



Setting-Up a... Biblically Based Business

Training Session Plan

Intensive 4 Day Version

version 1.1
(English)

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Biblically Based Business Training - Workbook 1 (4 day)

Session Plan

Enter training dates here: _____

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
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The training outlined in this session plan is the four-day intensive version, designed to be used when the trainer has had to travel a considerable distance to deliver the training and/or where the one session per week option is not viable. It must be noted that our expectation is that the intensive delivery of this material is not the most effective means of ensuring the skills we are trying to develop, but that sometime it is the only practical option. However, wherever possible, the one-session-per-week model is the recommended alternative.

	Preparation – Trainer		To ensure the trainer is fully prepared to deliver the training material efficiently	Session plan Workbook 'Training Support Materials' booklet <i>(available from Reconxile website)</i>	Ensure the trainer is fully conversant with the workbook and can answer any questions on it. Trainer should work through the session plan, ensuring they fully understand how they will deliver each section, and preparing any supporting materials (inputs) using the 'Training Support Materials' booklet as a guide to preparing any flipchart based materials or other props. If the training is being delivered in a language in which the trainer is not conversant, then the trainer needs to organise necessary translation of flipcharts & workbooks, & to organise interpreters to support them in delivery & answering questions. Wherever possible, these interpreters should also be conversant with the training materials.	Training materials (pre-prepared flipcharts etc.) Confident trainer
	Preparation – Trainee		To ensure the trainee has done as much as possible to prepare themselves	Workbook	Trainees should read through workbook 1 prior to attending the course and familiarise themselves with the exercises (by doing them!). Sometimes this may need to be in a fifth day at the start of this training, where participants gather, are given the workbooks, have it read to them, and are given time to complete the exercises <i>NB: Sometimes for reasons of organisation and/or logistics this is not possible (for instance our training of Nomadic Pastors in the Gobi Desert) Where it is likely that the participants first contact with the materials will be when they first attend the course, you will need to modify your approach slightly. How this might be done is outlined in red italics in the various sections of the session plan</i>	<i>Red sections are preceded by the letters NTM (New to Materials) and are only used in this case.</i>

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
Day 1						
09.00	Introduction – 1	15 mins	<p>To settle everybody into the course and to agree the course objectives</p> <p>To establish expectations on how people are to engage with the course and work toward the objectives</p>	<p>Things to pray for</p> <p>Flipcharts on the wall showing:</p> <p>What the training is and is not</p> <p>Objectives</p> <p>Groundrules</p>	<p>Welcome everybody to the course, thank them for coming and explain that we are going to start the meeting in prayer. Pray for the course and its impact on them and their success.</p> <p>Explain what the course is not, and then what it is, and lead onto the objectives and groundrules. Check that everybody is willing to work toward this. Emphasise the point on punctuality.</p> <p>(If anybody is not willing to work toward this, then this course is not for them and they would be best leaving)</p> <p><i>NTM: Hand out copies of the workbooks if they have not already received them prior to attending the course.</i></p>	<p>Agreed objectives and groundrules which can be referred to in order to keep discipline in the group</p>
09.15	Introduction – 2	30 mins	<p>To arrange the attendees into groups which can get something out of each session, and which can help each other and share experience</p>	<p>Blackboard explaining the levels of experience and where to go</p> <p>Flipchart with format for introductions written up on it</p>	<p>Ask the group to divide themselves into the four corners of the room based on their experience of business. Then reorganise into smaller mixed groups by picking out people from each of the corners (if the training is to be conducted in English, ensure each group contains a good English speaker who can translate).</p> <p>Then ask each of the new groups to sit down together and to introduce themselves to each other according to a set format. Explain that they will stay in these working groups over the 4 days.</p>	<p>Mixed groups which have a balance of experience and people undertaking the work for the first time</p>
09.45	Hopes and Concerns	20 mins	<p>To understand exactly what people want out of the training in their own words.</p> <p>To create a shared sense of concerns, and thereby build fellowship and make people feel more comfortable in those concerns</p>	<p>Flipchart headed 'Hopes & Concerns'</p>	<p>Ask each group to tell you one or two of their main hopes for the course, and also one or two of their main concerns. Write these up clearly on the flipchart. Where people duplicate points already made, acknowledge this and move on to the next point. Where people make new points, add them to the list. Ask whether the list reflects the main hopes and concerns of people and add in any more important ones that people feel are missing. Stick the finished sheet up on the wall, and agree with the group that we will collectively work toward achieving the hopes and minimising the concerns.</p>	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
10.05	What is a business?	30 mins	To develop a clear understanding of what is important in a successful business, and what they therefore need to work toward.	Workbooks and blank A4 paper Pencils and rubbers Diagram of guitar-maker's business	<p>Put up the diagram of the guitar-maker's business on a flipchart, and ask the group to explain bits of what it means. Ask what makes each loop important in turn, and whether we are looking for more or less money in that loop, and what are the main influences on the amount of that money.</p> <p>Each table then takes a business idea of one of their members and together work on creating a similar diagram and noting down what ideas they have to get the money to balance out.</p> <p>Ask people about Exercise 1 on page 5* and whether they can relate reasons for success and failure to this diagram – draw out a few examples</p> <p>Answer any questions and concerns until you are sure that practically everybody has a basic grasp of this concept – in theory and by example</p> <p><i>NTM: Ask the group to turn to page 5* and to have a go at completing Exercise 1 in pairs, just for 5 minutes – wander round the group to check their progress and prod them about 2 minutes in to tell them that they have had about half of the time and should be around the fourth question. At the end of the five minutes, ask the group in general 'what are the main reasons they listed for success?', and then when they have suggested a few of these, ask 'what are the main reasons they listed for failure?' Ask if they can see where these comments fit in to the loops of the guitar maker's picture.</i></p> <p>*Please remember, if the workbook has been translated, the page numbers may well have changed in the process!!!</p>	<p>Draft business diagrams for each table on A4 paper</p> <p>Illustrations of the importance of the diagram from people's own experience</p>
10.35	How this training helps	5 mins	To link the training back to what they have done	Diagram of guitar-maker's business	<p>Explain that one way or another, practically all of the training over the next four days comes back to this diagram and getting the various loops to balance with each other. Stick the diagram on the wall as a reminder of what we are working toward.</p>	Agreed diagram of business

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
10.40	15 mins					
10.55	<p>What is YOUR business? Pt 1</p>	30 mins	<p>To understand that business has to be about meeting a need</p> <p>To begin to understand the whole range of needs around us</p>	<p>Workbooks – answers to exercise on page 9 (<i>They can also look at their answers to the second part of the exercise on page 12</i>)</p> <p>Blank sheets of paper</p> <p>Pencils</p>	<p>Point to the right hand loop on the diagram and explain that we will start with this one. Make the point that people will only pay money in exchange for something that they want or need. If you don't have something to meet their need, they won't give you the money & you don't have a business.</p> <p>Explain though, that there is a lot of need to go around, and get them to share (in their groups) their answers to Exercise 3 on page 9. Get them to list their best ideas (of pressing needs) on a separate piece of paper for the whole group.</p> <p><i>NTM: Ask them in their groups to turn to Exercise 3 on page 9, and then as a group to get a clean sheet of paper and draw a line down the middle of it. Then on the left hand side to list out all the different types of people they come into contact with, and on the right hand side the sorts of needs that these people have.</i></p> <p>Get the groups to shout out some of the needs that they have listed that people are most likely to pay to have met.</p> <p>Emphasise the point of 'payment' in this, and explain the point of 'charity' on page 10.</p> <p><i>NTM: Read the story of Samuel to them (or get it read as a translation) and pause after the question 'What is the moral of this story?' and wait for responses. After a few responses, miss out the reference to Ecclesiastes, but read the text after this point, and embellish upon it as appropriate (depending on the answers you received about the moral of the story, and any predisposition to confuse personal and business funds)</i></p>	<p>List of pressing needs that can be met by business</p>

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
11.25	What is YOUR business? Pt 2	20 mins	<p>To look objectively at how our skills and abilities match to the needs we have identified</p> <p>To expand our thinking on what we are able to do</p> <p>To extend our lists of matches so that we have a wider choice about what we might want to do.</p>	<p>List of pressing needs that can be met by business</p> <p>Workbooks – exercise on page 11</p>	<p>Ask each group to split into pairs (or occasional triplet if a group contains an odd number) and to look at each other's lists of what they have the ability & resources to tackle (Ex. 4 on page 11 of the workbook). Ideally pairs should be between an experienced and an inexperienced person.</p> <p><i>NTM: Pairs look at Exercise 4 from scratch.</i></p> <p>Ask them to encourage each other, to see what else they might be able to think about doing on the new 'group list' and to extend their lists for Exercise 4 accordingly. Walk round the tables and help them where needed.</p> <p>Each pair should help each other to think through new ways they could meet the needs, or new skills/resources they could develop. When the time is up, ask what sort of new ideas they have used to extend their lists.</p> <p><i>Make the point that they may be able to borrow money to help them set up, but in most cases it is unlikely to be very much (£100 - £500 depending)</i></p>	<p>Extended lists of what people could do to meet the needs from the previous exercise.</p>
11.45	What is YOUR business? Pt 3	20 mins	<p>To select a preferred business for everybody in the room as a basis for the rest of the training.</p> <p>To build confidence that the selected business idea is not one that they will be stuck with beyond Friday, but that it will be a good basis for learning – and you never know, it might actually work!</p>	<p>Things to pray for in selecting a business idea (on a flipchart)</p> <p>Exercise on page 13 of the workbook.</p>	<p>Explain that we are each now going to pick a business idea that will serve us for the rest of this training. Point out that this may only be the first of many before we get the right answer. But that this is still a good point to ask for help and guidance.</p> <p>Put up a flipchart of things that they might pray for in their groups, and allow them time to do this.</p> <p>Then ask each group to go round and ask what business idea each of their members is going to select and why. Where people are unclear, the group can help them. Explain that the idea that they pick is not likely to be their 'last' idea and that it will be okay to make a mistake – it won't cost them anything, but it will give them experience of working it through.</p>	<p>Clearly selected business ideas for each person in each group</p>

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
12.05	<i>NTM: Exercise 7</i>		<i>NTM: To begin to get participants to think of the concept of 'quality' (in its widest sense) in purchasing decisions</i>	<i>Exercise 7 on Page 15</i>	<i>NTM: Use about 10 minutes of the contingency time to give people the opportunity to think about Exercise 7 and to lay out their answers about how they make their purchasing decisions – through the questions in Exercise 7. And then ...</i>	
	What makes a customer buy?	15 mins	To build a clear understanding of the factors that encourage customers to buy from you	Diagram of guitar-maker's business Flipchart / Blackboard Exercise on page 15 of the workbook.	Refer back to the guitar-maker picture, and explain that in their minds eye they can now replace the centre of this picture with their own business idea, and we can use the picture to think through whether their idea will work. Explain that the first loop that we need to check is the one on the right, and ask the room what makes the man in the right of the picture come to this guitar-maker to buy his guitars. Flipchart the answers, and ensure that the list includes something about quality and something about cost (Get them to look at their answers to Exercise 7 on page 15 to help them). Circle the item related to cost, and explain that we also want as many people to spend as much as possible, and ask the room to suggest ways in which people would be willing to spend more, perhaps by improving other items on the list. Explain that this afternoon's project is about exploring this for their own business idea	List of things that encourages people to buy.

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
12.20	Introducing Project 1	10 mins	<p>To ensure people understand clearly what their project work is for this afternoon.</p> <p>To provide the opportunity for everyone to do some market research on their business idea.</p>	Workbook pages 16 to 20.	<p>Explain that what they will be doing this afternoon is called market research and that it is vitally important to a successful business.</p> <p>Work through pages 16 to 20 & make sure they are clear on what they need to do this afternoon. Then look briefly at Chap. 4 (which we will tackle tomorrow) & encourage people to have a look at that again before tomorrow, in particular the exercises if they have changed their business idea.</p> <p>Then ask them to team up in pairs to think through their plans for the afternoon and how they are going to work through the questions on their business idea. (They can work in pairs to do the project if they wish, but the most important thing is that they speak to real customers and that they observe, if possible, real competitors).</p> <p><i>In the case where people's ideas are unsuitable for research at this time, either get them to pair up with someone who can research their idea, or get them to pick another business idea from their list that can be researched – re-emphasise that the choice of idea is more about learning than actually having a business first time – and point to what the training 'is and is not' on the wall.</i></p>	<p>Plans for their afternoon's project</p> <p>Intention to re-prepare Chapter 4 for their new business idea</p>
	Contingency	30 mins			<p>NTM: Explain that the training presupposes that they've already had the workbooks & completed the exercises, but that this has not been possible in their case – apologise for this. Explain that the rest of the training will work a lot better if people get the chance to work through the material before the training session, and that your expectation is that they will find the time to do this in the evenings. However, if any would like the sections read to them, then this can be arranged, in the first instance, straight after lunch this afternoon – when we will read through Chapters 1 to 4 (Pages 3-29)</p>	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
13.00	Lunch	240				
	One-to-one support		To provide any individual support to course members		Trainer is available for one hour after the finish of the formal part of the morning session in order to address any issues or confusions that individual trainees have, and to provide guidance as needed	
	NTM: Book Reading		<i>To ensure that everybody has a chance to hear and understand the main points from the first 4 Chapters of the workbook.</i>		<p>NTM: While most of the helpers are engaged in one-to-one support, one interpreter and one trainer take those who wanted the reading to one side, and the interpreter reads them pages 3-29. The trainer is present in case any questions arise which the interpreter cannot answer.</p> <p>The interpreter checks that everybody now has enough understanding to complete the exercises for Chapters 1 to 4 – to cover the training for today and tomorrow. He/she then checks that they are willing to commit to do these exercises (particularly exercises 15-21) before the start of training tomorrow morning.</p> <p>Please note, Exercises 8-12 should/will be completed as part of their afternoon's work on Project 1 – please see below.</p>	
	Project 1		<p>To gain customer feedback on the business idea</p> <p>To build confidence in doing market research</p>	Plans for their afternoon's project	Each individual or pair works through the exercises on pages 16 and 17 and then goes out into the field to get information from real customers and competitors in order to objectively develop answers to exercises on pages 18-20.	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
Start of Day 2						
09.00	Welcome back	35 mins	To welcome people back for the second day of the course, to reiterate the groundrules and objectives, and to get feedback on progress	Flipcharts on the wall showing: What the training is and is not Objectives Groundrules Questions to guide group discussions on a flipchart	Open the second day of the course with a brief prayer, then welcome people back and ask them how they got on with their projects. Take feedback from one or two people about how it went, and ensure they bring out what they learnt and how they think they benefited. Revisit the objectives and groundrules, and the picture of the guitar-maker's business, and explain that today is largely going to be about the two left-most loops of the diagram, but that first there is an opportunity to review what you learnt from yesterday afternoon in your groups (ensure they are sat back in their original groups). Give then 15 minutes to share their answers and what they have learned about market research	Further learning on the methods and benefits of market research.
09.35	Developing a process map – 1	25 mins	To show how the process map can be used to carefully think through everything that needs to be done to meet the customer's needs	Flipchart on process steps and map for baking biscuits Flipchart on customers' view of 'better' biscuits	Put up the map of the biscuit baker on a flipchart, and the table on 'doing better'. Ask the room what they think might be missing from the list of process steps, and make a note of them on another piece of flipchart paper (so as not to spoil your original). Then put up the list of what customers see as 'better' and the 'doing better' table, and ask the room for their ideas on how the 'doing better' table could be improved, and flipchart these ideas also. <i>Encourage them to find things wrong and do not challenge them – the point we are trying to make here is the value of these diagrams in getting people really thinking about how their business is going to deliver products or services!!!!</i> Ask what difference it makes whether we work these things out on paper, or in equipment and practice, and draw out the importance of the map/table in getting things to work.	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
10.00	Developing process maps – 2	60 mins	To enable each person to develop and refine their process maps, and to learn from this the effectiveness of the technique and how to use it properly.	Tables on page 25 of workbook (Exercise 15) Guidance on how to review plans on a flipchart	Split the room into groups of about 3-4 people, (ideally within their existing groups, but it might be necessary to have some as a mixture of other groups – if so, keep a mixture of experience). Point out the questions that they might consider in a review (on a flipchart) and have them review each others process steps and plans for doing better (against the customer feedback). Walk round the tables and help them where needed. Where people have not done the exercise, this is also a chance to get other people to begin to help them to think it through. Allow about 15 minutes for the group to work on each map/table and refine them – about one hour in all, and then pull them back to their tables and get brief feedback on how it went.	Refined process maps/tables for each business idea.
11.00	15 mins					
11.15	Keeping costs down	45 mins	To get people to think frugally about what they need to start up their business To help people think about reducing the costs in their business	Diagram of guitar-maker's business Pages 26 & 27 of the workbook	Reflect back on the diagram of the guitar-maker, and the two loops to the left hand side, and ask whether we want these sums of money to be high or low. Ask what problems will occur if they are too high, and draw out from the room the fact that you lose money, then ask what problems will occur if they are too low, and draw out the risk of poor quality or breakdowns. Conclude that we need to keep a balance between quality and cost. <i>Particularly emphasise the need to keep start-up costs to a minimum!!!! (max. loan £100 - £500?)</i> In their groups of 3 or 4, get them to review their answers to Exercises 16 & 17 on pages 26 & 27, and find ways to help each other to keep the costs down while still 'doing better'. Walk round the tables and help them where needed. At the end, ask how people fared with looking at the 'people and skills' costs in their plans.	Clearer understand'g of what people practically need to effectively run their business

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
12.00	People Costs	15 mins	<p>To begin the discussion of wages and the purpose of this work to pull people out of poverty.</p> <p>To share and develop values about employing people fairly.</p> <p>To begin to develop a shared vision about using business for good.</p>	<p>Pages 26 & 27 of the workbook</p> <p>Diagram of guitar-maker's business</p>	<p>Pick up that the 'people and skills' costs are reflected in the loop at the bottom of the guitar-maker diagram.</p> <p>Ask the room what we are trying to do with this in our costs, and try to conclude that we need to be fair in this area – that their wages, and the wages of others like them are reflected here, and that our goal of this work is to pull people out of poverty.</p> <p>Discuss what people need to live on, and talk about what might be a fair working wage for themselves, their families, their friends, and anybody who they ultimately employ. Ask (rhetorically) if the only way our business can succeed is by exploiting others, is it really a business that we want to be in, or should we find another one.</p> <p>Challenge them to use less people at a fair wage, but working harder!</p>	
12.15	Introducing Project 2	15 mins	<p>To ensure people understand clearly what their project work is for this afternoon.</p> <p>To provide the opportunity for everyone to do some business planning on their idea.</p>	<p>Workbook pages 28, 29 & 22.</p> <p>Workbook pages 33 to 38 & 21.</p> <p><i>NTM: Look at Chapter 5 and work through the exercises for the first time!</i></p>	<p>Explain that this afternoon they will be continuing to work in pairs on their plans for their business, and that they need to fully map out what they need to run their business, research the costs involved (including a fair price for their own and other people's time), and complete Exercise 18 on page 28 (<i>Refer them also to Exercise 14 on page 22, where they consider the marketing elements of what they plan to do</i>).</p> <p>Work through the questions at the bottom of page 27 and through 28, & ensure that they are clearly understood. Then look briefly at Chapter 5 (which we will tackle tomorrow) and encourage people to have a look at that again before tomorrow, and in particular the exercises on pages 33 to 38 (& 21).</p> <p>Check that everyone is part of a pair. <i>In the case where people's ideas are unsuitable for research at this time, use the same strategy as yesterday.</i></p>	<p>Understand'g of their afternoon's project</p> <p>Intention to re-read the exercises of Chapter 5 based on what they now understand of their costs.</p>

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
	Contingency	30 mins			<i>NTM: Explain that there will be a further reading immediately after lunch today to cover the materials we will need for the training tomorrow, if anybody is interested in attending.</i>	
13.00	240					
	One-to-one support		To provide any individual support to course members		Trainer is available for one hour after the formal part of the morning session finishes in order to address any issues or confusions that individual trainees have, and to provide guidance to them as needed	
	NTM: Book Reading		<i>To ensure that everybody has a chance to hear and understand the main points from Chapter 5 of the workbook.</i>		<i>NTM: While most of the helpers are engaged in one-to-one support, one interpreter and one trainer take those who wanted the reading to one side, and the interpreter reads them pages 30-45. The trainer is present in case any questions arise which the interpreter cannot answer. The interpreter checks that everybody now has enough understanding to complete the exercises for Chapters 5 – to cover the training for tomorrow. He/she then checks that they are willing to commit to do these exercises (Exercises 23-32, and also Exercise 13 on page 21) before the start of training tomorrow morning.</i>	
	Project 2		To develop a clear plan for setting up the business To build confidence in doing the planning	Understanding of their afternoon's project	Each pair works through Exercise 18 on page 28, researching the real costs wherever they need to and then either individually or together they look at Chapter 5, and Exercises 23 to 32 on pages 33 to 42 (which includes undertaking Exercise 13 on page 21).	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
Start of Day 3						
09.00	Welcome back	25 mins	To welcome people back for the third (and most difficult) day of the course, to reiterate the groundrules and objectives, and to get feedback on progress	Flipcharts on the wall showing: What the training is and is not Objectives Groundrules Questions to guide group discussions on a flipchart	Open the third day of the course with a brief prayer, then welcome people back and ask them how they got on with their projects. Take feedback from one or two people about how it went, and ensure they bring out what they learnt and how they think they benefited. Revisit the objectives and groundrules, and the picture of the guitar-maker's business, and explain that today is largely going to be about the topmost loop of the diagram, but that first there is an opportunity to review what you learnt from yesterday afternoon in your groups (ensure they are sat back in their original groups). Give then 10 minutes to share their answers and what they have learned about planning	Further learning on the methods and benefits of planning the business.
09.25	Finance	5 mins	To set the scene for today and to manage expectations about this as the most difficult aspect of planning the business	Diagram of guitar-maker's business	Explain that the top part of the guitar-maker's picture is what is left over after the money gained from the left hand loop has been used to pay for all of the other loops in the diagram. On the picture it looks simple, and if all you sold every day was one guitar, and bought just the materials for that one guitar, the accounting would be simple. But in their businesses, purchases will go up and down each day, and this affects what you need from the left hand loops, which affects the price, and all of this tends to complicate things. But there is a way to work it all out, and that is what today is all about.	
09.30	Checking the homework	30 mins	To liven things up a bit To check common understanding of the basic concepts and terms	Quiz Sheets of paper & pencils Prize	Explain that to ensure we have a common understanding of the basics, we will use a quiz, all answers must be agreed by everyone in the group and there will be a prize for the winning group. At the end swap papers and run through the questions and answers, and present the prize.	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
10.00	Step-by-step	5 mins	To explain the process for the next bit, and build confidence that we will take things slowly	Picture of tower of coins for R, C (F&V) & P	<p>Explain that the finance bit is not so daunting if we take it one step of the jigsaw puzzle at a time (which we will).</p> <p>Explain the process will be 4 cycles of questions about what people struggled with followed by paired working to help each other understand</p>	
10.05	Revenue	20 mins	<p>To ensure that people have correctly calculated their revenue</p> <p>To share experience and insight on revenue</p>	<p>Page 33 in workbook</p> <p>Flipchart or blackboard</p>	<p>Ask whether people have any questions on calculating their revenue from Exercise 23 on page 33. Answer the questions, and if the person struggles to understand, pair them with someone who does understand so that it can be explained in the next exercise.</p> <p>Then split into pairs so that each person can review their answers with someone else, and ensure that they are calculating their revenue correctly. During this time, wander round the group providing support, and answering any questions that arise. If points arise that will be of general interest, cover these as a whole group</p>	Confirmed figures for revenue
10.25	Fixed Costs	20 mins	<p>To ensure that people have correctly calculated their fixed costs</p> <p>To share experience and insight on fixed costs</p>	<p>Pages 34 to 35 in the workbook</p> <p>Flipchart or blackboard</p>	<p>Ask whether people have any questions on calculating their fixed costs from Exercise 25 on page 35. Ensure they understand the difference between fixed costs & start-up costs. Answer the questions, & if the person struggles to understand, pair them with someone who does understand so that it can be explained in the next exercise.</p> <p>Then split into pairs as in the revenue exercise</p>	Confirmed figures for fixed costs
10.45	Variable Costs	30 mins	<p>To ensure that people have correctly calculated their variable costs</p> <p>To share experience and insight on variable costs</p>	<p>Pages 36 to 37 in the workbook</p> <p>Flipchart or blackboard</p>	<p>Ask whether people have any questions on calculating their variable costs from Exercise 27 on page 36 & 37 (This is a more complex section so it is more likely that they will have). Answer the questions, & if the person struggles to understand, pair them with someone who does understand so that it can be explained in the next exercise.</p> <p>Then split into pairs as in the revenue exercise</p>	Confirmed figures for variable costs

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
11.15	Coffee	15 mins				
11.30	Profit	20 mins	<p>To ensure that people have correctly calculated their profit</p> <p>To share experience and insight on profit</p>	<p>Pages 37 to 38 in the workbook</p> <p>Flipchart or blackboard</p>	<p>Ask whether people have any questions on calculating their variable costs from Exercises 29, 30 & 31 on pages 37 & 38. Answer the questions, and if the person struggles to understand, pair them with someone who does understand so that it can be explained in the next exercise.</p> <p>Then split into pairs as in the revenue exercise</p> <p>Finally, ask how many people ended up with a positive profit, and give them a round of applause</p> <p>Then go back to the others who did not have a positive profit, and explain that this is quite usual at this point, and that they will have plenty of opportunity to refine their figures or pick a new business idea, and they get the benefit of extra learning that way too!</p>	Confirmed figures for profit
11.50	How much profit do you need?	20 mins	<p>To ensure people understand that it may not be enough to simply make a profit</p> <p>To help people to calculate their profit needs</p>	<p>Flipchart examples of a break-even curve and a break-even calculation for biscuit manufacture</p>	<p>Ask the question: How much profit do you need? And draw out the fact that it has to be enough to cover any loan costs and to invest in the future (or in replacement costs).</p> <p>Ask how people got on with pages 39 to 42 and answer questions on it.</p> <p>Explain break even using a picture of a breakeven graph on a flipchart, and then run through a worked example of Exercise 34 (Page 43), using the example on page 39 of the biscuit factory. Ensure it is clear to everyone, and explain that this will be part of their project this afternoon.</p>	<p>Understand'g of break even point and how to calculate it</p> <p>BE Points for their own business ideas.</p>

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
12.10	Cash Flow	10 mins	To emphasise the importance of cash-flow. To ensure they understand how to calculate it.	Blackboard example of a cashflow table	Do a worked cashflow example at the front so that they can see how it is done, and explain that this will also be part of their project this afternoon. In the example, show the business will make massive profits in weeks 4 & 5 but only has funds to cover to week 3 and ask what will happen to it. (Use an analogy with breathing and oxygen). Make the point on the importance of cashflow.	
12.20	Introducing Project 3	15 mins	To ensure people understand clearly what their project work is for this afternoon. To provide the opportunity for everyone to do some refining of their business finances on their business idea.	Workbooks	Explain that this afternoon they will be continuing to work in pairs, but this time on their financial plans for their business, and that they need to use the complete the calculations for break even point, and the cash flow table (Exercises 34 & 35 on pages 43 & 44) for their own business, and then to use Exercise 33 on page 42 to adjust their plans on revenue and costs to try and make their business viable. Split them into pairs to make sure everyone has a business which needs balancing to work on. Check that everyone is part of a pair (or triplet). Ask them also to work through the equipment and facilities replacement plan (Ex. 36) on page 45.	Understand'g of their afternoon's project Intention to develop BE calculation and cash-flow graph, and to tune their figures.
	Contingency	25 mins			<i>NTM: Provide reading of pages 46 & 47</i>	
13.00	245					
	One-to-one support		To provide any individual support to course members		Trainer is available for one hour after the formal part of the morning session finishes in order to address any issues or confusions that individual trainees have, and to provide guidance to them as needed	
	Project 3		To develop a clear plan for setting up the business To build confidence in doing the planning	Understanding of their afternoon's project	Each pair works through the exercises on pages 43 to 45, and then uses the exercise on page 42 to refine their revenue and costs and try to make their business idea work. The pair works first on one business and then the other, developing ideas together.	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
Start of Day 4						
09.00	Welcome back	25 mins	To welcome people back for the fourth (and final) day of the course, to reiterate the groundrules and objectives, and to get feedback on progress	Flipcharts on the wall showing: What the training is and is not Objectives Groundrules Questions to guide group discussions on a flipchart	Open the fourth day of the course with a brief prayer, then welcome people back and ask them how they got on with their projects. Take feedback from one or two people about how it went, and ensure they bring out what they learnt and how they think they benefited. Revisit the objectives and groundrules, and the picture of the guitar-maker's business, and explain that we have now covered in detail all of the aspects of the diagram, and that today is about how we present all that information in ways other people (investors) can understand, and how we make sure it continues to run as expected. But first there is an opportunity to review what you learnt from yesterday afternoon in your groups (ensure they are sat back in their original groups). Give then 10 minutes to share their answers and what they have learned about refining the figures.	Further learning on the methods and benefits of refining the financial figures to make the pieces fit.
09.25	Viability	15 mins	To share the way in which further understanding and working through planning can change your business to a success, or protect you from a failure	Blackboard explaining the four corners of the room	Divide the group up into the four corners of the room, depending on their perceived viability on Thursday morning and this morning: NN, NV, VN, VV. Explain that such spreads are normal, and that the VVs are just plain blessed, but that for the others of us it proves why successful business people need to be resilient – and that we need (with our new insights and experience to simply pick ourselves up, dust ourselves down, and start all over again. Then go to the VNs and asked what changed for them overnight, and draw out the importance of detail planning, and go to the NVs and ask again and draw out the importance of refining. Applaud those with a viable plan and make sure there is one in each group.	Understand'g of the importance of planning and analysis and refining (whittling).

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
09.40	Business Planning	10 mins	To ensure people understand the use of the business plan pages in the back of the guide	Business plan in the appendix of the workbook	<p>Ask people to turn to the business plan pages and ask if they know how to fill them in.</p> <p>Answer questions, and draw out the relationships between the numbers and the exercises we have been doing over the last three days.</p> <p>Ask people about why it is important to fill in the business plan and flipchart their answers – ensure that they include something along the lines of 'demonstrating they are in control', 'ensuring they know the key points', and 'looking professional to investors' in their answers.</p> <p>Then referring back to 'investors' ask who they might be.</p>	
09.50	Micro Finance and Loans	55 mins	To provide people with an overview of Microfinance Initiatives, and Loans, and how they can practically engage with them.	Representatives from a number of different Microfinance businesses	<p>Representatives from a number of different Microfinance businesses each present briefly what they do, what they are looking for, how to approach them, and what they require.</p> <p>The group asks questions until they fully understand what they need to know about getting their business ideas financed.</p> <p>Then ask the microfinance people about what is important in how the business is run after it is set up, and lead on to the next section...</p>	Knowledge of how to approach microfinance organisations
10.45	Coffee	15 mins				
11.00	Running your own small business 1	15 mins	To ensure that people understand the principles of running a business after it has been set up	<p>Diagram of guitar-maker's business</p> <p>Flipchart of principles of running a business</p>	<p>Explain that even if you now have a viable business plan, that is just theory. Ask how in practice a viable business plan can turn into a failing business, and draw out the need for disciplines in what is spent and how money is collected (direct them to the picture of the guitar-maker to help them arrive at this if required).</p> <p>Put up the flipchart of principles of running a business and direct them to pages 46 and 47 of their workbooks.</p>	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
11.15	Running your own small business 2	45 mins	To promote discussion and understanding of the principles of running a business and why they are important	Flipchart of principles of running a business	Split the principles up & allocate them to different groups to discuss and reach a clear conclusion as to why each is important. Allow them time to do it. Then take the principles one at a time, asking the group who debated it to explain why it is important and inviting further suggestions from other groups	Arguments for the principles & better understanding of them
12.00	That is it	15 mins	To explain that they have now completed the entire workbook, and that all that remains is to get on and do it.	Flipchart of John Logue's poem Hopes and concerns sheet	Explain that we've now completed the workbook, & it is now simply up to them to continue to work through it until they eventually hit that winning idea which they can put into business practice. Revisit the hopes and concerns sheet to see whether we have met the hopes and reduced the concerns, and invite them to comment Ask if there are any remaining questions, and answer them, and then put up John Logue's poem and read it – then invite them to fly.	
12.15	Awards & celebration	15 mins	To acknowledge the effort that they have put in and to celebrate their success	Certificates Celebratory drinks	Hand out the completion certificates to everybody individually, shaking their hands & congratulating them on completing the course. And then hand everyone a drink and toast their future success. Explain that their project for this afternoon, is either to start over again, or to continue on to the next stage and apply for funding, and then finish with a prayer that they will persevere, succeed and use their success to glorify God, and bless the poor.	Certificated people qualified to begin to set-up their own businesses.
12.30	Feedback	30 mins	To learn from how course is run, and to improve on it	Course assessments	Hand out the course assessments and invite them to complete and return them before they leave	Learning
13.00	Finish	240				
	One-to-one support		To provide any individual support to course members		Trainer is available for one hour after the formal part of the morning session finishes in order to address any issues or confusions that individual trainees have, and to provide guidance to them as needed	