



The American Chamber
of Commerce in Jordan
AmCham - Jordan

SYB

START YOUR
BUSINESS



A STEP-BY-STEP GUIDE TO STARTING A BUSINESS

JORDANIAN EDITION

SYB Trainer's Guide

USAID



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The American Chamber
of Commerce in Jordan

AmCham - Jordan

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Written by Teclah Ponde and Chakanetsa Rukobo



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About Start Your Business

The ILO's Start Your Business (SYB) programme aims to contribute to the creation of quality jobs through viable small business start-ups by enabling the potential entrepreneurs to identify and carry out the steps to start their own businesses. Every business comes out of an idea. SYB enable the potential entrepreneurs to develop sound business ideas, evaluate their economic viability, prepare bankable Business Plans for their planned business ventures and take the necessary steps to start their businesses in a systematic way. The programme has been introduced in more than 83 countries worldwide.

The Business Plan covers all important aspects to be considered before starting a new business such as marking a marketing plan, calculating how much start-up capital is needed, assessing the sources of start up capital and making financial plans.

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 SYB in a Training of Trainers programme, and they in their turn organize training for people who wish to start small businesses.

The SYB training material consists of three 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 provide real -life cases and illustrations and use an interactive, practical and step-by-step approach to starting a small business. A Trainer's Guide accompanies the manuals.

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SYB Trainer's Guide

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1. Introduction

Objective of the Start Your Business (SYB) Programme.

Start Your Business (SYB) is part of the Start and Improve Your Business (SIYB) programme which was developed by the International Labour Organization (ILO) to contribute towards the creation of viable small-scale businesses, by better equipping entrepreneurs to start or grow their businesses.

The objective of the Start Your Business (SYB) programme in Jordan is to assist potential entrepreneurs follow the steps of starting a business, through preparing feasibility studies.

Who is this guide for?

This guide is for use by SYB trainers from, who have attended the SIYB Training of Trainers (TOT) seminars. The guide assists the trainer in preparing and conducting effective SYB training.

Objective of the guide

The objective of the guide is to help you, the SYB trainer, to deliver effective, high quality SYB training activities.

What the guide contains

The recommended SYB training programme consists of two interventions: Training of Potential Entrepreneurs (TOPE) seminars and a Follow-up (TOPE-F) seminar. Between the TOPE seminars and the TOPE-F seminar, a data collection period of 4-6 weeks allows each participant to gather the necessary information to finalize his or her own feasibility study.

The end product of SYB training is a feasibility study and a business start-up action plan for each participant. This guide helps the trainer to perform, monitor and evaluate the process illustrated below.



Pre SYB Training activities

Not all participants applying to attend SYB TOPE seminars have “concrete” business ideas as required by the SIYB programme (see **SYB Selection** for further discussion on this). In such cases, the trainer is able to train these entrepreneurs through a pre-SYB intervention using the Get Ready To Start manual.

The objective of such training is to enable potential entrepreneurs to generate business ideas and select the most concrete one from the list generated. Once they have generated their business ideas, the trainer can now train them in the other SYB manuals i.e. Prepare To Start and Get Started.

Remember, to avoid unnecessary wastage of efforts and scarce financial resources, only those entrepreneurs who have concrete business should go through an SYB TOPE seminar, as shown in the illustration above.

SYB welcomes your suggestions

There is always scope and need for improvements so that the programme meets its objectives effectively. The Jordanian American Business Association. (JABA), which is the SIYB Focal Point, and the ILO strive constantly to improve the SYB programme and recognize that such improvements often come from creative suggestions made by you, the SIYB trainers, based on your experiences in the field. Your suggestions and recommendations are therefore welcome and highly valued.

2. About Start Your Business (SYB)

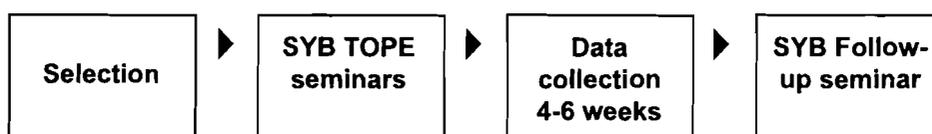
What is SYB?

SYB is a training programme developed by the International Labour Organization (ILO) and coordinated by The Jordanian American Business Association, (JABA), the Focal Point for the SIYB programme. SYB is offered to organizations engaged in business start-up initiatives in Jordan. The SYB programme assists potential entrepreneurs in completing feasibility studies which are important for starting new businesses.

SYB Training of Potential Entrepreneurs (TOPE)

The objective of SYB training is to enable potential entrepreneurs to prepare feasibility studies. Step-by-step SYB training materials are introduced to potential entrepreneurs by trainers who also use relevant local information. To achieve this objective, SYB uses participatory and highly interactive training methods, with emphasis being on each potential entrepreneur working on their own feasibility studies.

SYB consists of two training interventions. First, there is a classroom-based training called the SYB TOPE seminar. The TOPE is followed by a 4-6 week period during which participants individually gather the necessary information for finalizing their feasibility studies. After this data collection phase, participants meet again in another, but shorter, follow up TOPE seminar to finalise preparations for their feasibility studies. The diagram below illustrates this process:



Note also that the duration for the two seminars can be varied, for example, over a number of half days, evenings or weekends, allowing for continuous data collection throughout the process. This depends on the needs of the potential entrepreneurs.

SYB training corresponds to the sequence of steps discussed in the 2 SYB manuals: Prepare To Start and Get Started. TOPE participants apply these steps as they develop their own individual feasibility study. Also, by using the SIYB Game, participants are exposed to a realistic business simulation that allows them to put the SYB principles into practice.

SYB training also enables participants to decide if they should start businesses or not. If the potential entrepreneur decides that starting is a good idea, then the feasibility study and an action plan guide them to follow as they start.

Target group

SYB is suitable for people who:

- have a concrete business idea (see below)
- have, or have access to, relevant technical skills
- are able to read and write in the language of training
- Are able to make simple calculations.

Note that those participants who do not have “concrete” business ideas can attend a pre-SYB seminar using the Get Ready To Start manual.

SYB training materials

The training materials developed to assist potential entrepreneurs are:

- Get Ready To Start (this is a pre-SYB module to help those potential who do not have concrete business ideas to generate ideas.)
- Prepare to Start
- Get Started

These three manuals are each accompanied by Workbooks. Each Workbook introduces the steps to follow in making a feasibility study.

- The Feasibility Study booklet.

This booklet is blank. Potential entrepreneurs fill it in as they go through the Manuals

- The SIYB Game

The SIYB Game allows potential entrepreneurs to experience how to operate a business in a simulated business environment during the TOPE seminars.

To benefit from SYB training, it is important that each TOPE participant should have his or her own set of all these materials. The SIYB programme strongly recommends that participants should buy these materials as a contribution towards their own training.

3. SYB Selection

Introduction

The SYB programme is designed for potential entrepreneurs with a concrete business idea. The programme assists the entrepreneur to write a feasibility study for the proposed business. In order to identify those potential entrepreneurs who can benefit from the SYB programme, the programme has developed criteria for selecting participants.

SYB selection criteria ensure that participants are, as much as possible, at the same level. This facilitates effective transfer of knowledge and skills, and gives 'value for money' to the participants, as well as to the Partner Institution, which training is the training organization. Proper selection ensures that money, time and effort are spent on training people whose background and preparations are in line with the SYB programme's scope and objective. The end result of thorough selection, based on the criteria, is a high ratio of started businesses.

Your organization has a target group for its activities. That target group is defined by the objectives of the organization. When you select participants for the SYB programme, it is advisable to ensure that the potential entrepreneurs are both within your organization's target group and also meet the SYB criteria. This is crucial for the attainment of the objectives of SYB which is to contribute to the creation of viable small-scale businesses by enabling potential entrepreneurs to make a feasibility study, as presented in the 3 SYB Manuals. Your organization will thus be contributing towards the creation of viable small businesses in Jordan.

Selection criteria

SYB programme and materials are designed for people who want to start a business and:

- Have a concrete business idea
- Have, or have access to, relevant technical skills
- Are able to read and write in the language of training
- Are able to make simple calculations.

Selection process

The selection process starts when your organization promotes the SYB programme to potential participants and ends when you are able to start the seminar with a group of participants who meet the SYB criteria. The process is illustrated below:



As discussed before, only those participants with 'concrete' ideas will benefit from the SYB TOPE seminar. Therefore, both the application form and interview should help you, the trainer, identify those falling into this category. At this stage, you should therefore prepare for a pre-SYB seminar for such participants and a TOPE seminar for those who meet the above selection criteria.

The SYB Application Form

The potential participant fills in the SYB Application Form. It can be mailed to potential participants or distributed during a promotional activity or an SYB Awareness Seminar. By signing the form the applicant is validating the information given.

If you want to get more information from the applicants regarding their business ideas at this early stage, you can make a copy of page two of the SYB Feasibility Study booklet and ask them to complete it, together with the Application Form.

Interviews

Once you have screened the completed application forms, you need to interview potential participants to help you decide on final selection and grouping. This method is quite time consuming but does not have to be costly if you ask the applicants to come to a central place instead of you travelling to each and every one of them. During the interview, be sure to check for the information below:

Concrete business idea

The SYB programme is focused and practical. It takes each participant through the process of making a feasibility study based on a specific business idea. If participants do not have a concrete business idea, the programme will not meet their need of developing such an idea.

The application form asks the applicant to describe his or her business idea and to explain why he or she wants to start the proposed business. If you need to verify this, ask the applicants to complete the page of the SYB Feasibility Study booklet on 'Business idea' (see example, opposite).

Page two of the SYB Feasibility Study can be used to find out more about the applicant's business idea.

BUSINESS IDEA	
Name of Business	_____
The business is going to (<i>write on the applicable line</i>)	
<input type="checkbox"/> provide the following product or products	_____
<input type="checkbox"/> provide the following service or services	_____
<input type="checkbox"/> run the following type of shop	_____
<input type="checkbox"/> run the following type of wholesale business	_____
The customers will be	_____ _____
The business will sell in the following way	_____ _____
The business will satisfy the following needs of the customers	_____ _____

Technical skills

The SYB programme does not have vocational or technical training components. The participants themselves should have, or have access to, the technical skills necessary for running their proposed businesses.

The SYB application form asks the applicant if he or she has the technical skills required to run the planned business. If the applicant states that he or she has the necessary skills, the follow-up question is:

- If you have the skills you need, how did you acquire these?

Based on how the applicant acquired the skills you can evaluate to what extent he or she has the necessary knowledge to pursue the proposed business idea.

Potential entrepreneurs do not necessarily have to have the technical skills themselves, but they need to have access to the relevant technical skills. It is, for example, quite possible that a participant, who wants to start a bakery business but does not have the necessary baking skills, can employ or go into partnership with an experienced baker.

If an applicant states that he or she does not have the necessary skills you should follow-up to find out how he or she plans to get access to these skills. It is important that the potential entrepreneur has a clear idea of how to get access to the required skills because the training programme is built on that prerequisite.

Ability to read and write

You can either judge the potential participants' ability to read and write by their level of education or by asking them to fill in the business idea section of the feasibility study as described above. The SYB Manuals and Feasibility Study booklet are available in Arabic; therefore, participants should be able to read and write in Arabic to benefit from the training.

Ability to make simple calculations

You can also judge applicants' ability to make simple calculations by the level of education they have. Another way is to ask them to do a small test to check their ability.

4. SYB TOPE seminar

Objective of an SYB TOPE seminar

The objective of an SYB TOPE seminar is to enable potential entrepreneurs to make a feasibility study as introduced in the SYB materials.

Pre-seminar steps

Follow these steps when preparing an SYB TOPE seminar:

1. **Decide the seminar venue**
2. **Prepare the seminar budget**
3. **Select the seminar participants**
4. **Decide the seminar duration and timetable**
5. **Design the session plans**
6. **Identify resource persons**
7. **Inform the seminar participants**
8. **Organize training materials and equipment**
9. **Conduct pre-seminar meeting**
10. **Brief the non-SYB resource persons**
11. **Make last minute checks**

1. Decide the seminar venue

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

- **Location:**
The venue should be convenient to the selected participants to ensure their full attendance and timely arrival on each day of the seminar. Consider advantages of a resident seminar versus a non-residential seminar.
- **Size of the training room:**
The venue needs adequate space for the group to function effectively. 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.
- **Layout 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 a low noise level
 - Is free from external interruptions while the training sessions are in progress.

If you are to use an overhead projector 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 SYB TOPE seminar will need to be approved by your organization, or JABA as the SIYB Focal Point or the donor, as the case might be, according to the applicable procedures.

The seminar budget should cover all training costs and include a 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
- Training materials and stationery, both for the trainers and the potential entrepreneurs
- Meals for participants, if your organization is to provide these
- Communication costs (telephone/telex/postage, etc.)
- Transport costs
- Field visits (if any)
- Other known incidentals
- Contingencies (for unexpected costs).

SYB strongly recommends that the potential entrepreneurs pay a major part of these costs, if not the full cost.

3. Select the seminar participants

In selecting and grouping potential entrepreneurs for an SYB TOPE seminar, it is important to remember that in the SYB programme, the recommended number of participants in a seminar is between 12 to 20. Larger numbers limit the extent of individual participation in the discussions and minimize training effectiveness. On the other hand, smaller numbers do not afford effective group interaction e.g. during the playing of the SIYB Game.

For selection and grouping, use the SYB Application Form. Read more about the SYB Application Form in the previous pages of this guide.

Select only those potential entrepreneurs who wish to start their own businesses and:

- Have a concrete business idea
- Have, or have access to, relevant vocational skills
- Are able to read and write in the language of training
- Are able to make simple calculations.

In addition, ensure that each participant:

- Is willing and keen to receive training
- Makes a commitment to attend the SYB TOPE programme for the entire planned duration
- Is willing to purchase the SYB Manuals and Feasibility Study booklet
- Is willing to pay for the training.

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

4. Decide the seminar duration and timetable

When deciding how long the seminar is going to be, consider the following factors:

- Preferences of the participants, for example full days, half days, only 3 hours per day or only two days per week
- Which topics will be included in the seminar. Do not forget activities like opening and closing ceremonies and the SIYB Game
- Available financial and other resources
- The time required to cover each topic according to the guidelines below.

The objective of the SYB TOPE seminar is for the participants to make feasibility studies for their proposed businesses. This objective will guide the preparation of the timetable for a seminar. Therefore all those sessions specifically needed to complete the feasibility studies must be included in your seminar.

The feasibility study has nine sections. In the TOPE seminar, all nine sections need to be covered during the seminar, even if exceptions may occur. In addition, a few other sessions, which support the participants in making their feasibility studies e.g. those presented by financial institutions, need to be included also.

If time allows, and if the participants' preparations for starting a business will benefit from it, other activities may be included in the programme. One example of such a session is a presentation by a successful entrepreneur regarding how he or she started.

The suggested sequence of the sessions in a TOPE seminar and the suggested duration for each session is shown in the table, below:

Session	Time range
1. Get Ready to Start (for pre-SIYB training)	6 - 8 hours
2. Prepare to Start	6 - 8 hours
3. Get Started	6 - 8 hours
4. The Game, Modules 1-4	3 - 3.5 hours, per module
5. Finalizing the Feasibility Study	6 - 9 hours
6. Business Basics (optional TOPE session)	6 - 9 hours
7. Entrepreneurship Basics (optional TOPE session)	1 - 2 hours
8. Business Banking Basics (optional TOPE session)	3 - 4 hours
9. Comply With Legislation (optional TOPE session)	3 - 4 hours

Note that some of the sessions are optional i.e. you only train in them if your training needs analysis indicates that they are required by the participants. Alternatively, it means that the sessions can also be used during Improve Your Business (IYB) seminars. IYB seminars are discussed more in the IYB Trainer's Guide, Part 1.

The session on Get Ready To Start is a pre-SYB seminar activity and should be conducted for those potential entrepreneurs who do not have concrete business ideas. You can use the session plan found later in this Trainer's Guide during that intervention.

The time allocated for each session depends on the training needs of the participants, and the time available for the seminar. You can vary these times, depending on the circumstances of the group you are training.

5. Design the session plans

You will find recommended session plans for the SYB TOPE seminar later in this guide. These session plans are designed for use with the SYB Manuals and the corresponding Workbooks as well as the Feasibility Study booklet as the base materials. However, before using the session plans, you may adapt and modify them to suit your style and the participants' needs. You may therefore need to re-design the sessions. If you do, follow the guidelines given below to increase the effectiveness of your sessions:

- Short sessions will force you to increase the pace.
- Time is needed at the start of each new session to build up the required tempo.
- Long sessions tend to be mentally taxing and cause learning ability to diminish.
- Sessions are made easier if a short break of 5 minutes is included.

6. Identify resource persons

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

- Your SIYB co-trainers who assist in the delivery of SYB topics. Remember that only those trainers who have been trained in an SYB TOT seminar should deliver the SYB topics. Allocate the topics according to the ability of each such trainer invited to assist you.
- Resource persons to assist in the delivery of non-SYB or specialized topics of particular interest to the seminar participants, for example pricing regulations, taxation, labour regulations, personnel management, legal aspects of a business, raising finance for business and 'how I started my business'. People in these categories may be successful entrepreneurs, consultants or professionals from organizations or agencies, which are involved in small enterprise development assistance.

7. Inform the seminar participants

It is important to remember that potential entrepreneurs selected for an SYB TOPE seminar need to be informed well in advance (1-2 weeks) so that they can make suitable arrangements for the seminar.

8. Organize training materials and equipment

Training materials may include:

- SYB Manuals, Workbooks and Feasibility Study booklets
- Prepared overhead transparencies (if appropriate)
- Handouts and any exercises (ensure that you have enough copies)
- The SIYB Game and Game Trainers Guide
- Stationary, for example writing pads, pencils or pens, erasers, pencil sharpeners, flat files or box-files, paper puncher, etc.

In addition to the above, ensure that the following forms in the required quantity are available:

- Daily Reaction Evaluation forms
- End of Seminar Evaluation forms

Training equipment may include:

- Chalkboard and chalk preferably in different colours
- Flip chart stand, flip charts and markers in different colours
- Overhead projector
- "Sticky stuff" adhesives or self-adhesive tape for displaying flip charts on the walls.

9. Conduct pre-seminar meeting

At least 1-2 weeks before the seminar, convene a meeting with the other trainers taking part in the seminar to discuss the seminar arrangements including the allocation of topics and practical modalities.

Ensure that all trainers are fully briefed on:

- The profile of each potential entrepreneur selected for the seminar
- Their business ideas
- The seminar objectives
- The venue and timetable
- Training materials and equipment.

It is important that during the pre-seminar meeting you discuss with your co-trainers the actual seminar content to be covered, proposed training methods and visual aids. As the principal trainer, ensure that each of your co-trainers prepares his or her session plans, case studies, exercises and handouts on time and that they all have the necessary materials required for the seminar and their sessions.

10. Brief the non-SYB resource persons

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

- The SYB TOPE seminar programme
- Its objectives
- The target group participating in the seminar
- Its level of understanding
- Areas to cover.

It is particularly recommended that you ensure that the non-SYB resource persons are able to relate to the rest of the seminar 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.

You must also ensure that:

- You understand the objective of the topic to be presented by the resource person
- Both you and each resource person agree on the general structure and content of the presentation
- Their presentations are not too technical or complicated for participants to understand
- Their presentations provide just the right quantity of information and at the right level, which the participants understand and will benefit from.

11. Make last minute checks

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

- Communicate with the resource persons
- Ensure availability of training materials and equipment
- Check all arrangements at the venue
- Check transport arrangements
- Ensure timely availability of finance.

Conducting the seminar

Ways to start the seminar

Your first task is to ease the tension and establish a friendly atmosphere that is conducive to learning.

Remember that the participants are adults who find themselves in a strange environment and they may therefore be apprehensive. They may not be sure if the time they spend in attending the seminar will be time well spent. It is therefore very important that you create, at the outset, an atmosphere of confidence that the seminar will help them in starting their businesses.

A high level of participation by all participants is one of the keys to an effective and successful seminar. Arrange the seating so that every participant can see the faces of as many other participants as possible. Do not seat the participants so that the only face they can see is yours.

1. Welcome the participants

- A brief explanation of how the seminar will be conducted is recommended.
- Challenge the participants to make the best use of the opportunity to learn and share experiences.
- Tell the participants what they are expected to do during the sessions.

2. Introduce yourself and the co-trainers

Even though all the participants may have met 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 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, for example:

- Participants can be asked to discuss in pairs and get to know to each other. Each one then speaks to the group for a few minutes to introduce his or her partner e.g. his or

her partner's background, what business idea he or she has, expectations about 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 your seminar expectations. Re-iterate that everyone else after you should state his or her expectations about the seminar as they introduce themselves. After that, throw the ball randomly to those in the circle with you. Whoever catches the ball is the next to introduce him or herself. Write the stated expectations on a flip chart during the introductions.

4. Review the participants' expectations

- State clearly whether the raised expectations will be dealt with or whether they are beyond the scope of the seminar. Only promise what can be delivered and inform the participants about what is impossible to cover.
- Display the flip chart page of participants' expectations 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.

5. Explain the seminar objective and timetable

- Discuss the objective of the seminar
- Make sure that all the participants understand and agree with the seminar objective.
- Give background information about the SYB 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 and closing ceremonies.
- Agree on the seminar ground rules like starting time, tea breaks, time keeping, participation, etc.

Conducting sessions in SYB topics

All SIYB trainers should use session plans. This is the best way to ensure that session objectives are set and that the most important learning points are not left out. Following a pre-designed session plan ensures that you present your work systematically and professionally. Suggested session plans for each SYB topic are found in the last section of this guide.

Daily evaluation

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

At the beginning of the next day, start by giving the participants feedback on their evaluation of the previous day. Minor things like 'the refreshments were inadequate', 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.

End of seminar evaluation

At the end of the seminar, ask participants to make their own evaluation of the seminar. Use the End of TOPE Seminar Evaluation Form for this. Analyse the comments made by every participant. You can read more about the 'End of TOPE Seminar Evaluation Form' in the Monitoring and Evaluation section of this guide.

Do not forget to finalize the SYB Activity Report immediately after completing the TOPE seminar and to forward it to your training coordinator in your organization for onward transmission to the SIYB Focal Point.

5. SYB TOPE seminar session plans

Introduction

The aim of the SYB programme is to enable participants to develop feasibility studies based on their business ideas. Therefore, the core material of the SYB TOPE seminar is the SYB Feasibility Study booklet. The SIYB trainer, the SYB Manuals (Prepare To Start and Get Started) and resource persons all support TOPE seminar participants to prepare their feasibility studies.

To facilitate this process it is recommend that participants should continuously work on their individual feasibility studies throughout the seminar, with the trainer acting as counsellor, evaluator and facilitator.

The following session plans are all based on corresponding chapters in the SYB Manuals. In each session plan there is reference to pages in the SYB Manual (**M**), the Workbook and the Feasibility Study workbook.

Before using the session plans, adapt them to suit yourself and the participants' needs in your seminar, if this is necessary. For each session, a time range is suggested. This time range suggests the minimum and maximum time it may take to cover that session. To decide the time you will allocate to a session in a seminar, assess:

- The level of the participants
- The type of businesses they plan to start
- The total time available for the seminar.

You may wish to use other methods to complement those suggested in the recommended session plans. Use the method that will best assist the participants to complete their feasibility studies.

	<ul style="list-style-type: none"> • Read books <p>Make a personal development action plan</p>		21 - 22 Workbook
Assess your personal financial situation	<ul style="list-style-type: none"> • Steps in preparing a personal cash flow plan: <ul style="list-style-type: none"> ⇒ Estimate available money ⇒ Estimate the time needed by the business to generate enough money for family support ⇒ Estimate money for family support ⇒ Decide how much you need as reserve fund ⇒ Calculate money you can invest in your new business. 	Lecture Case / Exercise	17 – 20 M 23 Workbook
Identifying a good business idea	<ul style="list-style-type: none"> • Define business idea and what a good business idea is • Characteristics of a good business idea • Steps to follow in developing business ideas: <ul style="list-style-type: none"> ⇒ Identify good business opportunities ⇒ Categorize and select the suitable business opportunity ⇒ Match opportunities with skills. ⇒ Choose the most suitable business opportunity 	Brainstorm/ open discussion Lecture / Exercise	21 – 42 M 24 – 32 Workbook
Evaluate the viability of your business idea	<ul style="list-style-type: none"> • Factors affecting business viability: <ul style="list-style-type: none"> ⇒ Quantity of products and services demanded ⇒ Volume of customers ⇒ Cost of production • Assess potential effective market • Do your market research • Assess levels of profitability <ul style="list-style-type: none"> ⇒ Calculate expected monthly sales income ⇒ Calculate expected monthly costs ⇒ Calculate your expected monthly profits ⇒ Decide the viability of your business 	Open Discussion Lecture / Discussion Exercises	43 – 52 M 33 – 38 Workbook
Are you ready to start	<ul style="list-style-type: none"> • Action Plan • Second personal assessment 	Individual Exercise	60 – 62 M 39 - 44 Workbook
Summary	<p>Highlight the entrepreneur’s learning points in this manual:</p> <ul style="list-style-type: none"> • How to assess and strengthen your potential to be a successful entrepreneur • How to organize your thoughts about business systematically • How to enhance and evaluate potential for business success. 	Lecture	

2. SYB: Prepare to Start

- Materials:**
- SYB Manual: Prepare To Start
 - Business Start Up Workbook 11
 - Flip chart or chalkboard

Duration: 6 –8 hours

Objectives: By the end of the session the participants should have:

- Decided their start up strategies
- Determined their working capital needs and
- Prepared a balance sheet for the proposed business

Session Planning Chart

Concept	Key Points	Suggested Method	Pages
Introduction	Objectives Recap on key concepts in Get Ready to Start Steps to follow in starting your business: ⇨ Decide your business start up strategy ⇨ Choose the legal form of business ⇨ Choose your business location ⇨ Determine the required start up capital ⇨ Prepare your financial plan	Lecture Open Discussion / Lecture	1 – 2 M
Business start up strategy	Business start up strategies: <ul style="list-style-type: none"> • Acquiring a franchise ⇨ Advantages and disadvantages of a franchise ⇨ What to look out for in a franchise • Buying an existing business ⇨ Advantages and disadvantages of buying an existing business • Acquiring partnership in an existing business • Starting a new business ⇨ Advantages and challenges 	Lecture/ Open discussion	3- 9 M
Legal form for your business	Forms of business: <ul style="list-style-type: none"> ⇨ Sole proprietor ⇨ General partnership ⇨ Limited partnership ⇨ Joint venture ⇨ Limited liability company 	Question and answer	11 – 12 M
Locating your	<ul style="list-style-type: none"> • Importance of location 	Brainstorm/	13 – 16 M

<p>new business</p>	<ul style="list-style-type: none"> • Factors to consider: <ul style="list-style-type: none"> ⇒ Infrastructure ⇒ Proximity to markets ⇒ Suppliers ⇒ Manpower needs ⇒ Costs of buying, construction or renting ⇒ Licensing regulations 	<p>open Discussion</p> <p>Case study</p>	
<p>Required start up capital</p>	<ul style="list-style-type: none"> • Need for start up capital • Machinery and tools <ul style="list-style-type: none"> Steps in determining the cost of machinery tools, etc needed in your business: <ul style="list-style-type: none"> ⇒ Decide on the type and number of machines and tools needed ⇒ Decide how you will obtain the required machine and tools ⇒ Estimate the amount required to acquire the \ machinery, tools and equipment. • Office equipment, furniture and fittings • Building space <ul style="list-style-type: none"> ⇒ Decide what building space is required ⇒ Decide how you will acquire the building space • Vehicles 	<p>Open Discussion</p> <p>Lecture / Exercise</p>	<p>17 – 30 M</p> <p>3 - 38 Work book</p>
<p>Pre–operating costs</p>	<ul style="list-style-type: none"> • Business formation and registration costs • Lease / rent costs • Machinery, equipment installation costs • Office and start up administration costs • Staffing costs • Advertisement and promotion costs • Financial costs • Miscellaneous start up costs. 	<p>Open Discussion and exercises</p>	<p>31 – 35 M</p> <p>39 – 40 Workbook</p>
<p>Working capital needs.</p>	<ul style="list-style-type: none"> • Factors that determine your working capital needs: <ul style="list-style-type: none"> ⇒ Minimum amount of raw materials and finished goods ⇒ Extent of credit facility ⇒ Quantity and value of your products sold ⇒ Credit policy to customers ⇒ Operating costs. 	<p>Open discussion / exercise</p>	<p>35 – 37 M</p> <p>Workbook 41</p>
<p>Financing your business</p>	<ul style="list-style-type: none"> • Sources of start up capital: <ul style="list-style-type: none"> ⇒ Personal savings / owner’s equity ⇒ Borrowings 	<p>Discussion</p>	<p>38 – 41 M</p> <p>42 Workbook</p>
<p>Financial plans</p>	<ul style="list-style-type: none"> • Discuss what a financial plan is • Its contents: <ul style="list-style-type: none"> ⇒ Sales plan 	<p>Question and answer / Lecture</p> <p>Exercise</p>	<p>43 – 62 M</p> <p>43 – 63</p>

	<ul style="list-style-type: none"> ⇒ Costs plan ⇒ Sales and Costs plans 		Workbook
Cash flow plan	<ul style="list-style-type: none"> • Define cash flow and Cash Flow plan • Components of a Cash Flow plan • Steps in making a Cash Flow plan 	Brainstorm / open discussion Lecture	As above
Balance sheet projections	<ul style="list-style-type: none"> • Discuss what a balance sheet is and why it is important in business • Define assets and liabilities • Steps in preparing a balance sheet 	Lecture / open discussion Exercises	63- 74 M 63 Workbook
Action planning	<ul style="list-style-type: none"> • Are you ready to start? • Action planning 	Individual Exercises	80 – 84 M
Summary	<p>Highlight the entrepreneur's learning points in this manual:</p> <ul style="list-style-type: none"> • How to decide on your business start up strategies • How to choose the most appropriate legal form for your businesses • How to prepare a financial plan 	Lecture / Question and Answer	

3. SYB: Get Started

- Materials:**
- SYB Manual: Get Started
 - Business Start Up Workbook 111
 - Feasibility Study Workbook
 - Directory of Advice and Assistance (DAA)
 - Flip chart or chalkboard
- Duration:** 6 – 8 hours

Objectives: By the end of the session the participants should be able to prepare a feasibility study and an action plan for their business ideas.

Session Planning Chart

Concept	Key Points	Suggested Method	Pages
Introduction	<ul style="list-style-type: none"> • Objectives • Recap on the highlights of the SYB Manual: Prepare To Start • Define feasibility study and why it is important • Give an overview of the steps to follow to get started. 	Lecture Open discussion/ Question and answer	1 - 2 M
Feasibility study	Guidelines for completing a feasibility study: <ul style="list-style-type: none"> ⇒ The executive summary ⇒ Description of the proposed business ⇒ The market ⇒ The marketing plan ⇒ The business organization ⇒ Start up capital needs and sources of finance ⇒ Financial analysis ⇒ Financial forecasts ⇒ Annexes Introduce the DAA and explain how it helps participants complete their feasibility studies	Lecture / open discussion Exercise	3 – 11 M The Feasibility Study workbook See Chap 9 of this Trainer's Guide
Business start up action plan	<ul style="list-style-type: none"> • Define an action plan and its importance in starting business • Components of an action plan • Making an action plan: <ul style="list-style-type: none"> ⇒ Review the task completed and achievements so far using Tasks checklist ⇒ List tasks that need to be completed before starting the business. 	Brain storm / open discussion Lecture / Exercise	13 – 20 M 3 – 17 Workbook

	<ul style="list-style-type: none"> ⇒ Identify the preconditions for undertaking each activity you have listed ⇒ Rearrange the tasks according to the sequence of tasks 		
Organizing start up finance	<ul style="list-style-type: none"> • Organize your personal money • Applying for a loan from a bank or micro finance institution. ⇒ Hints on how to approach banks and MFIs for funding ⇒ General reasons for loan rejections 	Open discussion / Lecture	21 – 25 M
Acquiring required physical resources	<ul style="list-style-type: none"> • Revisit the physical resources needed to start your business: ⇒ Secure the required building space ⇒ Acquire machinery, tools, equipment furniture and fittings for the business ⇒ Buy the initial stock ⇒ Organize the work place ⇒ Organize the required staff 	Question and answer	27 – 32 M
Organizing the required staff	<ul style="list-style-type: none"> • Decide staffing needs: ⇒ Determine the staff you need ⇒ Identify the skills your business requires ⇒ Steps in deciding the skills required • Identify the skilled people your business needs • Identify alternative ways to fill in the required skills: ⇒ Subcontracting ⇒ Increasing skills through training • Decide on the number of staff the business needs 	Open discussion / individual exercise	33 – 37 M 18 – 20 Workbook
Employing staff	<ul style="list-style-type: none"> • Write a job description ⇒ Elements of a job description • Identify possible candidates ⇒ Advertise ⇒ Engage recruitment agencies ⇒ Attract employees of competitors ⇒ Use word of mouth • Process job applications • Interview and test the best applicants ⇒ Hints on how to conduct an effective interview • Make the decision 	Lecture / exercise Open discussion	38 – 44 M 21 – 26 Workbook

	<ul style="list-style-type: none"> • Select and employ ⇒ Letter of contract of employment 		
Organizing your daily business activities	<ul style="list-style-type: none"> • Regular business activities: ⇒ Buying, transporting and storing goods and equipment ⇒ House keeping ⇒ Record keeping ⇒ Marketing ⇒ Costing and pricing ⇒ Ordering, negotiating prices ⇒ Supervising employees 		45 – 48 M
Manage your daily activities	<ul style="list-style-type: none"> • Plan what you want to achieve • Implement your plan each day: ⇒ The cycle of your day today activities • Instruct, guide, supervise and motivate your staff: ⇒ Team approach and advantages of team approach ⇒ Training staff and benefits of training ⇒ Health and safety conditions at work • Interact with the external environment • Manage business problems • Manage stress: ⇒ Stress related symptoms ⇒ Hints of how to manage stress 		49 – 56 M
Self assessment	<ul style="list-style-type: none"> • Are you ready to start your business? • Action planning. 	Individual exercise	65 – 66 M
Summary	<p>Highlight the entrepreneur's learning points in this manual:</p> <ul style="list-style-type: none"> • How to prepare a feasibility study • How to organize start up capital • How to acquire the required resources for the business • How to organize and manage the day to day business activities 	Lecture	

4. The SIYB Game, Modules 1- 4

Refer to the Trainer's Guide for the SIYB Game for further instructions and guidelines on playing Modules 1, 2, 3, 4

Always play the modules as part of the TOPE seminar activities. Include the modules on different days of the seminar programme and play each module during the afternoons, when participants' concentration to absorb theory is lower.

For example, play Module 1 during or after the Get Ready To Start manual; Module 2 during the Prepare To Start manual, etc.

5. Action plan for finalizing the feasibility study

- Materials:**
- SYB Manuals
 - Workbooks
 - Feasibility Study booklet
 - DAA
 - Flip chart or chalkboard

Duration: 1-2 hours

Objective: By the end of the session participants will have completed action plans on what further information they need to finalize their feasibility studies.

Time (minutes)	Content	Method
5	Objective	Lecture
15-20	Data collection	Lecture <ul style="list-style-type: none"> • Explain the data collection phase of the SYB programme (see next chapter) • Clarify the participants' roles and your role as a trainer during data collection
30-85	Finalizing individual action plans	Individual exercise: <ol style="list-style-type: none"> 1. Ask participants to individually review their feasibility studies and complete the action plans for gathering all the outstanding information required to complete their feasibility studies 2. Circulate among the participants and assist where required.
10	Summary	Open discussion

6. SYB Data collection

Objective

The objective of the data collection phase of SYB training is for participants to gather all the information necessary to finalize their feasibility studies.

Data collection

At the end of the SYB TOPE seminar, participants will prepare action plans on how to gather all the information required to finalize their feasibility studies, before they attend the TOPE Follow-up (TOPE-F) seminar. The recommended period for data collection is 4- 6 weeks. However, this period may vary from organization to organization depending on availability of resources, and also on the circumstances of the participants.

Participants' role

Specific data is required to finalize the feasibility study for each proposed business. It is the responsibility of each potential entrepreneur to collect this data for his or her proposed business. With the help of their action plan developed in the SYB TOPE seminar, participants gather the required information. This data can be in the form of information (e.g. tax information); support documents (e.g. suppliers' invoices) or calculations (e.g. costing figures).

Trainer's role

The trainer plays a passive role during this period, but if participants have difficulties or need clarifications, it is essential for the trainer to be available to assist. This can be arranged in different ways depending on the environment of your training. If you are close to the potential entrepreneurs they can easily contact you at your office.

In many cases the physical distance between the participants and the trainer is too great for easy access. Under such circumstances one possibility is that potential entrepreneurs phone or e-mail you.

In both situations, it is necessary to agree with the participants on when and where you will be available for them. This should be discussed at the end of the TOPE seminar, before the participants leave to collect their data.

7. SYB Follow-up seminar

Objective

The objective of the SYB Follow-up (TOPE-F) seminar is for participants to finalize their feasibility studies and decide if they will go ahead to start their businesses.

Preparing the TOPE - F seminar

Follow the same steps as when preparing the initial seminar, as outlined in the previous pages in this guide.

Who should attend the SYB Follow-up seminar?

The SYB TOPE-F seminar is only for those potential entrepreneurs who attended the initial SYB TOPE seminar(s).

Conducting the Follow-up seminar

1. Welcome the participants

- Explain how the seminar will be conducted.
- Tell the participants what they are expected to do during the sessions.
- Explain that the seminar will focus on their specific individual problems and that you and your co-trainers will do your best to address their individual needs so that they can finalize their feasibility studies.

2. Introduce yourself and the co-trainers

Even though all of the participants have met you at the previous seminars or known you before, 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. Write the expectations on a flip chart.

4. Review the participants' expectations

- State clearly whether the raised expectations can be dealt with or whether they are beyond the scope of the seminar. Only promise what can be delivered and inform the participants about what is impossible to cover.
- Display the flip chart 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.

5. Explain the seminar objective and timetable

- Discuss the objective of the seminar.
- Make sure that all the participants understand and agree with the seminar objective.
- 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 (ground rules).

How to evaluate a feasibility study

The trainer's role in an SYB TOPE-F seminar is to help participants finalize their feasibility studies. This is best achieved by working individually with the participants as closely as possible in assessing their feasibility studies. The trainer evaluates or analyzes participants' feasibility study to:

- Assess if the feasibility study is realistic
- Assess if the different parts of the feasibility study are consistent
- Check that all calculations are correct.

Note that as a trainer you are not expected to evaluate if the planned business is going to be viable not. Specialized knowledge about the type of business, the geographical area and the sector is most often required to make that type of assessment.

When you evaluate a feasibility study, assess one part at a time. Concentrate on specific factors in that part and ask yourself the right questions to form an opinion regarding that part. The chart (see the next pages) will help you to concentrate on the right factors and ask the right questions. Use the chart like this:

- **Part of Feasibility study**
Each part of the feasibility study is covered in the chart. Go through the different parts one by one but do not hesitate to go back and re-evaluate an earlier part.
- **Factors to assess**
One or more factors to assess are suggested for each part of the feasibility study. The suggested factors are suitable to assess in order to fulfill the three objectives above.

- **Questions to ask**

For each factor, ask yourself questions while assessing that part of the feasibility study. At the same time, discuss with the potential entrepreneur to find out more and to clarify if anything is not clear to you.

How to evaluate a Feasibility study

Part of Feasibility study	Factors to assess	Questions to ask
Business idea	Assess the planned product or service and the suggested customers.	<ul style="list-style-type: none"> • Are the proposed customers likely to buy the product or service?
Marketing plan Product	Assess the product's features and the suggested customers.	<ul style="list-style-type: none"> • Are the product's features likely to satisfy the needs of the customers?
Marketing plan Price	Assess the price.	<ul style="list-style-type: none"> • Is the price realistic in view of the cost, how much customers are willing to pay and competitors' prices?
Marketing plan Place	<p>Assess the customers and the planned location of the business.</p> <p>Assess the suggested distribution channels and the customers.</p> <p>If direct distribution is suggested, assess the resources of the business.</p>	<ul style="list-style-type: none"> • Is the planned business location likely to be the most convenient for the customers? This is primarily important for retailers. • Will customers be able to buy the product or service in a convenient way with the suggested distribution channels? • Will the business have enough resources e.g. financial and staff, to efficiently sell directly to customers?
Marketing plan Promotion	Assess the suggested methods of promotion and the customers.	<ul style="list-style-type: none"> • Will the promotion activities reach the target customers? • Are the promotion activities likely to appeal to the customers? • Are promotion costs realistic considering the size of the planned business?
Form of business	Assess the suggested form of business and the reasons given for choosing this form.	<ul style="list-style-type: none"> • Do the reasons for choosing this form of business make sense?
Staff	<p>Assess the suggested staff and the tasks that will be performed in the business.</p> <p>Assess the suggested staff and the size of operations.</p>	<ul style="list-style-type: none"> • Do the proposed staff have the right skills and experience to perform their tasks? • Is the suggested number of staff enough to run the business?

Part of Feasibility study	Factors to assess	Questions to ask
Legal responsibilities and insurance	<p>Assess the type of business operations and possible legal aspects that may apply.</p> <p>Assess the type of business operations and possible types of insurance.</p>	<ul style="list-style-type: none"> • Have all the important legal aspects been considered? • Have all necessary types of insurance been considered?
Costing	Assess the Product Costing Form, the Labor Costs Form and the Indirect Costs Form.	<ul style="list-style-type: none"> • Are all the calculations correct? • Are the direct material costs, direct labor costs and indirect costs realistic?
Sales and Costs Plan	<p>Assess the Sales and Costs Plan.</p> <p>Assess the forecast of sales.</p> <p>Assess the forecast of costs.</p> <p>Assess the gross profit and the net profit.</p>	<ul style="list-style-type: none"> • Are all the calculations correct? • Is the forecast of sales realistic considering the capacity of the business? Look, for example, at production capacity, total number of staff and sales staff. • Is the forecast of sales realistic considering the number of customers? • Do figures in the Sales and Costs Plan correspond to the costs figures used during costing? • If sales are projected to increase gradually during the year, are costs projected to increase as well? • Is the projected monthly gross profit positive after the initial months of starting the business? • Is the projected monthly net profit positive by the end of the first year?
Cash Flow Plan	<p>Assess the Cash Flow Plan.</p> <p>Compare the Cash Flow Plan with the Sales and Costs Plan.</p>	<ul style="list-style-type: none"> • Are all the calculations correct? • Does the Cash Flow Plan show a positive cash balance at the end of each month? • Do the amounts in the Cash Flow Plan correspond to the relevant amounts in the Sales and Costs Plan?

Part of Feasibility study	Factors to assess	Questions to ask
Cash Flow Plan (continued)	Assess the items in the Cash Flow Plan.	<ul style="list-style-type: none"> • Is the cash at the start of the month (item 1) for the first month in business realistic? • Is the amount for any other cash in (item 3) realistic for all months? • Do the amounts for cash out for planned investment in equipment (item 8) correspond to the plan for required start-up capital? • Are loan repayments (item 9) included? • Is the amount for any other cash out (item 10) realistic for all months?
Required start-up capital	<p>Assess the investments and the operations of the business.</p> <p>Assess the cost of investments.</p> <p>Compare with the Cash Flow Plan.</p>	<ul style="list-style-type: none"> • Are the premises and equipment adequate for the business? • Are some of the planned investments not absolutely necessary? • Are prices for premises and equipment realistic? • Do the amounts correspond?
The Balance Sheet	Assess the items on the balance sheet	<ul style="list-style-type: none"> • Are all the assets highlighted? • Are liabilities realistic? • Does the balance sheet balance?
Sources of start-up capital	<p>Assess the required start-up capital.</p> <p>Assess the sources of start-up capital.</p>	<ul style="list-style-type: none"> • Does the amount for required start-up capital correspond to the plan for required start-up capital? • Are credit institutions likely to lend the suggested amount considering the equity contribution and the available collateral?

This assessment is not conclusive and there could be other indicators in the feasibility study that you might also find important. Feel free as a trainer to add those other factors that can assist you to evaluate the feasibility study better and advise the potential entrepreneur appropriately.

8. SYB Follow-up seminar session plans

Introduction

By nature the TOPE-F seminar is more flexible in structure and content compared to the TOPE seminar. Depending on the level of the participants' feasibility studies, the programme can be adjusted to meet participants' needs. Therefore the following suggested session plans may be adjusted. The timetable for this seminar should be designed to meet the needs of the participants. The duration of the sessions will depend on the number of participants, assistance needed and time available.

1. Individual presentations

- Materials:**
- Participants' completed Feasibility Study booklets
 - SYB Manuals: Prepare to Start and Get Started.
 - Flip chart, white board, etc.
- Duration:** 1-2 days

Objective: To give each participant feedback on his or her feasibility study

Content	Method
Objective	Lecture
Presentations by participants	<ol style="list-style-type: none"> 1. Ask each participant to present his or her feasibility study to the group. Concentrate on the Marketing Plan, where the other participants are most likely to be able to contribute. Allow sufficient time for each participant's presentation and discussion. 2. Invite open discussion following each presentation. Encourage specific suggestions and opinions that will assist the presenter to improve his or her feasibility study. Contribute your own suggestions. 3. Encourage the participants to revise their feasibility studies following their presentations. Circulate and assist participants as required.
Summary	Open discussion

2. Individual assistance and action plans

- Materials:**
- Participants' completed Feasibility Study booklets
 - SYB Manuals: Prepare to Start and Get Started.
 - Flip chart, White board, etc.
- Duration:** 1-2 days

Objective: To enable participants to finalize their feasibility studies.

Content	Method
Objective	Lecture
Individual assistance and action plans	<ol style="list-style-type: none"> 1. Each participant is given individual assistance during a one-to-one counseling session with the trainer. Plan for a 30-60 minutes long session with each participant. 2. Before these sessions, the participants work on their feasibility studies and the action plan for starting the business. 3. After the individual discussions, participants make amendments to their feasibility studies and continue to work on their action plans. 4. When the participants are satisfied with their feasibility studies, ask them to do the exercise "Are You Ready to Start Your Business?". <p>It may be useful to invite a resource person to make an assessment of each feasibility study together with you, the trainer. The resource person should be experienced in assessing and analyzing feasibility studies, for example a credit officer in a credit institution.</p>
Summary	Open discussion

9. After the SYB Follow-up seminar

The participants

When the participants have gone through the SYB training cycle of SYB TOPE seminar, data collection and TOPE-F seminar, it is expected that they will have developed comprehensive feasibility studies and acquired an in-depth knowledge of their proposed businesses. They will also know, specifically, if and what sort of further assistance they need. SIYB trainers are also encouraged to refer their participants to sources of advice and assistance not covered in the SIYB programme to assist them in starting their own business. A Directory of Advice and Assistance for such business supports is available in Jordan.

The Partner Institution

Some of the participants may want to refer to you, the SIYB trainer, later in the process of starting their businesses. It is therefore an advantage to your organization if you can be available for this advice and assistance as you were during the data collection period. Agree with the participants, how and when they can contact you.

Depending on the objectives and the capacity of your organization, you may continue to work with the entrepreneurs in different ways. For example, if your organization offers credit for business start-ups, you will by now have a good knowledge of both the proposed businesses and the entrepreneurs. This will help you in examining the credit-worthiness of the entrepreneurs as well as their proposed businesses.

On the other hand, should your organization offer business management training, for example Improve Your Business (IYB), this could be an excellent opportunity for the entrepreneurs to fill their knowledge gaps and for you to make sure you equip the participants even better with the skills and knowledge for running their businesses.

The Directory of Advice and Assistance

The SIYB programme recognizes the need for entrepreneurs to access other business support services, apart from SIYB training. The programme also fully acknowledges that such services are fully available among a number of business development support (BDS) organizations throughout Jordan.

To meet this need, the Jordan SIYB program is developing a Directory of Advice and Assistance (DAA). The DAA lists all the various supports that entrepreneurs typically require, the organizations that provide them, as well as how to contact them. Trainers should introduce the DAA to TOPE seminar participants early during the training so that they may use it, for example, during the data collection phase.

10. SYB Monitoring and Evaluation

Introduction

Monitoring and Evaluation (M&E) is necessary to stay on the right track in your SYB programme. Without M&E it will be impossible for you as a trainer to find out the level of appreciation participants have, regarding the seminar, and the impact of the activities you undertake for the potential entrepreneurs.

The SYB M&E system focuses on three issues:

- **Monitoring and evaluation of SYB seminars:** This process takes place during and at the end of the TOPE and TOPE-F seminars.
- **Reporting of SYB activities by the trainer to their Partner Institutions for transmission to the SIYB Focal Point, JABA:** This takes place immediately after an SYB activity has been undertaken by you.
- **Evaluation after completion of the SYB programme to measure to what extent the SYB objectives have been achieved:** This process, called impact evaluation, can take place at different times, depending on what you want to measure. For example, you may want to know how many of the participants started businesses; or how many of those starting were still in business after six months or a year. The role of the trainers at this level is minimal. The responsibility for measuring impact lies with Partner Institution.

The first two points will be briefly explained below.

Monitoring and Evaluation of SYB seminars

The Daily Reaction Evaluation Form

Daily reaction evaluation is an on-going activity during a seminar, to find out the participants' reactions towards each day's activities. Through this 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, for example meals or noise. The objective is to identify problems which can be corrected or clarified immediately, so that the whole seminar is not negatively affected.

The evaluation encourages participants to express themselves freely. It can be done verbally or in writing. Verbal evaluation is suitable when the participants and trainers know each other well. However, some participants may not be comfortable expressing their concerns in the presence of others. In such cases it is advisable to do a written evaluation. Also, remember

that when a verbal evaluation is done, there are certain issues, related to personal problems, which are not likely to come out, but which may have strong effects on the training and the participants.

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

DAILY REACTION EVALUATION FORM

What I liked:
What I did not like:
What I didn't understand:
My suggestions:

Ask participants to think about the content of the sessions, the way they were presented and the facilities provided, for example the classroom and meals. Let them write down their feedback for about 5 minutes. Then collect the forms and close the session. Go through the evaluations and assess if critical issues are expressed requiring alterations to the programme. Discuss these with your co-trainers.

Start the next day's sessions by providing feedback on participants' reactions. Clarify areas of confusion before you continue with the next topics. If you need to repeat part of a topic, do so before you continue with the new topic.

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 create a conducive atmosphere for effective learning.

The End of TOPE Seminar Evaluation Form

The end of TOPE seminar evaluation provides you with feedback on the level of appreciation expressed by the participants. This evaluation will give you, the trainer, specific information on issues such as the seminar content, the amount the participants have learnt during the seminar, your own performance as a trainer, and issues concerning the training venue and accommodation during the seminar.

How to do the evaluation

The End of TOPE Seminar Evaluation Form consists of eight multiple-choice questions. Each question has a rating as follows:

- The highest score = 3
- A medium score = 2
- A low score = 1

Participants choose one response per question by ticking the most appropriate one.

The actual assessment is done through a calculation, providing you with a rating on the seminar's quality, as explained below.

How to calculate the answers

Let us assume you have just conducted a seminar attended by 11 participants. You asked them to complete the questionnaire and are now going to process their answers.

To calculate the answers of all participants into summary scores, the SYB M&E system provides you with a Worksheet End of Seminar Evaluation. Study the illustration of the worksheet below as you go through the steps to calculate the scores.

WORKSHEET END OF SEMINAR EVALUATION

Type of seminar: _____ Place/Country: _____ Date: from: ___/___/199__ to: ___/___/199__

Question	Rated mark	Respon-dents	Group mark	Score	Analysis
1	3	11	33	3.00	
	2	0	0		
	1	0	0		
2	3	5	15	2.46	
	2	6	12		
	1	0	0		
3	3	10	30	2.91	
	2	1	2		
	1	0	0		
4	3	9	27	2.73	
	2	1	2		
	1	1	1		
5	3	11	33	3.00	
	2	0	0		
	1	0	0		
6	3	5	15	2.36	
	2	5	10		
	1	1	1		
7	3	3	9	1.91	
	2	4	8		
	1	4	4		
8	3	6	18	2.55	
	2	5	10		
	1	0	0		
Total mark:				20.92	
General level of appreciation of the seminar:				Total mark = 2.62	
				Number of questions	

Column 1: Question

Refers to the question number in the End of TOPE Seminar Evaluation Form, introduced in the preceding section.

Column 2: Rated Mark

These are the ratings (3, 2 and 1) the respondents have ticked in their End of TOPE Seminar Evaluation Forms.

Column 3: Respondents

Here you write down the number of participants who rated the questions at 3, 2 and 1. For each question, you will thus have three figures.

Column 4: Group mark

Multiply the figure in column 2 with the figure in column 3 and write the result in column 4. The first line of question 4 therefore shows:

$$3 \times 9 = 27$$

WORKSHEET

END OF SEMINAR EVALUATION

Type of seminar: _____ Place/Country: _____ Dates from: ___/___/___ to: ___/___/199__

Question	Rated mark	Respon-dents	Group mark	Score	Analysis				
1	3	11	33	3.00					
	2	0	0						
	1	0	0						
2	3	5	15	2.46					
	2	6	12						
	1	0	0						
3	3	10	30	2.91					
	2	1	2						
	1	0	0						
4	3	9	27	2.73					
	2	1	2						
	1	1	1						
5	3	11	33	3.00					
	2	0	0						
	1	0	0						
6	3	5	15	2.36					
	2	5	10						
	1	1	1						
7	3	3	9	1.91					
	2	4	8						
	1	4	4						
8	3	6	18	2.55					
	2	5	10						
	1	0	0						
Total mark:				20.92					
General level of appreciation of the seminar:				<table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">Total mark</td> <td style="width: 50%;">= 20.92</td> </tr> <tr> <td>Number of questions</td> <td>= 8</td> </tr> </table>		Total mark	= 20.92	Number of questions	= 8
Total mark	= 20.92								
Number of questions	= 8								

Column 5: Score

Add up the three Group marks in column 4 for each of the questions. In the illustrated worksheet the calculation performed for question 4 is $27 + 2 + 1 = 30$.

Then divide the result (30) by the number of participants. In the example there are 11 participants, therefore:

$$30 / 11 = 2.73$$

Write the score in column 5. Perform this calculation for each of the eight questions. These scores give you information on participants' opinions on specific issues.

Column 6: Analysis

Add any comments or ideas to explain the Score in this column. This may help you at a

later stage to review the evaluation results.

Total mark

Add up all the scores in column 5, and write down the total in the box 'Total mark' at the bottom of the worksheet. In the illustration the Total mark adds up to 20.92.

General level of appreciation of the seminar

By dividing the Total mark by the Number of questions you arrive at the General level of appreciation of the seminar. In the illustrated example the calculation was performed as follows:

$$20.92 / 8 = 2.61$$

You now have calculated the participants' ratings of the seminar. You have a score for each of the questions in the End of TOPE Seminar Evaluation Form, and you have a score for the general level of appreciation. The next section explains how to interpret these scores.

How to interpret the answers to the questions

The average score for each question tells you how you have managed to organize and run the seminar. 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 investigates if the topics the seminar covered were relevant to help participants to start a business.

If the participants rate this question lower than 2.0, either the steps covered were not relevant to the participants or they were not presented in an appropriate way.

Question 2 investigates if the seminar was in line with participants' expectations.

If the score is below 2.0, you did not level the expectations properly at the beginning of the seminar. 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 with the group during the first day and try to compare their expectations with the seminar objectives.

Question 3 investigates to what extent participants have the necessary confidence to present their feasibility studies.

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 2.0, it is probably advisable to supplement with counseling or other forms of follow-up, as the participants do not feel confident in presenting their feasibility studies.

Question 4 investigates to what extent participants were able to share experiences.

This provides an indication of whether you have used appropriate methodologies in your training. If you have stimulated them to share examples from their own experience, the training is likely to be seen as more relevant and practical. If you have 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 investigates to what extent trainers explained the use of the Manuals.

One of the basic principles of SYB is that the entrepreneurs be able to use the Manual to help them fill in the feasibility study on their own after the seminar. If the participants rate this question low, they are not likely to use the SYB training materials on their own afterwards.

Question 6 investigates to what extent participants need further assistance.

A high score on this question means that the entrepreneur is confident in continuing on his/her own. If this is so, you may consider providing only limited follow-up assistance to this entrepreneur. A low score indicates the need for follow-up.

Question 7 investigates if the seminar was of the right length.

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 businesses for a long period of time. At the same time it is probably not possible to fill all their training needs within a week or two. A good balance to this problem may be to organize several, shorter sessions for the same group. If you get complaints about the time, discuss with the group what they would prefer.

Question 8 investigates participants' feelings about the classroom, accommodation and services provided during the seminar.

A low score tells you that there were some problems with the accommodation, food, training room or other issues of the environment in which the seminar took place. Although these do not relate to your quality as a trainer, it is important to bear in mind that they can seriously affect the overall level of appreciation of the seminar. If the score is low, try to invest in a better venue next time.

Reporting of SYB Activities

Introduction

Seminar reporting is an essential component of the SYB programme. It provides the Partner Institutions, the Focal Point and the ILO with essential information to determine the direction and activity level of the programme in Jordan, as well as the assistance needed to keep the programme on the right track.

Two forms facilitate the reporting of SYB activities: The SYB Application Form and the SYB Activity Report.

The SYB Application Form

Prior to the TOPE seminar, the trainer sends SYB Application Forms to several potential entrepreneurs. The SYB Application Form provides information in two ways:

- Information necessary to select and group potential entrepreneurs wishing to attend the seminar, according to SYB TOPE criteria.
- Background information on the potential entrepreneurs attending the seminar.

It is essential to keep the application forms on file. You will need the information in these forms to complete the SYB Activity Report later, at the end of the seminar. There are several other reasons why it is important to keep the forms:

- The information in the file enables you to undertake surveys among the potential entrepreneurs your organization has trained. In these surveys you could assess the characteristics of your target group, such as age, educational level, gender, geographical spread, etc. You could also use the addresses on the forms to assess at a later stage what the impact of the SYB training has been.

- The Focal Point will approach the various Partner Institutions during the course of the programme to hold special surveys on target groups and programme impact. To undertake this assessment a file of trained potential entrepreneurs will be necessary.

The SYB Activity Report

To facilitate compiling and reporting the information about the seminar and its participants, and SYB Activity Report is available. Use the information in the SYB Application Forms to complete the SYB Activity Reports. Send it to your training coordinator as soon as you have compiled the data. The report will also be transmitted to JABA, the SIYB Focal Point by the Training Coordinator, if applicable.

The SYB Activity Report provides your organization with a summary of each of the activities you have undertaken. Therefore keep a copy for your own files for reference.

The Focal Point uses the SYB Activity Reports to enter the data in its computers. The information is used to help trainers, training coordinators and the Focal Point to review the progress of the national SYB programme.

What to do

It is important that you complete the SYB Activity Report immediately after each training activity. When filling in the SYB Activity Report, do the following:

1. Tick off the SYB activity completed.
2. Fill in the rest of the 'General information' about the SYB activity.
3. Answer the open questions on 'Distribution of SYB materials and Programme Design.
4. Consult the entrepreneurs' SYB Application Forms to determine how many males/females attended the seminar, their ages, etc, by adding up the totals for each category.
5. Enter these totals in the column 'Total Scores' in the 'Participants Background Information' section on the back of the SYB Activity Report.
6. Answer the open questions on 'Target Group' and 'Promotion' and give any comments you may have.
7. Send your SYB Activity Report to your organization, for onward transmission to the Focal Point.
8. Keep your own copy for your files and for future reference.

11. 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

1. 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

Business and Family	<ul style="list-style-type: none"> • Importance of family support • Need to separate business and family issues • Steps in determining the amount to use for personal use • Money for business and family 	<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>
The business environment	<ul style="list-style-type: none"> • Players in the business environment • Role of each player • Social partners and the obligations of a business 	Brainstorm/ open discussion	41 – 48 M
What did you learn in this manual	<ul style="list-style-type: none"> • Highlight the exercises • Action Planning • Emphasize the entrepreneur's learning points in this manual which include: <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 	Lecture	53 – 63

	⇒ Life skills		
Managing for success and growth	<ul style="list-style-type: none"> • Enterprise success and growth 	Lecture / Open Discussion	34 – 45 M
Developing entrepreneurial life skills.	<ul style="list-style-type: none"> • Interaction skills • Listening skills • Communication skills: <ul style="list-style-type: none"> ⇒ Different ways of communication ⇒ Setting objectives for communication ⇒ Planning communication ⇒ Verbal and written communication • Negotiating skills: <ul style="list-style-type: none"> ⇒ How to negotiate well ⇒ Essentials of successful negotiation • Decision making skills: <ul style="list-style-type: none"> ⇒ What is a good decision ⇒ The decision making cycle ⇒ Steps in making a good decision • Analytical skills: <ul style="list-style-type: none"> ⇒ Steps in analysing an opportunity • Problem solving skills: <ul style="list-style-type: none"> ⇒ Steps in problem solving 	Brainstorm/ Question and answer Lecture Open discussion/ Case study Lecture/ Case study	47 – 64 M
Summary	<ul style="list-style-type: none"> • Self evaluation • Action Planning • Highlight the entrepreneur’s learning points in this manual: <ul style="list-style-type: none"> • What entrepreneurship is • Entrepreneurial functions • Characteristics of successful entrepreneurs • Competencies of successful entrepreneurs 	Lecture	65 – 80 M

Business Concepts

3. 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Categories of MFIs • The credit bureau • Steps in applying for an MFI loan • Calculating the cost of borrowing from an MFI 	Open Discussion/ Lecture	19 – 28 M
Commercial bank loans	<ul style="list-style-type: none"> • Types of loans granted by commercial banks • Calculating the cost of borrowing a fixed term loan • Calculating cost of borrowing for an overdraft • Choosing between a fixed loan and an overdraft • Steps in applying for a bank loan: 	Question and Answer/ Lecture / Discussion	29 – 40 M
Maintaining good relationships with your banker or MFI.	<ul style="list-style-type: none"> • How to maintain good relationships 	Lecture / small group discussion	41-44 M
Banks in the economy	<ul style="list-style-type: none"> • What is an economy <p>Different economic systems:</p> <ul style="list-style-type: none"> ⇒ Centrally planned economic system ⇒ Free enterprise economic system • What is GDP • Role of banks in the economy 	Lecture / Brainstorm	45 – 50 M
Summary	<ul style="list-style-type: none"> • Action plan • Highlight the entrepreneur's learning points in this manual: • 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

4. 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> <ul style="list-style-type: none"> • Discuss: <ul style="list-style-type: none"> ⇒ What is legislation ⇒ What are the legal requirements for operating businesses in Jordan • Types of legislation to comply with: <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	<ul style="list-style-type: none"> • Sole proprietorship: <ul style="list-style-type: none"> ⇒ Advantages and disadvantages • General partnership: <ul style="list-style-type: none"> ⇒ Advantages and disadvantages ⇒ Guidelines of what to know in a partnership • Limited partnerships: <ul style="list-style-type: none"> ⇒ General and limited partners ⇒ What to consider about limited partnerships • Joint venture: 	Small group discussions / Open Discussion	5 – 18 M

	<ul style="list-style-type: none"> ⇒ What to consider about joint ventures <p>Limited liability company:</p> <ul style="list-style-type: none"> • Characteristics of a company 		
Business registration	<ul style="list-style-type: none"> • Why register the business • Where to register: <ul style="list-style-type: none"> ⇒ Registering a sole proprietorship ⇒ Registering a General Partnership Company ⇒ Registering a Limited Partnership company ⇒ Registering a Limited Liability company 	Brainstorm/ Open Discussion	19 – 27 M
Licensing your business	<ul style="list-style-type: none"> • What it means to license your business • Factors to consider in choosing an appropriate location for your business: <ul style="list-style-type: none"> ⇒ 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 	Lecture / Open Discussion	29 – 32 M
Complying with legal requirements	<ul style="list-style-type: none"> • Labour laws: <ul style="list-style-type: none"> ⇒ 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 • Income tax laws: <ul style="list-style-type: none"> ⇒ Sources of taxable income ⇒ Deductible costs and expenses ⇒ Study exemptions 	Open Discussion Lecture/ Exercise	39 – 47 M

	<ul style="list-style-type: none"> ⇒ Income tax calculations ⇒ Income tax requirements • Social Security law • Renting law • Licensing law • Value Added Tax 		
<p>Summary</p>	<p>Action Plan</p> <ul style="list-style-type: none"> • The entrepreneur's learning points in this manual include: <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 	<p>Lecture</p>	

SSIYB Programme

Simplified Start and Improve Your Business

- 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 Group working	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 your business will sell to	<ul style="list-style-type: none"> • Know your market • Know your customers • Find out about your customers • Do a 'Market Research' • Attracting customers • Know your competitors 	Open discussion Group working	21-30

Organize your business	<ul style="list-style-type: none"> • How to organize your business 	<p>Open discussion</p> <p>Group working</p>	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 	<p>Open discussion</p> <p>Lecturing</p>	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 	<p>Open discussion</p> <p>Lecturing</p>	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. ◆ Business ideas and their products or services. ◆ Identification of clients, market and competitors. 	<p>Question and answer</p> <p>Exercise/Lecture</p>	83-92

	<ul style="list-style-type: none"> ◆ 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 SYB 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 The communication process	<ul style="list-style-type: none"> • State the session objectives • Define communication • Methods of communication • Elements of the communication process • Choosing the method of communication • Communication barriers • Improve your business communications 	Lecture Brain storm Discussion Individual exercise	1-10 M
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 ♦ Assess your communication skills ♦ Action planning 	Individual Exercise	65-66 M 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

Duration: 1 hour

- IYB Manual: Useful Business Terms

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
SYB M&E FORMS

SYB Monitoring and Evaluation Kit

Forms for SYB Trainers

- **The SYB Application Form**

To be filled by potential entrepreneurs

- **Daily Reaction Evaluation Form**

Filled in by the potential 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 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 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.

- **SYB 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.

SYB 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 line of business are you planning to start?	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 legal form of business are you planning to start?	Please tick: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Other <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company
16. How many people will you employ in your business?	
17. Describe your business idea (the product or service, the customers, etc.).	
18. Why do you want to start this business?	
19. 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		

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 TOPE SEMINAR EVALUATION

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

1 ***Do you think that this seminar has covered the steps important to start your business?***

Yes, all the steps were covered 3
 Yes, some steps were covered 2
 No, I did not find the steps adequate 1

5 ***Did the trainers help you to understand the steps in the SYB materials?***

Yes 3
 Yes, but I still have questions 2
 No 1

2 ***Did the seminar cover what you expected to be covered before the seminar started?***

Yes, fully 3
 To some extent 2
 No, I had different expectations 1

6 ***Will you be able to use the knowledge you gained and the SYB manual without further assistance?***

Yes, definitely 3
 Yes, but not fully 2
 No, I need further assistance 1

3 ***Do you think that you can finish and present your feasibility study with confidence now?***

Yes, I am confident 3
 I am still not fully confident 2
 No, I am not confident at all 1

7 ***What do you think about the length of the seminar?***

It was the right length 3
 It was a bit too short/too long 2
 It was much too short/too long 1

4 ***Were you able to share your experiences and queries with other participants during the seminar?***

Yes 3
 Sometimes 2
 No, not at all 1

8 ***What do you think about the classroom and the services provided during the seminar?***

Very good 3
 Reasonable 2
 Poor 1

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 _____	

SYB ACTIVITY REPORT

General information

Date of reporting / /

Country: _____	Organization: _____	Telephone: _____	Physical (street) address: _____						
		Fax: _____							
This report is about the following SYB training: <input type="checkbox"/> Pre-SYB seminar <input type="checkbox"/> SYB TOPE seminar <input type="checkbox"/> SYB Follow Up activity		Was this a follow-up activity following a previous training activity? <input type="checkbox"/> No <input type="checkbox"/> Yes. Dates from _____ to _____							
<input type="checkbox"/> Trainer in charge: _____ <input type="checkbox"/> Co-trainer: _____ <input type="checkbox"/> Supervisor: _____	Organization: _____ _____ _____	SYB 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 SYB activity was conducted:		Number of:							
From: ___/___/___ to: ___/___/___		Full days: _____ Half days: _____							
The training activity was financed by: <table style="width: 100%; border: none;"> <tr> <td style="width: 70%;">Name: _____</td> <td style="width: 30%; text-align: right;">Percentage _____ %</td> </tr> <tr> <td>Name: _____</td> <td style="text-align: right;">_____ %</td> </tr> <tr> <td>Contribution by participants:</td> <td style="text-align: right;">_____ %</td> </tr> </table>		Name: _____	Percentage _____ %	Name: _____	_____ %	Contribution by participants:	_____ %	The SYB Manuals and Feasibility Study: --- Distributed --- Sold to some participants --- Sold to all participants --- Not distributed	
Name: _____	Percentage _____ %								
Name: _____	_____ %								
Contribution by participants:	_____ %								
Distribution of SYB Materials and training programme design: If you did not distribute the SYB Manual and feasibility study, what were the reasons for this?									
Did you use any other materials than the SYB Manuals and feasibility study? Please specify (adaptations, translations, other business start-up materials, IYB materials, etc.)									
Where any other topics than those presented in the SYB Manuals 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 SYB 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 SYB programme.

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

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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

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- **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		

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 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

1 *Do you think that this seminar has covered the steps important to start and improve your business?*

Yes, all the steps were covered

Yes, some steps were covered

No, I did not find the steps adequate

5 *Did the trainers help you to understand the steps in the SSIYB materials?*

Yes

Yes, but I still have questions

No

2 *Did the seminar cover what you expected to be covered before the seminar started?*

Yes, fully

To some extent

No, I had different expectations

6 *Will you be able to use the knowledge you gained and the SSIYB manual without further assistance?*

Yes, definitely

Yes, but not fully

No, I need further assistance

3 *Do you think that you can use the skills you have learned with confidence now?*

Yes, I am confident

I am still not fully confident

No, I am not confident at all

7 *What do you think about the length of the seminar*

It was the right length

It was a bit too short/too long

It was much too short/too long

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Yes

Sometimes

No, not at all

8 *What do you think about the classroom and the services provided during the seminar?*

Very good

Reasonable

Poor

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: _____ _____ _____	SIYB 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: <table style="width: 100%; border: none;"> <tr> <td style="width: 60%;"></td> <td style="width: 40%; text-align: center;">Percentage</td> </tr> <tr> <td>Name: _____</td> <td style="text-align: center;">_____ %</td> </tr> <tr> <td>Name: _____</td> <td style="text-align: center;">_____ %</td> </tr> <tr> <td>Contribution by participants:</td> <td style="text-align: center;">_____ %</td> </tr> </table>		Percentage	Name: _____	_____ %	Name: _____	_____ %	Contribution by participants:	_____ %	The SSIYB Manuals and Feasibility Study: --- Distributed --- Sold to some participants --- Sold to all participants --- Not distributed
	Percentage								
Name: _____	_____ %								
Name: _____	_____ %								
Contribution by participants:	_____ %								

Distribution of SSIYB Materials and training programme design:

If you did **not** distribute the SSIYB Manual and feasibility study, what were the reasons for this?

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

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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 _____

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

كشف في أسماء المتدربين وطبيعة عملهم

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