Establish Safe Spaces	A safe space for youth provides physical and emotional safety, as well as the freedom to express oneself.
2) Manage Group Dynamics	Be aware of what effects age and gender diversity can have on group dynamics.
3) Understand Fluctuating Energy Levels	Use movement and interactive activities to contain high levels of energy and bring out more reserved participants.
4) Manage Peer Influences	Young people can be easily influenced by their peers; use techniques to encourage first adapters, allow for uninvited side conversation, or invite anonymous responses.
5) Model Positive Adult Relationships	Your behavior matters; work to model positive behaviors and interactions that youth should imitate in their lives, such as positive communication, valuing others' opinions, and patience.
6) Validate and Encourage Youth	Modeling acceptance and validation can help keep youth engaged and encourage them to continue to learn and interact in a safe environment as they explore new concepts and skills.
7) Link Training Content to Participants' Lives and Communities	Youth tend to be more engaged with their community the more they feel connected to it; help youth make the association between the lessons developed in the training, and the young people's lives in their community

Non-Verbal Communication

Types of Non-Verbal Communication	How It Can Contribute to Engaging Learners
1) Facial Expressions	<ul style="list-style-type: none"> • A smile can show interest or appreciation • Raised eyes can show curiosity or interest
2) Hand Gestures	<ul style="list-style-type: none"> • Hand movement above the waist can communicate energy and enthusiasm
3) Tone of Voice	<ul style="list-style-type: none"> • Changing your tone can communicate drama, sincerity, humor, or curiosity
4) Proximity or Distance	<ul style="list-style-type: none"> • Moving closer can communicate interest or can encourage participants to conclude their comments
5) Posture	<ul style="list-style-type: none"> • Leaning inwards can convey interest • Kneeling lower can show respect or patience

Active Listening

Active Listening Skills	Brief Description
1) Restating or Summarizing	To show you are listening and to check for your understanding, use expressions like, "Let's see if I am clear about what you are saying..." or "It sounds to me like you are saying that..."
2) Brief Encouragers	Use brief positive expressions to show you are listening: "OK," "Umm-hmmm," "Right," "Then," etc. (Note, this does not need to mean that you agree.)
3) Probing	Ask questions that help to draw someone out: "Tell me more about..." or "What would be a specific example of that...?"
4) Validation	Acknowledge the effort that a learner has made (even if you do not agree with what they said): "I appreciate your idea that..." or "Thanks for sharing your belief that..."

Common Responses and Challenges in Sessions

Response	Trainers' Options
<i>If a participant...</i>	<i>Trainers may respond as follows...</i>
If a participant gives a complete answer...	<ul style="list-style-type: none"> • Congratulate the participant and move forward!
If a participant displays hostility...	<ul style="list-style-type: none"> • Do not challenge. • Acknowledge validity of different viewpoints. • Suggest that you speak one-on-one at the next available break. • Ask to hear from other participants.
If one person dominates discussion or participation...	<ul style="list-style-type: none"> • Ask that participant to wait for you to indicate who should speak so that you can ensure everyone's voice is heard. • Ask them to share their role with others.
If someone is too shy to participate...	<ul style="list-style-type: none"> • Pull them aside discreetly, ask them to join others in an exercise, and provide them an opportunity to engage directly.
If someone is not interacting during sessions...	<ul style="list-style-type: none"> • Call on them by name. • Be sure you provide clear instructions to activities. • Invite participants to work with a peer if they are more comfortable.
If someone speaks for too long...	<ul style="list-style-type: none"> • At a pause, gently interrupt and ask that they wrap up their point. This may feel uncomfortable, but it is your role as the Trainer to keep the whole group interested and engaged.
If a participant gives an incomplete response...	<ul style="list-style-type: none"> • Acknowledge value. • Ask another participant to build upon what has been said. • If specific information is missing, re-ask the question to solicit the desired response. • Ask follow-up questions.
If there are quiet people in the group...	<ul style="list-style-type: none"> • Some people are less comfortable speaking but still process information. • You may ask someone by name for their opinion on what someone else has said or more generally ask to hear from those who have not yet spoken.

Curriculum Outline

Chapter	Session Number	Session
Getting Started	1.1	Support from the Coach and Team
	1.2	My Role in the Household
	1.3	My Place in the Community
Financial Literacy	2.1	Money Flow
	2.2	Managing Needs and Wants
	2.3	Why Save?
	2.4	How and Where to Save
	2.5	Finding Safe Places to Get Money
Thinking Ahead	3.1	How to Plan
	3.2	Adapting a Plan
	3.3	Planning for Problems
Identifying Opportunities to Make Money	4.1	Finding Opportunities for Business
	4.2	Knowing Your Market
	4.3	Starting Your Business
Sustaining a Business	5.1	Being Honest in Business
	5.2	Adding Value
	5.3	Treating Your Customers Well
Decision Making	6.1	Finding All Options
	6.2	Deciding on the Best Option
	6.3	Making Hard Decisions
Negotiation	7.1	Active Listening
	7.2	Advocating for Yourself
	7.3	Setting Boundaries
Making Wise Investments	8.1	Getting Money to Invest
	8.2	Making Wise Investments
	8.3	Learning from Our Investments
Being Different	9.1	Being Different
	9.2	How Are You Different?
	9.3	Communicating Who You Are
Closing Sessions	10.1	Sharing with Others
	10.2	Closing and Evaluations

Necessary Supplies

Contained in Curriculum Kit

- Soft facilitation ball
- Image Card deck
- 2 bouncing balls
- Crayons
- Markers
- Buttons
- Crazy animal game
- Stopwatch

Additional Supplies Need

- Flipchart paper
- Loose paper
- 2 buckets
- 4 copies of the “Items To Buy” worksheet
- 4 different common local products
- Bar of soap
- 4-5 bottles/bags of water
- Masking tape
- 3 copies of the “Investment Worksheet”
- Cloth to cover people’s eyes (blindfolds)
- Coca-Cola bottle
- Copies of “Self-Report Survey” for each participant
- Empty drinking glass or plastic bottle
- Bottle of dark colored liquid (e.g., coffee, soda)

Chapter 1.

Getting Started

1.1 Support from the Coach and Team

Activity Box	
Key Message	A coach gives players support and guidance but ultimately the player makes the final decision.
	<ul style="list-style-type: none"> • Attitude – Participants feel comfortable with training sessions and value the role a coach can play • Skills – Positive risk taking, validating the role of a coach • Knowledge – General information and expectations about coaching
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 1, 2, 3, and 4 ▪ 2 balls ▪ 2 buckets

Trainer's Note:

Whenever we facilitate, we want to make sure that participants feel comfortable and safe in the training environment. A safe space for youth provides physical and emotional safety, as well as the freedom to express oneself.

It is our responsibility to make sure that participants know that the training environment is a safe space to share their thoughts and opinions. You may need to ask onlookers, such as adults, to leave the room.

Setting the physical environment is also important to creating a safe space. Make sure that all participants are able to see you and each other. Setting the chairs in a circle can be helpful.

ANCHOR – The Benefits of a Team and a Coach (15 minutes)



WELCOME everyone to the session. Introduce yourself and any colleagues present at the training. Typically, everyone will already know each other but make sure people are comfortable.

SHOW Image Cards 1 and 2 and pass them around.



ASK

- *What's happening in these pictures?*
- *Who are the people involved and what are they doing?*
- *What is the job of the coach? The teammates? The individual player?*
- *Does the coach or the player make the final decision about what happens in the game? Why?*



ADD – Receiving Support from a Coach and Teammates (10 minutes)



SAY *Players and coaches have a special relationship. Coaches provide valuable advice during practice and help their players improve their skills, but during a match, coaches have to stay off the field! In fact, if they go onto the field, they get a red card! Coaches have to guide players from the sidelines, which means coaches and players need to communicate and work together.*



SHOW Image Card 3 and explain how Cristiano Ronaldo, one of the best football players in the world, still uses a coach to advise him on how to play.



SAY *Players have the final decision of what actions to take during the game. They can use the skills that they learned from the coach at practice and follow the coach's advice from the sidelines, but they don't have to. The players have the final choice.*



ASK

- *How do you decide when to take or when not to take a coach's advice?*



SAY *Teammates can also provide support to each other. Team members offer support while the game is ongoing and can be a good resource in addition to the coach.*



SHOW Image Card 4.



ASK

- *How do you use the support of teammates?*

APPLY – The Bucket Challenge (25 minutes)



SAY *To learn more about receiving support from others, let's have a challenge! First, we need to break into two teams.*

As a team, you will need to choose one person to be the coach, and everyone else will be the players. Your team's challenge will be to bounce this ball one time and have it land in this bucket. The first team to do this 10 times wins.

Trainer's Note:

The format of this activity (bouncing balls) and the number of scores for a win (10) may need to be adapted to where the session is being held and how easily the youth can score.

Every participant should be able to participate in this activity. If there are any youth in the group who are disabled, they can be the groups' coaches. Alternatively, the game can be adapted so that all participants sit to participate and throw the ball, rather than bounce the ball, into the bucket from a sitting position.

The most important thing is that the activity should have some participants play the activity and several participants give them guidance and support in the "coach" role.



DEMONSTRATE to the group where the 'standing line' is located and try to toss the ball so that it bounces once and goes into the bucket. Then **SET-UP** the **two** **buckets** and **GIVE** each team **one ball**.



SAY *You will have five minutes to work with your coach to practice this activity before the game starts. Your coach can give you hands-on advice during practice, but when the game begins, the coach must stay off the playing field. Your teammates can give support throughout the activity.*



GIVE the teams five minutes to practice with their coaches. After five minutes, **BEGIN** the game and play the role of the referee who monitors rules, behavior, and scores.



SAY *What a great experience! Now, let's discuss what happened during this activity.*



ASK

- *Tell me about your experience as a player and as a coach.*
- *How was the game different from practice?*
- *Did you use coaching the same way in the practice and game?*
- *How did you use the support of your teammates?*

Trainer's Note:

Participants' answers to these questions will vary, which is OK. Remember that the point here is to make a linkage between the types of support the coach gives the players and their actions during the event. It is also important for participants to think about the role of the coach versus that of the players.

AWAY – Receiving Support from the ESFAM Project (10 minutes)

Trainer's Note:

It would be a good idea to invite the Para-social Worker(s) assigned to the youth's households to come to this session. This will allow the young people to become familiar with the Para-social Worker before that coaching starts at the household level.



SAY *Over the next six months, we will have sessions added on to our savings group meetings. During these sessions, we will highlight different areas related to managing money and doing business that you can also apply to your lives. Each session will last about 60 minutes.*

Through this program, you will have access to two “coaches” that can provide you with the opportunity to learn new money management and business skills. I would like to invite you to view me as your own coach, as we work to learn key skills for your business activities and your household interactions during our training session. The Para-social Worker can also be a coach for you, when they come to visit your households every month. We hope to be resources and sources of encouragement along the way. Just like a football coach and players, we too would like us to have close relationships so that together, we can achieve success. Please ask us for additional support when you need it!

I would also encourage you to draw on the support and guidance of your friends in the savings group. You all can be resources for each other, during our sessions and in your everyday lives!



SHOW the soft facilitation ball.



SAY *So that everyone will have a chance to participate in our sessions, we will be using this ball as our microphone in each session. The person who has the ball is able to speak to the group, and all other members should listen closely and respect what the person says.*



ASK

- *Does anyone have any questions about our sessions or my role as a coach?*



THANK the participants for their active participation.

1.2: My Role in the Household

Activity Box	
Key Message	Everyone in a household has an important role to play to support the family.
	<ul style="list-style-type: none">• Attitude – Participants recognize the value they offer to their households• Skills – Positive self-concept• Knowledge – Roles each participant plays in their household
Time required	60 minutes
Materials	<ul style="list-style-type: none">▪ Soft facilitation ball▪ Image Card 5▪ Paper▪ Crayons

ANCHOR – Directing a Song (15 minutes)



SAY Welcome to our second session. It's great to see you all here again!

During our first meeting, we talked about learning from a coach and receiving support from teammates. Today, we are going to move away from talking about football to thinking about our households. But first, we're going to perform the Wipolo song. To do so, we will divide into five groups.



DIVIDE the participants into five groups: 1) Drums, 2) Clapping, 3) Chorus A, 4) Chorus B, and 5) Dancers. **INFORM** each group what its role is.

Trainer's Note:

Song lyrics are below. If youth do not know the lyrics, write them on a flipchart.

Chorus A: Eeh wipolo bot lubanga murokole bedi iyee

Chorus B: Wipolo bot lubanga murokole bedi iyee

Chorus A: Eeh wipolo bot lubanga joo mo ongut bedi iyee

Chorus B: Wipolo bot lubanga murokole bedi iyee



SAY *We have five groups: the drummers, the clappers, chorus A, chorus B, and the dancers. I will be the conductor and lead the song.*



FACILITATE the song. Begin with the drummers. Once they have gotten the beat, **INVITE** the clappers to join in. Once they have gotten the beat, **INVITE** chorus A to join. Then **INVITE** chorus B to join. Once you have completed the song once or twice, **INVITE** the dancers to join in. **REPEAT**, as appropriate. **CONGRATULATE** and **THANK** everyone for his or her participation.



ASK

- *What happened during our song?*
- *How did each small group contribute to the song?*
- *Was our song more or less interesting when small groups had different roles? Why or why not?*

ADD – Roles in the Household (15 minutes)



SAY *In our activity, we learned that each person makes important contributions to the larger group. Each person's role is valuable and is necessary to help the group be successful.*



ASK

- *What are examples when you have had a valuable role to play?*

Trainer's Note:

Some examples include in the household, in a savings group (especially for the treasurers, etc.), in a school group, in a church or mosque, and in the community.



SHOW Image Card 5.



SAY *One important place where each person in a group has an important role to play is in their households. Everyone in the household works together to make sure the entire family is successful. Each person in the household has a specific responsibility to support the household. Each person's role is valuable and is necessary to help the household succeed.*



ASK

- *What are the different roles that individual family members have in a household?*



SAY *Household members may be in charge of cooking and cleaning for the entire family, of making money for the family members, and of going to school to support the entire family in the future.*

APPLY – What Is Your Role in the Household? (20 minutes)



SAY *Let's explore the roles that each of you play in your household. To do so, we will do a short individual activity.*



GIVE each participant paper and crayons.



SAY *For this activity, I want you to reflect on the role you have in your individual household. What do you do for the household that is valuable and important? What do your family members depend on you for? What responsibilities do you have in your family to help it be successful?*

For example, some of you may support the household by cleaning or taking care of young siblings. These are important roles! By having these responsibilities, your parents or caregivers are able to work to provide for the household.

Please take two or three minutes to think about this quietly.



GIVE participants a few minutes to reflect. Then, **INVITE** them to draw a picture to represent the valuable role they have in making their household successful.

Trainer's Note:

Some youth may feel more comfortable with a drawing exercise than others may. That is okay because different people have different skills! If some of the participants are not able to draw, you can pull those participants aside and lead a discussion with them on their household roles instead. Alternatively, you can also pair up those who are able to draw with those who are not. Regardless of how you adapt the activity, make sure that everyone is respectful of the participants whose ability to draw is not as strong as others.



ASK

- *Is there anyone that would like to share their drawing with the rest of the group?*



INVITE three or four participants to share back with the group and emphasize the value that each person brings to their household.

Trainer's Note:

All participants do play valuable roles in their household, though the roles vary. Some examples include: fetching water, doing laundry, cleaning dishes, cooking food, caring for brothers and sisters, going to school (to be able to provide for the family's livelihood in the future), and doing labor in the community.

AWAY – I Am Valuable (10 minutes)



SAY *Sometimes in our households and in life generally, we can become discouraged when others do not recognize or respect our individual roles. During*

these times, it's important to remind ourselves that we do indeed have important responsibilities, just like everyone else in our household.

Use your drawing to remind yourself how you individually support your household to be successful. Keep it in a safe place so you can pull it out when you need it.

You may also want to repeat a positive reminder to yourself too. You may want to say something like "I am a valuable and important member of my household" when you are discouraged.

Let's practice this mantra together now.



INVITE participants to speak the reminder "*I am a valuable and important member of my household*" together. **REPEAT** one or two times.



ASK

- *Does anyone have any questions about our session today?*



SAY *Some of you may be interested in talking more about your role in your home after our session today. If so, come see me after our session. I would also encourage you all to talk about this with the Para-social Worker who may visit your household sometime soon.*

Don't forget, we are available to support you as coaches, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions or let us know if there is anything you want to know more about!

Trainer's Note:

An integrated model of Business Skills Training and Coaching is very important to the ESFAM project. Be sure to emphasize to the youth that these resources are available to help them grow, just like a football coach! Especially during the earlier sessions, you may want to reinforce that they are free to talk more about different topics, both with you and with the Para-social Worker.

However, it is **very important** that anytime you speak one-on-one with youth participants after a session that you **do not** take a youth into a private place out of view of others. Physical and emotional safe spaces for young people need to be maintained at all times by all trainers and Para-social Workers.



THANK the participants for their active participation.

1.3 My Place in the Community

Activity Box	
Key Message	There are many activities taking place in my community that I can become involved in.
	<ul style="list-style-type: none"> • Attitude – You can make a difference in your community • Skills – How to get involved in your community • Knowledge – What organizations are present in our community
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Flipchart paper ▪ Markers

ANCHOR – Creating a Map of Our Community (25 minutes)



SAY *Welcome to our third session. Between our last session and today, many of you may have been visited by your other “coach” at your households. The Para-social Worker may have talked to you individually or he or she may have spent some time talking to other family members. Did anyone here talk to a Para-social Worker about the topic of the last session, the role you play in your household?*



GIVE participants some time to share their experience with the Para-social Worker during household coaching.



SAY *Today, we are going to think beyond our household to focus on how we fit into our communities. We are going to start today's session by doing an exercise together as a large group. Together, we will be drawing a map of all the organizations, institutions, and meeting places that are around our local community. To do so, I will invite one person to help us draw.*



CHOOSE one participant to be the drawer of the map. **GIVE** the volunteer markers and a flipchart paper.

**ASK**

- *What institutions might we find around our community? (churches, mosques, government buildings, etc.)*
- *What community organizations do we have here?*
- *What other meeting places may people in our community go to and why?*



INVITE participants to instruct the volunteer to draw different institutions, organizations, and meeting places that exist in the community. **INSTRUCT** the volunteer to draw only a symbol to represent the specific places mentioned.



SAY *A big thanks to our volunteer for the great drawing! From what we see on our map, there are many places in our community where people get together for various reasons.*

ADD – Why Would I Get Involved? (10 minutes)



SAY *There are many activities taking place in our community, and there many local organizations doing those activities.*

**ASK**

- *What motivates community members to get involved with these organizations and do activities in the local community?*



SAY *People get involved in the community for many reasons: to meet new people, to learn more about a topic, and to contribute back to the community, among other reasons. Young people like you can also become involved in community activities for the same reasons.*

**ASK**

- *Why would you want to get involved in the community?*
- *How might you get involved in a specific community group or activity?*



SAY *It sounds like many of you have reasons why you would want to get involved in local organizations in the community. There are many ways to get involved in the community. Most of the times, we just need to find the right people and then tell them that we are interested in joining their organization.*

APPLY – Finding Ways to Get Involved in Our Community (15 minutes)



SAY *Let us practice the different ways in which we can get involved in our community. To do so, we are going to split into four groups.*

Each one of our small groups is going to learn about a young person in this community who is interested in getting involved in a specific activity. Our small group will need to advise this young person on all the possible places he can go to find out more information on how to get involved in this activity in our community.



SEPARATE participants into four small groups. **READ** one of the scenarios below to each group.

Scenario 1: *Okello is interested in starting a business in the community. Where might Okello go to learn more about starting a business in the community?*

Scenario 2: *Nabirye wants to improve the health of people in the community. Where might Nabirye go to learn more about what activities she could participate in to help improve the health of people in the community?*

Scenario 3: *Waswa wants to get involved in politics in the community. Where might Waswa go to learn more about joining political activities in the community?*

Scenario 4: *Apio would like to start playing sports in the community. Where might Apio go to get involved in sports in the community?*



GIVE participants five minutes to advise the young person in their scenario. **INVITE** them to reference the community map for more information.



ASK

- *Is there any group that wants to present back their scenario and your guidance back to the large group?*



INVITE each group to present its advice back to the rest of the group. After each group presents, **INVITE** the large group to respond to the following question.



ASK

- *Are there any other resources in our community relevant for the young person that this group has missed?*

AWAY – How Will You Get Involved? (10 minutes)



SAY *We are going to spend a few minutes reflecting silently on several questions. Please close your eyes to reflect to yourself.*



ASK

- *How will you get involved in the community?*
- *Where will you go to find out more information on how to get involved in this activity?*



INVITE several participants to share their reflection back with the group.



SAY *I would encourage all of you to find ways to get involved in your community. If you would like to discuss more about how you can get involved in the community, please come talk to me after the session. You may want to bring this up with the Para-social Worker too if s/he comes to your household before our next session! Are there any questions before we finish for the day?*

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

Chapter 2.

Financial

Literacy

2.1 Money Flow

Activity Box	
Key Message	Money comes in and goes out.
	<ul style="list-style-type: none"> • Attitude – It's important to think about how money comes in and how it goes out • Skills – Understanding the ways that our money comes in and the ways that our money goes out • Knowledge – The ways our money goes in and out
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ 17 buttons ▪ Flipchart paper ▪ Markers

ANCHOR – Mugisa's Money Flow (15 minutes)



SAY *Welcome back to another session! Today, we will start several sessions focusing on how we can manage it well. But first, let's think back to our previous session about finding ways to get involved in the community.*



ASK

- *Did anyone spend some time talking with a Para-social Worker or your friends and family about how you can get involved in the community?*



SAY *We are going to start today's session with a short activity. I need three volunteers. One volunteer will play Mugisa, a young man in a nearby village; one will be a member of his savings group; and the third volunteer will be a local villager.*

During this activity, we will be using these small buttons. These buttons will represent the money in another community just like ours.

We are going to follow Mugisa throughout his day. At the start of his day, Mugisa has 10 buttons. Every time he buys something, he has to give buttons to the local villager. Every time he sells something, the local villager has to give him buttons. Every market day, he hopes to put money in his savings account as well.



GIVE 10 buttons to Mugisa. **GIVE** five buttons to the local villager. **GIVE** two buttons to the savings group member.




SAY *I'm going to read a series of instructions.*

Trainer's Note:

Read **What the Trainer Says**. Pause and give Mugisa and the local villager a chance to exchange buttons before continuing to the next instruction.

At the end, Mugisa should have one button; the local villager should have 12 buttons; and the savings group member should have four buttons.

 What the Trainer Says	What Mugisa Does	What local villager Does	What the Savings Group Member Does
<i>Today is market day. Mugisa goes to the market and buys food for his family.</i>	GIVE five buttons to the local villager.		
<i>Mugisa digs in his neighbor's vegetable garden.</i>		GIVE four buttons to Mugisa.	
<i>Mugisa's pays his school fees.</i>	GIVE three buttons to the local villager.		

<i>Mugisa receives money for the chickens he sold last week to a friend.</i>		GIVE three buttons to Mugisa.	
<i>Mugisa's cousin comes over, says a relative is sick, and asks for money for medicine.</i>	GIVE four buttons to the local villager.		
<i>Mugisa buys a small gift for his girlfriend.</i>	GIVE two buttons to the local villager.		
<i>Mugisa puts some of his money into his savings account.</i>	GIVE two buttons to the savings group member.		
REMAINING AT END	1	12	4



COLLECT the buttons. **THANK** the volunteers.



ASK

- *What happened to Mugisa's money during the day?*
- *What are some ways Mugisa earned money?*
- *What are some things Mugisa spent his money on?*
- *Did Mugisa save any money?*

ADD – Understanding Money Flows (10 minutes)



SAY *As we saw with Mugisa, money is always coming and going from our pockets; that's a very normal part of life and business. There are ways we get or earn money, and there are things we spend money on. Money can be cash we hold in our hands and in our savings box or it can be mobile money that we use to send and receive payments via our cellphones.*



ASK

- *Is it important to know where our money comes from and where our money goes? Why or why not?*



SAY *It is important to know where our money comes from and where it goes, in our households and in our businesses. Knowing where our money comes from can help us know if we will get enough money to be able to spend what we want. Knowing how (and how quickly) our money leaves our pockets can help us make better spending decisions.*

APPLY – Money Flow (25 minutes)



SAY *Let's think about how our own money comes in and out. To do so, we will split into four groups.*



DIVIDE participants into four groups, keeping young men together and young women together (i.e., two groups of young women and two groups of young men). **GIVE** each group flipchart paper and a marker.



SAY *Each group has received a piece of paper and a marker. In the center of the paper, please draw a young person who is similar to you. Leave space on the left- and right-hand sides of the picture.*



GIVE participants one minute to draw a young person.



SAY *Now, on the left-hand side of the paper, I would like your groups to draw the different ways that this young person gets money. Think of as many as you can.*



GIVE participants 5-10 minutes to draw. **WALK** around to make sure each group understands the activity.



SAY *Great! It looks like our groups have come up with many ways that this young person gets money.*

We know that money does not just come in; it also goes out. So, on the right side of your paper, please write or draw how this person spends money.



GIVE participants 5-10 minutes to draw the things this youth buys with his/her money.



ASK

- *Is there any group that would like to share its ideas on how money goes in and out with the rest of the group?*



INVITE one or two groups to present back their poster. **THANK** them for sharing.

AWAY – Household Money Flows (10 minutes)



ASK

- *How does money go in and out at your house?*
- *Would you like to know more about the money that goes in and out at your house?*



SAY *You might be interested to do a similar ‘money flow’ activity with your family members, to better understand how money comes in and goes out for your family. In this conversation, your family may learn how all household members make valuable contributions that affect the household’s money flow.*

Over the next few weeks, we will talk about our strategies to manage the way our money goes in and out. By looking at and thinking about our own money flows, we can think about the decisions we make with money so we can make wise choices in our businesses and lives.

If anyone would like to discuss money flows in more detail, please talk to me after this session. Please feel free to ask a Para-social Worker about money flows if s/he comes to your household.

You may also want to talk more about the way money comes in and out with your caregiver at your home. It might be interesting for you both to share how you see money coming in and out!



ASK

- *Does anyone have any questions about our session today?*



THANK the participants for their active participation.

Trainer's Note:

If any youth would like to talk more about how their money comes in and goes out, you can repeat the “money flow” activity on a flipchart with them for their individual money flows.

Remember to maintain a safe and open space in view of other adults for any youth seeking additional guidance on money flows after training.

2.2 Managing Needs and Wants

Activity Box	
Key Message	Spending responsibly means spending your money on your needs before spending on your wants.
	<ul style="list-style-type: none"> • Attitude – It is important to spend your money responsibly • Skills – How to prioritize your spending • Knowledge – What is a need versus a want
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Flipchart paper ▪ Marker ▪ Image Card 6 and 7 ▪ 40 buttons ▪ “Items to Buy” worksheet, found in Trainer’s Resources (or copied onto a flipchart)

ANCHOR- Thinking about Needs and Wants (15 minutes)



SAY *Welcome back to our session today! It's great to see you all gathered here. Last week, we talked about the way our money comes in and out, for each of us personally and in our households.*



ASK

- *Did anyone speak to family members or a Para-social Worker after our last session about how money comes and goes?*



SAY *We are going to start today's session with a group discussion.*



EXPLAIN to the participants that as a group, they are going to think about different valuable things in their lives. **INVITE** one participant to be the artist for the activity. **GIVE** the volunteer flipchart paper and a marker.



ASK the group

- *What are your favorite things in life?*



After participants share one of their favorite items, **INVITE** the volunteer to draw this item on the flipchart paper. **CONTINUE** until eight to ten items have been shared by the group.

INSTRUCT the volunteer to take a seat. Then, **HOLD UP** the flipchart paper with the drawings in front of the large group.



SAY *I see a nice, long list of useful and beautiful things. We value many things.*



ASK

- *Do you own all of these items? Or, are the items that you would like to someday own?*
- *How did you come to own these items? Or, how do you plan to acquire these items in the future?*
- *Are there any items on the list that you could not do without? Why?*

ADD – Spending Responsibly (15 minutes)



SAY *Together, we talked about the items we value and how certain items are more important to us than others.*

We can prioritize the items that we value by deciding how important they really are to us. A smart way to prioritize items is to split them into two categories: needs and wants.

**ASK**

- *What are needs?*



SAY *Needs are the items that we must have to survive and to have a healthy, successful life (e.g., food, water, shelter, clothing, medicine, and education).*

**SHOW** Image Card 6.**ASK**

- *What are wants?*



SAY *Wants are the items that we would like to have, but that we can live without (e.g., candy, phones, and televisions).*

**SHOW** Image Card 7.**ASK**

- *Do we always have enough money to buy the items we both need and want?*
- *How do we decide whether to spend our money on needs or wants?*



SAY *Because our needs help us survive, it is a good idea to spend money on our needs first and then use the money left over on our wants. When we choose to spend our money on our needs before our wants, we call this spending responsibly.*

Spending responsibly is a skill that requires discipline and careful planning. It is very important to try to do! We do not want to be like others who spend their money on their wants before their needs. Usually this leads to stressful consequences.

**ASK**

- *What type of stressful consequences might we have by spending money on our wants before our needs?*



SAY *As we shared, it can be very stressful dealing with the consequences of spending money on our wants before our needs. Avoiding these stressful consequences is good reason to spend your money responsibly!*

APPLY -- Spending Game (20 minutes)



SAY *We are going to practice managing needs and wants using a worksheet and buttons. Let's split into four groups.*



SEPARATE participants into four groups. **GIVE** each group an Item worksheet. Alternatively, you can copy the item worksheet onto a flipchart for the entire group to use.



SAY *On this worksheet, you see many different items that a young person could spend money on. In your groups, take several minutes look at these pictures and discuss which items are needs and which items are wants.*



GIVE groups five minutes to discuss.

Trainer's Note:

There may be discussion around whether items are needs or a wants. This will be positive. If a group is having trouble coming to a decision on a specific item, encourage participants to come to a resolution or leave this item for the time being, reminding them that there are no right or wrong answers.

**ASK**

- *Which items can be considered needs?*
- *Which items can be considered wants?*
- *Are there any items that your group had trouble labeling as a need or a want?*



SAY *Now that we have agreed that some of the items are needs and wants, let's see if we can spend our buttons on these items wisely. During this activity, we will be using these small buttons again. I will give each group 10 buttons. These buttons represent the money your household has to spend.*

This worksheet lists the things you can buy with your buttons. Each item costs one button. In your group, you will need to decide how to spend your 10 buttons. Place your buttons on the sheet on the items you want to buy.



GIVE participants up to five minutes to “spend” their money. **WALK** around and see if they have any questions. **GIVE** a two-minute warning.



SAY *I have some new information for you. Due to some unforeseen difficulties, the amount of money the young person has to spend has decreased from 10 buttons to eight buttons. I would like your groups to take a few more minutes to remove two buttons from your worksheet. I will come and collect the two buttons.*



GIVE participants up to five minutes to revise their spending. **WALK** around and collect two buttons from each group.

**ASK**

- *What items did your group decide to spend money on?*
- *How did your group decide what to spend money on?*

- *What happened when the amount of money your group had to spend decreased?*
- *Did any group decide to save money instead of spend? Why?*

AWAY -- Spending in Your Household (10 minutes)



SAY *What a great activity to explore how to prioritize the money we spend between our needs and wants.*



ASK

- *Are your needs and wants the same as everyone else's in your household?*
- *How does your household decide how to spend money?*
- *Do you always agree with the way your household spends money on needs and wants?*
- *How can you help influence the way your household spends money on needs and wants?*



SAY *Sometimes we do not agree with the way money is spent in our households. That's normal; we will never agree on every decision other people make. It's important to remember, though, that your needs and wants are not the only ones in the household. Others have needs and wants as well! Sometimes, this determines how money is spent in our households. But we can talk with our caregivers and members of the family about spending to influence how our family spends money.*

As your coach, I would encourage you to think about how to spend your money wisely, prioritizing your needs over your wants. This will make you successful in business and in our household.

Let me know if you want to talk more about how we can spend our money wisely. I would encourage you to also speak about managing your wants and needs with a Para-social Worker who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

2.3 Why Save?

Activity Box	
Key Message	There are many reasons why someone saves some of their money and does not spend it immediately.
	<ul style="list-style-type: none"> • Attitude – Saving money is a good way to plan to buy different items in the future. • Skills – Determining what to save for • Knowledge – Reasons why people save money
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Card 5, 6, 7, 8, and 9 ▪ Paper ▪ Crayons/markers

ANCHOR – Why Do People Save Money? (10 minutes)



SAY *Welcome back to our session today! It's great to see you all gathered here. Last week, we talked about the way we manage our wants and needs.*



ASK

- *Did anyone speak to members of your household or a Para-social Worker after our last session about this?*



SAY *Today we are going to turn our attention to saving money.*



ASK

- *What does it mean to save money?*



SAY *Saving money means keeping some money aside that you do not spend immediately.*

We are going to think about the reasons people save money. To do so, we will split into three groups. Your groups will have five minutes to come up with different reasons why someone might save money.



SEPARATE participants into three groups and **GIVE** them five minutes to brainstorm the different reasons why someone might save money.



ASK

- *What reasons might someone save money?*

ADD – Why to Save (15 minutes)



SAY *As we just heard, there are many reasons why someone might put a little bit of their money aside and not spend it immediately. We call this saving money. In our next session, we will talk about the ways we can save, but today, we are just focusing on why it is important to save.*

Let me share with you four reasons why it is a good idea to save money:

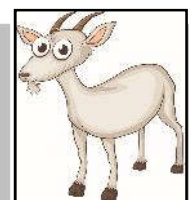


SHOW each Image Card when reading these explanations.



SAY

1. *To have enough money to pay for the things that you will want or need to buy in the future* Image Cards 6 and 7
2. *To have money to help pay for the things that your household will want or need to buy in the future* Image Card 5
3. *To make investments for the household or for business* Image Card 8



4. To have money for unexpected emergencies Image Card 9



SAY *Many people think that only adults should save money, or that only those people who have a lot of money can or should save. In fact, everyone can save money, no matter how old or how young, as long as the person has some money coming in. Each of us have money coming in and going out, so we are all also able to save money, even if it is just a small amount.*

APPLY – What Will I Save My Money For? (25 minutes)



SAY *We are going to spend some time thinking about the reasons we each want to save money. I am going to give each of you some crayons and markers. Individually, please take 10 minutes to draw a picture of one thing you want to save your money for.*

Remember, this picture is supposed to represent one thing that you want to save money for. Each one of us will have different reasons, so there is no right or wrong answer here!



ASK

- *Does anyone have any questions on our activity?*

Trainer's Note:

Remember, some youth may feel more comfortable with a drawing exercise than others may. That is okay because different people have different skills! If some of the participants are not able to draw, you can pull those participants aside and lead a discussion with them on what they want to save for instead. Alternatively, you can also pair up those who are able to draw with those who are not. Regardless of how you adapt the activity, make sure that everyone is respectful of the participants whose ability to draw is not as strong as others.



GIVE each participant a **piece of paper** and a **crayon or marker**. **INVITE** participants to work independently for 10 minutes to draw a picture of one thing they want to save money for.



ASK

- *Does anyone want to share their drawing back with the rest of the group?*



INVITE willing participants to share back their drawing back.

Trainer's Note:

Each person's reasons to save are unique to the individual. Be sure to maintain a safe space during this time when participants share back their drawings, so everyone's ideas are welcomed and appreciated. Don't forget, there is no right or wrong answer here!



SAY *Sometimes, it is difficult to save money, especially when we don't have a lot of money coming in. During these times, it's important to remind ourselves of why we are saving money and what we are saving money for! This is a good way to keep us motivated to save money.*

Use your drawing to remind yourself of why you save money. Keep it in a safe place so you can pull it out when you need it.

In addition, we will need to refer to the drawing during our next session, so please bring it back then.

AWAY – What to Save for in Your Household (10 minutes)



ASK

- *Can your family members and friends save money as well?*

- *Is it a good idea to tell your family members and friends about why to save money?*



SAY *Anyone who receives money is able to save – including your friends and family members. So it may be a good idea for them to learn how to save money. I would encourage you to talk to your friends and family members about why saving money is important and why you choose to save money.*

Some of you may be interested in discussing why to save money after our session today. If so, come talk to me and we can discuss it some more. I would also encourage you all to discuss saving money with a Para-social Worker, who may visit your household sometime soon.

Don't forget, the Para-social Worker and I are available to support you as coaches, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions or let us know if there is anything you want to know anything more about!

Trainer's Note:

It is important to continually reinforce the youth's understanding that you and the Para-social Worker are there to support them, and that they can draw on your support at different times, according to their needs.

Just remember to maintain a safe and open space in view of other adults for any youth seeking additional guidance after training.



THANK the participants for their active participation.

2.4 How and Where to Save

Activity Box	
Key Message	Making a savings plan can help you be successful in meeting your savings goal.
	<ul style="list-style-type: none"> • Attitude – Planning how and where to save money is important • Skills – How to make a savings plan • Knowledge – How and where to save
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 10, 11, 12, and 13

Trainer's Note:

Participants will want to refer to their drawing of what they want to save money for (from Session 2.3). You may want to remind them to bring this drawing back before the start of this session.

ANCHOR – Do We Already Save Money? (15 minutes)



SAY *Welcome back to the session. I'm glad you are here today and ready to start learning again! But before we start, did anyone talk to a Para-social Worker about why to save money?*

Today, we're going to continue talking about saving money. To start, I'm going to ask you a few questions. Participation in this exercise is voluntary so only raise your hands if you feel comfortable answering these questions!



ASK

- *Who received some money in the last month? Raise your hand.*
- *Keep your hands up if you still have some of this money unspent.*
- *For those of you with your hands up, why do you still have money?*

Trainer's Note:

It is likely that most participants will have saved very little money from the last month. That's OK, and it's no reason to criticize participants. Instead, this is a great opportunity to help participants learn how to save money effectively.



SAY *During our last session, we talked about why saving money is a good idea. But as we saw, it is not easy to do! So how can we ensure that we can have some money saved, even while we are young people? Let me tell you story about my friend Kato and how he saves money.*



SHOW Image Card 10



SAY *Kato is a bicycle mechanic who earns some money each week. He keeps 1,000 UGX out of what he earns each week and puts it into his savings group. Kato is saving money to buy a pair of goats at the end of the year. By the end of the year, Kato has been successful at saving money and he is able to buy the goats he wants.*



ASK

- *Are there any similarities between you and Kato?*



INVITE two participants to briefly share their thoughts with the whole group.



ASK

- *How are you different from Kato in the way you manage your money?*



INVITE two participants to briefly share their thoughts with the whole group.

ADD – How and Where to Save (20 minutes)



SAY Just as we have seen with the story of Kato, making savings a daily habit and saving small amounts of money frequently can help you achieve your savings goal.

Let's think a little bit more of how we can save our money. I am going to share two savings strategies with you:

1. When money comes in to you, you can put aside money for **savings first** (like Kato) and then spend the remainder.
2. When money comes in to you, you **spend your money first**, and then save the money that remains after your spending.



ASK

- Which saving strategy is better? Why or why not?



SAY There are reasons why a specific savings strategy may be better for some people than others. The important thing to remember is to pick a savings strategy that helps you balance your savings with your spending.



SHOW Image Card 11.



SAY Once we have money saved, it's important that we think about all the places where we can save our money.



ASK

- Where are all the places that you can save money?



SAY As we heard, there are different places where we can save our money. Let's think about two specific ways that would realistic for each of us to save our money.



SHOW each Image Card when reading these explanations.



SAY

- *You can save money in your **savings group**. Our savings group is a great place to save money, as we can be sure that this money is secure in our savings box.* Image Card 12
- *You can save money **at home**. Saving our money at home is another way to save, but sometimes, this may not be as secure. Make sure the place where you save your money at home is secure, so nobody can steal your savings!* Image Card 13



ASK

- *Are there any questions on the places where you can save money?*

APPLY – Making a Savings Plan (20 minutes)



SAY *We have seen why it's important to save and different strategies on how and where to save. We are going to think about our own savings strategies by talking in a small group.*



DIVIDE participants into four small groups.



SAY *Each one of you should spend a minute remembering the item you want to save money for by looking at your drawing (or remembering from our discussion) from our last session. Then discuss with the members of your small group the strategy you will use to save the money (save first or spend first). Think about how long it will take you to save enough money to buy the item you are saving up to buy.*



GIVE each group five to seven minutes to discuss. **WALK** around to make sure they understand and answer any questions they may have.



SAY *Now that you have discussed how you will save your money, think about where you will keep your savings. Discuss possible options with your groups. However, you don't have to tell your group members where you decide to save your money, as this may be something you want to keep secret! Instead, in your small group, take another five minutes to think of some possibilities of where to save.*



GIVE each small group five minutes. **WALK** around to make sure they understand and answer any questions they may have.



SAY *Thank you for coming up with a savings plan. Are there any individuals that want to share how they will save money?*



INVITE two or three people to share their savings plan. **THANK** each person for sharing. Then, **INSTRUCT** everyone to return to his or her seats.



SAY *Thank you for coming up with a savings plan. Now that we've talked about this plan, try your best to put your plan into action!*

AWAY – What Will We Save For in the Future? (5 minutes)



SAY *Now that we've thought about a savings plan that can we can start to follow right away, let's think about how we can save into the future.*



ASK

- *Why might you want to keep saving money, even after you meet your saving goal?*

- *What type of things might you save for in the future?*



SAY *It will be important to save enough money to pay for your education or maybe a home in the future. As your coach, I would encourage you to think about how to save your money successfully, now and in the future. This will make you successful in business and in your life.*

Let me know if you want to talk more about how you can save money. I would encourage you to also speak about how to save with a Para-social Worker who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

2.5 Finding Safe Places to Get Money

Activity Box	
Key Message	Some ways to earn money may not be safe.
	<ul style="list-style-type: none"> • Attitude – Finding a safe place or method to get money is important • Skills – Identifying safe and unsafe work • Knowledge – What is a safe place to get money
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ 3 pieces of paper or other similar size objects ▪ Image Cards 9, 14, 15, and 16

ANCHOR – Safe or Unsafe (15 minutes)



SAY Welcome back! It's great to have everyone gathered here!



ASK

- *In the past week, did anyone spend some time talking with a Para-social Worker or your family and friends about how you can save money?*



SAY Before we get started in today's conversation, I would like to begin with an activity.

This activity will require us all to get up on our feet and move around. We are going to play the game of 'tag'. In this game, one person is 'it' and tries to touch or 'tag' the other person. If another person is 'tagged', then this person becomes 'it'.

In this game, there will be a few safe places where you cannot be 'tagged'. If you are standing on a safe place (which is a piece of paper), then you cannot become 'it'. But you can only stand on the paper for 10 seconds at a time!



CLEAR space for everyone to move around. **PLACE** three pieces of paper spread out on the ground to represent the safe spaces. **INVITE** everyone to stand. When ready, **START** the game and play for five minutes.

Trainer's Note:

This activity will involve a lot of running around. Let the youth move about freely and try to only intervene if there is cheating or if they are harming each other.

Please be conscious of any youth who are unable to participate in this activity due to disabilities. It may be a good idea to adapt this activity so that they can also participate. For example, one person could be the safe space “monitor” and tell their peers when 10 second are finished.



INVITE everyone back to his or her seat when the activity is done.



ASK

- *How was the game?*
- *How did you feel when you were in the safe place?*
- *How did you feel when you were not in the safe place?*
- *Did everyone get a chance to be in the safe place? Why or why not?*



SAY *Great! I hope the safe place provided people with a break from the risk of being ‘tagged’.*

ADD – Identifying Safe and Unsafe Work (15 minutes)



SAY *For the past few sessions, we have been talking about the ways that we manage our money. Today, we want to focus on the ways that we can get money.*

**ASK**

- *What are the ways we can get money?*
- *Is it better to get money from some places rather than others? Why or why not?*



SAY *We can get money from doing work. But it is important to remember that not all work we do is equally safe or smart to do.*

In our activity, we saw how some places were 'risky' and other places were 'safe'. This is true for games, but also for our interactions in the household, community, and while working. Some work puts us at risk while other work keeps us safe.

Some of the things that could make us unsafe doing work are:

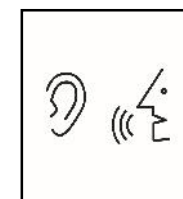


SHOW each Image Card when reading these explanations.



SAY

- *Physical harm that could come to our bodies* Image Card 9
- *Emotional harm that comes from people being too critical or mean, yelling, or bullying* Image Card 14
- *Feeling of discomfort in the way people interact with us* Image Card 15
- *Having to hold secrets one might not want to keep* Image Card 16



SAY *Safe places to work make you feel comfortable, do not cause excessive harm to your body, and leave you feeling good. Safe places to interact in the community share those features.*

If you ever find yourself in an unsafe place in your community, you should tell a trusted adult. This trusted adult might be a member of your family, your household, or one of the PSWs who come to visit you. This trusted adult could also be someone in the community to, like a teacher, the police, or a local council member. These people will help you find a way to be in safe spaces again.

Remember, it is more important that you are safe at work than it is to make money!

Trainer's Note:

Building and maintaining a safe space for youth to explore this topic without judgment or pressure is very important. If youth feel there might be consequences for what they say during this conversation, they may stop talking. This could result in them missing opportunities to learn or not sharing their own vulnerabilities.

APPLY – Find the 'Best' Work (25 minutes)



INVITE participants to separate into three or four small groups.



SAY *I am going to share several stories about different young people doing work in the community. After I share each story, your group will have five minutes to discuss a few questions before we continue on to the next story.*

Case Study 1: *Achan helps her mom sell produce at the local market when she is not at school. Sometimes her mom needs to leave their produce stand to attend to other things. Achan is alone during these times, minding the business, which excites her. But soon, Achan finds that a man who sells cell phones in a nearby stall comes to speak with her when her mother is not there. Lately, he touches Achan in a way that makes her uncomfortable.*

**ASK**

- *What does Achan do for work?*
- *What dangers does Achan face doing this work?*
- *What can Achan do about it?*



INVITE one or two groups to share their discussions. Then, **CONTINUE** on to the next story.

**SAY**

Case Study 2: *Bate works in the local quarry breaking rocks. He does not enjoy the work very much but likes having extra money to buy snacks and to pay to watch football. Lately, the quarry work has been getting harder as the weather has been getting hotter. Yesterday, while he was moving rocks, Bate tripped and hurt his knee. Today, it hurts so much that Bate does not want to go to work.*



INVITE participants to discuss the following questions in their groups.

**ASK**

- *What does Bate do for work?*
- *What dangers does Bate face doing this work?*
- *What can Bate do about it?*



INVITE one or two groups to share their discussions. Then, **CONTINUE** on to the next story.

Case Study 3: *Kateme is very good at household chores. She is so good at these chores that her neighbors have started to ask if she can help at their homes, too. The neighbors promise to pay Kateme good money for her work. So, Kateme cleaned clothes, washed dishes, fetched water, and swept the house for her neighbor for three weeks. When Kateme asked to be paid, her neighbor said she was a foolish, stupid girl and she would only be paid when she earned it. Kateme was also told that if she complained to others about not being paid, she would be punished severely.*



INVITE participants to discuss the following questions in their small groups.



ASK

- *What does Kateme do for work?*
- *What dangers does Kateme face doing this work?*
- *What can Kateme do about it?*



INVITE one or two groups to share their discussions.



ASK

- *Do you know anyone who has faced situations similar to these three people?*
- *What suggestions do you have for helping to prevent these unsafe situations?*



SAY *Thank you everyone for sharing your thoughts. Remember, it is very important to earn money safely, that does not cause you emotional or physical harm. As we heard, there are resources available in our community to help in case you find yourself in a dangerous work situation.*

AWAY – Keeping My Family Safe (5 minutes)



ASK

- *Do you think that this message on safe places to work would be good to share with other members of your household? Why or why not?*
- *How can you share this message with others in your household?*



SAY *As we grow and become more involved within the community, we want to make sure our experiences remain positive and even fun. Please do take the time to speak with the Para-social Worker or myself if you have any concerns about unsafe experiences, at work or in any other places, even in your household. We are here to help and support you.*

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

Chapter 3.

Thinking Ahead

3.1 How to Plan for Business

Activity Box	
Key Message	Planning is a process that involves different steps.
	<ul style="list-style-type: none"> • Attitude – Planning helps one to be successful in business • Skills – How to plan • Knowledge – What to plan for and why
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 17, 18, 19, 20, 21, 22, and 23

ANCHOR – The Story of the Two Cousins (20 minutes)



SAY *Welcome back to our session today!*



ASK

- *Did anyone talk to a Para-social Worker or friends and family about safe spaces to earn money?*



SAY *We are going to move on from talking about money management to how you can start a new business. I think that you will enjoy these sessions, as many of you are already involved in business or want to be involved in business!*

Before we start, let's take a short amount of time to talk about what is business, before we move on to today's topic, on planning.



ASK

- *What is a business?*
- *What types of businesses can you think of?*



SAY *A business quite simply is when someone sells something to someone else in order to earn money! Businesses can be very large or very small. There are many types of businesses, which can be shops selling items, factories and workshops producing items, and individuals performing services for others, for example. Even agriculture can be a business, because many of us sell products and services related to agriculture.*

Over the course of the coming weeks, I think that many of you will find you are already doing business or you want to start doing business. You will find that some skills we discuss related to business may also be good for you to use in other aspects of your life!

Let's move on to talk about the business topic we are focusing on today: planning. We are going to start today's session with a story about two young cousins who want to start a shoe business just like their aunt.




SHOW participants  Image Card 17.



SAY *This is the first cousin, Nansubuga. She was in a hurry to start a new business because she needed money to pay for her sister's school fees. Nansubuga decided to do things just the same way as her aunt, selling the same kinds of shoes as her aunt and setting up her stall right beside her aunt's. After all, her aunt made money so she would too!*




SHOW  Image Card 18.




SAY *This is the second cousin, Namutebi. She decided to take a little more time, even though she also needed to make money quickly to help pay for some of her father's medical expenses.*




SHOW  Image Card 19.



 **SAY** First, Namutebi observed what shoes other people were already selling at her local market.


 **SHOW** Image Card 20.



 **SAY** Second, Namutebi asked different people what kinds of shoes they wanted but could not find in their communities.


 **SHOW** Image Card 21.



 **SAY** Third, Namutebi went to a large town nearby to learn what the wholesale prices were for different kinds of shoes.

 **SHOW** Image Card 22.



 **SAY** Finally, based on what she learned in the first three steps, Namutebi came up with a plan to sell sport shoes because:

- Many people wanted this type of shoe
- Very few other shoe sellers were selling them
- She could get good prices from the wholesaler

 **SHOW** Image Card 23.



 **ASK** everyone

- What can you tell me about what each cousin did?
- Which cousin will start earning money first?

- Which cousin do you think be more successful in the long run? Why?
- Which approach have you taken with any business you have started?

ADD – Three Small Steps to Success (10 minutes)



SAY Most of the time when we start a new business, we are in a hurry. We want to earn money right away, and we sometimes just copy what someone else is doing. This might be a quick and easy way to get started, but it is not always the best way to be successful in the end.



SHOW each Image Card when reading these explanations.



SAY Next time you are thinking about starting a business that involves buying and selling products, you may want to follow the three steps that Namutebi took:

1. Observe what other products are already in the market. Image Card 20
2. Find out what products people want to buy but cannot find in the local market. Image Card 21
3. Ask suppliers about prices for the product you are thinking about selling. Image Card 22



In later sessions, we will explore each of these three steps in detail – but for now, let's recognize how important each step can be to being successful.

APPLY – Are the Three Steps Really Necessary? (20 minutes)



SAY Now that we have heard about these three steps, let's see why or why not someone might follow these steps to plan for business.

Let's ask someone to volunteer to come forward and represent Nansubuga.



SELECT a volunteer and **GIVE** them Image Card 17 to hold.



SAY *The rest of our group will form two equal lines – each line should face the cousin.*

*Group members in the first line will take turns giving reasons why Nansubuga **should follow** the three steps to start her shoe business.*

*Group members in the second line will take turns giving reasons why Nansubuga **should not follow** the three steps.*

We will alternate between each line.



START the activity and keep it moving quickly. **ENCOURAGE** participants to give different examples. After two or three rounds, **STOP** the activity.



ASK “Nansubuga”

- *Are you going to follow the three steps or not? Why?*

AWAY – Going Step-By-Step Has its Advantages (10 minutes)



SAY *One of the hardest things to do is to take the time to plan, in business and even in our own lives! We are often in a hurry to be successful but sometimes that gets us into trouble.*

Take one minute to reflect about how you will be successful in planning in your household and business.

**ASK**

- *Do one or two people want to share how they will be successful in planning?*



SAY *I am confident that all of you will do a great job planning in your business and lives!*

In preparation for our next session, I would ask that all of you think about your own existing business activities or new business activities that you would like to start. Reflect on how these three steps to planning may be useful for you in your activities. Please come prepared to share your thoughts during the next session.

Let me know if you want to talk more about how to plan. I would encourage you to also speak about how to plan with a Para-social Worker who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

3.2 Adapting a Plan

Activity Box	
Key Message	You may have to adapt a plan when context changes to help you reach your goal.
	<ul style="list-style-type: none"> • Attitude – Adapting a plan can help you reach your goal • Skills – How to adapt a plan • Knowledge – Knowing when to adapt a plan
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Crazy animal set ▪ Stopwatch ▪ Image Cards 20, 21, 22, 24, and 25

ANCHOR – Crazy Animal Game (20 minutes)

Trainer's Note:

Learning activities can be a great way to engage youth on key messages. It is important, however, that these activities remain focused on key learning. One way to ensure learning is by linking the activity back to the lesson. For example, the crazy animal challenge in this session is a useful activity to get youth thinking about when to adapt a plan.

For this activity, be conscious about any participant who may have disabilities. This activity can be adapted by asking participants to sit as to be more inclusive of all participants.



SAY *Welcome back to the session. I'm glad you are here today and ready to start learning again! Before we start, did anyone talk to a Para-social Worker about how you can plan in business and in your household?*



INVITE one or two people to share an example.



SAY *Now that we understand the importance of planning for business, let us explore another part of planning – how we can change our plan to overcome unexpected challenges we may face.*

To start this conversation, we are going to do an activity. Let us begin with 12 volunteers. Everyone else will observe the activity.



ORGANIZE the 12 volunteers into groups of two around the room and **GIVE** each pair one **crazy animal**. **INSTRUCT** the rest of the participants to observe the activity.



SAY *Each pair has an animal. The goal of this activity is for each player to touch every animal as quickly as possible. But, players cannot move from where they are standing. At the end of the activity, each group has to end up with the same animal that it started with. Please take one minute to plan your strategy for the activity.*



GIVE the group one minute to plan their strategy. Then, **START** the activity and **USE** a **watch** to time how long it takes the group to complete the activity.

CONGRATULATE the group on completion of the activity. **SHARE** back to the group how much time it took to complete the activity.



SAY *Wow, that was very busy! Let's try this challenge again. But this time, we will allow time for the participants to adjust their plan. You will have three minutes to work together as a group to adjust your plan for completing the activity.*



ALLOW three minutes for the group to plan together then **START** the activity and **USE** a **watch** to time how long it takes the group to complete the activity.

CONGRATULATE the group on completion of the activity. **SHARE** back to the group how much time it took to complete the activity.



ASK the players and the observers

- *How was the second round different from the first round?*
- *What did you do differently when you adapted your plan?*
- *How did your team decide how to adapt your plan?*



SAY *Great job! This gets our brains thinking about how to adapt a plan.*



INVITE the volunteers to take a seat.

ADD – Knowing When to Adapt Your Plan (10 minutes)



SAY *Most of the teams seem to have learned that planning can be helpful, especially when you are doing a new activity. This is the same in business. When you want to start a new business, it is always a good idea to plan first, using the three steps we discussed during our last session.*

Sometimes though, plans may need to be changed after you learn how well the plan works. That is a very normal part of the planning process. For example, we saw in our last activity that the group's original plan needed to be changed. That's normal, and something we may encounter when planning for business – and when planning in our lives!

To adapt a plan, you can make small changes to parts of your plan that are not working. You will need to make sure that even with these changes, you can still arrive at the same goal.



ASK

- *What are some small changes that you may make to your plan in business or life to make it more successful?*



THANK volunteers for sharing their ideas.

APPLY – Starting a New Business Selling School Supplies (25 minutes)



SAY *There are many small changes you may need to make to adjust your plan. Let's practice adjusting plan for a young person who is getting started in business.*



ASK

- *First, let's review the three steps on how to plan. Does anyone remember what each of these three cards represents?*



SHOW Image Cards 20, 21, and 22.



SAY *Remember, these cards represent the three steps of planning, which are:*

1. *Make observations about what other products are already in the market*
2. *Ask what products people want to buy but cannot find in the local market*
3. *Ask suppliers about prices for the product you are thinking about selling*



SHOW Image Card 24 and 25.



SAY *I now want to introduce you to Isiiko whose goal is to start a successful business selling charcoal in his community.*



Isiiko is excited to get started with his business but wants your help to take a step-by-step approach. Working in three small teams, please take five minutes to advise him on how he can follow the three steps of planning for his business.



SEPARATE participants into three small groups. **GIVE** groups ten minutes to brainstorm then **INVITE** each team to share back briefly their advice.



SAY *Thanks for helping him plan his business. Following the three steps of planning, Isiiko learned that many people in his community want to buy charcoal but few people sell it. He also found out how much it will cost him to make charcoal. After following these three steps, Isiiko decided to start his business to meet the demand of the households in town.*

Isiiko's business has been going well but recently, his sales have decreased, as it is dry season. So now, he needs to adapt his plan to be successful in business.

Please take another ten minutes with your team to give Isiiko some advice on how to adapt his plan so he can continue running a successful business selling charcoal in his community.



GIVE each team ten minutes to brainstorm advice on adapting a plan. Then, **INVITE** each team present their advice for Isiiko to the group.



SAY *Thanks for all of your ideas! Everyone is doing a great job learning exploring these key business skills.*

AWAY – Thinking of Your Own Plan (5 minutes)



SAY *Adapting a plan is a normal part of life, especially when your life is affected by other people in your household. Life will always surprise us, so adapting our plans will be something we will need to do regularly, in business and in our households.*

**ASK**

- *Why do you think you will be successful in adapting a plan?*



SAY *You are all smart and motivated young people. I know that with practice, you all will be successful at adapting your plans to life's surprises.*

After our last session, I challenged you all to think about how the three steps of planning could be useful in your own business activities. This week, I would encourage you to actively use the three steps in planning in your current or future business activities. I also encourage you to think about how your plans might need to be adapted depending on how well your plan is working.

Don't forget, the Para-social Worker and I are available to support you as coaches, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions or let us know if you want to talk more about planning!

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

3.3 Planning for Problems

Activity Box	
Key Message	Even the best plans run into problems along the way, so it is best to plan for the unexpected.
	<ul style="list-style-type: none"> • Attitude – We can anticipate problems that we may face • Skills – How to plan for unexpected problems • Knowledge – What problems to anticipate
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 5, 9, 26, 27, 28, 29, and 30

ANCHOR – Challenges in our Communities (20 minutes)



SAY *Welcome back to our session today! Before we continue talking about planning, let's think back to our session last time on adapting a plan.*



ASK

- *Did anyone spend some time talking with a Para-social Worker or your friends and family about how to plan or how to adapt a plan?*



SAY *Today, we are going to explore another part of planning – how we can plan ahead of time to avoid problems that we may face in our business activities.*



ASK

- *Has anyone here ever had any problems get in the way of the success of their business or known someone who has?*



SAY *It looks like most of us have had some experience dealing with problems that get in the way of our business plans. Let's think about some common problems you may face when starting a business. Each card represents a problem that can*

arise in a business setting. These cards may not show every challenge you face in this community but are examples of common types of problems in businesses.



SHOW each Image Card when reading these explanations.



SAY

- *This card is representative of **Theft**, or someone stealing something you need to start your business.* Image Card 26
- *This card means **Corruption**, or when someone does something dishonest such as steal or ask for a bribe.* Image Card 27
- *This card represents **Family**. Sometimes your family will not be happy that you want to start a business and they may try to make you stop.* Image Card 5
- *This card represents when **Life Events** disrupt your plan. These life events could be when your family gets sick, when you have to move to another place, or perhaps when you have children.* Image Card 9
- *This card represents when someone external, such as your friends or others in your community, tries to pressure you into stopping your business.* Image Card 28



Let's see which of these challenges are most common in our community!



INVITE five volunteers to the front of the training space and have each person choose one of the Image Cards without looking.

ASK each volunteer to give a brief example of when they, or someone they know, encountered the challenge on their card when trying to start or run a business in this community.



SAY Now that we have heard five examples of when these problems were encountered in our community, let's learn which challenge is the most common.

To do so, we will vote with our feet. Please stand behind the person with the challenge that YOU think is the most common in our community. Do not worry about how others are voting; you have your own vote to tell us what YOU think.

Trainer's Note:

If some people cannot "vote" with their feet, this activity can be adapted so voting happens by raising hands instead.



DISCUSS the results of the "vote." Then, **ASK** participants to return to their seats.

ADD – Hope for the Best and Plan for the Worst (10 minutes)



SAY As we have seen, there are many problems we will likely face in our businesses – many of which we do not cause.

But the truth is that these kinds of problems happen – so they are things that we can plan for as well, by thinking in advance about how we might handle each situation.

As the expression goes – it is always wise to hope for the best, but to plan for the worst!



ASK

- Can anyone tell of a time when they planned in advance for a potential problem?



SAY Remember, to plan for a problem, you just need to know what you will do if a problem arises.

APPLY – Planning for the Unexpected (20 minutes)



SAY *I am going to tell you briefly about two of my friends, Agaba and Aguti. Both of my friends may encounter problems in their businesses and need our help to plan for them.*

Agaba's business is selling bricks while Aguti's business is selling baskets.



SHOW Image Cards 29 and 30.



SAY *Let's help them plan for unexpected problems. We will do this in teams of three people each. To start, two teams will come to the front.*

I am going to choose one problem card and either Agaba or Aguti's business. Each of the two teams will have 30 seconds to come up with one possible way this business could plan ahead to deal with or avoid the selected problem. Each team will quickly share its idea, and then the rest of the groups will vote for the best idea by raising their hands.

The team that wins the vote will stay at the front, and another new team will come to compete against them. I will choose a new business idea card and a new problem card, and the two teams will repeat the activity. We will continue this until every team has a chance to compete.



DIVIDE participants into small groups of three people each. Then, **FACILITATE** the activity by choosing two teams to compete in the front of the training space. **FOLLOW** the activity directions as explained in the SAY above.

When the activity is completed, **CONGRATULATE** the winning team and thank the other teams for their efforts and creativity.

AWAY – Planning in Our Own Life (10 minutes)



SAY *Today, we have learned two other important lessons about planning.*

- *First, we need to plan ahead of time to deal with or avoid common problems.*
- *Second, if we work together with others, we can come up with lots of good ideas for dealing with, or avoiding, problems.*

Planning for problems is something we always need to do, but never need to do alone.



ASK

- *Do you think you can use these planning skills in your life? Why or why not?*
- *How can your family and household members help you plan effectively?*



SAY *All of you can use these planning skills – they are very important skills to use! I would strongly encourage you to keep practicing planning in your own business and in your daily life at home. By planning, you can be more successful.*

Some of you may be interested in discussing planning after our session today. If planning is something you want to talk about more, come talk to me after this session. I would also encourage you all to discuss planning with a Para-social Worker who may visit your household sometime soon.

Don't forget, the Para-social Worker and I are available to support you as coaches, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions or let us know if there is anything you want to know anything more about!

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

Chapter 4.

Identifying

Opportunities

to Make Money

4.1 Finding Opportunities for Business

Activity Box	
Key Message	Successful businesses take advantage of a person's skills and the opportunities in the marketplace.
	<ul style="list-style-type: none"> • Attitude – Participants are willing to thinking creatively about business • Skills – How to identify skills and market opportunities • Knowledge – How to start a business
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 31 and 32

ANCHOR – Brainstorming Businesses in Our Community (15 minutes)



SAY *Welcome back to the session. I'm glad you are here today and ready to start learning again! Before we start, did anyone take time to talk to a Para-social Worker or your friends and family about how you can plan for problems?*



INVITE one or two people to share an example.



SAY *Today, we are going to explore the many ways that each one of us can make money. We are going to start with a brief activity. This activity will help us understand the many types of businesses we have in our community.*

To do this activity, I will ask everyone to come up to the front of the room and make a circle.



INVITE participants to make a circle in the training space.

Trainer's Note:

This activity can be adapted in the case that some participants are not able to stand in the circle or throw the ball.



SAY *Together, we are going to think about the many types of businesses that exist in our community. We are going to do this by passing the ball around. When someone throws the ball to you, you need to name a type of business present in your community. You cannot repeat any type of business that has already been named. If you cannot think of another type of business, you must step outside of circle, as you are “out”.*

We will keep playing this activity until there is only one person remaining in the circle.



ASK

- *Does anyone have any questions before we begin?*



FACILITATE the activity with all participants. **STOP** the activity when the group cannot think of any additional types of businesses in their community.

THANK everyone for his or her active participation in the activity.

ADD – Why Start a Business? (15 minutes)



SAY *During our activity, we came up with many business types in our local community! Just imagine how many more business types we could think of if we expanded to a larger location.*



ASK

- *Why do you think there are so many types of businesses in our local community?*
- *How do you think all of these businesses got started?*



SAY *People start businesses because they see an **opportunity in the market**. Markets are anywhere products or services are bought and sold. There can be*

opportunities in these places because customers are looking for products or services that they can't find at all or can't find at a good price or quality. Sometimes there might even be a product or service that isn't available in the market, or that customers don't even know about! These are all market opportunities.



SHOW Image Card 31.

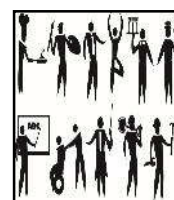


SAY *Business people also consider the **skills that they possess**.*

Skills are things that we do well. Skills can be things like writing, managing money, persuading others, or thinking creatively.



SHOW Image Card 32.



SAY *Business ideas are limitless! It's important to think about*

what skills you have and how you can use those skills to take advantage of a market opportunity.

APPLY – What Business Could YOU Start? (25 minutes)



SAY *Let us practice thinking about businesses that we could start that take advantage of our skills and an opportunity in the market. Let us get in pairs to do this activity.*



DIVIDE participants into pairs.



SAY *In your groups, you will have the opportunity to use your creativity skills! Each of the groups will think of one business that it could start in the community that takes advantage of skills that both partners have and of an opportunity in the market.*

To do this, you and your partner will spend ten minutes talking about the different skills that each one of you have.



GIVE participants ten minutes to discuss.



WALK AROUND the training space to provide assistance as needed to groups that may be struggling.



SAY *Now, thinking about the skills that both of you have, your group will have ten minutes to come up with a business that you could start that people in this community might be interested in. Do not stress out about coming up with the perfect idea. Instead, just try to come up with one idea using creativity and imagination!*



GIVE participants ten minutes to come up with a business idea.

WALK AROUND the training space to provide assistance as needed to groups who may be struggling.



ASK

- *Is there any group that wants to share its idea with the rest of the group?*



INVITE participants to share their business idea back with the rest of the group. Then, **THANK** everyone for his or her creativity during this activity!

AWAY – How to Get Involved in Business (5 minutes)



SAY *In our activities today, we have spent some time talking about why and how people may start businesses.*

**ASK**

- *To be involved in business, do you have to start your own business?*
- *How else may someone be involved in business?*



SAY *There are multiple ways to be involved in business! You can start your own business or work for someone else's business. Both are great options, and young people like you can be successful pursuing either one.*

In preparation for our next session, I would ask that all of you think about a business that you might want to start. Please come prepared to share your thoughts during the next session.

Let me know if you want to talk more about finding business opportunities. I would encourage you to also speak about business opportunities with a Para-social Worker who will may to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

4.2 Knowing Your Market

Activity Box	
Key Message	You can find business opportunities by learning more about the market.
	<ul style="list-style-type: none"> • Attitude – Market information is valuable to collect and understand • Skills – How to gather market information and find opportunities • Knowledge – What to ask of and observe from a market
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Bar of soap (or other basic product) ▪ Image Cards 33, 34, 35, 36, and 37 ▪ 4 different common local products

ANCHOR – Thinking About Products (15 minutes)



SAY *Welcome back to the session. Last week during our session, I asked you to think about possible businesses that you could start. Did anyone have a chance to think of an idea or to discuss this topic with a Para-social Worker or your friends and family?*



INVITE one or two people to share an example.



SAY *Today we are going to talk about how you can find out more information about a product you are thinking to start selling. This can help you decide whether to start your business or not.*

But first, let's talk about soap!



SHOW all participants a common product that is familiar to all (such as a bar of soap). **INVITE** them to look at the product closely.

**ASK**

- *Do you like this bar of soap? Why or why not?*
- *What other versions of a bar of soap are available in your community, and in what ways is that product similar or different from this product?*
- *What are some of the alternatives to a bar of soap, and why would someone choose one over another?*



SAY *Wow, we learned a lot about this soap by just asking questions!*

ADD – Ask and Observe (15 minutes)



SAY *As we just saw, if we ask questions and make observations, we can learn a lot about a product or service and its market (where and how it is bought and sold). Learning about the market in this way can help us make decisions, including about if we want to start a business selling this product or service.*

To learn about the market, we can walk around different shops around town and observe what is happening. We can also make transactions of our own by buying a product or service from a competitor. If we are already selling a product or service, we can even ask our customers, friends, neighbors, and family members questions.

**ASK**

- *What types of information do you think would be valuable to find out about the market for our product or service?*



SHOW each Image Card when reading these explanations.



SAY *Some of the key aspects of a product we usually want to learn more about are:*

1. **Who** buys this product or service? Men or women? Young or old people? Image Card 33
2. **How often** and **when** do people buy this product or service? Image Card 34
3. **Where** can people buy this product or service? Image Card 35
4. **Why** do people want to buy this product or service? Image Card 36
5. **What other** similar products or services can people buy? Image Card 37



ASK

- *What does this information tell you about the market for this product or service?*
- *Why might this information help your business?*



SAY *Great ideas! Learning this type of information about the market for a product or service can you help better understand your potential customers and competitors. This information can help you decide whether it is a good idea to start your business or not.*

Let's practice gathering information about the market.

APPLY – Practicing Market Research Skills (25 minutes)



PLACE four or five other small products that are sold in the local community into a bag that no one can see into.



SAY *Let us practice finding out these key pieces of market information using the five questions we just learned. To do this, we will form four groups, and each group will select one person to come forward. Each person who comes forward will select a product from my bag, without looking.*

Then, as a group, look at your product and think of answers to the five questions.



SEPARATE participants in four groups. **INVITE** one representative from each group to come forward to select a product.



PLACE the five cards in front of the groups so they can look at them during the activity. After ten minutes, **INVITE** each team forward to share their responses.



ASK

- *How does learning about the market help you find opportunities?*

AWAY – Practice, Practice, Practice (5 minutes)



ASK

- *Why will you be successful in learning from the market?*
- *How can we use the support of our friends in learning about the market?*



SAY *Everyone in this room is motivated to learn about the market and can do it. We can also ask our friends and family questions to learn more about a product too.*

Over the next week, let's all agree to practice learning about the market by:

- *Thinking about either a current product or service you offer, or an idea you have for a new product or service. Use these questions to gather information about the market for this product/service.*

- *Helping a friend or family member gather information about the market for a new product or service they are thinking about selling.*

Please come prepared to share your experience answering these questions during our next session. By sharing, we can all learn from each other's experience practicing this key enterprising skill.

If you are currently doing a business activity, please bring in a product that you are currently selling to our next session.

Don't forget, the Para-social Worker and I are available to support you as coaches, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions!

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

4.3 Starting Your Business

Activity Box	
Key Message	There are items you must buy before you can start your business.
	<ul style="list-style-type: none"> • Attitude – Certain items are necessary to start a business • Skills – Thinking about the items needed for business • Knowledge – What are the necessary items to buy
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 10, 19, 24, 38, and 39

ANCHOR – Make Me Some Luwombo! (15 minutes)



SAY *Welcome to today's session. Between our last session and today, many of you may have been visited by your other "coach" at your house. The Para-social Worker may have talked to you individually, or s/he may have spent some time talking to other family members. Did anyone here talk to your Para-social Worker about the topic of the last session, knowing the market?*



ASK

- *Who in this room knows how to make Luwombo?*
- *Can someone please make me this dish right now? Why not?*
- *What type of materials do you need to be able to successfully make Luwombo?*

Trainer's Note:

The participants may be confused or find these questions silly at first. However, these questions are a way to start a discussion around necessary materials to cook. These materials include both the raw materials (vegetables, salt, chilies, etc.) and fixed assets (pots and pans, fire/stove, etc.).



SAY *It sounds like you need more than just meat, peanuts, and salt to make Luwombo. You also need other materials such as a fire and pots and pans. Without these items, it becomes impossible to actually cook Luwombo.*

ADD – What You Need to Start a Business (10 minutes)



SAY *Just like making Luwombo, the businesses that we want to start also require certain items before they can be started successfully. There are two types of items that you must have to start and run a business:*



SHOW Image Card 38.



SAY Raw Materials are the materials you need to produce your product. You typically need to buy raw materials often, and many times, they are not too expensive. Without raw materials, you are not able to produce a product.

For example, you shared that to make Luwombo, you need materials like meat, peanuts, plantains, salt, etc. These are the raw materials, or the ingredients you must have in order to make the product.



SHOW Image Card 39.





SAY Tools/Equipment are resources that you need to turn the raw materials you have into a business. These resources usually last a long time and may cost more money to purchase. You can use them many times. Without tools or equipment, you are not able to make and sell a product easily.

For example, to make Luwombo, we talked about needing items such as a fire, pots, and pans. In this case, those are our tools and equipment.


Before starting a business, you need to identify what raw materials and tools/equipment you need to produce your product (or perform your service).

APPLY – What Do Our Friends Need? (20 minutes)


 **SAY** *Let's revisit some of our friends from earlier sessions and see if we can determine what raw materials and tools/equipment they need to start their business.*

 **SHOW** Image Cards 10, 19, and 24.




 **SAY** *Working in three teams, we are going to try to list all of the raw materials and tools/equipment that our friends need to start their business.*



 **SPLIT** participants into three groups and **READ** each group one of the following situations.

1. *Kato wants to expand his bike mechanic business and open a small shop selling bicycle parts.*
2. *Namutebi wants to start a small vegetable garden at her home so she can start a business selling produce at the market*
3. *Isiiko wants to start producing charcoal to sell on the side of a busy road.*

 **GIVE** groups fifteen minutes to complete the activity. Then, **INVITE** groups to share the items that each person needs to have before starting their business.

 **SAY** *Thanks for your creativity in brainstorming options for our friends!*

AWAY – What Materials Do You Need to Buy? (15 minutes)



SAY *As we learned in this session, there are two types of items that are necessary to enable you to start a business: raw materials and tools/equipment. Let's think about the items that you will need to start your own business activities.*

Please take five minutes to talk to your neighbor about the type of items, both raw material and tools/equipment, that you will need to purchase before starting your business.



GIVE pairs ten minutes to discuss. Then, **INVITE** several participants to share the items that the person needs to have before starting their business.



SAY *As your coach, I encourage you to think about what items you will need to start your business. You may find it helpful to speak with other members in your household about this as well. Many times, your parents and caregivers have some great ideas on the items you need to start your business!*

Let me know if you want to talk more about what items that you need to start your business. I encourage you to also speak about this with the Para-social Worker who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

Chapter 5.

Sustaining a

Business

5.1 Being Honest in Business

Activity Box	
Key Message	Honesty in business will pay off in the end.
	<ul style="list-style-type: none"> • Attitude – It is important to be honest in business • Skills – How to be honest in business • Knowledge – What effects does honesty have on business
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Card 40

ANCHOR – Thinking about Cause and Effect (15 minutes)



SAY *Welcome back to the session. Last week during our session, I asked you to think about the items that you would need to start your business. Did anyone have a chance to think of these items or to discuss this topic with a Para-social Worker or your friends and family?*



INVITE one or two people to share an example.



SAY *Today we are going to switch our focus to another key business concept that will be important to keep in mind when doing business: Sustaining a Business. Over the next three sessions, we will talk about different strategies you can do to keep your business going over time.*

We're going to start with an activity that will require us to be standing. So everyone stand up and come make a long line at the front of our space.

Trainer's Note:

This activity can be adapted in case any of the participants have disabilities.



WAIT for participants to start up and form a line. **INSTRUCT** participants to face outward (rather than towards a person's back). **MAKE SURE** there is some space between each participant.



SAY *In our activity today, we will be tapping each other's hands. To do this, each one of us should extend our arms to the right and left. Line up your hands with the hands of the people next to you, palms up. Your right hand should be on top of the hand of the person to your right and your left hand should be on the bottom of the hand of the person to your left.*



WAIT for participants to be set up. **WALK AROUND** to ensure that all participants understand the hand set-up.



SAY *The first person in our line will take their free hand and use it to tap the hand of the person next to them (their neighbor's hand should be on top). Then, the person whose hand was tapped should use that hand to tap the next person's hand.*

We will continue down the line until we reach the last person. At that time, we will reverse and tap hands back to the original person.



ASK

- *Any questions before we begin our activity?*



START the activity. **DO** the activity several times, increasing the speed each time.

Trainer's Note:

Make sure participants tap, rather than slap, their colleagues' hands. If participants are not able to play the activity appropriately, stop the activity early and move onto the ADD.

ADD – Honesty in Business is the Best Bet (10 minutes)



ASK

- *In our activity, how did a slap at the beginning of the line get all the way to the end of the line and back?*

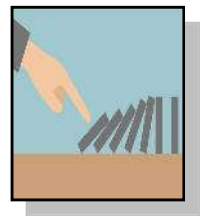


SAY *As we saw in the activity, one little action can have an impact far away. Sometimes, we do not even know how far a little action can go or what impact this little action might have on us later.*

This is true in the game and it's very true in life and business. Often times in business, what we think is a little action can have big impacts later on that we do not even know about.



SHOW Image Card 40.



SAY *As we heard, one little action in business can have a large influence on your business, even if you don't see the effect right now. Depending on the action you take, the long-term impacts may be positive or negative.*



ASK

- *Does anyone have an example of an action you, or someone else, took that had positive impacts later on?*
- *Does anyone have an example of an action you, or someone else, took that had negative impacts later on?*



SAY *Certain actions you could take in business may have a negative impact later on. For example, if you engage in dishonest business practices, such as cheating customers or selling poor quality products, your business may suffer in the long-term if your customers are dissatisfied.*

Remember, honesty in business is the best bet to keep your business operating for a long time!

APPLY – Why Honesty? (25 minutes)



SAY *Let's practice giving advice to some friends about why it's important to be honest in business. We will do this through role-plays.*

We will work in three small groups. Each group will receive a scenario of a young person in business who is trying to decide whether to be honest or not. In your role-play, you will advise this friend on why they should choose honesty.



SPLIT participants into three groups and **READ** each group one of the following scenarios.

Scenario 1: *Otai digs in gardens for people in his community. Because he works with no supervision in the early mornings, he realizes that it is very easy for him to take some of the harvest from his neighbors' gardens every time.*

Scenario 2: *Nakimuli makes money by participating in a local dance group. Every time the group dances for a community event, she collects the money from the audience. Nakimuli knows it is very easy for her to take a few bills from the pile of money and slip it into her purse.*

Scenario 3: *Opio repairs roofs for houses in his community. He charges houses a set price for the roof repair and brings his own materials, including building materials such as grass. Opio knows that he can get grass for the roofs nearby very easily, instead of paying for the strong grass that comes from far away. If Opio gets grass locally, he will be able to make a lot more money, but he knows the roofs will be of poor quality.*



GIVE groups five to seven minutes to plan their role-plays. Then, **INVITE** groups to share role-play with the larger group.



SAY Thanks for your creativity with these role-plays!

AWAY – Integrity in Your Home (10 minutes)



ASK

- *Is it important to be honest with your family members at home and with your friends? Why or why not?*



SAY *Being honest in life, just like business, will serve you well over time. Sometimes, we are tempted to be dishonest because it will have a good effect on us in the short-term, but most of the time, being dishonest in life will hurt us in the long-term.*

Many times, when you are honest with others, you build trust with them, so they are more honest with you too! This is an important lesson to keep in mind for business and life.

I would also invite you to share the information you learned today about honesty in business with the members of your household and friends that have businesses.

As your coach, I would encourage you to think about how to be honest in business and life.

Let me know if you want to talk more about business. I would encourage you to also speak about this with a Para-social Worker who may come to your household before our next session.

Also, for our next session, please bring an item that you are currently selling or you are thinking about selling, to our session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

5.2 Adding Value

Activity Box	
Key Message	There are many ways to add value to a product or service.
	<ul style="list-style-type: none"> • Attitude – Adding value to a product or service is a good business opportunity • Skills – How to add value to a product or service • Knowledge – What to add value to
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ 4-5 bottles/bags of water ▪ Paper ▪ Masking tape ▪ Markers ▪ Image Cards 34, 35, 41, 42, and 43 ▪ Participants' sample products

Trainer's Note:

Before this session, ask participants to bring an example of a product they are currently selling or are thinking about selling.

ANCHOR – A Simple Bag of Water (20 minutes)



SAY *Welcome back to our session. It's great to see you all today!*

During our last session, we discussed the importance of being honest in business. Did anyone take some time to talk to people in your household or a Para-social Worker about this?

Today, we are going to talk about another important thing you can do stay in business for a long time.



DIVIDE participants into four or five small groups.

SHOW a bottle/bag of water.

**ASK**

- *What is this?*
- *Would you buy it? Why or why not?*
- *Are there other products like this?*
- *How are they the same? How are they different?*



INVITE a few answers to each question, but do not start a debate.



SAY *I would like you to work in your groups to take on a small challenge. I will give each team one bag of water and some additional materials. Your task is to change this bag of water in as many ways as possible so that someone would be willing to pay more money for it.*



GIVE each team one bag of water, tape, markers, and scrap paper.



SAY *You will have five minutes to work in your groups to make changes to the bottle in order that someone would pay more money for it. Be creative and have fun! You can make physical changes to the bag of water or also imagine changes that you would make to it, such as where or when you might sell it.*



ALLOW groups to work for about ten minutes.



SAY *Great job! Each team, please share your bottle and explain why your group made the changes that you did.*



INVITE each team to share its ideas back to the whole group. After each presentation, ask the presenting group the following question.

**ASK**

- *Why might a customer pay more money for the bottle with these changes?*

ADD – Value Addition Skills (20 minutes)

SAY *In this last activity, we found that making even small changes to a product might make someone want to pay more for it. These changes may be physical, or you may have ideas about how you sell the product, that would be customers pay more money for it.*

For example, there are many different ways to change even a simple product like a bottle of water. You might decide to sell the water at a football match where people are thirsty, or late at night when no one else is selling it. Or you may have made the water taste better by adding flavor.

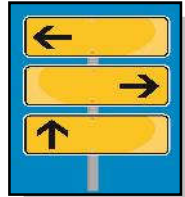

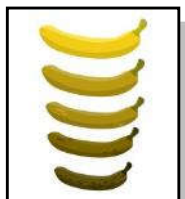


*These are all examples of something business people call **adding value**, or making changes to a product to make it worth more to the customer. Using this approach is key to improving your business.*

There are many changes, both big and small, that someone can make to their product that will help add value for their customers.



SHOW each Image Card when reading these explanations.



- You can decide where to sell a product. Some customers may pay more for your product if you bring it to their home instead of selling it at the market. 
- You can decide when you sell the product. For example, if no one else sells your product in the early morning, a customer might be willing to pay more for it at that time. 
- You can improve the quality of the product. For example, a customer might pay more for well-made shoes that will last many years. 
- You can design the presentation of the product. Many customers will pay more for a product that looks nice or that is packaged in a way that is clean and hygienic. 
- You can decide to turn the product into something new or different. For example, if you used to sell oranges, you might be able to turn those oranges into juice and sell orange juice instead. 



- Has anyone ever added value to a product in this way?

APPLY – Adding Value to Your Products (15 minutes)



SAY Last time we met, I invited you to bring an example of a product you are currently selling or that you are interested in selling. Did anyone remember to do that? If you did, that is great. If you forgot, do not worry. You can join someone who did.





SEPARATE participants into small groups, mixing people who did not bring a product with people who did so.



SAY *Working in your small teams, let's practice adding value to the product(s) your team has by using the five adding value techniques we just talked about.*



GIVE participants ten minutes to think of adding value ideas. **PLACE** five   on the ground in front of participants for easy reference.

INVITE each group to share its discussion with the entire group. After each presentation, ask the presenting group the following question.



ASK

- *Why might a customer pay more money for the item with these changes?*



SAY *Wow, together we have come up with some great ideas to add value to a variety of products. Look at how creative we can be when we work together with our friends!*

AWAY –Adding Value to Increase Our Business Success (5 minutes)



ASK

- *Why will you be successful in adding value to products?*
- *How can you help members in your household be successful in adding value to their products?*



SAY *All of you have demonstrated how creative you can be! I know that all of you will be successful in adding value to products, especially if you keep practicing. Adding value is a great way to keep your business successful over time.*

One thing I hope we have learned from today's session is that adding value to your product or service is a great opportunity for your business. Let's agree to practice adding value to the products and services we sell and help friends and family members do the same. For those of you who did not bring in a product today, I would encourage you to repeat today's activity with the product you offer.

Let me know if you want to talk more about how you can add value to your business. I would encourage you to also speak about how to add value with a Para-social Worker who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

5.3 Treating Your Customers Well

Activity Box	
Key Message	Having good customer service will help you sell more items now and will gain you customers for tomorrow as well.
	<ul style="list-style-type: none"> • Attitude – It's important to treat your customers well • Skills – How to treat your customers well • Knowledge – Treating customers well leads to business success
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Card 44

ANCHOR – Satisfied and Dissatisfied Customers (20 minutes)



SAY *Welcome back to the session. I'm glad you are here today and ready to start learning!*

During the past sessions, we've discussed how to make our business successful for a long time. Last session, we talked about how to add value to our business to improve our product or service.



ASK

- *Did anyone practice adding value to a product in the past week?*
- *Did anyone speak to a Para-social Worker or members of your household about adding value?*



SAY *Today, we are going to talk about how we can gain information from both satisfied and dissatisfied customers. Learning from our customers and adapting our business based on that feedback is another good strategy to be successful in business over time.*

**ASK**

- *What has been your experience with dissatisfied customers?*



SAY *I would like to tell you a story about a customer looking for a new bag for her granddaughter. Please pay attention to how each businessperson responds to the customer.*

It was the end of a long hot day for a young man who sells bags in the local market. He had not made much money and was tired. An older woman came by and the following conversation took place:

Older woman: *You don't really have too many bags to choose from.*

Businessperson 1: *What's your problem? Just look at all these good bags!*

Older woman: *Well, you are very rude. Why would I buy anything from you?*

Businessperson 1: *If you see something you like, you can buy it.*

Older woman: *I don't think you have what I want.*

The older woman then walked to another part of the market, and went to another young man selling bags.

Older woman: *You don't really have too many bags to choose from.*

Businessperson 2: *I try my best. What kind of bag are you looking for?*

Older woman: *I want a bag for my granddaughter to use to go to school.*

Businessperson 2: *Your granddaughter is lucky to have you as a grandmother. What type of bag do you want? How important are color and price to you?*

Older woman: *I have a small amount of money to spend so I really need the bag to last for a while. My granddaughter's favorite color is red.*

Businessperson 2: *Well, I do not have it in red, but I have a very well made blue bag that my little sister takes to school every day and that has lasted several years. Would that be a possible option?*

Older woman: *You know what, the color is not so important. If the bag will last her several years, it will be a great gift. I'll buy the bag.*



ASK

- *What happened between the older woman and the first businessperson?*
- *What happened between the older woman and the second businessperson?*
- *Which businessperson learned more about the market?*
- *Which businessperson gained a new customer?*

ADD – How to Improve Your Customer Service (10 minutes)



SAY *Learning from customers, especially dissatisfied customers, helps any business be successful in the end. It is another way to learn how to improve your business. Many times hearing from dissatisfied customers is just as, if not more, valuable than hearing from satisfied customers!*

Sometimes dissatisfied customers tell you about changes you should make to your product. Dissatisfied customers also tell you about changes you should make to your service, or the way you interact with customers.



ASK

- *Why is it important to treat your customers well?*

- *What happens if you do not treat your customers well?*



SHOW Image Card 44.



SAY *In business, it is important to remember that how you interact with your customers is very important. You should always be friendly with your customers and make them feel welcome. Having good customer service will help you sell more items now and will gain you customers for tomorrow as well!*

APPLY – Learning from Customers (25 minutes)



SAY *We will now spend some time practicing how to serve our customers well. To do this activity, we will break into four groups and do role-plays. Each group will receive one situation and act out a short skit with two parts. The first part should be an example of bad customer service and the next part of the skit should give an example of good customer service. Each skit should be no longer than two or three minutes in total.*



SEPARATE participants into four groups. **GIVE** each group a scenario from the box below and **GIVE** them 10 minutes to plan their skit.

Scenario 1: *A customer buys some cooked food from you and comes back the next day to complain that it did not taste as good as usual.*

Scenario 2: *A regular customer at your maize processing business can be to complain that the processing machine did not grind her maize well.*

Scenario 3: *A neighbor comes to your general store to buy a specific kind of cooking oil but cannot find what they are looking to buy.*

Scenario 4: *A friend of yours comes by your motorcycle repair shop to buy a spare part but learns that you do not sell replacement parts.*



INVITE each group to present their skit.



ASK after each role-play

- *How did the situation improve once the businessperson used good customer service?*



THANK all teams for their efforts and creativity after all the role plays have finished.

AWAY – Customer Service Skills at Home (5 minutes)



ASK

- *How can you continue strengthening your customer service skills?*
- *Do you think that these customer service skills might serve you well in your household as well? Why or why not?*



SAY *The same skills that you use with your customers, such as being welcoming and friendly, can serve you well in your household and the community. Many times, when you treat others well, other people will treat you well too! This is something very important to keep in mind during business and in life.*

I would also invite you to share the information you learned today about customer service with the members of your household and friends that have businesses.

As your coach, I would encourage you to think about how to treat your customers, and other people, well. This will make you successful in business and in our household.

Let me know if you want to talk more about customer service. I would encourage you to also speak about this with a Para-social Worker who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

Chapter 6.

Decision Making

6.1 Finding All Options

Activity Box	
Key Message	All options should be considered before making a decision.
	<ul style="list-style-type: none"> • Attitude – Identifying different options is a worthwhile step in decision making • Skills – How to find different options for the same decision • Knowledge – There are many possible options for each decision
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 17, 29, 30, and 45

ANCHOR – What are the ways to ... (20 minutes)



SAY *Welcome back to our session today. It's great to see everyone again! Before we start, did anyone take time to talk to a Para-social Worker or friends and family about how you can have good customer service?*



INVITE one or two people to share an example.



SAY *Today, we are going to shift our focus to another key skill that you can use in your business activities: Decision-making.*

Before we make decisions, we have to have different options. So we're going to start with an activity to see how good you are with identifying options – even when you are pressed for time.



DIVIDE participants into two groups. **INSTRUCT** each group to form a single-file line, with all participants facing the trainer.



SAY *I will ask the first people from each line to listen to a question that I ask. The first person in Line 1 will give one option in response to the question, and then the*

first person from Line 2 will give a different option. These same two people will continue alternating giving new options until they cannot think of anymore.

The person who cannot come up with another option loses and has to sit down. The person who wins goes to the back of their team's line. Then we will repeat the challenge with the second people in the two lines, with a new question.

The team with the most people still standing at the end of the game is the champion. We will start with a practice round first to make sure that everyone understands the rules of the game.



ASK (present one at a time following the above rules)

- *What are the different types of transportation that you can take to travel to the capital city from this location?*
- *What are the different kinds of fruit that you can buy in the local market?*
- *What are the different districts that you could visit in your country?*
- *What are the different ways that you can cook chicken?*
- *What are the different sports that students play in local schools?*
- *What are the different ways that you can cook fish?*
- *What are the different ways that you can use a tomato?*
- *What are the different crops grown in your community?*
- *What are the different types of drinks you can buy at the market?*

ADD – Considering All Options (10 minutes)



SAY *As we saw during the game we just played – all of us are in fact pretty good at coming up with different options, and we are better when we work with others to brainstorm even more possibilities.*

It is especially important to find different options when making decisions.

One thing that every businessperson must do every day is make decisions. Some of these decisions are big, and some are small. Some decisions must be made right away, while others allow for more time. But one thing smart businesspeople know is that every decision usually involves more than one option.

One of the keys to success in business is to wait to make decisions until you have first come up with a wide range of options. This usually means resisting the temptation to try to judge each option before you have considered as many as possible.

After all, part of being successful in business is considering all the creative and innovative options we can come up with – on our own, or in conversation with friends, household members, and even our current customers.

*Before making a decision, it is important to remember to first **Stop and Identify** as many different options that you have before making your choice.*



SHOW Image Card 45.



ASK

- *Has anyone ever made decisions like this before? Why or why not?*

APPLY – Coming up with Many Options (20 minutes)



SAY *Let's revisit some of our friends from earlier sessions and see if we can come up with options for them when they face certain important decisions in their new businesses.*

Working in three teams, we are going to try to come up with at least five options for the person and situation. Remember, the idea is not to come up with the best

option (that comes later). Today we just want to know about at least five different options.



SPLIT participants into three groups and **READ** each group one of the following scenarios and **SHOW** them the corresponding **Image Card**.

Scenario 1: *Aguti, who makes and sells baskets, discovers that someone is stealing from her.* **Image Card 30**

Scenario 2: *Nansubuga selling shoes next to her aunt has been told by her uncle to stop her business.* **Image Card 17**

Scenario 3: *Agaba, who sells bricks on the road, needs to decide what to do when it rains.* **Image Card 29**



GIVE groups five minutes to complete the activity. Then, **INVITE** groups to share their five options back with the larger group.



SAY *Thanks for your creativity in coming up with different options for our friends!*

One of the next times we meet, we will get in the same groups and decide which option is the best. Don't forget who was in your group and the five options your group came up with.

AWAY – What Are Your Options? (10 minutes)



ASK

- *How many of you feel that you do not have many options available to you in your household? Raise your hands.*
- *Are there any strategies we can use to have more options in our households?*



SAY *Thanks for sharing some great strategies. Sometimes, we may feel like we don't have too many options at home, but often times, we will find that we have more options than we think. Asking others to help us come up with additional options is a good strategy for us to use when we feel this way.*

In the next week, I encourage you, as your coach, to practice finding many possible options for a decision that you have to make in your own home or business activities before our next session together. Please come prepared to share your experience coming up with options. It is, after all, one of the key steps to making the kinds of innovative and creative decisions that can be the key to success in business and in life.

Don't forget, the Para-social Worker and I are available to support you as coaches, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions or let us know if you want to talk more about finding options for a decision!

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

6.2 Deciding on the Best Option

Activity Box	
Key Message	Before making a decision, you need to choose the best option.
	<ul style="list-style-type: none"> • Attitude – Before making a decision, it is important to think of the pros and cons for each option • Skills – How to identify the pros and cons for each option • Knowledge – What are pros and cons
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ “What Do You See?” Image from “Trainer’s Resources” ▪ Image Cards 17, 29, 30, 46, and 47

ANCHOR – Seeing Options from Two Perspectives (15 minutes)



SAY Welcome back to our session. Did everyone have a good week?

In our last session, we learned the importance of considering as many options as possible when getting ready to make a decision. Did anyone practice coming up with options for a decision you had to make in your own business or in your life? Did anyone talk to a Para-social Worker about this?



INVITE one or two people to share an example.



SAY Today we are going to continue this discussion on decision-making and options. We are going to practice choosing the best option from among all the options you have available.



SHOW participants the “What Do You See?” Image from the “Trainer’s Resource” section of this guide.

**ASK**

- *What do you see in the picture?*
- *Are you sure that it is what it is?*
- *What else can you see?*
- *How is it possible to see both a village and an elephant in the photo?*

ADD – Understanding the Pros and Cons of Options (10 minutes)



SAY *Just like when we looked at the picture of the village/elephant, we want to learn how to look at every option we have in two different ways. We call these two ways of thinking about decisions the ‘pros’ and the ‘cons’.*

**ASK**

- *Is anyone already familiar with ‘pros’ and ‘cons’?*



SHOW each Image Card when reading these explanations.

**SAY**

- A **pro** is an advantage or positive thing about that option. Image Card

44

- A **con** is a disadvantage or negative thing about that option. Image

Card 45


No option is all good or all bad – and just like the picture of the elephant and the village, we sometimes need to look closely to see every aspect of something, which may at first seem easy to understand.

When we know the pros and cons of each option, we can compare the different options to see which one is best. This helps us make a good decision!

APPLY – Determining the Pros and Cons (25 minutes)



SAY *In our last session, we came up with five possible options for a business decision a young person needed to make. If you will remember, we worked in three groups. We had the following three scenarios:*

Scenario 1: *Aguti, who makes and sells baskets, discovers that someone is stealing from her* Image Card 30

Scenario 2: *Nansubuga selling shoes next to her aunt has been told by her uncle to stop her business* Image Card 17

Scenario 3: *Agaba, who sells bricks on the road, needs to decide what to do when it rains* Image Card 29



SHOW them the corresponding Image Cards.



SAY *Let's see which groups can remember at least three of the options they came up with – or maybe even all five, if they can.*



GIVE teams several minutes to remember the options that they came up with during the previous session.



SAY *Your next challenge is to work in your same group to come up with the pros and cons of each of the options you can remember. After fifteen minutes, each group will present the pros and cons back to the whole group. As a large group, after considering the pros and cons, we will select the best option.*



GIVE small groups time to work together, and then **INVITE** each small group to present its work. Take a vote after each presentation to see which option the entire group thinks is the best.



SAY *Thanks for your participation! It's always easier to make a decision once we consider the pros and cons of all of our options.*

AWAY – Making Good Decisions (10 minutes)



SAY *As we learned in this session, we need to consider the pros and cons of different options before we make a decision. Think about a decision you need to make in your life. Get together with a neighbor and discuss the pros and cons of different options you have for this decision. Make sure you discuss your neighbor's options as well!*



GIVE pairs five to ten minutes to discuss. Then, **INVITE** several participants to share their discussion back with the large group.



SAY *Making decisions is always a hard thing to do, but we can get better by practicing. From what I've seen from all of you in this room, you are all capable of determining different options, considering pros and cons, and making a final decision, especially when you work together!*

I would like to encourage you all, as your coach, to practice over the next week taking the time to think about the pros and cons of possible options of a decision you, or one of your friends or family members, needs to make. After thinking about the pros and cons of each option, try to decide which is best. By doing this you will be applying one of the key skills of successful businesspeople – which involves seeing options from every angle before making a decision.

We would like to learn more during our next session about the experiences you have considering the pros and cons of options, so please come prepared to share.

If there is anyone who would like to discuss deciding on the best option, please let me know and ask your Para-social Worker about this next s/he comes to your household.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

6.3 Making Hard Decisions

Activity Box	
Key Message	Sometimes you may have to make a hard decision, both in business and in life.
	<ul style="list-style-type: none"> • Attitude – Being prepared to make hard decisions is important • Skills – How to make a hard decision • Knowledge – What is a hard decision
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image 10, 19, 29, 38, 48, 49, 50, 51

ANCHOR – When to Make a Hard Decision (15 minutes)



SAY *Welcome back to the session. I'm glad you are here today and ready to start learning again! Before we start, did anyone take time to talk to a Para-social Worker about picking the best of several options?*



INVITE one or two people to share an example.



SAY *In past sessions, we have focused on the key enterprising skills that it can take to be successful in a business. Recently, we've been talking about the steps one should go through to make a decision: first considering many options, then considering the pros and cons of each option to determine the best option, and then finally, making a decision.*

Making decisions using this method is usually simple, but sometimes you will be faced with a hard 'yes or no' decision that makes this method much more difficult. Today, we are going to talk about how to make hard 'yes or no' decisions, especially if the hard decision is about whether to quit a struggling business.

To get us started, I want to share a story.



SHOW Image Card 48 and 38.

Naziwa has been running a successful business selling produce to people on buses that pass through her village on the way to a nearby town. This business allows her to care for her younger brother at the same time, one of her household obligations.



Naziwa has worked very hard to set up this business and is proud of her success. However, a new road to the nearby town was recently finished, and buses are no longer passing by her stall. Her sales have decreased a lot and she does not know what to do.



ASK

- *Should Naziwa quit her struggling business? Why or why not?*

Trainer's Note:

Let the participants debate this question for a few minutes. Do not comment that anyone's opinion is right or wrong. During the next section, participants will have a chance to make a decision together.

ADD – How to Make a Hard Decision (10 minutes)



SAY *As we heard in our discussion, it's never easy to make a hard 'yes or no' decision. However, all of us will often need choices like this to be successful in the future. Before you make a hard decision, you need to think about three things:*



SHOW each Image Card when reading these explanations.



1. **The reasons why you should say yes or no.** Before you make a hard yes or no decision, it's important to know why you need to make this decision and the pros and cons of saying yes or no.

Image Card 49



For example, the reason why Naziwa should quit her business is that she is no longer getting sales. The reason why Naziwa should stick with her business is that she worked very hard to set it up successfully.

2. **The effects of this decision on you NOW.** It is important to think about the effect this decision will have on your life right now.

Image Card 50



For example, the effect of Naziwa quitting her struggling business NOW is that she will no longer get any income and she will be left with unsold products. The effect of not quitting her struggling business NOW is that Naziwa will continue to lose business and money.

3. **The effects of the decision on you LATER.** It is also very important to think about the effect the decision will have on your life in the future.

Image Card 51



For example, the effect of quitting her struggling business on Naziwa LATER is that she will be free to start another business or do other activities. The effect of not quitting her struggling business LATER is that the business will fail.

When you have spent time thinking about these three things, you will have to make the hard 'yes or no' decision based on the information you know.

APPLY – Practicing Making Hard Decisions (20 minutes)

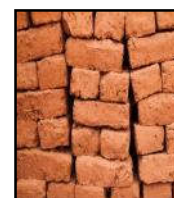


SHOW Image Cards 10, 19, and 29.



SAY *Some of our friends are facing hard decisions and want you to help them decide what to do.*

We will work in three groups to come up with advice to give each of our friends on what to do.



SEPARATE participants into three groups and **READ** each group one of the following scenarios. **GIVE** the groups 10 minutes to complete the activity.



SAY

Scenario 1: *Kato's new bicycle parts shop is doing well, selling more bicycle parts than his competitors in the market do. His competitors are not happy though and one of them told him he had to shut down his business. Kato doesn't want to shut his business down as he's worked hard to make it successful. What should he do?* Image Card 10.

Scenario 2: *Our friend Agaba has as successful business making and selling bricks on the road. A wealthy family member just offered him money to finish his studies at school instead. Agaba knows school is important, but he also has worked hard to run his brick business and doesn't want to shut it down. What should he do?* Image Card 29.

Scenario 3: *Namutebi, who sells sports shoes, has had an older customer come to her stall often and give her extra money. She is happy she is making more money but she doesn't know why the customer is paying her more money. What should she do?* Image Card 19.



INVITE each team to share. After each group shares, **INVITE** the large group to answer the following questions.



ASK

- *Do you agree with this group's advice? Why or why not?*
- *Would you give any other advice to this young person?*



THANK everyone for sharing.

AWAY – Making the Hard Decision in Your Life (10 minutes)



ASK

- *Do you think that you might need to make a hard decision in life?*
- *How can household members help you make this decision?*



SAY Turn to your neighbor and think about all the different hard decisions that you might need to make in your life, not just in your business. Don't worry, you will not have to share these conversations if you are not comfortable doing so!



INVITE a few willing people to share what they have discussed.

Trainer's Note:

This might be hard for the youth to share. Be sure they know this is a safe space where they can share with others and with you. Information shared here should not be told to others, unless the young person is at risk. If so, notify the Para-social Worker assigned to the household for support.



SAY *Many times our household members can give us good advice on how to make a hard decision in our lives. I would encourage you to reach out to your household members if you are struggling with a hard decision. If you don't feel comfortable talking with anyone in your household about hard decisions, talk to me or the Para-social Worker, as we would be happy to help you!*

*As your coach, I recommend that you reflect on your own business activities and your own lives to think about hard decisions that you may need to make in the future. It's never easy to make these decisions, but remember to think about your reasons why you might say yes or no, how the decision will affect you **NOW**, and how the decision will affect you **LATER**.*

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

Chapter 7.

Negotiation

7.1 Active Listening

Activity Box	
Key Learning	It is important to actively listen in business and in life to what others are telling you.
	<ul style="list-style-type: none"> • Attitude – Listening to others is an important part of negotiation • Skills – How to listen to what is being said and not said • Knowledge – What are key things to listen for
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image cards 23, 52, 53, 54

ANCHOR – What is Good Listening Like? (20 minutes)



SAY *Welcome back to our session. It's great to see you all today!*

During our last session, we discussed how to make hard decisions. Did anyone take some time to talk to people in your household or a Para-social Worker about this?

In our past sessions, we have spent time learning about and practicing the key enterprising skills that successful businesspeople use. In this session, we are going to explore a very important aspect of any business and of our own lives – negotiating with other people.



ASK

- *Who are some people that you might have to negotiate with in your business activities?*
- *What would be a reason that you would need to negotiate in business?*
- *Who are some people that you might have to negotiate with in your household?*
- *What would be a reason that you need to negotiate in your household?*



INVITE a few brief responses – and then move along.



SAY Sometimes when we are talking to someone in a negotiation and trying to influence their decisions, what they are saying back to us might not make sense to us at all. This usually leads to both people becoming frustrated and results in an unsuccessful negotiation.

Let's think about the following situation in which a young man has just asked a family member if he can borrow some money. Let's see what happens in their negotiation:

Young Man: *Uncle, do you think you can lend me money to start my business?*

Family Member: *No way, we have bad luck in our family with new businesses.*

Young Man: *But I am confident I will succeed.*

Family Member: *Not if the same thing happens to you as with your cousin.*

Young Man: *Who cares about my cousin?*

Family Member: *It is just that sometimes an idea that sounds good at first often ends up being a disaster!*

Young Man: *But I did well at school and am very smart.*

Family Member: *Yes, but it is not a good time to start a new business.*

Young Man: *You are so hard to talk to; I should never have asked you for loan.*



ASK

- *How did the young man's negotiation go with his family member?*
- *Why was the young man not successful in getting money from his family?*

- What else could the young man have done to be more successful?

ADD –How to Listen Actively (10 minutes)



SAY People often think that the key to a successful negotiation is being a strong speaker and doing everything you can to convince the other person to see things the way that you do.

But successful businesspeople know that sometimes the key to success in negotiation is first listening very carefully. Only once you understand the other person's point of view should you skillfully introduce your own point of view.

We call this type of listening 'active listening,' and here are the key elements:



SHOW each card when reading these explanations.



SAY

- **Brief Encouragers:** Use brief positive expressions to show that you are listening. For example, you might say "OK", "yes," or "right", but this does not need to mean you agree. Image Card 52
- **Probing:** Ask questions that help to draw someone out. For example, you might say "Tell me more about..." or "What would be a specific example of that..." Image Card 21
- **Summarizing:** To check your understanding of what the other person is saying, try to summarize what you are hearing. For example, you might say, "It sounds to me like you are saying that" or "If I understand you correctly, you are saying that..." Image Card 53
- **Validation:** Acknowledge the effort a person has made even if you do not agree with what they have said. For example, you might say "I appreciate your idea that..." or "Thanks for sharing your



belief that" Image Card 54

APPLY – Putting Active Listening into Practice (20 minutes)



SAY *Now, let's go back to the young man's conversation and see if a few volunteers can model some of these active listening skills. Then let's see how the family member might respond differently.*



INVITE two participants to play the role of the family member and young man but this time, they will use active listening skills. They may ask other people for advice on how to start the negotiation.



ASK

- *What happened in this conversation between the young man and his family member?*
- *What did the young man do differently?*
- *How did the family member respond differently?*
- *Do you think the young man will succeed in getting a loan?*



INVITE two more participants to play the role of the family member and young man again and model another successful negotiation. They may ask other people for advice on how to start the negotiation.



ASK

- *What happened in this conversation between the young man and his family member?*
- *What did the young man do differently?*
- *How did the family member respond differently?*

- *Do you think the young man will succeed in getting a loan?*

AWAY – Active Listening in Your Household (10 minutes)



ASK

- *Do you think that you could use active listening skills when interacting with different members of your household and of the community?*
- *In what type of situations might you use active listening?*
- *How else do you think you can use these active listening skills in your life?*



SAY *One thing I hope we have learned from today's session is that active listening is important for negotiations in business, in your homes, and in our community. Let's agree to practice this active listening approach over the next week – in your business negotiations, or even at home or with your friends.*

Let me know if you want to talk more about active listening. I would encourage you to also speak about this with a Para-social Worker who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

7.2 Advocating for Yourself

Activity Box	
Key Message	There will instances in business and in life when you will need to advocate for yourself and your position.
	<ul style="list-style-type: none"> • Attitude – Advocating for yourself in a negotiation can be a positive experience • Skills – How to advocate and represent differences effectively • Knowledge – What it is like to advocate for yourself
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 55, 56, and 57

ANCHOR – Understanding a New Word (15 minutes)



SAY *In the last session, we took the time to learn how to actively listen to another person. Did anyone practice using active listening skills in their own business activities or personal lives? Would anyone care to share his or her experience practicing this skill?*

Today we are going to speak about the next step in negotiating – advocating for ourselves. We are going to practice sharing our opinions and ideas so we can hopefully gain some or all of what we want.



ASK

- *Has anyone heard of the word 'advocate'?*
- *What does 'advocate' mean?*
- *Can anyone demonstrate to us what is different between arguing and advocating?*
- *Why would you advocate and when would you do it?*

Trainer's Note:

Advocate means to speak on the behalf of something or someone. Advocating is done in a positive way while arguing has a negative tone.



SAY *Advocating for something is a great way to negotiate for what we want from another person.*

ADD – Three Steps of Advocating (10 minutes)

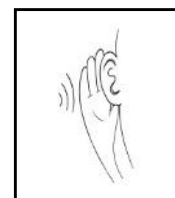


SHOW each Image Card when reading these explanations.



SAY *When advocating for something, there are three important steps to follow:*

1. *Find out what you have in common with the other person by **listening attentively** to what they say.* Image Card 55
2. *Let the other person know that you understand **what is important to them**.* Image Card 56
3. *Share **what is important to you** and how this will match with what is important to them.* Image Card 57



When you negotiate, try to put yourself in the other person's shoes. By understanding the other person's priorities through active listening, you can make sure what you offer back to them meets both your needs and theirs!



ASK

- *Why might you need to advocate for yourself in business, and when would you do it?*



SAY *Some common situations in which you may need to advocate for yourself in business are:*

- *Getting a good price from a wholesaler*
- *Selling at a high price to a retailer or customer*
- *Acquiring space for your business activity*
- *Negotiating a timeline for delivery of materials*
- *Bargaining rates for transportation*

APPLY – Revisiting the Story of the Uncle and Young Man (25 minutes)



SAY *I am going to read a second version of the story of the young man asking for a loan from his family that we heard last time. You will see that this time the young man is using his active listening skills (encouragers, probing, summarizing, validating) to be more successful in his conversation with his family member.*

Young Man: *Uncle, do you think you can lend me money to start my business?*

Family member: *No way, we have bad luck in our family with new businesses.*

Young Man Probing: *Tell me more about that bad luck....*

Family member: *Well, both your aunt and brother have lost money when they started a new business without really having a plan. And your cousin, too.*

Young Man Summarizing: *So it sounds like having a good plan is important to success in a new business. I am confident I will succeed if I have a plan.*

Family member: *A plan is important.*

Young Man Probing: *Tell me more about what happened to my cousin.*

Family member: *Well, that cousin started a business selling ice cream. But when the power started to go out, he had no generator so all of his ice cream melted.*

Young Man Summarizing: *It is important to be able to problem-solve if you want to run a successful business.*

Family member: *That is right. It is just that sometimes an idea that sounds good at first often ends up being a disaster.*

Young Man Probing: *Can you give me an example of that?*

Family member: *Well, did you see what happened to our neighbor? He started a business selling motorcycles from China that he bought cheaply in the capital. But once people found out that he could not get spare parts to repair them, they realized that they would not be a good investment. His business was good for a few months, but then it went broke.*

Young Man Summarizing: *So it sounds like it is always important to understand all of the parts of a product that will make someone want to buy it, or not buy it.*

Family member: *Yes, that is right, but it is also never good to start a business when it is so close to an election.*

Young Man Probing: *Can you give me an example of why?*

Family member: *Sometimes there are big protests around election time, and criminals use those as a time to steal from sellers in the marketplace.*

Young Man Summarizing: *So the timing of when you start a business is also something to think carefully about.*

Family member: *Now you are getting the big picture. You might have some potential in business after all...*



SAY Now, working in small teams, your challenge is to figure out what the young person might say next to his uncle to advocate for his position, using the three steps of advocating.

Your group will have ten minutes to discuss. I will then ask each team to present its ideas to the group.



ALLOW teams 10 minutes to develop their continuation to the conversation.



ASK

- *Which group would like to present its conversation between the young man and the family member first?*



CONTINUE until all groups have presented.

AWAY -- Advocating in Your Own Life (10 minutes)



SAY Advocating is something you will need to do not only in your businesses but also in your homes and in life. For a few minutes, we will discuss how to advocate for yourself in several situations.

Please turn to your neighbor and discuss how to advocate for yourself in one of the following three situations:

- *Convincing your boyfriend/girlfriend or father to let you start a business*
- *Getting a friend to pay back a loan*
- *Demanding payment for a service*



INVITE several people to share how they would advocate for themselves.



SAY *Remember that when we argue with someone we usually just try to convince them to agree with our point of view. When we advocate, we find out what we might have in common with the other person by listening to them; we show them that we know what is important to them and then we share with them what is important to us and how it might match what is important to them.*

As your coach, I encourage you to practice the three steps of advocating in your own business activities and lives. If possible, please try using these skills before our next session. Then we can all share our experiences using the advocating process so we can all learn and improve from each other!

Let me know if you want to talk more about advocating. I would encourage you to also speak about this with a Para-social Worker, who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

7.3 Setting Boundaries

Activity Box	
Key Message	It is important to set boundaries in business and in life.
	<ul style="list-style-type: none"> • Attitude – Setting boundaries, including saying no, is important • Skills – How and when to say no in a productive manner • Knowledge – What are the key elements of saying no
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 58, 59, 60, and 61

ANCHOR – The Power of NO (15 minutes)



SAY *During the previous session, we talked about how we can advocate for what we want by following three simple steps. Did anyone here practice advocating in his or her own life or business? Is anyone willing to share a bit about their experience practicing this enterprising skill so we can all learn from it?*



INVITE several people to share.



SAY *Today, we will continue the conversation on negotiation. Sometimes when we are negotiating with someone, we may decide that we want to say no. This is not always easy.*

Let's spend some time speaking in pairs about a time we wanted to say no to someone, but found it hard to do so. What happened? Did we find a way to say no (and what was it)? Or did we NOT say no because it was too hard?



GIVE participants ten minutes to discuss these questions with a partner and then invite a few willing participants to share their discussions back with the large group.

ADD – How to Say NO (15 minutes)



ASK

- *Why might we want to say no in business?*
- *In what business situations might we want to say no?*



SAY *As a businessperson, we will sometimes need to set boundaries. This will require us to say no. Saying no can be a way for us to remain safe in business or for us to avoid doing something we do not want to do.*

Saying no to someone, especially during a negotiation, is not always easy. It is something we can prepare for in advance. Let me share a few strategies on how to say no effectively.




SHOW each card when reading these explanations.



SAY

- **Say no, politely and firmly.** *In some situations, just saying no without a lot of arguing and explaining is the best response. You may have to repeat your no, but just make sure your no is strong and determined.* Image Card 58
- **Give a reason why.** *Backing up your refusal with evidence gives a 'no' more power. Sometimes by explaining the reasons why you say no, the person you are talking to changes their mind.* Image Card 59
- **Make a joke.** *Humor can be a great way to say no, as it can lighten a serious mood. It can also divert attention away from you and onto something else.* Image Card 60



- **Say no with others.** Make a pact with your friends to all say no together. We can feel stronger when we have other people saying no with us. 

**ASK**

- Has anyone said no like this before?

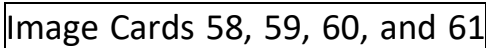
APPLY – Practicing Four Ways of Saying No (20 minutes)



SAY Now let's work together to practice saying 'no' in challenging situations.

I want you all to form one line. I am going to read a scenario of a challenging situation to the first person in the line. Then, this person will choose one of the 'no' strategy cards and will give an example of how to say 'no' in the situation using the 'no' strategy chosen. Then, the next person will choose another 'no' strategy card and give another example of how to say 'no' in the situation using the 'no' strategy chosen.



ARRANGE participants in a line and hold  in your hand. The first person in the line should choose one card without looking.



SAY Please show how to say no using this card in this situation:

Scenario 1: Your older sister says you must share some of your money with her since she had some of her money stolen.



CONTINUE asking people in the line to draw a card and demonstrate the 'strategy' until all four cards are taken. Then, repeat the activity with the next three scenarios.

**SAY**

Scenario 2: *A customer insists you must sell to her on credit.*

Scenario 3: *Another person in your marketplace says you cannot sell the same products as him or her.*

Scenario 4: *You have a business transporting produce to and from the market in a wheelbarrow. Your family member wants you to do this for them for free.*

AWAY – When to Say No (10 minutes)

**ASK**

- *When might you need to say no to someone in your household?*
- *When might you need to say no to someone in the community?*



SAY *Saying no is something we will need to do throughout life, business, at home, and sometimes in the community.*



INVITE participants to speak to a neighbor about challenging situations in which they would like to be able to say no– and which of the four strategies for saying no might work best in each.



SAY *Saying ‘no’ isn’t easy. I invite you to practice saying ‘no’ appropriately over the coming week until our next session. Please come to the next session prepared to share your experience saying no in your business activities or in your life.*

If you would like to discuss more about how you can say ‘no’ in business, at home, or in the community, please come talk to me after the session. You may want to bring this up with a Para-social Worker too if s/he comes to your household before our next session!

Over the past several sessions, we took time to learn about an important enterprising skill that successful businesspeople use frequently: negotiation. We have spent some time talking about active listening, advocating, and how to say 'no'. These are all important skills to continue practicing!

Are there any questions before we finish for the day?

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

Chapter 8.

Making Wise

Investments

8.1 Getting Money to Invest

Activity Box	
Key Message	There are many ways to find money for business in your community.
	<ul style="list-style-type: none"> • Attitude – Finding money for business is possible for you • Skills – Identifying the different money sources and the right mix of sources • Knowledge – What money sources are available and what mixes are possible
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 5, 12, 13, 62, and 63 ▪ Buttons

ANCHOR – Money Sources In Our Community (15 minutes)



SAY *Welcome back to our session today. It's great to see everyone again! Before we start, did anyone take time to talk to a Para-social Worker or your friends and family about how you set boundaries?*



INVITE one or two people to share.



SAY *In our session today, we are going to start practicing another important enterprising skill that successful businesspeople use: making wise investments. In the next few sessions, we are going to think about the best way to invest (or make productive use of) our money.*

Today, we are going to think about how we can get money for a business investment. I would like you to work in small groups to think about the following question:



ASK

- *If a person in this community wants to get money to use in a business (either to*

start a business or in their current business activities), where might they get the money?



ALLOW small groups to work together for several minutes and then ask teams for several of the money sources they identified.

ADD – Finding Money in Many Places (15 minutes)



SAY *Most of the time, we are not able to get money from only one place. Rather, we need find money in different places to meet our needs. Where we get money from depends on how much you can save and how much you need to borrow. We are now going to learn five examples of where you can get money from in your community.*



SHOW each card when reading these explanations.



SAY *You can get money from:*


- *Your Personal Savings* Image Card 13
- *Borrowing from the savings group* Image Card 12
- *Borrowing from family* Image Card 5
- *Borrowing from a local bank* Image Card 62
- *Borrowing from a money lender* Image Card 63



ASK

- *Which of these sources might you prefer to get money from? Why?*





 **SAY** *Each place has aspects that are both good and bad. Depending on our specific need, one place may be more appropriate than another as a borrowing source.*


Often it is difficult to get all of the money that we need from one place. It is wise to think about how to get money from multiple sources to meet our needs. The right mix of money sources depends on how much you can save and how much you can borrow.


One of the safest ways to raise money for an enterprise is through your savings. Savings should be the base of the money for investment. Then you can find more money from different sources in the community based on what combination is right for you.

APPLY – Money Options for You (25 minutes)


 **SAY** *To practice finding money from different sources in your community, we are going to do a short activity. During this activity, we will be using buttons again as money.*

 **GIVE** each team at least 45 buttons.

 **SAY** *Ochen is a tailor who wants to invest in another sewing machine for his small tailoring shop. The machine costs 45 buttons. He can find different amounts of money from different places in his community. Your team is going to help him decide from where to seek the money he needs.*

 **SHOW** Image Cards 64 and 65.



 **SAY** *I am going to tell you how many buttons Ochen can get at the different money sources around his community. Your team can decide how many buttons he should get from each money source to get the 45 buttons need to buy the machine. Please place the buttons you get from each money*

source in four piles, so your group can remember how much Ochen received from each money source.

Ochen can get:

- *22 buttons from his personal savings*
- *15 buttons from his savings group*
- *16 buttons from his family*
- *25 buttons from the money lender*



INVITE participants to work together to find the 45 buttons needed for Ochen's investment using the buttons. Then, **INVITE** teams to share their specific combinations after five minutes. After each group presents, ask the following question.



ASK

- *Why did your group advise Ochen to get money from these specific money sources?*

Trainer's Note:

Teams can come up with different mixes of investment money. For example, to get the 45 buttons, the young man can take 13 buttons from his savings, 20 buttons from a moneylender, and 12 buttons from the savings group. Remember, there is no right or wrong answer as long as groups arrive at the 45 total buttons.



SAY *Now that we have seen the different sources from which to get money, talk in your small teams about what is the best mix of money sources for you and your needs. Think about the pros and cons of each money source.*



GIVE participants 5-10 minutes to discuss. Then, **INVITE** one or two participants to share their ideas back with the rest of the group.



SAY *There are many different mixes for getting the money that is needed for investments. No one mix is right and it often takes time to get together the money that is needed.*

AWAY – Making it Happen (5 minutes)



SAY *Please spend some time until our next session finding out more about the different sources of money that we have in our community. Reflect upon the different combinations of money sources you can use to access money for investments you may choose to make for your businesses in the future. Please come prepared to discuss these sources during our next session. Together, we can learn from each other about the different sources of money that exist in our own communities!*

Let me know if you want to talk more about finding money for your business. I would encourage you to also speak about this with a Para-social Worker, who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

8.2 Making Wise Investments

Activity Box	
Key Message	It is important to make only wise investments.
	<ul style="list-style-type: none"> • Attitude – It's important to determine if an investment is wise before investing • Skills – How to determine if an investment is wise or not • Knowledge – What to look for when making a wise investment
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 8, 22, 66, and 67 ▪ Buttons ▪ 3 copies of the Investment Worksheet in "Trainer's Resources"

ANCHOR – Good Risks (15 minutes)



SAY *During the last session, we spent some time thinking about where we can find money in our community. Did any of you think of more money sources or talk to a Para-social Worker about where to get money? If so, would anyone care to share?*



INVITE one or two people to share.



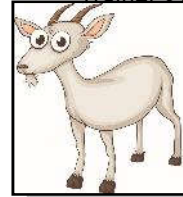
SAY *Every day in business, we will be offered many different opportunities to use the money we have saved. But how do we know what opportunities are good ones and which ones we should probably avoid?*

Let's start our exploration with a small challenge.

One day, a young woman was talking to her neighbor, who said that he had a great deal for her. He had heard about a man who had a goat that he was selling for a very good price. The man wanted to sell the goat quickly, as he desperately needs money to pay for the hospital bills of a close relative.



SHOW Image Card 8.



ASK

- *What are some things the young woman would want to know more about before she decided to invest money she has saved into buying the goat?*

ADD – Asking Questions Before We Invest Money (15 minutes)



SAY *Most of the time when we hear about an opportunity to invest our money, the person who is telling us about it wants us to say yes – mostly because they already know that they will benefit from the deal. But before we make a decision, we need to make sure it's a good deal for us too!*

In business, a good deal means that we do not lose any money in the investment. Even better, a good deal is when we can make more money!

To know whether a business investment is a good idea or not, we should always ask four questions: to know how much our investment will cost and how much we will gain from the investment.

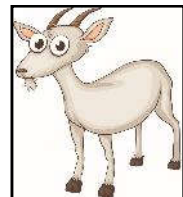


SHOW each card when reading these explanations.



SAY

1. *How much is the object being sold for? This is called the **Direct Cost**. This is often the easiest cost to see. In our previous example, the direct cost would be the price of the goat that the young woman pays.* Image Card 8



2. What are the other costs associated with buying the object? These extra expenses are called the **Indirect Costs**. For example, when the young woman buys the goat, she will also have to pay for transportation to get the goat home and for food and storage for the goat. Often these costs are harder to see and calculate than the direct costs. Image Card 22



3. What are the risks that we might run into by surprise? These are called **Hidden Costs**. For example, someone could steal the young woman's goats or the goats could get sick, requiring her to purchase medication. Image Card 40



4. Why do we want to buy this object, and what benefits may we get from it? These are the **Potential Gains**. These gains could include the profit from resale of the products or the value you receive from using the product. For example, the young woman may gain a profit by reselling the goat or gain value by feeding the goat or the goat's milk to his family. Image Card 4



After answering the four questions, you can determine if a business investment is a good deal or not. A good investment is one where the Potential Gains are bigger than all the Costs (Direct, Indirect, and Hidden).

APPLY – Is This A Wise Investment? (20 minutes)



SAY Now we are going to practice deciding whether an investment is wise or not using the four questions we just learned. During this activity, you will work in three teams, and each team will receive a worksheet to help you make your calculations. During this activity, we will once again be using buttons to represent the money in another town.



SEPARATE the group into three groups and **GIVE** each team at least 50 buttons and one Investment worksheet.



SAY *You are going to listen to some information about a potential investment. At the end, each group will need to tell me if it is a wise investment or not. You will need to calculate the Direct Costs, Indirect Costs, Hidden Costs, and Potential Gains. You can place the buttons for each on the worksheet to help with your calculations.*



ASK

- *Does anyone have any questions before we begin?*



SAY

- *You are offered a chance to buy nine kilos of fish at a cost of two buttons per kilo.*
- *You also have to pay two buttons each way to travel by bus to where you can buy them.*
- *Along the way, you will need to buy ice for three buttons to keep the fish from spoiling because of the hot weather.*
- *You will be able to sell each kilo of fish for three buttons per kilo.*



ASK

- *Is this a wise investment?*



GIVE each group time to complete the challenge using the worksheet and buttons.

REPEAT the story as necessary.



SAY *Sometimes making these types of calculations is difficult, but thank you for your efforts! Let's see if your teams were able to get the right answer.*

Correct Response:

- The Direct Cost for the fish was 18 buttons.
- The Indirect Costs for transport was 4 buttons.
- The Hidden Costs for ice was 5 buttons.
- The Potential Gain for the resale of the fish was 27 buttons
- Is this a wise investment? Yes, as $27 - 18 - 4 - 3 = +2$ buttons.

AWAY – Your Smart Risks (10 minutes)

SAY *Making an investment is neither a good nor a bad thing. It simply needs to be a wise investment. By asking the four questions, you can determine if the opportunity is a wise investment or not.*

Turn to your neighbor and discuss some of the investments/business opportunities that you have in your life or business. You will not have to share this with the larger group so feel free to discuss openly. Also, think about what you can do to make sure the investments you make are wise.



INVITE participants to discuss with a partner for several minutes.



SAY *One investment that you will want to consider making is an investment in your education. Education is the best investment you can make, so I would encourage you to discuss ways to invest in your education with your household members and the PSWs.*

I would also encourage you to continue thinking about those potential investments you could make in your own business activities. As your coach, I recommend that you practice determining if the investment opportunities you are presented with are wise. You can also draw on the guidance of members of your household; they can teach you a lot about making wise investments!

Don't forget, the Para-social Worker and I are available to support you as coaches, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions or let us know if you want to talk more about making wise investments!

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

8.3 Learning from Our Investments

Activity Box	
Key Message	We can learn from both our good and bad investments.
	<ul style="list-style-type: none"> • Attitude – Both good and bad investments can help us learn • Skills – How to learn from our investment experiences • Knowledge –What learning can be captured
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Cloth to cover people's eyes (blindfolds)

Trainer's Note:

Before this session starts, you will need to set up an area for people to walk around in. Make sure that the environment is safe for participants to walk around blindfolded.

ANCHOR – Turning Left or Right (15 minutes)



SAY *Last session, we spoke about how to make a wise investment. Before we start today's session, would anyone like to share their experiences thinking about wise investments in your business or in your household?*



INVITE one or two people to share.



SAY *Today, we are going to continue thinking about investments. Before we start our conversation, I would like to invite you all to participate in an activity. I need three volunteers who are willing to walk around with their eyes covered by a blindfold.*



INVITE three volunteers forward.



SAY *Everyone will start at the same point in the room. Each person will begin by taking two steps forward and stopping. Each person will then decide if they will*

turn right or left. Then each person will take two more steps and decide again if they will turn right or left. They should do this five times (so 10 total steps).

Trainer's Note:

Make sure that all participants, even those that may be unable to volunteer for the activity due to disabilities, feel engaged and included in this activity.



TIE blindfolds over their eyes. Then, **ASK** them to take their steps.

Wherever they end up on their tenth step is where they should **STAY**.



ASK everyone

- *Did all three people end up in the same place?*
- *How did they end up in different locations?*



SAY *Even though we might all start in the same place, over time, we make different decisions, leading to different outcomes. This is how we end up in different places in the end.*

ADD – Learning from Different Outcomes (15 minutes)



SAY *When we make an investment, we try to make sure our investment is wise. But we will be faced with different decisions along the way that can affect the outcome of our investment.*

Sometimes, we end up with an outcome that we did not intend or predict. These different outcomes can be discouraging at times. But each outcome offers something to be learned and gained. It is important that we find lessons from our investment experience that can help us make wiser business investments in the future.

**ASK**

- *Has anyone ever made a bad investment in business?*
- *What lessons did you learn from this investment?*



INVITE several people to share their investment experiences. **MAKE SURE** to highlight the learning that has resulted from each “bad” investment.

APPLY – Practice Finding the Lessons Learned (20 minutes)



SAY *Let's practice finding lessons in bad investments. To do this, we will work in four different groups. Each group will be given a different scenario. As a small group, I would like you to think about the lesson that can be learned from the person's situation.*

Scenario 1: *A young man chooses to sell some fruit on credit to a neighbor, who promises to pay him back in two weeks. The neighbor never pays him back.*

Scenario 2: *A woman bought many jerseys of a popular football team before the upcoming tournament. However, when the tournament started, the popular team lost right away. People are no longer interested in buying the jerseys.*

Scenario 3: *A young man made an investment in inventory for his general store. One day, he sees some boys that he knows with stolen goods that came from his store and he tells his family. His family confronts the boys and is able to get many of his items back.*

Scenario 4: *A young woman travels to the next town to purchase eggs at the marketplace to bring back to her community for sale. On her way back on the bus, many of the eggs are crushed.*



WALK around and see if any groups need help in their discussions. When everyone is done discussing, **INVITE** each team to share. After each group presents, ask the following questions.



ASK

- *Do you agree with the lessons this group learned from the experience? Why or why not?*
- *Are there any other lessons we could learn from this investment experience?*



THANK everyone for sharing.

AWAY – Learning in Your Life (10 minutes)



ASK

- *Has anyone ever made a bad investment in life?*
- *What lessons did you learn from this investment?*



SAY *We have all had things happen in our lives that resulted in outcomes that we did not intend. This does not make the experience all bad, but rather something that we can learn from while moving forward. Over the next week, I would like everyone to practice looking at different investments they've made and finding the lessons learned from each of them.*

Next week, I hope that everyone will be able to share an example.

Over the past several sessions, we have spent some time thinking about wise investments. We spent some time thinking about how to find the money you need for business investments from different money sources. We also have learned how to determine if an investment is wise or not. Today, we spoke about the lessons we can learn from our investments. Good businesspeople keep these key lessons

in mind during their business activities. We too can continue to practice these skills over time to help our businesses become more successful!

Don't forget, the Para-social Worker and I are available to support you as coaches, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions or let us know if you want to talk more about making wise investments!

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

Chapter 9. Being Different

9.1 Being Different

Activity Box	
Key Message	Being different can be very good in a business.
	<ul style="list-style-type: none"> • Attitude – It is okay to be different from others • Skills – How to be different from others • Knowledge – What ways can someone be different from another person
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 17, 18, 19, 20, 21, 22, 23, 68, 69, and 70

ANCHOR – How Are the Two Cousins Different (20 minutes)



SAY *Welcome back to our session today. It's great to see everyone again! Before we start, did anyone take time to talk to a Para-social Worker or your friends and family about how you can learn from your investments?*



INVITE one or two people to share.



SAY *For the next several sessions, we are going to discuss another key characteristic of successful businesspeople: being different from others.*

Today, we are going to look back at the story we heard in an earlier session about the two cousins who were planning to start a shoe business. Let's take a moment to recall this story.



SHOW participants Image Card 17.



SAY *Remember, this is the first cousin, Nansubuga. She was in a hurry to start a new business because she needed money to pay for her sister's school fees. Nansubuga decided to do things just the same way as her aunt, selling*

the same kinds of shoes as her aunt and setting up her stall right beside her aunt's. After all, her aunt made money, so she thought she would too!



SHOW Image Card 18.



SAY Remember, this is the second cousin, Namutebi. She decided to take a little more time – even though she also needed to make money quickly to help pay for some of her father's medical expenses.



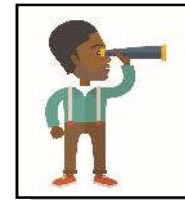
SHOW Image Card 19.



SAY First, Namutebi observed what shoes other people were already selling at her local market.



SHOW Image Card 20.



SAY Second, Namutebi asked different people what kinds of shoes they wanted but could not find in their communities.



SHOW Image Card 21.



SAY Third, Namutebi went to a large town nearby to learn what the wholesale prices were for different kinds of shoes.



SHOW Image Card 22.



SAY Finally, based on what she learned in the first three steps, Namutebi came up with a plan to sell sport shoes because:

- Many people wanted this type of shoe

- *Very few other shoe sellers were selling them*
- *She could get good prices from the wholesaler*



SHOW Image Card 23.



ASK

- *What are all the ways that these two cousins are different?*

ADD – Flexibility, Determination, and Creativity (10 minutes)



SAY *One of the keys to success in business is knowing that it is okay to be different from everyone else. Being different is not always easy but it can lead to many opportunities and can have many advantages.*

Here are three ways to be different from others.



SHOW each card when reading these explanations.



SAY

- **Be creative.** *Creativity means finding new ways of doing something. Successful people are full of ideas and are willing to think differently and in new ways.* Image Card 68
- **Be flexible.** *Flexibility means being willing to change and adapt. Successful people are passionate about their ideas but are willing to change their ideas to make them work in real life.* Image Card 69
- **Be determined.** *Determination means working at something until you succeed. Successful people do not let challenges get in their way; instead, they keep working very hard until they can*



overcome these challenges. Image Card 70



ASK

- *How many of you are different in these ways?*
- *Do you think being different from others by having these skills is a good thing or bad thing?*

Trainer's Note:

All the participants in the room possess these attributes. If there are any participants that doubt that they do, remind them that by being here in this training, they have already demonstrated these skills! Creativity, flexibility, and determination make them different and can make them successful in business and life.

APPLY – Who Is Different? (20 minutes)



SAY *Let's think about people in our community who are different in these three ways.*

I would like us to work in small teams and come up with a list of several people in our community who have these skills. In your group, I would like you to discuss how people with these skills behave and how these people are different.



INVITE participants to split into five groups.

GIVE groups ten minutes to talk about the people in their community who have demonstrated these skills.



ASK

- *Is there any group that would like to share an example of someone in our community who possesses these skills, which makes them different?*



INVITE each small group to share back with the rest of the participants. After each group presents, ask the following questions.



ASK

- *In what ways has the individual(s) in our community demonstrated creativity, flexibility, and determination?*



THANK everyone for sharing.

AWAY – Becoming Different (10 minutes)



ASK

- *Do you think that creativity, flexibility, and determination are only useful in business?*
- *In what other areas in life might it be useful to be creative, flexible, and determined?*



THANK participants for their contributions.



SAY *We are soon going to talk more about how being different can be good for business. Before we do so, each one of you should think about how you are already different from others.*



ASK

- *Close your eyes and think if you possess these three skills, and how you can start to be different from others.*



SAY *I would ask that all of you continue to think about how you possess these three skills before our next session. We will discuss being different in more depth at that time.*

Let me know if you want to talk more about being different. I would encourage you to also speak about this with a Para-social Worker, who may come to your household before our next session.


Trainers Note:


Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.


9.2 How Are You Different?


Activity Box	
Key Message	It is important to know how you are different and how you can set yourself apart from others.
	<ul style="list-style-type: none"> • Attitude – We are all different in some way • Skills – Identifying how you are different • Knowledge – What does it mean to be different
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 68, 69, and 70


ANCHOR – Your Skills (20 minutes)

 **SAY** *Welcome back to our session today. It's great to see everyone again! Before we start, did anyone take time to talk to a Para-social Worker or your family and friends about being different?*

 **INVITE** one or two people to share.

 **SAY** *During our last session, we talked about what it meant to be different. I shared three skills shared by people who are different share: Creativity, Flexibility, and Determination.*

 **SHOW** Image Cards 68, 69, and 70.

 **SAY** *I asked each of you to think about how you are different. Today we are going to continue talking about how each one of us is different and how we can set ourselves apart from others. To begin, I need three volunteers to come to the front of the room.*





GIVE a different Image Card to each different volunteer. **INSTRUCT** these participants to spread out across the room.

INSTRUCT everyone to stand next to the skill that that they think best represents them.



SAY *Please discuss with the other people grouped around the skill card you chose about how this skill represents you.*



INVITE a few participants to share their thoughts from the group.

Then, **INSTRUCT** everyone to stand next to the skill that that they think least represents them.



SAY *Please discuss with the other people grouped around the skill card you chose about how this skill does not represent you.*



INVITE a few participants to share their thoughts from the group.

ADD – Becoming Different (10 minutes)



SAY *Being different is not easy, and most of the time, we need to spend some time developing these three necessary skills. Often times, it is a good idea to focus on strengthening the skills that you already have and then developing the other skills.*



ASK

- *How do you use the skills you possess to your advantage?*
- *How do you work to develop other skills that you are not as strong in?*



SAY *We all have skills that we strongly demonstrate and skills where we are weaker. That's normal, as we are all unique individuals with different personalities. But that doesn't mean we cannot change and strengths aspects of ourselves in order to be more successful, in business and in life.*

Becoming more creative, flexible, and determined is not something you can do once. Instead, developing these skills is a process that takes time. Day by day, we all have opportunities to be creative, flexible, and determined. By using practicing these skills little by little, over time, we may find that these are strengths of ours!

APPLY – Using Your Strengths and Working to Build Others (20 minutes)



SAY *Let's spend some time talking about the ways in which you are already creative, flexible, and determined, and how you might like to grow your skills in these areas as well. How will you strengthen these skills over time?*



DIVIDE participants into small groups of three people each. **GIVE** each group 10 - 15 minutes to discuss how they can become more creative, determined, and flexible over time. **WALK AROUND** to help any group that seems stuck or who is shy.



ASK

- *Is there any group that would like to share their discussion back with the large group?*



SAY *We heard many good examples of how we can become more determined, creative, and flexible. Having these skills can make us more successful in business and in life.*

**ASK**

- *In what ways might you need to be flexible, creative, and/or determined in business?*
- *Why might it be useful to have these skills in business?*

AWAY – Steps Forward (10 minutes)



SAY *Being different is not always easy and is something that needs to be worked on over time. Before we end this session for today, let's take a moment and think individually about these last two questions.*

**ASK**

- *How will you continue to strengthen these skills (creativity, flexibility, determination) over time?*
- *How will you continue to be different and set yourself apart from others?*



INVITE a few participants to share their thoughts from the reflection with the rest of the group.

**ASK**

- *Do you think your friends and members of your household can help you further develop your skills?*



SAY *Many times our household members can give us good advice on how we can develop the skills that make us different and successful. I would encourage you to reach out to your household members and talk to them about being different. Your household members can be great resources for you!*

If you would like to discuss more about how you can be different, please come talk to me after the session. You may want to bring this up with a Para-social Worker too if s/he comes to your household before our next session! Are there any questions before we finish for the day?

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

9.3 Communicating Who You Are

Activity Box	
Key Message	Communicating who you are to society is an important part of business.
	<ul style="list-style-type: none"> • Attitude – It is important to signal to others around you who you are • Skills – How to communicate yourself to others • Knowledge – Knowing yourself and what you want to communicate
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Coca-Cola bottle

ANCHOR – Brand Association (15 minutes)



SAY *Welcome back to the session. I'm glad you are here today and ready to start learning again! Before we start, did anyone take time to talk to the Para-social Worker or your friends and family about how you are different?*



INVITE one or two people to share an example.



SAY *In the past, we have been talking about who we are and what it means to be different. Today, we are going to think about how certain products and services can also be different.*

To start this conversation today, we are first going to look at a bottle of Coca-Cola.



SHOW participants a bottle of Coca-Cola.



ASK

- *What do you think of when you see the brand Coca-Cola?*
- *Why do these things come to mind when you think of Coca-Cola?*

- *Has thinking this way about Coca-Cola changed the way you act?*



SAY *Coca-Cola has done a great job of advertising and communicating an image to go along with its product. This advertising has made people want to buy its product.*

Creating an image of each of us, as people, is not that different. We want others to think of certain things when they see us or hear our name.

ADD – The Value of Communication (10 minutes)



ASK

- *Why might people care who you are?*
- *What do you want people to think of when they see you or hear your name?*



SAY *Being who we are is not just about who we are inside, but also how others see us on the outside. We can communicate to help other people know whom we are inside.*



ASK

- *How might expressing who you are to others help you be successful in business?*



SAY *In business, expressing who you are can be very helpful for others to know what type of a person they are doing business with. If you have a good reputation amongst others, this may make them more interested to work with you, or buy your product or service.*

APPLY – Communicating Who You Are (30 minutes)



SAY *Let us explore other examples of businesses that have effectively communicated a positive message about themselves and/or their business to potential customers. We are going to do an activity, working in small groups. Your group will have ten minutes to think of successful advertising campaigns you have seen. You may want to think of advertising for mobile phones, beauty supplies, or other products.*



DIVIDE participants into four small groups. **GIVE** them ten minutes to discuss.



ASK

- *What examples of advertising did you think of?*
- *What messages are these companies trying to send?*
- *How do these companies do their advertisements?*



SAY *As we discussed, companies use advertising to communicate positive messages to others, which may influence if people buy their product or service. In the same way, you can communicate about yourself and your business to others in a positive way, to influence others to buy your product or service.*

Each one of you will now have the opportunity to create your own advertising campaign, just like Coca-Cola, to communicate who you are and what your business is. Each person should take five to 10 minutes to think about how you communicate this message to others; you can draw on the help of your group members if you want.

Be creative! Think about how your advertising campaign could tell the community who you are and what makes you different.



INVITE the participants to work on their own advertising campaign. After 10 minutes, **INVITE** several individuals to share their campaigns.

AWAY – Communicating Who You Are to Your Household (5 minutes)



ASK

- *How might expressing who you are help members of your household understand you better?*



SAY *Expressing who you are to your family members can help them understand your skills and the value you have as a person. This may help them treat you better as a person. When you leave today, I would encourage you to think about how you advertise yourself to your household and community and what else you can do to influence how people think of you.*

Over the past sessions, we have talked a lot about how to be different. We have learned that being different requires creativity, flexibility, and determination; all of which are important skills that good businesspeople try to strengthen. I would encourage you all to continue practicing being different and building your own image through personal advertising.

If anyone would like to discuss his or her personal advertising campaigns or how to be different in more detail, let me know and we can schedule more time together to talk. I would also encourage you to talk to a Para-social Worker about communicating who you are the next time s/he comes to visit your household.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any youth who are seeking additional guidance after training.

Chapter 10.

Closing Sessions

10.1 Sharing with Others

Activity Box	
Key Message	Learning is not just for you, but something that you can share with others as well.
	<ul style="list-style-type: none"> • Attitude – Sharing with others can be beneficial • Skills – How to share • Knowledge – What to share
Time required	60 minutes
Materials	▪ Soft facilitation ball

ANCHOR – What We Have Learned? (20 minutes)



SAY *Welcome back to our session today. It's great to see everyone again! Before we start, did anyone take time to talk to a Para-social Worker or their friends and family about how to make big changes?*



INVITE one or two people to share.



SAY *For the past several months, we have been practicing key financial management and business skills. Today, we are going to start winding down, focusing on the future.*

We have discussed many different topics in our sessions over the past weeks and months. In these sessions, we have learned many things and shared our ideas with each other. We are going to find out what we have learned by playing a game. Please form a circle.



INVITE participants to form a circle.



SAY *We are going to go around the circle and think of as many items as we've learned during this training as possible. Each person will name one item that he or*

she have learned. It can be big or small, but it cannot be something that has already been mentioned.

The first time around the circle, everyone must contribute an answer. We will continue to go around and around the circle until we can't think of anything else. If you don't have an answer during your turn, you are out and the game will continue without you.



FACILITATE the activity.

Trainer's Note:

This activity should be fast-paced and fun. Listen carefully to participants' responses. As the trainer, it is your job to make sure that participants do not repeat previous responses.



SAY *Wow, great job! Look at how much we have learned in such a short period of time!*

ADD – Sharing with Others (10 minutes)



ASK

- *Do you think that other people can learn from your experiences?*
- *Why would you share what you have learned here with others?*



SAY *Sharing with others is always a great idea. Remember what we learned in the lesson of the Humble [Son/Daughter], sharing your skills and knowledge with others in a respectful way can help others grow and improve.*

Sharing with others can help you too! For example, sharing with others can help you:

- *Create new partnerships and relationships with others*
- *Strengthen current partnerships and relationships with others*
- *Find opportunities in your community*
- *Learn to teach others*

Sharing can take time and is not always easy. Sharing information is a lot like storytelling. You tell the story of your learning and what you achieved as a result.



ASK

- *How can you share these lessons with others?*

APPLY – Practice Sharing with Others (20 minutes)



SAY *We are now going to take some time and practice sharing things that we have learned with others. I know that many of you already have experience doing this, so I am excited to learn from you.*

First, we must determine what we want to share. Everyone take a moment and think of what you think is the most important thing you have learned in all of the sessions.

Second, think of the story that you will share about the lessons you have learned during our sessions. Will you relate the lesson as you learned it in the session, or in the way you applied the lesson in your own life? Or will you share the lesson as personal advice to the other person?



INVITE everyone to find a partner and then practice sharing a lesson that they have learned with their partner. **GIVE** groups 10 minutes to discuss.

**ASK**

- *Who else will you share this information with?*
- *Why will you do so?*

AWAY – Next Steps (10 minutes)



SAY *As we come to an end of our sessions, we need to think about our next steps and how we will move forward to continue our own learning and growth. I would like you to turn back to your partner and discuss a few questions I will ask.*



ASK each question and pause to let people discuss with their partner:

- *What are the next steps in your own life for engaging in a business?*
- *What do you need to move forward with your business?*
- *What additional support do you need, and how are you going to get it?*



SAY *Our next session will be our last training session, although the Para-social Worker will continue to come by your households and our savings activities will continue. It is important that everyone come to this session, as each of you will have an opportunity to share your thoughts on our training over the past months.*



THANK everyone for his or her participation.

10.2 Closing and Evaluations

Activity Box	
Key Message	Feedback through the Self-Report Survey tool will help ESFAM make improvements to the program for future participants.
	<ul style="list-style-type: none"> • Attitude – Participants feel free to respond honestly to the Self-Report Survey tool • Skills – How to continue learning in the future; self-reflection • Knowledge – How to rank your experiences
Time	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Copies of the Self-Report Survey ▪ Empty drinking glass or plastic bottle ▪ Bottle of dark-colored liquid (e.g., coffee, soda)

ANCHOR – Housekeeping (10 minutes)



SAY *Welcome to our last session. It's great to see everyone again!*



ASK

- *Are there any final questions or comments before we wrap up our training?*

ADD – How to Use the Self-Report Survey (15 minutes)



SAY *Over the past months, you all have done a great job strengthening your money management and business skills. Going forward, you can continue to use your skills in many different ways and continue to learn from those around you. I would encourage you all to find opportunities to use your skills to do business, help others, and grow your skills!*



THANK the participants.



SAY *For our next activity, we are going to reflect on what you have learned during our training. I am going to pass out a survey to each of you and tell you how to complete it.*

This is not a test. There are no wrong answers. Each of you will answer the questions in different ways based on your own experience and beliefs. Please be as honest as you can be. Your answers will be kept private but will be used to help us improve this project for you and for future participants.



GIVE each participant a **Self-Report Survey**.



PREPARE an **empty drinking glass or clear plastic bottle** and a second **bottle full of a dark-colored liquid** (such as soda or coffee). **POINT** to the glass, bottle, or liquid as you mention each item.



Trainer's Note:

You may want to make a mark on the bottle in advance of the session so you know how high to fill it for each of the examples below.



SAY *I would like you to imagine that this cup is you, and that this liquid is your experience participating in our training.*

*If your experience in our training has **not** increased your knowledge, or you don't feel the training has helped you, the cup would be almost empty.*



FILL the **cup** about one-quarter full of the **liquid**.



SAY *If your experience in our training has helped you **very little**, the cup would be a little bit fuller.*



FILL the **cup** half-full with **liquid**.



SAY *If your experience in our training has helped you very much or you have often applied what you learned during the training in your own life, the cup would look like this.*



FILL the **cup** to three-quarters full with **liquid**.



SAY *If your experience in our training has helped you very, very much or you almost always apply what you learned during the training in your life, the cup would be all the way full.*



FILL the **cup** to the top with **liquid**.



ASK

- *Does anyone have any questions or clarifications about how the Self-Report Survey Tool works before we begin to use it?*

APPLY – Complete the Self-Report Survey (30 minutes)



SAY *Now let us complete the Self-Report Survey. I will read each question aloud. Please think about some of the experiences that you have had while participating in our training and circle the cup that reflects how you feel. We will begin with the first question.*



POINT to the first question on the **Self-Report Survey**.



ASK each of the questions on the survey tool one at a time and clarify any questions participants have.

AWAY – Congratulations (5 minutes)



CONGRATULATE everyone for his or her hard work during the trainings.



SAY *I've enjoyed working with you all as your coach. I will continue to be a resource for you in the future, so please reach out to me if you would like to keep working on the topics we have covered during our sessions.*



THANK everyone for his or her efforts and contribution. Wish them well and recommend that they seek additional coaching for continued growth.

Trainer's Resources

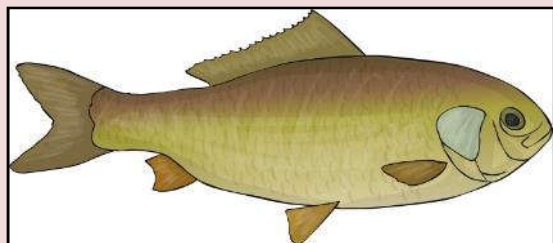
Items to Buy

What Do You See?



Investment Worksheet



Key Word Translation Reference













This table can be used to note what specific key words translate to in local language. The ESFAM Social Worker may also help you decide what word works best for a session in local language. Reach out to them if you have any specific questions on translation of this curriculum to local languages!

[illegible]
















Self-Report Survey

Name: _____ ID Number: _____

A. How much have I **increased my knowledge** about (circle one):



	Barely (1)	Somewhat (2)	Very much (3)	Extremely (4)
Saving Money				
Decision Making				
Making Wise Investments				



B. How often do I **apply this knowledge** to my business (circle one):

	I Don't Have a Business (0)	Rarely (1)	Sometimes (2)	Very Often (3)	Almost Always (4)
Saving Money					
Decision Making					
Making Wise Investments					

C. I have **shared this knowledge** with: My caregiver:   My brothers and sisters:   My friends:  

D. I have **used this knowledge** to: Start a new small business:   Improve an existing small business:  

E. I have **used this knowledge** to: Change or expand my business (make or do something new):  

F. I have **used this knowledge** to: Change or expand where I do business:  

G. I **use money from my business** to: Pay school fees   Pay for other expenses: _____

H. I would **recommend this training** to a friend:  

Trainer's Observation Tool and Matrix

Category	Key Competency	Level 0	Level 1	Level 2	Level 3
Establishing Learning Environment	Physical Environment	Trainer made <u>no effort</u> to arrange physical and personal space	Trainer <u>arranged</u> the physical space to create a good learning environment	Trainer arranged the physical space <u>and</u> made minor changes to his or her physical location	Trainer arranged physical space, and personal location, <u>and also</u> used movement to facilitate individual learning (encourage or contain participation)
	Body Language	Trainer made <u>no adjustments</u> to either body language <u>or</u> minor engaging facial expressions	Trainer <u>modified</u> body movements to match facilitation need	Trainer modified body movements <u>and</u> used engaging facial expressions	Trainer adjusted facial expressions, body movements, <u>and</u> tone of voice <u>to enhance engagement</u>
	Materials	Trainer <u>did not</u> prepare or make effective use of materials (guide, visual aids, or flipcharts)	Trainer <u>made use of</u> materials throughout facilitation	Trainer made use of materials <u>and</u> organized and prepared materials before hand	Trainer made use of materials, prepared them ahead of time, <u>and</u> referred back to them to underline key learning
Content Delivery	Facilitator Guide	Trainer made <u>no visible use</u> of the workshop guide while coaching	Trainer <u>followed</u> the steps outlined in the guide	Trainer followed steps <u>and</u> used the guide to manage time for each step	Trainer followed guide, managed time, <u>and</u> ensured that key learning points were made
	Exploratory and Probing Questions	Trainer <u>did not</u> follow up on questions from guide	Trainer <u>asked</u> for further information as participants responded to questions from the guide (tell me more)	Trainer <u>drew out responses</u> for further clarification ("What is a specific example?")	Trainer used follow-up questions to <u>connect</u> responses to an idea or learning point in session
Facilitation Skills	Active Listening	Trainer <u>did not</u> use active listening techniques to engage participants	Trainer <u>used</u> brief encouragers	Trainer used brief encouragers <u>and</u> re-stating or summarizing	Trainer used active listening to <u>engage participants</u> through encouragers, summarizers, and validation
	Teachable Moments	Trainer <u>showed no</u> awareness of teachable moments	Trainer <u>noticed</u> teachable moments and paused the normal flow to address them	Trainer noticed teachable moments <u>and</u> asked probing questions; "Tell me more about. . ."	Trainer noticed teachable moments, asked probing questions, <u>and</u> used teachable moments to reinforce key learning points

Trainer: _____

Location: _____

Session: _____

Category	Key Competency	Self-Feedback (0-3)	Trainer's Self Feedback	Observer Feedback (0-3)	Observer's Feedback
Establishing Learning Environment	Physical Environment				
	Body Language				
	Materials				
Content Delivery	Facilitator Guide				
	Exploratory and Probing Questions				
Facilitation Skills	Active Listening				
	Teachable Moments				

