



BUSINESS TRAINING MANUAL ANNEX

NRC

NORWEGIAN
REFUGEE COUNCIL

ANNEX

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SCOPE AND SEQUENCE OF THE MANUAL

MODULE 1:

INTRODUCTION TO BUSINESS: THE QUALITIES OF A SUCCESSFUL BUSINESS OWNER

OBJECTIVES OF MODULE 1:

At the end of this module the learners will:

1. Understand the different types of businesses and activities that define a business.
2. Demonstrate teamwork skills.
3. Demonstrate negotiation skills.
4. Understand the importance of networking and linkages and how to engage with the community.
5. Understand how community values and attitudes can affect a business.
6. Problem solve on how to deal with the demands and pressures that may be faced when starting a new business.

TITLE		SPECIFIC LEARNING OUTCOMES	ACTIVITIES
UNIT ONE: SIMULATION 1			
Activity One	Facilitator's practical preparations	At the end of simulation one, the learners will: 1. Demonstrate teamwork skills. 2. Demonstrate negotiation skills. 3. Understand how ethical behaviour affects the business. 4. Understand how to make profit. 5. Understand how to allocate money between personal and business expenses.	1. Buy, sell and manufacture/ produce. 2. Allocate resources for personal and business use. 3. Distribute roles to work in a team efficiently. 4. Respond to business ethics.
Activity Two	Explain the running of the simulation		
Activity Three	Play the Simulation		
Activity Four	Discussion		
UNIT TWO: INTRODUCTION TO BUSINESS			
Activity One	The different types of business and business activities	At the end of this activity the learners will: 1. Know the four main types of business. 2. Know the different activities of business.	1. Identify the four types of business: manufacturing, service, retail and agriculture. 2. Identify business activities: planning, buying, selling, manufacturing, record keeping, estimate the costs of your business, calculate the profit of your business.
UNIT THREE: UNDERSTANDING BUSINESS QUALITIES			
Activity One	Which qualities should a business owner develop and why?	At the end of this activity the learners will: 1. Identify the qualities of a successful business owner. 2. Identify which personal qualities they will need to improve as a business owner.	1. Role play on business ethics 2. Pair work on personal business qualities.

Activity Two	How can I improve my negotiation skills and why should I do it?	At the end of this activity the learners will: 1. Know the qualities of a good negotiator. 2. Demonstrate negotiation skills. 3. Understand how to make a good deal.	1. Role-play: Selling and buying a cow.
Activity Three	How can I work successfully in a team and why should I do it?	At the end of this activity the learners will: 1. Know the qualities of a good team player.	1. Group work. The circle of trust.
Activity Four	How can I work with my community and why should I do it?	At the end of this activity the learners will: 1. Understand the role that ethics play in business. 2. Understand the business relationships in their communities.	1. Draw the business network in your community.
UNIT FOUR: UNDERSTANDING FAMILY AND FRIENDS DEMANDS			
Activity One	How can I deal with my family and friends demands and why should I do it?	At the end of this activity the learners will: 1. Know how to manage the demands of their family and friends.	1. Role play. Your wife/husband, daughter, friend and old aunt visit your business with their demands.

MODULE 2:

HOW TO PLAN FOR A SUCCESSFUL BUSINESS

OBJECTIVES OF MODULE 2:

At the end of this module the learners will:

1. Be able to set up their own YEP cooperative or business group.
2. Understand how to conduct a market survey.
3. Be able to map their local markets.
4. Be able to plan for their business.
5. Be able calculate the costs of their business.
6. Understand how to account for personal expenses.
7. Understand how to set the prices for their products or services.

TITLE		SPECIFIC LEARNING OUTCOMES	ACTIVITIES
UNIT ONE: SIMULATION 2			
Activity One	Facilitator's practical preparations	At the end of simulation two, the learners will: 1. Understand how to deal with the demands of the market. 2. Understand the relation between the quality of raw material and the price of the final product or service. 3. Understand team dynamics.	1. Buy, sell and manufacture products and services that respond to the market demand. 2. Allocate resources for personal and business use. 3. Distribute roles to work in a team efficiently. 4. Conduct a market survey. 5. Set the prices of your products and services.
Activity Two	Explain the running of the simulation		
Activity Three	Play the Simulation		
Activity Four	Discussion		

UNIT TWO: IDENTIFY YOUR BUSINESS IN YOUR LOCAL MARKET			
Activity One	How can I identify a suitable location for my business and why should I do it?	At the end of this activity the learners will: 1. Be able to locate their business in their community. 2. Be able to set up their own YEP cooperative or business group. 3. Understand the concept of market saturation.	1. Locate YEP businesses in the community. 2. Set-up YEP cooperatives or businesses with the support of the NRC team.
UNIT THREE: UNDERSTANDING HOW TO PLAN FOR MY BUSINESS			
Activity One	How can I plan for my business and why should I do it?	At the end of this activity the learners will: 1. Know the main steps of planning for their business. 2. Demonstrate how to set goals, develop a strategy, create a time frame to reach their goals and evaluate their business.	1. Case study: the story of Nura 2. First draft of the YEP business plan.
Activity Two	Where can I find the resources for my business?	At the end of this activity the learners will: 1. Identify the different types of resources needed for their business.	1. Real life story from Timor Leste about Antonio's business. 2. The inspirational story of William Kamkwamba from Malawi. 3. The visit of a guest speaker.
UNIT FOUR: UNDERSTAND HOW MY MARKET WORKS			
Activity One	How does my market work and why should I know it?	At the end of this activity the learners will: 1. Know the concepts of market, demand, customers and competitors.	1. Case study. Munene's Story.
Activity Two	How can I assess my local market and why should I do it?	At the end of this activity the learners will: 1. Be able to compile a market survey.	1. Develop a market survey.
Activity Three	How can I carry out the market survey in my local market?	At the end of this activity the learners will: 1. Know what products or services are in demand in their local markets. 2. Know who are their competitors. 3. Know which are the acceptable prices for their products. 4. Know their customers.	1. Strategies to carry-out the market survey outdoors and indoors. 2. Role play: the local market expert.
Activity Four	How can I market my product or service and why should I do it?	At the end of this activity the learners will: 1. Identify different ways of developing a product or a service. 2. Know the different concepts of value; quality value, cultural value and environmental value. 3. Be able to think at innovative ideas.	1. Develop products and services that respond to the market and that are innovative.

UNIT FIVE: UNDERSTANDING THE COSTS OF MY BUSINESS

Activity One	How much does it cost to set-up and run a business and why should I know it?	At the end of this activity the learners will: 1. be able to distinguish between direct costs and indirect costs of their business. 2. Understand when to pay for the different costs of their business.	1. Group work: list the costs of your business.
Activity Two	How can I set the prices of my products and services and why should I do it?	At the end of this activity the learners will: 1. Know the concepts of cost, price and profit. 2. Be able to set a realistic price on their products or services. 3. Know the different ways of making prices more attractive.	1. Group work. Setting the right price for products and services.
Activity Three	How can I calculate my personal income and why should I do it?	At the end of this activity the learners will: 1. Be able to calculate their weekly income. 2. Know how to account for personal expenses.	1. Group work. Calculate YEP members weekly income 2. Group work. Discuss about when your business is not making a profit.

MODULE 3:**HOW MANAGE A SUCCESSFUL BUSINESS****OBJECTIVES OF MODULE 3:**

At the end of this module the learners will:

1. Demonstrate marketing skills.
2. Demonstrate customer management skills.
3. Understand how to keep records.
4. Demonstrate time management skills.
5. Identify where to find resources for their businesses.
6. Understand how to create a safe and healthy working environment
7. Know how to manage the rules and regulations of business in their communities.

TITLE		SPECIFIC LEARNING OUTCOMES	ACTIVITIES
UNIT ONE: SIMULATION 3			
Activity One	Facilitator's practical preparations	At the end of simulation three, the learners will: 1. Understand how to keep records of personal and business expenses. 2. Be able to manage a business loan. 3. Understand the risks of selling on credit. 4. Demonstrate time management skills.	1. Buy, sell and manufacture products and services that respond to the market demand and are of high quality. 2. Record resources for personal and business use. 3. Distribute roles to work in a team efficiently. 4. Take out a loan from the Orange Development Cooperation. 5. Take the risk of selling good on credits.
Activity Two	Explain the running of the simulation		
Activity Three	Play the Simulation		
Activity Four	Discussion		

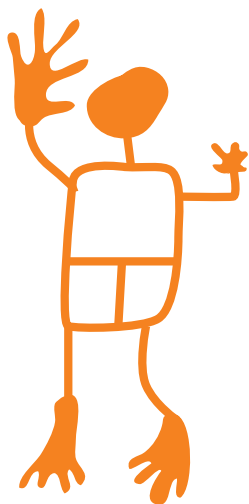
UNIT TWO: UNDERSTANDING HOW TO MARKET YOUR BUSINESS			
Activity One	How can I market my products and services and why should I do it?	At the end of this activity the learners will: 1. Understand the relationships between the product, price, place and promotion in marketing. 2. Demonstrate business promotion skills.	1. Group work: design a marketing campaign for your products and services. 2. Picture gallery: promote your own products.
Activity Two	How should I manage my customers and why should I do it?	At the end of this activity the learners will: 1. Demonstrate good customer-care skills.	1. Role-play. Customer care at the Delicious Food Restaurant.
Activity Three	How can I improve my sale skills and why should I do it?	At the end of this activity the learners will: 1. Demonstrate good sale skills.	1. Role-play. Sale skills at the Stitching Fast tailoring business.
UNIT THREE: UNDERSTANDING HOW TO MANAGE MONEY			
Activity One	How can I keep record of my money and why should I do it?	At the end of this activity the learners will: 1. Know how and why record books are used. 2. Understand the importance of keeping separate records of personal and business expenses.	1. Understand and develop your own cashbook.
UNIT FOUR: UNDERSTANDING HOW TO MANAGE TIME			
Activity One	How can I manage my time and why should I do it?	At the end of this activity the learners will: 1. Perform efficient time management skills.	1. Role-play. One busy day at the Perfect Hair Salon.
UNIT FIVE: UNDERSTANDING HOW TO MANAGE THE WORKPLACE			
Activity One	How can I implement health and safety measures and good practices in my workplace and why should I do it?	At the end of this activity the learners will: 1. Understand how to create a safe and healthy working environment.	1. Group work. Draw your workplace. 2. Case-study: the Comfort Carpentry workplace.
UNIT SIX: UNDERSTANDING HOW TO MANAGE RULES AND REGULATIONS OF BUSINESS			
Activity One	How can I deal with rules and regulations of business and why should I do it?	At the end of this activity the learners will: 1. Know how to manage rules and regulations of business in their communities.	1. Role-play. Raju, Rama and Mr. Bid.

BUSINESS GLOSSARY LIST

Advertising	Giving information to your customers to make people more interested in buying your goods and services.
Analyse	Study something carefully to find out if there was a change. For example, by analysing your records you can find out if your sales are falling.
Asset	Something that your business owns that has value for the business, such as cash or equipment.
Cash	Payment immediately, not on credit.
Cash flow	The movement of money into and out of a business during a period of time.
Costing	The way you calculate the total costs of making and selling a product, or providing a service.
Costs	All the money your business spends to make and sell your products or services. Costs can be divided into direct costs and indirect costs.
Credit	The seller's agreement to be paid later. You are given goods or services by the seller but you do not have to pay immediately. For example, if you have 30 days credit, you must pay within 30 days.
Direct costs	All costs that can be directly related to the products or services you make or sell or the production of those products or services. There are two different types of direct costs: direct material costs and direct labour costs.
Direct labour costs	All the money your business spends on salaries and benefits for the employees who work in the production of your products or services. Retailers do not have direct labour costs.
Direct material costs	All the money your business spends on the parts or materials that become part of, or are directly related to, the products or services you make or sell. For retailers, direct material costs are costs of buying goods to resell.
Entrepreneur	An entrepreneur is an owner or manager of a business enterprise who makes money through risk and initiative.
Equipment	All the machinery, tools, workshop fittings, office furniture, etc, that a business needs. Equipment is normally expensive and expected to last for a long time.
Indirect costs	All other costs, except direct cost you have for running your business. Indirect costs are normally not directly related to one particular product or service your business makes or sells.
Indirect labour costs	The money that your business spends on salaries and benefits for owners and employees who do not work directly in the production of goods or services. For retailers, all salaries are indirect labour costs.
Indirect material costs	Indirect material costs are all material costs a business needs for running, except the materials for the production.
Inputs	What is required to produce the outputs.
Invoice	A document that tells you to pay for the goods or materials you have received. An invoice lists details of what you have bought and tells you how much you must pay, when you must pay, who you must pay and how you must pay.

Labour	All human, physical and mental efforts used in creation of products or services.
Loss	The amount of money a business loses. A loss occurs when the amount of money that went out of the business for costs is higher than the amount that came into the business from sales.
Market	The number of customers in the community represents the market of the business. A market can be when people meet for selling and buying.
Market Saturation	When the amount of product provided in a market has been maximized in the current state of the marketplace. At the point of saturation, further growth can only be achieved through product improvements, market share gains or a rise in overall consumer demand.
Market survey	Getting information about your customers, competitors, products/services and prices.
Marketing	Marketing of one's goods and services is a way to keep customers informed and further attract customers to buy one's products and services.
Order	A request to a seller to supply certain goods. You can make your order by visiting, phoning or writing to the suppliers.
Outputs	What is produced/sold by a business.
Planning	Thinking about and working out what to do about something that is likely to happen in the future.
Price	The amount asked for a product or service. It is connected to the value or worth of the product or service, customers willingness to pay, and it reflect the cost of production making sure the price gives high enough profit.
Productivity	Indicates the degree to which your resources are put to good use.
Profit	The amount of money a business earns. You make a profit when the amount of money that comes into the business from sales is higher than the amount of money that goes out of the business for costs.
Publicity	What newspapers and others say about your business. You do not pay for publicity. It is free promotion.
Receipt	Written proof that you have paid for the goods or services you bought. The seller signs the receipt he or she gives you.
Record book	A book where you write down all the money that came into the business and all the money that went out of the business.
Salary	Salary is a fixed amount of money paid to a worker in return for work performed.
Stock	All the products your business has for sale, and all raw materials or parts your business keeps and uses to make into products.
Total costs	All the money that your business spends on direct costs and indirect costs in order to make or sell a product, or provide a service.
Transaction	An exchange of money for goods, services or other money.
Voucher	Receipt or other written proof of a transaction to be written down in a record book.
Debt	Any money owed to an individual, company, or other organization. One acquires debt when one borrows money.

ENERGIZERS



FRUIT SALAD

Ask learners to sit in a circle. Give each learner the name of a fruit. If you use the energizer to divide learners into teams, use the same number of fruits as the needed teams (for example, if you need three teams, label the learners; orange, banana and grape). Say the name of one fruit, for example orange, and tell learners who were labelled as oranges to stand up and move to the place of another orange. Continue saying the names of the different fruits until this command is understood well. Introduce the command 'fruit salad'! This means that all fruits must stand up, including yourself, and move to another place. The person left without a seat becomes the new 'caller'.

Upon completion of sequence, the different fruits can sit down together and continue working in their new teams.

JUNGLE WAKE UP

Each learner takes turn at picking notes with animals out of a bag. If you use the energizer to divide learners into teams, use the same number of animals as teams needed. The learners will keep the note to themselves until the facilitator says: "Jungle wake up". At this point, the learners start making the noise of the animal and try to locate the other learners with similar sound. Upon completion of sequence the animal groups can sit down together and continue working in their new teams.

HUMAN SALAD

Stick labelled note card (with salad ingredients, for example tomato, cucumber, lettuce) on the back of learners shirt. If you use the energizer to divide learners into teams, use the same number of ingredients as number of teams needed (e.g. if you need three teams and have 15 learners, write five note cards with tomatoes, five note cards with lettuce and five note cards with maize). Explain the correct order of ingredients in a Human Salad by listing the ingredients you have written on the note cards, and then give the start command, "I'm hungry! Let's eat! Run for the Border!" Each learner must find out which ingredient they have attached to the back of their shirt by asking yes/no questions to other learners. When they have managed to find out which ingredient they are they must find the other correct ingredients to form a Human Salad. Upon completion of sequence, the different ingredients can sit down together and continue working in their new teams.

MUMBLE JUMBLE

Cut out pictures into puzzle pieces and place them in a bag. If you use the energizer to divide the learners into teams, use the same number of pictures as teams needed. Each learner will pick a piece of a puzzle from the bag and keep the puzzle piece to themselves until you say "GO!". At this point the learners will try to locate the other learners of the team with the pieces to form the appropriate pictures.

Upon completion of sequence, the different puzzle picture teams can sit down together and continue working in their new teams.

HUM THAT TUNE

Each learner is given a small piece of paper with the name of a song written on the paper (use common songs in your context). If you use the energizer to divide learners into teams, use the same number of songs as teams needed. All of the learners who are given the song must hum that tune and find everyone else singing the song.

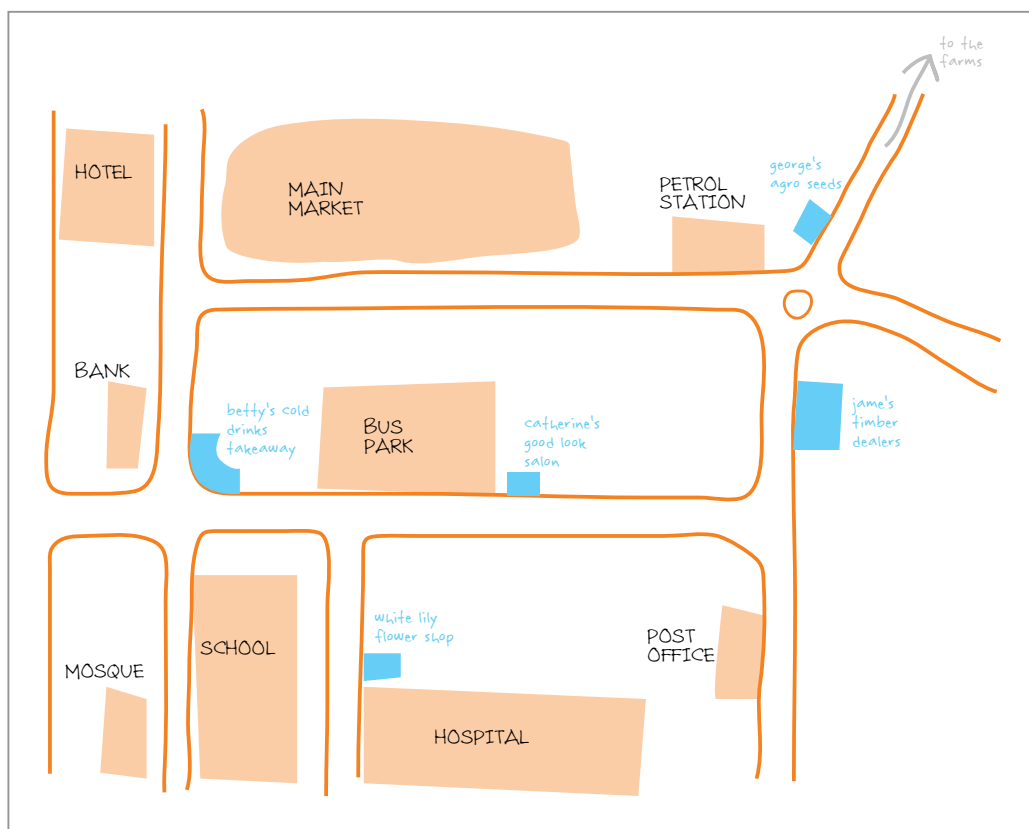
Upon completion of sequence, the different song teams can sit down together and continue working in their new teams.

COMIC STRIP CHAOS

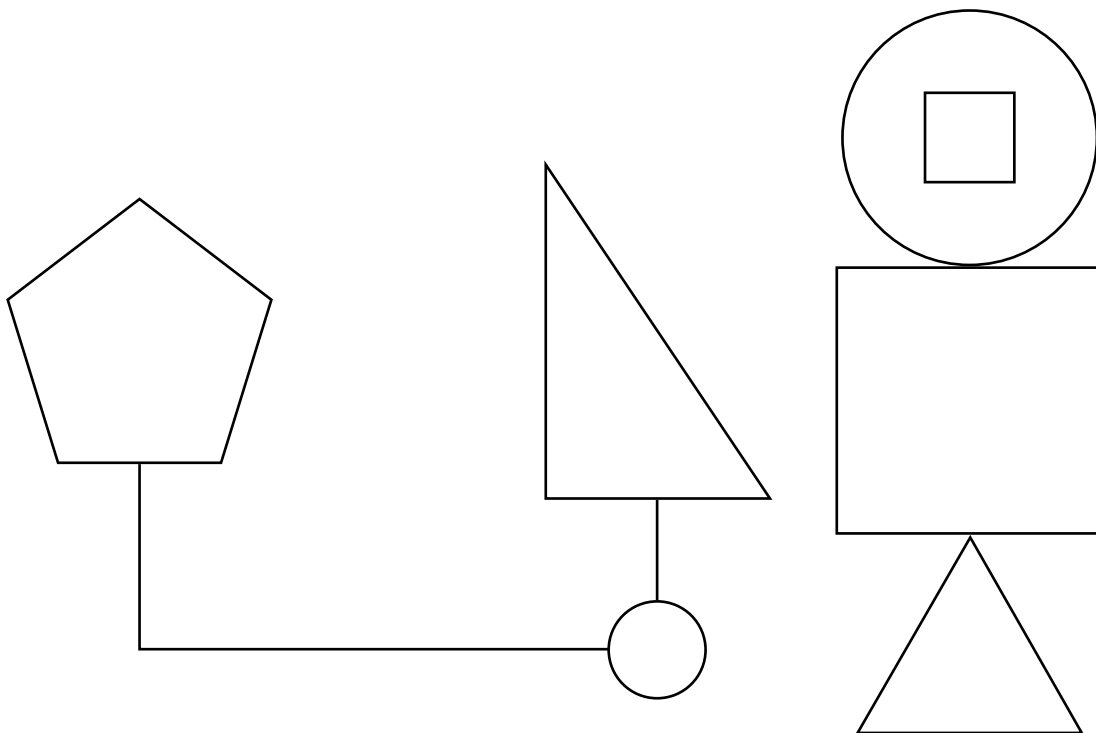
Cut out comic frames and place them in a bag. Ask each learner to pick a comic frame from the bag. If you use the energizer to divide learners into teams, use the same number of comic frames as teams needed. After the entire group has each chosen one, the learners begin to search for others with the same comic strip sequence. After the learners have found everyone in their team, they must arrange themselves so that the sequence of frames are in chronological order to form the comic strip correctly.

Upon completion of sequence, the newly formed team can sit down together and continue working in their new teams.

SAMPLE OF BUSINESS LOCATION MAPS



GEOMETRICAL PATTERN



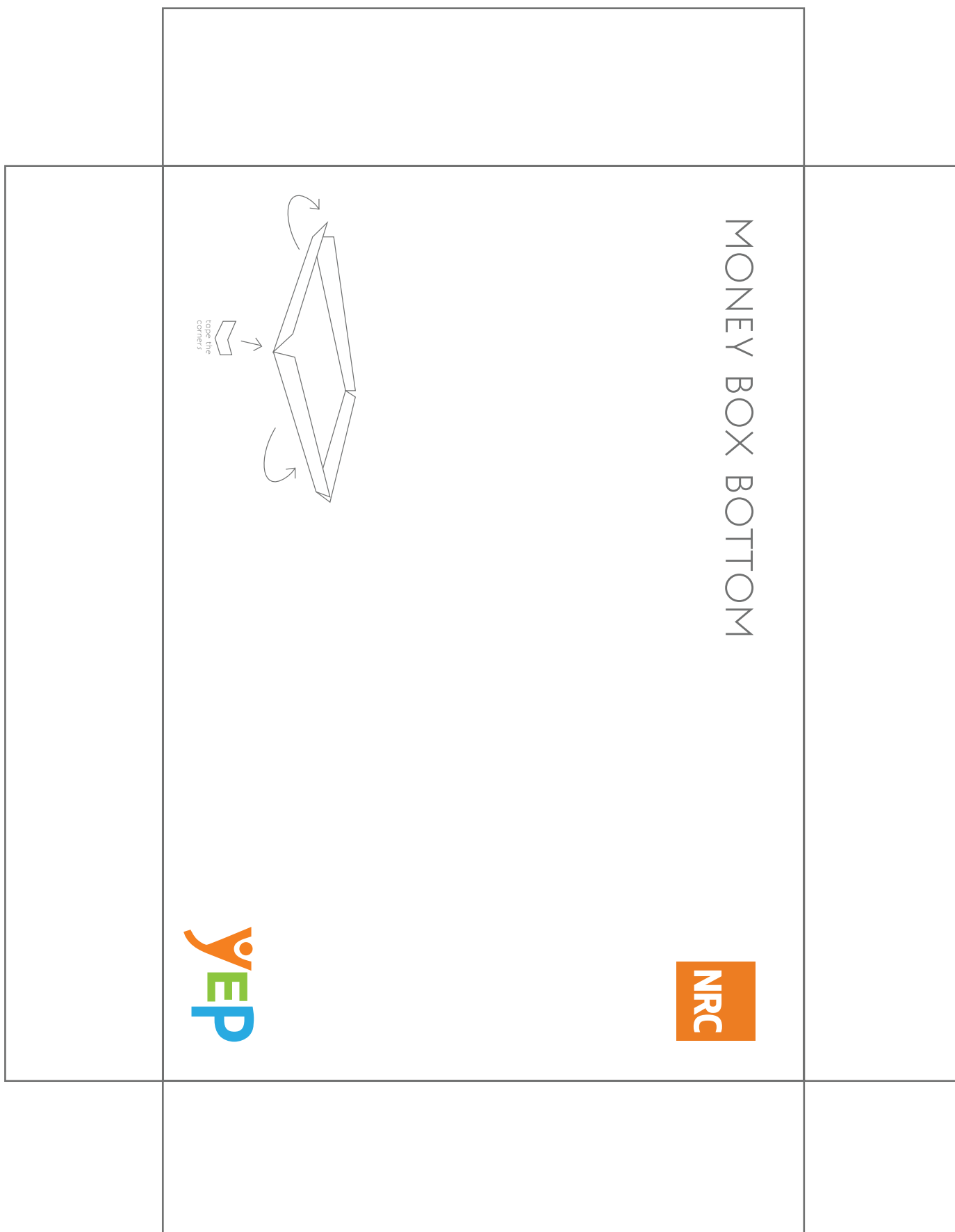
SAMPLE OF BUSINESS PLAN

ANTONIO'S BUSINESS PLAN

GOAL: Distribute a dozen of fresh eggs weekly to the ten kiosks of my own village for six months

STRATEGY:	TIMEFRAME:	EVALUATION:
1. Ask aunt Maria for a small loan.	Next Friday.	
2. Buy 120 fresh eggs from the farm near the YEP centre.	Every Saturday morning.	
3. Sell 12 fresh eggs to the 10 kiosks of the village.	Every Saturday evening.	
4. Assess whether the business is making profit.	After six months.	Use the cash book. Count all the cash-in of the business and subtract the cash-out (costs).
5. If there is a profit, scale up the business and manufacture buns, bread, cakes.	One week after the evaluation/assessment of the business.	
6. If the profit is good, buy a motor bike to facilitate the distribution of the products.	As soon as possible after the assessment of the business.	
7. Buy 120 fresh eggs from the farm near YEP centre and buy an extra 50 fresh eggs and other ingredients for the production of new products.	Every Saturday morning after the assessment of the business.	
8. Manufacture 100 buns, 100 cakes, 100 pieces of bread.	Every Friday, Tuesday and Thursday evening after the assessment of the business.	
9. Sell 12 fresh eggs, 10 buns, 10 cakes, 10 pieces of bread to the 10 kiosks.	Every Saturdays, Wednesdays and Fridays evening after the assessment of the business.	
10. Assess the quantities and quality of the products.	One week after the first sale to the kiosks.	Ask each kiosk owner which products sold out, which products did not sell well and why.
11. Readjust the production and the products according to the feedback received from the kiosk owners.	The day after the assessment	

MONEY BOXES



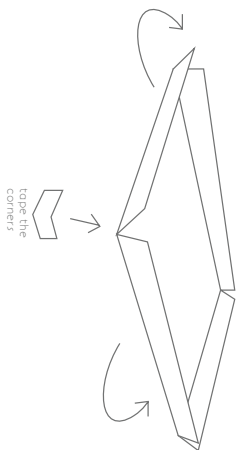
MONEY BOX LID

Number of group:

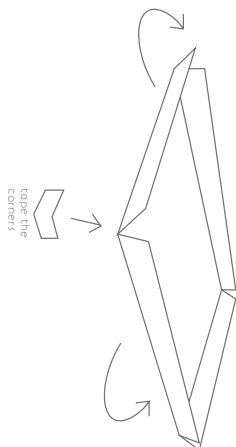


MONEY BOX LID

Number of group:



MONEY BOX BOTTOM

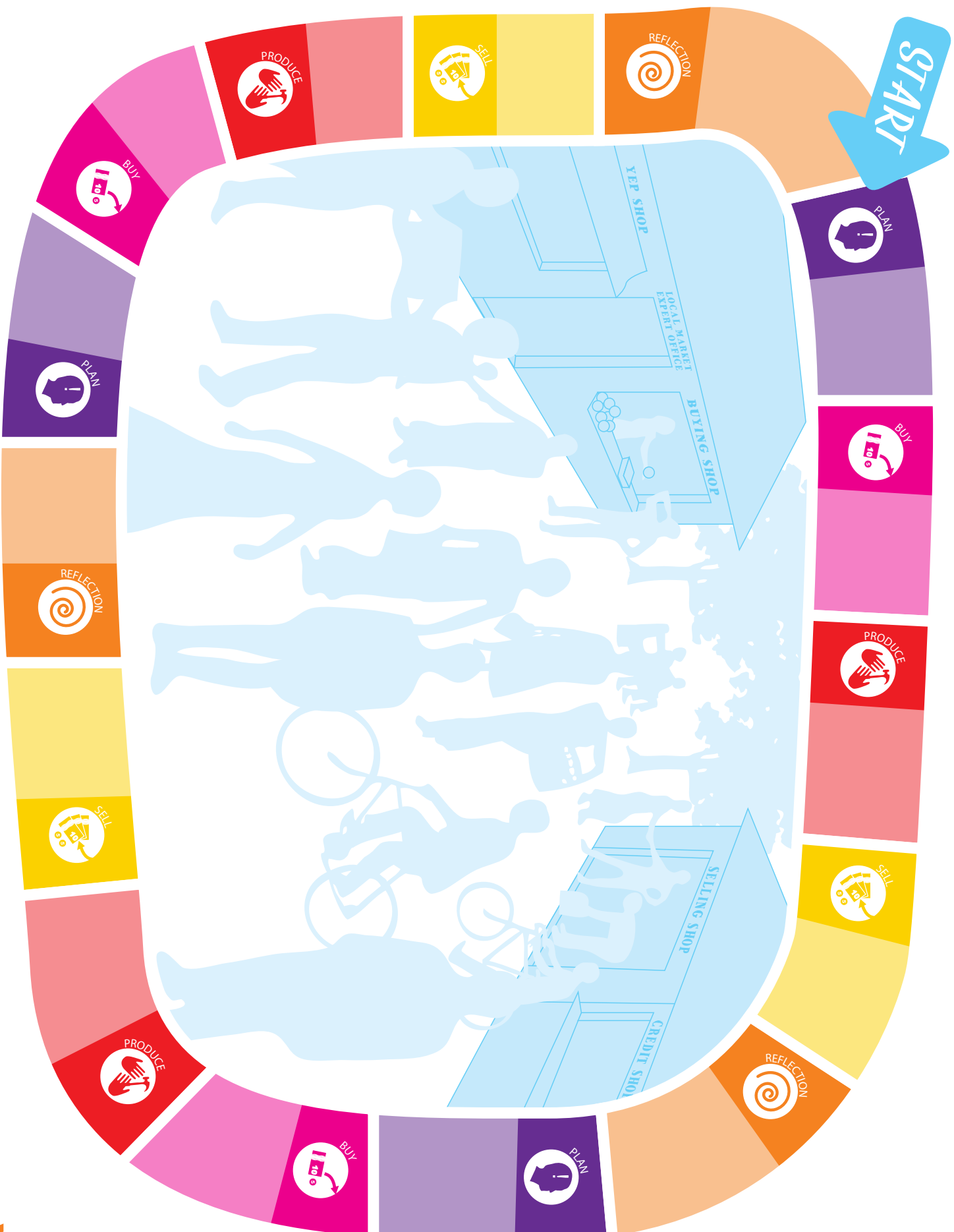


MARKERS



cut out these markers
for the board game

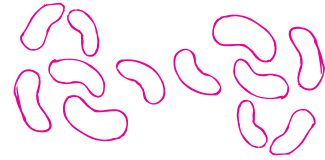




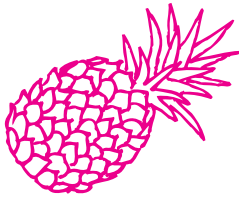




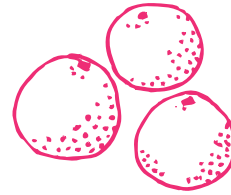
Onions - pay 5



Beans - pay 5



Pineapple - pay 5



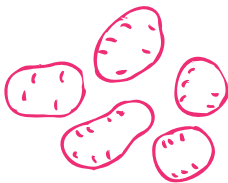
Oranges - pay 5



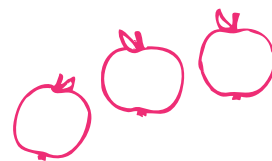
Carrots - pay 5



Lettuce - pay 5



Potatoes - pay 5



Apples - pay 5



Tomatoes - pay 5



Maize - pay 5



Rice - pay 5



Milk - pay 5



Sugar - pay 5



Orange juice - pay 5



Ice cream - pay 8



Jacket - pay 45



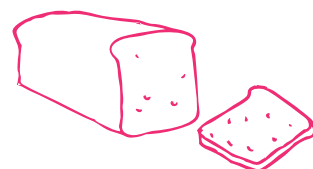
Cold drink - pay 8



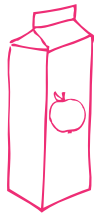
Jeans - pay 35



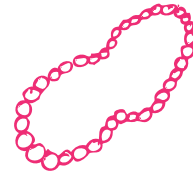
Football - pay 10



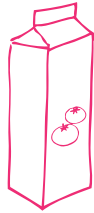
Bread - pay 5



Apple juice - pay 5



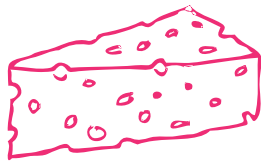
Necklace - pay 20



Tomato juice - pay 5



Bucket - pay 25



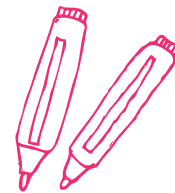
Cheese - pay 20



Broom - pay 30



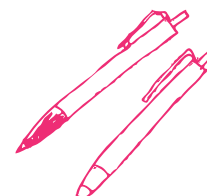
Nuts - pay 15



Markers - pay 10



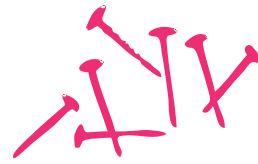
Bottled water - pay 10



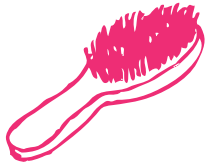
Pens - pay 5



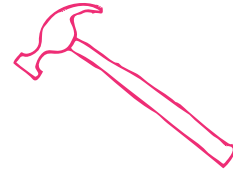
Shampoo - pay 10



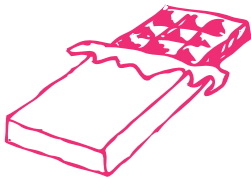
Nails - pay 20



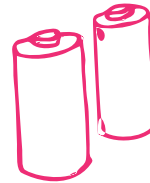
Brush - pay 10



Hammer - pay 35



Chocolate - pay 5



Batteries - pay 10



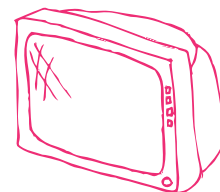
Plastic chair - pay 30



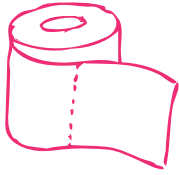
Plastic table - pay 40



Radio - pay 75



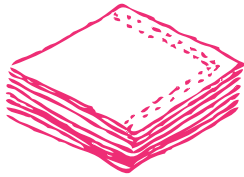
TV - pay 150



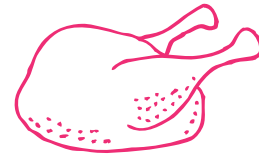
Toilet paper - pay 5



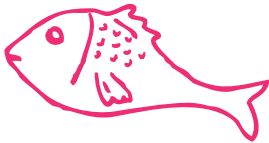
Meat - pay 35



Napkins - pay 5



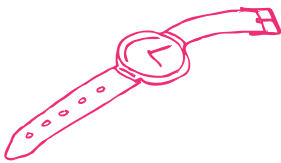
Chicken - pay 30



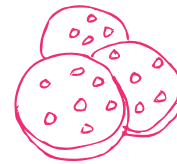
Fish - pay 25



Wedding cake - pay 75



Watch - pay 50



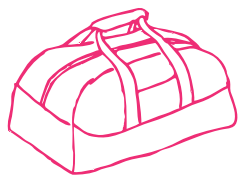
Cookie - pay 5



Mobile phone - pay 60



Cake - pay 50



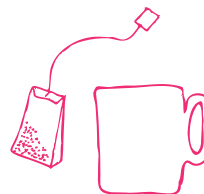
Bag - pay 65



Coffee - pay 5



Music CD - pay 15



Tea - pay 5



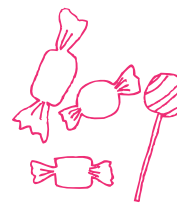
Shoes - pay 55



Thread- pay 5



Partypack - pay 35



Sweets - pay 10



Flowers - pay 10



Make up - pay 30

VOCATIONAL
SKILL



NRC

SERVICE: CATERING



VOCATIONAL
SKILL



NRC

SERVICE: CATERING



VOCATIONAL
SKILL



NRC

SERVICE: HAIRDRESSING



VOCATIONAL
SKILL



NRC

SERVICE: HAIRDRESSING



VOCATIONAL
SKILL



NRC

SERVICE: HAIRDRESSING



VOCATIONAL
SKILL



NRC

SERVICE: MECHANICS



VOCATIONAL
SKILL



NRC

RETAILER



VOCATIONAL
SKILL

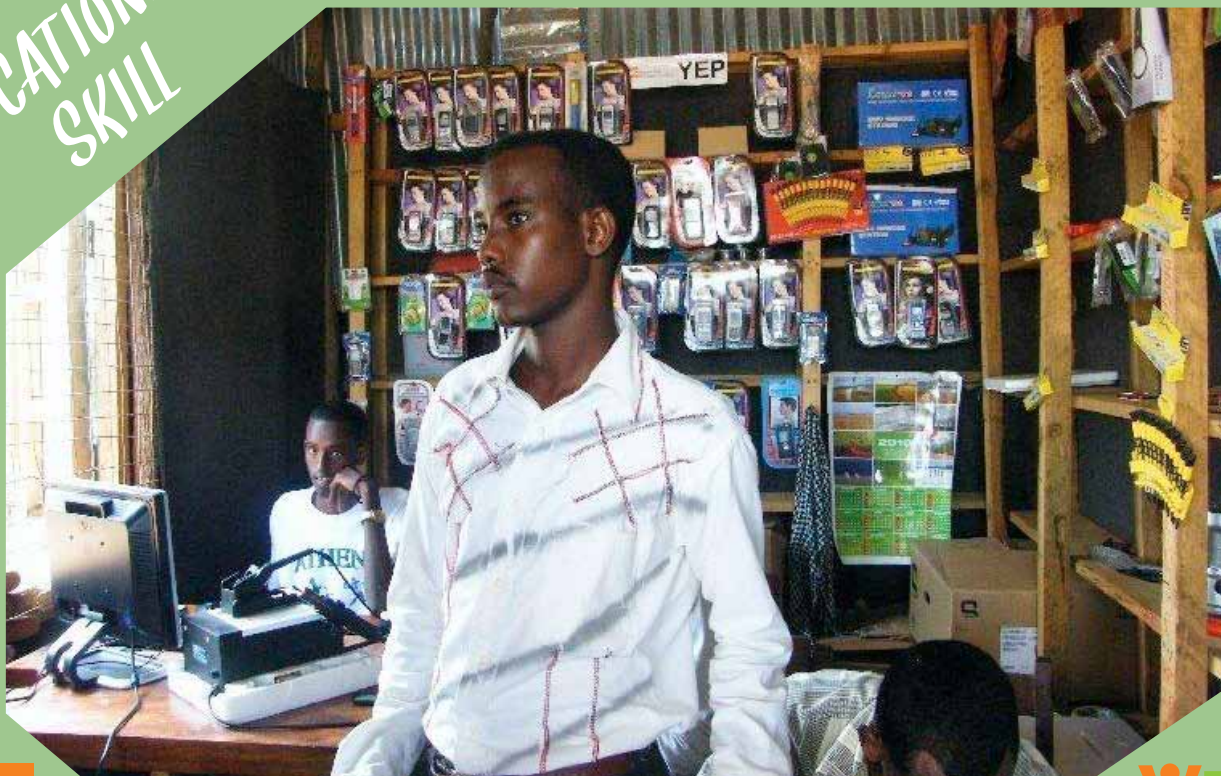


NRC

RETAILER



VOCATIONAL
SKILL



NRC

RETAILER



VOCATIONAL
SKILL



NRC

MANUFACTURING: BAKERY



VOCATIONAL
SKILL



NRC

MANUFACTURING: TAILORING AND GARMENT CUTTING



VOCATIONAL
SKILL



NRC

MANUFACTURING: TAILORING AND GARMENT CUTTING



VOCATIONAL
SKILL



NRC

MANUFACTURING: EMBROIDERY



VOCATIONAL
SKILL



NRC

MANUFACTURING: TAILORING AND GARMENT CUTTING



VOCATIONAL
SKILL



NRC

MANUFACTURING: LEATHER PROCESSING



VOCATIONAL
SKILL



NRC

MANUFACTURING: LEATHER PROCESSING



VOCATIONAL
SKILL



NRC

MANUFACTURING: BLOCK LAYING AND CONCRETE PRACTICE



VOCATIONAL
SKILL



NRC

MANUFACTURING: BLOCK LAYING AND CONCRETE PRACTICE



VOCATIONAL
SKILL



NRC

MANUFACTURING: POTTERY MAKING



VOCATIONAL
SKILL



NRC

MANUFACTURING: POTTERY MAKING



VOCATIONAL
SKILL



NRC

MANUFACTURING: CARPENTRY AND JOINERY



VOCATIONAL
SKILL



NRC

MANUFACTURING: CARPENTRY AND JOINERY



VOCATIONAL
SKILL



NRC AGRICULTURE



VOCATIONAL
SKILL



NRC AGRICULTURE





LOCAL MARKET EXPERT OFFICE

GET TO KNOW YOUR MARKET







You are required to pay a business tax. Pay 5 per item sold this month.



There is a new owner of the market place, and for her to ensure your safety she requires you to pay 15.



Your sibling needs a new school uniform. Pay 20.



Any money not in your savings box has been stolen.



There is a new owner of the market place, and for him to ensure your safety he requires you to pay 15.



The Imam is collecting money for the mosque. Pay 20.



The minister is raising money for the church. Pay 20.



A family member is in trouble and you must lend him money. Pay 30. You will get the money back at the end of the simulation, but you will have to remember this yourself.



You have insured your stock against theft. Pay 5 for each item in your stock now.



Heavy rains have spoilt your roof. Repair it by paying 40.



Your house is leaking and needs repair. Pay 25 to fix it.



Your business team is selected to lead Youth Alive HIV campaign, pay 20 for registration.



Your cow just died. Pay 50 to buy a new one.



Your harvest is extremely well this year. You get 20 extra in sales income.



You have been dishonest with your customers. All orange high quality materials will not be eligible for sale this cycle.



You have been dishonest with your customers. All white materials will not be eligible for sale this round.



Heavy floods in your neighbourhood, you need to help out and therefore you can only produce half of all raw materials you bought this round.



Half of your raw materials are lost in the floods.



Your family needs to borrow money from you. Pay 20. You will get the money back at the end of the simulation, but you will have to remember this yourself.



You need to visit the doctor. Pay 10.



Your family can lend you money. If you wish, borrow 40 and pay back at the end of the simulation.



You inherited some money from your grandfather that died. You receive 40.



You inherited some money from your aunt that died. You receive 30.



Your best friend is getting married and you need to buy a gift. Pay 15.



Your new business product is very popular. You receive 30 in bonus.



Your sibling is sick and needs medicine. Pay 15.



Buy school materials for your sister. Pay 20.



Did you remember to buy food last week? If not, your child is getting ill. Pay 30 for doctor's fees.



Your harvest is extremely good this year. You get 30 extra in sales income.



You need to refill your mobile phone credit. Pay 20.



There is a shortage of raw material. You can only buy two pieces of raw material next business cycle.



Only for simulation three:
Orange Development Corporation wish to reward its members. All teams who took up a loan receive 40 in bonus.



Agriculture season: You need to harvest and can only produce half of all raw materials bought this business cycle.



Blank card;
add your own ideas



Blank card;
add your own ideas



Blank card;
add your own ideas



Blank card;
add your own ideas



Blank card;
add your own ideas



Blank card;
add your own ideas



Blank card;
add your own ideas

FACILITATORS RECORD KEEPING TEMPLATE

CYCLE NUMBER: 1

	GROUP ONE	GROUP TWO	GROUP THREE	GROUP FOUR	GROUP FIVE
MONEY SPENT ON PRODUCTS:					
MATERIALS BOUGHT:					
MATERIALS SOLD:					
BALANCE:					

CYCLE NUMBER: 2

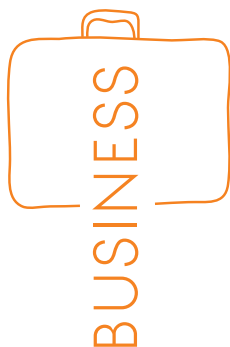
	GROUP ONE	GROUP TWO	GROUP THREE	GROUP FOUR	GROUP FIVE
MONEY SPENT ON PRODUCTS:					
MATERIALS BOUGHT:					
MATERIALS SOLD:					
BALANCE:					

CYCLE NUMBER: 3

	GROUP ONE	GROUP TWO	GROUP THREE	GROUP FOUR	GROUP FIVE
MONEY SPENT ON PRODUCTS:					
MATERIALS BOUGHT:					
MATERIALS SOLD:					
BALANCE:					

ANNEX 2 - 9

LEARNERS RECORD KEEPING TEMPLATE

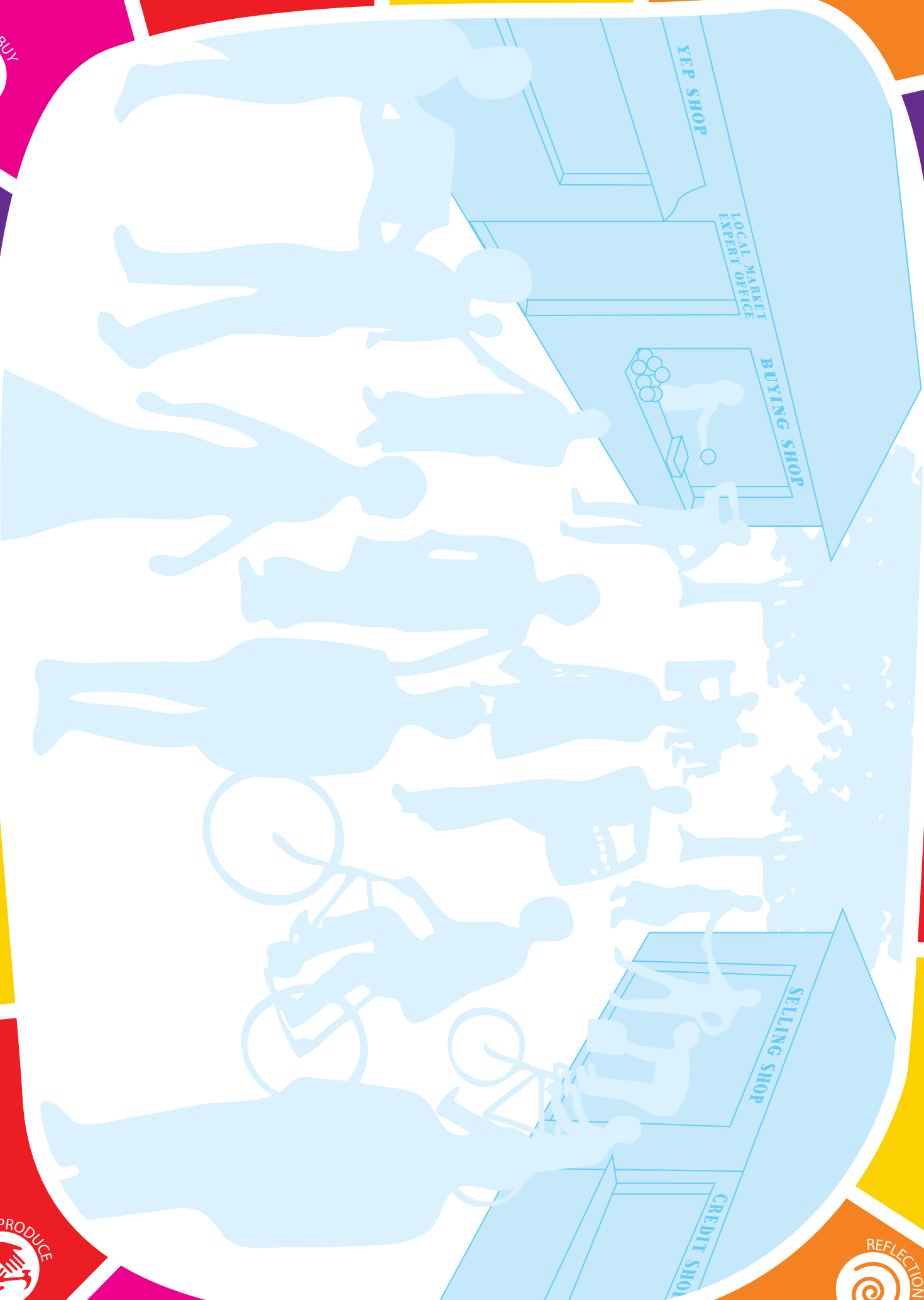
[illegible]

Total Income	Total Cost	Profit

[illegible]

Total Income	Total Cost	Balance

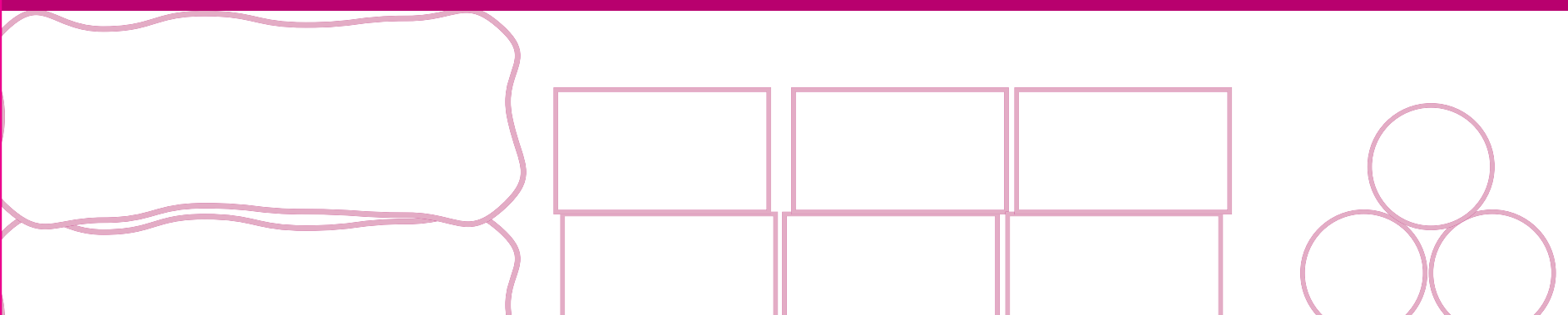
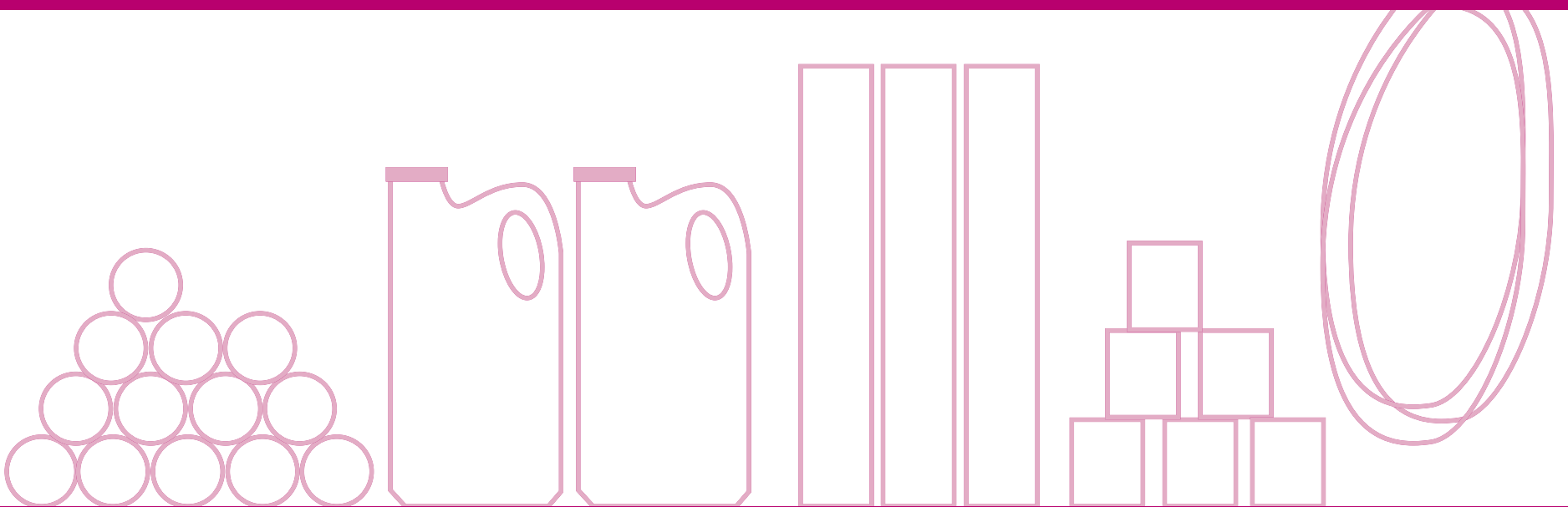
START



NRC

NORWEGIAN
REFUGEE COUNCIL

BUYING SHOP



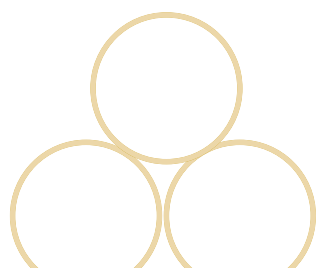
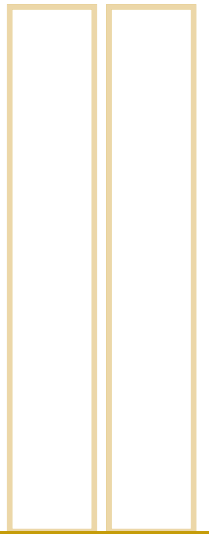
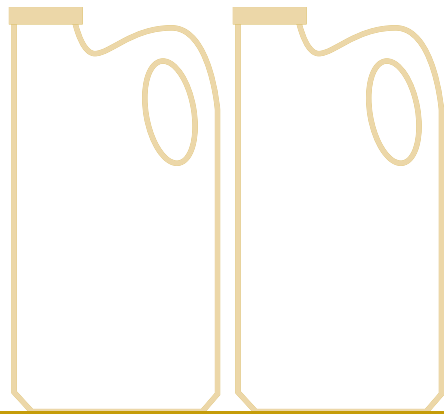
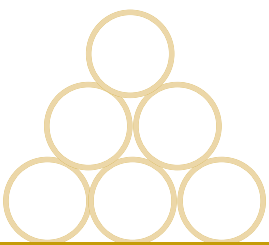
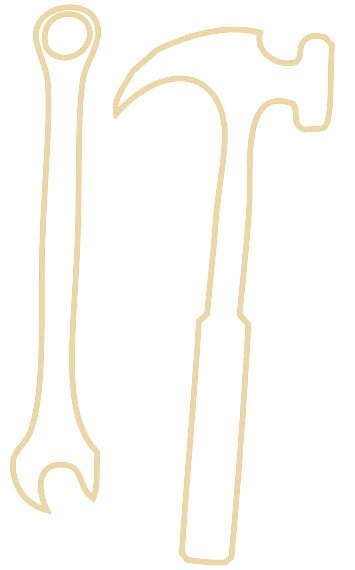
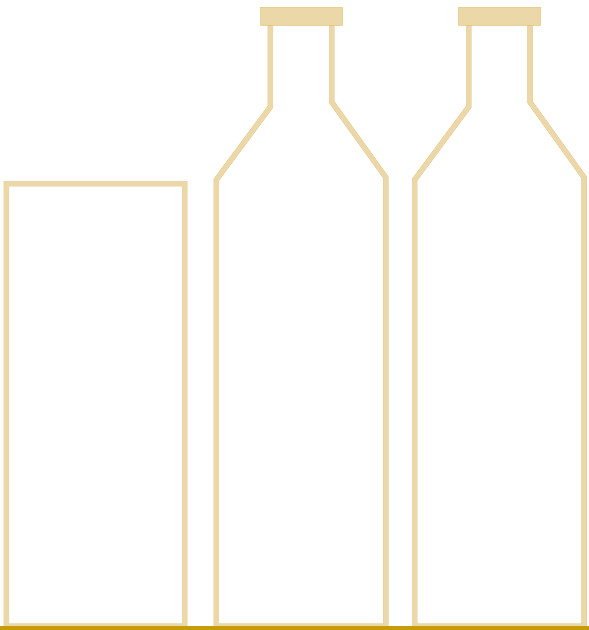
CREDIT SHOP



LOCAL MARKET



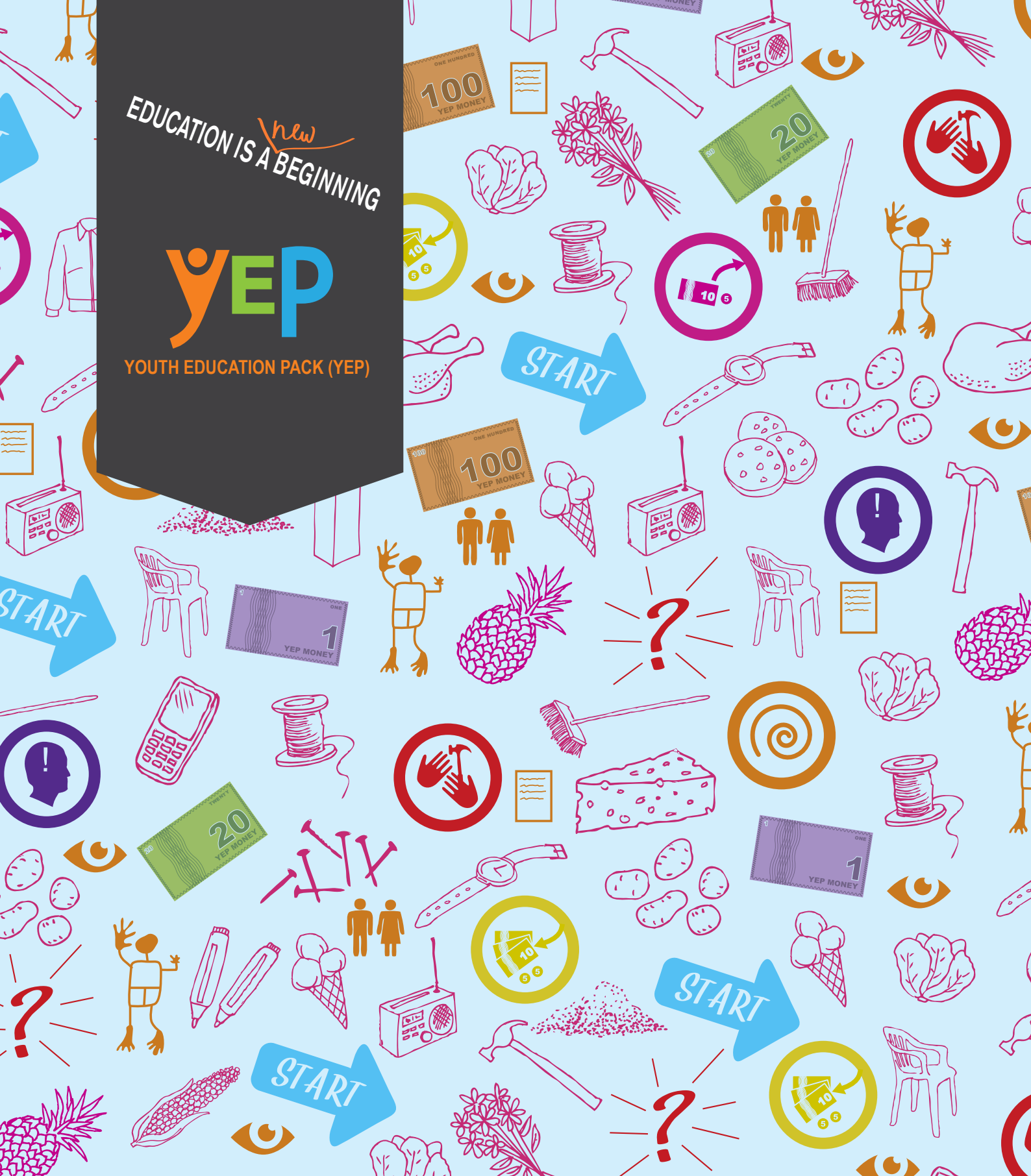
SELLING SHOP



EDUCATION IS A ^{new}BEGINNING



YOUTH EDUCATION PACK (YEP)



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N-0130 Oslo
Norway
www.nrc.no