



The American Chamber
of Commerce in Jordan
AmCham - Jordan

IYB

IMPROVE YOUR
BUSINESS



PRACTICAL MANAGEMENT FOR SMALL BUSINESS

JORDANIAN EDITION

IYB Trainer's Guide



INTERNATIONAL LABOUR
ORGANIZATION





The American Chamber
of Commerce in Jordan

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Written by Teclah Ponde and Chakanetsa Rukobo



INTERNATIONAL LABOUR
ORGANIZATION



About Improve Your Business

The ILO's Improve Your Business (IYB) programme is a management training programme for owners and managers of small businesses. It introduces basic principles of good business management in a simple and practical way. The IYB programme aims to make small businesses more viable, and so contribute to the creation of more quality jobs.

IYB originates from a programme developed by the Swedish Employers' Confederation for Swedish small-scale entrepreneurs. Later, the methods and materials were adapted by the International Labour Organization (ILO) to meet the needs of people running small businesses in developing countries. The programme has been introduced in more than 83 countries worldwide.

The International Labour Organization works closely with organizations, government ministries, employers' organizations, workers' organizations, small enterprise development agencies and non-governmental organizations in the host countries. The partner institutions are introduced to IYB in a Training of Trainers programme, and they in their turn organize training for people who own or run small businesses.

The IYB training material consists of separate manuals, each providing knowledge around a topic, case examples to illustrate the application of knowledge and exercises to practice the knowledge and acquire relevant skills. The manuals use an interactive, problem-centred learning approach to small business management through real-life cases and illustrations. A Trainer's Guide accompanies the manuals.

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The IYB Trainers' Guide comes in two parts. Part One is on Training of Entrepreneurs and Part Two on Follow-up Training Methods for training Entrepreneurs.

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1. Introduction

Who this guide is for

This guide is for regular use by SIYB trainers who have successfully completed the IYB Training of Trainers (TOT) seminar conducted by the International Labour Organisation or its representatives.

It is essential that only an IYB trained trainer be called upon to conduct IYB training activities for entrepreneurs.

What this guide contains

This guide contains ground rules for IYB trainers. It offers guidelines for designing and applying IYB training interventions, and gives pointers for seminar duration, the number of sessions you will need to cover each IYB business topic effectively, the time allocation for different sessions, structured balance in presentation, training methodology, discussion on exercises, etc.

This guide however does not contain theoretical text given as handouts during the IYB TOT seminars e.g. Adults In A Learning Situation. IYB trainers are advised to refer to those handouts to revise the theoretical concepts underlying IYB training methods and activities.

Objective of this guide

The main objective of this guide is to help you, the IYB trainer, to deliver effective and high quality IYB training activities for entrepreneurs.

IYB welcomes your suggestions

There is always scope and need for improvements so that the programme meets its objectives effectively. The ILO Office and the Jordanian American Business Association (JABA) the focal point for the SIYB programme in Jordan strives constantly to improve the IYB programme and recognises that such improvements often come from creative suggestions made by you, the IYB trainers, based on your experiences in the field. As such, your suggestions and recommendations are welcomed and are highly valued.

1.

About IYB

What is IYB?

Improve Your Business (IYB) is a management training programme developed up by the International Labour Organization (ILO) and coordinated by JABA. IYB is offered to business development services (BDS) organizations for the benefit of small-scale entrepreneurs in developing countries. IYB is a part of an ILO training package called Start and Improve Your Business (SIYB). SIYB helps entrepreneurs to start and grow viable small businesses.

IYB introduces basic principles of good management in a simple and practical way using participatory training methods. IYB aims at stimulating and encouraging entrepreneurs to apply the new management knowledge and skills gained through IYB training, in order to cost and price products properly, increase sales, buy inputs competitively, improve stock control, reduce costs, plan for the future, and eventually increase the profitability of their businesses.

Objectives of IYB training

The overall objective of IYB training is to increase the viability of small businesses through the application of sound management principles, which will lead to the creation, and/or sustenance of quality employment. The training aims at making participating entrepreneurs aware of the improvements that could be made in the management of their businesses and exposing them to basic principles of good management.

IYB training

IYB training is focused on teaching effective techniques for better management. The training can be tailored to meet the specific needs of each entrepreneur by assessing the entrepreneur's existing management knowledge and business performance prior to each IYB training activity. Maximum attention can be given to the particular interests of a group of entrepreneurs at the training seminars and subsequent business counselling sessions. The IYB training materials have been developed to facilitate this approach.

Target group

IYB training is aimed at the owners and managers of small-scale retailing, wholesaling, manufacturing and service operating businesses. It is suitable for people who:

- Have been in business for at least six months
- Are able to read and write in the language of the training
- Are able to make simple calculations
- Have growth potential.

The components of IYB training

IYB training has the following components:

- Modular IYB trainer development programme
- Modular IYB Training of Entrepreneurs (TOE) programme
- IYB training materials
- IYB Monitoring and Evaluation system.

The modular IYB trainer development programme

The IYB ILO or its representatives organizes 'Training of Trainers' (TOT) activities which consist of the following sequential modules:

- TOT seminar
- Field-assignment: the trainers are expected to conduct at least one IYB TOE seminar within 3-4 months after this TOT seminar
- Refresher TOT seminar
- TOT seminar in Follow-up Methods (TOT-F)

The modular IYB Training of Entrepreneurs

Training of entrepreneurs activities consist of the following modules:

- TOE seminar
- Follow-up training:
 - Refresher TOE seminar (RTOE)
 - Business Improvement Groups (BIG)
 - Individual Counselling (IC)

The Trainer's Guide Part 2 describes in more detail how IYB follow-up training for entrepreneurs are conducted. This guide (i.e. Part 2) will be introduced to you only when you attend the TOT-F seminar, which will be organized for you later.

In training entrepreneurs, the trainer will be more effective if training needs of those entrepreneurs are identified. Hence, before applying any of the above interventions, IYB recommends that trainers select seminar participants and carry out their training needs analysis (TNA). The IYB programme provides a simple training needs analysis tool. Refer to the following sections in this guide for guidelines to carry out TNA.

The IYB training materials

IYB materials used during training are:

For entrepreneurs:

1. Business Communications Basics
2. Useful Business Terms
3. Business Basics
4. Entrepreneurship Basics
5. Business Banking Basics
6. Comply with Legislation
7. Market Your Products and Services
8. Assess Your Market
9. Buy Your Business Needs

10. Control Your Stocks
11. Control Your Money
12. Control Your Costs
13. Business Planning Basics
14. Business Planning: Prepare Your Operations Plan
15. Business Planning: Prepare Your Financial Plan
16. Manage Your Business
17. Various Companion Workbooks for some of the above Manuals

These IYB manuals and accompanying workbooks have been tailor-made for small-scale entrepreneurs in the Jordan. Step-by-step explanations and illustrations help to bring out real-life situations, which the entrepreneurs can identify as their own. The language used is simple and clear. Practical examples and exercises are important features of the manuals.

IYB is a materials-based training programme. It is therefore important for each entrepreneur to have his or her own set of materials during the TOE seminar. The major role of the trainer is to demonstrate how to use them during the actual training. Emphasize, during every TOE/RTOE session, the need for entrepreneurs to constantly refer to their materials frequently. This will be achieved if you go through the IYB materials with them during every session. Do not assume that entrepreneurs will read these materials later e.g. as their homework!

Also, note that the manuals are inter-linked with several cross-references. For example, while discussing "Price" during a marketing session, you will need to refer entrepreneurs to the costing manual. Therefore, ensure that your TOE participants have all the relevant manuals and workbooks during the seminar so they can refer to the relevant materials whenever this is indicated.

For trainers:

- IYB Trainer's Guide, Part 1 (Part 2 is introduced to you later)
- SIYB Game and Trainer's Guide

This Trainer's Guide will assist to achieve maximum impact during your training. Always conduct your TOE activities following the guidelines contained in it. It is also important that you conduct IYB activities using this guide so that the SIYB programme in Jordan can have one standard.

The SIYB Game

The Game provides entrepreneurs with an opportunity to apply the knowledge gained during the IYB seminars in simulated business operations. The game has its own Trainer's Guide which you should use when you facilitate the various game modules. Please refer to the session plans in this guide for more information on the SIYB Game.

The IYB Monitoring and Evaluation System

The objective of IYB training is to help entrepreneurs improve their business performance. IYB provides you with a low-cost and easy to follow monitoring and evaluation (M/E) system to assess the quality and effectiveness of the training you deliver. Read more about the IYB Monitoring and Evaluation System in the “Monitoring and Evaluation” section of this guide.

2.

Promoting IYB

Objective

The objective of promoting IYB to entrepreneurs is to motivate them to invest their time and money in obtaining IYB training.

To do this, you need to convince them that business management training is an investment that can improve the performance of their businesses and that IYB offers the quality of training, methodology and materials, which makes it worthwhile investing their time and money in obtaining that training.

Promotional materials

The trainer may use the following IYB promotional materials:

- IYB promotional video, if available
- IYB posters, business cards or folders
- IYB brochures and flyers
- IYB manuals, as samples or for reference.

Different ways to promote the IYB programme

A number of methods for promoting the IYB programme are suggested below. The effectiveness and relevance of each method depends on the environment you are working in. Use one or more of the following methods to promote IYB:

Personal letters to potential participants

If you already know the entrepreneurs you would like to participate in IYB training, this is a cost-effective method. Enclose an IYB brochure and highlight in your letter the advantages the entrepreneur will derive from IYB training. Invite the entrepreneurs to seek additional information from your organization.

Personal visit to the businesses of potential participants

This is by far the best method since you will be able to judge the suitability of the entrepreneur for IYB training and also be able to understand his/her training needs.

Advertise in newspapers

This is less expensive than personal visits. However, some of the potential entrepreneurs may not notice the advertisements.

Advertise on radio or television

This is quite an effective but expensive method. Programmes designed to reach as many entrepreneurs as possible should include talk shows where entrepreneurs who have benefited from IYB are interviewed and commercials to inform people about the existence of the IYB programme and its benefits.

'Word of mouth'

Encourage those entrepreneurs who have benefited from the IYB training in the past to spread that information in their business community about advantages of IYB. This method can be even

more effective if you can provide them with a set of promotional leaflets and give them an IYB poster to display at a visible place in their business.

Distribution of pamphlets

Wide distribution of IYB pamphlets can arouse a lot of interest among entrepreneurs living around the area. This is particularly useful if other methods are neither available nor affordable.

Entrepreneurs' competitions

Competitions for entrepreneurs can be organized through newspapers, radio or television; to select and give prizes to the best entrepreneur of the month or year in categories such as best record-keeping, best displayed shop, best organized workshop, best customer service etc. The entrepreneurs must have been trained by IYB.

Promotional / Awareness meetings

Invite potential participants to an information meeting about IYB training. The meeting should cover information about:

- the objectives, background and activities of your organization
- your functions in the organization and your training and professional background
- importance of management training in improving the performance and viability of businesses
- the objectives of IYB training
- different components of IYB training
- the IYB training methodology and materials
- examples of how different entrepreneurs have benefited from IYB training in the past
- what commitments they need to make (towards costs, attendance, action plans, etc.)
- what to do next, to acquire the IYB training.

Invite the participants to ask questions. Answer their questions methodically. Distribute IYB brochures and display the IYB Manuals.

The impact of such promotion meetings can be enhanced by:

- showing the IYB promotional video to the participants, (if it is available)
- Playing the SIYB Game, Module 1
- inviting an entrepreneur who has benefited from IYB training to talk about the business problems he/she faced before obtaining the IYB training and how the training helped him/her in tackling them to improve the performance of his/her business. Make sure that the entrepreneur is well briefed on what to say and the issues to highlight in the presentation.
- a narration of a real-life story of an entrepreneur you have trained, giving his/her background, the problems he/she had before training and how the training helped him/her in improving the business. Make sure that you obtain the entrepreneur's consent to narrate his/her story.
- inviting an official of a bank or a financial institution who is willing to talk about services offered to small businesses, loan criteria and the management skills needed by the entrepreneurs to qualify.

A few days after conducting such promotional meetings, follow up with the participants to find out what changes have occurred in their attitudes towards training and if they have decided to attend an IYB TOE seminar. Do TNA during the visit.

3.

Training of Entrepreneurs seminar

Objective of a TOE seminar

The objective of a TOE seminar is that entrepreneurs gain knowledge and skills in basic business management and apply it in their day-to-day business operations.

Pre-seminar steps

1. Decide on the seminar venue

A good training venue motivates entrepreneurs to learn and makes training more efficient. Think about:

- **Location:**
The venue should be convenient to the seminar participants to ensure their full attendance and timely arrival on each day of the seminar.
- **Size of the training room:**
The venue needs adequate space for the group to function effectively during sessions. A room measuring at least 6 metres x 8 metres is recommended for 20 participants.
- **Cost:**
The cost of hiring the training room should suit the budget.
- **Lay-out of the training room:**
Consider the training equipment and comfort of the participants. Effective training requires concentration. To facilitate this, it is recommended that the training room:
 - has good lighting
 - has good ventilation
 - has low noise levels
 - is free from external interruptions while the training sessions are in progress.

If you are using OHP or TV/Video equipment, make sure there are appropriate electrical plug points and test the equipment beforehand.

2. Prepare the seminar budget

The total budget for the IYB TOE seminar will need to be approved by your organization, JABA as the SIYB Focal Point or the donor according to the applicable procedures.

The seminar budget should cover all training costs and include provision for contingencies. The checklist given below will help you to prepare an appropriate budget:

- fees/compensation for resource persons (if applicable)
- hire of the seminar venue
- hire of training equipment

- IYB training materials and stationery, both for the trainers and the entrepreneurs
- meals and refreshments for participants, if your organization is to provide these
- communication costs (telephone/telex/postage, etc.)
- transport costs
- field visits
- other known incidentals, such as follow up activities
- contingencies (for unexpected costs)

The IYB programme strongly recommends that the entrepreneurs pay a major part of the cost of materials, meals, etc., if not the full cost.

3. Select the entrepreneurs

In selecting and grouping the entrepreneurs for a TOE seminar, it is important to remember that the number of participants should be between 12 and 20. Larger numbers would limit the extent of individual participation in the discussions and the resulting benefit. On the other hand, a smaller number will not afford proper group interaction e.g. while playing the SIYB Game.

Select only those entrepreneurs who:

- are owners or managers of businesses
- have been in business for at least six months
- are in retailing, wholesaling, manufacturing or service operation business
- have received some formal education and are able to read, write and communicate at least in the language in which the TOE is conducted
- are able to make simple calculations
- have growth potential.

Who has 'growth potential'? The entrepreneur who has:

- a market for the business
- a definite place to operate the business from
- invested some capital in the business
- the long term objective of staying in business.

In addition, ensure that the entrepreneur:

- is willing and keen to receive business training
- makes a commitment to attend the TOE seminar for the entire duration planned
- is willing to purchase the IYB Manuals
- is willing to contribute towards training expenses.

You will also be guided by your organization's objectives and policies relating to some of these considerations.

4. Group the selected entrepreneurs

It is essential that you put together those entrepreneurs who can benefit collectively from the TOE. Hence, group the selected entrepreneurs according to the:

- type of business activity e.g. retailers, wholesalers, manufacturers, service operators
- size of business in terms of employment e.g. self-only, 2-5 workers, 6-10 workers, etc.
- length of time in business e.g. 6 months to 1 year, 2-5 years, 6 years or more
- the age-groups e.g. under 26, 26-35, 36-45, 46 plus
- identified TNA

A training seminar can be more effective if those to be trained have similar backgrounds and have similar problems. Entrepreneurs running different types of businesses have different training needs. Similarly, the learning abilities of people from different age groups and people with different educational backgrounds vary. If entrepreneurs with different backgrounds, from different age groups, with different levels of education, etc, are brought together in one group the high level of participation necessary for effective transfer of knowledge and skills may be more difficult to achieve.

You may find it difficult at times to identify entrepreneurs with similar backgrounds in the numbers required for a given TOE. In such a situation, you could mix them in one of the following combinations:

- retailers and wholesalers
- manufacturers and service operators.

5. Carry out participants' TNA

The training needs of entrepreneurs are identified in terms of gaps in their knowledge or skills in IYB topics. To carry out the TNA, visit the entrepreneur at his/her work-place and assess his/her level of knowledge/skills in each of the IYB topics through a combination of observation and appropriate questioning using the techniques introduced to you during the TOT seminar. Record your assessment on the Business Performance Card. This card is discussed later in this guide. Use the TNA Worksheet (also discussed later), together with the Business Performance Card.

The TNA gives you the basis for selecting IYB topics to be included in the TOE seminar. It also indicates which of the sub-topics need to be emphasized during the presentation of the topic.

After the conducting the TNA, you may find that the grouped entrepreneurs have different levels of business understanding for some IYB topics. Decide whether you want those of different levels to attend the same seminar or whether you want to group them in different TOE seminars.

6. Decide on the seminar content

After conducting the TNA of the selected entrepreneurs, you can now decide on the content of the TOE seminar.

Although training needs are assessed according to the IYB topics, all topics should not be covered in a single TOE seminar. Experience suggests that most learners can grasp only a limited amount of new knowledge at one time.

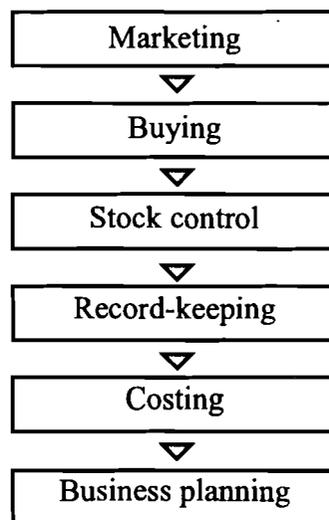
In deciding which topics to cover, choose those topics that are most needed by the majority of the selected entrepreneurs. Use your TNA Worksheet to determine the topics for the seminar.

For it to be called an 'IYB TOE Seminar', a minimum 70% of the seminar time has to be spent on IYB topics. The remaining time may be spent on other topics, as directed by your organization's mandate.

7. Decide on the sequence of topics

Arrange the topics selected for the TOE seminar in a clear and logical progression from one subject to the next. While designing the sequence of topics and/or sessions, keep in mind the different ways of arranging TOE seminar contents introduced to you during the TOT seminar.

The following is the recommended sequence of the core IYB topics. Other topics as covered in the rest of the IYB Manuals can also be covered to support the core themes of the IYB programme.



Also, you should bear the following recommendations in mind:

- start from the easy topics and go progressively to the more difficult ones.
- the most difficult sessions should be covered in the mornings when the level of concentration and absorption rate is still high.
- include games, role-plays and exercises in the afternoon sessions since they are more relaxing.

8. Decide on the seminar duration

When deciding how long to make the seminar take the following factors into consideration:

- available financial and other resources
- preferences of the participants, e.g. full days, half days, only 2 hours/day, only two days a week, etc
- the time needed to cover each selected topic according to the guidelines given in the session plan
- time you need for standard and/or special seminar activities, e.g.:
 - seminar opening and/or closing ceremonies
 - programme introduction
 - self-introduction/ice-breaker session
 - games/role-plays, field visits, lectures, speeches by guest speakers
 - preparation of action-plans
 - daily evaluation
 - seminar evaluation.

9. Set each session's learning objectives

The recommended session plans provided in this guide include the 'learning objectives'. You are encouraged to use and follow these session plans. However, if you need to re-design the session plans, you are advised first to set appropriate learning objectives for each session, modelled after those given in the recommended session plans found in this guide. Make the learning objectives specify what the participants will be able to do by the end of the session.

For example:

At the end of this session participants should be able to:

identify various production costs, or

calculate each cost item, or

state the steps to follow in buying, etc

Remember: a learning objective should be SMART (refer to "Adults in a Learning Situation") booklet for a fuller discussion of that topic.

10. Design the session plans

You will find recommended session plans for each IYB manual in the last section of this guide. Those session plans have been designed with due consideration given to the time balance, the relative importance of the various sub-topics, and characteristics of the 'average' entrepreneur who has not been exposed to higher education or to any prior business training.

The recommended session plans are designed for use with the IYB Manuals as training materials. In addition, you can always use specific materials which you consider appropriate for the target group.

However, before using the session plans in a real training situation, you may adapt them to suit your own style and the entrepreneurs' actual training needs. Base your decision on the TNA of the entrepreneurs you are going to train. Read carefully through the sessions you decide to use and check the subject matter in both the session plans and the recommended handouts. Modify them to include local situations, names, and so on. Such adaptations will help the participants to identify more easily with the situations described in the handouts and will increase the effectiveness of the IYB programme in Jordan.

You may need to re-design the session plans for specific groups of entrepreneurs who have had the benefit of better education or better business exposure and/or who have already adopted some of the basic skills. In conducting TOE seminars for such groups, the extent and depth of coverage and the actual treatment of the sub-topics will depend on your judgement of the particular needs and learning abilities of the groups. Adjust the focus and approaches according to the needs and orientation of your target audience.

The recommended session plans give guidelines for the duration of each session. If you decide to re-design the session plans, follow the guidelines given below to establish session duration:

- Short sessions will force you to increase the pace of training.
- Time is needed at the start of each new session to build the required tempo.
- Long sessions tend to be mentally taxing and cause learning ability to diminish.
- Experience suggests that an effective session is no longer than 90 minutes.
- Sessions are made easier if a short break of 5 minutes is included.

It is recommended that a short break of 10-15 minutes be allowed after each session for the participants to discuss the topic of the previous session and to give them time to relax and re-adjust themselves mentally for a change of topic. A longer break of 30-60 minutes is recommended after two continuous sessions.

11. Plan each session carefully

To carry out training effectively you need to understand the content of each session and anticipate what is indeed going to happen in the training room. You should:

- Work through all the exercises and calculations and understand them.
- Try to predict the errors that the participants and you are likely to make as well as incomplete or unexpected answers which may not necessarily be wrong, that may be worth following up.
- consider any case studies; work through them yourself before the TOE seminar and try to anticipate all the possible ways in which participants are likely to analyze them. Try to anticipate their responses.
- think of local examples which will enhance the effectiveness of your presentation. Make a careful note of them on the session plan itself.
- plan how many minutes each sub-topic is likely to take based on your judgement of the learning ability of the entrepreneurs you have selected for the seminar. Do not restrict yourself to the time suggested in the guide. Make the necessary adjustments on that basis and to fit them into the time you have available for the session.

The IYB training methodology

As a consequence of the training they receive in TOE seminars, entrepreneurs should be able to show concrete results in terms of improved business management skills, knowledge and behaviour. In order to achieve this, the IYB programme promotes an active approach, using participatory learning methods and built-in action commitment i.e. action plans made by each participant at the end of every session. These action plans are found at the end of each IYB manual.

Entrepreneurs are trained using specific day-to-day management problems which they face. These are captured in the IYB Manuals. As adults, every entrepreneur participating in a TOE seminar brings some experiences, ideas and suggestions from which the others can also learn. Therefore always encourage contributions from each participant. Shared learning from each other's experiences is even more important than the knowledge that you, the IYB trainer, or the training material itself can contribute. You should therefore treat each participant as a source of ideas as valuable as your own. Even though you are a 'trainer', your role during the training is that of a facilitator.

A well-structured seminar will have the desired impact. It is important that the TOE does not create a 'back to school' impression. Conduct it in a manner that will help the entrepreneurs to see what measures they can take to improve the efficiency and profitability of their businesses. The session plans to be found later in this guide will help you to do so.

The entrepreneurs you train are adults who may have left school long ago. They may not be able to retain the knowledge they gain in the seminar for long. Hence, in order to achieve the desired result, it is very important that the entrepreneurs use the IYB materials after returning to their businesses to refresh the knowledge delivered in the seminar, and to learn more. Always encourage and motivate them well to use the IYB books, the handouts and their own notes.

Suggested training methods

The following are the suggested training methods recommended for IYB TOE seminars:

- lecture
- brainstorming
- discussion:
 - open discussion
 - group discussion
- exercise:
 - group exercise
 - individual exercise
- case study
- role play.

These methods are briefly described below. They are also discussed in the "Adults In A Learning Situation" booklet. Make a careful note of the points you need to watch in using each of these methods.

Lecture

What it is:

A lecture incorporates a variety of techniques and allows for participation by participants. The suggested participation is in the form of questions you ask them and their answers, their questions to you and your answers, and brief periods of open discussion in between the points you make.

When to use it:

Lecture method is ideally used to explain or to introduce concepts and principles with which the participants are not familiar and to provide related information.

What it will achieve:

The lecture method helps participants to gain knowledge through shared, brief, focussed discussions.

Advantages:

The lecture session can be well structured beforehand. The timing for the session can therefore be worked out accurately.

Disadvantages:

Participation can be limited and therefore keeping the participants' interest alive is difficult. The assimilation of knowledge by the participants could therefore be restricted.

Points to consider:

- lecture must be made adequately participative by asking leading questions and inviting the participants to think actively and respond.
- participants have an opportunity to be involved but if they are not, the communication will be only one way and the session may not achieve its objective.
- when you ask questions, only a few participants may be inclined to provide answers and others may take the role of passive listeners. In this case, the participation will be low and passive listeners may not learn much. Avoid such a situation and always encourage everyone to participate fully.
- similarly, only a few participants may be the ones asking you the questions. Others may have questions but may be embarrassed or shy to ask them. Always encourage every participant to ask questions. Answer every question even though it may be a repetition.

Brainstorming

What it is:

Brainstorming is a training method used to generate ideas. Its objective is to stimulate participants into finding different ways to address a given problem. You pose a problem or a question which can be tackled in a number of different ways and ask the participants to think of such different ways. For example, in the 'promotion' session, you can ask the participants to brainstorm on ways to promote their products. The objective of brainstorming is to produce a list of alternative solutions/answers and then subsequently discuss the merits and demerits of each solution.

When to use it:

Brainstorming is ideally used to find a practical solution to a problem. In training, it is also used to help participants learn by building on their experiences. As a training method brainstorming is used when participants have ideas about how the particular problem can be solved.

What it will achieve:

The participants learn by building on their experiences. Furthermore, they learn to choose from alternative solutions.

Advantages:

Brainstorming produces a high degree of participation. It also makes the session livelier and it stimulates creative thinking.

Points to watch:

- during brainstorming, the focus should be on generating ideas and not on discussion of ideas.
- Focus your attention on getting as many ideas as possible.
- Make sure everyone participates by asking those who are quiet for ideas.
- No critical remarks should be allowed. Evaluation of ideas comes later.

Discussion

What it is:

Knowledge, ideas and opinions on a particular subject are freely exchanged among the participants and the trainer. There are two types of discussions: open and group. In open discussion, the trainer facilitates and controls the discussion while everyone participates. In group-discussion, the participants are divided into small groups. Each group freely discusses the subject. The trainer circulates among the groups as an observer and makes appropriate inputs wherever/whenever necessary. The groups then come back together then present their deliberations. After this, all the presentations are discussed in an open forum.

When to use it:

Discussion is ideally used to analyze a given situation and reinforce the concepts and understanding of the participants through exchange of views with others. It is used when participants have background knowledge of the issue.

What it will achieve:

Discussion brings about changes in the attitudes of participants as they share experiences.

Advantages:

The discussions provide feedback to the trainer about the way in which the participants may apply the knowledge learned.

Disadvantages:

The participants may stray from the subject or fail to discuss it usefully.

Points to watch:

- Participants may become stubborn and determined to stick to their attitudes and/or opinions rather than be prepared to change them.
- you need to control the structure, direction and process of discussion to avoid these pitfalls.

Exercise

What it is:

Participants are asked to undertake a particular task which requires results. An exercise is a practice or a test of knowledge already learned. It may be done in small groups or individually. Since the level of absorption of knowledge varies from person to person, a group exercise helps to reinforce the knowledge through peer instructions. An individual exercise helps through practice of the knowledge learned. Individual exercises are important in IYB since each participant is expected to apply the knowledge and skills learned individually upon returning to their business.

When to use it:

An exercise is used after the participants have learned a specific piece of knowledge or after a topic has been covered.

What it will achieve:

An exercise is an active form of learning as participants practise the techniques taught to them and apply the knowledge learned to get solutions. Exercises also help the trainer to find out how much they have absorbed.

Points to watch:

- Some participants may struggle during exercises. Do not, however, provide them with solutions; rather give appropriate hints and tips only.

Case study

What it is:

A case study is a brief history of an event or a set of circumstances with appropriate details which participants need to examine and understand. They are then required to analyze and diagnose the causes of a particular problem (or problems) set out in the case study. They may further be required to solve the problem/s.

When to use it:

A case study is ideally used to demonstrate the application of various techniques in the real life situations which participants are likely to face.

What it will achieve:

A case study simulates situations which participants may face in their day-to-day business dealings. It therefore prepares them to face similar or related situations in real life.

Advantages:

Case studies help participants to look at a problem or set of circumstances free from the pressures of the actual problem/event. It provides opportunities for exchange of ideas and generation of alternative solutions to problems which they might face in their businesses.

Disadvantages:

In real life, the situations/events will differ from those set out in case studies. The participants may get the wrong impression of real life situations.

Points to watch:

- You need to emphasize that decisions taken in the training situation may differ from those, which have to be made on the spot in real life situations.

Role play

What it is:

A role play is a dramatization of what may happen in real life situations. Participants are asked to enact specific roles in a given situation. The objective is to practice dealing with face-to-face situations in real business life. All participants in an open forum to bring out how the situations could be dealt with differently then discuss the dramatized event.

What it will achieve:

Participants practise near-to-life situations in a protected training environment and receive advice or constructive criticism and opinions from their colleagues. This helps participants to learn the finer points through practice and to obtain guidelines on how to react appropriately in real life situations.

Advantages:

Role play helps to give the participants confidence in facing actual business situations. A role play can add variety and fun to learning.

Disadvantages:

In real life, the situations/events will differ from those set out in the role play. Participants may get the wrong impression of the real life situations. They may fail to realize that decisions taken in the training situation are different from those, which have to be made on the spot in a real situation.

Points to watch:

- Participants may be embarrassed and their confidence may diminish rather than being built up.
- Some participants may be carried away in enacting their roles making the whole role play look like a farce and something which may not be taken seriously.
- You need to moderate the role play to avoid this happening.

Organizing the seminar

1. Identify the resource persons

You will need two types of resource persons to assist you in the delivery of some of the topics, namely:

- Your co-trainers who will assist you in the delivery of IYB topics. Remember that the IYB topics must be delivered only by those trainers who have been trained in a TOT seminar. Allocate the topics according to the ability of each such trainer invited to assist you.
- Resource persons to assist in the delivery of non-IYB or specialized topics of particular interest to the seminar participants, e.g. price control regulations, taxation, labour regulations, personnel management, legal aspects of a business, raising finance for business, etc. People in these categories may be successful entrepreneurs, specialists/consultants or professionals from BDS organizations or agencies involved in small enterprise assistance, e.g. banks, micro-financing institutions, government departments/ministries, certified/professional accountants, etc.

The entrepreneurs may continue to interact with the organizations/agencies from whom you invite the resource persons long after the TOE has ended. In this way the TOE will 'open the eyes of the entrepreneurs' to the world of business. The main advantage is that the entrepreneurs will get relevant, detailed and first hand information.

2. Finalize the timetable

Finalize the seminar timetable on the basis of the decisions made about the various components of the session, namely:

- maximum number of days to be allocated for the seminar
- whether full days, half days or only certain hours per day
- time allocated for the introductory and ice-breaker sessions
- number of topics to be covered
- time allocated for each topic
- time allocated for each 'break'
- 'Daily Reaction Evaluation' at the end of each day (this is discussed later)
- time allocated for the participants' preparation of 'action plans' (this is also discussed later)
- wrap-up session at the end of the seminar
- seminar evaluation at the end of the seminar
- time allocated for the opening and closing ceremonies.

3. Inform the seminar participants

It is important to remember that the selected entrepreneurs need to be informed well in advance (1-2 weeks) so that they can make suitable arrangements for the running of their businesses while they are away. Otherwise they may not attend.

4. Organize training materials and equipment

TOE training materials may include:

- IYB Manuals
- prepared OHP transparencies (if appropriate)
- handouts, ensure that you have enough
- exercises, copies of these for distribution during the session
- case studies
- role play scripts
- The SIYB Game
- IYB videos
- stationery e.g. writing pads, pencils/pens, erasers, pencil-sharpeners, flat-files/box-files, paper punch, etc.

In addition to the above, ensure that the following forms, in the required quantities, are also available for the seminar:

- Business Performance Cards - background information and TNA results of each participant, already filled in
- Daily Reaction Evaluation forms
- End of Seminar Evaluation forms
- Action Plan sheets.

Training equipment may include:

- white board and markers, preferably in different colours
- Flash cards
- flip chart stand, flip charts and markers in different colours
- 'Sticky stuff', adhesives or self-adhesive tape for displaying flip charts on the walls.

In addition, the following equipment is useful in training entrepreneurs, but not essential:

- overhead projector, screen, special markers and sheets
- TV/video-cassette player.

5. Conduct pre-seminar meeting

At least 1-2 weeks before the seminar, convene a meeting with your co-trainers to discuss the seminar arrangements, including the allocation of topics amongst yourselves, and other practical issues.

Ensure that all resource persons are fully briefed on:

- the profile of each entrepreneur selected for the seminar
- the profiles of their businesses
- their identified training needs
- the seminar objectives
- seminar venue and timetable
- training materials and equipment.

It is important that during this pre-seminar meeting, you discuss with your co-trainers the actual seminar content to be covered, training methods and visual aids. As the principal trainer, you should ensure that each trainer prepares his/her session plans, case studies, exercises and handouts and that they have all the necessary materials required. Familiarize yourselves with the venue and the other training arrangements as a group.

6. Brief the non-IYB resource persons

When you include any non-IYB topics in the seminar you need to ensure that such topics and their delivery fit appropriately within the TOE context and that they are linked to the rest of the topics. Resource persons invited to deliver such topics must be briefed sufficiently in advance of the actual seminar dates about:

- the IYB TOE programme
- its objectives
- the participants in this seminar
- their educational background, level of understanding and business experience
- areas to be covered by this resource person/s.

You are particularly recommended to ensure that the non-IYB resource persons are able to relate to the rest of the TOE programme during their presentations.

Some resource persons may be making their first presentations to a group so they may need guidance and help from you. It is also very important that you keep in touch with the resource persons frequently and ensure that they have prepared the topic presentations well and in line with the rest of the seminar topics.

You must also ensure that:

- you understand the topic to be presented by the resource person
- both you and each resource person agree on the general structure and contents of that presentation
- their presentations are not too technical or complicated
- their presentations provide just the right quantity of information and at the level, which the entrepreneurs understand and benefit from.
- You or your co-trainers should be present always, during the presentation itself

7. Make last minute checks

You may also need to ensure that the entrepreneurs are reminded of the seminar dates closer to the actual dates and that they confirm attendance. Make sure that you re-check all other arrangements again just before the seminar. In particular:

- confirm with the resource persons
- ensure availability of training materials and equipment
- check all arrangements at the venue
- confirm transport arrangements
- ensure timely availability of finance.

Similarly:

- ensure that all bills are paid on time when the seminar ends and that the money disbursed is accounted for
- follow your organization's reporting procedures.
- write your end of seminar activity report (this is discussed later)

Conducting the seminar

Ways to start the seminar

Your first task is to ease the participant's anxiety and establish a friendly atmosphere that is conducive to learning.

Remember that the entrepreneurs are adults who find themselves in a strange environment and they may therefore be apprehensive. They may not be sure if the time they will be spending attending the seminar will be time well spent. It is therefore of utmost importance to create at the outset a positive atmosphere of confidence that the seminar is, in fact, going to be of substantial help to them in improving their businesses.

A high level of participation by all participants is one key to an effective and a successful seminar. Arrange the seating so that every participant can see the faces of as many others as possible. Do not seat the participants in a classroom style i.e. where the only face they can see is yours.

1. Welcome the participants

- a brief explanation of how the training will be conducted, in order to help the participants in managing their day-to-day business activities, is recommended.
- Explain that the training will focus on their specific problems and pledge together that you and your co-trainers will do your best to address their individual needs.
- Challenge the participants to learn and make the best use of the opportunity.
- Tell the participants what they are expected to do during the training sessions.

2. Introduce yourself and the co-trainers

Even though all of the participants have met you or known you before, taking a lead in introducing yourself and your co-trainers will create a friendly atmosphere.

3. Participants make self-introductions and state expectations

Ask the participants to introduce themselves to the group and at the same time state what they expect from the seminar. These introductions can be made interesting in a variety of ways, e.g.:

- Entrepreneurs are asked to sit in pairs and get to know to each other. Each one then introduces his/her partner by telling the group their partner's background, hobbies or interests, what business the partner has, their expectations from the seminar, etc.
- Participants stand in a circle. You, the trainer, have a ball which you hold while introducing yourself. At the end of the introduction, you state what your expectations are about the seminar. Re-iterate that everyone else after you should state his/her expectations about the seminar. After that, you throw the ball to anyone in the circle. Whoever catches the ball is the next to introduce him/herself.

Remember to write the participants stated expectations on a flip chart during these introductions.

4. Review the participants' expectations

- Display the flip chart page(s) on a wall where everyone can see it. Keep it there till the wrap-up session at the end of the seminar to see which expectations have been met.
- State clearly whether each raised expectation is going to be dealt with or whether it is beyond the scope of the seminar. Just promise what can be delivered and inform the participants about what is impossible to cover during the TOE.

5. Explain the seminar objectives and timetable

- Discuss the objectives of the seminar.
- Make sure that all the participants understand and agree with the seminar objectives.
- Give background information about the IYB training programme; its objectives, components and methodology.
- Explain the seminar programme.
- Make sure that the timetable (including breaks) is correctly understood.
- Stress the importance of being on time and attending all sessions.
- Explain the official opening/closing ceremony.

Conducting sessions for IYB topics

All trainers and resource persons should use session plans. This is the only way to ensure that session objectives are set, that the most important points are not left out, and that the identified training needs are covered. Following a pre-designed session plan ensures that you present your work systematically and professionally.

Prepare yourself well in advance. Some trainers feel that material of this sort means that they only need to spend a few minutes preparing for each session. However, this is not the case. It is recommended that you go through the pre-seminar steps carefully before conducting any training seminar based wholly or partially on the material provided in this guide.

Conducting sessions on non-IYB topics

Since non-IYB resource persons who are not necessarily conversant with IYB training methodology deliver these sessions, you need to prepare the participants before the session. Explain to the participants:

- the nature of the topic to be delivered
- its importance in the context of their businesses
- the professional background of the relevant resource person.

Remember to:

- introduce the guest speaker, giving a brief background about him/her and his/her organization
- explain how the topic to be presented by the guest speaker fits into the context of the TOE seminar
- at the end of the presentation by the resource person, summarize the session, highlighting the key learning points or any follow-up actions deemed necessary.

Daily evaluation

At the end of each day of the seminar, ask the participants to make their own evaluation of the day's proceedings.

At the beginning of next day, you should start by giving feedback on the evaluation of the previous day. Minor things like 'there were no refreshments' can be easily addressed and will stop further irritation that may affect the morale of the participants.

Always ensure that there are no administrative issues worrying participants so that their attention will not be distracted from learning.

Participants' action plans

Remember, one of the main objectives of the TOE seminar is to stimulate and encourage the entrepreneurs to 'act' – i.e. to apply the new knowledge acquired in their day-to-day business activities. This is done through action plans. Without an action plan, they are likely not to apply this new knowledge. By asking the participants to make action plans you will set the scene and encourage them to 'act'. Use the 'Action Plan' format given at the end of each IYB Manual.

The action plans prepared by the participants also form the basis of your follow-up activities.

Conducting the wrap-up session

This is the final session. To summarize the TOE seminar, go through the participants' stated expectations and discuss each with the participants to determine if every expectation was met and what was achieved.

Seminar evaluation by the participants

At the end of the TOE seminar, ask the participants to make their own evaluation of the seminar.

Analyze the comments made by every participant on his/her 'End of Seminar Evaluation Form'.

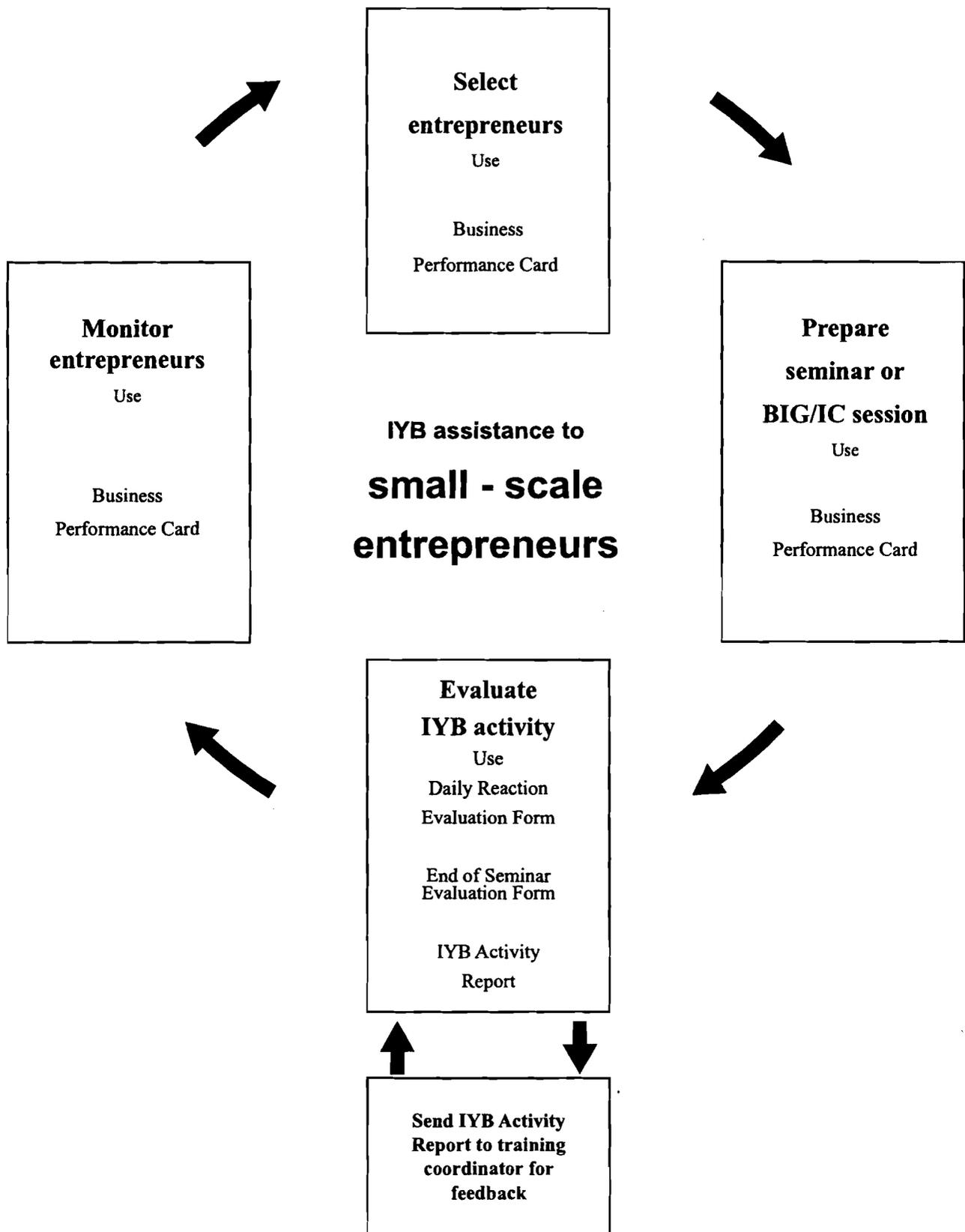
Read more about the 'End of Seminar Evaluation' and 'How to analyze the answers in the Seminar Evaluation Form' later on in this guide.

Do not forget to finalize your IYB Activity Report after completing TOE the seminar and to forward it to your training coordinator in your organization, for onward transmission to JABA, the IYB Focal Point for Jordan.

4.

Monitoring and Evaluation

The IYB Training Cycle



Introduction

IYB provides you with tools for the monitoring and evaluation of the entrepreneurs' performances during the IYB training cycle (illustrated). Monitoring and evaluation (M/E) is all about information collection and using this information.

There are four IYB tools for you to use:

- **The Business Performance Card**

IYB recommends that you use the Business Performance Card for the selection, grouping, TNA and monitoring of the entrepreneurs' business. This card can be compared to a doctor's card. The Business Performance Card will help you to describe the enterprise, the entrepreneur and his/her training needs over time. Moreover it can show the progress in the performance of the entrepreneur and his/her business.

- **The IYB Activity Report**

As the trainer in charge of an IYB activity, you will compile an IYB Activity Report by using the participants' information, which is on the Business Performance Cards. The Activity Report provides profiles of the participants and their businesses, as well as details and comments on the activity itself.

- **The Daily Evaluation Form**

The Daily Evaluation Form helps you to assess sessions conducted by you and other trainers during the seminar. Participants complete this form at the end of each day.

- **The End of Seminar Evaluation Form**

All participants fill in an End of Seminar Evaluation Form at the close of the seminar. The participants' comments help you to evaluate the overall effectiveness of the training given and may indicate where improvements are necessary.

The Business Performance Card

Introduction

Your professional relationship with the entrepreneur will be much improved if you use the Business Performance Card. On just one card (for each entrepreneur) you will get the necessary information about:

- how the business is doing
- what business knowledge the entrepreneur already has and in what areas he/she has gaps in terms of skills, knowledge and attitude.

The Business Performance Card also helps you to:

- up-date your information about the entrepreneur
- select entrepreneurs for an IYB activity
- determine their management training needs and requirements
- group entrepreneurs with similar backgrounds and training needs
- design effective programmes
- evaluate the impact of your training.

The Business Performance Card is also your main source of information about:

- background information about the business and the entrepreneur
- skills performance of the entrepreneur, in relation to IYB topics
- business inputs required, other than management training
- cost sharing by the entrepreneur
- IYB manuals owned and used by the entrepreneur
- business performance, as observed over time.

Background information

The background information, on the first page of the Business Performance Card, will help you when you:

- classify your entrepreneurs or organize your files about the entrepreneurs
- select entrepreneurs for your training programmes
- group selected entrepreneurs for better training impact.

IYB training is designed to meet the needs of a specified target group. Therefore, relevant information about the entrepreneurs is required to ensure that they meet the selection criteria. The background information on the Business Performance Card is the basic information you need to identify and select those entrepreneurs that form the suitable target group for IYB management training.

The background information also provides the IYB programme with data for statistical purposes. Reports on TOE seminars that you conduct, and other IYB activities you carry out, provide the IYB Focal Point with important information that is used to monitor and evaluate the whole IYB programme in Jordan.

Skills performance indicators and TNA

In order to properly group participants and design the content of appropriate training activities, you will need specific training needs of each entrepreneur. The Business Performance Card is also a TNA tool and helps the trainer to customize professional support to the entrepreneur. IYB training is cost effective if you design your seminars and other activities based on the entrepreneurs' most felt needs.

On page 2 of the Business Performance Card you rate the entrepreneur on a scale of 0 to 3, according to how he/she is doing for each IYB topic and its sub-topic. The scale means that:

- 0 the entrepreneur displays no awareness and no skill
- 1 the entrepreneur has some awareness, but shows minimum application of knowledge
- 2 the entrepreneur has full awareness but shows only some application of knowledge
- 3 the entrepreneur is skilled; there is limited scope for further improvement through IYB.

Based on your ratings per IYB sub-topic, you then add up the scores to get a total score which indicates the overall strength of the entrepreneur. From that total score, you then decide which IYB activity is most appropriate for the entrepreneur, as follows:

- TOE seminar: **with a score from 0 to 85**
- Refresher TOE seminar: **with a score from 0 to 85**
(i.e. if the entrepreneur has already attended a regular IYB TOE seminar)
- BIG session: **with score from 86 to 115**
- IC session: **with score from 116 to 148**

The rating per sub-topic will help you to identify those topics that need to be covered by your training intervention.

The next step is to design the seminar content using the TNA Worksheet. Note that you may have to consider grouping some of the entrepreneurs in an additional seminar since one seminar may not address the needs of those that showed low ratings on other sub-topics. Use page 3 of the Business Performance Card.

Other business inputs

The scope of IYB assistance is restricted to the delivery of management training only. However, the entrepreneur might require other business support services as well. You can help entrepreneurs identify such services from page 4 of the Business Performance Card. By identifying this need(s) you will be able to link the entrepreneur with other relevant BDS organizations.

This could be done either by inviting them as resource persons to your next IYB activity with this entrepreneur, or by linking the entrepreneur directly with the organization. In the IYB programme this is called networking.

Willingness to pay for IYB and access to IYB manuals

Page 4 of the Business Performance Card also provides you with a tool to monitor the entrepreneur's attitude with regard to the IYB training programme. Willingness to share costs for IYB training indicates the entrepreneurs' commitment to investing in their knowledge.

- if they pay for classroom training they are more likely to be motivated by the training.
- if they pay for the counselling - either in BIG sessions or for IC sessions, they are more likely to implement the solutions to their problems and the action plans evolved on the basis of such solutions and as a result, improve the performance of their businesses.
- if they buy IYB Manuals, they are more likely to refer to them whenever they need to solve specific business problems. The IYB manuals are self-instructing.

Willingness to pay may also be criteria for you as a trainer to decide whether to invite the entrepreneur to participate or not. This, however, depends very much on your organization's policy and mandate.

The IYB programme strongly supports the idea of cost sharing or even costs being fully met by the entrepreneurs.

Business performance indicators

Page 5 of the Business Performance Card contains four questions which can provide insight into whether your training and assistance has a positive effect on the business itself:

- What were the average sales per month during the last quarter?
- What was the average cost of raw material per month during the last quarter?
- How many full time or part time employees are being paid?
- To what extent are the assets changing?

Assets have only to be compared with your last visit, in order to see whether the business is really growing. Bear in mind that the business may provide (or withdraw) capital from related businesses!

When you have answers to these four questions other indicators can be generated by means of simple calculations. The form (on page 5) will guide you. But remember that these four business performance indicators are not the same as a full-fledged financial analysis.

The IYB Activity Report

Seminar reporting

By making information on the Business Performance Cards available to your training coordinator and other stakeholders in the IYB programme, you provide the whole programme with important information. This information helps IYB to improve and also enables you to become a better trainer. In the final analysis, entrepreneurs will benefit too since they will access a good quality programme. Therefore, everybody wins in this case.

To provide information about entrepreneurs whom you have assisted, fill in the IYB Activity Report after each IYB seminar, BIG or IC session that you conduct. Send this report to your training coordinator. These reports will be forwarded, in turn, to the IYB Focal Point.

The SIYB Focal Point (JABA) then processes all data about seminars/workshops, BIG and IC sessions conducted and the number of participants assisted. Such information is used to help the Jordan IYB country programme as a whole to review progress and plan for future or corrective activities.

It is thus important for all IYB trainers to submit their IYB Activity Reports promptly and often. Do not hesitate to ask for feedback from your training coordinator (in your organization) or from the IYB National Coordinator (in JABA) on each of your IYB Activity Reports.

Background information on IYB activity and the participants

Background information about the IYB activity is recorded on page 1 of the IYB Activity Report. Fill it in clearly, carefully and correctly.

On the second and third pages, participants' background information is summarized in one column per entrepreneur. Each entrepreneur's Business Performance Card provides the information needed to complete these sections.

Distribution of IYB manuals, TNA results and programme design

The IYB training materials are the core of the IYB programme. Ensure that the materials are thus distributed to entrepreneurs and used in each of your interventions. If IYB Manuals are not distributed, explain why. With this information, appropriate steps can be taken to address the constraints in getting the IYB training materials to the entrepreneurs.

The remaining part of the table asks for information about whether you are comfortable, as a trainer, in using the results from your TNA and designing the seminar/workshop based on those TNA results. If difficulties occurred, action should be taken to help you to improve your skills in using TNA results.

Your responsibility

It is very important that you complete the IYB Activity Report after each IYB activity, namely: TOE seminars, Refresher TOE seminars, BIG and IC sessions. When filling in the IYB Activity Report at the end of each IYB activity do the following:

1. Tick off the IYB activity completed.
2. Fill in the rest of the background information about the IYB activity.
3. Consult the individual entrepreneur's Business Performance Card to copy his/her background onto the IYB Activity Report. Do this for all participants that fully attended your IYB activity.
4. Fill in the section on 'Distribution of IYB manuals, TNA results and programme design'. TNA results are easily compiled when you use the IYB TNA Worksheet.
5. Mention any important observations about your target group. Comments from you are very welcome and are useful in improving the IYB programme.
6. Send your IYB Activity Report to your training coordinator as soon as possible for onward transmission to the SIYB Focal Point.
7. Ask for feedback from your training coordinator.

The Daily Evaluation Form

Introduction

Evaluation is an ongoing activity during a TOE seminar or workshop which you do to find out the participants' reactions towards each day of the seminar or workshop. Through the daily reaction evaluation you can find out whether the participants are clear on the content of a session, how they liked the presentations and if there are other issues that bothered them, e.g. meals, noise, etc. The objective is to identify problems which can be corrected or clarified immediately, so that the whole seminar is not affected negatively.

How to do the evaluation

The evaluation is an informal activity so the participants feel free to express themselves. The evaluation can be done verbally or in writing. Verbal evaluation is suitable when the participants and the trainers know each other well. However, there is a great risk that some participants are not comfortable expressing their concerns in the presence of others. In such cases it is more advisable to do a written evaluation. Also, remember that when a verbal evaluation is done, there are some types of issues, related to personal problems, which are not likely to come out, but which may have strong effects on participants.

If you decide to do a written evaluation, you can use a Daily Reaction Evaluation Form such as the one reproduced below:

<p>What I liked:</p> <p>What I did not like:</p> <p>What I did not understand:</p> <p>My suggestions:</p>
--

Ask the participants to think about the content of the sessions, the way they were presented and the facilities provided such as the classroom, meals etc. Let them write about their feelings for 5 to 10 minutes. Then collect the papers and close the session. Later, go through the evaluations with your co-trainers. Compile a list of areas that seem to be common or critical under the three categories.

Start the first session the next morning by providing feedback on participants' reactions for about 20-30 minutes. Clarify areas of confusion before you continue with the next session's topic. If you need to repeat part of a topic, do so before you go on with new topic. If the trainer who originally presented the topic has left the seminar, you may want to find somebody who can assist you.

Important: Never ignore the feelings of the participants. They are the ones who should be content and satisfied with the training they receive. If they feel that their needs are addressed appropriately, they will be better motivated to invest in the training and will contribute towards a conducive learning atmosphere.

The End of Seminar Evaluation Form

Introduction

After the seminar or workshop, it is important to find out whether you managed to fulfil the identified training needs. Training that was not based on identified training needs is a waste of time for the participants, as they may be given training in areas they already know or do not need. Similarly, even if the content of the TOE or Refresher TOE seminar corresponds to the training needs, an unsuitable venue, learning environment or an ineffective trainer's performance can affect the seminar negatively. Therefore it is important to assess the venue, meals, etc, and to evaluate the training to assess your own performance. Only then can you assess whether the seminar was successful.

This evaluation, at the end of the seminar, is necessary to find out if:

- the participants learned what was intended and can apply it
- you have achieved the objectives, using appropriate methods and facilities
- the training environment was conducive.

If participants liked the seminar and found it useful, you can assume that they will try to utilize the knowledge to run their businesses better. By evaluating their reactions you get an understanding as to whether the participants appreciated the seminar.

How to do the evaluation

A sample questionnaire is provided in the IYB M/E Kit. The questionnaire has nine questions. The participants choose one response per question by ticking the most appropriate one. For each question there are three possible scores:

Very good	=	3
Good	=	2
Poor	=	1

How to analyze the answers

Let us assume you have just conducted a seminar attended by 20 participants. You asked them to complete the questionnaire and are now going to process their answers. Let us start with the first question: 'Do you think that this seminar has covered topics that are useful for your business?' Go through all the questionnaires and count how many participants answered this question with 3, 2 or 1, as above. Make a chart (see example below) to show how the participants marked their answers for each question:

Question 1:

No. of participants		rated marks		score
10	X	3	=	30
6	X	2	=	12
4	X	1	=	4
20	← TOTALS →			46

Count the **number of answers** you received for Question 1:

$$10 + 6 + 4 = 20$$

Calculate **total score** given by the whole group to Question 1 by adding:

$$30 + 12 + 4 = 46$$

To calculate the **average mark** given by the group to Question 1, divide the total value (46) by the number of people that answered the question, as shown below:

$$\frac{\text{(Total score) } 46}{\text{(No. of people) } 20} = 2.3$$

Compare this figure with the mark scale: Very good (3), Good (2), Poor (1). This group of participants rated Question 1 on the average between good and very good.

Once you have got the average mark for each question, as shown above, find the **average of all marks** for the seminar. This average (of all marks) is called the “average level of appreciation of the seminar” expressed by the participants.

To get the average of all marks for the seminar, add all the average marks for each question and divide the total figure by the number of questions (7). For example, for this seminar, the average marks are added up together and divided by 7 to give an average level of appreciation of 2.2, as follows:

Question 1; 2.3; Question 2; 2.5: Question 3; 1.5: Question 4; 2.7: Question 5; 1.9: Question 6; 2.1 and Question 7; 2.6

$$2.3 + 2.5 + 1.5 + 2.7 + 1.9 + 2.1 + 2.6 = 15.6 \quad \frac{15.6}{7} = 2.2$$

Interpret this answer by using the scale we started with: Very good (3); Good (2); Poor (1). In this case, since the average is 2.2, the level of appreciation is between ‘good’ and “very good”.

What each question reveals

The average score for each question tells you how you have managed to organize and run the seminar/workshop. Study all the answers carefully and think about what you can do to improve your next seminar/workshop. This is what each question will tell you:

Question 1:

Do you think that this seminar has covered things that are useful for your business?

If the participants rate this question lower than 2.5, you have not done a proper TNA. Either the topics chosen were not relevant to the participants or they were not presented in an appropriate way.

Question 2:

Did the seminar cover what you had expected?

If the score is below 2.5, you did not level the expectations properly at the beginning of the seminar/workshop. When people come for training, they all have different ideas and expectations of what they are going to learn. It is important that you discuss the objectives of the seminar/workshop with the group during the first day and try to compare their expectations with the seminar objectives.

Question 3:

Do you feel you have learnt the topics properly so you can use them when you are back in your business?

This question will tell how you managed to transfer the skills, knowledge and attitudes to the participants. The participants can mark Question 1 high, meaning the topics were relevant, but Question 3 low meaning they did not learn the topics. If the score falls below 2, it is probably better to run the seminar again, or supplement with counselling, as the participants do not feel confident in using IYB in their businesses.

Question 4:

Did you discuss experiences from your own business with the other participants during the seminar?

This provides an indication of whether you used appropriate methodologies in your training. If you stimulated them to share examples from their own businesses, the training is likely to be seen as more relevant and practical. If you used the lecturing method, you will probably receive a low score on this question. If that is the case, try to improve on your use of participatory methodologies.

Question 5:

What do you think about the length of the seminar?

A low score tells you that there were some problems with the duration of the seminar. It is difficult to take business people away from their business for a long period of time. On the other hand, it is also not possible to fill all their training needs within a week or two. A good solution to this problem may be to organize several shorter courses for the same group. If you get complaints about time, discuss with the group what they would prefer.

Question 6:

Did the trainers help you to use the IYB materials?

One of the basic principles of IYB is that the entrepreneurs be able to continue studying the IYB training materials on their own and frequently use of them, after the seminar. Since you will not be able to cover all areas during the seminar, it is important that the entrepreneurs realize that they can continue to read on their own and how they should go about it. If participants rate this question low, they are not likely to study the IYB training materials on their own afterwards.

Question 7:

What do you think about the classroom and meals provided to you during the seminar?

It is important that the environment is appropriate for learning to take place. Feedback on the facilities helps you to plan for your next seminar/workshop.

The follow-up visit

The business visit

If the entrepreneur expresses a wish to be trained and/or advised by you, you need to visit the business as well. By seeing the business, you also get detailed information about your entrepreneur's skills performance and business performance. This is the information that you need to assist the entrepreneur. Be aware that your discussions during a business visit, in line with the content of the Business Performance Card, could already have a huge effect on the performance of the entrepreneur. It initiates certain thinking. Therefore regular monitoring of the entrepreneur can also improve business performance.

A business visit and TNA equally help you to identify new needs for management training (and other needs for business inputs). In other words: the training of entrepreneurs does not end with one seminar or workshop.

Such visits go a long way in motivating the entrepreneurs because they appreciate your interest in their performance. Invariably, the outcome of such visits is that entrepreneurs renew their resolve to make further efforts to learn more by using the IYB materials and to apply their new knowledge in day-to-day business operations.

Even if your organization's objectives and resources do not permit extension of training through follow-up training activities or any other form of follow-up training, it is advisable to visit the entrepreneur at the end of 3, 6 and 12 month intervals, after the first TOE seminar, to ascertain the impact of the training on his/her skills adaptation and business performance.

It is recommended that you visit the entrepreneurs' business at regular intervals, making sure that you carry with you the entrepreneur's Business Performance Card whenever you visit him/her. Update the information on this card during these visits.

What to do during the business visit

- Assess the level of skills adapted by the entrepreneur through observation of how he/she operates his/her business, by careful questioning, by listening to the responses, and by discussing issues close to the entrepreneur's heart.

- Enter your findings in the form of marks against each of the IYB sub-topics on the Business Performance Card.

The scores you enter help you decide the entrepreneur's strengths and weaknesses. This enables you to determine the types and extents of further training interventions the entrepreneur still further requires. Moreover, comparison of this TNA with the previous TNAs will indicate the impact of your training on his/her business.

Depending upon the objectives and resources of your organization, you will want to extend the training of entrepreneurs by providing further assistance for fuller adaptation of management skills to achieve the desired impact on the entrepreneur's business performance. Follow-up activities ensure that your training interventions have the expected impact on the entrepreneur and his/her business.

Part 2 of this IYB Trainer's Guide contains more information on follow up methods. After this guide has been introduced to you, you will be able to use it to choose the most appropriate follow-up activity for entrepreneurs.

5.

TOE seminar session plans

Introduction

The session plans in the following pages are all based on the IYB manuals, except the 2 sessions on “Business and Family”. There is a brief discussion of this issue in the Get Ready To Start manual. In addition to the IYB Manuals you can use other materials in the training, for example local case studies and exercises.

Before using the session plans in this Trainer’s Guide, adapt them to suit yourself and the entrepreneurs’ training needs. Always base the training on the identified training needs of each specific group that is being trained. It might also be necessary to spend more or less time than suggested in the session plans on a topic or part of a topic should this be necessary to facilitate learning.

You may also wish to use a training method other than that suggested in the recommended session plans.

In the session plans, **M** refers to pages in an IYB Manual.

Business and family

Session 1: Separate your business and family

- Materials:**
- Flip chart or chalk board
 - Muna Muhamad's case study

Duration: 1 hour & 30 minutes

Objective: To discuss with the participants the importance of separating business from family.

Time	Content	Method
10 mins	Objective	Lecture
10 mins	Reasons for being in business	Open discussion Ask the participants: * Why they are in business * How you can make money in business.
50 mins	Business and family	Case study/Role play 1. Ask the participants to read the case study of Muna Mohammed (attached). 2. Ask the participants for suggestions on: * What could Muna have done? * What could Ali Mubarak have done? * What lessons have we learnt from this story? Make sure that the following points are brought out: * Keep your business and family affairs separate. * Do not take away cash or goods from the business for family or friend. * Pay cash for any goods you take away from your business for yourself, family or friends. * Pay yourself and members of your family who work for you fixed salaries.
20 mins	Business and family	Open discussion Ask the participants: * How they separate family expenses from business expenses * What problems they face in separating the two * How such problems can be solved.

Case example

Muna Mohammed is the second wife of Ali Mubarak. Muna owns a mini supermarket. She employed a very efficient girl to assist her in her shop. This girl was honest and hard working. Muna had a good business and was making good profit.

Ali Mubarak has two grown up sons from his first wife, who passed away five years ago. These sons are not disciplined. They have left school and cause frequent troubles at home.

Ali Mubarak insisted that Muna employ the two sons in the shop. They created a lot of problems for the girl who was employed by Muna until the girl left. Muna then employed another person but he also left because of the problems from the boys. The boys also stole from the mini supermarket regularly. They freely gave away goods from the mini market to their friends.

Muna complained bitterly to Ali Mubarak everyday. But Ali Mubarak did not want to upset his relatives as a result of the problems experienced between Muna and the boys. Muna could do nothing.

Task:

- Identify all the problems that Muna faces in her business.
- What should Muna do to solve these problems?
- What could have Ali Mubarak done?
- Have you, or another entrepreneur you know, faced similar problems in business?
- How did you solve those problems?
- What lessons are contained in this story?

Session 2: Influence of family and extended environment (Tower building game)

- Materials:**
- Flip chart or chalk board
 - 30 match boxes
 - A scarf to blindfold the role player
 - Stopwatch
- Duration:** 2 hours

- Objectives:** To enable the participants to:
- Identify the influence of family, friends and other influential persons on their business decisions
 - To discover and assess their entrepreneurial qualities.

Time	Content	Method
5 mins	Objectives	Lecture
10 mins	Introduction to role play	<p>Lecture</p> <p>Introduce the role play as a means of finding out how and why people act the way they do in certain given situations.</p> <p>Distribute the following roles to participants who volunteer to take part in the role play :</p> <ul style="list-style-type: none"> * The entrepreneur * His wife or her husband * His father or her mother * His mother-in-law or her father-in-law * A friend who is also in business * A social friend * An IYB trainer * A government official * A banker * A supplier.
5 mins	Round 1: Instructions to the 'entrepreneur'	<p>Briefing</p> <p>Give the following instructions to the 'entrepreneur':</p> <ol style="list-style-type: none"> 1. Your task is to stack these matchboxes one on top of each other to form a single pile (tower). 2. You will be blindfolded before beginning to perform the task. <p style="text-align: right;">Continued....</p>

Time	Content	Method
	Round 1: Instructions to the 'entrepreneur' (continued)	3. You will perform the task with your left hand only. (If the role player is a left-handed person, then with right hand only.) 4. You are not allowed to touch the matchboxes before you begin to build the tower. 5. Before you begin, you have to decide how many match boxes you will stack up in four minutes.
5 mins	Round 1: 'Entrepreneur' performs alone	Role play: 1. The 'entrepreneur' announces how many he/she aims to stack up and the number is noted on the flip chart/chalk board. 2. He/she is then blindfolded and sets out to do the task of building the tower with matchboxes. 3. After four minutes, the number successfully stacked up is noted on a flip chart. 4. If the pile tumbles before the four minutes are over, the round is stopped and the number of matchboxes remaining in the pile is noted.
5 mins	Round 2: Instructions to the other role players	Briefing Round 2, the entrepreneur is assisted in his/her task by 'relatives'. The role players in Round 2 are: * The 'entrepreneur' * His wife or her husband * His father or her mother * His mother-in-law or her father-in-law. The same instructions as in Round 1 are given to the 'entrepreneur'. Give the following instructions to the other role players: 1. You cannot help the 'entrepreneur' physically to build the tower; neither can you touch the matchboxes. 2. You only help by giving the 'entrepreneur' verbal instructions.

Time	Content	Method
10 mins	Round 2: 'Entrepreneur' is assisted by 'relatives'	Role play: 1. Ask each role player to make a decision (privately) on how many match boxes the 'entrepreneur' can pile up. Note these decisions on flip chart/chalk board. 2. Then, ask the role players to discuss the final planned number taking into consideration the 'entrepreneur's' handicaps and experience.
	Round 2: 'Entrepreneur' is assisted by 'relatives' (continued)	3. When consensus is reached, note the agreed number on flip chart/chalk board. 4. Ask the 'entrepreneur' to begin the task of building the tower. 5. After four minutes, the number of stacked up match boxes is noted. 6. If the pile tumbles before the four minutes are over, the round is stopped and the number of matchboxes remaining in the pile is noted.
10 mins	Round 3: The 'entrepreneur' in the 'business community'	Role play: Round 3, the business community surrounding him/her assists the 'entrepreneur' in his/her task. The additional role players in Round 3 are: * The 'entrepreneur' * A supplier * A friend who is also in business * A social friend Play this round in the same manner as Round 2.

<p>10 mins</p>	<p>Round 4: The 'entrepreneur' in the 'extended society'</p>	<p>Role play: Round 4, the 'entrepreneur' is assisted in his/her task by the extended society surrounding him/her. The role players in Round 4 are: * the 'entrepreneur' * a banker * an IYB trainer * a Government official * a spiritual advisor (optional)</p> <p>Play this round in the same manner as Round 2.</p>
<p>Note : You may</p> <ul style="list-style-type: none"> • add as many rounds as you feel are needed to make a real life situation, • reduce the number of rounds • change the role players surrounding the 'entrepreneur' to make it as realistic as possible. 		

Time	Content	Method
55 mins	Participants' feedback	<p>Open discussion</p> <p>Ask the participants:</p> <ol style="list-style-type: none"> 1. Which round was most successful? 2. What could be the reasons for this? 3. How the role players act? 4. What was the effect on the 'entrepreneur' due to the presence of: <ul style="list-style-type: none"> • Wife/husband? • Father/mother? • Father-in-law/mother-in-law? • His/her entrepreneur friend? • Other friends? • His/her banker? • His/her trainer? • Government official? 5. Which type of assistance was most useful? 6. Who was most useful? 7. Who was most hindering? 8. Which round did the 'entrepreneur' enjoy most? Why? 9. Did the 'entrepreneur' prefer to be alone or within a group when making decisions? Which group? 10. Why were the results the way they came out? 11. What can we say about the influence of the surroundings on the 'entrepreneur'? 12. How can entrepreneurs overcome them? 13. What is the role of 'culture' and 'tradition' in business? 14. Can these practices be modified? 15. How would you behave if you were in the same circumstances? 16. Can you improve upon your situation now that you have analyzed these facts? 17. How will you act in future? 18. What advice would you give to entrepreneurs in similar situations?
5 mins	Summarizing	<p>Open discussion</p> <p>Summarize the learning points.</p>

Marketing

Market Your Products and Services.

- Materials:**
- Flip chart or white board
 - IYB Manual: Market Your Products and Services

Duration: 4 - 6 hours

- Objectives:** To enable the participants to:
- Describe why marketing is important
 - Discuss and decide on the 4 Ps of marketing

Session Planning Chart:

Concept	Key Points	Suggested Method	Pages
Introduction	<ul style="list-style-type: none"> • State the session objectives • Define marketing • Importance of marketing 	Lecture Exercise /Open Discussion	1 – 3 M
Customers and competitors	<ul style="list-style-type: none"> • Define market research • How to do market research: <ul style="list-style-type: none"> ⇒ Think about who your customers are ⇒ Talk to your customers ⇒ Listen to what customers say ⇒ Find out why customers no longer buy from your business ⇒ Study competitors' businesses ⇒ Ask suppliers, other businesses and business friends for advice ⇒ Check order book and other records to see which products sell well. ⇒ Read newspapers, journals, magazines etc 	Brain Storm / Group Work and open Discussion.	4 – 8 M
Reach and satisfy your customers	<p>The 4 Ps of Marketing:</p> <ul style="list-style-type: none"> ⇒ Products and services ⇒ Price ⇒ Place ⇒ Promotion. 	Brainstorm / Lecture / discussion	9 M
Product	<ul style="list-style-type: none"> • Understand the precise needs of your customers. • Provide what your customers want • Add value to your products and services: • Look for new ideas 	Open Discussion/ Exercise	10 – 17 M
Price	<ul style="list-style-type: none"> • How to set prices • Factors to consider in setting prices 	Lecture / case study/ open discussion	19 – 29 M

Marketing

Assess Your Market

- Materials:**
- Flip chart, white board or flash cards
 - IYB Manual: Assess Your Market

Duration: 4 - 6 hours

Market Research Workbook

Objectives: To enable the participants to:

- Define why market research is important for improving businesses
- Define customers' buying behavior
- Identify the four phases of the product life cycle
- Identify the steps to follow in conducting market research.

Session Planning Chart:

Concept	Key Points	Suggested Method	Pages
Introduction	<ul style="list-style-type: none"> • State the objectives of the session. • Define "Market"; "assessing the market" and "effective market". • Reasons for assessing your effective market • The basics of a market • Main components of a market: <ul style="list-style-type: none"> ⇒ Buyers ⇒ Sellers • How a market evolves • Factors affecting demand for a product or service: <ul style="list-style-type: none"> ⇒ Purchasing power of potential customers ⇒ Prevailing selling price in the market ⇒ Buying behavior of its customers ⇒ Position in the Product Life Cycle. 	Lecture Brainstorm / Open Discussion	1 – 8 M
Buying behaviour	<ul style="list-style-type: none"> • Define buying behaviour • How customers decide on products or services to buy <ul style="list-style-type: none"> ⇒ Physical attributes ⇒ Functional attributes ⇒ Symbolic attributes • What influences customer buying behaviour: 	Brainstorming/ Open Discussion/ Lecture	9 – 14 M

	<ul style="list-style-type: none"> ⇒ Economic situation ⇒ Lifestyles ⇒ Social norms 		
The product life cycle	<ul style="list-style-type: none"> • The four phases of the product life cycle: <ul style="list-style-type: none"> ⇒ The pioneering phase ⇒ The market growth phase ⇒ Maturity phase ⇒ Market decline phase. • Market segmentation • How buyers decide on prices they can afford: <ul style="list-style-type: none"> ⇒ Hierarchy of needs for the product / service ⇒ Purchasing power 	Lecture / Open Discussion	15 – 19 M
Assessing the market	<ul style="list-style-type: none"> • Define market research and its purpose • Steps to follow in conducting market research: <ul style="list-style-type: none"> ⇒ Identify your potential customers ⇒ Assess your customers' needs ⇒ Assess the level of competition ⇒ Estimate effective market. 	Question and Answer / Open Discussion	21 M
Identifying customers	<ul style="list-style-type: none"> • Know your customers: <ul style="list-style-type: none"> ⇒ Existing ⇒ Potential ⇒ Lost • Decide your target market segment • Decide on the quality of products and services • Evaluate the demand and supply balance • Decide on the distribution channel 	Open Discussion / Exercise Open discussion / exercise	23 – 29 M
Assessing customers' needs and market size	<ul style="list-style-type: none"> • How to assess customer needs: <ul style="list-style-type: none"> ⇒ Informed guess work ⇒ Industry sources of information ⇒ Talking to existing, potential and lost customers • Tools for assessing customer needs: <ul style="list-style-type: none"> ⇒ Profile of your typical customer Well structured Market Research Questionnaire 	Lecture / Discussion	31 – 37 M
Customer profile	<ul style="list-style-type: none"> • Prepare a customer profile to determine: <ul style="list-style-type: none"> ⇒ Special needs ⇒ Purchasing power ⇒ Value systems 	Lecture / Open Discussion	37 – 42 M

	<p>⇒ Buying behaviour</p> <ul style="list-style-type: none"> • Contents of the customer profile 		
Market Research Questionnaire	<ul style="list-style-type: none"> • Designing questions • Hints on designing a good market research questionnaire: <ul style="list-style-type: none"> ⇒ Think about what to find out and make a list of the main topics ⇒ Think of questions to ask to gather the information ⇒ Keep questionnaire short and to the point ⇒ Keep questions short and simple ⇒ Avoid sensitive questions. ⇒ Ask open- ended questions. • Design your own Market research Questionnaire • Test your questionnaire • Interview the customers: <ul style="list-style-type: none"> ⇒ Hints on how to interview customers • Organize interview notes • Complete the customers profiles 	<p>Open Discussion /</p> <p>Exercise</p> <p>Open Discussion / Exercise</p>	<p>42 – 50 M</p> <p>3 – 14 Workbook</p>
Assessing level of competition	<ul style="list-style-type: none"> • Rationale for assessing level of competition. • What you should know about competitors • Preparing your competitors' profiles and SWOT Analysis. 	<p>Brainstorm / Open Discussion</p> <p>Lecture</p> <p>Exercise</p>	<p>51 – 59 M</p> <p>15 – 30 Workbook</p>
Determining your marketing mix	<p>Steps in determining your marketing mix:</p> <ul style="list-style-type: none"> ⇒ Decide your product strategy ⇒ Decide your price strategy ⇒ Decide your place strategy ⇒ Decide your promotional strategy • Plan your own marketing mix 	<p>Lecture / Open Discussion/ Individual exercise</p>	<p>59 – 63 M</p> <p>31-32 Workbook</p>
Estimating your effective market	<p>Steps in evaluating your effective market:</p> <ul style="list-style-type: none"> ⇒ Calculate demand for your products or service ⇒ Calculate market share you can win ⇒ Calculate your effective market size ⇒ Make your Sale and Marketing Plan. 	<p>Lecture / Case study / exercise</p>	<p>65 – 71 M</p> <p>33 - 40 Workbook</p>
Summary	<p>Action Planning</p> <p>Revisit the entrepreneur's learning points in this manual:</p> <ul style="list-style-type: none"> ◆ Who are your existing customers and their needs ◆ The nature, size and extent of competition in the market ◆ Establishing your market share and ◆ How to sell more products and services. 	<p>Exercise / Lecture</p>	<p>75 – 79 M</p>

Buying

Buy your Business Needs

- Materials:**
- Flip-chart, white board or flash cards
 - IYB Manual: Buying Your Business Needs

Duration: 2 – 2.5 hours

- Objectives:** To enable the participants to:
- Determine why buying is important in improving businesses
 - Follow the eight steps in buying.

Session Planning Chart:

Concept	Key Points	Suggested Method	Pages
Introduction	<ul style="list-style-type: none"> • State the session objectives • What businesses buy • Importance of buying • Buy well to improve your business: <ul style="list-style-type: none"> ⇒ Buy the right quality ⇒ Buy the right quantity ⇒ Buy at the right price ⇒ Buy at the right time 	Lecture Open Discussion / exercise	1 – 6 M
Buying your business needs	<ul style="list-style-type: none"> • Buying equipment • Spare parts • Raw materials and consumables • Buying finished goods. 	Open Discussion / exercise	7 – 14 M
Steps to follow in effective buying	<ul style="list-style-type: none"> • The 8 steps to follow when you buy: <ul style="list-style-type: none"> ⇒ Find out what your customers need ⇒ Get information about different suppliers ⇒ Contact the suppliers ⇒ Choose the best suppliers ⇒ Write a purchase order ⇒ Check the goods immediately on receipt ⇒ Check the supplier's invoice ⇒ Pay the suppliers 	Lecture / open Discussion.	17 – 33 M
Summary	<p>Action planning</p> <p>Revisit the entrepreneur's learning points in this manual:</p> <ul style="list-style-type: none"> ◆ Understanding the importance of buying. ◆ Knowing the four basic principles of buying. 	Exercise Question and answer	41 – 42 M

	<ul style="list-style-type: none">◆ Knowing the difference between buying equipment, raw materials and finished goods.◆ Learning the eight steps in buying for your business.		
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Stock Control

Control Your Stocks

- Materials:**
- Flip-chart, white board or flash cards
 - IYB Manual: Control Your Stocks
 - Stock Records Book

Duration: 3 - 5 hours

Objectives: To enable the participants to:

- Describe how stock control can improve their businesses
- Follow the guidelines for better stock control
- Use stock records
- Do stocktaking.

Session Planning Chart:

Concept	Key Points	Suggested Method	Pages
Introduction	<ul style="list-style-type: none"> • State the session's objectives • Discuss "stock," "stock control" and importance of stock control • How stock control helps improve your business: <ul style="list-style-type: none"> ⇒ Keep stock records ⇒ Arrange and display stock well ⇒ Keep right amount of stock ⇒ Check your stock regularly • Steps in controlling your stock: <ul style="list-style-type: none"> ⇒ Record the stocks ⇒ Store your stocks well ⇒ Arrange your stock ⇒ Check your stock ⇒ Reorder your stock 	Lecture Open Discussion / exercise	1 – 14 M
The Stock Card	<ul style="list-style-type: none"> • Elements of the Stock Card • How to fill in the Stock Card for retailers • How to fill in the Stock Card for manufacturing and service operators ⇒ Explain re-order levels, re-order quantity 	Lecture / open discussion	15 – 28 M 7 - 46 Workbook
Stock taking	<ul style="list-style-type: none"> • Benefits of checking stock regularly ⇒ Helps to identify if stock is missing 	Lecture / open discussion	29 – 47 M

	<p>⇒ Helps to check the condition and movement of stock</p> <p>• Steps to follow in stock taking:</p> <p>⇒ Make sure your stock is well arranged</p> <p>⇒ Prepare your stock taking list</p> <p>⇒ Count the stock and write down the quantities in the stocktaking list</p> <p>⇒ Copy information from your stock cards to your stock taking list</p> <p>⇒ Compare the information</p> <p>⇒ Up date the correct quantities.</p>		45 – 48 Workbook
Exercise	Stock control problems at Tareq Grocery	Exercise	44 – 46 M
Summary	<p>Action planning</p> <p>Revisit the entrepreneur’s learning points in this manual:</p> <ul style="list-style-type: none"> ◆ Understanding the importance of stock control. ◆ Knowing the five principles of effective stock control ◆ Learning how to keep stock cards. ◆ Learning how to follow the six steps in stock - taking 	<p>Individual exercise</p> <p>Lecture</p>	48 – 50 M

Record-keeping

Control Your Money

- Materials:**
- Flip chart, white board or flash cards
 - IYB Manual: Control Your Money
 - Companion Workbooks:
 - ⇒ Financial Records Book
 - ⇒ Daily Cash Sales Book
 - ⇒ Customers' Account Book
 - ⇒ Suppliers' Account Book

Duration: 6 – 8 hours

- Objectives:** To enable the participants to:
- Define how record-keeping can improve their businesses
 - Use a Daily Cash Sales or a Receipt Book
 - Keep a Customers' and Suppliers' Account Book
 - Keep a Financial Records Book.
 - Prepare a balance sheet.

Session Planning Chart:

Concept	Key Points	Suggested Method	Pages
Introduction	<ul style="list-style-type: none"> • State the session's objectives • Define record keeping and the importance of keeping good financial records • How records can improve your business. Records: <ul style="list-style-type: none"> ⇒ Help in controlling cash ⇒ Help to show you how your business is doing ⇒ Show how your business did in the past ⇒ Show others how your business is doing 	Lecture Brainstorm / Open discussion / exercise Open discussion	1 – 7 M
A simple system of keeping records.	<ul style="list-style-type: none"> • Cash transactions: <ul style="list-style-type: none"> ⇒ Cash sales ⇒ Cash payments ⇒ Cash withdrawal from the bank / cash box ⇒ Cash deposit into the bank • Credit transaction: <ul style="list-style-type: none"> ⇒ Credit sales ⇒ Credit purchases ⇒ Incurred costs 	Lecture / Open Discussion	9 – 12 M

	<ul style="list-style-type: none"> • Simple financial records: <ul style="list-style-type: none"> ⇒ Help you to keep track of money coming in and going out of the business ⇒ Keep track of money owed to others and how much others owe you ⇒ Analyze your sales and costs and calculate your profits. 		
Recording cash transactions	<ul style="list-style-type: none"> • Steps in recording cash transactions: <ul style="list-style-type: none"> ⇒ Write down all cash transactions in the Daily Cash Sales book ⇒ Write an invoice for every item you sell for cash ⇒ Write a receipt when a customer pays the invoice ⇒ Record all money you take from the cash box ⇒ Work out the total received at the end of the day ⇒ Write down all the cash transactions in the Financial Record book 	Lecture / open discussion	12 – 18 M The Daily Cash Sales book The Financial Record book
Recording credit transactions	<ul style="list-style-type: none"> • Elements of the Customers' Account Book • Elements of the Suppliers Account Book • Steps in recording credit transactions: <ul style="list-style-type: none"> ⇒ Write down all credit sales ⇒ Write down all credit purchases ⇒ Write down all credit transactions in the Financial Records Book 	Lecture / Open Discussion	19 – 23 M The Customers' Account Book The Suppliers Account Book
The Financial Records Book	<ul style="list-style-type: none"> • Elements of the Financial Records Book: <ul style="list-style-type: none"> ⇒ Cash Account ⇒ Bank Account ⇒ Sales Account ⇒ Loan Account ⇒ Asset Purchase ⇒ Materials Purchase ⇒ Direct Labour Costs ⇒ Indirect Labour Costs ⇒ Indirect Costs. • Steps in filling in the Financial Records Book: <ul style="list-style-type: none"> ⇒ Prepare your Financial Records Book ⇒ Write down the daily cash sales 	Lecture / Open Discussion	23 – 32 M The Financial Records Book 25 – 32 M

	<ul style="list-style-type: none"> ⇒ Write down all cash purchases ⇒ Write down all costs ⇒ Write down all salaries ⇒ Write down all indirect costs ⇒ Write down all transactions between your bank account and your cash box ⇒ Write down loans, grants, donations received and tax paid ⇒ Write down credit sales ⇒ Write down credit purchases ⇒ At the end of the month work out totals of all the columns and amounts to be carried over to the next month. 		
Using records to improve your business	<ul style="list-style-type: none"> • Calculate and analyze sales • Calculate and analyze costs • Calculate your profit • Prepare the income statement • Analyze your profit 	Lecture	33 – 52 M
Balance Sheet	<ul style="list-style-type: none"> • What is a balance sheet ⇒ Identify your business assets ⇒ Identify your business liabilities ⇒ Check the balance between the two sides of your balance sheet 	Lecture / Open Discussion	52 – 56 M
Summary	<p>Do the exercise to re-enforce learning</p> <p>Action planning</p> <p>Discuss the importance of financial records in business</p> <p>Summarize the entrepreneur's learning points in this manual:</p> <ul style="list-style-type: none"> ◆ Understanding the importance of keeping financial records. ◆ Learning how to use a Daily Cash Sales Book ◆ Learning how to keep a Customers Account Book ◆ Learning how to keep the Financial Records Book ◆ Learning how to analyze financial records. ◆ Learning how to draw up a balance Sheet. 	Individual exercise Lecture	62 – 65 M 66 – 68 M

Costing

Control Your Costs

- Materials:**
- Flip chart, white board or flash cards
 - IYB Manual: Control Your Costs.
 - Costing Book for Manufacturers and Service Operators.
 - Costing Book for Retailers and Wholesalers.
- Duration:** 6 – 9 hours

- Objectives:** To enable the participants to:
- Identify why costing is important in improving businesses
 - Separate direct costs from indirect costs
 - Calculate costs for goods and services.

Session Planning Chart:

Concept	Key Points	Suggested Method	Pages
Introduction	<ul style="list-style-type: none"> • State the session's objectives • Define costing and why it is important • Different types of costs: <ul style="list-style-type: none"> ⇒ Direct Costs ⇒ Indirect Costs ⇒ Total Costs • How costing can improve your business 	Lecture Brainstorm / Open Discussion Exercise	1 – 12 M
Costing for manufacturers and service providers	<ul style="list-style-type: none"> • Four steps of costing: <ul style="list-style-type: none"> ⇒ Calculate Direct Material Costs ⇒ Calculate Direct Labour Costs ⇒ Calculate Indirect Costs ⇒ Calculate Total Costs. • Costing at Jerash Beauty Saloon 	Lecture Exercise	13 – 36 M Workbook 54 – 58 M
Costing for retailers and wholesalers	<ul style="list-style-type: none"> • The three steps in costing: <ul style="list-style-type: none"> ⇒ Calculate Direct Material Costs ⇒ Calculate Indirect Costs ⇒ Calculate Total Costs • Costing at Al – Widad 	Lecture / Open Discussion Exercise	37 – 50 Workbook 59 M
Summary	Action planning The Entrepreneurs learning points in this manual: <ul style="list-style-type: none"> • Understanding the importance of Costing your products and services. 		60 – 62 M

	<ul style="list-style-type: none">• Understanding the different types of Costs• Learn the four steps to follow in costing for a manufacturer and service operator• Learn the three steps to follow in costing for a retailer and wholesaler.		
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Business planning

Business Planning Basics: Part 1.

- Materials:**
- Flip chart, white board or flash cards
 - IYB Manual: Business Planning Basics
 - Business Planning Workbook.

Duration: 3 – 6 hours

- Objectives:** To enable the participants to:
- Describe how planning can improve their businesses
 - State the elements of a business plan
 - Make a SWOT Analysis
 - Follow the 4 planning steps

Session Planning Chart

Concept	Key Points	Suggested Method	Pages
Introduction	<ul style="list-style-type: none"> • State the learning objectives • Give an overview of the 3 Business Planning manuals 	Lecture	
Business Planning Basics	<ul style="list-style-type: none"> • Introduce the manual • Discuss business planning and its importance • How planning can improve your business 	Brainstorm / Open Discussion/ Exercise	1 – 6 M
Process of planning	<p>Seven steps in planning:</p> <ul style="list-style-type: none"> ⇒ Forecasting events ⇒ Setting targets ⇒ Making business operational plans and financial budgets ⇒ Anticipating problems and opportunities ⇒ Making action plans ⇒ Periodic comparing of budgeted and actual performance ⇒ Adjusting plans and financial budgets accordingly. 	Lecture / open discussion	6 – 9 M
Elements of a business plan and how to plan	<ul style="list-style-type: none"> • Business objectives • SWOT Analysis • Business operations plan • Financial planning • How to plan: 	Lecture / Open Discussion	10 – 14 M

	<ul style="list-style-type: none"> ⇒ Plan for growth ⇒ Choose the most suitable period for your plans ⇒ Make plans in advance ⇒ Make simple plans and make them yourself ⇒ Make achievable plans ⇒ Plan for profit ⇒ Divide plans into monthly plans ⇒ Plan for surplus cash 		
Business objectives.	<ul style="list-style-type: none"> • Types of business objectives: <ul style="list-style-type: none"> ⇒ Long term ⇒ Medium term ⇒ Short term • Characteristics of business objectives: <ul style="list-style-type: none"> ⇒ Must be simple to understand ⇒ Must be measurable ⇒ Must be achievable ⇒ Must be realistic ⇒ Indicate time it will take to achieve the objectives • Setting your own business objectives. 	<p>Open Discussion/ Lecture</p> <p>Individual Exercise</p>	<p>15 – 19</p> <p>2 Workbook</p>
SWOT Analysis	<ul style="list-style-type: none"> • Define SWOT and why it is done • Steps in doing a SWOT analysis: <ul style="list-style-type: none"> ⇒ List your business strengths ⇒ List your business weaknesses ⇒ Identify your business opportunities by analyzing the external environment. ⇒ Identify your business threats by analyzing the external environment. ⇒ List strategies of how to take advantages of strengths, deal with weaknesses, exploit opportunities and deal with threats in your business. 	<p>Question and Answer</p> <p>Exercise</p>	<p>21 – 26 M</p> <p>3 – 6 Workbook page</p>
The business planning process	<ul style="list-style-type: none"> • The four steps in planning: <ul style="list-style-type: none"> ⇒ Get information about last year ⇒ Analyze past performance ⇒ Get information about next year and analyze how it will affect your business ⇒ Make a plan or forecast for next year 	Lecture / Open Discussion	27 – 30 M
The business planning sequence	<ul style="list-style-type: none"> ⇒ Setting business objectives ⇒ SWOT Analysis 	Lecture / Open Discussion.	30 – 32 M

	<ul style="list-style-type: none"> ⇒ Deciding on the business planning period ⇒ Make a Sales and Marketing Plan ⇒ Make a Production Plan / Operations ⇒ Make a Buying Plan ⇒ Make a Costs Budget ⇒ Make a Sales and Costs Plan ⇒ Make a Cash Flow Plan ⇒ Make an Action Plan ⇒ Review Actual Performance ⇒ Revise the Plans 		
Summary	<p>Do the group exercise</p> <p>Action planning</p> <p>The entrepreneur's learning points in this manual:</p> <ul style="list-style-type: none"> ◆ Understanding the importance of planning for your business. ◆ Learning how to do a SWOT Analysis. ◆ Learning the four steps to follow in the planning process. 	<p>Group discussion</p> <p>Individual exercise</p> <p>Question and Answer.</p>	<p>35 – 36 M</p> <p>37 – 38 M</p>

Business Planning

Prepare Your Operations Plan: Part 2

- Materials:**
- Flip chart, white board or flash cards
 - IYB Manual Prepare Your Operations Plan
 - Business Planning Workbook.
- Duration:** 6– 9 hours

- Objectives:** To enable the participants to:
- Make a sales and marketing plan to improve their businesses
 - Describe the steps in making a production plan
 - Make a service operations plan
 - Make a buying plan

Session Planning Chart: Prepare Your Operations Plan.

Concept	Key Points	Suggested Method	Pages
Introduction	<ul style="list-style-type: none"> • State the session objectives • Revisit the business planning sequence (from Part 1) • Define the business operations plan • Components of the business operations plan: <ul style="list-style-type: none"> ⇒ The Sales and Marketing Plan ⇒ The Production or Service Operations Plan ⇒ The Buying Plan. 	Lecture Question and Answer / Open Discussion	1 – 2 M
Sales and Marketing plan	Steps in making a Sales and Marketing plan: <ul style="list-style-type: none"> ⇒ Decide on the specific needs of your existing and potential customers. ⇒ Decide on your Marketing Mix. 	Lecture / Open Discussion	3 – 4 M
Marketing Mix	<ul style="list-style-type: none"> • Make your marketing SWOT analysis • Steps in deciding your marketing mix. <ul style="list-style-type: none"> ⇒ Decide what products you will make during the period of your plan ⇒ Decide the prices you will charge 	Lecture / Open Discussion	4 – 11 M 22 - 27 Workbook

	<ul style="list-style-type: none"> ⇒ Decide on your Place strategy ⇒ Decide on how you will promote your products and services ⇒ Make your marketing Plan. 	Exercise	
Sales Plan.	<ul style="list-style-type: none"> • Components of the Sales Plan form. • Hints in making the Sales Plan: <ul style="list-style-type: none"> ⇒ Check your records to see average sales in the previous 2 to 3 months ⇒ Review the marketing mix and think about when to expect to increase sales ⇒ Check records to see seasonal changes ⇒ Adjust your sales forecasts according to seasonal changes ⇒ Write down the price that you will charge each month for each product and service ⇒ Calculate the planned sales income 	Lecture / Open Discussion	12 – 14 M 28 – 31 Workbook
Production Plan for Manufacturers	<ul style="list-style-type: none"> • Importance and components of the production plan • The 6 steps in making a production plan: <ul style="list-style-type: none"> Check your actual closing stock at the end of the Write down the planned sales for each month Decide the quantity of closing stock at the end of each period Enter the opening stock quantities Calculate the production quantity for each month Equipment and man power needs Raw material needs 	Open Discussion/ Lecture Case Example	17 – 26 M 32 – 35 Workbook
Operations Plan for service providers	<ul style="list-style-type: none"> • Importance of a service Operations Plan • Components of a service Operations Plan • Steps in making your service and operations plan: <ul style="list-style-type: none"> ⇒ Write the quantity of each service you will provide each month for the planning period ⇒ Decide what manpower you will need to provide the quantities of various services 	Lecture / Open Discussion/Case example	27 – 32 M 38 – 45 Workbook

	<ul style="list-style-type: none"> ⇒ Check your actual stock at the end of the month ⇒ Write down the figures of planned sales for each month for each service ⇒ Decide on the quantities of closing stock for each material ⇒ Write down the opening stock for each month ⇒ Calculate the buying quantity for each month for each service ⇒ Complete your buying plan ⇒ Negotiate prices with suppliers ⇒ Work out the cost / price of buying each material ⇒ Work out the amount of money you will need to pay for the materials that you will buy 	Exercises	46 – 60 Workbook
Summary	<p>action planning</p> <p>The entrepreneur's learning points in this manual include learning how to:</p> <ul style="list-style-type: none"> ⇒ Make a Marketing and Sales Plan ⇒ Make a Production Plan ⇒ Make a Service Operations Plan ⇒ Make a Buying Plan. 	Individual exercise	59 – 60 M

Business Planning

Prepare Your Financial Plan: Part 3

- Materials:**
- Flip chart, white board or flash cards
 - IYB Manual: Prepare Your Financial Plan
 - Business Planning Workbook.

Duration: 6– 9 hours

- Objectives:** To enable the participants to:
- Make a Costs budget for their businesses
 - Make a Sales and Costs Plan
 - Make a Cash flow Plan
 - Follow the steps in analyzing business performance

Session Planning Chart:

Concept	Key Points	Suggested Method	Pages
Introduction	<ul style="list-style-type: none"> • State the session objective • Overview of the Business Operations Plan (from Part 2) • Define financial plan • Components of a financial plan: <ul style="list-style-type: none"> ⇒ Cost Budget ⇒ Sales and Costs Plan ⇒ Cash Flow Plan 	Lecture Open Discussion	1 M
Cost budget	<ul style="list-style-type: none"> • Importance of Costs Budget • Different Types of Costs 	Open Discussion	3 – 5 M
Direct Material Cost budget for retailers and wholesalers	<ul style="list-style-type: none"> • Discuss the format of a Direct Material Cost Budget • Steps in making a direct Material Costs Budget: <ul style="list-style-type: none"> ⇒ Copy quantity of each product from the sales plan for each month ⇒ Write down the buying cost of the product ⇒ Write the direct material costs for each product for each month. ⇒ Calculate total direct material costs 	Lecture Case Example / Exercise	5 – 8 M 66 – 69 Workbook
Direct Material Cost budget for manufacturing businesses	<p>Steps for making the Direct Material Cost budget:</p> <ul style="list-style-type: none"> ⇒ Copy the quantity of each product from the sales plan For each month 	Lecture Case Example / Exercise	8 – 12 M 62 – 69 Workbook

	<ul style="list-style-type: none"> ⇒ Calculate the cost of buying each material for producing each product. ⇒ Write down the cost of direct materials used in producing one unit of each product ⇒ Calculate the Direct Material Costs for each product for each month ⇒ Calculate the Total Direct Material costs 		
Direct Material Cost Budget for service providers	<p>Steps involved:</p> <ul style="list-style-type: none"> ⇒ Copy quantity of each service for the month ⇒ Calculate the cost of buying the materials to be used for providing each service ⇒ Write down the cost of direct material used in providing one unit of each service ⇒ Calculate your direct material costs for service for each month ⇒ Calculate your total direct material costs 	Lecture / Case Example / Exercise	12 – 16 M 62 – 69 Workbook
Direct Labour Costs Budget	<p>Steps in making a Direct Labour Costs budget:</p> <ul style="list-style-type: none"> ⇒ Calculate the hourly rate of pay for each employee ⇒ Calculate the number of hours required to produce each product or service ⇒ Write down the hourly rate for each employee ⇒ Prepare your Direct Labour Costs budget 	Lecture / Open discussion/ Case example	16 – 24 M 80 – 84 Workbook
Indirect Costs Budget	<p>Steps in making an Indirect Labour Costs budget:</p> <ul style="list-style-type: none"> ⇒ Make a list of the different kinds of indirect costs in your business ⇒ Get information about each kind of indirect cost paid out last year ⇒ Analyze the past ⇒ Get information about next year ⇒ Make a budget for indirect cost for each month 	Lecture / Case example	25 – 28 M 85 – 86 Workbook
Sales and Costs Plan	<ul style="list-style-type: none"> • Components of a Sales and Costs Plan • Making a Sales and Costs Plan: <ul style="list-style-type: none"> ⇒ Write down the sales you will make every month ⇒ Write down your Direct Material Costs for each month ⇒ Calculate your contribution margin for each month ⇒ Write down your Direct Labor Costs for each month ⇒ Calculate total Direct Costs for each month ⇒ Calculate Gross Profit for each month ⇒ Write down Indirect costs for each month 	Lecture / Case Example Exercise	29 – 36 M 26 Workbook

	<ul style="list-style-type: none"> ⇒ Calculate depreciation costs for each month ⇒ Write down depreciation costs for each month ⇒ Calculate net profit before tax for each month ⇒ Work out income or company tax ⇒ Calculate net profit after tax 		
Cash Flow Plan	<ul style="list-style-type: none"> • Define Cash Flow plan • Importance of the Cash Flow plan • Components of a Cash Flow plan • Steps in making a Cash Flow plan: <ul style="list-style-type: none"> ⇒ Write the opening balance at the beginning of the first month ⇒ Write cash in from loans and borrowings ⇒ Write cash in from sales for each month ⇒ Write any other cash in for each month ⇒ Calculate total cash in for each month ⇒ Write the cash out for buying of materials for each month ⇒ Write cash out for Direct Labor Costs for each month ⇒ Write the cash out for Indirect Costs for each month ⇒ Write the cash out for any planned investments for each month ⇒ Write cash out for loan repayment for each month ⇒ Write any other cash out for each month ⇒ Add up Total Cash out for each month ⇒ Calculate surplus or deficit ⇒ Work out closing balance ⇒ Enter opening balance for the next month ⇒ Complete your Cash Flow Plan • Adjust your cash flow plan where necessary 	Open Discussion	37 – 53 M 5, 6, 27 and 87 Workbook
Presenting Business Plan to financial institutions	<ul style="list-style-type: none"> • Importance of a business plan to financial institutions • How to organize information 	Open Discussion	55 – 56 M
Using financial plans to improve your business	<p>Steps to follow in analyzing your business performance:</p> <ul style="list-style-type: none"> ⇒ Compare your actual performance with your plans ⇒ Find out why there are differences ⇒ Work out what you should do <p>Adjust your plan for the next and remaining period.</p>	Open Discussion / Case Example	57 – 67 M

<p>Summary</p>	<p>Consolidated action plan</p> <p>Do the exercise</p> <p>The entrepreneur's learning points in this manual include learning how to:</p> <ul style="list-style-type: none"> ⇒ Make a Costs Budget ⇒ Make a Sales and Costs Budget ⇒ Make a Cash Flow Plan ⇒ Use the financial Plan to improve your business. 	<p>Individual exercise</p> <p>Group exercise</p> <p>Open Discussion</p>	<p>54 M 5 – 6 Workbook</p> <p>71 – 76 M</p>
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Business Management

Manage Your Business

- Materials:**
- Flip chart, white board or flash cards
 - IYB Manual: Manage Your Business
 - Business Management Workbook.

Duration: 6– 9 hours

- Objectives:** To enable the participants to:
- Follow the steps to organize and motivate staff
 - Follow the steps in recruiting employees
 - Determine ways to manage employees
 - Discuss ways to organize the business
 - Discuss how to manage their work and time.

Session Planning Chart

Concept	Key Points	Suggested Method	Pages in the Manual
Introduction	State the session objectives Importance of managing a business Key functions of management	Lecture Open discussion	1 - 2 M
Organize your business	<ul style="list-style-type: none"> • Organize and motivate staff • Organize and supervise the work and tasks of employees • Organize office and business information • Organize yourself and your work • Organize your support structures. 	Open discussion	2 – 4 M
Organizing staff	Steps to follow: ⇒ Make a list of the day today tasks to be performed ⇒ Review the tasks identified and think of which ones can be delegated ⇒ Think of who should do the task ⇒ Evaluate if you have enough staff ⇒ Prepare a detailed task list for each employee ⇒ Prepare a delegation worksheet for each employee	Lecture / Case example Exercise	5 – 18 M 2 – 24 Work book

	<ul style="list-style-type: none"> ⇒ Discuss with each employee his / her delegation worksheet ⇒ Agree with the employee the frequency and method of reporting progress 		
Employing the right staff	<p>Steps involved:</p> <ul style="list-style-type: none"> • Write a job description ⇒ Prepare an ability specification ⇒ Decide the essential requirements • Identify potential candidates • Process job applications • Interview the applicants ⇒ Hints on how to conduct an effective interview • Make your decision and select • Initiate the new employee 	Open Discussion / Demonstration	19 – 29 M 25 – 36 Workbook
Managing staff	<ul style="list-style-type: none"> • Importance of staff in a business • Team approach • Ways to manage your staff: <ul style="list-style-type: none"> ⇒ Match task to abilities and skills of each employee ⇒ Establish a health work environment ⇒ Ease pressure systems in the business ⇒ Determine what drives your employees' performance ⇒ Identify training needs and arrange appropriate training ⇒ Motivate staff ⇒ Manage the work of your staff 	Brainstorm / Open Discussion	31 – 41 M
Monitoring and supervision	<ul style="list-style-type: none"> • What should be happening <ul style="list-style-type: none"> ⇒ Review standards set • What is actually happening <ul style="list-style-type: none"> ⇒ Use of information systems • Where is the problem • Have a forward vision • Manage staff by anticipation 	Lecture / Open Discussion. Case Example Exercise	42 – 56 M 37 – 48 Workbook
Organizing business information	<ul style="list-style-type: none"> • Different types of information • Storage of information <ul style="list-style-type: none"> ⇒ Use box files ⇒ Make separate files for each subject ⇒ Make sure files are up to date ⇒ Read newspapers and magazines regularly 	Open discussion	57 – 64 M
Managing your work and time	<ul style="list-style-type: none"> • Delegate • Build a high performing team 	Lecture / Open Discussion	65 – 85 M

	<ul style="list-style-type: none"> • Organize your own work • Communicate • Control and manage stress • Build and manage your support structures 		50 – 62 Workbook
Summary	<p>Action planning</p> <p>Self assessment</p> <p>The entrepreneur's learning points in this manual include learning how to:</p> <ul style="list-style-type: none"> • Organize and supervise your staff • Manage and Motivate staff • Organize and Manage business information • Organize and Manage your own tasks • Build your support structures. 	<p>Individual exercise</p> <p>Individual exercise</p> <p>Question and answer</p>	<p>97 – 98 M</p> <p>63 – 67 Workbook</p>

6.

Optional TOPE/TOE session plans

Introduction

Some of the manuals developed for the SIYB programme in Jordan cover business start-up and management issues. As such, the manuals are suitable for potential entrepreneurs as well as those entrepreneurs already in business.

The session plans in this section can therefore be used either in the SYB Training of Potential Entrepreneurs (TOPE) seminars or in IYB Training of Entrepreneurs (TOE) seminar.

Depending on the identified training needs of the entrepreneurs, the circumstances surrounding the training, and other factors, you can choose to use the session in either of the two programmes, i.e. SYB or IYB.

Before using them however, adapt the session plans to suit your training style and also the entrepreneurs' training needs. Always base the training on the identified training needs of each specific group that is being trained. For example, it might be necessary to spend more or less time than suggested in these session plans on a topic, or part of a topic.

You may also wish to use a training method other than that suggested in the recommended session plans.

Business Concepts

Business Basics

- Materials:**
- Flip chart or white board
 - IYB Manual: Business Basics

Duration: 2 – 3 hours

- Objectives:** To enable the participants to:
- Identify the different types of businesses
 - State the characteristics of successful businesses
 - Identify reasons for business failure
 - Discuss the importance of separating business from family issues
 - Discuss the business environment.

Session Planning Chart

Concept	Key Points	Suggested Method	Pages
Introduction: How businesses work	<ul style="list-style-type: none"> • State the session's objectives • What is a business and examples of different kinds of businesses: <ul style="list-style-type: none"> ⇒ Retailing ⇒ Wholesaling ⇒ Manufacturing ⇒ Service provision ⇒ Agricultural ⇒ Construction • Common business terms • Reasons for going into business • Business essentials (6 Ms) • The business money cycle • The management process 	Lecture Brainstorm / Open discussion Discussion / lecture	1 – 13 M
How businesses succeed.	<ul style="list-style-type: none"> • Define business success: <ul style="list-style-type: none"> ⇒ Profitability ⇒ Number of employees ⇒ Reputation • Characteristics of successful businesses • Critical areas for business success 	Brainstorm/ open discussion Small group discussions	15 – 21 M
Why businesses fail	Reasons of business failure: <ul style="list-style-type: none"> • External factors • Internal factors • Common start up mistakes • Manager / owner's personal traits 	Question and Answer/ open discussion Exercise	23 – 29 M

<p>Business and Family</p>	<p>Importance of family support</p> <p>Need to separate business and family issues</p> <p>Steps in determining the amount to use for personal use</p> <p>Money for business and family</p>	<p>Open discussion</p> <p>Lecture</p> <p>Case study/role play</p>	<p>33 – 39 M</p> <p>See IYB Trainer's Guide for case study and Tower Building Game</p>
<p>The business environment</p>	<p>Players in the business environment</p> <p>Role of each player</p> <p>Social partners and the obligations of a business</p>	<p>Brainstorm/ open discussion</p>	<p>41 – 48 M</p>
<p>What did you learn in this manual</p>	<p>Highlight the exercises</p> <p>Action Planning</p> <p>Emphasize the entrepreneur's learning points in this manual which include:</p> <ul style="list-style-type: none"> ⇒ How businesses work ⇒ The business cycle ⇒ Why and how businesses succeed or fail ⇒ The need to separate business and family ⇒ Characteristics of the business environment 	<p>Lecture</p>	<p>53 – 63</p>

Business Concepts

Entrepreneurship Basics

- Materials:**
- Flip chart or white board
 - IYB Manual: Entrepreneurship Basics

Duration: 1.5 – 2 hours

Objectives: To enable the participants to:

- Define who are entrepreneurs and their role in business and society
- State the key entrepreneurial functions
- Discuss how to develop entrepreneurial skills.

Session Planning Chart

Concept	Key Points	Suggested Method	Pages
What is entrepreneurship	Define entrepreneurship Who is an entrepreneur What it means to be an entrepreneur.	Brainstorming / Open Discussion	1 – 4 M
Entrepreneurial functions	<ul style="list-style-type: none"> • Key functions of an enterprise: <ul style="list-style-type: none"> ⇒ Marketing ⇒ Buying ⇒ Production ⇒ Controlling costs ⇒ Controlling money ⇒ Controlling stocks ⇒ Managing money • Entrepreneurial functions: <ul style="list-style-type: none"> ⇒ Planning ⇒ Organizing ⇒ Leading ⇒ Controlling ⇒ Expanding 	Question and Answer Open Discussion	5 – 10 M
Characteristics of successful entrepreneurs	Discuss characteristics of successful entrepreneurs	Small group discussions	11 – 21 M
Entrepreneurial	Essence of business knowledge	Lecture / Open	23 – 31 M

competencies	Essence of business skills: ⇒ Business management skills ⇒ Life skills	Discussion	
Managing for success and growth	Enterprise success and growth	Lecture / Open Discussion	34 – 45 M
Developing entrepreneurial life skills.	Interaction skills Listening skills Communication skills: ⇒ Different ways of communication ⇒ Setting objectives for communication ⇒ Planning communication ⇒ Verbal and written communication Negotiating skills: ⇒ How to negotiate well ⇒ Essentials of successful negotiation Decision making skills: ⇒ What is a good decision ⇒ The decision making cycle ⇒ Steps in making a good decision Analytical skills: ⇒ Steps in analyzing an opportunity Problem solving skills: ⇒ Steps in problem solving	Brainstorm/ Question and answer Lecture Open discussion/ Case study Lecture/ Case study	47 – 64 M
Summary	Self evaluation Action Planning Highlight the entrepreneur's learning points in this manual: ⇒ What entrepreneurship is ⇒ Entrepreneurial functions ⇒ Characteristics of successful entrepreneurs ⇒ Competencies of successful entrepreneurs	Lecture	65 – 80 M

Business Concepts

Business Banking Basics

- Materials:**
- Flip chart or white board
 - IYB Manual: Business Banking Basics

Duration: 2 -3 hours

Objectives: To enable the participants to:

- Discuss the importance of banking
- Understand how banks and banking operate
- Follow the steps to obtain a loan from a micro-finance institution (MFI)
- Follow the steps to obtain a loan from a commercial bank
- Define the role of banks and MFI in the economy.

Session Planning Chart

Concept	Key Points	Suggested Method	Pages
Banking	Objective What is banking and why it is important Products and services of commercial banks Products and services of MFI's Differences between banks and MFIs	Question and Answer/ Open Discussion	1 – 6 M
How banks operate	What is a bank account and why establish one Different bank accounts: <ul style="list-style-type: none"> • Savings account • Current account • Fixed Deposit account • Loan account Steps in opening a bank account Using cheques for transactions: <ul style="list-style-type: none"> • Writing cheques • Accepting cheques • Writing post dated cheques • Bounced cheques and consequences 	Open Discussion Lecture / Open Discussions/ Case study	7 – 17 M
MFI loans	Categories of MFIs The credit bureau Steps in applying for an MFI loan	Open Discussion/ Lecture	19 – 28 M

	Calculating the cost of borrowing from an MFI		
Commercial bank loans	<p>Types of loans granted by commercial banks</p> <p>Calculating the cost of borrowing a fixed term loan</p> <p>Calculating cost of borrowing for an overdraft</p> <p>Choosing between a fixed loan and an overdraft</p> <p>Steps in applying for a bank loan:</p>	Question and Answer/ Lecture / Discussion	29 – 40 M
Maintaining good relationships with your banker or MFI.	How to maintain good relationships	Lecture / small group discussion	41-44 M
Banks in the economy	<p>What is an economy</p> <p>Different economic systems: ⇒ Centrally planned economic system ⇒ Free enterprise economic system</p> <p>What is GDP</p> <p>Role of banks in the economy</p>	Lecture / Brainstorm	45 – 50 M
Summary	<p>Action plan</p> <p>Highlight the entrepreneur's learning points in this manual:</p> <ul style="list-style-type: none"> • Knowing the different banking services available for their businesses • How to approach banks and MFIs for credit • Understanding banking procedures • Calculation of interest charges 	Lecture	55 - 56

Law and Legal Issues

Comply With Legislation

- Materials:**
- Flip chart or white board
 - IYB Basics Manual: Comply With Legislation.

Duration: 3 - 4 hours

- Objectives:** To enable the participants to:
- Identify the different legal forms of businesses
 - Discuss how to comply with legal requirements to run their businesses

Session Planning Chart

Concept	Key Points	Suggested Method	Pages
Business Legislation	<p>State the session's objectives</p> <p>Discuss:</p> <ul style="list-style-type: none"> • What is legislation • What are the legal requirements for operating businesses in Jordan <p>Types of legislation to comply with:</p> <ul style="list-style-type: none"> ⇒ Company law ⇒ Trade licensing laws ⇒ Occupational standards law ⇒ Labour law ⇒ Renting law ⇒ Social security and income tax ⇒ Value added tax 	Lecture Brainstorm / Open Discussions	1 - 3 M
Choosing an appropriate legal form of business	<p>Sole proprietorship:</p> <ul style="list-style-type: none"> ⇒ Advantages and disadvantages <p>General partnership:</p> <ul style="list-style-type: none"> ⇒ Advantages and disadvantages ⇒ Guidelines of what to know in a partnership <p>Limited partnerships:</p> <ul style="list-style-type: none"> ⇒ General and limited partners ⇒ What to consider about limited partnerships 	Small group discussions / Open Discussion	5 - 18 M

	<p>Joint venture: ⇒ What to consider about joint ventures</p> <p>Limited liability company: • Characteristics of a company</p>		
Business registration	<p>Why register the business</p> <p>Where to register: ⇒ Registering a sole proprietorship ⇒ Registering a General Partnership Company ⇒ Registering a Limited Partnership company ⇒ Registering a Limited Liability company</p>	Brainstorm/ Open Discussion	19 – 27 M
Licensing your business	<p>What it means to license your business</p> <p>Factors to consider in choosing an appropriate location for your business: ⇒ Infrastructure ⇒ Proximity to effective markets ⇒ Proximity to suppliers ⇒ Availability of labour ⇒ Cost of acquiring an appropriate building ⇒ Profession licensing restrictions ⇒ Construction, renting or buying options</p>	Lecture / Open Discussion	29 – 32 M
Complying with legal requirements	<p>Labour laws: ⇒ Issue work contract ⇒ Know employee obligations ⇒ Trial period of employment ⇒ Wages ⇒ Working hours ⇒ Annual leave ⇒ Sick leave ⇒ Maternity leave ⇒ Child labour ⇒ Health and safety ⇒ Termination of work contract</p> <p>Income tax laws: ⇒ Sources of taxable income ⇒ Deductible costs and expenses ⇒ Study exemptions ⇒ Income tax calculations ⇒ Income tax requirements</p>	Open Discussion Lecture/Exercise	39 – 47 M

	<p>Social Security law</p> <p>Renting law</p> <p>Licensing law</p> <p>Value Added Tax</p>		
Summary	<p>Action Plan</p> <p>The entrepreneur's learning points in this manual include:</p> <ul style="list-style-type: none"> • How to choose an appropriate legal form of business • How to register your business according to the law • How to acquire a license for your business • How to comply with the legal requirements of running a business 	Lecture	

SSIYB Programme

Simplified Start and Improve Your Business programme

Materials:

- Flip chart or white board
- Flash Cards
- SSIYB Manual: Simplified Start and Improve Your Business

Duration: 3 - 4 hours

Objectives: To enable the participants to:

- Understand clearly the daily duties, characteristics, skills, information and the amount of money needed to start and run their businesses.
- Determine their business ideas and their products or services.
- Identify their clients, market and competitors.
- Organize and improve their businesses.
- Control their money

Session Planning Chart:

Concept	Key Points	Suggested Method	Pages
You as a business person	<ul style="list-style-type: none"> • The daily tasks of a small businessperson • Personal qualities that you need to run your business • The skills you need to run your business • The information you need to run your business • The money you need to start and run your business 	Open discussion	1-11
Your business idea	<ul style="list-style-type: none"> • What kind of business do you want to start? • Your own business idea 	Open discussion	13-16
The product or service that your business will sell	<ul style="list-style-type: none"> • Get information 	Group working	17-19
The customers	<ul style="list-style-type: none"> • Know your market 	Open discussion	21-30

your business will sell to	<ul style="list-style-type: none"> • Know your customers • Find out about your customers • Do a 'Market Research' • Attracting customers • Know your competitors 	Group working	
Organize your business	<ul style="list-style-type: none"> • How to organize your business 	Open discussion Group working	31-36
Improve your business	<ul style="list-style-type: none"> • Buying business needs • Costing your products and services and controlling your costs • Controlling stock • Marketing your products and services • Keeping records of money • Organizing your business • Organizing your workers • Making products or providing services 	Open discussion Lecturing	37-50
Control your business money	<ul style="list-style-type: none"> • Looking after your money <ul style="list-style-type: none"> ⇒ a simple record-keeping system ⇒ Make and use a record-book ⇒ Making and using a simple record book if your business operates strictly on a cash basis ⇒ Making and using a simple record book if your business operates on cash and credit basis • Profit <ul style="list-style-type: none"> ⇒ Use your record books to calculate profit ⇒ Use your profit wisely • Keep business money separate from personal money 	Open discussion Lecturing	51-72
Business planning	<ul style="list-style-type: none"> • Prepare a Simple Business Plan 	Exercise	73-81
Summary	<p>What did you learn in this manual?</p> <p>Revisit the learning points in this manual:</p> <ul style="list-style-type: none"> ◆ The daily duties, characteristics, skills, information and the amount of money needed to start and run their businesses. 	Question and answer Exercise/Lecture	83-92

	<ul style="list-style-type: none"> ◆ Business ideas and their products or services. ◆ Identification of clients, market and competitors. ◆ Organizing and improving the businesses. ◆ Controlling the money ● Exercise ● Action planning 		
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Note:

The SSIYB Manual contains very basic information on how to start and run a micro business. The manual does not discuss details of business management or start-up processes. The manual is therefore only suitable for those participants who would not benefit from an SIYB TOPE or IYB TOE seminar.

While doing selection and after conducting TNA for your regular SYB or IYB activities, you may find such group(s) of entrepreneurs; in case you do, these should be trained, separately, in an SSIYB intervention.

Business Communications

Business Communications Basics:

- Materials:**
- Flip chart, white board or flash cards
 - IYB Manual: Business Communications Basics
- Duration:** 5-6 hours

- Objectives:** To enable participants to:
- Choose the appropriate communication method
 - Use communication methods effectively to improve their businesses

Session Planning Chart:

Concept	Key Points	Suggested Method	Pages
Introduction	<ul style="list-style-type: none"> • State the session objectives • Define communication 	Lecture Brain storm Discussion	1-10 M
The communication process	<ul style="list-style-type: none"> • Methods of communication • Elements of the communication process • Choosing the method of communication • Communication barriers • Improve your business communications 	Individual exercise	
Non-verbal Communication	<ul style="list-style-type: none"> • Define non-verbal communications • Types of non-verbal communications 		13-20 M
Oral Communications	<ul style="list-style-type: none"> • Elements of oral communications: <ul style="list-style-type: none"> ⇒ Speaking effectively ⇒ Listening effectively ⇒ Telephone skills ⇒ Presentation skills ⇒ Meeting skills 		21-40 M
Written Communication	<ul style="list-style-type: none"> • The business letter • The fax message • Electronic mail • The memorandum • Documentation of meetings • Form design 		41-62 M
Self Assessment	<ul style="list-style-type: none"> • Al Nahda Trico Exercise 	Individual	65-66 M

	<ul style="list-style-type: none">• Assess your communication skills• Action planning	Exercise	66-67 M 68-70 M
Summary	<p>The entrepreneur's learning points in this manual include:</p> <ul style="list-style-type: none">• The communication process• Non-verbal communication• Oral communications• Written communication		

Reference material

Useful Business Terms:

- Materials:**
- Flip chart, white board
 - IYB Manual: Useful Business Terms

Duration: 1 hour

- Objectives:** To enable participants to:
- Be familiar with the terms used in the SIYB Manuals in English and Arabic
 - Know in which SIYB Manuals to find these terms
 - Know how to use the terms as reference in SIYB

Session Planning Chart:

Concept	Key Points	Suggested Method	Pages
Introduction	<ul style="list-style-type: none"> • State the session objective 	Lecturing Brain Storming	
The manual	<ul style="list-style-type: none"> • Introduce the Useful Business Terms manual: <ul style="list-style-type: none"> ⇒ Objective ⇒ Structure ⇒ Contents 		

ANNEXES
IYB M&E FORMS

IYB Monitoring and Evaluation Kit

Forms for IYB Trainers

- **The Business Performance Card**

To be filled by the Trainers to assess the situation of existing entrepreneurs

- **TNA Worksheet**

This sheet is to be used together with the Business Performance Card

- **Daily Reaction Evaluation Form**

Filled in by the existing entrepreneurs during the seminar (for general feedback at the end of the day) and used by the Trainer to identify problems which can be corrected or clarified immediately

- **Daily Reaction And Session Evaluation**

Filled in by the entrepreneurs during the seminar (feedback is given session by session) and used by the Trainer to identify problems which can be corrected or clarified immediately

- **End of TOE Seminar Evaluation Form**

Filled in by existing entrepreneurs at the end of the seminar to provide the Trainer with feedback on the level of appreciation for the seminar.

- **Worksheet: End of TOE Seminar Evaluation Form**

Used by the Trainer for assessment purposes. The assessment is done through calculation, providing the Trainer with a rating on the seminar's quality.

- **IYB Activity Report**

Filled in by the Trainer to report the information about the seminar and its participants. This document has to be sent to the SIYB Program office/JABA.

IYB BUSINESS PERFORMANCE CARD

Background Information (Date: ___ / ___ / 200) Reference Number:.....

Trainer/Counsellor:					Sponsoring Organization:																						
Name of entrepreneur:					Gender: a. <input type="checkbox"/> Male b. <input type="checkbox"/> Female		Year of birth: 19___																				
<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																											Age: a. <input type="checkbox"/> 16-25 c. <input type="checkbox"/> 36-45 b. <input type="checkbox"/> 26-35 d. <input type="checkbox"/> 46-and older
Contact number:																											
Name of the business:					Year when this business was started:																						
Postal address:					Physical business address:																						
Postal code: _____																											
Telephone:			Fax:		E-mail:																						
Line of business: a. <input type="checkbox"/> Retailer/Trader b. <input type="checkbox"/> Manufacturer c. <input type="checkbox"/> Service Operator			Describe briefly the entrepreneur's business:																								
Type of business: a. <input type="checkbox"/> Sole proprietor b. <input type="checkbox"/> Family Business c. <input type="checkbox"/> General Partnership d. <input type="checkbox"/> Limited Partnership e. <input type="checkbox"/> Limited Liability Company f. <input type="checkbox"/> Other/Please specify:			Position in business: a. <input type="checkbox"/> Sole Owner b. <input type="checkbox"/> Managing partner c. <input type="checkbox"/> Partner d. <input type="checkbox"/> Manager (employee) e. <input type="checkbox"/> Other/Please specify: _____			Number of years experience in running this or any other business: a. <input type="checkbox"/> none b. <input type="checkbox"/> less than 1 year c. <input type="checkbox"/> 1-3 years d. <input type="checkbox"/> 4 years or more; specify:																					
Describe briefly the market opportunities for this business:					Number of workers: a. <input type="checkbox"/> Self only b. <input type="checkbox"/> 2-5 workers c. <input type="checkbox"/> 6-10 workers d. <input type="checkbox"/> 11 or more workers																						
Business has market opportunities? a. <input type="checkbox"/> Excellent b. <input type="checkbox"/> Good c. <input type="checkbox"/> Fair																											
Has a permanent location from which he/she operates this business? a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No			Has invested own money in this business? a. <input type="checkbox"/> None or very little b. <input type="checkbox"/> JD _____		Plans to stay in business for a long time? a. <input type="checkbox"/> Yes b. <input type="checkbox"/> Not necessarily																						
Highest education completed: a. <input type="checkbox"/> None b. <input type="checkbox"/> Less than grade 6 c. <input type="checkbox"/> Grade 7-10 d. <input type="checkbox"/> Tawjihi e. <input type="checkbox"/> Higher; specify:			Can read and write in IYB TOE seminar* language? a. <input type="checkbox"/> No *IYB Training of Entrepreneurs b. <input type="checkbox"/> Yes, with difficulties c. <input type="checkbox"/> Yes			Can do simple calculations? a. <input type="checkbox"/> No b. <input type="checkbox"/> Yes, with difficulties c. <input type="checkbox"/> Yes																					
Previous management training:					Previous technical skills training:																						

Skills Performance Indicators & Training Needs Analysis

(as perceived by the trainer)

Required skill:	Business visit:			
	pre-training assessment --/ /200--	post-training after __ months --/ /200--	pre-counselling after __ months --/ /200--	impact assessment after __ months --/ /200--
<i>Business Basics</i>				
1.1. Able to describe the elements of how a business works				
1.2. Pays salary to owner/manager and working family members				
1.3. Does not withdraw cash unrecorded				
1.4. Can describe how and why a business may succeed or fail				
<i>Entrepreneurship Basics</i>				
2.1. Able to describe the characteristics of successful entrepreneurs				
2.2. Able to describe the entrepreneurial functions				
2.3. Able to describe the required managerial abilities				
2.4. Able to describe the 'DOs' and 'DONTs' of successful entrepreneurs				
3.1. Knows his/her customers and their needs and market opportunities				
3.2. Knows his/her competitors and their strengths and weaknesses				
3.3. Knows the effective size of his/her market				
3.4. Conducts market research periodically				
<i>Market Your Products and Services</i>				
4.1. Knows how to satisfy his/her customers needs				
4.2. Prices products and services competitively based on costs				
4.3. Able to identify new business opportunities and exploit them				
4.4. Promotes products and services effectively				
5.1. Collects information and quotations from several suppliers				
5.2. Plans volume and frequency of purchases according to business need				
5.3. Follows proper ordering procedures				
5.4. Checks goods on delivery and handles defective supplies well				
<i>Control Your Stock</i>				
6.1. Keeps stock records, which are updated and understandable				
6.2. Does regular stock-taking				
6.3. Does not overstock or understock				
6.4. Disposes off damaged and obsolete items in time and properly				
<i>Control Your costs</i>				
7.1. Understands what his/her direct material costs are				
7.2. Understands what his/her direct labour costs are				
7.3. Understands what his/her indirect costs are				
7.5. Regularly calculates costs of producing and selling his/her products/services				
<i>Control Your Money</i>				
8.1. Keeps daily cash and sales records, which are updated and understandable				
8.2. Keeps customers' and 'supplier's accounts records				
8.3. Calculates profit/loss regularly				
8.4. Decides appropriate amount of money he/she can take out for personal use				

Skills Performance Indicators & Training Needs Analysis

(as perceived by the trainer)

Required skill:	Business visit:			
	pre-training assessment __/__/200__	post-training after __ months __/__/200__	pre-counselling after __ months __/__/200__	impact assessment after __ months __/__/200__
Business Planning				
9.1. Makes Sales, Operating and Financial Plans regularly				
9.2. Does cash-flow planning regularly				
9.3. Follows up the business plan regularly and adjusts if necessary				
9.4. Uses the business plan to improve the business performance				
Business Banking Basics				
10.1. Knows how to obtain micro-finance or loans from banks				
10.2. Able to describe expectations of banks				
10.3. Pays interest and loan instalments when due				
10.4. Uses the business plan to improve the business performance				
Comply With Legislation				
11.1. Able to describe the legal requirements that he/she must comply with				
11.2. Able to describe ways to comply with Legislation				
11.3. Complies with all legal requirements adequately				
a. Pays appropriate taxes when due				
Manage Your Business				
a. Delegates adequately and effectively				
12.2. Motivates his/her staff adequately and effectively				
12.3. Organizes information adequately and effectively				
12.4. Manages his/her time effectively				
TOTAL SCORE FOR SKILLS APPLICATION :				
KEY FOR RECOMMENDED IYB ACTIVITY:	TOTAL SCORE: 0 - 85	TOTAL SCORE: 86 - 115	TOTAL SCORE: 116 --148	TOE = Training of Entrepreneurs (or Refresher TOE) BIG = Business Improvement Groups IC = Individual Counselling
ADVICE FOR NEXT IYB-ACTIVITY (TOE or RTOE seminar, IC or BIG session)				

Key for rating performance:

0 = no awareness and no skill

2 = full awareness and only some application of knowledge

1 = some awareness and minimum application of knowledge

3 = skilled application of knowledge

Need for other business inputs (other than IYB training)
(entrepreneur's own perception)

BUSINESS INPUTS*	Business visit:			
	___/___/200__	___/___/200__	___/___/200__	___/___/200__
a. Market information				
b. Trading licence				
c. Legal assistance				
d. Insurance				
e. Technology information				
f. Technical training				
g. Credit and loans				
h. Foreign currency				
i. Raw material				
j. Premises				
k. Associations				
l. Support by local authorities				

*The IYB network could possibly assist on these required inputs for the businesses

Use the following key for rating:
 2 = sufficient access
 1 = little access, still more access required
 0 = no access, but required
 x = no access needed

IYB material owned by the entrepreneur (as verified by the trainer)

IYB MATERIAL:	Date of visit:							
	___/___/___		___/___/___		___/___/___		___/___/___	

Training Programme and cost sharing

IYB COMPONENT:	Willingness to pay* for the component before attendance	Dates of attendance:	Amount contributed by the entrepreneur:	Contribution by the entrepreneur as percentage of the cost:
Training of Entrepreneurs (TOE) seminar:				%
Refresher Training of Entrepreneur (TOE) seminar				%
Business Improvement Group Session				%
Individual Counselling session				%
				%
				%

* Please write amount entrepreneur is willing to pay for this IYB activity

Business Performance Indicators (Please note that this page must not be considered as a full financial analysis!)

	Date of business visit:	pre-training assessment __/__/200__	post-training after __ months __/__/200__	pre-counselling after __ months __/__/200__	impact assessment after __ months __/__/200__
	Trainer's name:				
ASK	AVERAGE SALES: (per month during last quarter in local currency)				
	AVERAGE DIRECT MATERIAL COSTS: (per month during last quarter in local currency)				
	AVERAGE DIRECT LABOUR COSTS: (per month during last quarter in local currency)				
CALCULATE	Gross profit = A - (B + C) (per month during last quarter in local currency)				
	Gross profit margin = Gross profit / A x 100% (during last quarter)	___ %	___ %	___ %	___ %
ASK	TOTAL NUMBER OF WORKERS: (including family who work actively in the business)	_____	_____	_____	_____
	OF WHICH				
	Full time:	_____	_____	_____	_____
	Part time:	_____	_____	_____	_____
	Paid:	_____	_____	_____	_____
	Unpaid:	_____	_____	_____	_____
CALCULATE	Paid workers divided by total number of workers = (PAID / D) x 100%	___ %	___ %	___ %	___ %
	Gross profit per worker = (GROSS PROFIT) / D (per month during last quarter in local currency)				
ASK	CHANGE IN TOTAL ASSETS: a. less than before b. no change c. a little more d. a lot more (make a list of main assets with the entrepreneur during your first visit)		a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/>	a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/>	a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/>
Notes					
Date:					

Date:	

TNA WORKSHEET

TNA RESULTS AND PROGRAMME DESIGN

IYB TOPICS	Total Score from TNA Worksheet for each topic	Priority list of training needs per IYB topic	TOE time allocated per topic
Entrepreneurship Basics			Hrs.
Bus. Basics			Hrs.
Bus. Banking Basics			Hrs.
Comply with Legislation			Hrs.
Assess Your Market			Hrs.
Market Your Products and Service			Hrs.
Buy Your Bus. Needs			Hrs.
Control Your Costs			Hrs.
Control Your Stocks			Hrs.
Control Your Money			Hrs.
Bus. Planning			Hrs.
Manage Your Business			Hrs.
TOTAL SCORE			Hrs.

Please report these TNA results on to your IYB Activity Report.

DAILY REACTION EVALUATION FORM

Date: _____ / _____ / _____

What I liked:

What I did not like:

What I did not understand:

My Suggestion:

DAILY REACTION AND SESSION EVALUATION

WEEK ___ DAY _____ DATE ___/___/___

Time	Session	Your comments on the sessions:
08.00 10.00		
10.30 13.00		
14.00 15.30		
16.00 17.00		

What do you think of the following materials (the way they were introduced, their use to you as an entrepreneur/potential entrepreneur, etc.)	

Other comments



END OF TOE SEMINAR EVALUATION

Please answer the following questions about the IYB seminar that you have just attended.
Please tick the answer that best expresses the way you feel. Choose only one answer for each question.

<p>1 <i>Do you think that this seminar has covered the topics that are useful for your business?</i></p> <p>Yes, most topics were covered <input type="checkbox"/> 3</p> <p>Yes, some topics were useful <input type="checkbox"/> 2</p> <p>No, not much was useful <input type="checkbox"/> 1</p>
<p>2 <i>Did the seminar cover what you expected to be covered before the seminar started?</i></p> <p>Yes, fully <input type="checkbox"/> 3</p> <p>To some extent <input type="checkbox"/> 2</p> <p>No, I had different expectations <input type="checkbox"/> 1</p>
<p>3 <i>Do you think that you can use the skills you have learnt with confidence now?</i></p> <p>Yes, I am confident <input type="checkbox"/> 3</p> <p>I am still not fully confident <input type="checkbox"/> 2</p> <p>No, I am not confident at all <input type="checkbox"/> 1</p>
<p>4 <i>Were you able to share your experiences and queries with other participants during the seminar?</i></p> <p>Yes <input type="checkbox"/> 3</p> <p>Sometimes <input type="checkbox"/> 2</p> <p>No, not at all <input type="checkbox"/> 1</p>

<p>5 <i>Did the trainers help you to use the IYB training materials?</i></p> <p>Yes, a lot <input type="checkbox"/> 3</p> <p>Yes, sometimes <input type="checkbox"/> 2</p> <p>No, not at all <input type="checkbox"/> 1</p>
<p>6 <i>Will you be able to use the knowledge you gained and the IYB manuals without further assistance?</i></p> <p>Yes, definitely <input type="checkbox"/> 3</p> <p>Yes, but not fully <input type="checkbox"/> 2</p> <p>No, I need further assistance <input type="checkbox"/> 1</p>
<p>7 <i>What do you think about the length of the seminar</i></p> <p>It was perfect <input type="checkbox"/> 3</p> <p>It was OK <input type="checkbox"/> 2</p> <p>It was too short/too long <input type="checkbox"/> 1</p>
<p>8 <i>What do you think about the classroom and the services provided during the seminar?</i></p> <p>Very good <input type="checkbox"/> 3</p> <p>Reasonable <input type="checkbox"/> 2</p> <p>Poor <input type="checkbox"/> 1</p>

9 *Please feel free to write down any other comments you may have about the seminar.*

WORKSHEET

END OF SEMINAR EVALUATION

Date: _____ / _____ / _____

Question	Rated mark	Respondents	Group mark	Score	Analysis
1					
2					
3					
4					
5					
6					
7					
8					
Total mark:					
General level of appreciation of the seminar:				Total mark _____ = Number of questions _____	

*Please note that for TOT and TOMT seminars, question number 1 and 3 are divided into SYB and IYB components. Count the answers as usual and increase the total number of questions with 2 respectively (Nr. Of questions = 11)
 © ILO/SYB-IYB-EYB 2000 worksheet/ese

IYB ACTIVITY REPORT

General information

Date of reporting / /

Country:	Name of Reporting Organization:	This report is compiled by:				
Telephone:	Physical (street) address:					
Fax:						
This report is about the following IYB Activity: <ul style="list-style-type: none"> <input type="checkbox"/> Business Awareness Workshop <input type="checkbox"/> Training of Entrepreneurs seminar <input type="checkbox"/> Refresher Training of Entrepreneurs <input type="checkbox"/> Business Improvement Group <input type="checkbox"/> Individual Counseling 		The ILO's IYB Basics and Formbooks were: <ul style="list-style-type: none"> <input type="checkbox"/> Distributed free to participants <input type="checkbox"/> Sold to some participants <input type="checkbox"/> Sold to all participants <input type="checkbox"/> Not distributed 				
If the IYB Materials were not distributed, what were the reasons?						
<input type="checkbox"/> Trainer's name: _____ <input type="checkbox"/> Assisting-trainer: _____ <input type="checkbox"/> Assisting trainer _____	Organization: _____ _____ _____	IYB trained? Yes ___ No ___ Yes ___ No ___ Yes ___ No ___				
Place:	Total number of participants:					
Venue:	Number of men	Number of women				
Date on which this IYB activity was conducted:	Number of:					
From: ___/___/___ to: ___/___/___	Full days:	Half days:				
Total costs of this IYB Activity:						
Currency: _____ Amount: _____ Please tick if the following costs are included: <ul style="list-style-type: none"> <input type="checkbox"/> trainers/resource persons <input type="checkbox"/> transport <input type="checkbox"/> accommodation <input type="checkbox"/> training materials <input type="checkbox"/> venue <input type="checkbox"/> food 	Main funders <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Name: _____</td> <td style="width: 50%;">Percentage: _____%</td> </tr> <tr> <td>Name: _____</td> <td>Percentage: _____%</td> </tr> </table>		Name: _____	Percentage: _____%	Name: _____	Percentage: _____%
Name: _____	Percentage: _____%					
Name: _____	Percentage: _____%					

Participants' background information Question from Business Performance Card	Answers	No. of participants
Sex	a. Males	
	b. Females	
Age	a. 16-25	
	b. 26-35	
	c. 36-45	
	d. 46 or older	
Line of business:	a. Retail	
	b. Wholesale	
	c. Manufacturing	
	d. Service provision	
Position in business:	a. Owner/ manager	
	b. Employee	
	c. Coop manager	
	d. Coop member	
Business experience:	a. Less than a year	
	b. 1-3 years	
	c. 4-10 years	
	d. 11 years or more	
Highest education completed:	a. None	
	b. Primary	
	c. Secondary	
	d. Higher	
Has invested private capital:	a. A little	
	b. A lot	
Number of employees:	a. Self only	
	b. 2-5 workers	
	c. 6 to 10 workers	
	d. More than 10 workers	
	e. Does not know yet	

Target group

List any special characteristics of the participants

Promotion

What methods did you use to let the target group know about this seminar? Did you use IYB promotional materials, or did you make use of other promotional media?

Comments and suggestions

Please feel free to give any comments or suggestions you may have on the IYB programme.

Thank you!

ILO/IYB 2000 AR9501

ANNEXES

SSIYB M&E FORMS

SSIYB Monitoring and Evaluation Kit

Forms for SSIYB Trainers

- **The SSIYB Application Form**

To be filled by potential or existing entrepreneurs

- **Daily Reaction Evaluation Form**

Filled in by the potential or existing entrepreneurs during the seminar (for general feedback at the end of the day) and used by the Trainer to identify problems which can be corrected or clarified immediately

- **Daily Reaction And Session Evaluation**

Filled in by the potential or existing entrepreneurs during the seminar (feedback is given session by session) and used by the Trainer to identify problems which can be corrected or clarified immediately

- **End of TOPE Seminar Evaluation Form**

Filled in by potential or existing entrepreneurs at the end of the seminar to provide the Trainer with feedback on the level of appreciation for the seminar.

- **Worksheet: End of TOPE Seminar Evaluation Form**

Used by the Trainer for assessment purposes. The assessment is done through calculation, providing the Trainer with a rating on the seminar's quality.

- **SSIYB Activity Report**

Filled in by the Trainer to report the information about the seminar and its participants. This document has to be sent to the SIYB Program office/JABA.

SSIYB APPLICATION FORM

Training of Potential Entrepreneurs

Date: / / 2002

1. Your name:	2. Physical (street) address: Telephone:
3. National Number:	
4. Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	5. Age:
6. Highest education completed:	
7. Mention any previous business training you have had:	
8. Do you have (or do you have access to) the technical skills required to run your planned business?	<input type="checkbox"/> No <input type="checkbox"/> Yes
9. If you have the technical skills you need, how did you acquire these?	
10. Describe your previous working experience (if any):	
11. Would you be able and/or prepared to pay a fee of _____ for the training ?	<input type="checkbox"/> No <input type="checkbox"/> Yes
12. Where do you intend to get the necessary funds to start your business?	
13. How much are you going to contribute to the start-up capital of your new business?	
14. What is your line of business? (SYB)_____ (IYB)_____	Please tick: <input type="checkbox"/> Retail <input type="checkbox"/> Service Operations <input type="checkbox"/> Wholesale <input type="checkbox"/> Other <input type="checkbox"/> Manufacturing
15. What is your legal form of business? (SYB)_____ (IYB)_____	Please tick: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Other <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company
16. How many people are you currently employing?	Please tick: 0-1 1-2 3-4 Other___
17. How many people will you employ in your business?	Please tick: 0-1 1-2 3-4 Other___
18. Describe your business idea (the product or service, the customers, etc.).	
19. Why do you want to start this business?	
20. Please write date and place, and sign below. Date and place: Signed:	

DAILY REACTION EVALUATION FORM

Date: _____ / _____ / _____

What I liked:

What I did not like:

What I did not understand:

My Suggestion:

DAILY REACTION AND SESSION EVALUATION

WEEK ___ DAY _____ DATE ___/___/___

Time	Session	Your comments on the sessions:
08.00 10.00		
10.30 13.00		
14.00 15.30		
16.00 17.00		

<p>What do you think of the following materials (the way they were introduced, their use to you as an entrepreneur/potential entrepreneur, etc.)</p>	

<p>Other comments</p>

END OF TOPE SEMINAR EVALUATION

Please answer the following questions about the SSIYB seminar that you have just attended.

Please tick the answer that best expresses the way you feel. Choose only one answer for each question.

<p>1 <i>Do you think that this seminar has covered the steps important to start and improve your business?</i></p> <p>Yes, all the steps were covered <input type="checkbox"/> 3</p> <p>Yes, some steps were covered <input type="checkbox"/> 2</p> <p>No, I did not find the steps adequate <input type="checkbox"/> 1</p>
<p>2 <i>Did the seminar cover what you expected to be covered before the seminar started?</i></p> <p>Yes, fully <input type="checkbox"/> 3</p> <p>To some extent <input type="checkbox"/> 2</p> <p>No, I had different expectations <input type="checkbox"/> 1</p>
<p>3 <i>Do you think that you can use the skills you have learned with confidence now?</i></p> <p>Yes, I am confident <input type="checkbox"/> 3</p> <p>I am still not fully confident <input type="checkbox"/> 2</p> <p>No, I am not confident at all <input type="checkbox"/> 1</p>
<p>4 <i>Were you able to share your experiences and queries with other participants during the seminar?</i></p> <p>Yes <input type="checkbox"/> 3</p> <p>Sometimes <input type="checkbox"/> 2</p> <p>No, not at all <input type="checkbox"/> 1</p>

<p>5 <i>Did the trainers help you to understand the steps in the SSIYB materials?</i></p> <p>Yes <input type="checkbox"/> 3</p> <p>Yes, but I still have questions <input type="checkbox"/> 2</p> <p>No <input type="checkbox"/> 1</p>
<p>6 <i>Will you be able to use the knowledge you gained and the SSIYB manual without further assistance?</i></p> <p>Yes, definitely <input type="checkbox"/></p> <p>Yes, but not fully <input type="checkbox"/></p> <p>No, I need further assistance <input type="checkbox"/></p>
<p>7 <i>What do you think about the length of the seminar</i></p> <p>It was the right length <input type="checkbox"/> 3</p> <p>It was a bit too short/too long <input type="checkbox"/> 2</p> <p>It was much too short/too long <input type="checkbox"/> 1</p>
<p>8 <i>What do you think about the classroom and the services provided during the seminar?</i></p> <p>Very good <input type="checkbox"/> 3</p> <p>Reasonable <input type="checkbox"/> 2</p> <p>Poor <input type="checkbox"/> 1</p>

9 *Please feel free to write down any other comments you may have about the seminar.*

WORKSHEET

END OF SEMINAR EVALUATION

Date: _____ / _____ / _____

Question	Rated mark	Respondents	Group mark	Score	Analysis
1					
2					
3					
4					
5					
6					
7					
8					
Total mark:					
General level of appreciation of the seminar:				Total mark ----- Number of questions =	

SSIYB ACTIVITY REPORT

General information

Date of Reporting / /

Country:	Organization:	Telephone:	Physical (street) address:
		Fax:	

This report is about:

SSIYB seminar

<input type="checkbox"/> Trainer in charge _____ <input type="checkbox"/> Co-trainer: _____ <input type="checkbox"/> Supervisor: _____	Organization:	SSIYB trained?
	_____	Yes ___ No ___
	_____	Yes ___ No ___
_____	_____	Yes ___ No ___

Where was the seminar held? (Please state city, village, district)	Total number of participants:

	Number of men	Number of women
--	---------------	-----------------

Date on which this SSIYB activity was conducted:	Number of:
From: ___/___/___ to: ___/___/___	Full days: Half days:

The training activity was financed by:	Percentage	The SSIYB Manuals:
Name: _____	_____ %	--- Distributed
Name: _____	_____ %	--- Sold to some participants
Contribution by participants:	_____ %	--- Sold to all participants
		--- Not distributed

Distribution of SSIYB Materials and training programme design:
 If you did not distribute the SSIYB Manuals, what were the reasons for this?

Did you use any other materials than the SSIYB Manuals? Please specify (adaptations, translations, other business start-up materials, IYB materials, etc.)

Where any other topics than those presented in the SSIYB Manual covered in the seminar? Please specify.

Participants' background information		
Question from Application Form	Answers	No. of participants
4. Sex	a. Males b. Females	
5. Age	a. 16-25 b. 26-35 c. 36-45 d. 46 or older	
6. Highest education completed:	a. None b. Primary c. Secondary d. Higher	
7. Has had previous business training:	a. No b. Yes	
8. Has access to required technical skills:	a. No b. Yes	
10. Have previous working experience:	a. No b. Yes	
12. Intends to get the necessary funds for the business from:	a. Own savings b. Family/friends c. Bank/NGO	
16. Expected number of employees:	a. Self only b. 2-5 workers c. 6 to 10 workers d. More than 10 workers e. Does not know yet	

Target group

List any special characteristics of the participants

Promotion

What methods did you use to let the target group know about this seminar? Did you use SSIYB promotional materials, or did you make use of other promotional media?

Comments and suggestions

Please feel free to give any comments or suggestions you may have on the SSIYB programme.

كشف حضور ورسوم مشاركة نهائي

تاريخ الدورة من _____ إلى _____ المنطقة _____
إسم الدورة _____ إسم المدرب _____
إسم المؤسسة الشريكة _____

الدورة التدريبية المستخدمة

الإسم	الرقم الوطني	مبلغ المساهمة	المهنة	التوقيع
١				
٢				
٣				
٤				
٥				
٦				
٧				
٨				
٩				
١٠				
١١				
١٢				
١٣				
١٤				
١٥				
١٦				
١٧				
١٨				
١٩				
٢٠				

توقيع المدرب الذي استلم رسوم المشاركة من المتدربين _____

كش فف أسماء المآربفن وطبفة عملهم

الرقم الوطنف	العمل	الإسم
		١
		٢
		٣
		٤
		٥
		٦
		٧
		٨
		٩
		١٠
		١١
		١٢
		١٣
		١٤
		١٥
		١٦
		١٧
		١٨
		١٩
		٢٠

برنامج التدريب Program Design

التاريخ من _____ إلى _____

إسم المدرب / منسق التدريب _____

إسم المؤسسة الشريكة _____

عدد المتدربين _____

المنطقة _____

المواد التدريبية المستخدمة _____

الجلسات اليوم	إسم المادة	الجلسة الأولى	استراحة	إسم المادة	الجلسة الثانية

♦ ملحق كشف بأسماء المتدربين وطبيعة عملهم