



Setting-Up a... Biblically Based Business

Training Session Plan

Extended 6 Session Version

version 1.1
(English)

Author: Michael Clargo Reconxile.org

Biblically Based Business Training - Workbook 1 (6 Session)

Session Plan

Enter training dates here: _____

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
	Preparation – Trainer & co-trainer (translator)		To ensure the trainer is fully prepared to deliver the training material efficiently	Session plan Workbook 'Training Support Materials' booklet (available from Reconxile website)	Ensure the trainer and co-trainer are both fully conversant with the workbook and can answer any questions on it. Trainers 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. Where possible, flipcharts should be prepared in both English, and Luganda (or the predominant language in the area of Uganda where the training is to be held). Whoever is delivering the 'translated' version should ensure they have prepared the phrases and vocabulary they need.	Training materials (pre-prepared flipcharts etc.) Confident trainers
	Preparation – Trainee Packs		To prepare packs of essential materials for each trainee To determine mentor arrangements and groups <i>(depending on the size of the facility you are using, each training session could handle up to forty trainees – these are divided into training groups of four to six people who will work together and support each other through the training – mentors can be allocated to support one or more groups each, depending on the number of mentors you have attending)</i>	List of attendees List of mentors Notebooks, pens, name tags, folders, workbooks Course timetable	Prepare packs for each person attending the course, consisting of a folder, their workbook, a notebook and pen, <i>(the maths exercise booklet if available)</i> , the timetable for the course and a nametag made out with their name. Agree groups of four to six for the training – those trainees that you will put together to ensure a balance of ability and experience in each group – and allocate mentors to cover the groups evenly. <i>Mentors are those people who have already completed the training and have volunteered to return to help others through it – they may be doing this because they would like to become trainers themselves. Ideally there will be one mentor to every four trainees, but it could be as high as one-to-one, and it is possible to have none at all.</i> Mentors and trainers should have their status indicated on their nametags so that people are clear on who to go to for help. Trainees can also have their groups indicated on their nametags.	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
	Preparation – Facility		To ensure the facility is suitable for housing the training, and to determine arrangements for preparing it prior to each session.	Facility Chairs Flipchart stands	<p>Ensure that the facility (meeting room) that you will be using will be suitable for the training, that it is big enough to house the number attending the course in small working groups, that everybody will be able to see the flipchart stand and any flipcharts that have been stuck around the walls, and that the conditions (heat noise etc.) will not distract people from their discussions and learning. <i>(Check your flipchart fits on the stand)</i></p> <p>Agree how the room will be set up for training, and how the chairs will be arranged to help groups to work together without disturbing each other, but so that each group can see the trainer and the flipchart for any presentation sessions. Make sure that you are familiar with any arrangements to evacuate the building in case of fire, and the location of toilets so that you can advise people of where to go.</p> <p>Agree arrangements for refreshments and lunch (if appropriate) at breaktimes, and make arrangements for who will be responsible for making sure that the place is set up immediately prior to each training session, and cleared down and put-away at the end.</p>	
	Preparation – Trainee		To ensure the trainee has committed themselves to attending the course, and knows the timing and location, and what will be expected of them	Posters, Course dates & times Application forms and course information sheets (including course rules) Arrangements for people to apply for the course	Courses may be advertised by means of posters, or through announcements in the churches or elsewhere, or through word of mouth recommendations. Ensure you agree how your course will be advertised, and your arrangements for people to apply to attend it. Trainees may be invited to attend the course, or they can apply to attend the course (perhaps because they have seen the poster). Each trainee should be met in person, and asked to confirm that they commit to attending the whole course, and will abide by the rules of the course.	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
------	------------	-------	-----------	--------	---------	---------

Please note: The course can be run over a number of consecutive days if absolutely necessary, but this is not ideal either for people's existing commitments (work, studies, child-care, etcetera) or for their work in between sessions. It is better to run the course on the basis of one session per week, on one day of the week, and to communicate this well in advance so that people can make other arrangements for their current commitments.

Session 1: Introductory Session						
09.00	Opening Prayer and worship	15 mins	To welcome everybody, and to establish the meeting under God's hand and to ask his support and protection over the course	Things to pray for Songs to sing	Welcome everybody to the course, thank them for coming and explain that we are going to start the meeting in prayer in prayer and worship. If you have someone who can lead singing, ask them to lead the group in a song to the Lord, and then pray for the course and its impact on them and their success. <i>Explain that on future sessions the course will start at 9.00, but that it would be good to get their a bit earlier for the prayer and worship session which will begin 10 minutes beforehand.</i>	
09.15	Introduction – 1	15 mins	To settle everybody into the course and to agree the course objectives To establish expectations on how people are to engage with the course and work toward the objectives	Flipcharts on the wall showing: What the training is and is not Objectives Groundrules	Explain what the course is not, & then what it is, & lead onto the objectives and groundrules. Work through each of these carefully ensuring that each point is clearly understood. Check that everybody is willing to work toward this. Emphasise the point on punctuality. Ensure people know fire-exits etc. <i>(If anybody is not willing to work toward this, then this course is not for them and they would be best leaving)</i>	Agreed objectives & groundrules which can be referred to in order to keep discipline in the group
09.30	Introduction – 2	45 mins	To arrange the attendees into groups which can get something out of each session, and which can help each other and share experience To equip people with their training packs	Blackboard explaining the levels of experience and where to go Flipchart with format for introductions written up on it	Call out the groups that you have arranged for the course and get them to sit together in their groups. Introduce the mentor(s) to the group(s) that they will be looking after. <i>Alternatively, 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).</i> Hand out the packs to each attendee, and 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 for each session of the course.	Mixed groups which have a balance of experience and people undertaking the work for the first time

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
10.15	Hopes and Concerns	30 mins	To understand exactly what people want out of the training in their own words. To create a shared sense of concerns, and thereby build fellowship and make people feel more comfortable in those concerns	Flipchart headed 'Hopes & Concerns'	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.	Hopes and concerns for the course
10.45	Course programme	15 mins	To ensure a full understanding of when each session will be and what it will cover To explain the purpose of the rest of today, and to permit those people who commit to reading the workbook themselves to depart early if they wish.	Course programme on a flipchart Flipchart on the importance of projects	Explain how the course will work, when each session is, its timings, and what it will cover. Emphasise the importance of committing to do the exercises (projects) in the success of the course. Then explain that the rest of today is mainly about ensuring those who would prefer the workbook to be read to them – especially if it needs translation into their language can have that need met (to ensure their complete understanding). <i>If people feel confident in reading the workbook for themselves, and commit to having a go at the exercises, and would prefer to miss the reading session, say they are free to go (after the break), & that you will see them at the next session.</i>	
11.00	Break	15 mins				
	Workbook reading (Pages 1-29)	45 mins	To ensure a full understanding of the workbook	Workbooks	Split the remaining group into two according to their preferred language, and each trainer takes their group to the opposite ends of the room. The workbook is then read to them in their language.	
12.00	Break	15 mins			Just to break up the reading a bit	
	Workbook reading (Pages 30-47)	45 mins	As above	Workbooks	Complete the reading of the workbook, and ask people to try the exercises before next session, and to make sure they complete the exercises up to page 17 (<i>Exercises 1-9</i>)	
13.00	End of Session 1					

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
Session 2						
08.30	Set-up & support		To get ready for the course		Trainers and mentors arrive at least half an hour before the course starts to make sure everything is ready, and to support those who are having problems with the exercises.	
08.50	Pre session worship & prayer		To commit the session to God, and ask his help		Lead the group in worship and prayer as you feel led by the Holy Spirit for this session.	
Session 2: Researching Your Business Idea						
09.00	Introduction	15 mins	To welcome people back to the group, and explain the agenda for today	Session 2 Agenda Objectives	Welcome people back to the group, & ask people (generally) how they got on with exercises 1-9 (do not get too bogged down on their answers, but ensure everybody has had a go at them). Refresh their minds of the objectives and groundrules and run through the agenda for today.	
<i>If people have not done the exercises, re-iterate the importance of them, and explain that as the course continues it is very important people do the exercises by the time they are needed, and that their will be clinic sessions to help them, and if necessary they can arrive at the course at 8.30 to get help from a mentor or a trainer. Explain that sadly, failure to do the exercises or take advantage of the options for help on the exercises will result in them being bumped from the course.</i>						
09.15	What is a business?	40 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	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. 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. Ask people about their exercises on page 5 and whether they can relate reasons for success and failure to this diagram – draw out a few examples Answer any questions and concerns until you are sure that practically everybody has a basic grasp of this concept – in theory and by example	Draft business diagrams for each table on A4 paper Illustrations of the importance of the diagram from people's own experience

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
09.55	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.</p> <p>Stick the diagram on the wall as a reminder of what we are working toward.</p>	Agreed diagram of business
10.00	What is YOUR business? Pt 1	35 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 (<i>don't explain the loop in detail as it will be covered in more depth shortly</i>). 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, for about 20 minutes) their answers to the exercise 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>If a number of people have not done the exercise, this is a good point to re-emphasise the commitment they made to attempting the exercises, and the importance of this.</i></p> <p><i>However, where a group is stuck because they have no ideas to debate, explain the idea of brainstorming, where the goal is to get as many 'needs' out as possible by just throwing in ideas – else the group may spend time debating each one in detail, and still have only a few at the end)</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 (for about 15 minutes).</p> <p>Emphasise the point of 'payment' in this, and explain the point of 'charity' on page 10.</p>	List of pressing needs that can be met by business

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
10.35	What is YOUR business? Pt 2	25 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 and resources to tackle (page 11 of the workbook). Ideally the pairs should be between an experienced and an inexperienced person.</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 on page 11 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>
11.00	Break	15 mins				
11.15	What is YOUR business? Pt 3	25 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
11.40	What makes a customer buy?	20 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 the exercise 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.
12.00	Introducing Project 1	15 mins	To ensure people understand clearly what their project work is for this afternoon.	Workbook pages 16 to 20.	Explain that what they will be doing this afternoon is called market research and that it is vitally important to a successful business. Work through the exercises and guidance on pages 16 to 20 & make sure they are clear on what they need to do this afternoon. Point out that exercise 8 is about the sorts of information they are looking to understand, and that exercise 9 will have clues to where they need to go to get that information. Also point out that the words to the left of exercise 10 explain in more detail how to observe situations between customers and competitors, and that the words to the left of exercise 12 provide some tips on getting talking with customers.	Plans for their afternoon's project

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
12.15	Planning for Project 1	10 mins	To provide the opportunity to plan out their market research for this afternoon	Workbooks	<p>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>	Plans for this afternoon
12.25	Practicing for Project 1	20 mins	<p>To provide the opportunity for everyone to do some market research on their business idea.</p> <p>To enable people to begin to gain confidence</p>	Flipchart of opening questions	<p>Explain that you realise that many of them will find that this is a difficult thing to do – to walk up to strangers and begin a conversation – but that it is a key business skill, and it is vitally important to their business that they develop the skill, and that it will get easier with practice. Pray over them that God will help them through this.</p> <p>Ask them to practice opening the conversation, with one of them playing the stranger, and then swapping roles, until they feel more comfortable with what they are doing.</p>	Confidence for this afternoon
12.45	Next steps	15 mins	To ensure everybody is clear on what happens next	Workbooks	<p>Look briefly at Chapter 4 (which we will tackle in the next session) & encourage people to have a look at that again before the next session, in particular the exercises if they have changed their business idea. Explain that you will be around after lunch for an hour to deal with any specific problems, but the main task is to get out and meet customers & competitors & talk to them – and that they need to get off straight after lunch & do that.</p> <p>Agree to meet back up as a group at 4.30 pm this afternoon in the training room to review progress and learn from each others' experience.</p>	Intention to re-prepare Chapter 4 for their new business idea

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
13.00	Lunch	60 mins				
14.00	One-to-one support	60 mins	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	
14.00	Project 1	150 mins (in parallel)	To gain customer feedback on the business idea To build confidence in doing market research	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.	
16.30	Review of Project 1	30 mins	To share experience on what worked and what didn't, and to share new insights that people received To encourage progress To commit people to continuing this work between now and the next session	Results of market research	Ask the group in general how their project went, then lead onto specifics that people would like to share with the group. Ask what people found easiest and most enjoyable about the exercise. Then ask what people found most difficult and how they overcame it (and flipchart the answers) Finally ask people what they learned from their conversations and what new insights they gained. Reiterate that this is a key skill for them and that they need to overcome any fears they have and practice it until they are good at it and enjoy it. Explain that these exercise need to be complete by session 3. If you plan to run an interim clinic for them (to provide support to them part way through their market research) clarify this now, explain how it will work, and set a date & time. Clarify that they need to also have a good attempt at exercises 13-21 before the next session. Pray for them and formally close the session.	
Clinic 1 (optional): Ad-hoc support for trainees undertaking research or exercises, about halfway between sessions 2 & 3						
	One-to-one support	120 mins	To provide any individual support to course members	Trainers, mentors and trainees who would like support	Trainer is available in order to address any issues or confusions that trainees have regarding their market research project or exercises 13-21, & to provide guidance as needed – either one-to-one or preferably through group discussion of issues.	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
Session 3						
08.30	Set-up & support		To get ready for the course		Trainers and mentors arrive at least half an hour before the course starts to make sure everything is ready, and to support those who are having problems with the exercises.	
08.50	Pre session worship & prayer		To commit the session to God, and ask his help		Lead the group in worship and prayer as you feel led by the Holy Spirit for this session.	
Session 3: Business Planning						
09.00	Welcome back	35 mins	To welcome people back for the third session 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 session 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 they learnt from their market research in their groups (Allow 15 minutes – ensure they are sat back in their original groups)	Further learning on the methods and benefits of market research.
09.35	Developing a process map – 1	20 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>	List of things missing from flowhart and 'doing better' table

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
09.55	Importance of planning	5 mins	To ensure people grasp that planning is key to avoiding expensive mistakes	List of things missing from flowhart & 'doing better' table	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.	
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 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	15 mins	To get people to think frugally about what they need to start up their business	Diagram of guitar-maker's business	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>	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
11.30	Keeping costs down in your business	30 mins	To help people think about reducing the costs in their business	Pages 26 & 27 of the workbook	In their groups of 3 or 4, get them to review their answers to the exercises 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.	Clarity on what people practically need to effectively run their business
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. 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. 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>	Workbook pages 28, 29 & 22.	<p>Explain that this afternoon they will be continuing to work in pairs on their plans for their business, & 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 & others' time), and complete the exercise on page 28 <i>(Refer also to 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. 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>	Understand'g of their afternoon's project

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
12.30	Pre-work for next session	15 mins	To clarify the work that needs to be done in preparation for the next session	Workbook pages 33 to 39 & 21. Maths exercise booklets	Look briefly at Chapter 5 (which we will tackle in the next session) & encourage people to have a look at that again before the next session, and in particular the exercises on pages 33 to 39 (& 21). Explain that there is a maths exercise booklet which will give them guidance and help them gain some practice on the sums involved – hand these out to any who need them Explain that you will be around after lunch for an hour to deal with any specific problems, but the main task is to get on with planning their business and preparing for the next session. Explain that these exercises do need to be completed by session 4. If you plan to run an interim clinic for them (to help with their planning or the maths involved with chapter 4) clarify this now, explain how it will work, and set a date & time.	Intention to update ex's of Chapter 5
12.45	Contingency	15 mins				
13.00	Lunch	60 mins				
13.00	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	
Clinic 2 (optional): Ad-hoc support for trainees undertaking exercises & preparation, about halfway between sessions 3 & 4						
	One-to-one support	120 mins	To provide any individual support to course members	Trainers, mentors and trainees who would like support	Trainer is available in order to address any issues or confusions that trainees have regarding their planning, or the maths exercises or exercises 14 and 22-31 in their workbooks, & to provide guidance as needed – either one-to-one or preferably through group discussion of issues.	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
Session 4						
08.30	Set-up & support		To get ready for the course	Group prize	Trainers and mentors arrive at least half an hour before the course starts to make sure everything is ready, and to support those who are having problems with the exercises. <i>Ensure you have organised a prize for the 9.30 session.</i>	
08.50	Pre session worship & prayer		To commit the session to God, and ask his help		Lead the group in worship and prayer as you feel led by the Holy Spirit for this session.	
Session 4: Finances						
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 To draw out learning and benefits from the project work	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 session 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. 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 your project work on business planning 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.	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
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.	
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	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). Explain the process will be 4 cycles of questions about what people struggled with followed by paired working to help each other understand	
10.05	Revenue	20 mins	To ensure that people have correctly calculated their revenue To share experience and insight on revenue	Page 33 in workbook Flipchart or blackboard	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. 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	Confirmed figures for revenue
10.25	Fixed Costs	20 mins	To ensure that people have correctly calculated their fixed costs To share experience and insight on fixed costs	Pages 34 to 35 in the workbook Flipchart or blackboard	Ask whether people have any questions on calculating their fixed costs from Exercises 25 & 26 on pages 35 and 36. 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. Then split into pairs as in the revenue exercise	Confirmed figures for fixed costs

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
10.45	Variable Costs	30 mins	To ensure that people have correctly calculated their variable costs To share experience and insight on variable costs	Pages 36 to 38 in the workbook Flipchart or blackboard	Ask whether people have questions on calculating their variable costs from Exercises 27-30 on pages 37 & 38 (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. Then split into pairs as in the revenue exercise	Confirmed figures for variable costs
11.15	Coffee	15 mins				
11.30	Profit	20 mins	To ensure that people have correctly calculated their profit To share experience and insight on profit	Page 39 in the workbook Flipchart or blackboard	Ask whether people have any questions on calculating their profit (Exercise 31). Answer any questions, & if the person struggles to understand, pair them with someone who does understand so that it can be explained in the next exercise. Then split into pairs as in the revenue exercise Finally, ask how many people ended up with a positive profit, and give them a round of applause 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!	Confirmed figures for profit
11.50	How much profit do you need?	20 mins	To ensure people understand that it may not be enough to simply make a profit To help people to calculate their profit needs	Flipchart examples of a break-even curve and a break-even calculation for biscuit manufacture	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). Explain break even using a picture of a breakeven graph on a flipchart, & then run through a worked example of Exercises 32 & 34 using the biscuit factory. Ensure it is clear to everyone, & explain that this will be part of their project this afternoon.	Understand'g of break even point and how to calculate it BE Points for their own business ideas.

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
12.10	Cash Flow	20 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.	
12.30	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.	Workbook pages 39-45.	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 (pages 43 & 44) for their own business, and then to use the exercise 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.
12.45	Pre-work for next session	15 mins	To clarify the work that needs to be done in preparation for the next session	Workbook pages 46 & 47.	Look briefly at Chapter 6 and encourage people to have a look at that and the appendices before the next session,. Explain that you will be around after lunch for an hour to deal with any specific problems, but the main task is to get on with the exercises on cashflow and break-even. Explain that all exercises do need to be completed by session 5. If you plan to run an interim clinic for them (to help with any remaining issues in the training up to this point, especially exercises 34-36) clarify this now, explain how it will work, and set a date & time.	Intention to complete all exercises prior to the last session
13.00	Lunch	60 mins				

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
	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 Exercise 33 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.	

Clinic 3 (optional): Ad-hoc support for trainees undertaking exercises & preparation, about halfway between sessions 4 & 5

	One-to-one support	120 mins	To provide any individual support to course members	Trainers, mentors and trainees who would like support	Trainer is available in order to address any issues or confusions that trainees have regarding all of their planning and exercises to date, & to provide guidance as needed – either one-to-one or preferably through group discussion of issues.	
--	---------------------------	----------	---	---	---	--

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
Session 5						
08.30	Set-up & support		To get ready for the course	Guest speakers	Trainers and mentors arrive at least half an hour before the course starts to make sure everything is ready, and to support those who are having problems with the exercises. Also welcome any guests you have invited to talk about different aspects of finance, and clarify with them the time that they will have available and the main aspects that they will bring out in their presentation.	
08.50	Pre session worship & prayer		To commit the session to God, and ask his help		Lead the group in worship and prayer as you feel led by the Holy Spirit for this session. In particular thank God for his help and faithfulness in getting people to this the final day of the course.	
Session 5: Running Your Business Profitably						
09.00	Welcome back	25 mins	To welcome people back for the fifth (and final) session 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 Session 5 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.

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
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	<p>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.</p> <p><i>(V = Viable; N = Not Viable)</i></p> <p>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.</p> <p>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.</p> <p>Applaud those with a viable plan and make sure there is one in each group.</p>	Understand'g of the importance of planning and analysis and refining (whittling).
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>	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
09.50	Micro Finance and Loans	55 mins	To provide people with an overview of various Finance sources, and Loans, and how they can practically engage with them.	Representatives from a number of different sources of Finance	<p>Representatives from a number of different sources of Business Finance 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 Finance 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 Finance options and how to approach Finance 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> <p>Work through the principles on the flipchart and ensure that they understand what is meant by each principle.</p>	
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	<p>Split the principles up & allocate them to different groups (regroup people into the same number of groups as principles if at all possible) to discuss and reach a clear conclusion as to why each is important. Allow them time to do it.</p> <p>Then take the principles one at a time, asking the group who debated it to explain why they see it as important, and then inviting further suggestions from other groups to add to this.</p>	Arguments for the principles & better understanding of them

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
12.00	That is it	15 mins	<p>To explain that they have now completed the entire workbook, and that all that remains is to get on and do it.</p> <p>To clarify the follow-up that exists in terms of ongoing mentor support and also the follow-up session if one is planned.</p>	<p>Flipchart of John Logue's poem</p> <p>Hopes and concerns sheet</p>	<p>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.</p> <p>Revisit the hopes and concerns sheet to see whether we have met the hopes and reduced the concerns, and invite them to comment</p> <p>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.</p> <p>If there is any plan to hold a follow-up day in three months time, ensure everybody knows what it is for and the dates and times. Check that each trainee knows that they can contact their mentor to get help as they go forward.</p>	
12.15	Awards & celebration	15 mins	To acknowledge the effort that they have put in and to celebrate their success	<p>Certificates</p> <p>Celebratory drinks</p>	<p>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.</p> <p>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.</p>	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 (clarify that they can do this confidentially).	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	

Time	Item/Desc.	Durn.	Objective	Inputs	Process	Outputs
Session 6 (Optional) – schedule for about 3 months after session 5						
08.30	Set-up & support		To get ready for the course	Guest speakers	Trainers and mentors arrive at least half an hour before the course starts to make sure everything is ready, and to agree how the session will work.	
08.50	Pre session worship & prayer		To commit the session to God, and ask his help		Lead the group in worship and prayer as you feel led by the Holy Spirit for this session.	
Session 6: Optional follow-up session to share progress, and provide self-help on priority issues						
09.00	Welcome back	25 mins	To welcome people back for the course follow-up session		Open Session 6 of the course with a brief prayer, then welcome people back and ask them (in a general sense) how they are getting on with their businesses. Take feedback from a few different people about how it is going – but keep it brief.	
09.25	Priorities to discuss	35 mins	To identify the main priorities for discussion	Flipchart Sticky dots	Ask people what for them are the main topics and problems they have been wrestling with that they would like to spend time discussing today. Flipchart all the topics they suggest, & then explain that we need to prioritise these so we discuss the most important ones first because we don't have time for them all. Give everyone 3 dots and ask them to stick them against the three most important topics for them. Agree the priorities.	Prioritised list of topics
10.00	Discussion of Topics	150 mins	To share group ideas and experience on the topics	Prioritised list of topics Flipchart	Work through the topics in priority order, spending about 15 minutes on each, and drawing out points from as many people as possible (do not let a few dominate). Make notes on key points and suggestions for people to follow-up on.	key points and suggestions
12.30	Next steps	30 mins	To pick-up on people who would like to take an active role in cascading the training. (Optional: to propose and agree subsequent follow-up sessions for the group)		Ask which of the trainees would like the opportunity to mentor on a later course, and which of the mentors would now like to go forward for training to be a trainer. Make a note of the names and contact details and forward them to your local coordinator. If you are willing, see how many would like to attend another session like this and set a date for it. Then thank everybody and close the meeting in prayer.	Actions for taking things forward.