



MINISTRY OF GENDER, LABOUR AND SOCIAL DEVELOPMENT

Youth Social and Economic Empowerment through
Civil Society and Local Authority (YSEECs)

PROJECT – KOBOKO DISTRICT

MODULE 2 - ENTREPRENEURSHIP



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EUROPEAN UNION



AGA KHAN FOUNDATION



KOBOKO DISTRICT



Ministry of Gender, Labour and Social Development

Youth social and economic empowerment through civil society and local authority
(YSEECs): Project – Koboko- Module 2- Entrepreneurship Training

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FOREWORD



The Youth Social and Economic Empowerment through Civil Society and Local Authorities (YSEECs) project supported the implementation of some of the key-reforms of the national BTvet strategy, both on a national/central level, and on the local level, in Koboko district. It uniquely enhanced the Functional Adult Literacy (FAL) curriculum through introducing three modules: Life Skills, Entrepreneurship and Agribusiness. The



developed training sessions introduced essentials for increasing the productivity and sustainability of enterprises and improving working conditions and developing employability strategies. In order to secure that first job as well as navigate in the labour market, young women and men need the technical skills to perform specific tasks as well as core work skills: learning to learn, communication, problem-solving, decision making and teamwork.

Development of core skills, awareness of workers' rights and an understanding of entrepreneurship are the building blocks for lifelong learning and capability to adapt to change. Aga Khan Foundation adopted the definition of employability skills from ILO as... *the skills, knowledge and competencies that enhance youth's ability to secure and retain a job, progress at work and cope with change, secure another job if he/she so wishes or has been laid off and enter more easily into the labour market at different periods of the life cycle or ability to create their jobs.* The youth under the YSEECs program were trained in both theory and practically through apprenticeship. This will enable the youth secure and create that first job.

Employability results from several factors – a foundation of core skills, access to education, availability of training opportunities, motivation, ability and support to take advantage of opportunities for continuous learning, and recognition of acquired skills – and is critical for enabling workers to attain decent work and manage change, and for enabling enterprises to adopt new technologies and enter new markets.

As a country, we seek strategies to ensure that all young women and men get opportunities to enhance their employability and improve the productivity of enterprises. This module has been prepared to assist key stakeholders to better understand core work skills, their importance and ways in which these skills can be delivered, attained, recognized and applied.

James Ebitu

Permanent Secretary (Ag)

Ministry of Gender, Labour and Social Development.

Meralyn Mungereza

Country Manager

Aga Khan Foundation

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Special thanks to members from the above mentioned institutions who committed their time towards the production of this module. A particular debt of gratitude is owed to the FAL instructors and the young women and men who respectively trained and were trained on the module.

I am confident that this entrepreneurship module will empower all the critical stakeholders with the necessary knowledge, skills and attitudes to enable them play their roles in either employment creation or self-employment.

This will go a long way in providing this country with the human resource that will contribute to the achievement of Vision 2040 and other aspirations of the Republic of Uganda.

Everest Tumwesigye
Commissioner Community Development & Literacy
Ministry of Gender, Labour and Social Development

ABBREVIATIONS AND ACRONYMS

- AFARD** – Agency for Accelerated Regional Development
- AKF (UK)** – Aga Khan Foundation United Kingdom
- AKF(U)** – Aga Khan Foundation Uganda
- ACAV** – Associazione Centro Auiti Volontari
- BTVET** – Business Technical Vocational Education and Training
- CEGED** – Center for Governance and Economic Development
- COPs** – Communities of Practice
- DDP** – District Development Plan
- EU** – European Union
- FAL** – Functional Adult Literacy
- GDP** – Gross Domestic Product
- JAVIK** – Jabara Agricultural Vocational Institute Koboko
- KDLG** – Koboko District Local Government
- KTI** – Koboko Technical Institute
- MGLSD** – Ministry of Gender, Labour and Social Development
- NDP** – National Development Plan
- PICOT** – Partners in Community Transformation
- PRA** – Participatory Rural Appraisal
- SNV** – Netherlands Development Organization
- STWTS** – School to Work Transition Survey
- UBOS** – Uganda Bureau of Statistics
- UNHS** – Uganda National Household Survey
- WENDWOA** – West Nile Disadvantaged Women and Orphans Association
- YLP** – Youth Livelihood Programme
- YSEECs** – Youth Social and Economic Empowerment through Civil Society and Local Authorities

1.0 GENERAL INTRODUCTION

1.1 Background

Aga Khan Foundation (AKF) in collaboration with Partners in Community Transformation (PICOT) and Koboko District Local Government (KDLG) under the guidance of the Ministry of Gender, Labour and Social Development (MGLSD) enhanced the government Functional Adult Literacy (FAL) curriculum to include life skills, entrepreneurship and agribusiness so as to equip the vulnerable young men and women in Koboko with life skills and employability skills that can enable them get employed in the job market or start their own enterprises for a livelihood. The curriculum also builds the attitudes, skills and knowledge of the youths to be able to deal with day to day challenges. This initiative under the Youth Social and Economic Empowerment through Civil Society and Local Authorities (YSEECs) project with funding from the European Union (EU) and Aga Khan Foundation UK (AKF-UK) is a 4 – year project (2016 – 2020) targeting 1,500 youths 15 – 30 years of age. The project is aimed at improving Functional Adult Literacy (FAL) and employability skills of vulnerable young women.

“There are those who enter the world in such poverty that they are deprived of both the means and the motivation to improve their lot. Unless they can be touched with the spark which ignites the spirit of individual enterprise and determination, they will only sink into apathy, degradation and despair. It is for us, who are more fortunate, to provide that spark.” His Highness the Aga Khan (1983)

The YSEECs spark augments the Youth Livelihood (YLP) Programme launched in 2014 under the MGLSD that targeted youth 18 – 30 year olds. According to the 2019 YLP status report, of the 241,799 (110,322 females; 131,477 males) youth beneficiaries, Koboko district and Koboko Municipality respectively had 1,372 (790 males; 582 females) and 526 (239 females; 287 males). The YLP Compendium of Programme success stories 2018 shows that 34.6% of the beneficiaries were school dropout, 11.8% single parent youths and 2.8% youth with disabilities among others.

According to the UBOS (2016) there are 10,239,114 Ugandans aged 15 to 30 years. With over 78 percent of the population below the age of 30, Uganda has one of the youngest population in the World. The UNHS 2016/17 indicated that the National literacy rate increased from 70% in 2012/13 to 74% in 2016/17. While in West Nile, it increased from 51.6% to 65.8%. According to the UNFPA, 8.8 million young people aged 15-24 are not engaged in education, employment or under any training. In Koboko district, the Youth form about 75% of the population, 20% are employed (KDLG DDP II).

Uganda has a big challenge of a labour force that is largely under or unemployed due to inappropriate skills and the slow labour absorptive capacity of the economy. This has resulted in a large number of unemployed youth who are a social and economic threat. The failure to match the skills needed in the economy creates a gap in the

human capital which is critical for economic and social transformation (Uganda Vision 2040). The UBOS (2016) School-to Work Transition Survey (STWTS) showed that more than half (57.2%) of employed youth are engaged in the agriculture sector which constitutes most of the informal jobs that often have low wages. National Development Plan (NDP II) puts at 72% the population in subsistence agriculture. The 2019 YLP report indicates that 53% of the youth beneficiaries are engaged in agro based enterprises.

The proportion of persons engaged in subsistence agriculture increased from 36.6% in 2012/2013 to 39.5% in 2016/2017. Forty-three percent (43%) of the Households source of earning is subsistence farming of which 54% is rural and 14% urban. In West Nile the proportion of households whose main source of earning is subsistence farming increased from 31.9% in 2012/2013 to 48.8% in 2016/2017 (UNHS 2016/2017). Agriculture contributes 23% of GDP (Compendium of Investment and business opportunities Vol 2). In Koboko district, 88% of the land is under agriculture, which employs 80% of the total population (KDLG DDP II). In Koboko district, the land holding per household is 3 acres on average (KDLG DDP I) which is a drive to support the Koboko District Transformation Agenda. Subsistence agriculture still thrives as poverty persists.

The modules are developed to implement the enhanced curriculum through the FAL structures to enable youth acquire employability skills. The modules were produced through a participatory process involving AKF, PICOT and KDLG with the technical guidance from the MGLSD. The three modules are Life Skills, Entrepreneurship and Agribusiness.

1.2 The Entrepreneurship Module

The entrepreneurship module is to empower the youth with knowledge and skills to develop entrepreneurial mind to enable them navigate through the available resources. The entrepreneurship module is anchored on **the capacity and willingness to develop, organize a business along with any of its risks to make a profit.**

1.3 Specific objectives of the module

The module is designed to enable the youth to: -

- i. Demonstrate knowledge and skills in entrepreneurship.
- ii. Undertake various enterprises in a given context.
- iii. Use it as reference material for young entrepreneurs.

1.4 Module structure

The module is divided into topics in entrepreneurship and selected case studies for practical sessions. The topics covered are: -

1. Understanding basic concepts of entrepreneurship
2. Generating a business idea.

3. Developing a business plan.
4. Budgeting.
5. Costing and pricing.
6. Marketing.
7. Market research.
8. Record keeping.
9. Savings.

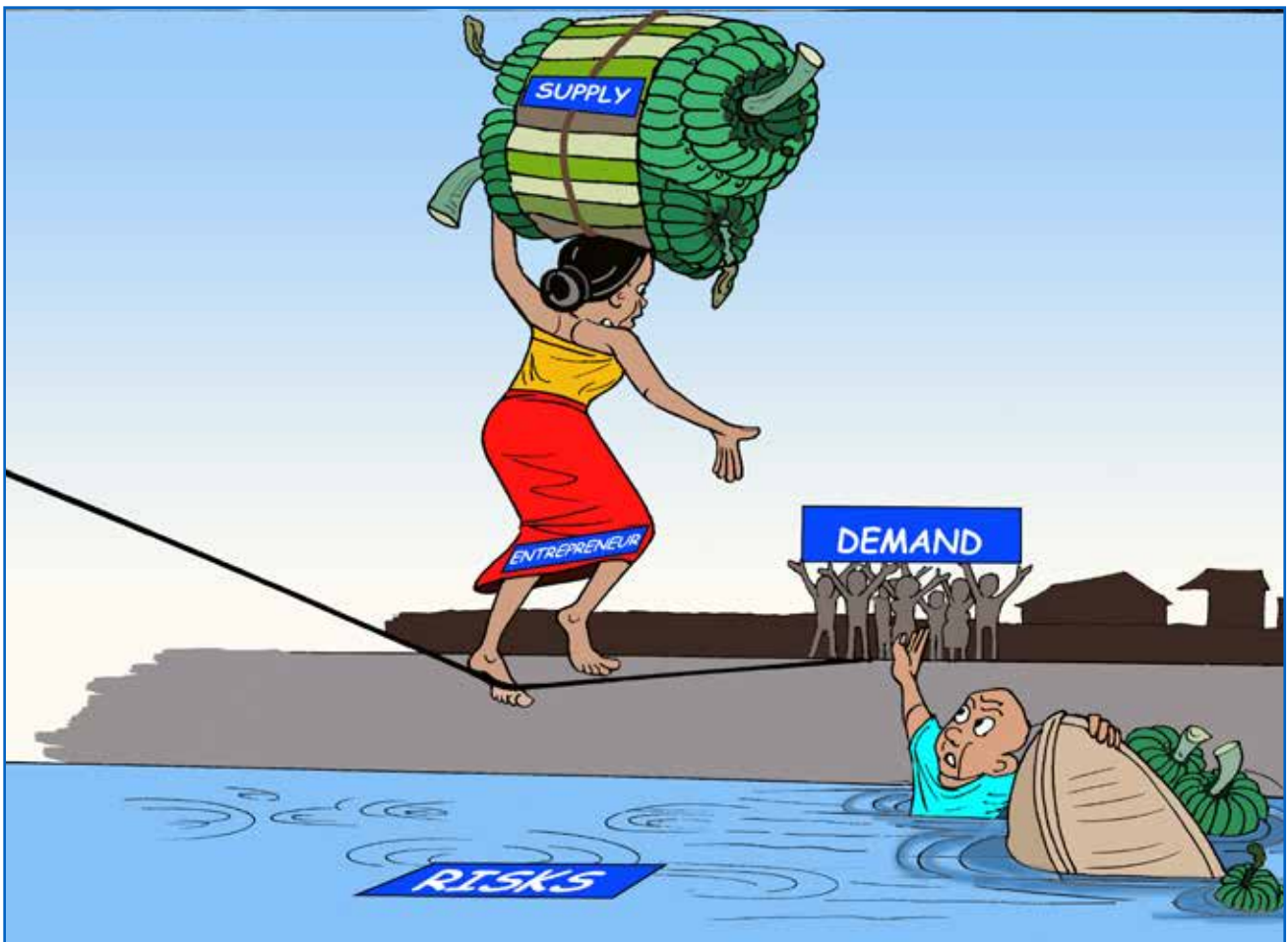
1.5 How the module is used?

The module is the guiding material for the FAL Instructor to empower the youth with precise and practical information on entrepreneurship as well as reference material for continuous learning. The instructor is expected to be innovative in using the module according to the situation and context by space and time. Local business communities and District Commercial Officers (staff) within the community will be contacted to give the youth more practical experience and mentoring especially in various enterprises.

1.6 Training Methodology

The training methodology used in this module includes the following: -

- i. Presentation – activities conducted by the facilitator to convey information.
- ii. Story telling – using case studies that describe life situations used for analysis and discussion
- iii. Small group discussion – learners sharing experiences and ideas or solving a problem together
- iv. Brainstorming – debating an issue for consideration
- v. Role play – two or more individuals enacting parts in scenarios as related to a training topic
- vi. Simulations – enactments of real life situations
- vii. Participatory Rural Appraisal (PRA) tools – Picking from a variety of PRA tools depending on the issue.
- viii. Demonstration – showing by example using visuals, charts etc.
- ix. Field-based learning – Visiting learning sites like businesses in the community
- x. Any other appropriate methodology where and when applicable to suit the context



TOPIC 1: UNDERSTANDING BASIC CONCEPTS OF ENTREPRENEURSHIP

Introduction

This topic focuses on helping learners understand the concept of entrepreneurship, recognize the commercial potential around them, in order to organize the capital, talent and other resources that turn an innovation into a commercially viable enterprise. According to the YLP status report 2019, up to 20,159 youth projects were financed benefiting 110,322 (46%) females and 131,477 (54%) males giving a total of 241,799 youth potential entrepreneurs.

Learning Objectives

By the end of the topic, the learner should be able to:

- i. Demonstrate understanding of entrepreneurship and entrepreneur"
- ii. Describe the qualities of an entrepreneur
- iii. Identify Challenges faced by entrepreneurs.
- iv. Undertake literacy and numeracy tasks related to entrepreneurship.

Materials to use

Marker pens, newsprint, masking tape, manila papers, cards, pieces of paper, flip charts and/or blackboard, chalk, locally available materials etc.

Procedure

Steps	Duration	Instructor Activities	Learner Activities
I	10 Minutes	<ol style="list-style-type: none"> 1. Welcome learners for the topic. 2. Introduce the topic objectives. 3. Summarize the topic objectives 	<ol style="list-style-type: none"> 1. Use a creative way of self-introduction (if it's the first ever meeting) 2. Active listening
II	20 Minutes	<ol style="list-style-type: none"> 1. In pairs, ask the learners to explain the term entrepreneurship. 2. In the same pairs ask them to explain the term entrepreneur. 3. Summarize the definitions using the notes. 	<ol style="list-style-type: none"> 1. In pairs explain the term entrepreneurship. 2. In pairs explain the term entrepreneur. 3. Actively listen to Instructors summary.
III	20 Minutes	<ol style="list-style-type: none"> 1. Ask learners to mention the qualities of entrepreneurs that they know within their community. 2. Ask the learners to mention the types of entrepreneurs. 3. Summarize the qualities of good entrepreneurs using the notes 	<ol style="list-style-type: none"> 1. Individually mention the qualities of entrepreneurs. 2. Randomly mention the types of entrepreneurs 3. Listen to Instructor's summary of quality of good entrepreneur.
IV	30 Minutes	<ol style="list-style-type: none"> 1. Ask learners in groups to discuss the importance of entrepreneurship. 2. Allow learners to make their presentation and note key issues. 3. Summarize using the notes 4. Story telling about the importance of entrepreneurship 5. Pictorial illustration of the importance of entrepreneurship 	<ol style="list-style-type: none"> 1. In small groups discuss the importance of entrepreneurship. 2. Randomly groups are selected to present while others critique. 3. In pairs telling stories about importance of entrepreneurs citing stories of successful entrepreneurs. 4. Individually illustrate the importance of entrepreneurship.
V	30 Minutes	<ol style="list-style-type: none"> 1. Ask learners in different groups to discuss the factors affecting entrepreneurship, challenges and best practices of entrepreneurs. 2. Summarize using the notes 	<ol style="list-style-type: none"> 1. Group discussion of factors affecting entrepreneurs, challenges and practices. 2. Listen to Instructor summary on group discussion.
VI	10 Minutes	<ol style="list-style-type: none"> 1. Guide learners to perform the literacy and numeracy tasks. 	<ol style="list-style-type: none"> 1. Undertake literacy and numeracy tasks as guided.

Topic Notes

Entrepreneurship

The word “entrepreneurship” is derived from the French verb **entreprendre** which means “to undertake”. The term thus refers to *the art of identifying viable business*

opportunities and **mobilizing** resources to convert those opportunities into a **successful** enterprise through **creativity, innovation, risk taking** and **progressive imagination**" (ILO youth Entrepreneurship manual, 2009)

Entrepreneur

An entrepreneur is any person who creates and develops a business idea and takes the risk of setting up an enterprise to produce a product or service which satisfies customer needs. *All entrepreneurs are business persons but not all business persons are entrepreneurs.*

Difference between an entrepreneur and a business man/woman (take home research)

Qualities of an entrepreneur

In order to be successful, an entrepreneur should have the following qualities

1. Risk taking

-An entrepreneur needs to consider the following before taking risk

- Is the goal set realistic?
- How big is the potential reward for this risk?
- How big is the potential loss?
- What is the probability of failure with this risk?
- How can I minimize the potential negative effects of taking this risk? (starting a business based on market study, forming cooperatives or associations etc)

2. Demanding for efficiency and quality.

Efficiency is producing results with little wasted effort. Quality is a characteristic of the product or service that makes it fit for use. It makes a product, process or service desirable. There is always demand for quality products

3. Time management

Time management is about getting more value out of your time and using it to improve the quality of your life. It involves the use of a range of tools, skills and techniques. *When a child, time crawls, when a youth, time walks, when an adult time runs and when old time flies.*

4. Information seeking

Successful entrepreneurs do not rely on guesswork and do not rely on others for information. Instead, they spend time collecting information about their customers, competitors, suppliers, technologies and market, finance (loan conditions)

5. Goal setting

A goal- This is a long term aim that you want to accomplish.

Objectives - are realistic and measurable (SMART) – Specific, Measurable,

Achievable, Realistic and Time bound. Objectives are short term.

6. Planning

Planning is making decision about the future in terms of what to do, when to do, where to do, by whom to do and using what resources.

The facilitator will ask the learners whether they have a plan for their businesses and encourage those who do to share their experience

A detailed explanation about the process that goes into business planning will be discussed separately later in the module.

7. Persuasion and networking

Persuasion is a way of convincing someone to get something or make a decision in your favor. Because we work with people as suppliers, workers and most importantly consumers we need to have persuasive powers to convince them towards what is good for business

Networking is an extended group of people who have similar interests and they interact for mutual assistance and support.

8. Listening to others

An entrepreneur does not simply impose his / her idea on others. Rather, he / she listens to other people in their sphere of influence, analyses their input in line with his /her own thinking and makes an informed decision.

9. Demonstrating leadership

An entrepreneur does not only do things by him/herself, but also get things done through others. Entrepreneurs inspire, encourage and lead others to undertake the given duties in time.

Summary: An entrepreneur perseveres and is undeterred by uncertainties, risks, obstacles or difficulties which could challenge the achievement of the ultimate goal.

Activity:

Ask the learner to identify entrepreneurs in the community and identify the above qualities among them.

Types of Entrepreneur

It's based on the type of the business. Two major types.

Trading entrepreneurs as the name itself suggest that trading entrepreneur undertakes the trading activities. They procure the finished products from the manufacturer and sell this to the customer directly or indirectly through the retailers. This serves as the middle men, the wholesaler, dealers between the manufacturers and the customers. Give local examples. Examples include Koboko supermarket, KulaTano Weka Tano, Baiti Bosco and sons, Jan Mohammed and KHAN Enterprises

Manufacturing entrepreneurs. The manufacturing entrepreneur manufactures products; they identify the needs of the customers and then explore the resources and technology to be used. Given local examples include; Aluminum saucepans, making of ventilators and balusters, honey bee, Malaika etc.

According to the YLP status report, 32.5% were involved in agriculture, 28.8% trade, service 22.68%, industry 5.48% and vocational skills 4.92% as the top five sectors financed out of the ten sectors.

Guiding laws of an entrepreneur

1. Be a solution provider
2. Have a vision
3. Choose the right business
4. Have a viable service
5. Accountabilities
6. Growth and marketing

Importance of entrepreneurship

1. Growth of enterprise
2. Creation of jobs
3. Innovation
4. Impact on the community
5. The consequence of business failure is on him or her
6. Enhance standards and quality
7. Promote research and development

Key factors that influence Entrepreneurship

Social factors

1. Cost factors
2. Family back ground
3. Education
4. Attitude of the society
5. Cultural value
6. Psychological factor
7. Withdrawal or sustain respect
8. Motivation.

Economic factors

1. Capital
2. Labor
3. Raw materials
4. Market
5. Infrastructures

Personal factors

1. Creativity
2. Risk tolerance
3. Responsiveness
4. Leadership
5. Rights

Challenges faced by entrepreneurs

1. Cash flow management
2. Hiring employees
3. Time management
4. Delegation of task
5. Choosing what to sell
6. Marketing strategy
7. Capital.

Best practices in entrepreneurship

1. Wake up early and manage your time well
2. Keep records
3. Understand the policies and regulations
4. Hold regular team meeting
5. Focus on improvement and innovation

Literacy Tasks

1. Spell the word **entrepreneurship** and **entrepreneur**
2. Write three sentences each using the words entrepreneurship and entrepreneur.
3. Write three phrases using the word entrepreneurship and entrepreneur.
4. Write a paragraph using the two words entrepreneurship and entrepreneur.

Numeracy Tasks

- | | | |
|--------------------------|------------------------|------------------------|
| 1. $253 + 325 =$ _____ | $1019 + 101 =$ _____ | $25 + 25 =$ _____ |
| 2. $25 - 10 =$ _____ | $786 - 351 =$ _____ | $1201 - 277 =$ _____ |
| 3. $26 \times 3 =$ _____ | $44 \times 12 =$ _____ | $38 \times 15 =$ _____ |
| 4. $52 \div 4 =$ _____ | $207 \div 3 =$ _____ | $132 \div 12 =$ _____ |



TOPIC 2: GENERATING A BUSINESS IDEA

Introduction

This topic focuses on helping learners explore opportunities on how to identify and develop a business idea. The topic builds on their understanding of entrepreneurship which enables them further recognize the commercial potential around them, in order to organize the capital, talent and other resources that turn an innovation into a commercially viable enterprise.

Learning Objectives

By the end of the topic, the learner should be able to: -

- i. Explain business idea.
- ii. Demonstrate a business idea.
- iii. Describe the qualities of a good business idea.
- iv. Undertake literacy and numeracy tasks.

Materials to use

Marker pens, newsprint, masking tape, manila papers, cards, pieces of paper, flip charts and/or blackboard, chalk, locally available materials etc.

Procedure

Step	Duration	Instructor Activities	Learner Activities
I	5 Minutes	<ol style="list-style-type: none"> 1. Welcome the learners for the topic. 2. Display the topic objectives. 	<ol style="list-style-type: none"> 1. Appreciate the welcome note. 2. Listen attentively
II	10 Minutes	<ol style="list-style-type: none"> 1. Task the learners in pairs to write down the meaning of business idea. 2. Summarize the definition of business idea 	<ol style="list-style-type: none"> 1. In pairs, the learners write down the meaning of business idea. 2. Take note from Instructor's summary.
III	35 Minutes	<ol style="list-style-type: none"> 1. Ask the learners to mention in groups the qualities of good business idea. 2. Note down their responses. 3. Summarizes on qualities of good business idea. 	<ol style="list-style-type: none"> 1. Mention in groups the qualities of good business idea 2. Take note actively
IV	40 Minutes	<ol style="list-style-type: none"> 1. Explain the process of getting one's own business ideas 2. Take them through the process of analyzing business ideas 3. Fill the business idea information form 	<ol style="list-style-type: none"> 1. Take note of the business idea and process. 2. In groups complete the business idea information form.
V	20 Minutes	<ol style="list-style-type: none"> 1. Task learners to write down or draw the business ideas she/he has been contemplating and share with the instructor for improvement. 2. Summarize using the notes 	<ol style="list-style-type: none"> 1. Each write down or draw the business ideas she/he has been contemplating and share with the instructor for improvement 2. Take note actively
VI	10 Minutes	<ol style="list-style-type: none"> 1. Support learners to undertake literacy and numeracy tasks 	<ol style="list-style-type: none"> 1. Undertake literacy and numeracy tasks as guided.

Topic Notes

What is a business idea?

- Every business is born from an idea.
- Business ideas should come from observation, to find a potential opportunity, or try to forecast what people or other businesses might want.
- Business ideas are sometimes developed from someone's education and past experience.
- It should be known that by considering your natural talent you might find the seed for good business ideas.
- It is an idea about what products you are going to offer, what services you are going to provide, or what goods you are going to sell, where and how you are going to sell them and who are you going to sell to.

A business idea is therefore a short and precise description of the basic operations of an intended business. A good business starts with a good business idea. Before you can start a good business you need to have a clear idea of the sort of business you want to run. A successful business meets the needs of its customers. It gives people what they need or want.

Your business ideas will tell you: -

Which need your business will fulfill for its customers? Your business ideas should always have the customer and the customer's needs in mind. It is important to find out what your future customers want.

What product or service your business will sell? Your business Ideas should be based on products you know about or services you are good at. They must be products or services that people are willing to pay for. Analyzing various business ideas will help you to focus on the type of business you will be good at.

Who your business will sell to? Customers are an essential part of every business. It is important to be clear about the customers you intend to sell to. Will you sell to specific customer or everybody in the area? There must be enough people willing to buy the product otherwise the business will not make profit.

How your business is going to sell its products or services? Example, sells as retail or whole sale.

What are the Qualities of Good Business Idea?

A good business idea is the one that is based on: -

- A product or service that customers want
- A product or service you can sell at a price customer can afford and which will give you a profit
- The knowledge and skills you have or can get
- Resources and money you are able to invest

All good businesses begin with a good idea that has been well thought through. Assessing your abilities and experience; your work experience, practical knowledge, technical abilities, hobbies, contacts and family background can be important factors for business success. Many small jobs you do around your home can be ideas for starting a business. For example, growing vegetables, cooking, looking after children, dancing, fixing watches or machines, washing clothes, sewing etc. Your interests and hobbies can give you ideas of a new business. Telling stories, drawing pictures, fishing, listening to music, playing football, baking cakes are all hobbies that can be turned into business ideas

How do people come up with good ideas?

Ideas are everywhere, but they need to match what customers want and can pay for. A good business idea is based on the needs of customers. If a business makes a good product but nobody needs it, the business will be a failure.

The people who might want to buy a product or service are called the market for the product. Every good idea is based on the knowledge of what the market wants. The market differs from place to place depending on who lives in the area, how they

live and what they spend their money on. When you know about the people in your area, you can find many business ideas that you might have ignored.

Activity (In group of three people)

Now find out about some successful business ideas yourself

1. Think of three businesses in your local area that you think are successful. Try to select businesses that are at least three years old. Write down in the space below the name of each business and the product or service they sell.

.....
.....

Go and talk to the three owners. See if they agree with you that the business is successful one. Ask them how they decided to go into that business. Did they see a need in the market that was not being met? Did they have some experience, contacts or skills to build upon? Did they know someone else in the business? Was this the first business they ever worked in? Write in the space below any other questions you want to ask the owners.

.....
.....
.....
.....

After you have finished talking to the owners, complete a business idea information form for each business putting in as many details as possible.

2. Think about all the factors that have made the business ideas a good one and why it has become a successful business. Find answers to the following questions and write them in the form under "notes"

- What lessons can you draw from the experience of the business owner?
- What mistakes do you think the owner made?
- How can you avoid the same mistakes?
- What do you think has made the business a success?

Business Ideas Information Form

1. Name of the business

.....

2. Products or services sold

.....

3. Main customers

.....

.....

4. When and why the owner started the business?

.....

.....

5. Why did the owner think it was a good idea to start that particular kind of business?

.....

.....

.....

6. How did the owner find out what local people wanted?

.....

.....

.....

7. What strengths or assets did the owner use to start this business? (e.g. previous experience, training, family background, contacts, hobbies)

.....

.....

.....

8. What problems did the owner face in setting up the business?

.....

.....

.....

9. Has the product or service changed over time?

.....

.....

.....

In this list, jot down ideas you will generate as you carry out other exercises to generate business ideas, here is an example

Ideas list for my own business	
Ideas	Description
<p>Generate your own Business Ideas</p> <p>Maybe you do already have a business idea? This is a good sign. It shows that you are committed to starting a business and you have already started the work of "thinking". But you should be careful not to hold on too tightly to your first idea. There are many opportunities and the first idea can lead to an even better idea.</p> <p>When generating a business idea, it is best to try and keep an open mind. The first goal should be to think of as many ideas as possible and make a list of all the business opportunities you can think of. Business ideas can be generated through:</p> <ul style="list-style-type: none"> -Using experiences -Visit to your local business area -Investigating your environment -Brainstorming <p>An "Idea" List</p> <p>Begin an idea - list for your own business. Go back over the various activities you have done so far, select any ideas that might be suitable for you and write them down.</p>	<p>I know about and enjoy cooking. No one else does this in town. There will be lots of customers. I can find out what they want and know how much money is needed to start. It will probably be tiring with many deliveries to make. I would enjoy meeting so many people</p>

How to get your Business Idea?

1. Using your own experiences

Look at the list of your experiences and contacts which you have. Are there any possible business ideas that you can derive from your own past experience?

Brainstorm for each type of experience.

Start with yourself. What has been your experience as a customer in the market place?

Have you ever searched all day for some item and not been able to find it anywhere? Think about the products or services you yourself have wanted at different times and had difficulty in finding

2. Other people's experiences

Listen carefully to what other people say about their experiences – they are all potential customers.

Ask your family and friends about their experiences. Expand your social knowledge, talk to people you don't usually talk to- perhaps elderly people, or teenagers or people of different ethnic groups or social class. Try talking to members of the opposite sex. Go to a different church. Have tea or meals in different restaurants

3. Investigating your environment

You can use your creativity to find more business ideas in your area. Look at the list of businesses in your area. If your list covered a large enough section of your local market, you are probably beginning to see what industries or services your local economy depends on.

Example: Peter's town is a farming center and therefore depends on agriculture as the main economic activity. It provides services to many surrounding villages. Maybe your town depends on mining, fishing, industry or tourism. Perhaps there are a number of educational or other public institutions that employ many people in your area.

It may be useful to brainstorm for good business ideas by considering all the resources and institution in your area. For example, think about; Resources from nature, people's abilities and skills, institutions, industries, import substitution, waste products, publication, trade fairs and exhibitions.

4. Brainstorming

Brainstorming is a way of opening up your mind and helping you to think of many different ideas. You can start with a word or topic and just write down everything that comes into your mind. You continue for as long as you can, putting down everything even if it seems irrelevant or odd. Good ideas can grow from very strange beginnings.

Brainstorming works best when carried out with another person or group of people, but you can also try it on your own. Many large companies use this method to come up with new product ideas.

For example, Ahmed asked his sister and two friends to brainstorm with him on a business idea. He has worked as a carpenter in a furniture factory for a long time, so they started with the word "wood". At first the ideas for businesses related to wood came slowly. But soon they had many possibilities. e.g he wanted to expand his own carpentry workshop, etc

How to analyze your Business Ideas and select the best one?

1. Screen your ideas list

By now you probably have quite a few possible ideas for your own business – at least five or perhaps over twenty. Your next task is to take this list and try to bring it down to between three and six ideas. The ones that is most suitable for you.

You can select the most suitable ideas from your list by thinking carefully about each idea. There is probably still a lot you don't know about the business on the list but the questions below will help you settle on one feasible idea.

Go through your list of business ideas and make notes about each by answering these questions:

Which

- Which customer needs do you want to satisfy?
- Which customer needs will your product or service satisfy?

What

- What product or service do your customers want?
- What quality of the products do your customers want?
- What do you know about the product or service for this business?

Who

- Who are your likely customers for this particular business?
- Will they be enough in number to keep your business viable?
- Who are your competitors?

How

- How will you be able to supply goods and services the customers want?
- How much do you know about the quality of goods and services the customers want?
- How does running this sort of business suit your personal characteristics and abilities?
- How do you know there is need for this business in your area?
- How do you imagine yourself running this business in ten years' time?

Other important areas to consider

- Where can you get advice and information about this business?
- Will this be the only business of this kind in your area?
- If there are other similar businesses, how will you be able to compete successfully?
- Why do you think this business will be viable?
- Does this business need equipment, premises or qualified staff?
- Do you think you will be able to get the finances to provide what is needed?
- Where will you get the resources to start this business?

SWOT Analysis

One method people often use to decide the most suitable business idea is the SWOT analysis. It helps you to focus on possible problem areas and potential advantages of each idea

S - Strength

W - Weakness

O - Opportunities

T - Threats

Inside the business

To analyze the strength and weakness of a business an entrepreneur should look inside the planned businesses. What will the business be good at and what its weaknesses are?

- 1. Strengths** are the specific positive aspects which will give your proposed business an advantage over similar business ventures and competitors. It could be that you propose to offer a better quality product or to have a location which is near your customer
- 2. Weaknesses** on the other hand are specific aspects that your business will not be good at. Perhaps your costs will be high because your business is located far from suppliers and you will have to pay more transport.

Outside the business

To analyze the opportunities and threats of your proposed business an entrepreneur should look outside the business i.e. the external environment. What aspects of the external environment will benefit the business and what aspects will negatively affect the business?

- 3. Opportunities** are on-going potential developments around you that will be good for your business. For example, the influx of tourists, opening of a new road, opening of a school near you, reduction in prices of raw materials.
- 4. Threats** are probable events that may affect your business negatively. For example, the business idea could be so simple that other people may start similar businesses in your area and reduce your share of the market.

Application of the module

Now that you have your ideas, look at the examples for business ideas below to see if some of them are here

1. Bakery and confectionary <ul style="list-style-type: none">• Breads of all sorts• Biscuits• Cakes, cookies from cassava, soya, banana, samosa	2. Coffee <ul style="list-style-type: none">• Wet coffee processing• Dry coffee processing• Drinking coffee powder• Coffee ceremonies
3. Metal works <ul style="list-style-type: none">• Windows / gates / doors• Tools for carpentry• Machinery / equipment• Furniture (e.g. shelves, beds)	4. Fish <ul style="list-style-type: none">• Fish ponds• Fish drying• Fish feeds making and packing• Piggery, poultry feeds making
5. Wool work <ul style="list-style-type: none">• Ropes / strings• Bags / sacks• Belts• Wall decoration• Floor, car carpets• Table ware• Bed covers	6. Milk from cattle, goats and sheep <ul style="list-style-type: none">• Ghee• Butter• Yoghurt• Milk packing• Cheese

7. Art work <ul style="list-style-type: none"> • Jewelry • Making accessories 	8. Wood <ul style="list-style-type: none"> • Furniture • House fittings • Body building (e.g. shelters, boats) • Toys and carvings
9. Green vegetables <ul style="list-style-type: none"> • Processed and packed green leaves • Tomatoes, onions etc. 	10. Honey <ul style="list-style-type: none"> • Honey processing • Wax making
11. Clay <ul style="list-style-type: none"> • Bricks • Tiles • Clay carving 	12. Sand works <ul style="list-style-type: none"> • Concrete blocks • Concrete tiles
13. Fruit processing <ul style="list-style-type: none"> • Fruit juice • Fruit jam • Tinned fruits • Solar dried fruits 	14. Potato utilization <ul style="list-style-type: none"> • Chips processing and packing • Crisps
15. Meat processing <ul style="list-style-type: none"> • Meat balls • Sausages • Meat pie • Samosas 	16. From the service sector <ul style="list-style-type: none"> • Motor vehicle repair • Electrical repairs (TVs, radios, flat irons, phone etc) • Boda boda service • Retail shop, grocery • Market vendor • Photocopying machine • Laundry and dry cleaning • Secretarial services • Stationery store • Book store • Cafeteria / restaurant

Literacy Tasks

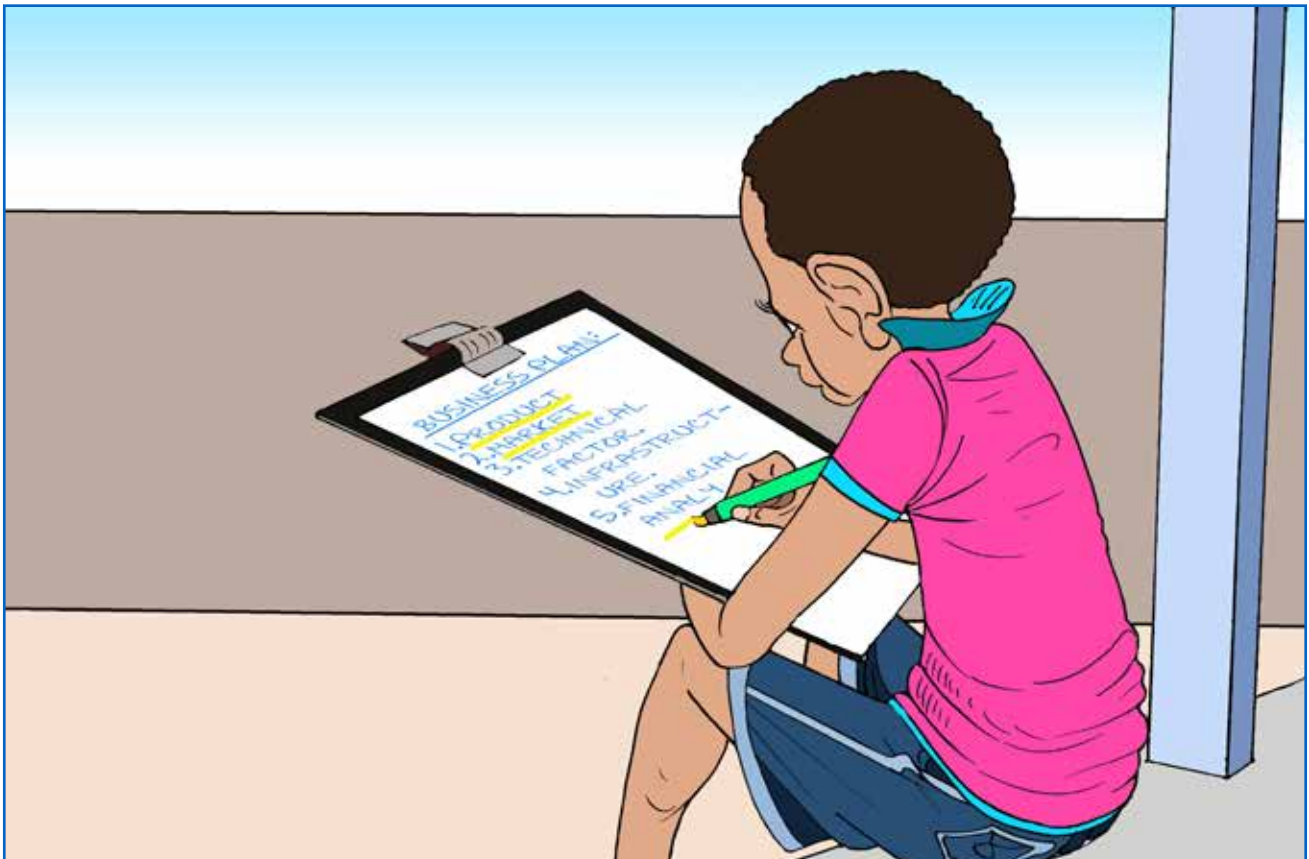
1. From the word puzzle below identify some of the common business ideas.
2. Shade the business ideas identified.
3. Select one business idea from above and write what you need to consider when putting your business ideas into action?
4. For the business idea selected write one strength, one weakness, one opportunity and one threat.

C	H	A	P	A	T	I	R
T	M	X	Y	Z	A	Y	O
A	O	B	E	T	N	O	L
E	N	O	S	O	M	U	E
S	E	D	L	K	S	M	X
E	Y	A	P	I	G	S	T
L	F	A	R	M	I	N	G
L	S	B	R	I	C	K	S
I	W	P	S	Q	V	Y	Z
N	T	A	I	L	O	R	W
G	X	E	C	I	U	J	H

Numeracy Tasks

1. How many business ideas have you identified from the word puzzle above?
2. Write the following figures in words: - 1; 18; 200; 1,450 ; 20,000;
3. Find the sum of all the figures in 2 above
4. If one packet of ngano (wheat flour) makes 20 chapattis, how many packets of ngano will one need to make 125 chapattis?





TOPIC 3: DEVELOPING A BUSINESS PLAN

Introduction

This topic will focus on how to use a plan to establish the right steps to starting a new business, including what you need to do, what resources will be required, and what you expect to happen. Including seeking investment for a business, whether it's a startup or not. Entrepreneurs/youths need to see a business plan before they decide whether or not to invest

Learning Objectives

By the end of the topic, the learner should be able to: -

- i. Explain a business plan
- ii. State the importance of a business plan
- iii. Outline the check list of a business plan.
- iv. Undertake literacy and numeracy tasks

Materials to use

Marker pens, news prints, masking tapes, flip charts, pieces of paper, chalk board, cards and other locally available materials, etc.

Procedure

Step	Duration	Instructor Activities	Learner activities
I	5 Minutes	<ol style="list-style-type: none"> 1. Welcome the learners for the topic. 2. State the topic objectives. 	<ol style="list-style-type: none"> 1. Respond to Instructor's welcome remarks 2. Take note of the objectives
II	25 Minutes	<ol style="list-style-type: none"> 1. Ask the learners in pairs to write down the definition of business plan. 2. Instructor summarizes the definition of business plan. 	<ol style="list-style-type: none"> 1. In pairs, the learners write down the definition of business plan. 2. Improve the definition from Instructors summary.
III	30 Minutes	<ol style="list-style-type: none"> 1. Ask the learners to mention in groups the importance of good business plan. 2. Note down their responses. 3. Summarizes using the notes. 	<ol style="list-style-type: none"> 1. Mention in groups the importance of good business plan. 2. Improve the discussion using the notes
IV	50 Minutes	<ol style="list-style-type: none"> 1. Lead a discussion on the check list of a business plan using the notes 2. Summarize using the notes 	<ol style="list-style-type: none"> 1. Actively participate in the discussion on the check list of a business plan using the notes
V	10 Minutes	<ol style="list-style-type: none"> 1. Guide the learners to perform the literacy and numeracy tasks given 	<ol style="list-style-type: none"> 1. Undertake literacy and numeracy tasks as guided

Topic Notes

Business plan

Definition: A business plan is a written summary of your proposed business. It includes information about the plans, operations and financial details, its marked opportunities and strategies, as well as the entrepreneur's personal background

- A business plan is a document used to summarize an entrepreneur's business aspirations, secure legal authority and mobilize resources to launch the business.
- Just as you need a map to help you find the route to an unknown destination, you need a plan to help you determine in which direction to go to get your business up and running.
- Written document explains your overall strategy and objectives in words and numbers.

Your first plan should state your goals, estimate your expenses, and how much you plan to charge for your services. It should also show how you plan to attract and keep customers.

- After you actually begin your business, you will find that the plan needs to be reviewed on an on-going basis.
- A business plan is a changing, dynamic document.

There are no guarantees that your business will succeed but a well-written and well-researched business plan plays an important role in a business's success

Importance of Business Plan

- i. Business plans show you if the business can expect to make a profit in the future. It shows what money to expect to come into and out of the business. For instance, if your costs are expected to be high, there would be need to increase prices.
- ii. A plan will be able to identify parts of the business that require improvement. In so doing, one will be forced to think about every part of the business. To work out a plan, one must therefore think carefully about everything that affects the business
- iii. A business plan makes it possible to access a bank loan because most banks are interested in knowing the expected sales, costs and anticipated profits as well as cash flows before offering a loan.
- iv. It forces you to think deeply and plan every detail properly before you start your business.
- v. It helps you to determine the direction you want to move in.
- vi. A business plan serves as a map against which you can determine your progress
- vii. A business plan provides details of resources required and can be given to potential investors/financiers.
- viii. A business plan indicates chances for success and potential critical points.

Checklist for business plan.

The product

- i. Why would customers buy the product/service?
- ii. Are the product specifications clear and acceptable?

The market

- i. Geographical description of the business location
- ii. Is there local demand for the product and if not, how can it be created?
- iii. Who are the big competitors, how can you counteract them and their influence?
- iv. How many competitors does the business have? If they are many, your market share is low, which means that aggressive promotion is necessary to ensure visibility.
- v. Does your product need publicity and if so, what expenses would that incur?
- vi. What is the trend in the selling price? Is there any seasonality?

Technical factors

- Have you selected all the necessary equipment? What are your reasons for this selection?
- If you buy machinery, check if you have a guarantee and if after sales service is included.
- Do you know where to source the equipment from? Who is the supplier?
- Do you have the necessary skills and if not, where can you get them?

Infrastructure

- Is the working/selling space adequate for your business operation to function?
- Are ownership/tenancy documents for the land/shop/workshop in order?
- If water is required for your business to operate, is it available close by?
- Do you have/need a supply of electricity?
- Is transport of raw materials or finished goods a critical factor and if so, how do you plan to handle it while minimizing costs?
- Do you need to register your business? What are the legal requirements?

Financial analysis

- Have you done financial calculations of needed costs, resources, income etc?
- Have all the costs of production been included in your calculations?
- Does the business generate enough cash from the beginning so as to meet immediate liabilities (e.g. rent, loan repayment)?
- Check your cash flow projections. Are they realistic?
- Check all estimates of capital required as well as running costs.

Summary of check list of a business plan.

S/N	Check List	Summary
1	Product	What are you selling?
2	Market	Where and to who are you selling?
3	Technical Factor	a) Do you have the knowledge and skill to deal in that product? Who else can help you? b) Do you have the money to hire such a person?
4	Infrastructure	a) Do you have the place where to sell the product from? E.g. shop? b) Do you have means of transport if needed?
5	Financial Analysis	a) Do you have the money needed for this business? b) Where can you get it from in case you don't have it? c) Is the business profitable? d) Have you calculated your expense and income? e) At what price will you sell? f) Will people prefer your prices to others?

Contents of a Business Plan

General description of business	<ul style="list-style-type: none"> a) Name of business, business location and address b) Nature of business activity c) Type of business organization (partnership, cooperative, new, old,) d) Any further explanation summarizing why the business will be successful
Personal Background	<ul style="list-style-type: none"> a) Name of business owner(s), promoter(s) b) Educational, professional background c) Relevant experience in business-related activities
Market plan	<ul style="list-style-type: none"> a) Business market area and targeted customer's/ customer groups b) Why will you be able to compete with existing products/ services and how do you compare competitors (price, quality, appearance, performance)? c) Past, current, future (projected) market demand for your product/ service (if possible in terms of volume/units per day/months) d) Suppliers and supply terms and conditions e) Unit pricing and list of all items/services being offered f) How will you be selling your produce (direct, dealers)? g) Tip: Include the market research survey report as an annex
Business management	<ul style="list-style-type: none"> a) Who will be the actors in this business? b) Specify their roles and the division of labour (if applicable) c) How will the business work be organized (e.g. working shifts, working times, working conditions)?
Financial plan	<ul style="list-style-type: none"> a) Investments required b) Fixed assets/starting equipment (e.g. land, tools, machinery) c) Preliminary expenses d) Pre-operative expenses (e.g. legal fees, licensing fees, bank charges,) e) Start-up expenses (e.g. water, electricity connection, cleaning of premises, etc.) f) Working capital (raw materials, rent, water, transport, etc.)
Sources of raising funds	<ul style="list-style-type: none"> a) Total requirements b) Own contributions/investments c) Family/friends contributions d) Already secured loans, credits etc e) Total funds available f) Deficit/funding gap g) Loan support required
Operating plan forecast	<ul style="list-style-type: none"> a) Projected operating income statement b) Income from sales c) Less cost of production and overhead/fixed costs d) Net profit e) Break even analysis f) Cash flow projection
Major assumptions	Give the assumptions you've made that underpin your plan e.g. assumptions that particular resources will be available
Business profile	Summary that shows all major aspects on one page

A Sample Business Plan

General Information

Name and location: Lobule Youths Vegetable Experts

Type of business: Vegetable growing and selling (onions, tomatoes, cabbages etc)

Why the business will be successful? There is high demand for the crops in Koboko and Yumbe yet few local producers

Owner of the business: Nadia Peace

Market

Where to sell? Koboko and Yumbe

Who are the target customers? Market women and hotels

How will you be able to overcome existing competitors? Market deliveries, fresh and negotiable prices for bulk buying, good customer care

Projection of sales: weekly sales of at least 150,000=

Organization

Personal business to be managed by the owner who will prepare the goods, take to the market and sell.

Budget (as of 2019)

Income Source			Expenses		
S/N	Item	Amount	S/N	Item	Amount
1	Family land of 2 acres worth 100,000 each season (3 months)	300,000=	1	Land opening	200,000=
2	Labour (personal)	500,000=	2	Onion seeds (50 grams)	25,000=
3	Sale of cow as capital	700,000=	3	Tomato seeds (50 grams)	45,000=
4	Sale of vegetables	2,400,000=	4	Cabbage seedlings	50,000=
	Total	3,900,000=	5	Fertilizers	25,000=
			6	Pesticides	30,000=
			7	Laying of nursery beds	40,000=
			8	Watering can (10 litres)	10,000=
			9	Sprayer (16 litres)	45,000=
			10	Hand sprayers (2 litres)	5,000=
			11	Fencing	80,000=
			12	Making compost	60,000=

			13	Planting and weeding	120,000=
			14	Harvesting	80,000=
			15	Packing	110,000=
			16	Transport to market	180,000=
			17	Stationery for records	12,000=
			18	Market dues	25,000=
			19	Services of extension worker	100,000=
			20	Other expenses	120,000=
			21	Refund of cow money	700,000=
				Total	2,062,000=

Items available: Land, personal labour and tools (hoes, panga and rack)

Projected income in the first three months of operation: - 1,200,000=

Major Assumptions

Owner will be available, committed and business resources will be secure and safe not subject to theft, miss management or waste.

Summary of business profile

Lobule Youth Vegetable Experts are growers and suppliers of fresh vegetables of cabbages, onions and tomatoes to market venders and hotels in Koboko and Yumbe with good customer care and friendly prices. Deliveries can be made direct to the buyer on request. We are located at Lobule sub-county seven kilometers from Koboko town. We have extension workers that give technical support to ensure good quality. The customers' satisfaction is our priority. Once you buy from us, you will always buy from us. For healthy body, get fresh vegetables from Lobule Youth Vegetable Experts.

Activity

In pairs or group of three let the learners write a business plan for the business identified earlier.

Literacy Tasks

1. Fill in the letters missing in the following words: -

Bu_in_ss _lan; Mark __; Pro_it; P__du_t; Sale _;
Ca__t_l

2. Write short sentences using the words above

3. Re - arrange the sentence to make a meaning: **A business proposal written business is a plan your of summary.**

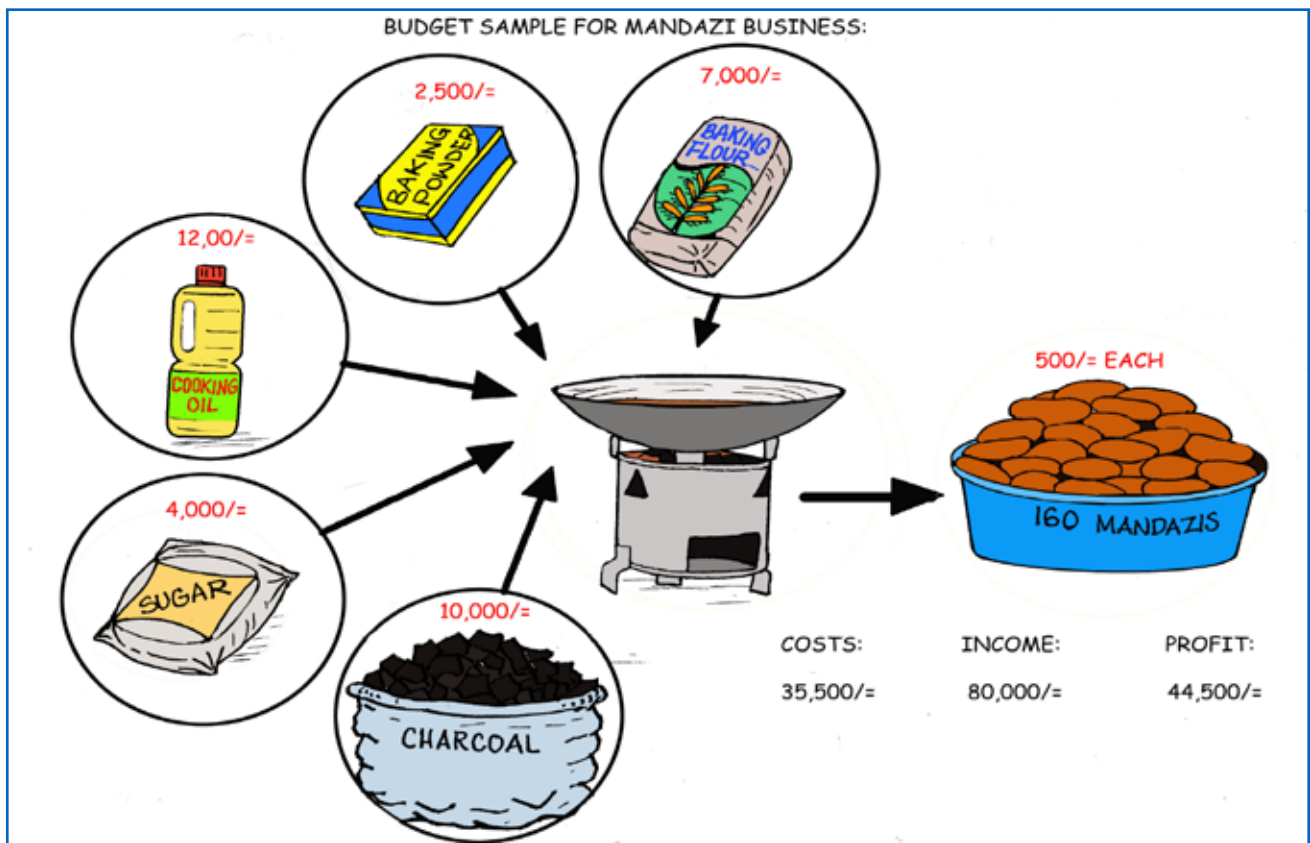
4. Write in a paragraph to describe a business plan.

Numeracy Tasks

1. Multiplication: - $4 \times 3 =$ _____ $6 \times 5 =$ _____ $12 \times 4 =$ _____
2. Divide by: - $28 / 7 =$ _____ $125 / 5 =$ _____ $200 / 4 =$ _____
3. Complete the table below for some of the capital investment requirements for hair dressing business.

S/N	Item	Unit	Quantity	Unit Cost	Total
1	Water heater	No.	1	90,000	
2	Towels	No.	5	6,000	
3	Pair rollers	Packs	5	5,000	
4	Treatment	Pieces	4	25,000	
5	Sink	No.	1	40,000	
6	Aprons	No.	5	5,500	
7	Combs	Set	2	6,200	
8	Wall styling mirror	No.	4	95,000	
				Total	

4. What is the total cost of the capital investment? _____



TOPIC 4: BUDGETING

Introduction

This topic will focus on how budgeting allows you to create a spending plan for your money. It ensures that you will always have enough money for the things you need and the things that are important to you. Note: Following a budget or spending plan will also keep you out of debt or help you work your way out of debt if you are currently in debt. According to the YLP status report 2019, government disbursed 160,238 billion to 241,799 youth beneficiaries funding 20,159 projects. This was in a period of six financial years from 2013/14 to 2018/19.

Learning Objectives

By the end of the topic, the learner should be able to:

- i. Develop a budget for his/her enterprise
- ii. Know how to find out costs of starting a business and how to find out whether or not a venture will be profit-making
- iii. Identify sources of funding of a business

Materials to use

Marker pens, newsprint, masking tape, manila papers, cards, pieces of paper, flip charts and/or blackboard, chalk, locally available materials etc.

Procedure

Step	Duration	Instructor Activities	Learner Activities
I	5 Minutes	1. Welcome learners for the topic with an energizer. 2. State the topic objectives	1. Participate in an energizer 2. Listen and note down
II	15 Minutes	1. Ask the learners in pairs to explain budgeting. 2. Summarize the definition	1. In pairs explain budgeting and share in plenary. 2. Take note
III	30 Minutes	1. Guide the learners to draw a simple budget for a simple business using a template in the notes.	1. In small groups draw a simple budget business
IV	20 Minutes	1. Task learners to illustrate the importance of budgeting in business.	1. Individually illustrate the importance of budgeting in business.
V	40 Minutes	1. Using the notes guide the learners through the various income sources showing their advantages and disadvantages 2. Summarize using the notes	1. Active participation of learners and taking notes.
VI	10 Minutes	1. Guide the learners to undertake literacy and numeracy tasks.	1. Undertake literacy and numeracy tasks.

Topic Notes

Budget

Every enterprise must have a budget. A **budget** is a calculated estimation of the value or price of the business and is always composed of the *expenses* – the costs of the business – and the *income* – the resources brought into the business to cover the expenses. Without a budget, it is impossible to control the business, and it is impossible to know if it is feasible. If you do not know how much it costs you will not know how much you need.

Personal Budget

A **personal budget** is a finance plan that allocates future personal income towards expenses, savings and debt repayment.

How to prepare a personal budget for saving purposes?

- Identify your sources of income and how much you earn from each source
- Add up to get total income per month.
- Track all your expenses daily, weekly or monthly
- Then divide them by categories
- Add up to obtain your monthly expenses
- Take the total income per month and subtract the monthly total expenses. The difference can be taken as savings or a debt. If the difference is negative or the expenses exceed the income then it is a debt, otherwise if the income exceeds the expense then it is a saving.

Income

Includes all sources of funds necessary for the business which may include own resources, participants' contributions, loan, grants, materials and services donated or loaned.

Calculate total receipts and amounts injected into the business. This figure must be higher than total expenditure (otherwise there will be no profit). Put a monetary value to assets and items in kind e.g. your labour, house (if used as a shop), means of transport (bicycle or walking or motorcycle etc.)

Expenditure

- List all expenses connected with the business.
- Estimate the cost of all outgoings (in the currency specified on the form).
- Your estimate must be realistic (show how you have arrived at the final sum).
- Expenditure must correspond to the anticipated programme of activities
- Estimate the rental cost of any material loaned by the private sector and include it under expenditure.
- Calculate your total expenditure.

Activity:

In groups of three (pairs) let the learners identify a simple business and draw its budget

A simple format of a budget for Mandaazi selling

Income (Money in)			Expenses (Money Out)		
S/N	Item	Amount	S/N	Item	Amount
1	Cash from saving (sale of onions)	300,000=	1	Frying pan, ladle, containers	100,000=
2	Borrowing from the local SACCO	200,000=	2	Sigiri	20,000=
3	Skill of making mandaazi (labour)	100,000=	3	Bucket for storage/ display	10,000=
	Total	600,000=	4	Baking flour, powder etc.	50,000=
			5	Cooking oil	25,000=
			6	Kavera for selling the mandaazi	6,000=
			7	Rent or dues or place to sell from	30,000=
			8	Transport to the market or seller	10,000=
			9	Book and pen for record keeping	5,500=
				Total	256,500=
	Profit or Loss (Income – Expenses)				343,500=

Resource mobilization

To mobilize resources effectively, consideration must be given to three elements, which together are referred to as a resource mobilization framework. The three elements of the framework are '**resources**', '**mechanisms**' and '**resource providers**'. If necessary, define each of these three and clarify their meaning by providing some examples.

- **Resources** - Money is one of the key resources that all projects need to be able to function and carry out their work. However, there are other resources that are also useful to starting a business. Examples include skills training, staff, inputs (e.g. seeds, tools, land etc).
- **Resource mechanisms** - Resource mobilization mechanisms are the ways that resources can be mobilized from resource providers. Mechanisms are the actual processes of requesting or getting resources – for example, writing proposals, holding fundraising events, selling services, selling products, face-to-face meetings, etc.
- **Resource providers** – Resource providers are the sources of funds and these include banks, micro-credit agencies, government agencies, and charitable organizations.

Funds for your business enterprise

1. Own resources from saving, sale of assets etc.
2. Gifts, offers from family and friends
3. Loan from family, friends, informal associations, savings, credit groups, banks etc.
4. Credit from supplier

The above sources however have both advantages and disadvantages as shown below.

Sources	Advantages	Disadvantages
Own resources	<ul style="list-style-type: none"> • Own decision • Own planning & timing • Full control and benefits • No extra costs (interest) • Self-reliance motivating 	<ul style="list-style-type: none"> • Capacity of individuals limited • Danger of relaxation in business management • No sharing of risk • May not be adequate
Gift offers	<ul style="list-style-type: none"> • Free • No extra costs involved 	<ul style="list-style-type: none"> • Not reliable • Not timely • May be tied to the other person's agenda, wishes
Loans	<ul style="list-style-type: none"> • Extra resources • Enforces discipline • Induces external control 	<ul style="list-style-type: none"> • Interest charges • Not timely • Tight repayment regime • External control of one's business • Risk of loss of one's other assets in case of failures

Sources	Advantages	Disadvantages
Credit (especially from supplier)	<ul style="list-style-type: none"> • Sure way of obtaining supplies • No interest charges • Reduction in operating expenses 	<ul style="list-style-type: none"> • High prices • Inferior supplies • Inflexibility in planning supplies • Dependency on supplier
Grants (Public or private)	<ul style="list-style-type: none"> • Free • High amount 	<ul style="list-style-type: none"> • Consider specific levels (local, regional, national, international), sectors (e.g. health, agriculture, politics) and target groups (e.g. youth, orphans, women) • Strict rules for application and accountability • High competition

A new entrepreneur should investigate as many sources of funding as possible in order to secure the best terms and conditions of repayment. The most important types of start-up funding are owner's equity, loans (personal or from a lending programme) and grants.

Personal capital (owner's equity)

This is the private money one puts into the business. It is sometimes called risk capital because if the business fails, you lose this money. Investing your own money in a business is risky. However, it puts less pressure on the business rather than borrowing. Investing your own capital may be risky but it shows that you have faith in your business idea. This can encourage others to invest with you. If you don't have enough capital you can try and find a partner who may be interested in the same business idea. A partner may or may not work in the business but can invest money in it. Ensure you have clearly-defined terms of partnership to avoid unnecessary misunderstanding later.

Loans

A loan for start-up capital refers to borrowed money which you will pay back at a later date with interest. The loan may be paid back in full in one or several instalments depending on the agreement. A loan inherently puts significant pressure on the business due to the requirement to pay it back. The more you borrow the more you pay in terms of interest and instalments.

You may borrow money for:

- i. Land and buildings.
- ii. Equipment.
- iii. Working capital.

These are some of the possible requirements when applying for a loan:

- A thorough business plan with a business idea that the lending institution believes in.

- Some kind of collateral may be required. Collateral means security that the lending institution has for the repayment of your loan. This may be your business if you own one, your home, machinery and any other equipment.
- Being an account holder or member of a bank, credit institution or association and having operated an account successfully for some time
- Having a certain percentage (part) of the total loan as security in your account
- Information on yourself/yourselves and your ability to repay the loan
- Having a minimum age (mostly 18 or above)
- Referees, guarantors (honest people with a good reputation)

When is it useful to get a loan?

- When there is a justifiable financing gap in your business funding plans
- When other options such as saving and group-financing are not possible
- When there is the need to take up an urgent opportunity that could lead to quick profit

Where can you borrow?

- Banks and financial institutions
- Societies and associations
- Friends, relatives, family members
- Suppliers
- Government (Youth Venture Capital Fund, Women Empowerment Programme and Youth Livelihood Programme etc.)
- Savings and Credit Cooperatives

Types of loans

- Group loans
- Loans with formal banking institutions (Centenary Bank, Stanbic, DFCU e.t.c)
- Individual loans
- Loans with informal savings groups and associations (such as SACCOs)

Before one borrows money, they should consider these factors seriously.

- Develop a solid business plan including total funding requirements and running costs for the first few months
- Develop a financing plan including identifying funding sources
- Identify and approach financial institutions in your area
- Obtain the terms and conditions for the loan to be availed

- Compare them with those of other financial institutions around
- Check your business plan to establish the implications of such a loan (monthly repayment and interest rates will affect your income/profits). Check if your business can cope with these implications
- Initiate further discussions with the financial institution or association

Grants

A grant is an allowance that a government or organization gives to support small business creations in the country. Government and non-governmental organizations sometimes give grants to potential entrepreneurs to support them in starting small businesses.

Realistic Planning

Milestone-planning for the realization of your business will have an essential influence on the financing and risks associated with the business. Planning helps you to think your way through all the aspects and to analyze the effects of individual steps in implementation.

However, realistic planning is not simple, more so when founding a new business. In spite of this, attempt to carefully sketch the individual steps needed to implement the business plan. In this way, you gain credibility from your backers and business partners and enhance the chances of success for your business.

Four simple rules can help simplify realistic planning for you:

1. Subdivide the tasks into packages

Since there is a great deal of detailed work to be carried out when setting up a business, there is always the danger of losing sight of the big picture. Thus you should always organize the individual activities in “packages.” The business plan should, however, not contain more than ten such packages; you can specify them further at a later date. A concrete objective is to be set for each package.

2. Ask the experts

Make use of the expertise of specialists in order to underpin major steps in planning. Marketing specialists, for example, could show you how long it will take to develop and conduct a given campaign.

3. Set priorities

Every overall planning concept comprises a series of events and assumptions that in some cases run in parallel and are linked with one another. Certain activities can, if delayed, endanger the entire project – similar to assembly line production that comes to a halt, if certain parts are lacking. Activities such as these are referred to as the “critical path.” You should devote particular attention to them in your planning

4. Reduce risks!

Try to schedule activities that will reduce risks at the beginning of the implementation. You could, for example, carry out a market survey immediately or just shortly after market entry. If you do not carry out such surveys or polls until a later point in time and find that there are not enough customers for your product, all your previous work may have been in vain:

Key Messages

Before beginning a business, you should;

- ✓ Have a budget
- ✓ Know why you have a budget
- ✓ Have sources of resource to implement your budget
- ✓ Know how to mobilize resources
- ✓ Operate your business within the budget line

Literacy Tasks

1. The most common sources of financing a budget for a business are **own resource, gift offers, loans and credit**. Write short sentence of one line each using the above means? Eg. Own resources from sale of goats.
2. Describe in a paragraph how you would use one of the above sources of finance to begin a business?
3. Describe a simple budget for a simple business giving some detailed items to be included?
4. From the items above draw the budget for the simple business using the costs in your area.

Numeracy Tasks

1. $12 \times 2,400 =$ _____ $25 \times 42,500 =$ _____
2. $100,000 \div 200 =$ _____ $750,000 \div 25 =$ _____

The table below shows the budget for Irish potatoes' growing.

Capital Investment

Item	Units	Qty	Unit Cost	Amount
Seedlings	Sacks	3	240,000=	720,000=
Spray Pump	No.	3	60,000=	180,000=
Organic Manure	Sacks	3	70,000=	
Total				

Operating Costs for 3 Months

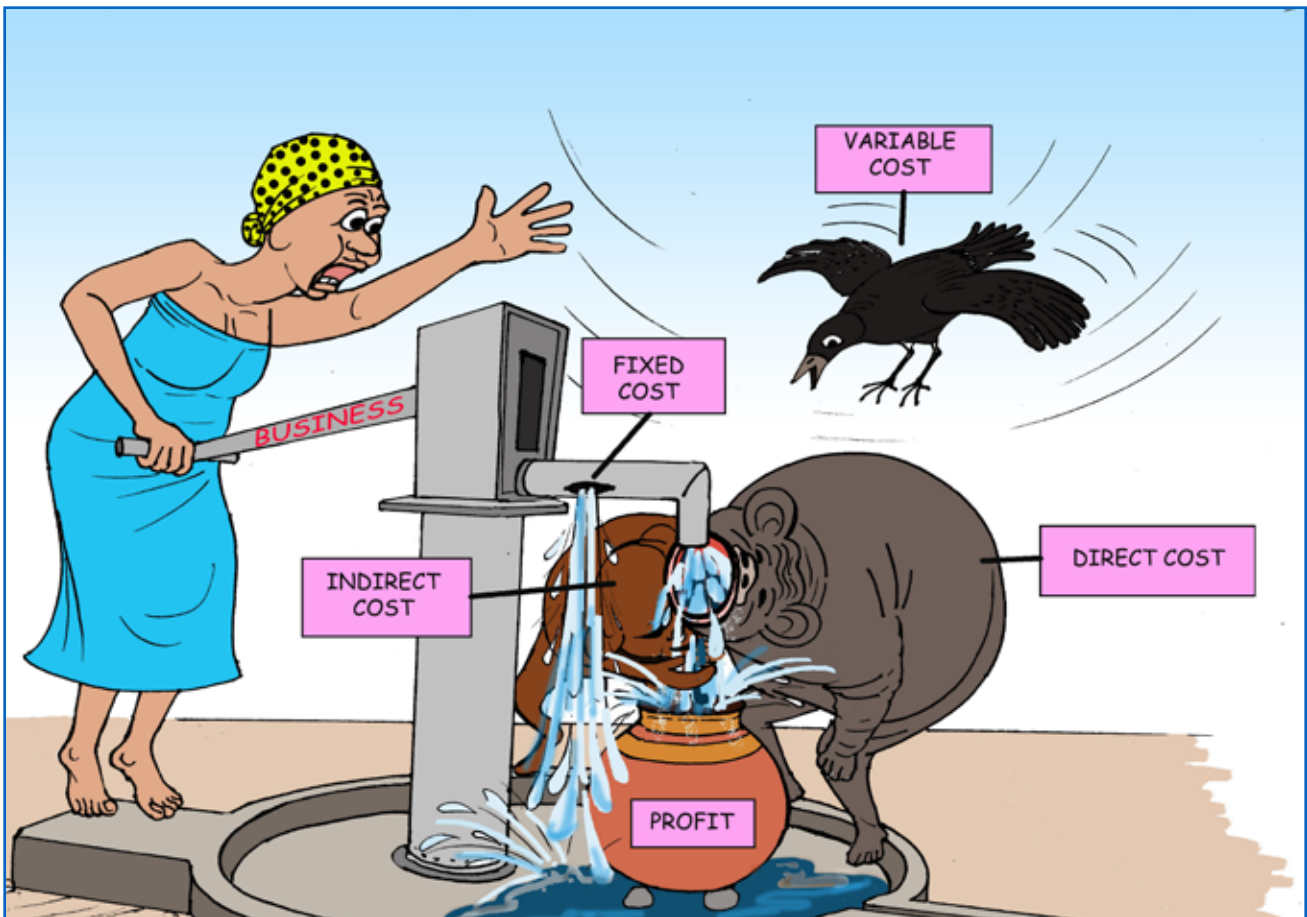
Item	Units	Unit Cost	Amount
Rent (Land Hire)	1 acre/season	100,000=	100,000=
Labour	3	80,000=	
Total			

Expected Yields and Profits (3 months)

Item	Units	Unit Cost	Amount
Revenue	18 sacks	120,000=	2,160,000=

Source: UWEP Compendium of Business Enterprise models July 2018

1. Fill the gaps in each table
2. Calculate the expected profit from this business.



TOPIC 5: COSTING AND PRICING

Introduction

This topic will focus on three aspects; price, cost and marketing. The three are important to marketers because it represents marketers' assessment of the value customers see in the product or service and are willing to pay for a product or service. While product, place and promotion affect costs, price is the only element that affects revenues, and thus, a business profits.

Learning Objectives

By the end of this topic, the learner should be able to:

- i. Know the cost of starting an enterprise.
- ii. Determine whether or not the venture will make a profit.
- iii. Identify the various influences on price and understand the methods used to determine the best price for a particular product

Materials to use

Marker pens, newsprint, masking tape, manila papers, cards, pieces of paper, flip charts and/or blackboard, chalk, locally available materials etc.

Procedure

Step	Duration	Instructors Activities	Learner Activities
I	5 Minutes	1. Welcome learners for the topic with a short story/scenario related to costing and pricing 2. Display and talk through the topic objectives	1. Respond to the greeting and listen to the story/scenario.
II	60 Minutes	1. Ask learners to explain the meaning of cost in business 2. Brainstorm on the importance of costing 3. Discuss and elaborate on the types of costs with local examples 4. Summarize using the notes	1. Give responses in each case 2. Take note actively
III	45 Minutes	1. Discuss with the guidance of the topic notes pricing and factors affecting pricing	1. Contribute to the discussion, ask
IV	10 Minutes	1. Guide the learners to perform the tasks in literacy and numeracy	1. Undertake the literacy and numeracy tasks.

Topic Notes

Introduction to Costing

To be able to set your prices and making financial plans, you need to calculate the cost of producing or providing your products or services. Costs are all the money needed to operate your business. Costing is the way you calculate the total cost of making or selling a product, or providing a service. It will allow you to calculate the net profit you can make from your business.

What is costing?

Costing is the process of establishing the exact amount paid to produce or provide a product or a service.

Importance of costing

- i. To determine what price you should sell your product/ service
- ii. To evaluate how much profit/loss your business is making
- iii. To know which items cost too much so that you can develop alternative ideas.
- iv. To find out how much each product/service costs
- v. Set competitive prices for your goods and services.
- vi. Reduce and control costs
- vii. Make better decisions about business.
- viii. Plan for future needs of the business.

Types of costs

1. Fixed costs

These are costs that do not change with the level of production. They are incurred even if no production takes place e.g. rent of premises.

2. Direct cost

Direct cost refers to costs which are directly connected with the production of products or services. Examples include the cost of raw material, stock, cost of labour (wages), transportation and handling expenses

3. Variable costs

These are costs that are directly related to the level of production. They increase or decrease in direct proportion to the level of production. For example: raw materials, stock, and cost of packaging, transport, handling of goods and electricity (if machines are used).

4. Indirect cost

These are costs that relate to the running of the business but not directly to the production process. Examples include maintenance costs, equipment, electricity, and interest on the loan.

Product Pricing

Pricing of products or services:

Pricing is the monetary value of a product or services that you charge to cover your total costs (direct and indirect costs) and profit that you desire on each unit of product or service.

Mark Up

When you add a certain percentage of profit desired on the sale of a product or service, it is called a mark up. For example: If you desire to mark up the cost of a wooden cupboard by 20% and it cost you 13,000 to make, the following is the calculation;

Your cost	13,000/
Mark up - 20%	2,600/
Selling price	15,600/=
Your selling price	15,600/=
Cost	13,000/=
Profit	2,600/=

Price is important in all business ventures. This is because it determines the profits that the entrepreneur will make. In setting the price, one has to make marketing mix decisions, estimate the demand curve, calculate the cost, understand the environmental factors, set pricing objectives and determine the selling price.

A formula that articulates how to estimate the selling price is:

$\text{Selling price} = \text{cost of goods sold/unit} + \text{Operating costs/Unit} + \text{Desired profit/ unit}$

Factors that influence pricing

1. Nature of the market: Open market with little competition - abundant supply and low demand normally means low prices, and vice versa
2. Consumer demand for a product; Customers generally buy more of a product when prices are low.
3. Costs in the distribution channel; If a product is sold through a middle person the price charged will be affected by how that middle person treats the product.

Once the influences on price have been considered, the entrepreneur must develop goals for the product price. These goals could be to maximize profits, maximize sales volume or establish a competitive position. After all of the above factors have been considered, the process of setting the product price begins. It requires research and careful consideration.

Price-setting and profit calculation

Definitions

Profit: is net income; total earnings after expenses are considered. Profit is the money a business makes after accounting for all expenses. Making profit is the goal of every for-profit business

Revenue: the total amount of sales during a specific period, including discounts and returned merchandise.

Price: the sum or amount of money or its equivalent for which anything is bought, sold, or offered for sale.

Sales Volume: quantity or number of goods sold or services rendered in the normal operations of a firm in a specified period

Expenditure: actual payment of cash or cash-equivalent for goods or services

Some simple formulas

Profit = Revenue - Expenditures

Revenue = Price x sales volume

Expenditure = Material + Labour + Transportation...

Price = Cost + Profit

Ways to Increase Profit

In order to increase profit one or both of the following must be done

- Increase Revenue.
- Reduce Expenditure.

Revenue can be increased by taking measures on the marketing mix. The marketing mix is a planned mix of controllable elements of a product's marketing plan commonly termed as 4Ps: product, price, place and promotion. These elements are adjusted until a right combination is found that serves the customers' needs while generating optimum revenue.

Examples of increasing revenue include:

- i. Selling more by reducing price
- ii. Aggressively promoting the product
- iii. Changing places where it is sold.
- iv. Making the product more attractive.
- v. Improve quality, etc

Expenditure can be reduced by taking measures on cost components between the producer and consumer. Examples of reducing expenditures include;

- Acquiring supplies from more affordable sources
- Joining with other traders to reduce the cost of transportation or selling costs

Key Messages

In business you should know;

- Costing and pricing
- Understand the basic terms like profit, price, sales volume, expenditure, revenue etc.
- Know how to do the calculations of the terms.

Literacy Tasks

1. Spell (or pronounce) the following words: - Prize, Price, Cost, Coast
2. Using a local business give examples of: fixed cost, direct cost, variable cost and indirect cost
3. Write one line sentence using the words: - Fixed cost, direct cost, variable cost and indirect cost
4. Write short notes of one paragraph using the words profit and revenue

Numeracy Tasks

1. Find the result of: $- 245 - 120 =$ _____ $376 - 287 =$ _____
2. Find the result of: $- 124 + 256 + 309 =$ _____ $245 + 88 + 173 =$ _____
3. Find the result of: $- 2 \times 245 \times 5 =$ _____ $1 \times 10 \times 205 =$ _____
4. The fixed cost of producing an acre of onions is 250,000=, while the cost of harvesting each quarter acre is 100,000=. How much will it cost to produce 2 acres of onions using the above terms?



TOPIC 6: MARKETING

Introduction

This topic will provide information to the youths to understand the usefulness of marketing especially on how goods and services are made available to customers through various intermediaries' viz. wholesalers, retailers etc. Marketing is helpful to both producers and consumers. To the former, it tells about the specific needs and preferences of consumers and to the latter about the products that manufacturers can offer. According to Prof. Haney Hansen "Marketing involves the design of the products acceptable to the consumers and the conduct of those activities which facilitate the transfer of ownership between seller and buyer."

Learning Objectives

By the end of this topic, the learner should be able to:

- i. Explain marketing concepts.
- ii. Describe the role of marketing in achieving the goals of a business enterprise.
- iii. Apply the various marketing strategies in their businesses.

Materials to use

Marker pens, newsprint, masking tape, manila papers, cards, pieces of paper, flip charts and/or blackboard, chalk, locally available materials etc.

Procedure

Step	Duration	Instructor Activities	Learner Activities
I	5 Minutes	1. Welcome learners for the topic. 2. State the topic objective	1. Listen actively
II	20 Minutes	1. Role play the market activity and share the experience	1. Role play
III	15 Minutes	1. Ask the learners to define marketing 2. Summarize the definition	1. Give response 2. Take note actively
IV	30 Minutes	1. Using the topic notes discuss the different aspects about business customers	1. Participate actively
IV	40 Minutes	1. Using role play and the topic notes explain the 4Ps in marketing	1. Role play 2. Take note actively
V	10 Minutes	1. Guide the learners to perform the literacy and numeracy tasks.	1. Undertake literacy and numeracy tasks

Topic Notes

Marketing concept

Activity

<p>Activity name: <i>In the market.</i></p>
<p>Objective of activity: Learners will get to practice marketing skills in performing of a practical situation.</p>
<p>Materials/handouts needed: Any goods in the classroom that can be sold e.g. pens, learners mobile phones, scarves, etc.</p>
<p>Instructions: In this exercise, all the learners act as individual sellers trying to sell a self-made item and the instructor acts as the customer. Learners are given materials for production (use plain papers/newspapers or available materials). Alternatively, the instructor can give one set of learners the same item e.g. ball point pens, toilet rolls, plastic forks to use as their products After production (or being issued with the item), the mini market will be opened to the customer (instructor). He/she walks around listening to one seller after the other as they advertise their products or services. Finally, the 'customer' chooses only three or less products or services he/she wants to buy and acquires them in a real selling/ buying scenario.</p>
<p>Reflection questions: <i>Learners to reflect on the exercise. Draw conclusion from the exercise. Apply in their real life situation</i></p>

What is marketing?

Definition one

A market is an area of potential exchange, i.e. there are potential buyers (customers), and people who are willing to sell products or services. Prices are affected by the forces of demand (of products) and supply (by sellers).

A product is anything that can be offered in a market for buying, use or consumption that might satisfy a want or need, for example, eggs, coffee, and mangoes.

A service is performed when one group offers something to another. A service is not tangible and does not result in ownership of any kind. Examples include air time, training services, and public transport services.

Definition two

Marketing is the effort to identify and satisfy customers' needs and wants. It involves finding out who your customers are, what they need and want, the prices, the level of competition. It involves the knowledge and all the processes you undertake to sell your product.

Marketing answers the following questions;

- Who are my customers?
- What are my customer's needs and wants?
- How can I satisfy my customers'?
- How do I make a profit as I satisfy my customers?

Who are your customers?

Your customers are the people or other businesses that want your products/ services and are willing to pay for them. They include;

- People who are buying from you now.
- People you hope will buy from you in the future.
- People who stopped buying from you but you hope to get them back.

What are the differences between needs and wants?

Needs would be defined as goods or services that are required for survival. This would include the needs for food, clothing, shelter and health care. **Wants** are goods or services that are not necessary but that we desire or wish for. For example, one needs clothes, but one may not **need** designer clothes. **For example, in the village potatoes may be a need while mandaazi is a want. Cassava flour may be need while rice is a want. Soap is a need while omo detergent is a want etc.** Both needs and wants bring money depending on how you market them. Needs will always be on demand.

What are my customer's needs and wants?

An Important point to note is that customers want to look at different products so that they can choose what they like best. Some customers want a different design and others want high quality and are willing to pay extra for that.

How can I satisfy my customers'?

You need to do everything to find out who your customers are and what they need and want in order to satisfy them improve your sales and make a profit. You need to find out;

- Products/services your customers want.
- Price your customers are willing to pay.
- Location of your business in order to reach your customers (Place).
- Promotion to use to inform your customers and attract them to buy your products or services.

Activity

Activity name: Market activity

Objective(s) of activity:

Learners will get to experience marketing through a demonstration activity

At the end of the activity learners will be able to;

- *Experience the interplay of factors influencing the market such as price, product, place and promotion*
- *Realize the difficulties new entrepreneurs have when entering the market place*
- *Observe the impact of different marketing strategies on the capturing of market share*

Materials/ Handouts needed:

- Materials found in the classroom e.g. pens, paper, mobile phones, bag, shoes etc.

Instructions: (Practical activities)

1. *Divide learners into buyers and sellers.*
2. *In the first round, four sellers set up shops in demarcated areas of the training room and sell their allocated products to the buyers at a set selling price.*
3. *The buyers are divided into high, middle and low-income groups. Each income group is given a limit on how much it can spend to purchase products.*

Reflection questions:

- What are your thoughts on your experience of the exercise?
- What have you learnt about marketing and competition analysis during the exercise?
- What lessons can you apply in your business today?

Extension/ Simplification options:

1. One of the buyers in this round is an entrepreneur who wants to start a business.
2. In the second round, he/she (entrepreneur) uses the opportunity to study the competition and potential customers and develop a marketing strategy that will ensure a profitable market share is captured.
3. In the second round the fifth seller enters the market and applies his/her marketing strategy.
4. The second round is less restrictive than the first round as selling prices, demarcated areas and products are not allocated to sellers. The fifth seller's success depends on the strategy applied, his/her selling ability and how the other competitors respond to their market shares being encroached upon. The role of the fifth seller is similar to that of the learners, after the training, as they are new entrepreneurs about to enter an existing market.

The 4Ps of Marketing

1. PRODUCT

Product refers to goods/services produced for sale. The product /service should relate to the needs and wants of the customers

Some important questions you need to ask yourself include;

- What products/services do I sell?
 - Why did I decide to sell these products?
 - Do I have the products customers want?
 - Do any of my products not sell well?
 - Do I stock products that do not sell well?
- ü Always listen to what your customers like and don't like. When their needs change, change your products and services to satisfy the new needs.
- ü Do more market research in order to provide those products or services and increase your sales.
- ü If your product is not selling well, think of new ideas like finding new customers.

Note: -

Is there value addition you can make to your product or service to make it more attractive to the customer to buy and pay more? What value can you add to your product?

2. PRICING

Pricing refers to the process of setting a price for a product/service. Your prices must be low enough to attract customers to buy and high enough to earn your business a profit.

To set your price you need to;

- Know your costs.
- Know how much customers are willing to pay.
- Know your competitors price.
- Know how to make your prices more attractive



Youth making doughnuts at the District Resource Centre

3. PLACE

Place means the different ways of getting your products or services to your customers. It is also referred to as distribution. If your business is not located near your customers, you must find ways to get your products/services to where it is easy for customers to buy. You can distribute your products to your customers through;

- Selling directly to the consumers of the products.
- Retail distribution and wholesale distribution.

4. PROMOTION

Promotion means informing your customers of your products and services and attracting them to buy them. Promotion includes advertising, sales promotion, publicity and personal selling.

Use advertising to make customers more interested in buying your products or services. Some useful ways of advertising include signs, boards, posters, handouts, business cards, price lists, photos and newspapers.

You can use sales promotion to make customers buy more when they come to your business. You could also;

- Ensure you maintain attractive displays.
- Let customers try new products.
- Have competitions
- Give demonstrations
- Sell complementary products (products that go together)

Literacy Tasks

1. Write short sentences on the 4Ps
2. Using local examples write one paragraph on each of the 4Ps
3. Match the following words with the corresponding example

Place

Product

Price

Promotion

2000= /Kg

Radio

Owino

Posho

4. Tell a short story on marketing a product of your choice. Use the 4Ps in your story

Numeracy Tasks

1. Write the missing numbers: - 2 4 8 ___ 32 ___ ___ 256 ___
2. The result of twenty-five times forty equals to _____
3. A kilogram of sugar is 4,200= . Ropani buys 200 grams of sugar at 900= . How much will it cost her to buy a kilogram of sugar?
4. How much is the difference between buying in installments and kilogram? Why does Ropani prefer to buy sugar in bits (installments)?



Hair dressing at Ropani's Beauty Salon Koboko



TOPIC 7: MARKET RESEARCH

Introduction

This topic emphasizes the accuracy and thorough information as the foundation of all successful business ventures because it provides a wealth of information about prospective and existing customers, the competition, and the industry in general. It allows business owners to determine the feasibility of a business before committing substantial resources to the venture. Market research provides relevant data to help solve marketing challenges that a business will most likely face, an integral part of the business planning process. In fact, strategies such as market segmentation (identifying specific groups within a market) and product differentiation (creating an identity for a product or service that separates it from those of the competitors) are impossible to develop without market research.

Learning Objectives

By the end of this topic, the learner should be able to;

- i. Explain the term market research and learn its purpose.
- ii. Conduct an interactive market assessment.
- iii. Undertake literacy and numeracy tasks.

Materials to use

Marker pens, newsprint, masking tape, manila papers, cards, pieces of paper, flip charts and/or blackboard, chalk, locally available materials etc.

Procedure

Step	Duration	Instructor Activities	Learner activities
I	5 Minutes	1. Welcome the learners for the topic. 2. Display the social objective	1. Respond actively
II	70 Minutes	1. Using the notes explain the term market research 2. Explain why conduct a market research 3. Explain how to conduct a simple market research.	1. Respond actively
III	10 Minutes	1. Guide learners to perform the literacy and numeracy tasks.	2. Perform literacy and numeracy tasks as guided
IV	(35 Min) 2 Hours	1. Guide through practical activity to perform market survey	1. Produce market survey report as guided.

Topic Notes

Introduction

Before starting a business, it is absolutely important to know the market conditions, in which the business will be operating: What are the customer needs? Where is the competition? What are the prices at which products and services are sold? These are only some of the questions that need to be clarified before starting. So, after having come up with a brilliant idea, you need to check if it can work in the market. You need to carry out a market survey. The main focus within this activity is to find out as much as possible about your potential customer's buying habits and competition

- What do they buy?
- Where do they buy?
- Why do they buy from X or Y?
- When do they buy?
- How much do they buy?
- Which price do they pay?
- What are their preferences?
- Do they get any extras?

The Marketing Process

Market research: is the gathering of information that ties a small enterprise to its customers. It provides the information that is necessary for companies to correctly position their product in the market place and offer the best combination of product, price, place/distribution, promotion, and person.

Well-designed market research gives a person an edge on their competition, reduces their risk, and improves the effectiveness of their enterprise activities. Quality market research is the key to success for the small entrepreneur. If a person does not understand their customer and their needs they will likely fail in their enterprise.

Why Conduct Market Research?

- To develop product, price, promotion, place/distribution, and people plans
- To identify problems in their market place and discover new opportunities
- To learn about competitors and how they are marketing their products.
- To find out what consumers think about their product category
- To gauge the performance of existing products

Market research involves the organized, objective collection and analysis of the above data. It is often conducted as the first step in identifying the possibility of an enterprise idea. It always incorporates some form of data collection and is either secondary research (often referred to as desk research) or primary research (direct from an individual).

How to conduct market research?

Talk to potential competitors to find out;

- Their products or services (for example quality and design)
- What prices they charge?
- What exactly they sell?
- How their product/services differ from yours?
- Where they get their inputs?
- Where they sell?
- How they promote their product/service?
- Any special approaches to customer care
- How you can compete?

Important note: Be very careful to do research in a friendly, sensitive way; ask questions but also observe, be aware: nobody likes more competition!

Ask suppliers and enterprise friends.

- Which goods sell in their enterprise?
- What they think about your enterprise idea?

Checklist for Market Survey

Instructions: (Practical activity) Go out into town with your small group, and find a business that most closely matches the “best business” that you identified. Find out if the owner/manager, or an employee has some time to answer some questions for you. Try to gather as much information as you can, based on the categories/potential questions below. If there is time in the two hours that you are out in the field, do the same with a second business, so that you can compare answers. Record what you find out in the middle column. The column on the right is for your own comments,

analysis, suggestions, reactions, etc. Remember to be respectful of the person's time – he/she has a business to run – and only take as much time as he/she wants to give. Also, keep in mind that there are some questions that the person may not feel comfortable answering, for example how much money do you have per now? Why is your business collapsing? etc so be respectful of that as well.

Checklist: Categories of information to be collected for market survey

Category/Question to be Asked	Information gathered during survey	Further Questions/ Comments
Who are your Customers?	Government officials Private sector	To provide quality services
Working place and costing	In the middle of the town	Environmental set up
Cost of owning or leasing Premises	Rented facility	Strategic location
Availability, supply and cost of raw materials	Items bought from main market	Facility is within town
Availability of staff	Many job seekers in town	
Cost of working tools and equipment	Affordable equipment costs within town	
Competitors analysis	Low competition	Good customer care
Advertising Methods	Posters, Radio adverts, Business cards	
Tax issues and legislation	Registration with government	
Challenges	<ul style="list-style-type: none"> • High rental costs • Fluctuation of prices of raw materials • High taxes 	

Literacy Tasks

1. Write another word that is related to **market research?**
2. Fill in the missing words: - Market _____ is the gathering of _____ that ties a _____ enterprise to its _____.
3. From the checklist table for conducting market research, select four questions to be asked and answer them for a product of your choice in the nearest market to you.
4. For a selected business, produce a market survey report.

Numeracy Tasks

1. How many grams are there in 2.5kg?
2. Explain the following: - 1500=/kg; 2000=/each; 20 pcs @ 4000=
3. From question 2 above, Saidi bought 2kg, 5 items and 30 pieces. How much did he spend?
4. If he had 2 bank notes of five thousand and one of ten thousand, how much change did he get back after the above purchase?



TOPIC 8: RECORD KEEPING

Introduction

Keeping good records is vital for any business. Whether that's to help manage your costs, whether it's for legal, regulatory or tax reasons, or simply to help manage and improve your business. Collecting, storing and effectively analyzing your data is vital.

Learning Objectives

By the end of this topic, the learner should be able to:

- i. Explain the meaning of business record keeping.
- ii. Describe the importance of record keeping in their business
- iii. Apply the various forms of record-keeping

Materials to use

Marker pens, newsprint, masking tape, manila papers, cards, pieces of paper, flip charts and/or blackboard, chalk, locally available materials etc.

Procedure

Step	Duration	Instructor Activities	Learner activities
I	5 Minutes	1. Welcome learners for the topic. 2. State the topic objectives.	1. Respond actively
II	35 Minutes	1. Guide them to role play record keeping in business. Use the notes to guide	1. Perform the role play

Step	Duration	Instructor Activities	Learner activities
III	20 Minutes	<ol style="list-style-type: none"> Using the notes explain the term record keeping Lead a brain storming on the importance of record keeping in business 	<ol style="list-style-type: none"> Respond accordingly
IV	50 Minutes	<ol style="list-style-type: none"> Guide learners in groups to discuss the various tools for keeping business records 	<ol style="list-style-type: none"> In small groups discuss the various tools for keeping business records
V	10 Minutes	<ol style="list-style-type: none"> Guide the learners to perform literacy and numeracy tasks 	<ol style="list-style-type: none"> Perform literacy and numeracy tasks as guided

Topic Notes

Activity

Activity: Role play

Tools: Table, chairs and papers, pen pencil and rulers

Objectives: To demonstrate practically how record keeping is done.

Instructions: Practical activity

- Divide learners into four groups
- Each group should select one type of business and "run" their business.
- Group one should not keep proper records for their business
- Group two should not keep records at all
- Group three should record everything related to their business and store the records in a safe place.
- Group four should have more members than other groups divided into:
 - Good Customers – who buy on both cash and credit terms and honour their payments
 - Bad customers – who buy on credit and then neglect to pay (theft).
 - Friend of a shop/business employee – who mislead the employee into giving them goods/services without paying (and with no intention of paying) and even convince the employee to steal business property.
 - Owner of the business.
 - Bank/MFI/SACCOS – who will take the property of the business if the owner fails to pay back the loan.

Note: For a class of 20-25 learners group 1, 2 and 3 should have 2 - 4 members each and group 4 should have 13 members.

Reflection: Ask learners (each group) to assess their performance in their business.

Questions to be asked:

- Did they succeed in their business or not?
- What were the indicators of their success?
- What made them succeed or not succeed?
- If the business did not succeed, what factors should the owners consider for them to succeed?

Generalization: Agree on common answers for the questions

Application: Ask learners how they are going to apply this in their business activities.

NB. MFI; stands for Micro Finance Institutions.

SACCOS: stands for Saving and Credit Cooperative Organizations

What are Records?

Records refer to the information created, received, and maintained as evidence by an **organization** or **person**, in pursuance of legal obligations or in the transaction of business. For instance, a receipt book is a record of cash entering or coming into a business or organization.

Record Keeping

This is a systematic process of compiling similar or related information resulting from business activities or operations into one document, and storing it in files/folders (accepted formats) for the purpose of tracking and assessing the performance or operations of a business.

Why do we need to Keep Records?

- To help find and solve problems in a business
- To control business capital, especially cash
- To show the direction of the business
- To plan for the future
- Records allow business people to oversee expenditures, costs, and profits
- Records help to analyze business development over time

Tools for Record Keeping

Record keeping tools are critical to a successful business, and should be put in place before the business is launched. These tools help to ensure that documents are stored safely and methodologically. Each type of document should be stored separately, for example:

- Daily sales record
- Credit sales
- Receipt book
- Cash book
- Profit and loss statement (income statement)
- Cash flow statements
- Fixed assets registration
- Stock taking

Daily Sales Record Form

This form is used to record all daily sales. It helps to establish the total sales per day.

DAILY CASH RECORDS			DATE.....	
S/N	Particulars	Quantity	Price	Amount
01	Pens,	5	500	2,500=
02	Books	10	700	7,000=
03	Pencils	20	100	2,000=
04	Sets	7	2000	1,400=
	Total Sales			25,500=

Receipt Book

The receipt book records money coming in (income of the business).

Name of Business	
Address	
TIN 000-01100	
Date.....	
Received from	
Being payment of.....	
Amount in words	
Amount in figures <input type="text"/>	Signature of receiver _____

Cash Book

The cash book is used to record all cash transaction of the business usually after specific periods of time that is, monthly, quarterly, semi-annually or annually.

A cash book:

- Records sources and uses of cash
- Records who has input what capital, and when
- Records selling prices at market
- Can help decide how profits will be shared.
- Can help budget (and thus save) for the future

To calculate the balance of the cash book, take the greater total and subtract the lower one. If the expenditure side is greater than the revenue, then balance should be recorded in revenue side but counted as debt.

Cash book for the month of year.....			
Date	Particular	Revenue	Expenditure
	Opening balance	500,000	
	Total	500,000	–

Cash Book in Statement Form

Cash book for the month of year.....			
Date	Particular	Amount	Amount
	Revenue collected	200,000	
	Less expenditure		50,000
	Closing balance		150,000

Stock Control;

Is the process of making sure that correct level of stock is maintained to be able to meet demand to a minimum

Stock Control				
Date..... Month..... Year.....				
DATE	Particular	Stock In	Stock Out	Balance
	Opening balance (bal b/d)	110 Books	10 Books	100 Books
	Closing balance	110 Books	10 Books	100 Books

Profit or Loss Statement

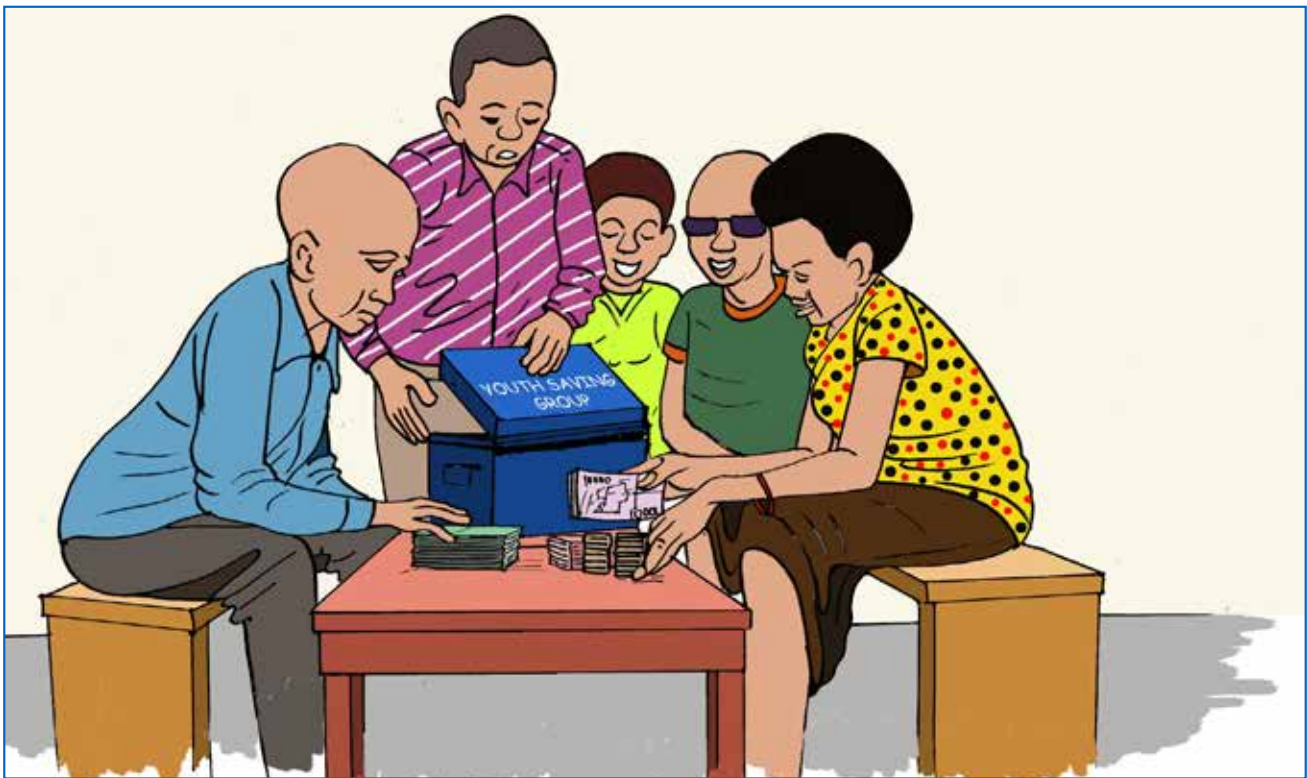
Name of Business: Ludara Hair Dressing Beauty Point		Year: 2018 (Jan – Dec)	
Income	Amount	Amount	
Gross Sales	2,650,000=		
Less Returns			220,000=
Less Discounts			110,000=
Less Bad Debts			56,000=
Total Income	2,264,000=		
Expense	Amount		
Cost of goods sold (braids, chemicals, weaves etc)	850,000=		
Interest on loans	130,000=		
Transport	220,000=		
Air Time	78,000=		
Rent	600,000=		
Electricity	220,000=		
Total Expense	2,098,000=		
Profit or Loss (Income – Expense)	166,000=		

Literacy Tasks

1. Write a short sentence using the words record keeping
2. Write one line sentences of not more than ten words using the following tools of record keeping: - Daily sales record; Receipt book; Cash book; Fixed assets registration;
3. What are some of the records kept in the tools above?
4. For a business of your choice, produce the records you would need to keep.

Numeracy Tasks

1. In the daily cash book of Midia Youth Salon, on Thursday 21st June 2018, the total revenue recorded was 245,000/= and total expenditure that day was 87,500/=. What was the closing balance?
2. How many days are there in a week? How many weeks are there in a year? How many months are there in a year?
3. Musa works for seven hours per day in his garage and his wife Sarah works for six hours in her salon. How many hours do they work in a week considering they work from Monday to Friday and half day on Saturday?
4. How many hours do they spend working in a month and a year?



TOPIC 9: SAVINGS

Introduction

In the olden times, people had granaries to store items for future use. This was not only a matter of storage but saving for future use through avoiding wastage at harvest. Similarly, when one has money, there is a tendency to use it ALL and keep nothing for tomorrow (future). This topic will guide the learner in understanding saving and know how to practice it.

Learning Objectives

By the end of the topic, the learner should be able to: -

- i. Explain the term saving
- ii. Plan to begin saving in groups or individually
- iii. State the importance of savings

Procedure

Step	Duration	Instructor Activities	Learner Activities
I	5 Minutes	1. Welcome the learners for the topic. 2. State the topic objectives	1. Respond actively
II	25 Minutes	1. Ask the learners to explain savings. 2. Summarize what saving is.	1. Give their responses 2. Take note actively
III	40 Minutes	1. Ask learners to mention ways of savings in their homes, groups and community. 2. Summarize discussions using the notes.	1. Give their responses 2. Take note actively

Step	Duration	Instructor Activities	Learner Activities
IV	40 Minutes	<ol style="list-style-type: none"> 1. Ask learners to mention the importance of savings. 2. In pairs let the learners discuss the reflection questions on saving 	<ol style="list-style-type: none"> 1. Give their responses as guided.
V	10 Minutes	<ol style="list-style-type: none"> 1. Guide learners to perform the literacy and numeracy tasks 	<ol style="list-style-type: none"> 2. Perform literacy and numeracy tasks as guided.

Topic Notes

What are Savings?

Savings are money or other assets kept over a period of time, usually not to be consumed immediately but in the future. Savings can be kept in a bank or any other safe place where there is no risk of loss, spending, or making profit.

Savings can be done through

- **Small but regular deposits** – this happens when someone has decided to sacrifice current consumption (use of assets, e.g. of money and goods) in order to increase the availability of assets for future consumption. It therefore involves postponing expenditures in order to accumulate a sizeable amount of resources for future use.
- **Deductions from salaries, wages or income** - this type of saving is not voluntary. It is a system used by most employers under the labour law. For example, NSSF (National Social Security Fund)

Advantage of saving

- To provide for specific needs in the future
- To have access to monetary or other assets whenever needed
- To ensure financial independence
- To make one's own resources inaccessible for others without one's approval
- To safely store surplus
- To acquire skills for proper money management and self-discipline
- To qualify for certain types of loans

Investments

These are monetary assets purchased in the hope that they will generate income, reduce costs, or appreciate in the future. In short, investment means the use of money to make more profit in the future.

Forms of Saving

Informal saving: Savings societies, village banking

Traditional forms of saving: Buying assets (e.g. houses, animals, art works), holding cash in pots, or mattresses.

Formal savings: Bank savings account; savings account with micro-finance institutions.

Example of informal group saving:

A group of 20 youth forms itself into a savings group. As an initial membership fee, each member has to contribute a small amount (Sh.1,000). All monetary transactions are written in a group savings book and the money will be deposited at a local bank in a group savings account. The group meets every week and for each meeting, each youth has to bring a specific small amount (Sh. 500). This means, within a period of two months, the group has accumulated an amount (Sh.80,000) as starting capital. Now, the group can start an enterprise without having to approach a bank for credit (or if you apply for credit now, you will be much more likely to get it as you have shown that you are capable of saving). Alternatively, the group can start giving out loans to their members (at the same time, the normal weekly meetings continue, that means the capital is further increased). Conditions for loans could be that everyone has to agree to a loan given to any one person; that two other group members stand in as referees/surety (that means if the person fails to repay, they have to do it); that the loans have to go round (e.g. a person won't get a second loan before all others have received one); that the loans have to be paid back within one month; that the loans start initially with a small amount (to see if the person can be trusted); that the loans cannot exceed double your contributions; that no more than two loans can be given each month; that no new loans are given as long as people have not paid back. Over time, the conditions can be changed, e.g. the amounts for loans can be increased or a small interest charged.

Activity: Saving

Savings can be done by individuals or by groups. If groups decide to save some of their income, it is important that all group members share that same spirit of financial prudence (carefulness)! Therefore, it is important that all group members reflect on their own individual perspectives and behavior regarding savings.

Activity:

First, all learners work individually. Ask them to think about the questions in the questionnaire below.

Now, let each learner form a pair with another whom they feel is trustworthy to speak about individual finances.

Finally, collect all forms and ask volunteers to speak about the results of their reflection/ answers. Ask them whether they feel they can save and if so, which items or activities they would save on and for what reason they would try and save.

Questionnaire: Reflection questions

1. How much money, approximately, did I have available last month?
2. How much of that money, approximately, did I spend?
3. What were the main items or activities you spent your money on?
4. Was there any money left?
5. If yes, what did I do with it?

6. If not, what would I have done with any money that I did not spend?
7. Are there items or things that you cannot afford because you have no money left at the end of the month? Which ones?
8. Estimate how much money you would need to afford these items or activities.
9. If you look at the items and activities you listed under Question 3, which ones could you do without in order to save money?

Literacy Tasks

1. Fill in the missing: - Savings are _____ or _____ kept over a _____, usually not to be _____ immediately but in the _____.
2. Write down some of the local forms of saving in your community
3. Narrate a short story about your local saving group in less than two minutes
4. Write a short success story on saving in your community

Numeracy Tasks

1. Thirty youth save 2,000= every week, how much will they have saved in total after a month?
2. From the above saving scheme, one earns an interest of 15% from his/her monthly saving. How much will each one earn after a month in case the money is lent out fully?
3. Assuming 1% of the total collection in question one above is used for administration of the groups saving scheme, how much is used for administration?
4. If five youth defaulted six times in a given month, what percentage of money would be collected that month?



Youth training in tailoring in Koboko main market

LIST OF CONTRIBUTORS

S/N	Name	Organization	S/N	Name	Organization
1	James Ebitu	MGLSD	55	Michael Mbowa	AKF
2	Everest Tumwesigye	MGLSD	56	Hajat Aminah S. Kaherebu	AKF
3	Alphonse Ejoru	MGLSD	57	Abu Kasule	AKF
4	Paul Wetaya	MGLSD	58	Okeny George	AKF
5	Imelda Kyaringabira	MGLSD	59	Malinga Joseph	AKF
6	Harriet Akello	MGLSD	60	Ssonko P Kivumbi	AKF
7	Lydia Naluwende	MGLSD	61	Isaac D Opu	AKF
8	David Mugisha	MGLSD	62	Alemi M Silas	AKF
9	Hon Hassan Saidi Nginya	KDLG	63	Canon Nayenda J. Elly	AKF
10	Bibona Simon	KDLG	64	Karatunga Joseph	AKF
11	Canon George Adoko	KDLG	65	Alfred Okello	AKF
12	Hon Goro Grace	KDLG	66	Alamiga Mustafa	AKF
13	Hon Isaac Todoko	KDLG	67	Harriet Adania	AKF
14	Olaboro Ujuku Emma	KDLG	68	Sauda Ropan	PICOT
15	Alonga L Simon	KDLG	69	Wayi David	PICOT/TOT
16	Atayi Jane	KDLG	70	Metaloro Halid	PICOT/TOT
17	Engabua Simon	KDLG	71	Bako stella	PICOT/TOT
18	Aligah A Yunus	KDLG	72	Hawa Nyangoma	PICOT/TOT
19	Wayi Dragamulai	KDLG	73	Peace Hatima	PICOT
20	Moro Paul	KDLG	74	Asega Godwin	PICOT
21	Dr. Onzima Stephen	KDLG	75	Boniface Kadabara	PICOT
22	Ratib Ismail	KDLG	76	Amuza Ismail	PICOT
23	Rita Harriet	KDLG	77	Diliga Mustafa	PICOT
24	Richard Dieudonne	KDLG	78	Animu Posta Kassim	PICOT
25	Mangasa Stanlas	KMC	79	Baiti Tairi	PICOT/TOT
26	Hon Ajonye Florence	KMC	80	Bangutu Moses	PICOT/TOT
27	Dimba David	KMC	81	Edema John Bosco	PICOT/TOT
28	Ajonye Suzan	KMC	82	Asina Masumbuka	PICOT
29	Meralyn Mungereza	AKF	83	Acole Moses	PICOT
30	Dr. Akim Okuni	AKF	84	Phillip Aruku Cosmas	PICOT
31	Rosemary Oyollo	AKF	85	Ceyo Lydia	PICOT
32	Rowena Kamasai	AKF	86	Bongo Patrick	ACAV
33	Nuwamanya Majidu	AKF	87	Mukulia Robert	JAVIK/TOT

34	Aqeela Dato	AKF UK	88	Abure Stephen	JAVIK
35	Omar Mahammud	KDLG	89	Muki Kizito	KMC/TOT
36	Bako Molly Brenda	KDYC	90	Vujeru Zumurat	KDLG/TOT
37	Lemeri Richard	KDYC	91	Yakani Charles	KDLG/TOT
38	Maliamungu Adinani	KDYC	92	Avako Georgina	KDLG/TOT
39	Asiki Stephen	KDYC	93	Carolyn Driciru	KDLG/TOT
40	Mokili David	Youth	94	Endraa Edward	KDLG/TOT
41	Awayi Hamid	Youth	95	Buruga Juma	Youth
42	Kepo Emmanuel	Youth	96	Likambu Charles	Youth
43	Siraji Ismail A	Youth	97	Aliga Moses	Youth
44	Buruga Juma	KDYC	98	Olugu Robert	KDLG/TOT
45	Maliamungu Robert	TOT/Head Teacher	99	Bayoga Rasul	KMC/TOT
46	Asara Gloria	TOT/KMC	100	Amandru Reima	KMC/TOT
47	Enzama Nelson	TOT/KDLG	101	Abale Robinson	KTI/TOT
48	Ropani Grace	KTI	102	Ajonye Loice	FAL Instructor
49	Eyotaru Beatrice	KTI	103	Data Kassim	FAL Instructor
50	Remo Charles	KDLG/TOT	104	Atai Mary	FAL Instructor
51	Koleta Jesca	FAL Instructor	105	Chandiga Patrick	FAL Instructor
52	Lomo Wilbert	BCOP	106	Hon Asara Safina	FAL Instructor
53	Mawa Abas	BCOP	107	Yakani Ratibu	KDYC
54	Dramadri Ahmed Okuni	BCOP	108	Afedra John Robinson	KDGL/TOT
109	All the 92 FAL Instructors engaged and the 1723 youth		110	All BCOPs	

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MINISTRY OF GENDER, LABOUR AND SOCIAL DEVELOPMENT

P.O BOX 7136, Kampala, Uganda

ps@mglsd.go.ug