17-Point Rule Book for Income-Generating Activities (IGAs)

Business Skills

General Management
Marketing
Operations
Risk and Finance

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Part 1. Guide for Training of Trainers (ToT)

Also available as separate files:

Part 2.1. Guide for PPT. Business Skills: Rules 1-12
Part 2.2. Guide for PPT. Business Skills: Rules 13 – 17

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Introduction

This Guide provides step-by-step instructions for business skills training of micro-entrepreneurs in a development context and covers Training of Trainers (ToT) and Programme Participant Training (PPT).

The goal of the Programme Participant Training (PPT) is to build the capacity of micro-entrepreneurs to better manage their business. The Guide covers different aspects of micro-enterprise management – general management, marketing, operations, risks, and finance. Each session is built around one message, all of which comprise the 17-Point Rule Book for income-generating activities (IGAs). The full set of messages can be found in a separate section *17-Point Rule Book for IGAs* further in this Guide.

This Guide uses an assumption that some micro-entrepreneurs may lack literacy and numeracy skills and avoids using text, graphs, and complex calculations in PPT sessions. At the same time, all micro-entrepreneurs have life and business experience; all sessions include a discussion of participants' own experience relevant to the topic of the session.

The Guide comprises three separate files:

1) Part 1. Guide for Training-of-Trainers – a detailed step-by-step description of each ToT session; *you are reading the Introduction to it now*;
2) Part 2.1. Guide for Programme Participant Training – a detailed step-by-step description of each PPT session for 12 messages on general management, marketing and operations;
3) Part 2.2. Guide for Programme Participant Training – a detailed step-by-step description of each PPT session for 5 messages on risks and financial management;

Training Process and Skills Required

The entire process covered in this Guide includes two stages:

1) Staff[1] training – for those whose role is to train programme participants engaging in income-generating activities (IGAs) supported by Concern or another organisation. This document contains 17 training-of-training (ToT) session guides. These aim to build the facilitators' capacity to lead interactive sessions using adult-learning principles detailed in the next section *Training Methodology*.

   Three sets of skills are required from staff in this business skills training:

   - Technical knowledge: basic expertise and experience in business, e.g. understanding of the difference between "business" and "family" person; marketing mix (4Ps[2]); importance of quality; record-keeping and profit;

     Facilitators should be able to add relevant examples to all sessions and provide technically correct responses to questions, examples and ideas shared by the learners during the sessions;

   - Facilitation skills: ability to lead a discussion asking relevant questions, analysing/processing information received from the learners, building on this information, clearly explaining relevant points, and summarising; ability to manage group dynamics in a positive way; managing time well;

   - Communication skills: good listener, respectful and friendly, appropriate body language.

[1] In this version staff are referred to as Community Development Animators (CDA) or case workers.

[2] The 4Ps include Product, Price, Place, and Promotion. This is a basic framework for marketing, often referred to as Marketing Mix.

2) Programme participants training (PPT) – for those who are supported to generate income, or to do profitable micro-business. This is another set of 17 PPT session guides, provided as two separate documents – one for general management and another for risks and financial management.

   The PPT sessions are based on the assumption that the trainees are illiterate and innumerate adults who have experience in running their own IGAs and will benefit from thinking through if some of their practices need to be changed, in order to improve their business and, if so, how exactly.

Training methodology

Programme participant training (PPT)

The methodology used in PPT sessions applies adult learning principles. These include:

- The contents are built around the learner's specific interests and goals;
- The learners actively bring their life experiences and knowledge to the training;
- The key messages are applicable to the learner's practical experience (the underlying theory is translated into easy to grasp and discuss messages and images);
- Learners are encouraged to voice their own opinions and have a role in learning outcomes.

With the above adult learning principles in mind the PPT sessions are designed using the following format:

- Each session uses a set of two images ("bad" practice and "good" practice) that portray the reality on the ground;
- The photos are taken in the country where the training is provided and include local people wearing typical hair styles and clothes, in the surroundings, to which the trainees can easily relate;
- While the facilitator leads the discussion around the images, learners arrive at their own conclusion as to what constitutes good practice;
- Learners reflect on whether they need to make changes in how they conduct business, and make a plan as to how they will go about it;
- Little to no written text is used in the handouts, so that semi- or illiterate people can take advantage of the learning experience.

Training of trainers (ToT)

The main method used in ToT is role play. The ToT Facilitator pre-selects trainees for specific roles (see Annex 1), using a worksheet that includes 17 or 20 sessions (see Annex 2.1 or 2.2). The worksheets provided in the Annexes will help assign the roles.

The roles are:

1) "PPT Facilitator" (either a candidate to become a master trainer or case worker/CDA): leads the mock session using the Programme Participant Training Session Guide, including the images. She/he does not know, which role was given to each of the "beneficiaries" in the same way as it happens in real life. Nonetheless, the "PPT Facilitator" has to be able to identify each type of behaviour and deal with it appropriately.

2) “Beneficiaries”: ToT trainees who play a role of a programme participant according to the brief written on the card they were given. Only the ToT Facilitator (manager/adviser) leading this training knows each person’s brief:

   (1) Quiet: does not contribute to the discussion, hesitates to ask questions;
   (2) Very active^{+}: talks a lot, sharing relevant experience;
   (3) Very active^{-}: talks a lot, sharing irrelevant experience;
   (4) Critical: makes comments as to why PPT Facilitator’s recommendations won’t work, without making any positive suggestions;
   (5) Balanced: listens, contributes with concise relevant comments and examples, asks questions when unclear, makes useful practical suggestions;
   (6) Slow: finds it difficult to understand – forcing the PPT Facilitator to explain in different ways.

3) Observer: ToT trainee and/or ToT Facilitator who watches and, after the role play is over, provides feedback according to the checklist (see *Observer Checklist Form* in Annex 3 to this Guide):

Observer checklist

Facilitator:

- Clearly explains the message
- Provides relevant examples; the examples are specific to participants’ context
- Leads the discussion – asks questions, processes (analyses) the answers, summarises
- Gives beneficiaries an opportunity to speak 60-70% of the time, avoids “lectures” and encourages balanced participation
- Keeps the discussion focused on the key message; makes references to messages from other sessions
- Uses allocated time to discuss participants’ own experience
- Is respectful, friendly, fun; addresses people by their names; uses appropriate body language
- Manages time well

The number of roles is 8. The recommended minimum size of the ToT group, which is 8 people, is linked to the number of roles. In this case, each ToT participant will play every role twice. It is also possible to include up to 10 people. If there are more than 10 participants in a ToT group, they will not have an opportunity to sufficiently practice leading the sessions. This is not recommended.

Training duration

The ToT takes 4 days; it is longer a group of 10 as repeat sessions should be added (see Annex 2.2):

Day 1	Day 2	Day 3	Day 4
Introduction - 1 hour	5 ToT sessions (Rules 5-9)	5 ToT sessions (Rules 10-14)	3 ToT sessions (Rules 15-17)
4 ToT sessions (Rules 1-4)			

Each session from Part 2.1 (Rules 1 – 12) takes 1 hour 20 minutes. The working day is 8 hours, with two 15-minute breaks and a 30-minute lunch and some extra time, in case any session takes a few minutes longer. Finance sessions are likely to take longer if trainers are not well versed in the subject. ToT Facilitator will have extra time to explain any technical issues, if necessary; for that reason only three sessions are planned for the last day.

The PPT takes 9 half-days, with two sessions per day. PPT sessions from Part 2.1 take 45-50 minutes each; Part 2.2 sessions take 1 hour, with the exception of session 16, which takes up to 2 hours. The size of the group is 15 to 20 people. There are at least two ways to schedule the PPT:

1) Ideally, sessions should be spread over a period of several months, e.g. 2-3 months, so that programme participants have time to implement the changes they may plan as a result of the training

and discuss any difficulties they may encounter in the process. This means that participants will be brought for training every week for about 2.5 hours.

2) If PPT must be planned for a shorter period, the sessions should still be scheduled as no more than two per day; the participants will have to be brought for training more frequently than in option 1.

   It is not recommended that all sessions are delivered in 3-4 consecutive days (less than a week). The number of issues for programme participants to will be too large to take in and handle in one go. If this approach is used, intensive monitoring and coaching will be required, where programme staff should be able to reiterate all the messages during frequent periodic visits to the programme participant businesses.

It is useful, if groups are formed from micro-entrepreneurs whose main livelihood is the same, e.g. pig rearing, or transport services, or growing a certain crop. In this case, examples can be provided that are equally relevant to all participants.

It is important that the group composition remains the same for the whole Risk and Finance set of sessions (Rules 13-17). Finance sessions build on one another and material from earlier sessions is referenced in later sessions. Again, it is beneficial that these groups include participants who pursue the same IGA, so that the discussion can be made as relevant to them as possible.

Setting Up a ToT Session

Selecting facilitator and participants

ToT Facilitator is usually a manager or adviser who has relevant expertise and experience in micro-enterprise support and development, as well as good facilitation and communication skills.

ToT participants are members of staff who will further train programme participants. As mentioned before, the ToT sessions should include 8-10 participants. The number is linked to the number of the roles and sessions and gives an opportunity for each trainee to practice each role two times.

Choosing the venue

The best location for the ToT is where participants will feel comfortable, however, where the discussion will not be interrupted and there will be no "spectators".

Participants will be seated in a circle, with the facilitator sitting in the same manner as the participants (all on the chairs or all on the floor).

Preparing materials

Materials required vary from one session to another as different photographs or pictures are used. However, there is a list, which is the same for each session. This list includes:

- This entire Guide; one copy per ToT group member including the ToT Facilitator;
- Role play planning worksheet (Annex 2.1 or 2.2) – filled out and used throughout the entire ToR; one copy
- Marker;
- Masking tape or name tags (even if programme participants may be illiterate and unable to read each other's names, the name tags help the PPT Facilitator to address everyone by their names);
- Mats (chairs, or benches) to sit on;

- Pens and a note pad for the PPT Facilitator and pens for participants; participants will only need pens in the Finance sessions;
- Role cards (see Annex 1); one should consider reusing the cards, and it is better if they are laminated;
- Observer Checklist Form (Annex 3), one for each observer (this may vary depending on the number of ToT participants and any extra observers).

The list of materials that change from one session to another includes:

- Photographs relevant to the session (Rules 1-13) and pictures (Rules 14-17);
- Handouts relevant to the session (Rules 14-17), one for each participant; spares if needed;

In Annex 4, a checklist is provided detailing materials to be printed, the number of copies, whether the material should be printed in colour or black-and-white, and what should be laminated.

For example, it is recommended that the photographs are produced in colour and laminated, so that they can be reused by PPT Facilitators. The number of sets depends on the number of participants who can share the handouts. Please note that the use of photographs in monitoring and coaching visits should not be necessary, as it is very likely that programme participants will remember the messages once a reference to the images is made in a conversation.

Specific materials required in each session are detailed at the start of each ToT and PPT session guide.

Preparing for the ToT sessions

The list of ToT participants should be finalised as early as possible before the date of the ToT training.

ToT Facilitator is responsible that

- Copies of the ToT guide are distributed to the ToT participants in advance of the training, as early as possible. ToT participants should be asked to read the entire Guide, emphasising the section *Setting Up a ToT Session*;
- The roles for each ToT session are assigned prior to the start of the ToT using the *List of ToT Participants* and the *Role Planning Worksheet* (Annex 2.1 or 2.2);
- Arrangements for an appropriate venue are made;
- All materials are prepared in time for the ToT.

ToT Facilitator also leads the Introductory Session.

ToT Introductory Session

The agenda of the *ToT Introductory Session* includes the following items (no Power Point Presentation is required):

1) Greetings;

2) Purpose of the training (*see Introduction*);

3) Introductions – each participant will say his/her name, organisation/programme, and position;

4) Name tags (using masking tape and marker – if name tags were not printed before the start of the ToT – distributed as participants arrive);

5) Copies of this Guide are distributed, if not already done;

6) Discussion of the *Setting up a ToT session*;

    - if the ToT participants have read the Guide – any questions are addressed;

    - if they had no opportunity to read the Guide – presentation of the key points and then addressing the questions. During the presentation no Power Point Presentation is required; ToT participants should refer to their copies of this Guide;

7) The first session (*"Don't mix business cashbox and private purse"*) should be facilitated by the person who is best familiar with the entire process and will be able to demonstrate how the remaining ToT sessions will be conducted.

It is recommended that ToT participants receive this Guide in advance of the training and read all of it before the ToT starts.

The Introductory Session takes 50-60 minutes.

Note: it is quite possible that, initially, ToT participants may come to the training unprepared, i.e. they may be late for the start of the session, they might not have checked that they have all the materials available, or might have not read and memorised the flow of the session. They will still have to lead the session, even if they need to read from the script. ToT Facilitator should never jump in and take over from the trainee facilitator – the experience should be real-life as much as possible – if a facilitator shows up unprepared to a Programme Participant Training, there will be no one to jump in and help out.

ToT session flow

All ToT sessions are organised in the same way. A ToT session outline is as follows:

1) 5 minutes – Introduction;
2) 5 minutes – Recap of the previous session;
3) 5 minutes – Explanation of the technical point by the ToT Facilitator;
4) 3 minutes – Explanation of the training methodology and role distribution;
5) 30 minutes – Mock PPT session; it is possible that, particularly at the start of ToT, some sessions will take 40 minutes, this is not a problem and should be allowed by the ToT Facilitator;
6) 22 minutes – Feedback;
7) 8 minutes – Questions and answers;
8) 2 minutes – Summary and conclusion.

Total duration – 1 hour 20 minutes (up to 1.5 hour).

This is the first version of the Guide. It is likely that various revisions will be made as the Guide is used and feedback is received from Concern's programmes or other organisations.

17-Point Rule Book for IGAs

1. Don’t mix business cashbox and private purse: separate business cash and family money
2. Make community your ally: seek support from community to deal with instances of jealousy or disapproval
3. Build your business network: micro-entrepreneur is part of a larger network where people work together
4. Know your customers: what they value the most, why, and when
5. Know your competition: take note if your trade becomes crowded and your sales stall or decline
6. Be keen on quality: know possible defects in supplies – check them, don’t accept poor quality
7. Price correctly: adjust your price to reflect better/worse quality, availability, and full costs
8. Location is important: do your best to trade in the most favourable location
9. Knowledge is power: actively seek technical information from suppliers, extension workers, case managers, model farmers, attend trainings
10. Take care of your assets: maintain equipment in good working order and keep your stock in good condition
11. Be disciplined: make daily/weekly plans and stick to them
12. Honour your contracts: honour your commitments to clients
13. Know your risks: think carefully what can go wrong. Prepare for possible negative events
14. Sell enough to recover full costs: it is only after you covered them all, you start making profit
15. Keep records! Tracking expenses helps you know how much profit you really make
16. Manage your cash wisely: always set aside money for future business expenses
17. Select the best way to finance your business: consider ALL costs involved in various financing options

1. "Don't mix business cashbox and private purse"

Purpose: practice facilitating a session with graduation programme participants; be able to explain why separating business cash from family cash is important to the success of a business and discuss good practices with participants

Topic: Don't mix business cashbox and private purse – avoid using business cash for private matters (family)

Materials specific to this session: copies of photographs "mixing business cash and private purse" and "separating business cash and private purse"

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions (name and position) and name tags.

   Explain/remind: We will be using role plays during this session; specific roles will be assigned to everyone in about 10-minutes time. **Ask:** Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session will be about 1 hour 20 minutes.

2. 5 minutes – **Say**: Today we're going to discuss the importance of separating the use of business cash and private purse to a business.

   Ask: To which extent do you think separating the use of business cash and private purse is important? Why?

   Listen to the 3-4 answers and **summarise:** Whether in trade or in production, separating the use of business cash and private purse is important. Using business cash for private matters is likely to undermine your business. You will deplete the money that you use to buy goods/inputs and pay operating expenses (e.g. transport, rent); you will not be able to replace durable items (e.g. tools, equipment), and will lack capacity to re-invest in business, to grow it. As a result your business may collapse. Therefore, a good businessman/woman separates business cash from private cash. Avoid using business cash for private matters but rather set a reasonable portion of the profit to meet private needs where there's no other household income or it is insufficient.

3. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described in section *Setting Up a ToT Session*), so that trainees do not know what other people's roles are.

4. **Hand over to the trainee "facilitator", say:** As the facilitator you have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)

5. 7 minutes – **Thank the actors. Ask the actors**: How did you feel during the session?

6. 15 minutes – **Invite the trainee observer:** Could you please share your feedback? Please use your checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

7. 8 minutes – **Ask:** Would you have questions about the session? **Address the questions**.

8. 2 minutes – **Summarise:** Today we discussed the importance of separating the use of business cash and private purse. **Reiterate the feedback** referring to 2 well-done points and 2 that need a bit more work.

9. **Thank** everyone and **close the session**.

2. "Make the community your ally"

Purpose: practice facilitating a session with graduation programme participants; be able to explain why making the community your ally is important to deal with instances of jealousy or disapproval for the success of a business and discuss good practices with participants

Topic: Make the community your ally – seek support from the community to deal with instances of jealousy or disapproval

Materials specific to the session: copies of photographs "not making the community your ally" and "making the community your ally"

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions (name and position) and name tags.

   Explain/remind: We will be using role plays during this session; specific roles will be assigned to everyone in about 10-minutes time. **Ask:** Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session will be about 1 hour 20 minutes.

2. 5 minutes – **Ask:** *(this is a recap of the previous point on the 17-point Rule Book)*: What was the key message discussed in the previous training session? Why is it important? **Listen** to 2 answers **and confirm** if they illustrate the point of the previous session.

3. 5 minutes – **Say:** Today we're going to discuss the importance of making the community your ally.

   Ask: To which extent do you think making the community programme participants' ally is important? Why?

   Listen to the 3-4 answers and **summarise:** Whether in trade or in production, making the community one's ally is important. It helps one seek and get support from the community to deal with instances of jealousy and disapproval, sense of security, increased number of customers, easier access to support, assistance, and different services from other members of the community.

4. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described in section *Setting Up a ToT Session*), so that trainees do not know what other people's roles are.

5. **Hand over to the trainee "facilitator", say:** As a facilitator you have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)

6. 7 minutes – **Thank the actors. Ask the actors:** How did you feel during the session?

7. 15 minutes – **Invite the trainee observer:** Could you please share your feedback? Please use the checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

8. 8 minutes – **Ask:** Would you have questions about the session? **Address the questions.**

9. 2 minutes – **Summarise:** Today we discussed the importance of making the community your ally. **Reiterate the feedback** referring to 2 well-done points and 2 that need a bit more work.

10. **Thank** everyone and **close the session**.

3. "Build your business network"

Purpose: practice facilitating a session with graduation programme participants; be able to explain why networking is important to success in business and discuss good practices with participants

Topic: Build your business network – a micro-entrepreneur is part of a larger network where people work together; actively build and maintain business relationships

Materials specific to this session: copies of photographs "operating in isolation" and "operating in a network"

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions and name tags.

   Explain/remind: We will be using role plays during this session; specific roles will be assigned to everyone in about 10-minutes time. **Ask:** Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session will be about 1 hour 20 minutes.

2. 5 minutes – **Ask:** *(this is a recap of the previous point on the 17-point Rule Book)*: What was the key message discussed in the previous training session? Why is it important? **Listen** to 2 answers **and confirm** if they illustrate the point of the previous session.

3. 5 minutes – **Say:** Today we're going to discuss the importance of taking advantage of operating in a larger network engaging with other actors in your business.

   Ask: To which extent do you think operating in a larger network is important? Why?

   Listen to the 3-4 answers and **summarise:** Whether in trade or in production, operating in a larger network is important. When a businessman/woman identifies potential business partners, establishes contact with them and maintains the business relationship in a larger network, it is easier to access information, inputs, extension services, markets, one gains better bargaining power, credibility, reputation, and learning etc.

4. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described in section *Setting Up a ToT Session*), so that trainees do not know what other people's roles are.

5. **Hand over to the trainee "facilitator", say:** As a facilitator you have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)

6. 7 minutes – **Thank the actors. Ask the actors:** How did you feel during the session?

7. 15 minutes – **Invite the trainee observer:** Could you please share your feedback? Please use the checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

8. 8 minutes – **Ask:** Would you have questions about the session? **Address the questions.**

9. 2 minutes – **Summarise:** Today we discussed the importance of operating in a larger network. Building and maintaining business relationships helps obtain relevant information, get access to inputs and services, markets, gain better bargaining power, credibility, reputation, and learning. **Reiterate the feedback** referring to 2 well-done points and 2 that need a bit more work.

10. **Thank** everyone and **close the session**.

4. "Know your customers"

Purpose: practice facilitating a session with graduation programme participants; be able to explain why it is important to know what your customers value most and when they need your goods and services for the success of your business and discuss good practices with participants

Topic: Know your customers – know what they value the most, why, and when

Materials specific to this session: copies of photographs "not knowing your customers" and "knowing your customers"

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions, and name tags.

   Explain/remind: We will be using role plays during this session; specific roles will be assigned to everyone in about 10-minutes time. **Ask:** Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session will be about 1 hour 20 minutes.

2. 5 minutes – **Ask:** *(this is a recap of the previous point on the 17-point Rule Book)*: What was the key message discussed in the previous training session? Why is it important? **Listen** to 2 answers **and confirm** if they illustrate the point of the previous session.

3. 5 minutes – **Say:** Today we're going to discuss the importance of knowing your customers (what they value, why and when) to one's business.

   Ask: To which extent do you think knowing your customers is important? Why?

   Listen to the 3-4 answers and **summarise:** whether in trade or in production knowing your customers is important. It helps to know the type, quality, and quantity of products your customers like to buy; to know the time the product is needed for better planning of stock supplies; also helps to set appropriate business locations; and to improve customer care.

4. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described in section *Setting Up a ToT Session*), so that trainees do not know what other people's roles are.

5. **Hand over to the trainee "facilitator", say:** As a facilitator you have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)

6. 7 minutes – **Thank the actors. Ask the actors:** How did you feel during the session?

7. 15 minutes – **Invite the trainee observer:** Could you please share your feedback? Please use the checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

8. 8 minutes – **Ask:** Would you have questions about the session? **Address the questions.**

9. 2 minutes – **Summarise:** Today we discussed the importance of knowing your customers: what they value – the type, the quality and the quantity they want to buy. It is also useful to know when they are looking to buy the goods/services (e.g. when they have cash) and what locations are most convenient to them. **Reiterate the feedback** referring to 2 well-done points and 2 that need a bit more work.

10. **Thank** everyone and **close the session.**

5. "Know your competition"

Purpose: practice facilitating a session with graduation programme participants; be able to explain why knowing competition is important to the success of a business and discuss good practices with participants

Topic: Know your competition – take note if your trade becomes crowded and your sales stall or decline

Materials specific to this session: copies of photographs "not knowing your competition" and "knowing your competition"

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions (name and position) and name tags.

   Explain/remind: We will be using role plays during this session; specific roles will be assigned to everyone in about 10-minutes time. **Ask:** Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session will be about 1 hour 20 minutes.

2. 5 minutes – **Ask:** *(this is a recap of the previous point on the 17-point Rule Book)*: What was the key message discussed in the previous training session? Why is it important? **Listen** to 2 answers **and confirm** if they illustrate the point of the previous session.

3. 5 minutes – **Say:** Today we're going to discuss the importance of knowing your competition to your business.

   Ask: To which extent do you think knowing your competition is important? Why?

   Listen to the 3-4 answers and **summarise:** Whether in trade or in production, knowing your competition is important. When you know your competition you'll know when your business is crowded and anticipate stalling/decline of sales by applying timely appropriate measures such as diversifying of products, quality improvement, branding and packaging, attractive display, and quality services.

4. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described in section *Setting Up a ToT Session*), so that trainees do not know what other people's roles are.

5. **Hand over to the trainee "facilitator", say:** As a facilitator you have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)

6. 7 minutes – **Thank the actors. Ask the actors:** How did you feel during the session?

7. 15 minutes – **Invite the trainee observer:** Could you please share your feedback? Please use the checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

8. 8 minutes – **Ask:** Would you have questions about the session? **Address the questions.**

9. 2 minutes – **Summarise:** Today we discussed the importance of knowing competition in business. **Reiterate the feedback** referring to 2 well-done points and 2 that need a bit more work.

10. **Thank** everyone and **close the session**.

6. "Be keen on quality"

Purpose: practice facilitating a session with graduation programme participants; be able to explain why being keen on quality is important to the success of a business and discuss good practices with participants

Topic: Be keen on quality – be clear of possible defects in supplies. When you receive goods/services check them and don't accept poor quality

Materials specific to this session: copies of photographs "not keen on quality while buying" and "keen on quality while buying"

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions (name and position) and name tags.

   Explain/remind: We will be using role plays during this session; specific roles will be assigned to everyone in about 10-minutes time. **Ask:** Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session will be about 1 hour 20 minutes.

2. 5 minutes – **Ask:** *(this is a recap of the previous point on the 17-point Rule Book)*: What was the key message discussed in the previous training session? Why is it important? **Listen** to 2 answers **and confirm** if they illustrate the point of the previous session.

3. 5 minutes – **Say:** Today we're going to discuss the importance of being keen on quality in a business.

   Ask: To which extent do you think being keen on quality is important? Why?

   Listen to the 3-4 answers and **summarise:** Whether in trade or in production, being keen on quality is important. It makes it easier for the seller to set competitive prices; attracts customers, prevents loss of products arising from contamination, increases credibility and business reputation.

4. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described in section *Setting Up a ToT Session*), so that trainees do not know what other people's roles are.

5. **Hand over to the trainee "facilitator", say:** As a facilitator you have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)

6. 7 minutes – **Thank the actors. Ask the actors:** How did you feel during the session?

7. 15 minutes – **Invite the trainee observer:** Could you please share your feedback? Please use the checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

8. 8 minutes – **Ask:** Would you have questions about the session? **Address the questions.**

9. 2 minutes – **Summarise:** Today we discussed the importance of being keen on quality. Quality products attract customers, prevent loss arising from contamination, increases credibility and business reputation, and may allow to set competitive prices. **Reiterate the feedback** referring to 2 well-done points and 2 that need a bit more work.

10. **Thank** everyone and **close the session**.

7. "Price correctly"

Purpose: practice facilitating a session with graduation programme participants; be able to explain why pricing correctly is important to the success of a business and discuss good practices with participants

Topic: Price correctly – adjust your price to reflect better/worse quality, shortage/excessive availability of the product, and entire costs

Materials specific to this session: copies of photographs "not pricing correctly" and "pricing correctly"

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions and name tags.

   Explain/remind: We will be using role plays during this session. **Ask:** Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session is about 1 hour 20 min.

2. 5 minutes – **Ask:** *(this is a recap of the previous point on the 17-point Rule Book)*: What was the key message discussed in the previous training session? Why is it important? **Listen** to 2 answers **and confirm** if they illustrate the point of the previous session.

3. 5 minutes – **Say:** Today we're going to discuss the importance of pricing correctly to a business.

   Ask: To which extent do you think pricing correctly is important? Why?

   Listen to the 3-4 answers and **summarise:** whether in trade or in production pricing correctly is important. When one sets a product price based on the quality it is more likely customers will prefer to buy from such business than from elsewhere. It builds credibility of the business and get repeat customers. This is likely to help increase sales.

   Prices should also reflect the availability of the products due to seasonality or competition. At the time of excessive supply prices go down, while shortages drive prices up.

   Also one must make sure that the price covers all the costs – both the buying cost and other operating expenses (e.g. storage, labour, transportation, security, packaging, taxes, etc.).

4. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described in section *Setting Up a ToT Session*), so that trainees do not know what other people's roles are.

5. **Hand over to the trainee "facilitator", say:** As a facilitator you have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)

6. 7 minutes – **Thank the actors. Ask the actors:** How did you feel during the session?

7. 15 minutes – **Invite the trainee observer:** Could you please share your feedback? Please use the checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

8. 8 minutes – **Ask:** Would you have questions about the session? **Address the questions.**

9. 2 minutes – **Summarise:** Today we discussed the importance of pricing correctly. We said the price should reflect the quality and availability (oversupply/shortage) of the product, and entire costs. **Reiterate the feedback** referring to 2 well-done points and 2 that need a bit more work.

10. **Thank** everyone and **close the session**.

8. "Location is Important"

Purpose: practice facilitating a session with graduation programme participants; be able to explain why location is important to the success of a business and discuss various options with participants

Topic: Location is important - do your best to trade in the most favourable location

Materials specific to this session: copies of photographs "poor location" and "good location"

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions (name and position) and name tags.

   Explain/remind: We will be using role plays during this session; specific roles will be assigned to everyone in about 10-minutes time. **Ask:** Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session will be about 1 hour 20 minutes.

2. 5 minutes – **Ask:** *(this is a recap of the previous point on the 17-point Rule Book)*: What was the key message discussed in the previous training session? Why is it important? **Listen** to 2 answers **and confirm** if they illustrate the point of the previous session.

3. 5 minutes – **Say:** Today we're going to discuss the importance of location to a business.

   Ask: To which extent do you think location is important? Why?

   Listen to the 3-4 answers and **summarise:** whether in trade or in production, location is important. If you are a trader you want to be located where it is easy for many customers to find and deal with you. If you are a producer you are looking for an easiest and fastest possible access to get inputs and deliver your products to the buyers.

4. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described in section *Setting Up a ToT Session*), so that trainees do not know what other people's roles are.

5. **Hand over to the trainee "facilitator", say:** As a facilitator you have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)

6. 7 minutes – **Thank the actors. Ask the actors:** How did you feel during the session?

7. 15 minutes – **Invite the trainee observer:** Could you please share your feedback? Please use the checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

8. 8 minutes – **Ask:** Would you have questions about the session? **Address the questions.**

9. 2 minutes – **Summarise:** Today we discussed the importance of location to a business. **Reiterate the feedback** referring to 2 well-done points and 2 that need a bit more work.

10. **Thank** everyone and **close the session**.

9. "Knowledge is power"

Purpose: practice facilitating a session with graduation programme participants; be able to explain why actively seeking technical information is important to the success of a business and discuss good practices

Topic: Knowledge is power – actively seek technical information from suppliers, extension workers, case managers, model farmers, attend trainings

Materials specific to this session: copies of photographs "not seeking technical information for your business" and "seeking technical information for your business"

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions, and name tags.

   Explain/remind: We will be using role plays during this session. **Ask:** Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session is about 1 hour 20 min.
2. 5 minutes – **Ask:** *(this is a recap of the previous point on the 17-point Rule Book)*: What was the key message discussed in the previous training session? Why is it important? **Listen** to 2 answers **and confirm** if they illustrate the point of the previous session.
3. 5 minutes – **Say:** Today we're going to discuss the importance of actively seeking technical information for a business.

   Ask: To which extent do you think seeking technical information is important? Why?

   Listen to 3-4 answers and **summarise:** whether in trade or in production seeking technical information is important. Technical information helps improve the performance of the business through finding appropriate solutions to problems; getting exposure to new technologies and implementing improved or new, innovative methods of production resulting in increased productivity and larger output. Technical information is useful to improve practices in marketing (e.g. selling techniques, pricing, or packaging), finance (e.g. mobile payments and transfers, record-keeping, insurance, cost of credit) and operations (e.g. processing techniques, quality control, storage, or risk management).
4. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described in section *Setting Up a ToT Session*), so that trainees do not know what other people's roles are.
5. **Hand over to the trainee "facilitator", say:** As a facilitator you have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)
6. 7 minutes – **Thank the actors. Ask the actors:** How did you feel during the session?
7. 15 minutes – **Invite the trainee observer:** Could you please share your feedback? Please use the checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.
8. 8 minutes – **Ask:** Would you have questions about the session? **Address the questions.**
9. 2 minutes – **Summarise: T**oday we discussed the importance of actively seeking technical information that can be used in various parts of the business such as production/operations, marketing or finance. **Reiterate the feedback** referring to 2 well-done points and 2 that need a bit more work.
10. **Thank** everyone and **close the session**.

10. "Take care of your assets"

Purpose: practice facilitating a session with graduation programme participants; be able to explain why taking care of business assets is important to its success and discuss good practices with participants

Topic: Take care of your assets – maintain equipment in good working order and keep your stock in good condition

Materials specific to this session: copies of photographs "not maintaining business assets in good working order" and "maintaining business assets in good working order"

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions (name and position) and name tags.

   Explain/remind: We will be using role plays during this session; specific roles will be assigned to everyone in about 10-minutes time. **Ask:** Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session will be about 1 hour 20 minutes.

2. 5 minutes – **Ask:** *(this is a recap of the previous point on the 17-point Rule Book)*: What was the key message discussed in the previous training session? Why is it important? **Listen** to 2 answers **and confirm** if they illustrate the point of the previous session.

3. 5 minutes – **Say:** Today we're going to discuss the importance of taking care of business assets to a business.

   Ask: To which extent do you think maintaining business assets – stock and equipment – in good working order is important? Why?

   Listen to the 3-4 answers and **summarise:** whether in trade or in production, maintaining business assets – equipment and stock – in good working order is important. Reduces the expenses on repairs of assets, increases business asset lifespan hence over time less money is spent on replacing them, the equipment performs are required; stock losses are minimised and quality is maintained; overall, this boosts the business reputation due (e.g. customers know that the scale is accurate and they get what they pay for).

4. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described in section *Setting Up a ToT Session*), so that trainees do not know what other people's roles are.

5. **Hand over to the trainee "facilitator", say:** As a facilitator you have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)

6. 7 minutes – **Thank the actors. Ask the actors:** How did you feel during the session?

7. 15 minutes – **Invite the trainee observer:** Could you please share your feedback? Please use the checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

8. 8 minutes – **Ask:** Would you have questions about the session? **Address the questions.**

9. 2 minutes – **Summarise:** Today we discussed the importance of taking care of business assets. Reiterate the feedback referring to 2 well-done points and 2 that need a bit more work.

10. **Thank** everyone and **close the session**.

11. "Be disciplined"

Purpose: practice facilitating a session with graduation programme participants; be able to explain why being disciplined is important to the success of a business and discuss good practices with participants

Topic: Be disciplined – make daily/weekly plans and stick to them

Materials specific to this session: copies of photographs "not disciplined business man" and "disciplined business man"

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions (name and position) and name tags.

   Explain/remind: We will be using role plays during this session; specific roles will be assigned to everyone in about 10-minutes time. **Ask:** Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session will be about 1 hour 20 minutes.

2. 5 minutes – **Ask:** *(this is a recap of the previous point on the 17-point Rule Book)*: What was the key message discussed in the previous training session? Why is it important? **Listen** to 2 answers **and confirm** if they illustrate the point of the previous session.

3. 5 minutes – **Say:** Today we're going to discuss the importance of being disciplined (making plans and sticking to them) to a business.

   Ask: To which extent do you think being disciplined – making plans and sticking to them – is important? Why?

   Listen to the 3-4 answers and **summarise:** whether in trade or in production being disciplined – making plans and sticking to them – is important. Discipline helps on many fronts: getting inputs in time and timely planting improves harvests, regular equipment maintenance prevents stoppages and failure to meet contracts, keeping up an adequate level of stock helps meet sales targets, sticking to the shop opening hours helps retain customers. All this helps improve business performance and make more money.

4. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described in section *Setting Up a ToT Session*), so that trainees do not know what other people's roles are.

5. **Hand over to the trainee "facilitator", say:** As a facilitator you have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)

6. 7 minutes – **Thank the actors. Ask the actors:** How did you feel during the session?

7. 15 minutes – **Invite the trainee observer:** Could you please share your feedback? Please use the checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

8. 8 minutes – **Ask:** Would you have questions about the session? **Address the questions.**

9. 2 minutes – **Summarise:** Today we discussed the importance of being disciplined – making plans and sticking to them. This way you will put your efforts in the activities that will help you become better-off. **Reiterate the feedback** referring to 2 well-done points and 2 that need a bit more work.

10. **Thank** everyone and **close the session**.

12. "Honour your contracts"

Purpose: Practice facilitating a session with graduation programme participants; be able to explain why honouring your contracts is important to the success of a business and discuss good practices with participants

Topic: Honour your contracts – honour your commitments to clients

Materials specific to this session: copies of photographs "not honourng your contracts" and "honouring your contracts"

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions (name and position) and name tags.

   Explain/remind: We will be using role plays during this session; specific roles will be assigned to everyone in about 10-minutes time. **Ask:** Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session will be about 1 hour 20 minutes.

2. 5 minutes – **Ask:** *(this is a recap of the previous point on the 17-point Rule Book)*: What was the key message discussed in the previous training session? Why is it important? **Listen** to 2 answers **and confirm** if they illustrate the point of the previous session.

3. 5 minutes – **Say:** Today we're going to discuss the importance of honouring your contracts to a business.

   Ask: To which extent do you think honouring your contracts is important? Why?

   Listen to the 3-4 answers and **summarise:** whether in trade or in production honouring contracts is important. Honouring his contracts is important because it increases one's sales, builds a steady and loyal customer base, and improves one's business reputation and credibility when one supplies the right quantity and quality of products on agreed time.

4. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described in section *Setting Up a ToT Session*), so that trainees do not know what other people's roles are.

5. **Hand over to the trainee "facilitator", say:** As a facilitator you have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)

6. 7 minutes – **Thank the actors. Ask the actors:** How did you feel during the session?

7. 15 minutes – **Invite the trainee observer:** Could you please share your feedback? Please use the checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

8. 8 minutes – **Ask:** Would you have questions about the session? **Address the questions.**

9. 2 minutes – **Summarise:** Today we discussed the importance of honouring your contracts, to increase one's sales, build a customer base and a reputation as a reliable supplier who delivers the right quantity and quality of the product on agreed time. **Reiterate the feedback** referring to 2 well-done points and 2 that need a bit more work.

10. **Thank** everyone and **close the session**.

13. "Know your risks"

Purpose: practice facilitating a session with graduation programme participants; be able to explain why knowing your risks is important to the success of a business and discuss good practices with participants

Topic: Know your risks – think carefully what can go wrong. Prepare for possible negative events

Materials specific to this session: copies of photographs "not knowing your risks" and "knowing your risks", beans and flip chart paper

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions and name tags.

   Explain/remind: We will be using role plays during this session. **Ask:** Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session will be about 1.5 hour.

2. 5 minutes – **Ask:** *(this is a recap of the previous point on the 17-point Rule Book)*: What was the key message discussed in the previous training session? Why is it important? **Listen** to 2 answers **and confirm** if they illustrate the point of the previous session.

3. 5 minutes – **Say:** Today we're going to discuss the importance of knowing your risks to a business.

   Ask: What is a risk? **Expected answer:** a risk is a negative event that is likely to happen and affect your business. These events may be more or less likely and have a different degree on impact on the business. Examples include weather (excessive rains or lack of them, flooding/drought); fire, theft, pest attacks, change in government policy (e.g. taxes, new regulations), illness (own, family, livestock), problems with neighbours or business partners.

   Ask: To which extent do you think knowing your risks is important? Why?

   Listen to the 3-4 answers and **summarise:** whether in trade or in production knowing your risks is important. Knowing your risks helps to prevent or mitigate them, helps you plan better in case of challenges, reduce severity of losses, and maintain profits/sales.

4. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries). **Discretely distribute cards** with the roles (described in section *Setting Up a ToT Session*), so that trainees do not know what other people's roles are.

5. **Hand over to the trainee "facilitator", say:** As a facilitator you have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)

6. 7 minutes – **Thank the actors. Ask the actors:** How did you feel during the session?

7. 15 minutes – **Invite the trainee observer:** Could you please share your feedback? Please use the checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

8. 8 minutes – **Ask:** Would you have questions about the session? **Address the questions.**

9. 2 minutes – **Summarise:** Today we discussed the importance of knowing your risks and being prepared to possible unfavourable events. **Reiterate the feedback** referring to 2 well-done points and 2 that need a bit more work.

10. **Thank** everyone and **close the session**.

14. "Sell enough to recover full costs"

Purpose: practice facilitating a session with graduation programme participants; be able to explain what is profit and why understanding full costs is important to the success of a business

Topic: Sell enough to recover full costs – understand full costs; how much one should sell before one makes profit

Materials specific to this session: colour copies of Figure 1 "Full costs" and 32 copies of 5,000 bank notes

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions (name and position) and name tags.

   Explain/remind: We will be using role plays during this session; the specific roles will be assigned to everyone in about 10-minutes time. **Ask**: Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session will be about 1 hour 20 minutes.

2. 5 minutes – **Say:** Today we're going to discuss how a business makes profit.

   Ask: To which extent do you think profit is important? Why?

   Listen to the 3-4 answers **and summarise**: Profit is the main reason people do business. Without profit, any business fails. Profit is used to 1) grow the business; 2) pay the micro-entrepreneur's wage, so that she can meet her family's needs.

3. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described below), so that trainees do not know what other people's roles are.

4. **Hand over to the trainee "facilitator", say:** You have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)

5. 7 minutes – **Thank the actors. Ask the actors**: How did you feel during the session?

6. 15 minutes – **Invite trainer observer:** Could you please share their feedback? Please use your check-list and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

7. 8 minutes – **Ask**: Do you have questions about the session? **Address the questions**.

8. 2 minutes – **Summarise:** Today we discussed the importance of recovering full costs. **Reiterate the feedback** referring to 2 well-done points and 2 that need a bit more work.

9. **Thank** everyone and **close the session**.

15. "Keep records!"

Purpose: practice facilitating a session with graduation programme participants; be able to explain why record-keeping is important to the success of a business and how to do it

Topic: Keep records! – understand what, when, and how to record; rules of record-keeping; practice taking records

Materials specific to this session: colour copies Figure 3 "Full Costs" and Figure 4 "Ways of tracking sales and costs"; 20 colour copies of two hand-outs: 1) "Record-Keeping Table" and 2) "Answers"; pens for participants; copies of bank notes: 5 sets [four 100, six 500, one 1,000, four 5,000]

Note: this is Session 2 of the Finance Module. It is important that the group composition remains the same for the whole Finance Module. In this case, introductions are not necessary; name tags and seating should be taken care of before the start of the session, as participants arrive.

1. 5 minutes – **Introduction:** brief greetings and purpose of the training.

   Explain/remind: We will be using role plays during this session; the specific roles will be assigned to everyone in about 10-minutes time. **Ask:** Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session will be about 1 hour 30 minutes.

2. 5 minutes – **Ask** *(this is a recap of the previous session)*: What were the key messages discussed in the previous training session? Why are they important?

3. 5 minutes – **Explain:** Today we're going to discuss record-keeping in a micro-enterprise.

   Ask: To which extent do you think record-keeping is important? Why?

   Listen to the 3-4 answers and summarise: Record-keeping is important to be able to manage cash, track profit and understand how sales and costs change over time. All this helps make informed decisions in order to sustain and develop the micro-enterprise.

4. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described below), so that trainees do not know what other people's roles are.

5. **Hand over to the trainee "facilitator", say:** You have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. Stop the role play after 40 minutes. (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 40 minutes.)

6. 7 minutes **– Thank the actors. Ask the actors:** How did you feel during the session?

7. 15 minutes – **Invite trainer observer:** Could you please share your feedback. Please use your checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

8. 2 minutes – **Summarise**: Today we discussed the importance of record-keeping. Reiterate the feedback referring to 2 well-done points and 2 that need a bit more work.

9. 8 minutes – **Ask:** Would you have questions about the session? **Address the questions**.

10. **Thank** everyone and **close the session**.

16. "Manage your cash wisely"

Purpose: explain key rules about managing cash, understanding profit, and financing options and costs

Topic: Manage your cash wisely – cash and profit

Materials specific to this session: sets of bank note copies: 4 sets each including 10 @ 5,000, 10 @ 1,000, 10 @ 500, 10 @ 100 (this may be revised)

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions (name and position) and name tags.

   Explain/remind: We will be using role plays during this session; the specific roles will be assigned to everyone in about 10-minutes time. **Ask**: Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session will be about 1 hour 20 minutes.

2. 5 minutes – **Ask** *(this is a recap of the previous session)*: What were the key messages discussed in the previous training session? Why are they important?

3. 7 minutes – **Say:** Today we're going to discuss profit and cash.

   Ask: To which extent do you think *profit* is important? Why?

   Listen to the 3-4 answers **and summarise**: Profit is the main reason people do business. Without profit, any business fails. Profit is used to 1) grow the business; 2) pay the micro-entrepreneur's wage, so that she can meet her family's needs.

   Ask: To which extent do you think *cash* is important? Why?

   Listen to the 3-4 answers **and summarise**: Cash is important because we need it to pay for business expenses and make reserves and investments. Cash put aside to pay for an expense (e.g. transport or rent) is not profit. We need to make this clear distinction. We will discuss it in a lot more detail today. (Do not go into a detailed discussion at this point.)

4. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described below), so that trainees do not know what other people's roles are.

5. **Hand over to the trainee "facilitator", say:** You have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)

6. 7 minutes – **Thank the actors. Ask the actors**: How did you feel during the session?

7. 15 minutes – **Invite trainer observer:** Could you please share their feedback? Please use your checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

8. 8 minutes – **Ask**: Do you have questions about the session? **Address the questions**.

9. 2 minutes – **Summarise:** Today we discussed profit, and cash management. **Reiterate the feedback** referring to 2 well-done points and 2 that need a bit more work.

10. **Thank** everyone and **close the session**.

17. "Select the best way to finance your business"

Purpose: explain the main financing options and costs involved in each of them

Topic: Select the best way to finance your business – understanding pros and cons of financing options and costs involved

Materials specific to this session: 20 colour copies of Figure 5 "Sources of Finance" and Figure 6 "Cost of Borrowing"; 4 sets of copies of bank notes [ten @ 5,000, ten @ 1,000; ten @ 500; five @ 100]

1. 5 minutes – **Introduction:** brief greetings, purpose of the training, introductions (name and position) and name tags.

   Explain/remind: We will be using role plays during this session; the specific roles will be assigned to everyone in about 10-minutes time. **Ask**: Are you happy to participate in the role plays and receive feedback on your performance? The duration of the session will be about 1 hour 20 minutes.

2. 5 minutes – **Ask** *(this is a recap of the previous session)*: What were the key messages discussed in the previous training session? Why are they important?

3. 7 minutes – **Say:** Today we're going to discuss the ways of financing your business.

   Ask: To which extent do you think knowing your financing options is important? Why?

   Listen to the 3-4 answers **and summarise**: All businesses need cash to sustain themselves and grow. One can reinvest profit in one's business; however, often there is a need for external financing – one has to seek money from other people and organisations. This money is rarely free and one has to be aware of all the costs involved and make an informed decision as to which option to go for.

4. 3 minutes – **Explain:** We will use a role play method to practice a training session ("mock session") with "beneficiaries" (case workers/CDAs will act as beneficiaries).

   Discretely distribute cards with the roles (described below), so that trainees do not know what other people's roles are.

5. **Hand over to the trainee "facilitator", say:** You have 30 minutes to complete the session.

   Observe and take notes using the same form as the trainee observer. Do not intervene. **Stop the role play after 30 minutes.** (Note: as the number of participants is smaller than in a real-life training, the facilitator should be able to complete the session in 30 minutes.)

6. 7 minutes – **Thank the actors. Ask the actors**: How did you feel during the session?

7. 15 minutes – **Invite trainer observer:** Could you please share their feedback? Please use your checklist and start with the first item on it. Please start with what went well.

   Encourage the observer to move through the checklist at a good pace. **Take notes** while the observer makes comments. **Add own comments**, once the observer has finished sharing his/her feedback, if any important issue went unnoticed.

   Summarise: Select 2 things that were well done and 2 most important issues that need to be improved.

8. 8 minutes – **Ask**: Do you have questions about the session? **Address the questions**.

9. 2 minutes – **Summarise:** Today we discussed various financing options and their costs. **Reiterate the feedback** referring to 2 well-done points and 2 that need a bit more work.

10. **Thank** everyone and **close the session**.

Annex 1. Role Play Cards

Facilitator	**Quiet beneficiary:** does not contribute to the discussion, hesitates to ask questions
Very active^{+} beneficiary: talks a lot, sharing relevant experience	**Very active^{-} beneficiary:** talks a lot, sharing irrelevant experience
Critical beneficiary: makes comments as to why facilitator's recommendations won't work, without making any positive suggestions	**Balanced beneficiary:** listens, contributes with concise relevant comments and examples, asks questions when unclear, makes useful practical suggestions
Slow beneficiary: finds it difficult to understand – forcing the CDA to explain in different ways	**Observer**

Annex 2.1. Role play planning worksheet – 17-PRB 8 trainees

	Session No. / Name	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1		**Facilitator**	Quiet beneficiary	Very active+ beneficiary	Very active– beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active+ beneficiary	Very active– beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	**Observer**	**Facilitator**
2		**Observer**	**Facilitator**	Quiet beneficiary	Very active+ beneficiary	Very active– beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active+ beneficiary	Very active– beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	**Observer**
3		Slow beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active+ beneficiary	Very active– beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active+ beneficiary	Very active– beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary
4		Balanced beneficiary	Slow beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active+ beneficiary	Very active– beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active+ beneficiary	Very active– beneficiary	Critical beneficiary	Balanced beneficiary
5		Critical beneficiary	Balanced beneficiary	Slow beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active+ beneficiary	Very active– beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active+ beneficiary	Very active– beneficiary	Critical beneficiary
6		Very active– beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active+ beneficiary	Very active– beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active+ beneficiary	Very active– beneficiary
7		Very active+ beneficiary	Very active– beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active+ beneficiary	Very active– beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active+ beneficiary
8		Quiet beneficiary	Very active+ beneficiary	Very active– beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active+ beneficiary	Very active– beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	**Observer**	**Facilitator**	Quiet beneficiary

Annex 2.2. Role play planning worksheet – 17-PRB 10 trainees

	Session No. / Name	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	Repeat/ Practice	Repeat/ Practice	Repeat/ Practice
1		**Facilitator**	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	**Observer**	**Facilitator**	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary
2		**Observer**	**Facilitator**	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	**Observer**	**Facilitator**	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary
3		Critical beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	**Observer**	**Facilitator**	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary
4		Very active^{-} beneficiary	Critical beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	**Observer**	**Facilitator**	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary
5		Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	**Observer**	**Facilitator**	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary
6		Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	**Observer**	**Facilitator**	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary
7		Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	**Observer**	**Facilitator**	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary
8		Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	**Observer**	**Facilitator**	Very active^{-} beneficiary	Critical beneficiary
9		Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	**Observer**	**Facilitator**	Very active^{-} beneficiary
10		Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	**Observer**	**Facilitator**	Quiet beneficiary	Very active^{+} beneficiary	Very active^{-} beneficiary	Critical beneficiary	Balanced beneficiary	Slow beneficiary	Quiet beneficiary	Very active^{+} beneficiary	**Observer**	**Facilitator**

Annex 3. Observer checklist form

Facilitator:	Notes
Clearly explains the message	
Provides relevant examples Examples are specific to participants' context	
Leads the discussion – asks questions processes (analyses) the answers summarises	
Gives beneficiaries an opportunity to speak 60-70% of the time Avoids "lectures" Encourages balanced participation	
Keeps the discussion focused on the key message Makes references to messages from other sessions	
Uses allocated time to discuss participants' own experience	
Is respectful, friendly, fun; addresses people by their names; uses appropriate body language	
Manages time well	

Annex 4. Checklist for copying

Note: before printing PDF files please check that your printer has a setting "Auto portrait / landscape"

	Description	Print on one/ both sides	No. of copies	Colour/ black and white	Laminate or not	Needs to be cut
Training of trainers						
1	Part 1. ToT Guide (31 pages)	Both	9+	Black and white	No	No
2	ToT training aid. Role cards (1 page)	One	1	Black and white	Yes	Yes
3	ToT form. Observer Checklist Form (1 page)	One	35	Black and white	No	No
4	ToT form. ToT Planning worksheet (1 page)	One	1	Black and white	No	No
Programme participant training						
1	Part 2.1 PPT Guide (55 pages)	Both	"	Black and white	No	No
2	Part 2.2 PPT Guide (42 pages)	Both	"	Black and white	No	No
3	Handout, Photos – set of 26 (13 pages)	One	11	Colour	Yes	Yes
4	Handout. Finance – 5 pictures (4 pages)	One	11	Colour	Yes	No
5	Training aid. Bank notes (5 pages)	One	4	Colour	Yes	Yes
6	Demo. Record-keeping table; use tape (1 page)	One	1	Colour	Yes	No
7	Handout. Record-keeping worksheet (1 page)	One	25	Colour	No	No
8	Handout. Record-keeping – Answers (1 page)	One	20	Colour	Yes	No
9	Training aid. Picture of a pig - Session 14 (1 page)	One	1	Black and white	Yes	Yes