

Curriculum

for social, media and financial education

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Introduction to the Curriculum for social, media and financial education

WHAT IS ACT4ROM PROJECT?

Action for Roma Engagement, Entrepreneurship, Employment and Empowerment (ACT4ROM) is a joint initiative of the organisations from Bosnia and Herzegovina, Serbia, Slovakia and Albania with the overall aim to introduce and enhance an innovative model of learning based on exchanges between Program (Slovakia and Serbia) and Partner Countries (Bosnia and Herzegovina and Albania), learning mobility and cooperation between youth CSOs and non-formal education providers. This will be achieved through piloting new toolkit for Peer Training tackling Media literacy and Critical thinking, piloting and up scaling the toolkit for social and financial education of teenagers and through sharing the experience in mobilising and empowering youth to become peer educators, thus strengthening non formal education in Roma community of the project countries.

The action is based on non-formal learning delivered by CSOs offering young people, especially Roma, educational content supporting their active engagement, equal opportunities in both labour market and society. The most important distinctive feature of this program is the synergy of social and entrepreneurial competencies, applying innovative and active pedagogies, including open and digital learning tools. In its implementation, the action promotes civic, inter-cultural, social and relational competences, mutual understanding and respect, critical thinking and ownership of democratic values and fundamental rights, enhancing media, financial and Media literacy. Addressing the increasing diversity of learners and lower access to good quality inclusive mainstream education and training for all, especially Roma, while tackling discrimination, bullying, violence and stereotypes is the basis for promotion of active citizenship in learning. This makes the proposed action unique in its effort to promote/implement integrative peer learning model for supporting individual entrepreneurial initiatives with increased awareness of their social impact on the community and society.

CURRICULUM FOR SOCIAL, MEDIA AND FINANCIAL EDUCATION FOR YOUTH EMPOWEREMENT

This curriculum was created specifically for the ACT4ROM project - its authors have drawn on Aflatoun publications and own experience from working with young people from socially disadvantaged and marginalized communities to compile it. By providing young people with social, financial and media education, we can help them realise their potential and become agents of change.

This curriculum has been developed with the intention of taking young people from disadvantaged backgrounds, especially young Roma from Albania and Bosnia and Herzegovina, through the steps that will help them on their way to being able to see their strengths, their place in the community in which they live, to be able to take a practical approach to the problems they face, to take an active approach to social problems and to acquire life skills that will help them to become active citizens and to create projects and enterprises together with other young people that will benefit their communities and help them to succeed in the labour market.

Structured in 4 chapters, this Curriculum for Social, Financial and Media Toolkit will allow the trainers to lead the participating youth in an experiential manner through identifying their skills in Chapter 1, discovering their place in the community in Chapter 2, their finances in Chapter 3 and boosting their entrepreneurial skills in Chapter 4.

CHAPTER 1: Identifying my skills

Learning about my own potential – Identifying my personal strengths

OVERALL OUTCOME

By the end of this part of the curriculum, participants will be able to identify their own qualities, as well as those of their peers; they will understand that they can be a positive force for transformative change. They will learn about the potential they possess to actively and meaningfully take charge of shaping their futures. This session challenges participants to reflect on their potential and how they see themselves and others. It also helps them to learn how to value their strengths in order to improve their self-confidence.

LEARNING OBJECTIVES

By the end of the session, participants will be able to:

1. Understand what is self-reflection.
2. Identify and appreciate their own strengths, as well as strengths of people around them.
3. Understand how their strengths, interests and skills can help them find and sustain work.

MATERIALS

- 3 chairs/marks on the floor
- Flipcharts
- Markers
- Small ball
- Scissors + tape/ sticky notes
- Several pieces of paper, pen

DURATION

120 minutes

INFORMATION FOR FACILITATORS

The proposed activities are useful for participants of all ages as they help them to become more aware of their own potential and to identify their personal strengths. As a facilitator, your task will be to think of some questions that can help those who may find it difficult to identify personal strengths. Be aware that people in general tend to find/list their limits easier than their strengths. Help participants think about themselves positively!

EXPLORE AND THINK

START: Personal reflection

1. Place three chairs in front of the group. Make sure they are at least one meter apart. If you don't have chairs, use anything to mark three points on the floor, such as chalk or a small rock.
2. Explain to participants that each chair represents one topic:
 - How others see me.
 - How I see myself.
 - How I want to be seen.

This activity can help participants to start thinking about their self-image.

3. Ask participants to sit on each chair one by one (if the group consists of too many participants, ask for a few volunteers first and repeat the process in smaller groups).
4. When they sit on the first chair, ask them to create a statue representing how they think others see them.
5. On the second chair, they should create a statue representing who they think they are.
6. On the third chair, they should create a statue representing how they want to be seen.
7. Always ask volunteers to briefly explain their statues to the group. If the task of creating a statue is too difficult for the participants, ask them to briefly describe the three different perspectives of themselves whilst sitting on the three different chairs one after the other.

LEARN: Group work

IDENTIFYING YOUR STRENGTHS

1. Ask participants what they think “putting yourself out there” means. How have they already done that in their day-to-day lives? If yes, can they describe how it went? (Answers could be: approaching someone they find attractive, standing up to a bully, asking a relative about a job opportunity, etc.)
2. Ask them if they can think of any situations in their near future requiring them to put themselves out there. (Possible answers: job applications, interviews, networking and looking for work, searching for a business partner, explaining and promoting their business, searching for funding or investors, asking for a loan, etc.)
3. As a warm-up activity before the next task, use this energizer:
 - Give each participant a piece of paper, a pen, and a piece of tape.
 - Ask participants to stick the paper to their back.
 - Ask them to stand up and begin walking around the room. Give them 5 to 10 minutes to approach their peers and write something on the paper that they like, admire or appreciate about them. They should only write one thing per piece of paper (one thing per participant), and they should try to write on as many as they can in the time they are given. Explain, that they should try to avoid too many “surface” comments such as about the looks of the other person. (They should try to comment more on their personality, character traits, or perhaps style.)
4. When they have all finished, participants can return to their seats and take off the pieces of paper before reading what others have written about them.

5. Ask if the things people wrote align with their perceived strengths. Ask if they found anything surprising written about them – something they would never think is associated with them?
6. Remind participants they may have only known their fellow participants for a few hours. “The person who really knows you best is you!” Tell them that strengths can be identified in many ways. Ask participants to think about the following statements on their own:
 - a) Some strengths are **action-based**. Ask participants to think of their strengths as verbs and write down 3 at which they are naturally good.
Examples: Memorizing, Researching, Solving, Fixing, Driving, Coaching, Healing, Sewing, Constructing, Planning, Calculating, Motivating, etc.
 - b) Some strengths are **descriptive**. These strengths enhance your action-based strengths. They describe the style in which you do what you naturally do best, such as: researching methodically, organizing quickly, communicating clearly. Ask participants to think of their strengths as adjectives or adverbs and write down 3 at which they are naturally good.
Examples: Adaptable, Accurate, Creative, Dependable, Flexible, Methodical, Responsible, Persistent, Punctual, Courteous, Calm, Brave, etc.
 - c) Some strengths can be described as **characteristics** (subjects, knowledge, or expertise that you know something about and love to work with). Ask participants to think of their strengths as nouns and write down 3 at which they are naturally good.
Examples: Computers, Languages, Math, Science, Fashion, Crops, Music, Children, Animals, Paint, etc.

To help participants find other personal strengths or virtues, they can also use this list:

A

1. Amazing
2. Authentic

B

1. Benevolent
2. Brave
3. Bold
4. Buoyant

C

1. Careful
2. Caring
3. Considerate
4. Confident
5. Courageous
6. Creative

7. Cheerful
8. Clever
- D
1. Determined
2. Delicate
3. Dynamic
- E
1. Enjoyable
2. Energetic
3. Efficient
- F
1. Funny
2. Friendly
3. Fearless
4. Faithful
5. Fair
- G
1. Gentle
2. Generous
3. Good-nature
4. Good
- H
1. Handy
2. Helpful
3. Honest
4. Humble
- I
1. Ingenious
2. Innovative
3. Imaginative

J

1. Joyful

2. Jovial

K

1. Kind

L

2. Loving

3. Lucky

4. Loyal

5. Lively

6. Logical

M

1. Modest

2. Meticulous

3. Mindful

N

1. Nice

O

2. Optimistic

3. Open-minded

4. Organized

P

1. Pleasant

2. Prudent

3. Purposeful

4. Playful

5. Patient

6. Polite

7. Peaceful

Q

1. Quiet
- R
2. Resourceful
 3. Reliable
 4. Rational
 5. Reasonable
 6. Reassuring
- S
1. Selfless
 2. Smart
 3. Strong
 4. Steadfast
 5. Sincere
- T
1. Tolerant
 2. Thoughtful
 3. Trustworthy
 4. Tactful
 5. Tidy
 6. Tenacious
- U
1. Understanding
- V
2. Valiant
 3. Vigorous
- W
1. Wise

5. Show participants on a flipchart three columns representing the three categories of strengths they have worked on previously. Ask them to think about these questions:

- What are 3 things you are naturally good at?

- What knowledge or expertise do you have?
- Which personal characteristics are you most proud of?
- Think about what you did in the last week. Do you feel like you are focusing more time in your everyday activities on your strengths or weaknesses?
- How can greater self-awareness of your strengths influence the decisions you make about the future?

6. Ask participants to come up one by one and share one or more answers and write that strength(s) in the correct column of the chart.

GETTING TO KNOW YOUR BEST SELF

1. Bring a ball and tell participants that the name of this activity is “On the spot.” Tell them that one of the hardest things about self-development is practicing to stand up for your skills and strengths.
2. Tell them that you will start tossing the ball around. When a participant catches the ball, they will have to stand and speak for 30 seconds without stopping. Their task will be to speak about their strengths, their skills, what makes them unique, and what makes them a good person to work with.
3. Give everyone two minutes to briefly think about what they might say. Remind them that they are supposed to try to maintain confidence, simplicity and clarity. They should state their strengths as facts (“I am...” instead of “I think I am...” or “I might be...” They should try to speak without stopping and without repeating themselves. This is more difficult than it sounds.
4. To make the game more interesting, you can begin tossing the ball around and choose when to pick out someone to present (for example, let them toss the ball to three or four people before you tell one of the participants to present).
5. Track time of each participant speaking and after 30 seconds, provide feedback. After doing this for a few participants, others will be able to give feedback too. Try to include and listen to each participant. You can choose whether you will give feedback to each of them (if you have a bigger group, this might take quite a long time).
6. You can also create smaller groups to create opportunities to speak for all participants.

REFLECT

1. When completely finished with all activities, ask everyone:
 1. Did you find this session difficult? Why?
 2. Did you/do you find it difficult to talk confidently about your strengths and skills? What makes you someone that people should trust and listen to?
 3. Do you think activities like these can help you achieve goals in your life? If yes, how?

NOTES

Don't forget to remind participants of these important remarks:

1. The topic of personal strengths is a very sensitive one. Therefore, participants should refrain from saying hurtful remarks or mocking others.
2. Naming your own qualities is not arrogance or pride. If you know your strengths, you can put them at the service of a better life and thoughtful choices: to do what you do well and what you like to do, what you want to cultivate is a way of making a positive contribution to the world and living happy.
3. Having a personal strength does not mean that you can do it perfectly well all the time. You can be a very patient person most of the time and lose your temper sometimes, you can be very funny but some of your jokes can drop flat...
4. Everybody has virtues. There is no hierarchy in qualities.
5. Personal qualities develop over time.

At the end of this session, thank everyone for their hard work and participation, and invite all participants to applaud one another.

Knowing my rights

OVERALL OUTCOME

In order to live in a world that is fair and just, every young person is entitled to rights, as stated in the United Nations Convention on the Rights of the Child (UNCRC). There are 43 rights in the CRC, divided into four pillars: Survival Rights; Development Rights; Protection Rights; and Participation Rights. Individuals and institutions (Governments, NGOs, Parents and Caregivers) are duty bearers that are responsible for ensuring the promotion and protection of these rights.

Rights are violated when there is denial of basic needs and when there is discrimination on the basis of ethnicity, ability, religion and gender. It is up to the duty bearers, but also up to young people, to stand up against rights violations. Rights to participation (articles 12–17) are particularly important because they enable the realisation of other key rights. Young people who confidently express themselves are their own best line of defence. This requires that they be well informed, organised and know how to access and share information.

This session introduces participants to the concept of human rights and rights of young people. It encourages them to think about which rights need to be protected by law if young people are to realize their full potential and achieve happiness and fulfilment, and which responsibilities are associated with those rights. The session also establishes ways in which young people can stand up for their rights and be able to bring about change in their communities.

LEARNING OBJECTIVES

By the end of the session, participants will be able to:

1. Identify different rights and responsibilities associated with them.
2. Understand that everyone has human rights regardless of age, sex, class or ethnicity.
3. Explain responsibilities in relation to upholding human rights and establish ways in which young people can be active participants in ensuring the promotion of rights.

MATERIALS

- Needs and Wants Cards
- UN Convention on the Rights of the Child
- Needs and Wants Table
- Rights and Responsibilities

DURATION

110 minutes

INFORMATION FOR FACILITATORS

Prepare the Needs and Wants cards prior to the Session by cutting each item into a card. Make several sets to ensure you have enough for every group.

Ensure you have enough copies of the Rights and Responsibilities sheet for each participant.

EXPLORE AND THINK

STARTER: WANTS AND NEEDS GAME

Introduce the topic of rights by telling participants to think about the difference between a 'Want' and a 'Need'. They will see that rights are essentially 'Needs'.

1. Use the 20 Needs and Wants Cards (Needs and Wants Table). The appropriate article from the UNCRC is noted beside each of the Needs and Wants in the Needs and Wants Table.
2. Ask participants to form groups of four (think about creative ways of dividing them) and give each group a set of the cards.
3. Tell the groups to divide the cards into three categories: Most Important, Important and Less Important, pointing out that the Most Important category can only have six cards.
4. After completing the task, tell each group to share their findings with the rest of the participants and let them discuss what the six most important rights for the group as a whole should be.
5. Ask all participants to discuss if these six rights are met and protected for all young people. Facilitate the discussion and remind them of different groups of young people.
6. Next, discuss the terms 'Wants' and 'Needs' and the difference between the two.
7. Ask the participants work in their small groups again. Their task will be to divide the cards into the categories 'Wants' and 'Needs'.
8. Ask each group to present how they organised the cards.
9. Explain that young people's needs should be met because they rely on adults to provide most of them as they are unable to do so themselves.

LEARN

IDENTIFYING RIGHTS AND RESPONSIBILITIES

Participants will learn that rights guarantee them certain freedoms, but it is important to know and respect the responsibilities corresponding to each right.

1. Provide each participant with a copy of the Rights and Responsibilities Sheet
2. Divide them into small groups of four (the groups should comprise of a group of people different from the previous activity) and ask them to read the Rights and Responsibilities sheet within their groups. Make sure they understand that each right has a parallel responsibility.
3. Get the participants to discuss the following question within their group: Why is it important to take on our responsibilities? (Answers should highlight consequences such as: people will be uncaring, other people could lose their rights, I won't be able to make the most of my rights etc.)
4. Remind them of the 'Needs' they learnt about in the Starter Activity and ask them to talk about the importance of ensuring that young people are not deprived of specific rights (for example: protection from discrimination, opportunity to express your opinion, right to education, right to participation, etc.)
5. Get the groups to discuss how they can ensure that there are no violations of rights.

REFLECT

Share the child friendly version of the United Nations Convention on the Rights of the Child and go through the articles together asking participants the following questions:

- a) Which of the four pillars would this article be categorised under?
- b) Where can someone go for help if this right is violated?

To find out what have participants learnt in the session, ask them following questions:

- a) What are key rights and responsibilities?
- b) Who has responsibility to ensure that young people's rights are protected?
- c) How can young people help protect their rights and the rights of others?

Remind them about the goal of this session: establish key rights and to recognise that promoting rights of all young people is an important part of being a change agent and contributing to a just and fair society.

NOTE:

Don't forget to remind participants that each individual aged 18 and below is considered to be a child.

NEEDS & WANTS CARDS *

Health Care	Bicycle
Opportunities to share opinions	Money to spend as you like
Clean water	Your own bedroom
A personal computer	Fair treatment and non-discrimination
Clean air	A personal music player
Fast food	Playgrounds and recreation
A television set	Opportunities to practise your own culture, language and religion

*Adapted from UNICEF UK

NEEDS & WANTS TABLE

NEEDS	WANTS
Clean air (article 24 – health)	Protection from discrimination (article 2)
Clean water (article 24 – health)	Bicycle
Decent shelter (article 27 – standard of living)	Fashionable clothes
Education (articles 28 & 29)	Fast food
Express your opinion (article 12)	Holiday trips
Medical care (article 24)	Money to spend
Nutritious food (article 24)	Personal computer
Play (article 31)	Mobile phone
Play (article 31) Opportunities to practice beliefs, culture and language (article 30)	Television
Protection from abuse and neglect (article 19)	Own bedroom – a luxury (article 16 – although there are issues around privacy)

CHILDREN'S RIGHTS AND RESPONSIBILITIES

Children have a right to education...	...and a responsibility to study and respect the teachers.
Children have a right to quality medical care...	...and a responsibility to take care of themselves.
Children have a right to be taken seriously...	...and a responsibility to listen to others.
Children have a right to a safe and comfortable home...	...and a responsibility to keep it neat and clean.
Children have a right to make mistakes...	...and a responsibility to learn from these mistakes.
Children have a right to be well fed...	...and a responsibility not to waste food.
Children have a right to be proud of her heritage and beliefs...	...and a responsibility to respect the origins and culture of others.
Children have a right to get special care for special needs...	...and a responsibility to be the best people they can be.
Children have a right to be loved and protected from harm...	...and a responsibility to show others love and caring.

You have the right to protection and freedom from war. Children under 15 cannot be forced to go into

UN CONVENTION ON THE RIGHTS OF THE CHILD

“Rights” are things every child should have or be able to do. All children have the same rights. These rights are listed in the UN Convention on the Rights of the Child. Almost every country has agreed to these rights. All the rights are connected to each other and all are equally important. Sometimes, we have to think about rights in terms of what is the best for children in a situation and what is critical to life and protection from harm. As you grow, you have more responsibility to make choices and exercise your rights.

ARTICLE 1

Everyone under 18 has these rights.

ARTICLE 2

All children have these rights, no matter who they are, where they live, what their parents do, what language they speak, what their religion is, whether they are a boy or girl, what their culture is, whether they have a disability, whether they are rich or poor. No child should be treated unfairly on any basis.

ARTICLE 3

All adults should do what is best for you. When adults make decisions, they should think about how their decisions will affect children.

ARTICLE 4

The government has a responsibility to make sure your rights are protected. They must help your family to protect your rights and create an environment where you can grow and reach your potential.

ARTICLE 5

Your family has the responsibility to help you learn to exercise your rights, and to ensure that your rights are protected.

ARTICLE 6

You have the right to be alive.

ARTICLE 7

You have the right to a name and this should be officially recognized by the government. You have the right to a nationality (to belong to a country).

ARTICLE 8

You have the right to an identity – an official record of who you are. No one should take this away from you.

ARTICLE 9

You have the right to live with your parent(s), unless it is bad for you. You have the right to live with a family who cares for you.

You have the right to protection and freedom from war. Children under 15 cannot be forced to go into
ARTICLE 10

If you live in a different country than your parents do, you have the right to be together in the same
place.

ARTICLE 11

You have the right to be protected from kidnapping.

ARTICLE 12

You have the right to give your opinion and for adults to listen and take it seriously.

ARTICLE 13

You have the right to find out things and share what you think with others, by talking, drawing, writing
or in any other way unless it harms or offends other people.

ARTICLE 14

You have the right to choose your own religion and beliefs. Your parents should help you decide what is
right and wrong, and what is best for you.

ARTICLE 15

You have the right to choose your own friends and join or set up groups, as long as it isn't harmful to
others.

ARTICLE 16

You have the right to privacy.

ARTICLE 17

You have the right to get information that is important to your well-being, from radio, newspaper,
books, compu- ters and other sources. Adults should make sure that the information you are getting is
not harmful and help you find and understand the information you need.

ARTICLE 18

You have the right to be raised by your parent(s) if possible.

ARTICLE 19

You have the right to be protected from being hurt and mistreated, in body or mind.

ARTICLE 20

You have the right to special care and help if you cannot live with your parents.

ARTICLE 21

You have the right to care and protection if you are adopt- ed or in foster care.

ARTICLE 22

You have the right to special protection and help if you are a refugee (if you have been forced to leave

You have the right to protection and freedom from war. Children under 15 cannot be forced to go into your home and live in another country), as well as all the rights in this Convention.

ARTICLE 23

You have the right to special education and care if you have a disability, as well as all the rights in this Convention, so that you can live a full life.

ARTICLE 24

You have the right to the best health care possible, safe water to drink, nutritious food, a clean and safe environment, and information to help you stay well.

ARTICLE 25

If you live in care or in other situations away from home, you have the right to have these living arrangements looked at regularly to see if they are the most appropriate.

ARTICLE 26

You have the right to help from the government if you are poor or in need.

ARTICLE 27

You have the right to food, clothing, a safe place to live and to have your basic needs met. You should not be disadvantaged so that you can't do many of the things other kids can do.

ARTICLE 28

You have the right to a good quality education. You should be encouraged to go to school to the highest level you can.

ARTICLE 29

Your education should help you use and develop your talents and abilities. It should also help you learn to live peacefully, protect the environment and respect other people.

ARTICLE 30

You have the right to practice your own culture, language and religion - or any you choose. Minority and indigenous groups need special protection of this right.

ARTICLE 31

You have the right to play and rest.

ARTICLE 32

You have the right to protection from work that harms you, and is bad for your health and education. If you work, you have the right to be safe and paid fairly.

ARTICLE 33

You have the right to protection from harmful drugs and from the drug trade.

ARTICLE 34

You have the right to protection and freedom from war. Children under 15 cannot be forced to go into the army or take part in war.
You have the right to be free from sexual abuse.

ARTICLE 35

No one is allowed to kidnap or sell you.

ARTICLE 36

You have the right to protection from any kind of exploitation (being taken advantage of).

ARTICLE 37

No one is allowed to punish you in a cruel or harmful way.

ARTICLE 38

You have the right to protection and freedom from war. Children under 15 cannot be forced to go into the army or take part in war.

ARTICLE 39

You have the right to help if you've been hurt, neglected or badly treated.

ARTICLE 40

You have the right to legal help and fair treatment in the justice system that respects your rights.

ARTICLE 41

If the laws of your country provide better protection of your rights than the articles in this Convention, those laws should apply.

ARTICLE 42

You have the right to know your rights! Adults should know about these rights and help you learn about them, too.

ARTICLES 43 TO 54

These articles explain how governments and international organizations like UNICEF will work to ensure children are protected with their rights.

Version II (if your group consists of more participants aged 18 and above)

MATERIALS

- A ball or other object which can be thrown
- Flipchart
- Paper/Pens
- 8 Sets of Sentence A, B, C and D cards
- ‘Low Priority’ and ‘High Priority’ sign on separate large pieces of paper

DURATION

110 minutes

INFORMATION FOR FACILITATORS

Working definition of human rights: “Human rights are the basic rights and freedoms to which all humans are entitled. They ensure people can live freely and that they are able to flourish, reach their potential and participate in society. They ensure that people are treated fairly and with dignity and respect. You have human rights simply because you are human and they cannot be taken away.” (Amnesty International, ‘Right Here, Right Now’)

EXPLORE AND THINK

START: HUMAN SENTENCES

1. Divide participants into teams of eight – be creative and always try to find funny ways for dividing people into groups. Clear some space and ask the participants to stand up in their teams.
2. Explain that each team must quickly arrange themselves into a line by order of height, with the shortest participant standing on the left and the tallest on the right. The first team to complete the task is the winner.
3. Once they understand this method, tell them they must arrange themselves into the following lines. Again, the quickest team each time is the winner.
 - Age (youngest on left, oldest on right)
 - Alphabetical order of name (letter closest to ‘a’ on left, letter closest to ‘z’ on right)
 - Other characteristic you can think of
4. Keep participants in their teams of eight. Shuffle the word cards and place a pile in front of each team so that some teams get a pile of Sentence A Cards, some get a pile of Sentence B Cards and some get a pile of Sentence C Cards.
5. Tell them they must each pick a word and hold it up, then arrange themselves into a line in such a way that their words spell a sentence (illustrations below show what ‘human sentences’ should look like at the end of this exercise).

Sentence A cards



Sentence B cards



Sentence C cards



- When participants have formed their sentences, ask each participant in each line to read his or her word out loud so that the team reads the full sentence one-by-one.
- Ask the participants if they can think of any more examples of rights. Tell them to sit down and write down some of these examples.
- Each group then receives an envelope containing cards listing our human rights (explain that these rights are found within the UDHR; our human rights are defined in a number of different documents, some international, some regional and some national.). Groups should compare these rights with the examples they wrote down. Are there any differences?
- Ask participants to try to define what we mean by 'a right.' Accept all answers at this stage. Encourage the participants to try to explain what a right is.
- Play one more round of the game. This time, put a pile of shuffled Sentence D cards in front of each team. Say 'go' and see which team is first to arrange the sentence in the correct order. Ask this team to read out the correct sentence participant-by-participant.

Sentence D cards



- Ask the participants if they can think of an example of a right as something people are allowed to do (e.g. People have a right to express an opinion) and of a right as something people are entitled to (e.g. People have the right to privacy). Check that they understand the difference.
- Read out the working definition provided to you in the facilitators notes in case participants need further explanation of a working definition of human rights.
- Make sure everyone understands the definition by using a quick formative assessment called 'fist of five.' Use the question: In your own words, can someone explain rights and/or human rights? (Make sure they are not reading out the definition you just provided).

FORMATIVE ASSESSMENT: FIST OF FIVE

- The assessment activity provides you with a quick feedback on how much participants learned from today's lesson.
- Start by asking participants the following: How comfortable do you feel about the definition of 'human rights'? What are human rights?
- Ask participants hold up one finger if they are still unsure of the topic and need more information.
- If they are close to fully understanding, they might hold up three or four fingers.
- Participants who understand the topic and can demonstrate their knowledge and understanding should hold up five fingers.
- A glance around the room provides you with information about the level of understanding obtained so far, allowing you to know what to address in the following session.

LEARN

TAKE-A-STAND & DEBATE

1. To prepare for the next two activities, clear a space in the room.
2. Explain to participants that, in this activity, they will be asked to work out which human rights they feel are most important.
3. Stick up a sheet at one end of the room saying 'LOW PRIORITY' and a sheet at the other end saying 'HIGH PRIORITY.'
4. Hand out one of the human rights cards to every participant. Give participants time to read their right and to ask if they don't understand it.
5. Ask participants to choose where they would position their human right, on a line between the 'LOW PRIORITY' and the 'HIGH PRIORITY' signs – where they stand in the line depends on what priority they think their right has.
6. They should discuss with other people in the room to decide whose rights are more or less important. Set a time limit of five minutes.
7. At the end of the time limit, ask participants at each end of the room, and in the middle, to read out their right and explain why they are standing in that position.
8. Encourage debate:
 - Do they all agree on the order of priority they have come up with?
 - Would they change their position if they lived in a different country/in a different time period/if they were a member of a minority group?
9. Ask participants to share their opinion on this activity. Explain that it's actually a trick exercise, and that, in fact, human rights cannot be prioritized as they are all important and indivisible (they link together, one depends on another). Some participants may have formed a circle rather than a line if they understood this from the beginning.
10. As a follow-up step, ask each participant to think of the core value which lies behind the human rights card they are holding in their hands. For example, with regards to 'Article 2: Freedom from Being Treated Unfairly,' it's possible to say that a core value underlying its creation is 'respect' or 'fairness.'

11. By linking each right to a core value that we've been raised with, we create a connection to the impact rights have on our day-to-day lives.

HUMAN RIGHTS WEB

1. Explain to participants that they will now explore in greater depth this idea of human rights being 'indivisible' by considering the connections between different human rights and making a 'human rights web.'
2. Each participant should keep hold of the human rights card they had in the previous activity.
3. Ask the participants to stand in a circle.
4. To start, find the participant with a specific right you would like to work on. For example, the 'right to an education' or the 'right to work' card. Then give him/her the ball of string.
5. Ask the following questions to the whole group:
 - What other rights do you think might be connected to this right? or
 - If this right was taken away, what other rights might be affected?
6. Participants might come up with a number of possible answers. For example, participants might identify that the right to an education connects to the right to work, because without an education it might be difficult to get a job. Participants might also identify that the right to an education connects with the right to have an opinion and express it, because education gives them the skills to develop and express their opinions. Encourage participants to explain the reasoning behind their suggestions.
7. When participants have come up with appropriate answers, they can start making the 'human rights web' using the ball of string. The participant with the 'right to an education' card should keep hold of the end of the string and pass the ball to a participant with an appropriate human rights card. Ask the newly connected rights holder to hold the string then pass the ball of string back to the original participant so that they can make another connection.
8. Continue going back and forth to the 'right to an education' card holder until connections for that right are exhausted and then start to make connections from the last rights holder you visited.
9. If you don't have a ball of string you can also follow the same instructions of connecting by drawing a line on the floor with chalk or drawing it on a piece of paper/the board so participants can follow the growing interconnectivity of all rights.
10. Proceed until you end up with a web of interconnected, interdependent rights!

REFLECT

IMPORTANCE OF HUMAN RIGHTS

1. Position the participants in a circle and hand out one human right card to each participant. If you have more than 30 participants, then hand out two of the same until everyone has one human right card.
2. Walk around the circle and randomly take away someone's human right card.
3. Discuss how this would impact our lives if this was a real human right you were taking away. Repeat a few times.

4. At the end of the lesson, using pieces of paper, ask the participants to draw or write something to complete the following two statements and then to hold up their pieces of papers.

- Human rights are...
- Some of the core values supporting human rights are ...

HANDOUTS - HUMAN SENTENCES

Sentence A cards

people have the right to vote in elections

Sentence B cards

children have the right to free primary education

Sentence C cards

workers in most countries have the right to strike

Sentence D cards

rights are rules saying what people are allowed to do or what they are entitled to

THE UNIVERSAL DECLARATION OF HUMAN RIGHTS (LEARN)

(UDHR, FULL SIMPLIFIED VERSION)

ARTICLE 1: WE ARE EQUAL

When we are born, we are free and we are equal, and each individual should be treated in the same way. We are able to think and to tell right from wrong. We should treat others with friendship.

.....-

ARTICLE 2: FREEDOM FROM BEING TREATED UNFAIRLY

We all have the same rights no matter what our race, skin colour, sex, language, religion, opinions, family background, how rich or poor we are, age or nationality.

ARTICLE 3: WE ARE FREE

You have the right to live, to be free and to feel safe.

ARTICLE 4: FREEDOM FROM SLAVERY

Nobody has the right to treat you as a slave, and you should not make anyone your slave.

ARTICLE 5: NO TORTURE

Nobody has the right to torture you, harm you or humiliate you.

ARTICLE 6: YOU ARE A PERSON

The law must treat you as a person.

ARTICLE 7: RIGHT TO EQUALITY

The law is the same for everyone. Nobody is more important than you. You are not more important than anyone else.

ARTICLE 8: YOU CAN GO TO COURT

You should be able to ask for legal help when your rights are not respected.

ARTICLE 9: FREEDOM FROM GOING TO PRISON FOR NO REASON

Nobody has the right to put you in prison, to keep you there, or to send you away from your country without good reason.

ARTICLE 10: RIGHT TO A FAIR TRIAL

If you are accused of a crime, you have the right to a fair and public hearing.

ARTICLE 11: YOU ARE INNOCENT UNTIL IT IS PROVED THAT YOU ARE GUILTY

Nobody can just decide that you are guilty of a crime. You should always have the right to defend yourself. Nobody has the right to condemn you or punish you for something you have not done.

ARTICLE 12. THE RIGHT TO BE LEFT ALONE

You have the right to be protected if someone tries to harm your good name, enter your house, open your mail, or bother you or your family without good reason.

ARTICLE 13. RIGHT TO FREE MOVEMENT

You have the right to come and go as you wish within your country. You have the right to leave your country to go to another one, and you should be able to return to your country if you want.

ARTICLE 14: RIGHT TO GO TO ANOTHER COUNTRY TO BE SAFE

If someone hurts you, you have the right to go to another country and ask to be kept safe.

ARTICLE 15: RIGHT TO A NATIONALITY

You have the right to belong to a country and have a nationality. You can change nationality if you want.

ARTICLE 16: RIGHT TO MARRY AND HAVE A FAMILY

When you are legally old enough, you have the right to marry and have a family. Women and men have the same rights when they are married and also when they are separated. Nobody should force you to marry.

ARTICLE 17: RIGHT TO OWN PROPERTY

You have the right to own things, and nobody has the right to take these from you without good reason.

ARTICLE 18: RIGHT TO RELIGION

You have the right to your own thoughts and to believe in and practice any religion.

ARTICLE 19: FREEDOM OF OPINION

You have the right to think what you want and to say what you like. You should be able to share your opinions with others, including people from other countries.

ARTICLE 20. RIGHT TO MEET OTHERS

You have the right to meet peacefully with other people. No one can force you to belong to a group.

ARTICLE 21: RIGHT TO PLAY A PART IN GOVERNMENT AND ELECTIONS

You have the right to take part in your government, either by holding office or by electing someone to represent you. Governments should be elected regularly, and voting should be undisclosed.

ARTICLE 22: RIGHT TO HELP

The society in which you live should help you to develop and to make the most of all the advantages (culture, work, social welfare) offered to you and to everyone in your country.

ARTICLE 23: RIGHT TO WORK

You have the right to work, to be free to choose your work, and to receive a salary that allows you to live and support your family. If a man and a woman do the same work, they should get the same pay.

Gender messages around me

OVERALL OUTCOME

In this session, participants will explore the meanings, beliefs and stereotypes associated with men and women. They will learn about the various gender messages that surround them and can considerably influence their own behaviour. Participants will be encouraged to share their own feelings and experiences, challenge their own gender stereotypes and take action towards moving beyond them.

LEARNING OBJECTIVES

By the end of the session, participants will be able to:

1. Describe the difference between sex and gender
2. Examine their own attitudes about gender differences, roles and inequalities
3. Analyze how attitudes towards gender can affect behaviour of individuals and groups of people

KEY LEARNING

We are all born into societies that place expectations on us depending on whether we are male or female.

Sex refers to physical differences between males and females, based on biological characteristics. Our male and female sex characteristics are biologically and physiologically determined and are universal.

Gender, being determined socially, may vary greatly according to context as well as class, culture and religion.

Gender refers to the socially learned behaviours and expectations that are associated with the two sexes. These are set by culture and society and they change through time and history. The way we dress, the way we act, what we are taught, our roles at home and the jobs we eventually have are examples from our lives that are often influenced by our gender.

Often men and women are limited or enabled by the gendered expectations of society and not necessarily by their biological differences.

The roles of men and women have changed over time and they continue to change. Historically, women have been less empowered by these social expectations. Although men have traditionally been more empowered compared to women in many societies, their gender also imposes on them heavy societal expectations.

Challenging 'traditional' gender norms is not always easy since it can lead to social discrimination, prejudices and harassment. However, working to create awareness and stop harmful stereotypes can help build a more inclusive society, where everyone has access to opportunities and services.

MATERIALS

- Signs for Start Activity
- Flipchart
- Pens

DURATION

65 minutes

INFORMATION FOR FACILITATORS

This session introduces participants to the concepts of sex, gender, gender roles and stereotypes. Remember that, as facilitator, you also play a role in breaking down gender roles and stereotypes. Allow everyone in the group to participate equally and use inclusive language (you should not enforce stereotypes or discrimination), and avoid making groups or assigning tasks based on gender, etc.

Talking about gender, gender norms and stereotypes is not always easy. Before starting the session, remind participants that this is a safe space where they can discuss how they feel without the risk of being judged. Remember to be patient and try to provide examples of your life or your community to help participants with the discussion.

START: VOTE WITH YOUR FEET (15 minutes)

1. Before starting the activity, hang up three signs around the room with the words “Gender Specific,” “Neutral” and “Sex Specific” on them.
2. Show participants the three signs around the room and explain that you will read some words/statements/tasks and that they will have to walk to the sign they think describes/covers the word best.
 - Breast feeding
 - Pink
 - Doing the dishes
 - Uterus
 - Skirt
 - Playing with cars
 - Taking care of the children
 - Hormones
 - Paying the bills
3. After each statement, ask some participants to explain why they chose that particular option.
4. End the activity by reading out the definition of gender and sex. Allow participants to ask about the definition and modify it to fit their context. However, be sure that the difference between sex and gender is clear to all.

LEARN

CHALLENGE THE STEREOTYPE (35 minutes)

1. Form groups of 4-5 participants – be creative! Give each group a poster paper/flipchart paper.
2. Assign each group one stereotype (they can choose examples provided by you or come up with their own example). Ask them to complete the table below.
3. Give them 15 minutes to discuss and 5 minutes to create a poster summarizing their discussion.
4. After the assigned time has passed, ask one representative from each group to present the poster. Encourage participants from other groups to ask questions. Do they agree? Do they have another idea about how to challenge these stereotypes? Do they think it is important to challenge them?

ORIGIN (Where do you think this stereotype comes from/ How did it originate?)	CONSEQUENCES (How can this stereotype affect me and my community?)	CHALLENGE THE STEREOTYPE (practical examples on how to make a change)

Examples:

- Men are tough and should not cry in public
- Women should be cared for and should, therefore, not work
- Men deserve higher positions at work because they are more assertive than women
- Men are more fit than women to do physical work
- Women are better equipped to take care of children and the elderly
- Gender equality only benefits women

NOTE FOR FACILITATORS

Encourage participants to think about their own life and experiences in their community. Identifying their own biases, as well as the influence of gender norms and stereotypes in their own behaviours and decisions, can help participants understand the impact of these social norms in their day-to-day lives. If possible, draw a few parallels explaining how the gender norms and stereotypes that exist in their culture can differ when compared with other countries or cultures.

REFLECT (15 minutes)

Start the reflection with these questions:

- What did you observe from the responses? Are there some things that a man can do, but a woman cannot (and vice versa)? Is this because of one's sex or one's gender?
- Define sex. (Male or female – biological based on physical characteristics).
- Define gender. (Masculine or feminine – cultural and socially constructed roles, thus not determined by biology but agreed upon by society).
- What limitations do females encounter because of their gender? How about males?
- What is one thing you like about your gender? What is one thing you would change?
- Define stereotypes. Give examples. (Cite examples from the Starter Activity).
- How do stereotypes come about? Is it something learned from school, the media, the church, the government, one's family, etc?
- How can we change gender stereotypes and attitudes that are a limitation to gender?

1. To close the session, ask participants to stand in a circle. Toss a ball and ask participants to finish the following sentences:

- Stereotypes and gender norms can be harmful because...
- After today, I am more aware that gender norms/roles...

2. After finishing with these questions, thank participants for their hard work and honesty. Remind them that we are all unique individuals and our gender or sex should not determine everything we are. Go around the circle one last time, asking participants to mention one characteristic that makes them who they are or makes them special/unique.

3. Thank everyone again for participating and sharing in this session.

LEARN

OPTION 1.

You can read out and then discuss the following statistics, out to the groups (use national statistics, if available, to show differences by region.)

- Women in politics: From 1995 to 2012, the average number of women in parliament positions across the world grew from 11.3% to 20.3%. However, in some countries, this is still zero (Vanuatu), while in others, it is as high as 51.9% (Rwanda).¹
- Women's salaries: A study of wages in 43 countries published in 2012 found women were paid on average 18.4% less for doing the same work.²
- Women in education: Globally, the average girls' share of enrolment is 49.2% (primary school), 49.2% (secondary education) and 51.9% (tertiary education).³

Questions for discussion:

- Do these statistics show progress towards equality between men and women? Explain your response.
- Define stereotypes. Give examples.
- How do stereotypes come about? Is it something learned from school, the media, the church, the government, one's family, etc?
- What limitations do females encounter because of their gender? How about males?
- How can we change gender stereotypes and attitudes that create limitations?

OPTION 2. A STEP IN LIFE GAME

INFORMATION FOR FACILITATORS

¹ Inter - Parliamentary Union accessible at www.ipu.org

² Tijdens, K.G., Van Klaveren, M. (2012) Frozen in time: Gender pay gap unchanged for 10years. Brussels, ITUC

³ World Bank accessible at database.worldbank.org

1. You will need a big empty space to play this game (you can also go outside).
2. There are 24 Unequal Society Role Cards in the Walk of Life game. If you have more participants in the group, you will have to make several copies of some cards.
3. If there are less than 24 participants in the group, ensure that those cards featuring female roles are handed out.
4. Since this topic is extremely sensitive it needs a deep elaborating discussion after that. If as a youth worker or teacher you feel more comfortable, involve experts in leading this activity.
5. Start the activity by asking participants these questions:
 - Does everyone in society have equal power or equal access to resources? Can you give any examples?
 - Do some members of society have an advantage over others? Which members and what advantages?
 - Would you describe yourself as someone who has lots of power or little power? Why?
6. Explain to the participants that in the next activity they will explore these questions. Ask them to form a straight line.
7. Hand out one folded-up card to each participant and explain that each card represents a role that the participant will „play“ in the game. Everyone must keep their role a secret.
8. Read the statements below one by one. After each one, ask the participants to think about the role written on their card. If they think the statement is true for their character, they take a big step forward. If they think the statement does not apply to their character, they do not move. If they think the statement is partially true for their character, they take a small step forward.

Statements

- I have enough to eat every day.
 - I make the decisions in the household.
 - If I don't agree with something, I can easily express it.
 - I have access/have had access to primary education.
 - I have access/have had access to secondary education. I have access/have had access to university or college.
 - I have access to health facilities when I'm ill.
 - If my parent/spouse were to die, my material circumstances would not change.
 - My opinion in the family counts.
 - I am in a position to help other people.
 - I can go wherever I like on my own after dark and feel safe.
 - I am never subjected to sexual harassment.
 - I am in control of my own future. I have control over my life.
 - I am a respected member of my community.
 - I am likely to encounter physical violence against myself.
 - I only have sex when I want to.
9. After you have read the last statement, ask each participant to remain exactly where they are standing. Let them look around and see where other participants stand. Ask everyone to read out their role card, one-by-one.

10. Ask some volunteers to share their roles and the feelings they had as they either moved forward or remained in place.
11. Ask the participants:
 - Which people tend to have moved forward the most? Male or female characters
 - Which people tend to have moved forward the least?
 - What does that tell us about power inequality in our society?
12. Sit together and discuss the activity. Suggest that all around the world, there remains an imbalance of power between men and women. Ask participants if this applies to their society. Ask them to brainstorm about all of the ways in which females tend to be at a disadvantage to males in this society. Ask them how traditional gender roles play a part in this problem.

REFLECT

In small groups ask participants to think about stories of people in their lives that have defied gender stereotypes. Have each small group share the most compelling story from their group.

Remind participants that the goal of this Session was to distinguish between sex and gender, as well as to identify and begin to challenge gender stereotypes and the challenges and limitations they pose to boys, girls, men and women.

Conclude the session by asking a few participants to share some of the things they feel they have learned.

UNEQUAL SOCIETY ROLE CARDS

UNMARRIED MAN (35 YEARS OLD)	BUSINESSMAN	TEENAGE GIRL FROM A ROMA FAMILY
DEAF CHILD	HIV+ BOY	FEMALE SEX WORKER
STREET CHILD (16 YEARS OLD)	HIV+ GIRL	BUSINESSWOMAN
OLD WOMAN	FEMALE NGO WORKER	MENTALLY DISABLED BOY (17 YEARS OLD)
UNMARRIED WOMAN (40 YEARS OLD)	TEENAGE GIRL DROPPED OUT OF SCHOOL	FEMALE TEACHER
BLIND BOY	TEENAGE GIRL WITH WHEELCHAIR	TEENAGE GIRL ENROLLED IN SECONDARY SCHOOL
HEAD OF HOUSEHOLD (WOMAN)	TEENAGE GIRL STARTING UNIVERSITY	TEENAGE GIRL WITH A BABY

IMPORTANT NOTES FOR FACILITATORS

Make sure to always emphasize the importance of critical thinking and overcoming obstacles. Help participants understand that it's very important to design solutions focused on gaining a deeper understanding of a problem rather than rushing to resolve it.

During discussions and reflections, try to incorporate these topics:

1. **Identify** ways to overcome obstacles that might prevent participants from accomplishing their goals.
2. How to **work against prejudice participants can experience in their own country** (e.g. being a doctor, but also a member of a minority group – and having trouble with patients).
3. How to **approach problems from a critical/greater perspective**. You can use these hints in discussion with young people:
 - a. **Seek Out Necessary Resources** – Often, you may lack provisions, finances, strategies or a key piece of knowledge to conquer your obstacle. The key is to acknowledge that this is 'resource related'.
 - b. **Gain Perspective** – It can overwhelm you when an unforeseen obstacle emerges. To get caught up in the ensuing crisis redirects vital resources in making critical decisions. Gaining perspective helps you step away from the 'noise.' You should seek help from others, talking to friends or loved ones who can offer a different assessment of your challenge.
 - c. **Evaluate The Obstacle** – Can something be done to overcome the obstacle now or does it require expert help? Consider the obstacle objectively, as though you were seeing it for the first time. Use logic and sound judgment to avoid becoming emotionally enslaved by the task.
 - d. **Stay Focused and Committed** – Often, an obstacle is not intended to weaken your actions. Instead, it is an invitation to gain clarity as to how to proceed. It is advising you to deal with a matter now rather than in the future – after already investing valuable time and energy. Stay committed and do not give up.
 - e. **Develop A Growth Mindset** – The passion for stretching yourself and sticking to it, even/especially when it's not going well, is the hallmark of the Growth mindset. This is what allows people to thrive during some of the most challenging times in their lives.

Don't forget to mention the importance of critical thinking connected with information found in media (TV, newspaper, social media, etc.). Emphasize the importance of checking resources – and relying on reliable, official resources. Share your knowledge regarding hoaxes in different areas of life and channels where participants can check information which appears incorrect or manipulative.

For people, our **ability to learn from experience** is very important. During discussions and reflection try to explore issues of confidence and personal effectiveness, looking at some techniques participants can use to improve their power to overcome challenges.

Help them understand how to build confidence by learning from experiences, even if those experiences are negative. Identify techniques to help in challenging situations and list organisations and individuals offering help.

Familiarize yourself with these concepts you can use in your conversations:

Lifelong learning.

The term recognizes that learning is not confined to childhood or the classroom but takes place throughout life and in a range of situations. Learning can no longer be divided into a place and time to acquire knowledge and a place and time to apply the knowledge acquired. Instead, learning can be seen as something that takes place on an on-going basis from our daily interactions with others and with the world around us.

Resilience.

Resilient people are aware of situations, their own emotional reactions, and the behaviour of those around them. In order to manage feelings, it is essential to understand what is causing them and why. By remaining aware, resilient people can maintain control of a situation and think of new ways to tackle problems. Many of these skills can be developed and strengthened, which can improve your ability to deal with life's setbacks. Another characteristic of resilience is the understanding that life is full of challenges. While we cannot avoid many of these problems, we can remain open, flexible, and willing to adapt to change.

Sabotaging.

In relation to self-sabotaging, sabotaging is an act or behaviour tending to harm. It is a deconstructive behaviour that can stand in the way of healthy and supportive behaviour which is important to yourself and your mindset regarding personal development/growth. For example, you can sabotage your career by following your inner critic. This might tell you that "You're not good enough" or "You will never get a good job." Listening to your inner critic might hold you back from trying, sending applications, approaching people, and putting yourself out there to get a job or begin your career.

CHAPTER 2: My place in the community

My community

Our communities influence how we view ourselves and the world around us. We are all part of many communities – at school, where we live, clubs or teams we belong to, our religious or cultural groups and our country. Our communities can give us a reason to be proud and there are times when we put aside our individual needs for the greater good of the community. However, being part of a community does not mean accepting everything about it. You can question, criticise and change your communities for the benefit of all the people in your community.

Our communities help shape our identities. It is important to be an engaged member of the community. All communities have positive and negative aspects. It 's important to explore what we like about our communities and what we would like to change.

Communities are like roots for trees: you can take nutrients from them. Without roots trees die. By connecting or re-connecting to our roots you can explore our values, traditions and habits. This can support you and guide you in how to cope with problems.

Diversity is a value that we should appreciate. We can understand each other deeper, we can learn a lot from each other. We are stronger in a colourful world than in a black-and-white uniformized one.

LEARNING OBJECTIVES

By the end of this Session, participants will be able to:

- Identify different communities they are a part of.
- Describe aspects of their community that they like and that they would like to change. Remind participants that all communities consist of a wide variety of people and this aspect shall not be forgotten in any activity.
- Explain ways in which they can participate in the development of their communities.

MATERIALS

- flipchart paper, pens
- local newspaper articles or YouTube footage on problems in the community.

DURATION

- 90 minutes

INFORMATION FOR FACILITATORS

Activities exploring the diversity of the group of participants don't have to be connected only with specific community problems – you can also organize intercultural events where the members of your group can present traditions of their communities: customs, food etc.

EXPLORE AND THINK

STARTER: SILENT DEBATE

1. Place two sheets of flipchart paper on separate tables or on the floor, each with one of the following two questions written on it:
 - What does the word 'community' mean?
 - What communities are you a part of?
2. The task of participants will be to walk around in silence and write their answers and comments on the flipchart. As they move from one question to the other, they should also respond to a comment made by someone else. They can return to each paper and write as many comments and remarks as they like. For example, if on the first question sheet, someone has written, 'Where you live', someone else might write, 'Yes, but what about your religion?' and someone else can comment on that comment, etc.
3. Observe how they work and after an appropriate amount of time tell them to stop working on the task.
4. Divide participants into two groups. Give one of the flipchart papers to each group, asking them to look at the comments and sum up the main comments for the rest of the group.
5. Each group should present their summary within approximately two minutes.

INVESTIGATE AND ACT

WHAT „THEY“ SAY ABOUT OUR COMMUNITY

Encourage participants to start thinking about how they might tackle problems in different types of communities. This will also help them to take the first step towards designing and launching an enterprise project. Spend some time reminding (or teaching) participants what is a „Problem Tree“ method. It might be helpful to list several examples of community problems which participants will recognise.

„Problem Tree“ method

1. Using a marker, draw the outline of a tree – with roots, trunk, branches etc. on a big piece of paper/flipchart paper.
2. Ask participants what role the roots play in a tree (for example: they feed it and make the tree grow bigger). What is the role of branches?
3. Write or draw a name of one problem on the trunk of the tree. (It should be a community problem that the group will recognise, e.g. insufficient clean water, too many discarded plastic bags, lack of quality schools in the neighbourhood, etc.)
4. The next step is to identify the causes of the problem. Ask participants to identify causes by asking questions like: “Why is the problem there?” and “What are the causes of this problem?” Listen to their answers and ask them to justify their reasons by asking questions such as: “Why do you think that?” and “Who has a different opinion?”
5. When participants have agreed on a cause, write it directly onto the roots.
6. Repeat the process by asking them to identify the effects of this problem. Use the same questions as above to justify their answers.
7. Write the effects on the branches.

8. Once the diagram is ready, ask participants to explain this concept/method. Also ask them to reflect on the diagram and what it means.

1. Share articles from the local/national/international newspaper or websites (or YouTube footage on problems in different communities), define the chosen community and discuss the problem which could be addressed.
2. Divide participants into groups of four to six and give each group a sheet of paper and pen.
3. Assign each group a different community (e.g. school, country, region, neighbourhood, etc).
4. Ask participants to make a list of statements that other people use to describe this community. Encourage them to record both negative and positive statements.
5. Give participants at least 5 minutes to make their lists. Encourage them to discuss whether they agree or disagree with each statement and why.
6. After 10 more minutes, ask each group to present three to four statements and to summarize their discussion.

Lead a facilitated discussion using these questions:

- What did you learn in this activity?
- What is a community? Name some communities you are a part of.
- How does it feel to be part of a community?
- What can you give for your community? What do you get from your community?
- How do people in a community support each other?

REFLECT

1. Divide participants into groups of four to six. Give each group a sheet of flipchart paper and pen.
2. Ask the groups to draw a large picture of a tree with roots, a trunk and branches. Remind them of the Problem Tree method.
3. Ask the groups to discuss some problems they can identify in their communities and to agree on one and to write it on the trunk of the tree.
4. Ask them to discuss the causes of this problem and to write these on the roots.
5. Then, ask the groups to discuss what are the effects of the problem and to write these on the branches.
6. Ask each group to present their Problem Tree and ask some of the following questions after their presentation:
 - Has anyone faced this problem in their community? What did you do?
 - Does anyone want to discuss any of the causes or effects of the problem?
 - What can we do as young people to address this challenge in our community?
7. After completing this task, review the key learnings from this session. You can do that by tossing a ball, using post-its and creating a mindmap or by any other creative way.

Be a Changemaker

OVERALL OUTCOME

The main goal of this session is to help participants understand their role in the community and how they can change and help this community with their activities. In order for participants to be able to stand up for their own rights, as well as those of everyone else to create a fair and just society, they must understand what their rights and responsibilities are, and they must develop the skills to organise and contribute positively. Ability to deal with their finances responsibly, have a job or run their own business, which is a key transition into adulthood that signifies independence and responsibility, plays a big role in becoming a changemaker in the community (and society).

LEARNING OBJECTIVES

By the end of the session, participants will be able to:

1. Define the main characteristics of changemakers.
2. Identify changemakers in their community (special focus shall be put on those representing the views of young people).
3. Identify areas where participants can make a difference within their community.

MATERIALS

- Flipchart/board and markers to record participants' ideas
- Sticky notes
- Pre-prepared case studies

DURATION

90-110 minutes

INFORMATION FOR FACILITATORS

You can invite a guest speaker who is a change-maker if you want to simplify the Learn activity or make the activity more attractive for participants. In this case, pay attention to who you choose in order to get the desired impact.

START

WHO IS A CHANGEMAKER?

1. In this activity, participants will think about and identify individuals or organisations making positive changes in the community and explore what makes them changemakers. At the end of the activity, participants should be familiar with the concepts of heroism, activism and change.
2. Ask participants to form groups of four to six (or divide them into groups yourself) and give each group a sheet of flipchart paper and a marker.
3. Ask each group to choose three people they think have made a difference in their communities or in the world. Encourage them to include both males and females on their list. These people could be:
 - A fictional character/superhero,
 - A local community changemaker,
 - A well-known historical figure (e.g. Gandhi, Mother Teresa, Nelson Mandela, etc.),
 - Somebody they really admire (this person doesn't have to be famous).

4. Tell each group to write down everything they know about their chosen changemakers without looking information up on the internet or anywhere else. This should include:
 - Age, sex or nationality,
 - The work that they do/did,
 - The attitudes they exhibit/exhibited,
 - The challenges they face/faced, etc.
5. Ask the groups to also list personal characteristics that make these people stand out as changemakers and which they usually associate with these people (e.g. inspiring, passionate, driven). They should write down as many as they can.
6. Ask them to draw a circle around the characteristics these three people have in common.
7. After 10 minutes, get each group to present their changemakers to everyone. Encourage others to ask questions or give feedback. If some groups have chosen the same changemakers, ask them to only present any new or different information on that person, something that hasn't been said previously.
8. Run a short brainstorming session. The task of each group will be to describe an „ideal changemaker“. They can also draw this person on a flipchart paper – but their main task as a group will be to write down all characteristics of this person. Have all groups present their ideal changemaker – try to find what these persons have in common and discuss each interesting detail/personal trait participants come up with.

LEARN

DIVE DEEPER

1. Ask participants for examples of people (individuals or groups of people) who have had their rights denied or abused. Listen to as many examples as possible, help participants if they struggle. In this part, you should also focus on the type of the problem, how the community handled the problem and who solved the issue.
2. The next step of this activity will be to propose, discuss and decide on one or more issues they would like to address (solve) as a group.
3. Divide participants in five groups.
4. Give each team a case study (see at the end of this session) to work on in the next 30 minutes.
 - Help participants with the following guide questions to decide what issue or problems they would like to address; and how they will address them based on their case study:
 - What issues are you interested in? (Remind the participants of the list of issues they have drafted in the previous step of this activity.)
 - Which issues would you like to address as a group? (Ask participants to discuss amongst themselves which issue they prefer. It should be an issue they all feel strongly about and feel they can actually address in some way.)
 - Describe the issue you want to work on. What are its causes? What are its effects?
 - Explore and investigate the issue more deeply. Participants can use the method „Problem Tree“.

- How would you like the issue to be solved? (Remind participants that any change should be tangible and realistically achievable.)
5. After 30 minutes, ask the groups to present their case study and their solution in a maximum of 2 minutes.
 6. After each presentation, ask the rest of the group:
 - Do you find their solution practical?
 - What would you add?
 - Would you join their change-making act?
 7. Discuss all findings and proposed changes thoroughly.

SUGGESTED ALTERNATIVE OR EXTENSION ACTIVITY

Invite a guest speaker who is a changemaker in the regional community. Ask them to talk about their drive and motivation, as well as how they managed to help the issue they were dealing with.

REFLECT

STAND UP FOR RIGHTS

1. Remind participants that the goal of this lesson was to identify what it takes to stand up for one's rights and those of others, as well as ways in which they can begin to challenge violations of rights and injustices in workplaces/communities.
2. Use this opportunity to discuss any pressing issues and to recap everything learned so far.
3. In a discussion, use these guide questions:
 - How can you, as an individual, make a change?
 - Do you think you have what it takes to be a changemaker? Why/Why not?
 - What would you like to change?
4. End the session by asking if there are any other questions about the topic.

CASE STUDIES

1.

In Thailand, canals are filled with plastic trash. Plastic pollution in the world's water is becoming one of the most pressing issues of our times. The plastic garbage accumulated blocks most of the channel and ends up in the ocean. More and more infections along the canal have caused the death of domestic animals.

2.

In rural areas in Swaziland, people don't have access to information or education. They are isolated. Although it's not a developed region, almost everyone has a simple (not smart) mobile phone. The presidential election is approaching. A group of young activist want to inform citizens in rural areas that they should practice their right to vote, and tell them how to do so.

3.

In Mexico City, students wanted the roads to be safe for children. When a car hit one of their classmates, they started a flyer campaign on traffic safety awareness in their community, which ensures the proper placement of traffic signs. Sadly, the campaign is not effective enough.

4.

In a small city in Romania, students realised that bullying was a major problem in schools. They want to organise a march around the city centre, as well as handing out brochures in schools, to share ideas on how to stop bullying. They want to reach out to the media too, but they don't know what steps to take to do this or to achieve their goals in general.

5.

In Sanankoroba, a rural area of Mali, many families don't have enough food to cover their daily needs. In this case, they are fighting malnutrition. The village is surrounded by several fields that are uncultivated but have good soil. This area is not private property but belongs to the village community.

Prejudice, stereotypes, discrimination, prevention

Discrimination occurs when a person is treated unfairly because he or she belongs to a particular group. A person might be discriminated against because of their race, age, sex, politics, sexual orientation, gender identity, religion, the way they look, a past criminal record, the person's lifestyle, their choice of clothing, their age or their disabilities whether they are a member of or fit in with a social clique (group), social class, social status or caste, and many other reasons.

Discrimination can take many forms. It can include being fired from a job, not being able to be hired for a job, being paid less money than others at the same job, being refused a home or apartment, teasing, harassment, or simply being treated differently than other people. Laws known as "equal opportunity legislation" protect people from discrimination. According to these laws, people should be employed whatever their race, age, sex or religion. There should be reasonable care for people with disabilities or accessibility. Two people in the same position must be paid the same wage if they have exactly the same job.

OVERALL OUTCOME

Participants will learn about the concept of discrimination and the consequences of being discriminated. The session provides participants with case studies (and tools) to help them identify peaceful ways to respond to discrimination.

DURATION

90 minutes

LEARNING OBJECTIVES

By the end of this session, participants will be able to:

- Understand the concept and identify acts of discrimination.
- Find ways to stand up against discrimination.
- Relate and empathise with consequences of discrimination.

MATERIALS

- Flipcharts with the word discrimination written in the middle of it
- Pens/pencils one for each participant
- Spare flipchart paper/board
- Journals

INFORMATION FOR FACILITATORS

For the second part of the silent debate and brainstorming, your task as a facilitator will be to cluster thoughts and ideas of participants. Instead of writing down their answers and ideas randomly on the board, cluster maps will create patterns, build connections and establish associations between their own experience and new information, between parts of a concept and the concept as such. Begin with a centre or nucleus where you place the concept, topic or issue of the lesson. The main ideas are connected to the



central topic by drawing lines out from the centre. Supporting ideas become 'branches' off main ideas.

Work outwards from the centre in all directions to produce a structure of key words, phrases or even images.

START

SILENT DEBATE

1. Create groups of five and hand each group a flipchart with the word DISCRIMINATION written in the middle of it.
2. Ask the groups to write down or draw any ideas, words, emotions, meanings they associate with the word on the flipchart. Remind them that there is no right or wrong answer and you will appreciate honest answers.
3. After a few minutes, circulate the flipcharts around the class, so that every group receives a new flipchart that has ideas written on it from a different group before.
4. Ask participants to first read what the other group has written down and then to add any other thoughts, ideas, comments. The rule is they cannot cross out anything already written on the flipchart. When they disagree or want to add on to someone's idea they should simply write next to it and link them together by drawing a line or an arrow to connect the two thoughts. This is why we call this method a „silent debate“.
5. You can rotate the flipcharts as many times as the number of groups (so that each group sees each flipchart).
6. After 10 minutes, bring the flipcharts forward and tape them to the wall or ask a person from each group to hold up their flipcharts.
7. Ask them to read out the words, comments on the flipcharts. Start working on your cluster map simultaneously.
8. Make sure you have enough space (a board or flipchart paper) for all ideas of the participants.
9. Begin by writing the title of the chosen topic in a circle in the middle of the board, like on the flipcharts.
10. Try and group ideas together. For example, all answers to do with the meaning of discrimination, reasons why people discriminate, or the consequences/ emotions felt by someone who is discriminated. Ideas that are connected can be joined by lines. You can also draw the answers as well as writing them.

Questions to help participants think about the topic:

- What does it mean to be discriminated against?
- Why do people discriminate?
- What can we do to stand up against discrimination?

LEARN

This topic can be quite controversial. To underline the whole concept and help participants understand discrimination better, use the following activity.

1. Find some characteristic (one or more) you will use to divide participants in two group. This characteristic shouldn't be something too obvious such as boys/girls. You can colour of their

clothes, type of shoes they are wearing, etc. Don't tell anyone from the group the exact reason why they are divided like this – only point on people with the selected characteristic and send them to a different part of the room.

2. Once the group is divided, read a short article or a story, all the time making eye contact only with one preferred group.
3. Then discuss the text only with people from this group.
4. After some time, conclude the activity by explaining its purpose.
5. Ask participants about their feelings and opinion about this activity.
 - Has anything similar ever happened to them or anyone they know in real life?
 - Was this behaviour fair?
 - Who was being treated unfairly in this situation and how?
 - If you were the one being discriminated against, what would you do?
 - What would you do if you saw a friend/neighbour/family member/person on the street being discriminated against?

PART TWO: EXPERTS GROUP

1. People sometimes look the other way when they see an act of discrimination because they do not know how to stop it. By providing participants with scenarios of discrimination, we can help them identify peaceful ways to respond.
2. Tell participants that for this exercise they will be working in teams of three. Each team will be responsible for their own learning and at the end of the exercise there will be a short test. For a team to pass the test, each member must be both a good teacher and a good student.
3. Divide them quickly in teams of three counting them off 1 – 2 – 3. Give each team a name, such as 'Red Team', 'Blue Team', 'Green Team' etc. This method is called „Jigsaw strategy“.
4. Give each team a set of the three cards and ask each member to take one card. If you can't print that many individual cards, simply write out the 3 different stories on flipcharts and hang them around the class with enough distance between each.
5. The next thing you do is break up the teams. Ask all those students with Card 1 to sit together, all those with Card 2 to sit together and all those with Card 3 to sit together (or to stand around flipchart 1, 2, or 3).
6. Tell them they have five minutes to become experts on the piece of information they have on their card/flipchart. They should read it, ask each other questions if they need to, discuss it and memorize it. Ask them to think about the following questions with their fellow experts:
 - Who was being discriminated against?
 - Why was this person being discriminated against?
 - What did he/she and/or others do to stand up against this discrimination?
11. Participants can also take notes since they will be responsible for teaching members in their original group about this person and his/her experience.
12. After five minutes bring them back into their original teams. Explain that each will now take it in turns to be teacher. The person with Card 1 goes first. S/he tells the other two people in his/her team all about her card. They listen, ask questions and make notes. When s/he's finished it's the turn of the

next person to be teacher. S/he tells the other two about the information on his/her card. They listen, ask questions and make notes. When s/he's finished it's the turn of the third person to be teacher.

13. Once all three members in each team have played the role of teacher take the cards off them.
14. Ask them the following questions (see questions and answer key below). Give them around 30 seconds to discuss each question in their teams, agree an answer and write it down.
15. When you have asked all the questions, go through them one-by-one asking a few volunteers to share their answers. Then read out the answer from your answer key. Remember, the purpose of this exercise is to guide their thinking and generate a discussion rather than administer a formal test!
16. Once you have gone through all the answers, discuss the following as a group:
 - Based on your reading and the summaries you heard from your group members, what do these adolescents who stood up against discrimination have in common?
17. You can also write their responses on the board or flipchart paper. Suggest that each of the three individuals displayed courage and principle.
18. Discuss:
 - Why else might people be discriminated against? (Note: Record ideas, such as race, religion, appearance/attire, ethnicity, gender, disabilities, etc. on the board or chart paper.)
 - How did these examples of discrimination make you feel?
 - Can you name the ways the people you read about safely stood up against discrimination? What are some other ways you could safely stand up against discrimination?

Emphasize peaceful strategies like the ones included, such as telling an adult, contacting a civil liberties group or organizing a protest. Record ideas on the board or chart paper.

EXPERTS GROUP CARDS:

Scenario 1

Hassan is thankful he beat cancer. But his medicine caused him to have a mild hearing impairment. Classmates at his high school bullied him for this and even said he was faking his state of disability. Hassan felt that his classmates made these insults because they did not know better so he responded to their teasing by talking about his experience. Hassan hopes doing so will help his classmates understand serious consequences of childhood cancer and also to learn about any other disabilities one can have as a child or adult. He felt that the best strategy was to remind others that good health was a huge privilege and that teasing people because of having a disability was cruel. In this way he appealed to his classmates' sense of empathy. He asked them: how would you feel if you were in my situation?

Scenario 2

Aliana was happy to see that a taxi company in Dushanbe was looking to hire students for a few shifts. She needed the job to finance herself during her university education. But the manager changed his mind when he met her in person and saw that she was a woman. Aliana was told by the manager that women should stay at home and take care of their husband and children. Friends held signs outside the taxi office. Many from her university refused to use their taxis as a service altogether. After Aliana and her friends got help from their professors to start legal action against the taxi company, the owner agreed to be fair when hiring workers.

Scenario 3

Shukriya and her brothers Said and Mohammed really enjoy celebrating the Tulip Festival (Sayri Guli Lola) in their village. This year, however, their family have not had a good year and their parents cannot provide anything towards the celebrations. Their neighbours have told them that because they are poor now they cannot join the festival, since they cannot contribute anything nice to the feast during the festival. Shukriya tells her close friend in school about her neighbour's comments and tells her that her brothers both cried when they heard they could not join this year because they were told they were too poor. Shukriya's friend, Mansura, has a great idea. She invites Shukriya and her brothers to prepare some delicious dishes at Mansura's home and bring them together as a contribution. Ferris and Arvis are very grateful towards Mansura and thank her for her help. They are also proud that their sister Shukriya has the courage to ask for help. They realise it is good to share their emotions and important to treat each other with respect.

TEST QUESTIONS AND ANSWERS ABOUT THE PREVIOUS SCENARIOS

1. Who was being discriminated against in Scenario

1? Answer: Hassan.

2. Why was this person being discriminated against?

Answer: Because he is disabled as a result of cancer. His medicine left him with a hearing impairment. So he might have problems hearing/listening in class and to conversations.

3. How did he and others stand up against this discrimination? –

Answer: Hassan found a way to talk to his classmates and help them see their wrong doing by staying calm and providing them with a better understanding of his situation and disability. He spoke up and tried to build on his classmates' empathy skills. Making them see and feel how it must be for Hassan.

4. Who was being discriminated against in the second scenario?

Answer: Aliana.

5. Why was this person being discriminated against?

Answer: Because Aliana is a woman who is challenging traditional ideas for a woman's role by choosing to get a better education so that she can support herself in the future.

6. What did he/she and/or others do to stand up against this discrimination?

Answer: Aliana spoke to her friends and together they first protested in front of the taxi office and boycotted it. Then they also asked their professors for legal help and were able to convince the taxi company manager of his wrong doing and discriminatory behaviour towards Aliana and women.

7. Who was being discriminated against?

Answer: Shukriya and her brothers Said and Mohammed.

8. Why were these people being discriminated against?

Because they were said to be poor and unable to provide something for the feast during the Tulip Festival and so were not allowed to be a part of it.

9. What did he/she and/or others do to stand up against this discrimination?

Answer: Shukriya confided her worries and emotions in her close friend at school and her friend was able to find people who would support them instead of excluding them from the festival.

REFLECT

Spend at least 15 minutes discussing what happened during this session.

You can use these questions:

- How did you feel learning about discrimination, stereotypes and prejudice? Do you think there are any differences between these types of behaviour?
- Are stereotypes good?
- Is prejudice good?
- Think about your own life or lives of people in your community. Have you or anyone you know been discriminated against? What was the reason of discrimination?
- Has anyone stood up for your rights or rights of the discriminated person? How?
- What are short and longterm effects of prejudice and discrimination (for an individual/for a community/for a society)? Try to think about present but also about past.

Chapter 3: My Finances

Identifying Sources of Income

OVERALL OUTCOME

Participants will become aware of the activities they do and which could potentially generate income. They will be able to list them, categorize them and analyze their value.

LEARNING OBJECTIVES

By the end of the session, participants will be able to:

1. Identify different income streams: entrepreneurial, agricultural and wage (informal or formal). Recognize and consider the frequency of this work: full time, as needed, when necessary, seasonal, etc.
2. Examine their sources of income as part of their budget, and see how budget is connected with their time and financial management.
3. Plan according to a risk assessment cycle.

MATERIALS

- Flipchart
- Different coloured markers
- Paper

DURATION

120 minutes

INFORMATION FOR FACILITATORS

As reported by The MasterCard Foundation, “for millions of youth [...] livelihoods are assembled through a multitude of jobs, home-based work, agricultural production and entrepreneurial activity ... Understanding their daily lives is key to designing realistic, timely and effective interventions that are both sustainable and help to improve their diverse livelihoods. Many young people undertake a mix of informal sector employment, self-employment and agriculture-related activities to sustain themselves. Perceived advantages include risk mitigation and maximizing economic opportunities within vulnerable geographic areas.”⁴

⁴ MasterCard Foundation (2017). INVISIBLE LIVES: UNDERSTANDING YOUTH LIVELIHOODS IN GHANA AND UGANDA.

Retrieved from:

https://youtheconomicopportunities.org/sites/default/files/uploads/resource/Report_YouthLivelihoods_Feb2017.

START:

PEER INTERVIEWS

1. Lead a quick brainstorm with participants on different ways to make money or get items that they need. Write all answers up on a flipchart.
2. Tell participants that this gives them an idea as to the topic of this lesson. Explain that, to start brainstorming all of the ways they receive income or necessary resources, they will actually interview each other.
3. Hand them a sheet of paper each and give them five minutes to write down five questions they could ask their partner about: all the different kinds of work they do; the help they give; or things they trade for money or other valuable resources. Encourage them to think of their own five unique questions, but you may need to walk around and offer some private guidance if they have trouble thinking creatively. You can tell them that they should ask their partners to consider how significant a part each 'job' plays in their lives – in terms of the time it takes, the amount they earn from it, or the help that it provides them. They can also ask about family obligations and whether or not they undertake certain work out of necessity, because they want to, or because they see it as a good opportunity.
4. Divide participants in pairs and give them 10-15 minutes to ask and answer each other's five questions.
5. You can ask them to take notes during the interviews and when done, give a little presentation on the answers of their partner. Alternatively, if you have less time, they can just listen and be prepared to share one interesting fact about their partner they learned from the interview. Do this by simply calling on volunteers until everyone has had a chance to speak. Interesting facts could include: that their partner does up to 10 jobs per year; that they prefer self-employed work; or that they have an interest in a really unique job.

LEARN

DISCOVERING INCOME SOURCE OPTIONS

1. Divide participants into four groups, have them sit together, and then give each group one piece of paper.
2. Assign each group one type of income:
 - a. Wage work – Any formal or informal work they do that earns a set amount of money from a business or another person but that isn't agricultural. Formal means a mostly full-time, wage job in a formal business industry. Informal means temporary jobs for usually small businesses.
 - b. Agricultural work – Any jobs they do for themselves or others related to crops, flowers, working land, or with animals. This can be seasonal, temporary or regular.
 - c. Self-employment – Any work they do for themselves or on behalf of their immediate family, such as selling baked goods, selling at a market stall, taking care of children at their home, cutting hair from their own home, etc.
 - d. Favours or Bartering – Any work, help or resources they provide to someone else for which they receive some sort of non-monetary resource or benefit. For example, they trade vegetables from their garden for their neighbour's milk, or they do small jobs for their aunt who pays for some school fees, etc.).

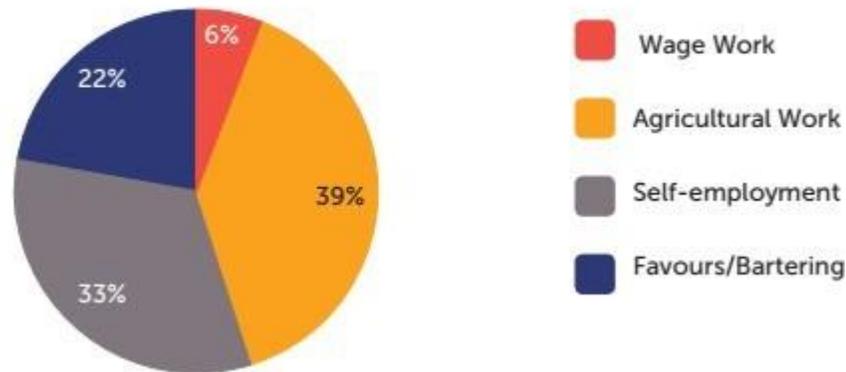
3. Once each group has their assigned income source, give them 10 minutes to write down as many different ideas or types of work that fit their category as possible. Tell them to start by writing down all of the things they each do or know about that already match their category, then ask them if they can think of other ideas to add.
4. Ask each group to come to the front and briefly present. They should share their category, what it means, and all of the work options they listed. Then each person in the group should state the one type of work listed that they would prefer over all others listed. This activity provides two functions: it further expands on all of the work options available, offering them value; and it opens the discussion about their work preferences.
5. When all groups have presented, lead a short group discussion:
 - Had you thought about all of these different options before?
 - Was there a category that was new to you?
 - Which type of income source would you prefer over the others? Why?
 - Which type of income source best represents your situation?
 - Why would you do several types of jobs or obtain income from different categories? Is it due to your schedule and availability? The season? Who you know? Your skills and abilities? The amount of money you can make? Who you work for? What you need at the time? Personal interest? Location of work?

BUDGETING AND TIME MANAGEMENT OF MULTIPLE INCOME SOURCES

1. Give each participant a piece of paper and ask them to select 4 or 5 different coloured markers/pencils. If you don't have different colours available, they can still complete this activity with extra labels.
2. Tell everyone they will make a pie chart. They will draw a circle in the middle of their paper and then "cut" the pie. This will represent how much time they spend undertaking work or tasks that fall into the categories already discussed: wage work, agricultural work, self-employment, and favours/bartering. Tell them that this is not a math exercise and it does not have to be exact, but that they should think about an average month or year and that they should consider:
 - Which they spend most time on?
 - The second most? The third most? And the fourth most?
 - It may be that some sections don't apply at all – in which case, they would have 0%.

See this example.

My time spent: different sources of income



ALTERNATIVE ACTIVITY SUGGESTION

If anyone in the group doesn't work at all yet, then have them think about their weekly and annual routines before making a pie chart based on what takes up their time. This could include going to school, participating in social or community activities, helping at home, babysitting for family, helping family with work, etc.

3. Next, they should think about what gives them the highest income. They can do this by ranking each part of the chart. For example, if they receive the highest income from wage work, they would rank that part of their chart as #1.

NOTE FOR FACILITATORS

4. Ask participants to look at their chart and consider: Is the type of job I spend the most time on generating the highest income for me? How does that affect my budget? How could I improve on my time and savings with this information?

5. Ask all participants to pick up their chart and stand up. Give them a few minutes to walk around the room showing them to each other. When finished, ask if they found the charts to be very different from one another.

REFLECT

1. At the end of the session, have participants complete a table similar to the one below, which you should display on a flipchart.

What did we do?	Why did we do it?	What did I learn today?
How can I apply it?	What questions do I still have about it?	Any other thoughts to record.

2. Go around the class helping participants to fill out the table in as much detail as possible.

Identifying My Needs and Wants

OVERALL OUTCOME

Participants will learn about and distinguish between the products and services that are essential versus those that are simply nice to have. Participants will consider which items are necessities, how much they cost, and thus prioritise spending.

LEARNING OBJECTIVES

By the end of the session, participants will be able to:

1. Describe the difference between wants and needs.
2. List the cost of everyday items to begin the process of personal budgeting.

MATERIALS

- 'Needs,' 'Wants,' 'Both' signs
- Pictures with items for Learn Activity
- Flipchart paper
- Markers/pens

DURATION

90 minutes

INFORMATION FOR FACILITATORS

For the Price is Right Learn activity, be sure to look up the costs of these products ahead of time in order to know their average cost in your community. For some, you will just have to pick an average price (such as with monthly rent). You can modify the list to include more relevant items. Also, be sure to prepare some posters or pictures – these can be drawn or found on the internet to use to show as images.

START:

VOTE WITH YOUR FEET

1. As a warm up activity, go around the room asking participants the following questions:
 - What is a need?
 - What is a want?
2. Place three signs around the room: one that reads NEEDS; one that reads WANTS; and one that reads BOTH.
3. Explain that you will read out types of products/services. Participants should then go to the sign that they think best describes what you have read. Explain that there are no right or wrong answers.
4. Read out the following statements and allow the participants to run to whichever sign they choose. Ask a few participants from each sign to explain why they went to that sign.

5. Ask participants if any of them want to change signs. Continue the exercise until you have explored all of the statements. Try and ensure that every participant in the group has had an opportunity to speak.

- Soap
- Food
- Medicine/Medical bills
- Soda
- Mobile phone
- Television
- Haircut
- Internet/Wifi
- School costs
- Sneakers
- Bicycle
- Toothbrush
- Going to the cinema

6. Afterwards, explain to participants that Needs are absolutely necessary expenses. They are essential to have for life, such as food, water and shelter. Wants are extra things that are nice to have but are not necessary. They are optional purchases.

7. Additionally, explain that somethings can be Both, which depends on the purpose for which it is purchased. For example, a farmer might need a mobile phone to communicate with traders, but an adolescent in secondary school may not actually need one.

8. Follow up by saying that financial goals are based on prioritising spending on needs over wants.

LEARN

THE PRICE IS RIGHT

1. Run again quickly through the list above used for the Vote with your Feet activity and for the basic items (such as a haircut, a bicycle, etc.) ask participants how much does each item cost? It's okay if they disagree - this is a quick warm up for the following activity.

2. Divide the participants into three groups.

3. Explain that you are going to show them a picture of a product/service. They should then quickly discuss with their group how much they think it should cost, reach a group consensus, and then state their answer. They will have 30 seconds after seeing the image to name a price. Inform participants that even though things can vary, you have chosen an average price of a regular brand (no luxury or designer items). The group that is closest (without going over the true price you've chosen) wins. You can score or just play for fun.

4. The items listed below are suggested images to use:

- Rent
- Mobile phone airtime
- Shampoo
- Transportation cost from the training center to the central market
- Seeds
- Bicycle
- Food
- Tractor or mower
- A new pair of jeans
- School supplies
- Dish soap

5. After you have played the game, ask the participants if any of these costs surprised them. Ask them to think about which items are needs or wants for them.

6. Follow up by asking which 3 items are the most and least essential. How would they organize this list into needs and wants using the concepts learned so far in this session?

NEEDS FOR OUR DAY-TO-DAY LIFE

1. Explain that, now participants have differentiated between needs and wants, they can make informed decisions about their day-to-day expenses.

2. Split participants into pairs. Have them discuss some needs necessary for their day-to-day expenses? Ask them to consider how they know these are needs. They should reflect on the lists they've made so far and try to identify 10 needs that are paid daily, monthly or yearly.

3. Still in pairs, ask them to calculate the costs of these needs across 1 month. Then they can make a grand total of their expenses on necessities. They should make their own personal lists but can talk through it together.

4. Next, they should consider approximately how much they spend each month on extra things that they just want. It's also easier if they first make a list of common "wants" which they purchase each month. Then try to calculate about how much they spend on those. Same as above, they should have their own individual lists but can use their partner to discuss prices, etc.

5. Have them compare lists and check if they agree with how their partner divided wants and needs. They can have a short discussion on this.

6. In a group discussion, ask participants to give their monthly totals for their needs and wants. Make a two column chart to write down their answers. See if there are any surprising trends. Is there consistently more spending on wants vs. needs?

- a. Ask participants if they were surprised by anything?
- b. Are they happy with their expenses and spending habit?
- c. Is there anything they can do in regards to costs on their wants and needs to have a more satisfactory result?

NOTE:

Remember that some expenses may not feel like a personal need, but it's an obligation. Some participants, especially slightly older ones might be obligated to pay certain bills for other family members. Or - a mobile phone is considered to be only a want by some people. But in current times, it is more of a necessity - it is a need. Also, it's important that participants are only mentioning things that are personal expenses - not business expenses.

REFLECT

1. Ask participants to note down:

- 3 things they have learned about a topic.
- 2 personal connections to the topic.
- 1 area that is unclear or one question they have about the topic.

This is a 3-2-1 strategy - a quick way to gain information about all participants in the group, as well as their level of understanding about this session.

2. Make time to read or hear at least their 1 area that is unclear about the topic and address that when you can throughout the programme. You can also collect their notes.

Smart Saving

OVERALL OUTCOME

This session introduces participants to the concept of saving money. Saving is an important skill that helps us to accumulate valuable assets and practice the disciplines of planning and managing our resources. These are skills that are essential in many areas of our lives.

After completing this session, participants will understand saving as an important part of managing money. They will understand that we all have different reasons for saving. Naming and prioritising our reasons for saving will help focus our goals and motivate us to save. Personal savings targets are useful for planning how to achieve financial and personal goals.

Participants will also have a better idea of how to save most effectively given their circumstance and the financial saving methods available to them.

It's not always easy to save money, especially in times of financial hardship. Added to this, we live in a world that constantly invites us to spend, suggesting that we need new things to make us happy – even if we can't really afford those things. However, by learning from others, thinking creatively and even 'rethinking' our attitudes, we can be efficient with the resources we consume (such as energy, water, time and materials). We can become Smart Savers, saving money, reducing waste and conserving resources

for future generations. This session helps participants to become 'smart savers' of material and non-material resources by 'Reusing'; 'Recycling'; 'Repairing'; 'Reducing'; 'Refusing'; and 'Rethinking'.

LEARNING OBJECTIVES

By the end of the session, participants will be able to:

1. Identify the various reasons why people save.
2. Evaluate the applicability and usefulness of different saving options.
3. Connect saving of resources and saving money.

MATERIALS

- Flipcharts with the 3 saving categories written into the centre of the sheet and markers
- Several sets of the 6 'R's cards for the optional learn activity

DURATION

90-120 minutes

INFORMATION FOR FACILITATORS

The content of this session focuses primarily on the different pros and cons of saving methods at hand, whilst the optional Learn activity as well as the follow-up portfolio activity allows participants to go one step further and understand that looking after natural resources offers us many opportunities to save money, creating a perfect win-win situation and turning us into smart savers. Prepare the flipcharts for the silent debate in Learn.

START

STAND UP, SIT DOWN

1. Start the session by explaining to the participants that today, you will be talking about saving. Explain that saving is when we put money aside and do not use it.
2. Continue with a warm up activity. Explain that you are going to read out a statement and that they will need to stand up if they think the statement is true and sit down if they think it is false.
 - The husband should save for the whole family.
 - Saving money is only for wealthy people.
 - Saving a little bit each month can add up.
 - People like me don't make enough money to save.
 - Saving money will give you a better future.
4. After each statement, discuss with participants why they think that statement is true or false?
5. Explain that saving can be hard but you don't need a lot of money to get started. Saving becomes easier the more regularly we save. Once it becomes a part of your routine, you can slowly start to build up a savings to achieve your goals.

ANSWER THE BALL

1. Continue the warm up activity by asking participants the following questions:

- Do adults save, and if so what kinds of things do they save for?
- Do young people save, and if so what kinds of things do they save for?
- Why is it important to think about interest rates and inflation when saving?

2. Tell participants that they are going to share their own personal savings stories by playing „Answer the Ball“.

3. Ask them to stand in a circle, and explain that you will say an unfinished sentence, and throw the ball to someone in the circle. The person who catches the ball has to complete the sentence. For example, you say: “Adults save to...” and throw the ball. The person who catches the ball completes the sentence by saying “...buy a house.”

4. Next, that person repeats the same unfinished sentence, and throws the ball to another person in the circle who then has to provide their own answer before repeating the process with someone new.

5. Other beginnings of sentences you can use:

- Young people often save to...
- Savings can help you...
- Interest rates are...
- Inflation is...

NOTE:

Interest is the additional money a financial institution or savings group pays to the saver as a percentage of their total savings, usually on a monthly or annual basis. Finding a good interest rate can make your money grow faster.

Inflation is the change in prices of items over time. Often this means that money loses value over time because you cannot buy as much for the same amount. If inflation is high, it might be better to save items that increase in value instead of cash, or to find a good interest rate to balance out the inflation.

LEARN

BRAINSTORMING SESSION

Explain two participants that in this Session they will be exploring advantages and disadvantages of some of the different savings options.

1. Ask them the following question:

- Where is the best place to keep money that you want to save and why?

2. Record everything they say on a flipchart paper or on the white board.
3. Discuss what they found out or what they know from experience.
4. With your guiding questions briefly focus on which can be the safest place, what are some advantages and disadvantages of each option the participants said.

SILENT DEBATE

1. Prepare flipcharts papers with the following saving categories written in the centre of them (leave enough space for participants to write down key words around the concept). The saving ideas are: Standard Bank Savings Account, Saving at Home, a Savings Group.
2. Form 3 table groups. If you have more than 6 participants at each table, create 6 table groups with a minimum of 4 a table.
3. Introduce the activity called 'silent debate'. Each table group gets one flipchart covering 1 saving category. Explain that they will have 5 minutes to write down any ideas they have on the saving topic, concepts they associate with it, feelings, pros and cons.
4. After 5 minutes, circulate the flipchart so each group has a new concept. Ask them to first read the comments of their peers, before adding any new/other associations. If they agree or disagree with a comment/word on the flipchart they should not cross it out, instead draw a line and simply note their idea instead.
5. Rotate the flipcharts, so that each group has a chance to note down their ideas to each of the 3 saving categories.
6. Collect the flipcharts and hang them up at the front or hold them up so everyone can see. Read out the ideas and ask if anyone would like to comment on them.
7. Discuss the pros and cons of each method shortly with the whole group.

REFLECT

1. Explain to the participants that sometimes it is difficult to protect our savings and to not spend them. Invite them to share challenges they might have when trying to hold on to their savings.

If they need a little prompting, you can ask:

- Do you ever feel pressure to spend your savings?
- Who might ask you for the money you've saved?

THE STORY OF ANA

1. Read Ana's story aloud.

Ana is 21 years old, and lives in a village Belgrade, Serbia. She is looking forward to her wedding in two months, and to moving to Belgrade to live with her husband's family. Before she leaves, she wants to get a gift for her younger sister. She feels sorry to be leaving her behind. She will also definitely need a new outfit. Her clothes are worn and ragged from working in the factory. While she plans to continue doing embroidery work to bring in a little money, she is really looking forward to working with her husband at his shop. Despite dropping out of school at an early age, Ana has the skills and ideas needed to be entrepreneurial. Once she learns the business, her husband will be free to look for other work opportunities. And this will help them to save up enough money to rent their own place more quickly. Ana knows that her husband's family will be expecting them to have a child soon, but she has other dreams for her new life with so much going on. She also has many ideas for how to make the shop more profitable, and even has plans to launch her own business.

2. Explain to the participants that although Ana has many demands on her money, she wants to save for many things including those on nine ranking cards. Divide participants into small groups of three or four, and give out one set of Ana's Saving Cards (below) to each group.

3. Ask participants to look at everything that Ana needs to save for, and to consider which are the most important.

4. Explain that they should place the cards in a diamond shape, with the most important reasons for saving at the top and the least important at the bottom.

MOST IMPORTANT	X
MORE IMPORTANT	XX
IMPORTANT	XXX
LESS IMPORTANT	XX
LEAST IMPORTANT	X

5. After completing this task, ask participants to move around to the other groups to see how they have prioritised the reasons for saving.

6. Bring the participants back together, and discuss the similarities and differences in their rankings.

7. Emphasise that some goals can be accomplished in a short period of time, while others require more time.

8. Discuss the following questions:

- Which of your savings goals can be met within a short amount of time?
- Do you have savings goals that will take more time to achieve? Which of them will take the longest to achieve?

9. Ask the groups to reorder to form a continuous line, putting the goals that can be met quickly at one end (the short-term goals) and those that will take longer at the other end (the long-term goals).

10. Share ideas among the whole group.

NOTE FOR FACILITATORS

The Diamond Ranking game can prompt rich discussions beyond the more standard ‘needs’ versus ‘wants’, and ‘short-term’ versus ‘long-term’ learning objectives so common to financial education. Ask participants to compare the different diamonds they have created. Ask them what and who Ana’s priorities should be? Is it her husband, her sister, or herself? You might ask the participants to do the diamonds again, this time asking them to do so as if Ana were acting purely in her own best interests.

Should she place her sister’s feelings ahead of her own need to pursue her education? Should she postpone having children until she gets an enterprise started? What are the cultural norms that might be informing her decisions or constraining her? Remember that this exercise is more about the process of discussion than trying to get a right answer or simply showing the participants the difference between short-term and long-term goals.

ANA'S SAVINGS CARDS

To buy a leaving gift for her sister (who is upset about her leaving)	To buy new clothes for the move to the city
To contribute to the costs of the wedding day	To pay the rent on a house of their own
To be able to enjoy city life, which can be expensive	To take an evening class to further her education
To be able to afford to start a family	To have a small amount saved for emergencies
To have some money for her financial independence	

ALTERNATIVE ACTIVITY

1. Instruct the participants to get into groups of 5. Their first task will be to create a list of goals they would like to achieve. Ask them to share their goals and dreams with their group members.
2. Give each group a copy of the Savings Plan Worksheet (see example below), or give them a flipchart sheet to make their own.
3. Ask participants to work together in their groups to think about how they can develop a savings plan to help them achieve their goals and dreams.
4. In their group work, they need to concentrate on the following:
 - What are their dreams and goals?
 - How much money will they need to achieve these goals?
5. Ask participants to identify three goals on their lists: two shortterm (ST) goals and one longterm (LT) goal. Remind them that shortterm goals might require a few weeks or up to six months, while longterm goals may take from six months to several years to achieve.
6. Ask them to write the three goals in separate rows in the left-hand column of the Savings Plan Worksheet. Next, they will need to decide how important each goal is, and to rank them in order of priority (1 as 'most important', 3 as 'least important').
7. To make this session a little easier, first ask a volunteer to share one of their goals, and to fill out their sample Savings Plan Worksheet together with the group: determining whether it is a shortterm or longterm goal; when they will need the money; how important it is; the amount needed; the amount that needs to be saved every week or month to reach the goal; and the source of the earnings.
8. Then, the task of each participant will be to go through the same process with their own goal, working with their group members. Walk around and give help to those who need it.
9. Tell participants that we often don't evaluate the amount of time we need correctly. Ask participants to double the amount of time they have allowed themselves to reach their goals, and to re-calculate the amount they need to save every week or month.
10. Continue the session with a discussion in a group of all participants using the following questions:
 - What was your reaction when you figured out the amount you needed to save each week or each month to help reach your top-priority goal?
 - What happened to the amount of money you had to save each week or month when you doubled the amount of time needed to save for your goal?
 - What can you learn from these calculations? (Answer: Even if your goals come with a high price, you can often reach them by setting aside money regularly).
 - Will making a savings plan help you? How?
 - What will you do differently now that you know how to make a savings plan?

Example of a savings plan worksheet

GOAL	BY WHEN	IMPORTANCE	SAVINGS NEEDED	AMOUNT TO SAVE PER WEEK/MONTH	HOW TO EARN
Buy a new book (ST)	6 weeks	2	save pocket money
Buy a bike to get to work (LT)	1 year	1	part time work
Family outing/gathering (ST)	2 months	3	save pocket money and combine money with other family members

REFLECT

1. Ask participants what are the main things they are taking from this session?
2. Have they learned anything new?
3. What was the most important part for them and their lives?

OPTIONAL ACTIVITY: THE 6 'R'S

This activity encourages participants to consider different ways of saving resources to save money and protect the environment. They all begin with the letter R.

1. Global change comes about when millions of people address (change/adapt) their individual behaviour. To manage the environment in a sustainable way, each of us needs to make changes to our lifestyle. It can lead to all of us saving money as well as the planet.
2. Cut out the 6 'R' cards (see at the end of this session), and give each participant either an 'R' word or a definition. There are six different words and six different definitions. If your group is larger than 12, make extra copies or put participants in pairs.
3. Explain that they all have to find their partners as quickly as they can so that the 'R' words and the definitions match up.
4. When you say 'Go', let them find their partner.
5. In their pairs, ask them to order the R words so that the one which would be most likely to help them save money (Rethink? Refuse? Repair? Reduce? Reuse? Recycle?) is at the top and the least likely is at the bottom.
6. Let them walk around to see how others have ordered the cards. Share any comments or questions.
7. Afterwards, ask them to order the cards again, this time so that the one most likely to help save resources and energy and protect the environment is at the top and the least likely is at the bottom. Is the order the same this time? Has it changed? What's the reason of this change?
8. Let them walk around to see how others have ordered the cards. Share any comments or questions.
9. Finally, ask each individual to rank the six cards in order of which they would find easiest to implement in their own lifestyles, and which they would find most difficult.

CASE STUDY OF REDUCING

You can share this example with the participants where people are rethinking daily habits in order to reduce the use of materials, protect the environment and save money:

A University ran a campaign to get people to drink from reusable mugs rather than buy their coffee in a paper cup every day. All hot drinks were sold at discount to students who brought in a reusable mug. They did this because they worked out that if just 100 people stopped using paper cups every day, and carried a reusable mug instead, collectively they would save the resources used, and pollution resulting from the manufacture of 50,000 disposable cups a year.

NOTE:

Disposable coffee cups have an adverse impact on the environment because;

- Many cups are made of 100% bleached, virgin paper.
- Many cups are lined with plastic, making them unrecyclable.
- They involve an intense manufacturing process.

REFLECT:

1. Ask participants to write down three facts and one lie based on what they have learned in this session.
2. Walk around the room, help participants and answer any questions they might have.
3. Divide participants in pairs and explain that they should now take turns sharing their three facts and one lie. The partner has to try and identify which of the four pieces of information is the lie.
4. Give out the sets of Smart Savers Reflection cards to small groups and ask each group to choose one of the Smart Savers ideas that they think they could use in their life and one they couldn't. Share as a whole group.

SMART SAVERS REFLECTION SHEET

<p>Simplify your life</p> <p>Think about what you enjoy doing most. Often, the things that make us most happy aren't for sale.</p> <p>Spend time with friends and family, rather than spending money.</p>	<p>Think before you buy</p> <p>Every day, we are tempted to buy products we don't always need. Buying things we don't really need can be expensive, adds to clutter, and contributes to waste, depletion of resources, and pollution.</p>
<p>Buy in bulk or 'value-pack' sizes</p> <p>Often, products are cheaper if buy larger quantities. Why not get a group of friends together to buy in bulk and enjoy the shared cheaper price.</p>	<p>Repair broken things</p> <p>Although we are often encouraged to buy new rather than repair, it can be satisfying to fix things when they break.</p> <p>You'll save money, resources, and a trip to the store.</p>
<p>Share</p> <p>Sharing tools, equipment and books with friends, neighbours and family can save you a lot of money.</p>	<p>Use both sides of a sheet of paper...</p> <p>...and save money, trees and the planet! One tree makes 8,333 sheets of virgin copier paper or</p> <p>One pack of copier paper (500 sheets) uses 6% of a tree (www.actiontracker.org.uk)</p>
<p>Switch off lights</p> <p>By using less electricity, you are lowering your electricity bill and lowering the demand for coal, thus decreasing the amount of environmental destruction caused by mining.</p>	<p>Think before craving designer labels</p> <p>Celebrities are given expensive clothes to wear. You're not. Be individual. Don't crave labels that others wear.</p>
<p>Use your talents to make and save money or set up a 'time bank'.</p> <p>What skill or talent do you have that could make you money or others might pay for?</p> <p>Set up a time bank where members exchange services using units of time as currency.</p>	<p>Look after your health</p> <p>If you are unwell, you can't work and so can't earn.</p>
<p>Use time wisely</p> <p>Think how you can create time to do a part-time job to save money.</p>	<p>Rent out equipment to earn money</p>

6 'R' cards

6 Rs	DEFINITION
REDUCE	To cut down on the amount of material and energy you use to save money, save resources and protect the environment.
REFUSE	To say 'No' to buying a product if you don't really need it or if it's bad for people or the environment. Refuse Styrofoam coffee cups, plastic carrier bags and unnecessary packaging when offered.
RETHINK	To think about better or more efficient ways of doing things. To ask yourself Do I really need to do this? Do I really need to buy this? Do I really need to consume this?
REUSE	To use an item more than once by refilling it, or making something else with all or part of it. It might be something as simple as bringing your own carrier bags to the supermarket, washing out and reusing freezer bags, or rinsing a bottle and refilling it.
REPAIR	To try and fix an item that has broken down or doesn't work properly. This will minimize the use of non-renewable resources and energy used in manufacture.
RECYCLE	To reprocess a material or product and make something else from it. For many of us this involves sorting our rubbish/garbage into different bins for local services to dispose of.

Smart Spending

OVERALL OUTCOME

Spending responsibly goes hand-in-hand with saving responsibly. It is a skill that also requires discipline and careful planning. We have all heard the stories of friends or family members (not to mention banks and governments) who have overspent or lived beyond their means – and of the painful consequences too. This session introduces participants to the practical steps of spending money responsibly.

LEARNING OBJECTIVES

By the end of the session, participants will be able to:

1. Identify key spending priorities and distinguish between spending needs (essential) and spending wants (desirable).
2. Define and understand ‘responsible spending.’
3. Explain the importance of balancing income and expenses when trying to manage money effectively.

MATERIALS

- Flipchart paper and markers
- A copy of the Spending Game template – drawn on a flipchart or as handouts
- A bag full of small stones, bottle tops or small scraps of paper to use as counting objects
- Post-it notes (optional)
- Impact Compass sheet, either drawn on a flipchart or as handouts

DURATION

90 - 120 minutes

INFORMATION FOR FACILITATORS

This session will emphasize the need to understand the distinction between needs and wants. It will help participants develop the discipline needed to create efficient budgets. With the Imaginary Friend exercise, remind participants to continuously reflect on whether their persona’s expenses represent needs or wants.

The following points should help you facilitate the session on the impacts of mobile phone production (There are many other examples from around the world that you could use as examples such as this one. Spending responsibly means being a conscious consumer. Is child labour involved in the products you buy? Are certain people in your community exploited for the production of a product?)

- Mobile phones contain a metal called Coltan, most of which comes from DRC
- Because of the profits associated with it, Coltan mining has contributed to the civil war in that country.

START

BRAINSTORM

1. Divide participants into groups of five and give each a flipchart and a marker.

2. Give them five minutes to brainstorm every item each person in the group has purchased in the past week.
3. Stop them and tell them they now have five more minutes in which to sort each item into two columns under the headings: 'needs' and 'wants.'
4. Ask the groups to present their findings. Explain that we can understand the needs as essential spending and wants as desirable spending. Discuss how some things might not be considered essential, yet they are important for our overall well being (for example holidays and hobbies)

WARM-UP DISCUSSION

1. Ask participants the following questions:
 - What are the main things that adults spend money on?
 - What do young people spend money on?
 - What does 'spending responsibly' mean?
2. Give participants two minutes per question to share their answers with the person next to them.

LEARN

IMAGINARY FRIEND

In this group activity participants create a hypothetical budget for an imaginary character.

1. Divide the participants into groups.
2. Give each group a blank flipchart paper and several differently coloured markers.
3. Ask them to create a 'persona' by drawing a picture of a typical adolescent or a person their age.
4. Ask them to give the persona a name, age and other characteristics. Think about the personality, interests and passions.
5. Explain that they need to identify six potential sources of income for their imaginary young persona. These can be anything they feel is appropriate and realistic for their character: allowances, gifts from relatives, or money they earn. Ask them to write the six sources of income down the left side of their character and think about the regularity of this income.
6. Ask them to think what this young person's typical expenses are and to decide on six things he or she would realistically spend money on. Explain that they need to write the six sources of expenditure down the right side of their character.
7. Once they have finished writing the six sources of expenses for their character, ask them to pause and reflect before deciding whether each represents a need or a want. Ask them to write either 'need' or 'want' beside each item.
8. When they have finished, ask the groups to present their imaginary young person to the others, including their name, age, interests, sources of income, and expenses, specifying which of the expenses would count as a need or a want.
 - Ask each group the following questions:
 - Does your young person have regular sources of income?
 - Does your young person have enough money to cover all of his or her expenses?
 - What is his or her favourite way to spend money?

9. Invite other participants to ask other questions about the imaginary young person.
10. Give participants another task to work on. Ask them: Are there any other sources of income that young people have which we have not mentioned yet?
11. Give participants a few more minutes in which to write down any additional sources of income or expenses on the appropriate side of their pictures. Again, when it comes to the expenses remind them to differentiate between needs and wants.
12. Ask participants to put their persona's expenses into categories. Point out that certain expenses could be grouped together into one, more general category: e.g. clothes, shoes and toiletries could be 'personal items'; video games, movies and tickets to sports events could be considered 'entertainment'; and bus fare or gasoline for a car would be 'transportation'.
13. Invite a volunteer to report their group's categories, and then ask the other groups if they had different categories.

THE SPENDING GAME

1. Distribute the Spending Game template from the end of this session (or draw a template on a flipchart and have them refer to it or copy it) and 20 counting objects to each participant.
2. Explain that in this activity they will practise making choices about how they spend their money. It involves making a mental distinction between expenditure that is a need and that which is a want. The handout lists the things they can spend their money on. Each category comes with several choices, and the number of 'x's next to it shows the cost of each item. For each category, the participants need to select one choice that suits them best, and then allocate the number of objects needed to pay for that choice. The choices that do not have an 'x' are free, and so the participants do not have to allocate any income to them.
3. Provide an example to avoid confusion. Go through the Transportation section from the Spending Game handout.

TRANSPORTATION	
Walk or ride bicycle	
Bus	x
Bus and occasional taxi	xx
Frequent taxi	xxx

4. Ask participants to select the mode of transport that most appeals to them. Explain to them that they can choose the mode they wish for, rather than the mode that most closely reflects the kind of transportation they actually use. For example, if they want to take taxis to get around, they should put three objects next to 'frequent taxi.' But if they think they can walk or ride a bicycle to most places, then they don't to spend anything on transportation.
5. Answer any questions they may have.
6. As the next step, let participants complete the Spending Game handout.
7. Go around the classroom and make sure participants understand how to play the game. After they finish this activity and try out all possibilities, ask the following questions:
 - Did you find this exercise challenging or easy?
 - What difficult choices did you have to make?

8. Ask them to put a mark next to the options they have chosen as they are going to be doing the exercise again, only this time their income will be cut to 13 counting objects.
9. Their task is to figure out how they are going to spend their money now that they have less. Allow only five minutes for this second round then use the following questions to discuss their experience.
 - What was the first item you gave up on? Why?
 - What was the last item that you were willing to give up? Why?
 - Who included 'savings' in their spending plan? How could that have helped you in the second round?
 - Compare your spending plan with the person next to you.
 - How are your spending plans different?
 - Do your different spending choices reflect your different attitudes and values about money and life in general?

THE SPENDING GAME TEMPLATE (LEARN)

HOUSING		CLOTHING	
Live with parents		No purchase	
Share a room with a friend	x	Shoes	x
Share an apartment with friends	xx	Top/T-shirt	xx
Rent on our own	xxx	Jeans	xxx
PHONE		PERSONAL CARE	
Pay-as-you-go	x	Toiletries (razors, shampoo, face cream)	x
Monthly plan	xx	Hairdresser/barber	xx
FOOD		ENTERTAINMENT	
Always eat at home		Visit friends	
Tea/snacks out	x	Movies	x
Eat lunch out	xx	Video game parlour	xx
Lunch + snacks out	xxx	Concert/sports event	xxx
TRANSPORTATION		CONTRIBUTION TO HOUSEHOLD EXPENSES	
Walk or ride bicycle		None asked for/expected	xx
Bus	x	Occasionally as needed	xxxx
Bus and occasional taxi	xx	Quarter of monthly income	x
Frequent taxi	xxx		
SAVINGS			
Occasional coins in a jar			
Small amount each week to savings collector	x		
Regular monthly deposit to bank	xx		

OPTIONAL:

THE TRUE COST

1. Divide participants into groups of five or six.
2. Give each group a large piece of flipchart paper, pens and a picture of a mobile phone.
3. Ask groups to place their phones in the middle of the sheet of paper.
4. Distribute the Impact Compass (NSEW) sheet (at the end of this session) and explain that this will help them to think about what impact the phone might have on the Natural environment (N), the Economic side of things (E), the Social aspect of people's lives (S), and also Who has the power and influence when it comes to making decisions (W).
5. Encourage participants to write questions and comments around the picture of the phone on the flipchart paper, e.g. by N (Natural environment), they could ask:
 - What metals and minerals are needed?
 - What impact does mining these minerals have on the environment?

6. After ten minutes, ask the groups to give their feedback, sharing their questions and comments. Did they find questions for all four compass points?
7. Read out the Mobile Phone sheet to each group.

Mobile Phone Sheet

Most mobile phones are made of 40% metals, 40% plastics, and 20% trace materials and ceramics. All those things came from somewhere. Metal is mined usually in Africa and South America.

- One of the vital components in mobile phone production is a metal called coltan, which is used in the circuit boards; 80% of the world's supply of coltan or columbite–tantalite is found in the Democratic Republic of the Congo. Coltan mining in the Democratic Republic of the Congo is contributing to a continued civil war over the resource.
- Another metal in mobile phone production is gold, which is mostly mined in South American and Africa. There is enough gold in 200 mobile phones to make a nice sized ring. Gold mining pollutes water, destroys natural habitats, uproots communities, and leaches toxins into the environment.
- Most of our mobile phones also have copper, beryllium, lead, nickel, and zinc, which all have to be extracted from the earth, putting both the planet and workers at risk. Mining is a toxic practice involving cyanide and tons of chemicals that leach into the groundwater of surrounding communities creating devastating environmental and health impacts. Mining is also dangerous to humans; it is one of the ten most dangerous jobs in America with over 1,000 deaths in the last 15 years. Another component of the phone is petroleum-based plastics. We're also tearing up the Tar Sands in Canada and destroying rainforest in the Amazon to get all the oil it takes to make all the plastic. The metal and plastics are combined to make a super tiny circuit board that makes our mobile phones work. But these circuit boards are also toxic! A number of plastics like PVC (polyvinyl chloride – one of the most toxic chemicals we know) and metals like lead (another super toxic metal) are persistent pollutants that build up in the ecosystem and in our bodies. The LCD (liquid crystal display) screens in our phones are made with mercury (another extremely toxic metal) and various man-made chemicals that are so high-tech we don't even know what they do.

The batteries come in all different sizes and styles: lithium ion, nickel cadmium, lead acid but they all have one thing in common—they all require more mining which is just more of the same destruction, displacement, and pollution.

Mobile phones are really cool. There is no denying it! But there is also no denying the fact that they are extremely toxic and contribute to all kinds of environmental destruction. With approximately 5 billion people using mobile devices in the world, it's worth pondering how we could do this better. We can pay less than \$100 dollars for a mobile phone.

What do you think the true cost of mobile phones should be?

8. Using this information, let the participants add extra comments/facts to their flipchart paper.

9. Ask them to consider where they will write their comments, and whether the facts impact the Natural Environment (N), the Economics (E), the Social aspects of people's lives (S) or Who has the power and influence to make the decisions (W).

10. Select as many groups to present as time permits.

IMPACT COMPASS SHEET (LEARN)

NATURAL ENVIRONMENT

What impact does the item you are considering have on the natural environment, for example, during the mining of its raw materials or during the production of the crop (e.g. using up precious resources, polluting rivers, scarring the landscape, etc.).

ECONOMICS

What impact does the item you are considering have on people in terms of money and economics? Do workers get a fair wage? What happens to the profit? Is the profit used for the benefit of many or just a few?

SOCIAL

What impact does the item you are considering have on the lives of the people, families and communities involved in its making? What are the relationships like between communities? Is there any conflict caused over competition for precious resources? Do people feel they are treated equally? Are there any issues relating to equality and gender, race, disability or age? Are children involved in the supply chain?

WHO DECIDES?

This could include questions about the power and rights of workers during the making of the item you are considering. Do workers have a choice? Can they express opinions about working conditions and pay? Can they join a union? Are they involved in decision-making?

REFLECT

1. Ask participants to think about two key things they will consider when making spending choices in the future, and to share these with the person next to them.
2. Write the two things on separate post-it notes, and stick them onto the flipchart.
3. Discuss these key things in a plenary session.

THE FOUR 'P'S

1. Summarise that this session has shown us two different perspectives that responsible spenders bear in mind. Firstly, they bring a degree of discipline to their spending by prioritising needs over wants. Secondly, they make ethical choices about their purchases rather than buying indiscriminately. Responsible spending always has an ethical aspect to it. Before spending, they might wish to reflect on what are sometimes called 'the 4 Ps: Pocket, Priorities, People, Planet.'

2. Go through these with participants as follows;

- Your Pocket – Can you afford it? (Consider income and expenditure.)
- Your Priorities – Do you really need/want it? (What do you value in life?)
- Your relationship with other People – Has anyone’s rights or well-being been compromised or exploited in helping to produce the thing you are buying? (e.g. clothing that has been made by people working for less than a living wage and in poor conditions.)
- Your relationship with the Planet – Has the environment been harmed in the production of the thing you are buying? (e.g. use of harmful pesticides and toxic chemicals in the growing and making of cotton for t- shirts.)

3. Discussed by using the following questions.

- How easy (or difficult) do participants think it is to consider all of these things?
- What do they feel they need more information about?

NOTE:

Be prepared to challenge unrealistic goals, and be mindful that this might dishearten young people when they realise how difficult reaching them will be. It is not easy to detach from our unrealistic desires, but until our hands are full we can’t take anything else. Supporting people to set up realistic goals is a challenging task and needs careful attentions to focus on the real motivation young people maybe are enthusiastic for.

Encourage realistic thinking and planning.

CHAPTER 4: Boosting my entrepreneurship skills

Picturing My Future Work

OVERALL OUTCOME

This session helps guide participants to think about their different options for seeking work. Participants will think about their dream jobs, and identify steps to reach their goals.

LEARNING OBJECTIVES

By the end of the session, participants will be able to:

1. Implement strategies for good time management.
2. Identify future steps to achieve their employability goals.
3. Identify available job opportunities in their community, as well as methods to find jobs in the future.
4. Understand how their experience, skills, and interests can help them find a satisfying job.
5. Understand that international labour laws and institutions exist to ensure that they have access to decent work where their rights are respected.

MATERIALS

- Flipchart/board and markers
- Pens and paper
- Running dictation slips
- A ball/rolled-up paper
- 3 A4 signs for Vote with your feet (labeled Employee, Manager, Entrepreneur)

DURATION

90 minutes

INFORMATION FOR FACILITATORS

This is a reflective session aims to provide clarity on what participants can practically undertake as their next steps in either finding a job, applying for one, or improving their current work situation.

If possible, prepare for the lesson by reading up on the International Labour Standards and learning the local labour laws in your country so you can share that knowledge with participants.

For young people between the ages of 15 and 18, it is particularly useful to learn which jobs are on your country's Hazardous Child Labour List. These are jobs that are illegal for young people under 18 who are otherwise legally allowed to work. The International Trade Union Confederation is a good place to find more information on unions: <http://www.ituc-csi.org/>.

START

CAREER BALL

1. Draw two columns on the flipchart: one titled Dream Job, and the other titled Common Job. Ask for two volunteers to stand on either side of the flipchart and record answers.
2. Ask the remaining participants to form a circle to play Answer the Ball (if the group is too big, ask them to form two or more circles).

3. Inform the participants that the person with the ball will throw it to someone else and shout out either “dream job” or “common job”. The participant who catches the ball will then either shout out one of their dream jobs, or a job that is common among young people in their community.
4. The volunteers write down the responses on the flipchart.
5. After five minutes, gather everyone by the flipchart, read through the words listed, and try to find connecting lines between similar jobs that appear on both sides of the chart.
6. Discuss the lists, using the following questions as a guide:
 - What are the differences between your dream jobs and the common jobs in your community? What are the reasons for the similarities and differences?
 - Could a common job provide a first step to reaching the dream jobs?
 - In what ways could these jobs be harmful to your health or happiness?
7. Explain that there are international and local labour laws designed to protect workers from harmful or unfair working conditions, and that one way for participants to claim these rights is through group action, such as workers unions.

ALTERNATIVE ACTIVITY

MY DREAM JOB

1. Divide participants to form groups of five to seven.
2. Distribute paper and pens to each group, and have each participant list their dream job.
3. Ask the members of groups to work together to come up with several challenges in getting each particular job.
4. Ask the groups to list the advantages and disadvantages of these jobs. Provide some suggested topics to consider (you can write them on flipchart in advance):
 - Whether or not the job is physically active
 - Amount of time needed at the workplace
 - Ease of maintaining relationships while working at the job
 - Qualifications needed
 - Availability of this kind of job
 - Salary
 - Working conditions
 - Ethics
 - Distance from home
 - Flexibility around hours or days
 - Enjoyability
 - Chances for career development
 - Pension plan
5. Have each group present their work to other groups, and encourage discussion with the following questions:
 - Are there other challenges, advantages or disadvantages missing?
 - What are some potential solutions to the challenges?
 - How are the disadvantages related to workers’ rights
6. Encourage each participant to list five steps to take in the next 12 months to overcome some of the challenges in eventually getting their dream job.

REFLECT

1. Use the Vote with Your Feet technique by placing the three prepared signs around the room, either on the wall or on chairs. Explain the meaning of each term, and ask everyone to move to the sign that describes their ideal type of job.

NOTES:

Employee: Works for someone else. Usually has less responsibility, but also less stress and does not have to manage others.

Manager: Works for someone else. Has responsibility for managing a particular area of work, including the employees that work in that area.

Entrepreneur: Creates and runs an entire business. The business may or may not have employees. An entrepreneur has control over the idea and the business, but also has to take risks and is not guaranteed a wage.

2. Ask participants from each group to explain their choice. Encourage a discussion about the benefits and challenges of each sort of employment.

3. Discussion how the dream jobs mentioned at the beginning of the session fit into the three categories of work mentioned above. For example, entrepreneurship might open opportunities for young people to pursue jobs that don't yet exist in their community.

4. Don't forget to do discuss the rights and responsibilities that employees, managers and entrepreneurs have in protecting the rights of co-workers and employees. For example, employees have the right to collectively bargain with their co-workers for higher wages, while employers and entrepreneurs have the responsibility to ensure that their workplaces are safe for their employees.

TAKING NEXT STEPS: MANAGING MY TIME WELL

1. Begin this part by explaining that managing time well is one of the key things that can help participants succeed. It can help them in continuing their job search as well as to be successful at work.
2. Do a warm-up activity based on the topic of how to manage our time well.
3. Divide participants into 4 groups – be creative!
4. For the activity, use the handout below. You need to have as many copies as the number of groups.

1. Don't Put off Doing Things:

Putting things off instead of getting on with them is a bad habit. It can result in wasting essential time and energy. It should be avoided.

2. Prioritize Work:

Before the start of the day, make a list of tasks that need your immediate attention. Ask yourself, 'What tasks do I need to finish today and what ones can wait till tomorrow?'

3. Schedule Tasks:

Carry a notebook with you and list all the tasks that come to your mind. Make a simple 'To Do' list before the start of the day, prioritize the tasks, and make sure that they are achievable. Try making three lists: work, home, and personal.

4. Avoid Stress:

When we accept more work than we are able to do we become stressed. Try to make and stick to realistic goals. And make sure you have enough time to rest and relax.

5. Set up Deadlines:

When you have a task at hand, set a realistic deadline and stick to it. Try to set a deadline a few days before the task so that you can complete all those tasks that may get in the way. Reward yourself for meeting a difficult challenge.

6. Avoid Multitasking:

Most of us feel that multitasking is an efficient way of getting things done but the truth is that we do better when we focus and concentrate on one thing.

7. Start Early:

When you get up early, you are more calm, creative, and clearheaded. As the day progresses, your energy levels start going down which affects your productivity and you don't perform as well.

8. Learn to say No:

Politely refuse to accept additional tasks if you think that you're already overloaded with work. Take a look at your 'To Do' list before agreeing to take on extra work.

5. Cut the handout so that you will not only separate the different points but also the title and the explanation.
6. Mix these slips of paper and have groups pair the title and the explanation.
7. Check if their answers are correct and discuss in a plenary section.
8. Use the following questions:
 - a. Did you learn anything new about time management?
 - b. Do you use these strategies in your life?
 - c. Which of them do you find easy and which difficult to follow?

LEARN

FUTURE PLANS

1. Ask participants to reflect on three possible future steps they believe to be reasonable.
2. Ask them to pair up with a partner and tell each other what their ideas are. Give them at least five more minutes to do so.
3. Ask participants to sit in a big circle. Ask some volunteers to share one of their next steps. Try to get a sense of how many different types of ideas they have about their next steps. Ideally you should hear everyone (at least briefly).
4. Summarize what you heard about their next steps by trying to categorise them (for example, their answers might fall into some of the same basic categories: start to network, attend another training programme, sign up at an employment agency, move, etc.).

Understanding Myself as an Entrepreneur

OVERALL OUTCOME

To recognise the skills needed as an entrepreneur and to examine how our skills and personality align.

LEARNING OBJECTIVES

By the end of the session, participants will be able to:

1. Get to know each other and formulate and share their entrepreneurial dreams.
2. Identify the skills that make for a successful entrepreneur.
3. Describe the challenges of being an entrepreneur.

MATERIALS

- Flipchart/board and markers to record participants' ideas
- 'Entrepreneurial skills' cards prepared beforehand
- Three sheets of paper, one marked 'Agree', one marked 'Disagree' and one marked 'Undecided'

DURATION

120 minutes

INFORMATION FOR FACILITATORS

In order to build a strong and supportive group atmosphere, it is essential to have all participants share their biggest dream and passion. Why do they want to become an entrepreneur? Some of the participants will already have a very concrete idea for a business. Others will have several, but there will also be a group who may not yet have a clear idea but have the drive and enthusiasm to get started. During this session, we allow all participants to share their entrepreneurial dreams, whether concrete or not, and by the end, they will have a stronger idea, or they will be teamed up with each other.

START

UNDERSTANDING MYSELF AND OTHERS

1. As a warm up activity, do the following. It will allow the participants freedom to be unsure of their enterprise ideas.
2. Have participants write their business idea in no more than 3 or 4 words on a small piece of paper and attach it to their shirt. It's okay if they don't have an idea yet. They can write, "still thinking, but I am interested in: __". Then, encourage participants to stand up in a circle. Every other person should step into the middle of the circle. Over the course of 5 to 10 minutes, ask participants on the outside of the circle to talk to as many people on the inside of the circle as possible. They can and should move around. As each pair of participants meet, they should all introduce themselves by saying their name and talking about their business ideas.
2. Motivate participants to change the way they explain their enterprise idea, every time they have someone new standing opposite them. So the idea remains the same, but the way they deliver the idea can change.
- e. Share the following tips with them before starting the activity:

- I. Choose a title for your business idea.
 - II. Summarize your idea in a single sentence/a few words.
 - III. Describe how your idea would work.
 - IV. Focus on who would buy your service/product (encourage participants to be as precise as possible. Avoid general terms like: everyone, youth, elderly, etc., but try to be specific. For example, young people who are 15-24 years old and interested in fashion.)
3. After 5 to 10 minutes, ask them to return to their places.
 4. Ask a few volunteers to introduce someone they remember, by name, and their business idea. Let that person also clarify and elaborate. After 3 or 4 rounds of introductions, let the rest of participants introduce themselves by saying their name, their idea if they have one (or their interest).
 5. Elaborate further and learn from feedback.
 6. Divide the participants into 4 or 5 groups. Make sure each group has an even number of people, so everyone can pair-up within their group during the upcoming feedback activity.
 7. Now ask them to decide who will evaluate who. Everyone should have at least one person to evaluate.
 8. Shortly ask each participant in the group to present their idea in two minutes, using their most favourite way of delivery/wording that appealed to them most during the first activity.
 9. Now, ask the groups to give feedback to each other one by one. Listen to others in the group as well.
 10. Provide the participants with the following tips on how to give good, constructive feedback:
 - Present your feedback with a neutral tone.
 - Don't be offensive.
 - Focus on aspects you liked and things you think could be improved and explain why you like or think something needs improvement.
 - Include suggestions to improve the idea in your feedback.
 11. If time allows, ask everyone to reflect and write down some answers to the following questions:
 - Can you describe what excites you the most about this idea, and why?
 - If you could change one thing about this idea, what would it be?
 - What would you like to improve about this idea?
 - Would you buy this service/product? Why (not)?
 - What is still unclear to you about this idea?
 12. Encourage everyone to ask and share their thoughts with their group.
 13. Afterwards, make a big circle and discuss as a group how they can learn from the evaluations - both the positive and constructive feedback.
 14. Ask:
 - What information is missing? How would you get this information?
 - What will be most difficult to overcome in starting this business idea?
 15. Put these notes up on the wall so they are visible to everyone and so everyone can learn from them. Discuss it in a few minutes.

16. Give advice on how to complete it or get missing information if necessary. For example:

- It was a great presentation with a good idea, but I would recommend spending a little more time selling it to the audience and explaining why someone should buy this product.
- Try to look around at home and your neighbourhood, considering how people bring attention to their product. Walk around in a shop.
- This great idea needs more investment in the beginning but will quickly return your investment. It will be difficult to find enough financial support, but you can look for loan opportunities at associations, banks, and in family or friends.

17. Make sure there are just a few suggestions, otherwise participants will feel overwhelmed.

LEARN

VOTE WITH YOUR FEET: CHALLENGES OF BEING AN ENTREPRENEUR

1. Ask participants to write down 3 things they would expect to be challenging about starting a business. This is a great moment for them to start anticipating challenges and addressing their concerns and fears, as this is a critical part of starting a new business. These will make the statement of the game: "I find it challenging to..."
2. Collect all notes and place them in a small basket.
3. Stick the 'Agree' and 'Disagree' cards onto walls (or the back of chairs) in different parts of the room and the 'Undecided' card somewhere in between.
4. Explain that you will read out a statement. Participants should then go and stand by the card that best summarizes their attitude to that statement. Stress that there are no right or wrong answers.
5. Pulling out one paper from the basket, read the first statement and allow the participants to gather by whichever card (Agree, Disagree, Undecided) they wish. Ask a couple of participants from each group to explain their position. Challenge them by asking them, 'Why do you think that?'
6. Ask participants if any of them wish to change their positions based on what they have heard.
7. Continue the exercise until you have explored all of the statements. Try to ensure that every participant in the group has had an opportunity to speak.
8. Depending on the ideas covered, you can add and include any missing challenge as a final discussion:
 - a. Where/how to find money to begin, picking an idea that will be successful, who/where to get help, how to make their first product, how to advertise their service, how to beat competition, etc.
9. After ending the game, explain to the group that many beginning ventures have a very high rate of failure. This is not to discourage them, but to help them learn how to avoid similar mistakes. Ask participants as a group to speculate about reasons for business failures and note the ideas on a flipchart.
10. These ideas could include: insufficient planning, bad record keeping in relation to finances, asking the wrong people for help, taking a bad loan, not conducting the right market research affecting what product or service is offered/price, etc.

THINK-PAIR-SHARE

1. As participants have become more aware of what entrepreneurial skills as well as challenges to being an entrepreneur are, set up the group to follow a quick brainstorming activity to give each participant the opportunity to think of ideas for their enterprise.
2. First give each participant five minutes to think about their dream enterprise idea. Remind participants that this is not a fixed idea yet, but will be moulded to become a realistic enterprise idea later.
3. Now put participants into pairs and ask each one to share their ideas based on the following questions:
 - What is your idea?
 - Why did you choose that as your idea?
4. Each participant has 5 minutes to share their idea.

REFLECT

MY ENTREPRENEURIAL DREAM

1. At this point, everyone should have defined their entrepreneurial dream better.
2. Ask a few participants with a clear business idea to once again stand and share their idea, but this time adding why they are passionate about it or how it matches their interests. This is a good moment to identify people in the group who may benefit from a co-creator. Possibly, some participants who don't have a clear idea yet will identify with someone else and can start a collaboration.
3. Remind participants that, in this training, they have received a lot of information and hopefully inspiration. They have a stronger idea about their business idea, and they have been given some helpful tips as well as challenges to watch out for.

ENTREPRENEURIAL SKILLS CARDS

POSITIVE ATTITUDE	WILLINGNESS TO LEARN
COMMUNICATION	RESILIENCE
TEAMWORK	FLEXIBILITY
SELF-MANAGEMENT	SELF-REFLECTION
CREATIVITY	EMPATHY
MONEY MANAGEMENT	STRONG WORK ETHIC
ACTIVE LISTENING	STRONG NEGOTIATION SKILLS

Taking the First Steps

OVERALL OUTCOME

Knowing how to develop business ideas further and learning how to give and receive feedback.

LEARNING OBJECTIVES

By the end of the session, participants will be able to:

1. Elaborate on their business idea.
2. Describe the first step in bringing their enterprise idea to life.
3. Interpret feedback received on their business idea.
4. Decide upon the issues that need to be answered and solved.

MATERIALS

- Flipchart/board and markers to record participants' ideas
- Post-it notes
- Memory cards (one set per group)

DURATION

120 minutes

INFORMATION FOR FACILITATORS

The aim of this session is to focus on the creative process. The goal is to help participants choose and/or strengthen their ideas and bring focus to their thought process. It is also about realising the strength of working together, bringing together strengths and working as a team. Prepare all memory cards in advance (found at the end of this session).

START

MENTORSHIP MEMORY CARD GAME

1. Explain to participants: "Good mentors help you set a measurable goal, never let you settle and become complacent and will share personal experiences that inspire and motivate you."⁵
2. A fun way to understand mentorship is by playing memory cards . Ask for four volunteers to join you to demonstrate, and kneel in a circle with them on the floor. Have all the other participants stand over so they can look down and watch the game.
3. Explain that a set of cards is made up of pairs. Half of the cards are 'key words' and half are 'explanations.' For each 'key words' card, there is a matching 'explanations' card. Ask them to shuffle these and spread them out on the table/floor, face down.
4. The first player turns over a card and reads it aloud. Then, they turn over a second card and read that aloud too. If the two make a matching pair, he/she takes them off the table/floor and keeps them. The same player then has another turn. If the two cards do not make a pair, they must turn them back face down and leave them where they found them.

⁵ <https://www.forbes.com/sites/forbesbusinessdevelopmentcouncil/2018/01/09/three-reasons-you-need-amentor/#5fbce1371eeb>

5. It is now the second player's turn. They, too, turn over two cards and read them aloud. If they make a pair, the second player can keep them. If they don't make a pair, they must turn them over face down again and leave them where they found them.
6. Players can tell if they have a matching pair by checking the printed letters at the bottom of each card. So, Key Word Card (A) will match with Explanation Card (A). The game requires each player to try to remember the position of each card. It ends when all the cards have been removed. The winner is the person with the most cards.
7. Play this activity until you have a winner in each group. Create groups of 3-5 players.
8. Once everyone has finished the game, ask a few follow-up questions about mentorship. See if the participants have any questions. For example:
 - Who is a mentor?
 - What can a mentor do for you?
 - How would you choose your mentor?
 - What is the most important for you in a mentor?
 - How would you contact your future mentor to ask for mentorship?
9. In a plenary discussion, you can support participants to think about who their mentor could be. Encourage them to reach out to them, asking for mentorship, or ask participants to create a realistic plan on how to find a mentor and how to then approach a mentor in their community.

REFLECT

1. Close the session and bring participants attention back to the notion of mentors. Explain that mentors can give advice, tips, and support. Encourage them to ask for help from more experienced professionals in their community.
2. Have participants complete a table similar to the one below displayed on a flipchart:

What did we do?	Why did we do it?	What did I learn today?
How can I apply it?	What questions do I still have about it?	Any other thoughts to record.

3. Go around the room helping participants to fill out the table in as much detail as possible.
4. Check if they wrote any questions in the specific boxes of the chart that can be answered before closing this session.

HANDOUT

MEMORY CARDS ON MENTORSHIP⁶

A mentor takes you under their wing and help you to stay motivated and discover the path that you may need to take. A	UNDER THE WING	A
A mentor understands what it takes to get to the top and be a valuable resource by answering your career or work-related questions and providing good advice. B	ADVICE	B
A mentor provides you with a wealth of knowledge and resources and helps you to connect with various experts. C	EXPERT	C
A mentor is your own personal cheerleader and helps you discover new opportunities. D	OPPORTUNITIES	D
A mentor is an advocate of your achievements and will be there for you every step of your career. E	ADVOCATE	E
A mentor lets you shadow them at work, exchanges career tips with you, and alerts you to new opportunities. F	SHADOW	F
A mentor praises your accomplishments and provides you with constructive feedback. G	FEEDBACK	G
A mentor helps you to be passionate about your success and brand. H	PASSION	H
A mentor pushes you to hone and learn new skills that are needed for future roles. I	FUTURE	I
A mentor provides a life-long career advice and friendship. J	FRIENDSHIP	J

⁶ Content for the memory cards is adjust to this article: <https://www.linkedin.com/pulse/20141124121303-47571147-10-concrete-reasons-why-everyone-needs-a-mentor-at-work/>

Planning our enterprise

OVERALL OUTCOME

For a business plan (and an enterprise) to be successful, participants first need to decide what sort of enterprise they will undertake and whether or not they will work alone or as part of a group.

LEARNING OBJECTIVE:

By the end of this lesson, participants will be able to:

1. Decide whether they wish to work individually or as part of a bigger group on their enterprise planning.
2. Assess a business idea against different criteria to make well-informed judgements regarding which business idea to pursue.

MATERIALS

- Two sheets of paper, with Group and Alone written at the top
- SWOT Test flipchart sheets
- Flipchart and marker
- Pens and (flipchart) paper

DURATION

120 minutes

START

TEAMWORK OR ROWING YOUR OWN BOAT?

1. Advise participants that it is now time for them to start creating their own enterprises. This means that they will choose an idea, create a business plan, and hopefully start implementing their income-generating project.
2. Explain that the first decision they need to take is whether they want to work on their enterprise projects alone or as part of a group. Reassure them that each of them is free to choose what suits them best, but that it might first be wise to think of some of the pros and cons of each approach.
3. Place the two sheets of flipchart paper, with the headers Group and Alone on a wall a few metres apart. Ask participants to suggest what some of the advantages of working either way might be. Encourage greater discussion by asking them: “Why do you think that?” and “Who has a different idea?” Summarise their ideas on some cards or flipchart sheets.
4. After listening to some answers, explain that you are going to read some cards (see below) and ask the participants if they think they belong under Group or Alone. The cards might describe an advantage or a disadvantage. Encourage them to stand in front of the header where they think the card belongs. Let the participants know that there are no right or wrong answers, as the focus of the activity is to encourage them to think about which one of the options they belong to more. Once they have stood in front of the header, ask if it describes an advantage or a disadvantage. Ask participants to explain their opinions. Alternatively, you can simply read the cards out and write them on a sheet of flipchart under the heading that most participants ‘vote for’.

Illustration of the cards and the headers under which they probably belong: let participants decide.

ALONE	GROUP
Freedom	More savings to start business with
Make decisions quickly	Lots of different skills within the team
Less savings to start business with	Share any profits
Easier to focus – no interruptions	Share the risk
Keep all the profits for yourself	Share the workload
	Arguments

- When all of the cards have been placed, read through them again. Then advise the participants that, by the next lesson, they will need to decide how they want to work – alone or as part of a group.
- The most important part of this activity is for participants to feel comfortable enough to share their thoughts and ideas, and to work with other participants. This open discussion should help shy participants join in, and make the group learning experience fun.

LEARN

GOOD OR BAD IDEA

- Suggest to participants that it may be relatively easy to think of ideas for possible enterprises, but it might be difficult to decide whether or not the ideas are actually any good! This next exercise will help them think about how they can assess their proposed enterprises in terms of whether or not they might succeed.
- In this exercise, participants will work in groups and come up with ideas for making a business enterprise. The purpose of this exercise is just to show them one way to help them test if an idea is good or not. They will not be tied to any business idea they explore as part of this activity.
- Divide participants into 4 groups, and give each group a sheet of (flipchart) paper and a pen. Give them five minutes to agree within their groups on a possible enterprise project. Remind them that this is only an exercise.
- After five minutes, ask each group to quickly describe their suggested enterprise project.
- Next, explain that in their groups they are to agree on the criteria for deciding if their ideas for an enterprise are good or not. In other words, what questions will they ask themselves in order to test their ideas? For example:
 - Would it be profitable?
 - Would it involve many people, i.e. would it create jobs?
 - How much fun would it be?

- How much money would it take to start up?
 - Would it help the community in some way? Does it fill a need?
6. Ask the groups to brainstorm the criteria they would choose to help them decide what makes an enterprise idea great, and to write them down on their (flipchart) paper.
 7. After five minutes, have them quickly call out their answers.

NOTE:

Here are some of the criteria you might want to suggest to the participants if they did not suggest these in the brainstorming exercise.

- Would it require a lot of capital to start it up?
 - Would it make a profit?
 - Would it make a profit quickly or would they have to wait a long time?
 - Would it require a lot of time to start up?
 - Would it need a lot of people to help you?
 - Might it create jobs for others if it succeeded?
 - Is it sustainable?
 - Is it something you could probably do well?
 - Is it something you would enjoy?
 - Is there much competition?
 - Would it be welcome in the community?
8. Tell participants that they also need to agree on criteria to help them assess their proposed enterprise in social terms. Suggest that they ought to consider any potential negative impacts, such as for example if the proposed enterprise would in any way damage the environment or community. Ask them to brainstorm a second list of criteria, and to write them down on their (flipchart) paper. Again, have them call out their answers after a few minutes.

NOTE:

Here are some of the criteria you might want to suggest to the participants if they did not suggest these in the brainstorming exercise.

- Would the enterprise harm the environment?
 - Would it involve child labour?
 - Would it result in gender discrimination?
 - Would it respect the rights of others?
9. Encourage participants to read through the criteria they had noted in their flipcharts earlier. Then quickly talk them through the following case study.
 10. Now ask participants to work in their groups to rate their proposed business enterprises from 1 to 5, covering each of the criteria they had discussed and noted in their flipcharts earlier (with 1 being the lowest score, and 5 being the highest).
 11. Ask participants to calculate the total points of their enterprise ideas. They should then present their totals to the rest of the group.
 12. If they are not satisfied with their results, encourage them to discuss whether the criteria they established were indeed the best criteria. Ask them the following questions:
 - Which other criteria should we include?
 - Are some criteria worth more than other criteria?

CRITERIA	SCORE
Would it be profitable?	3
Would it be cheap to start up?	1
Would it take a long time before it made a profit?	2
Would it be easy to start up?	4
Would it avoid harming the natural environment?	2
Would it avoid gender discrimination?	3
Total	15

13. Now that the business ideas are ready, challenge participants' ideas again - have them do a modified SWOT analysis.

14. Put up the four SWOT Test flipchart sheets, one in each corner of the room.

FLIPCHART 1: STRENGTHS

- What are our skills, talents and abilities?
- What resources do we have to help us set up this enterprise and run it successfully?
- Do we have any knowledge or experience in this area?

FLIPCHART 2: WEAKNESSES

- What skills, talents and abilities do we need that we don't have yet?
- What resources do we need that we currently lack?
- Do we lack any knowledge or experience?

FLIPCHART 3: OPPORTUNITIES

- Who can we ask for help and support? Who do we know with expertise with this type of enterprise?
- What strengths can we turn into opportunities?
- What skills, talents and abilities can we develop?

FLIPCHART 4: THREATS

- What are three things that could go wrong with our plan?

15. Remind participants that they need to look at the business idea they have drafted as a group.

16. Their task will be to reflect on four questions.

17. Ask all groups to go to a different corner. Inform them they have five minutes to discuss the questions they find there. Encourage them to take notes on their findings.

18. After five minutes, clap your hands to signal that everyone should go to a different corner and repeat the process. Repeat this until everyone has visited all four corners and discussed each question.
19. Bring the participants back into a circle and ask the following questions:
 - What did the exercise reveal to you about your proposed enterprise?
 - How confident are you about your enterprise plans now that you have done this exercise?
20. Sum up by reminding participants that they have now carried out two activities:
 - The first required them to think about the questions they should ask themselves about their business ideas to decide whether or not they are good.
 - The second helped them to think about the Strengths, Weaknesses, Opportunities and Threats that they might encounter.
21. Express the hope that this has helped them clarify their thinking.
22. Ask participants if they want to change their business plan based on anything they have learned from the SWOT Test.

Creating My Own Business Plan

OVERALL OUTCOME

Participants are able to develop a business plan and marketing strategy.

LEARNING OBJECTIVES

By the end of the session, participants will be able to:

1. Identify SMART goals to take towards realising their enterprise goals.
2. Discuss their business plan.
3. Apply action planning.

MATERIALS

- Flipchart/board and markers to record participants' ideas
- 10 Tips to remember for Entrepreneurship' separate cards cut out
- Printed or pre-written Business Plan Worksheet on flipchart
- Printed or pre-written Action Plan Worksheet on flipchart

DURATION

150 minutes

INFORMATION FOR FACILITATORS

The goal of this session is to enable participants to develop a business plan and marketing strategy.

START

1. Use a KWL chart to revise:

- What do we know about business plans?
- What do we want to know about business plans?
- What did we learn about business plans?

2. Ask the group to share what they already know about business plans, and write their answers down in the first column. Remind them that this is brainstorming, it is not a test, and they should feel free to suggest anything they think they know on the subject.

3. Next, ask them what they want to learn about business plans. Write their answers down in the second column. Again, encourage them to quickly brainstorm about questions.

4. Explain to the participants that you will ask them to fill in the third column at the end of the lesson. Finish by offering a quick explanation of how a business plan works, as below.

5. Explain, that now you will go through 2 very important topics: SMART goals and Business plan.

6. Divide participants into smaller groups and run a short brainstorming session. Ask them to think about and write down what S – M – A – R – T goals mean (they need to think about what each letter stands for; these goals and their ideas can be connected with business plans).

3. After 10 minutes ask groups to present their findings.

4. Distribute a list with the real meaning of SMART goals. Were their assumptions correct? what do they think about the definitions they have been given?

SMART goals are:

S: Specific and significant (goals are well-defined and clear to anyone who might read it; they are also important).

M: Measurable and meaningful (you have a way of tracking your progress relating to this goal and will know when it's complete; it should also be thoughtfully considered).

A: Agreed upon and/or achievable (if you are not alone in the business, it needs to be a goal you have agreed upon with everyone involved; it should also be achievable in a reasonable time frame).

R: Realistic (goal is within availability of resources, knowledge, and time).

T: Time-based (enough time, but not too much, to achieve the goal; clear timelines are set and followed).

5. Next, read out the case study to all participants. In their same groups, ask them to work on the case study using the SMART goal-setting strategy as explained above. Provide 20 minutes to finish this task. Remind them that the SMART strategy is really for one goal at a time. So each goal should adhere to all five elements of SMART. They should try to work out two to three concrete goals for Maria to aim for when getting her business going. Encourage them to be creative!

CASE STUDY

Maria would like to start a small business in her community as she has seen that there is a real issue with safe, affordable public transportation for women. She has a driver's license and is a good driver. She wants to run a small taxi service with only women drivers for other women. She wants to call it SheTaxi.

Example:

Maria will buy a reliable but low-priced car to run as a taxi within 3 months' time. (This is specific, measurable as she will either get the car or not, achievable as she already knows how to drive, realistic as she already has some start-up capital, and time bound.)

6. After the time is up, spend 10 minutes allowing each group to present one of their goals. Ask others to offer feedback and evaluate if this is a SMART goal or not.

9. Encourage participants to get involved in this process.

MY OWN GOALS AND BUSINESS PLAN

1. Point out that goal-setting is not the end of the story. Each goal will have its own steps which have to be taken to achieve the goal. These SMART goals are captured in the Business Plan.

2. Give participants time now to work on their own business idea and business plans. They should use the Business Plan Template (see at the end of this session) and SMART goals framework. Show the following questions on a flipchart for them to consider as they work on completing the Business Plan Template:

- What is the overall mission of your business?
- What business strategies and or objectives (actions) will you take to reach each defined business goal?
- What is the income projection for your business idea (within a set timeframe)?

- What business expenses do you expect (listing all income streams), including the calculated total project income per year and, total expenses as well as profit?
- What are your personal credentials that support the starting of this business?
- What are your personal growth goals and skills that you would like to build on?

3. Help participants learn more about what is a business plan. Have a “6 components of a business plan” flipchart ready and visible for all participants. Make sure everyone reads it and understands what are these components mean and how important they are for the plan (and enterprise) to be successful.

INTRODUCTION	This section gives the name of the business, its location, a description of its products or services, and a slogan about what the business offers.
AIMS AND OBJECTIVES	This is an outline of what the business is aiming to achieve in both the short and long term. The business objectives must be described in a measurable way.
PEOPLE	This section provides information about the key people running the business, their qualifications, business skills and experience.
MARKETING	This section shows the gap in the market that the business intends to fill, details of the market research that has been conducted, and the market research results. It also describes the potential customers of the business (e.g. their age, gender, location, and the price they are prepared to pay). The marketing plan should also include information about what makes this product or service unique, and details of promotion and selling techniques that will be used.
FINANCE	This section describes the source and amount of money required to run the business, and predictions about sales and generated income.
PRODUCTION	This should show how the goods or services will be created; the materials, time and skills needed; and the expected levels of production.

3. Hopefully, participants will have time to list 3 to 5 goals including the respective strategies or actions to reach their goals. Point out that they won't be able to fill out all categories.

4. Walk around while they are working to make sure their goal(s) listed are top-level and following the SMART strategy.

5. Ask them to think about a catchy slogan for their enterprise.

6. Ask participants to also make use of the 'Action Plan Template' (see at the end of this session). The action plan template allows them to plan for:

- What are the necessary steps are to achieve this given goal.
- Who is in charge of what step.
- What time frame they want to give themselves to start and complete each step.
- What the status is of each action step, be it incomplete, in process or complete (rating).

- What the total cost involved is in each step.
- What resources they require to complete the activities.
- What the desired outcome is for each step in order to achieve the overall goal.

Walk participants through the template if necessary. Tell participants that an action plan is a document that is developed and updated over time.

HANDOUTS

10 TIPS TO REMEMBER FOR ENTREPRENEURSHIP (LEARN)

10 TIPS TO REMEMBER FOR ENTREPRENEURSHIP

1. Your product/service should be something people want to pay for, not just what you want to sell.

Of course, it is important to like your products and your business but researching the market, and understanding what customers really want or need, is always better than just doing what you like. It's good to make your product unique but only after you have conducted market research.

2. Cash flow is critical and should always be on your mind.

Especially at the start of a business, a positive cash flow is necessary for success. This means asking customers to pay upfront, either in full or by paying a deposit, before you provide a product or service. So, don't wait until delivery to get at least some payment. If you are in retail, think about making a few items "special" in some way so they can have a higher price. If you position them and sell them heavily, this will help your cash flow as you start out.

3. Always think about how to keep costs low.

Consider everything you are purchasing and ask yourself, how can I find this cheaper? Can I make it? Can I reuse something I already have? Can I buy it used? Can I sell it in a different place that won't be so costly but is still well-located? Can I rent out my space to other people during non-operating hours? And, of course, don't bring on a new employee unless it's really necessary and you can make it work within your budgetary confinements.

4. When planning, overestimating your costs and underestimating your profit is always better than the other way around.

Although participants should be encouraged to make good and accurate budgets, they should always be cautious and never overestimate how much they will sell. They should always budget for things that could go wrong, such as a miscellaneous maintenance section in their budget. It's important to pay yourself a salary as soon as possible and calculate that in as a cost.

5. Focus on sales from the beginning.

Even if you think that your business is not 'just right' yet, start making connections, finding leads, marketing, and trying to make sales. As long as you can deliver your service or product as promised, don't worry if everything isn't organized yet.

10 TIPS TO REMEMBER FOR ENTREPRENEURSHIP

6. Check and measure your profit frequently.

By frequently checking and updating your numbers, you will start to see if it is possible to create a better profit margin or the ability to spend more money on marketing and sales. Another good way to help your profit is by delivering good customer service. That way, customers will return and continue to buy from you, or they may send other consumers to buy from you.

7. Test and measure everything.

Keep excellent records from the beginning. Numbers will tell you the real story instead of giving you a mere feeling. It's okay, and good, to try to make small adjustments to the business. But, for example, if you're going to change the product, make sure you set a time frame, test to see if it was really the right decision, and remedy it if it wasn't a good decision. Keep your personal finances separate from your business finances.

8. Learn, learn, learn.

Seek information and learn more about any aspect of your business at every opportunity.

9. Try not to give discounts, but instead add value.

Giving discounts is not always helpful because it takes away from your profit. Sometimes, it is necessary to increase your volume of sales or stay competitive, maybe during a specific time of year, but remember to try to add value to your existing products or services first. For example, think of low-cost, or even free things, you could do to promote the fact that you provide excellent customer service or to increase the value of your product. One idea: if you sell fruit, for instance, consider if offering delivery would generate higher profits than discounting the fruit.

10. Get help and advice.

Use all of the resources available to learn and ask questions. Returning to the hub or having a mentor who already has a successful business will be so helpful in avoiding big problems or mistakes. Stay innovative!

(Source: Adapted from Brad Sugars, founder and chairman of Action COACH)

BUSINESS PLAN TEMPLATE⁷

ONE PAGE BUSINESS PLAN TEMPLATE		
Insert Your Business Plan Here:		
Mission:		
BUSINESS GOALS BUSINESS (SMART -Aim for 3/5 only):	STRATEGIES/OBJECTIVES (These should be the actions you'll take to reach your goals)	
1		
2		
3		
4		
5		
Income Projection:		
Business Expenses:		
Total Project Income For Year (add up all income streams listed above)		Income - Expenses=
Total Expenses (add up all expenses listed above)		PROFIT
Personal Credentials: (degrees, publishing)		
Personal Growth Goals: (skills to build)		

⁷ 2018 The Freedom Plan by Natalie Sisson

ACTION PLANNING TEMPLATE

Title:								
GOAL 1 - Write your goal statement here:								
Action Step Description	If Applicable Person Responsible	Status	Start Date	Deadline (End Date)	Costs	Resources Required	Desired Outcome	Notes
GOAL 2 - Write your goal statement here:								
Action Step Description	If Applicable Person Responsible	Status	Start Date	Deadline (End Date)	Costs	Resources Required	Desired Outcome	Notes
GOAL 3 - Write your goal statement here:								
Action Step Description	If Applicable Person Responsible	Status	Start Date	Deadline (End Date)	Costs	Resources Required	Desired Outcome	Notes

REFLECT

1. Have several participants present the sections they have completed in their business plans.
2. For presenting their plans, remind them of these points they can use:
 1. Structure your pitch in one sentence each
 2. Introduce yourself
 3. Say something about your background
 4. Title your idea
 5. Gain attention & interest (know your audience)
 6. Start catchy (with a rhetorical question, picture, story, example)
 7. Picture your idea (illustrative and tangible)
 8. Use picture language (also in your presentation or slide deck if you have one) like comparisons and examples
 9. Describe the problem you want to solve
 10. Describe the solution by pointing out the benefits for customers
 11. Be unique (what makes your solution unique?)
 12. What do you need? (people, skills, money) Elaborate.
 13. Motivate your potential team
 14. Don't go into unnecessary details
 15. An effective elevator pitch can be understood by your grandparents too!
 16. Mind your appearance
 17. Be confident, have fun, show passion, show integrity
3. Ask others to provide feedback.
4. Finally, return to the KWL Chart and direct the participants' attention to the third column. Ask them: "What did we learn about business plans?" Write their answers in the column.

NOTE:

When learning about a successful business plan, don't forget to dedicate some time to explaining business finance basics.

Go through specific jigsaw cards and explain everything necessary. You can also come up with some problems connected with finance and budget - for solving them participants can use calculation sheets, business data sheet and cash flow forecast.

Remind participants that it is very important for a business to know how much money is coming in and going out, as well as when these transactions are occurring. A cash flow forecast gives us this information.

Explain that a cash flow forecast helps a business to manage its cash flow effectively. If a business fails to manage its cash flow properly, the whole business can collapse. For example, if money flowing in from sales is insufficient, or only comes at the end of the month when the business needs more to pay bills in the middle of the month, then you have to find another way of getting higher inflow through different platforms, such as investing in marketing to help increase sales, or cutting expenses.

JIGSAW CARDS (START)

CARD 1

Budget: A budget is not just something for the household. It is a tool that helps you allocate your investment and profit responsibly. It is critical to use a budget to control the spending of your business and set good goals and limits on your business. Personal money and business money should always be kept separate and tracked in separate budgets.

CARD 2

Loan: A loan is something you borrow, usually a sum of money, that is expected to be paid back with interest. Loans can come from banks, microfinance institutions, savings groups, family, friends, or a local lender. Each has their own positive and negative aspects. It is important to be careful about taking out a loan and especially careful about understanding the conditions like the interest rate (percentage of money of the loan which you have to pay back with each payment) and what will happen if you can't pay back the money. Loans in general are very useful for small-business owners with a good business plan.

CARD 3

Expenses: Expenses are also called costs. There are two different costs. Fixed Costs (costs that don't change with how much you produce or how much you sell). These are usually monthly costs like rent and electricity at your business place or maybe you have to pay a mandatory monthly fee for maintenance of a certain piece of equipment + Variable Costs (costs that vary depending on how much you are producing and/or selling and on how many people work for you). If you run a bakery, the amount of money you spend on materials like flour and eggs will vary depending on your choices about how much bread you want to make. The combination of these two types of costs = Total Costs

CARD 4

Investment: This can mean a few things. Investment can be the money which other people give you to start or expand your business. They believe in your idea and that it is good, so they invest. Usually there are some conditions attached to this, such as they have to receive a specific percentage of your profit each month, or maybe they also want to be included in decisions about the business. Another type of investment is things you buy (assets) such as certain goods, equipment, skills, or in the case of technology maybe some kind of license for your business which might seem costly up front, but you think it will really benefit you and the business in the long run.

CARD 5

Start-up cost: Includes all the cost to start a business.
Calculating formula: **Start-up cost** = **One-time cost** (these are the items or fees that have to be made in advance, one time, such as purchasing equipment, making deposit, etc.) + **Fixed costs** (costs for specific period of time, such as the first 6 months) + **Variable Cost** (costs for the same time frame, i.e. first 6 months, production or operation)

BUSINESS DATA SHEET (LEARN)

MY BUSINESS DATA SHEET

MY PRICES

(only fill in what applies to your business and add sales items/prices as needed)-

Product 1 per unit price: _____

Product 2 per unit price: _____

OR

Service 1 sales price: _____

Service 2 sales price: _____

MY COSTS

(only fill in what applies to your business and add costs as needed)-

Variable costs per week (take cost per unit x amount intended to produce per week):

Fixed Costs per week (calculate first all of the fixed costs and then divide as necessary to get weekly rate - don't forget to include a salary for yourself even if it is low):

CALCULATIONS SHEET (LEARN)

CALCULATIONS SHEET

Before we create the **Cash Flow Forecast**, we need to check that we have all the correct sums and figures prepared. This worksheet will help you. For these calculations, you need to decide or assume the amount of start-up money (start-up capital) which you have. This rest of the calculation is based on WEEK 1 of your business.

(A) Start-up capital = _____

(B) Projected revenue from sales per week (this will be an assumption, based on the sales price you set above and the number of units you think you can sell x price or approximate revenue per week for services provided) = _____

(C) **Total Cash Inflow:** Start-up capital (from letter A) + revenue per week (from letter B) = _____

(D) Total **Variable Costs per week** (copy from My Business Data Sheet): _____

(E) Total **Fixed Costs per week** (copy from My Business Data Sheet): _____

(F) **Initial Costs** (one-time costs- may not have anything or this may only occur in week 1 cash flow projections): _____

(G) **Total Cash Outflow:** (from letter D) + (from letter E) = _____

(H) Net Cash for Week is Total Cash Inflow from letter C – Total Cash Outflow from letter G = _____

(I) Closing Balance, which will become starting balance for calculating the following week = (answer from letter H).

CASH FLOW FORECAST (LEARN)

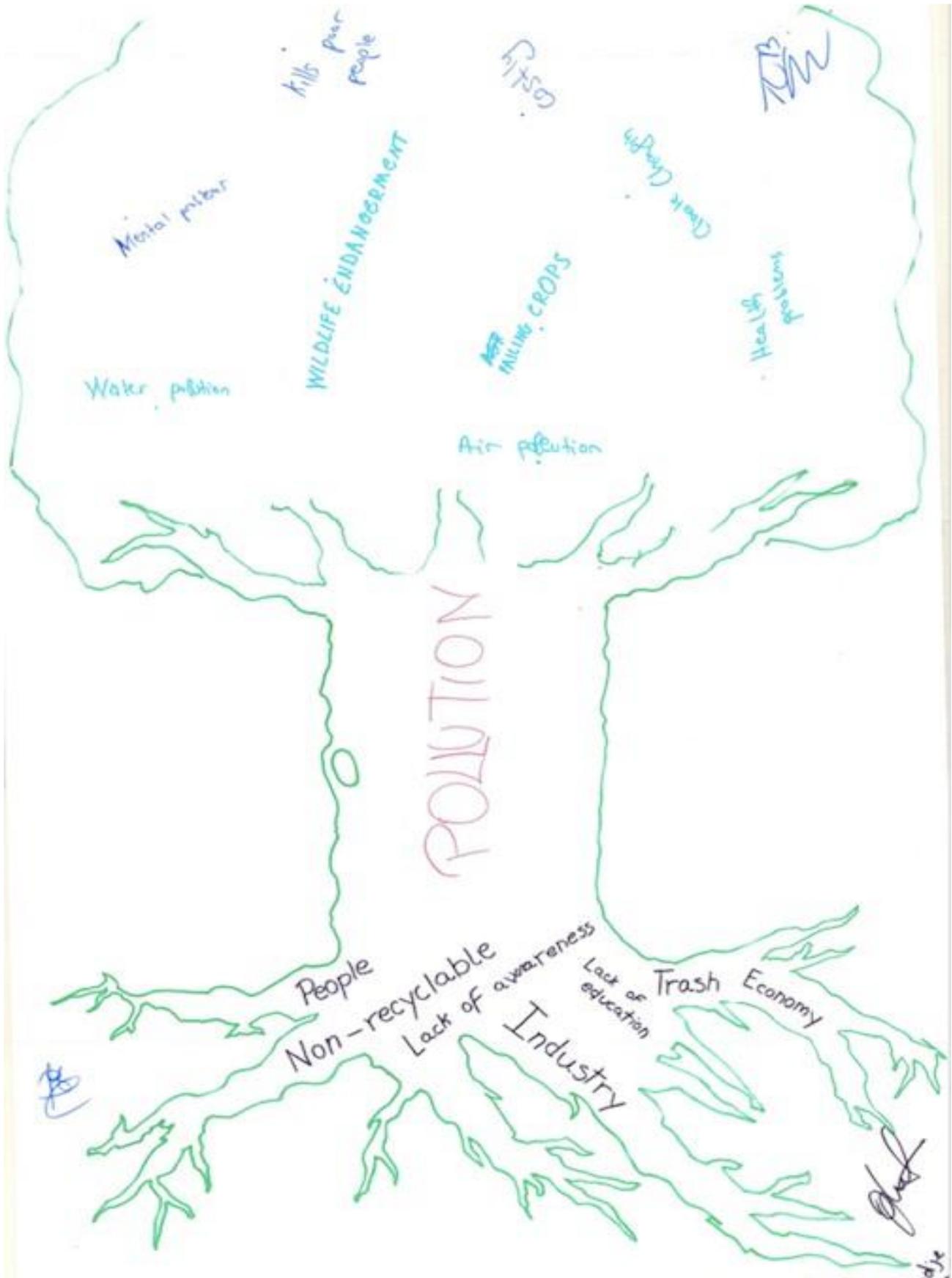
CASH INFLOW (MONEY COMING IN)	WEEK 1	WEEK 2	WEEK 3
Start-up capital (A) for week 1 OR Closing Balance from last entry in week 1 (now Opening Balance) for week 2,3, etc.			
Total Revenue (B)			
Total Cash Inflow (C)			
CASH OUTFLOW (MONEY GOING OUT)	WEEK 1	WEEK 2	WEEK 3
Variable Costs (D)			
Fixed Costs (E)			
Initial Costs (F) – may not have an entry after week 1			
Total Cash Outflow (G)			
Net Cash (Inflow – Outflow) (H)			
Closing Balance (I)			

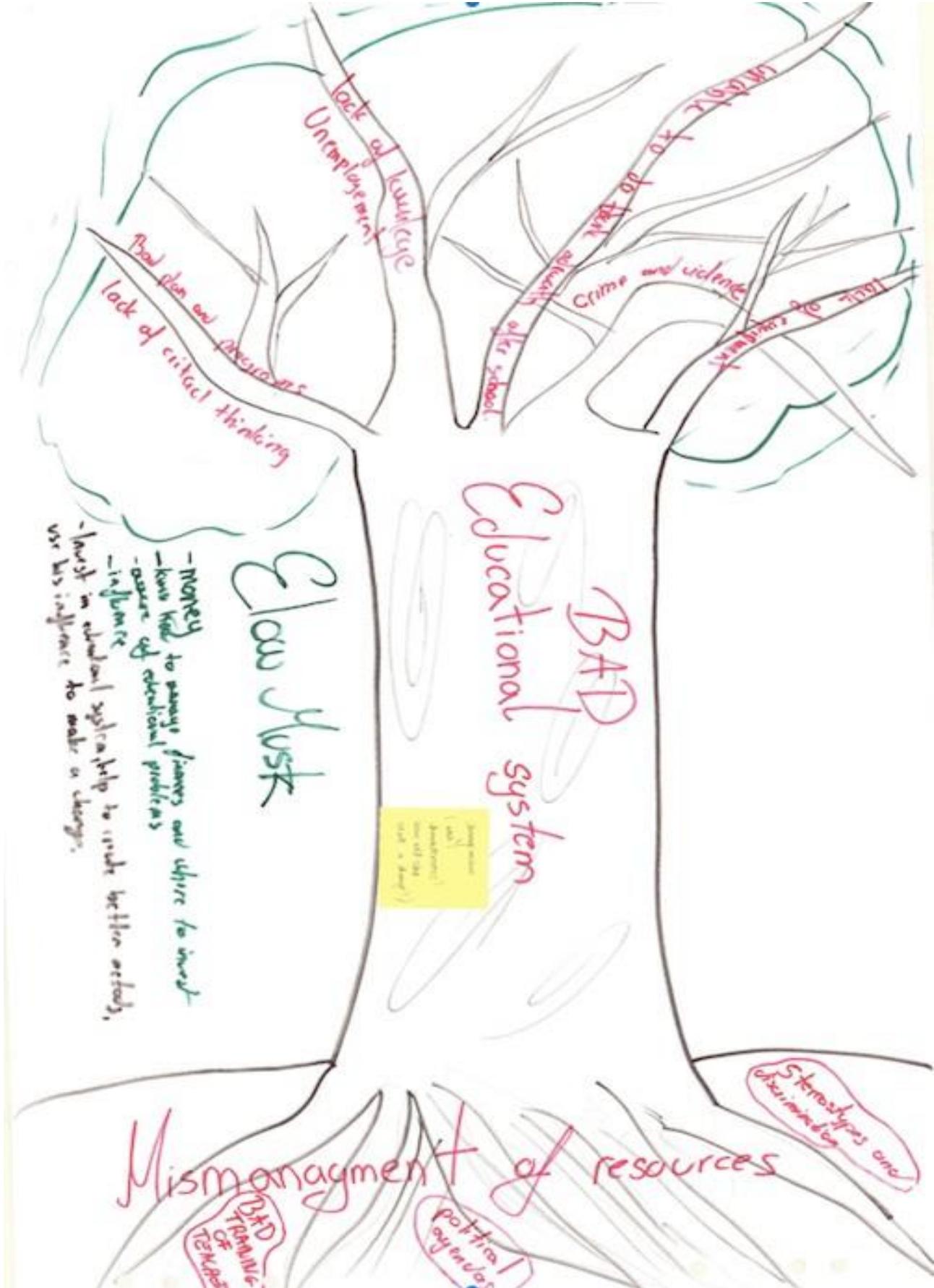
BUSINESS PROFILE WORKSHEET (LEARN)

Name of Business	
Three key words that describe the business/ how it's unique	
Value Proposition	
Logo/Poster	
Slogan	
Place of advertisement	
Top three products/ services with (estimated) prices	

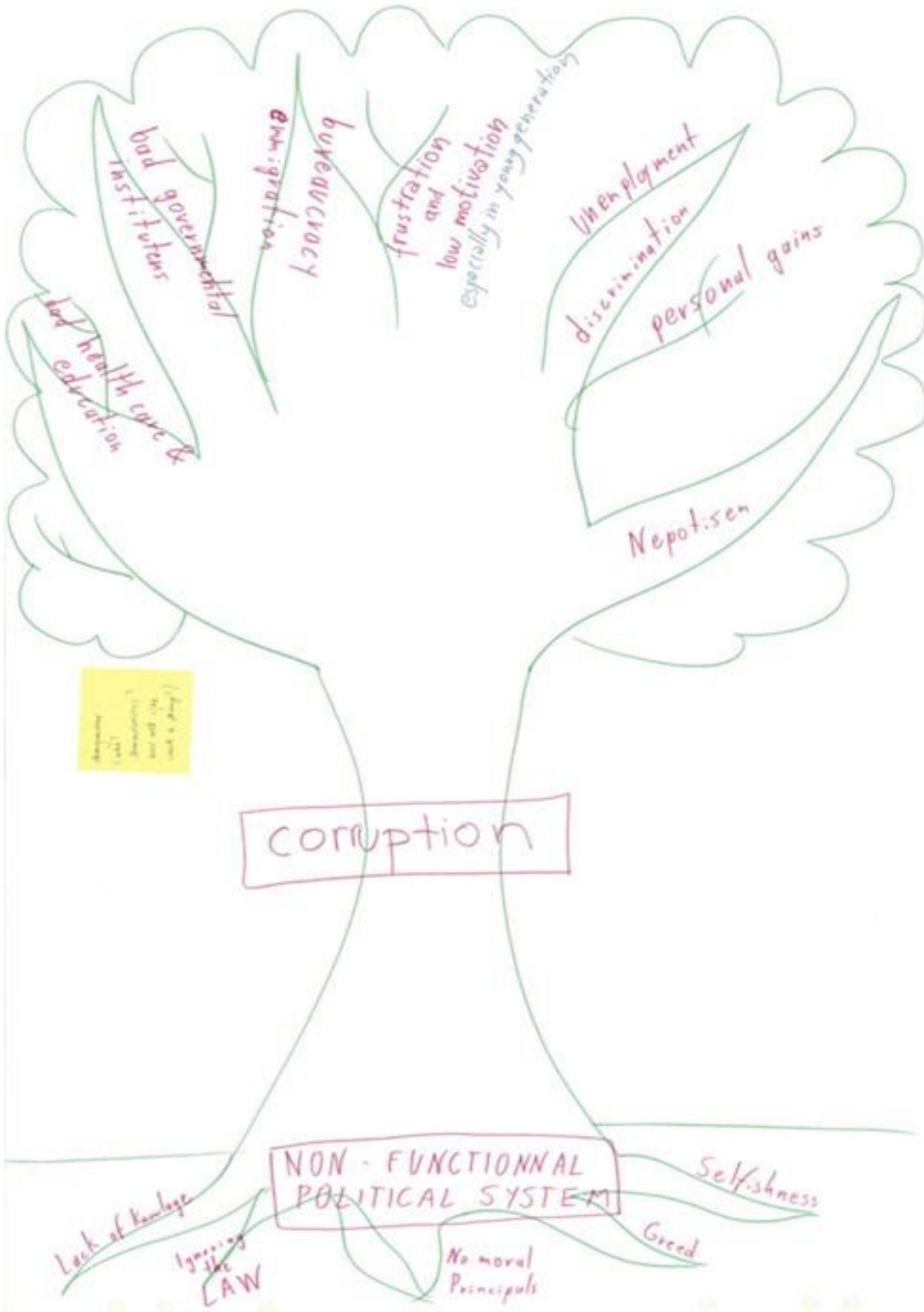
ANNEX – Pictures







anyone
anyone
not a bad!



SWOT Analysis

Strengths

What do you do well?
What are your unique resources?

Activities
Skills
Knowledge
Resources

Weaknesses

What could you improve?
Where do you have fewer resources than others?
What are you lacking?

Resources +
Skills / abilities
needed
Limitations
needed

INTERNAL

Opportunities

What opportunities are open to you?
What trends could you take advantage of?

Positive trends
Support
Networking
Training
Technology

Threats

What threats could harm you?
What is your competition doing?

e.g. supply chain problems
shift in market behaviour
no employees
skilled

Risks
Change in circumstances
Obstacles

EXTERNAL

S.M.A.R.T. goals

- (S) - specific & significant
(well-defined, clear to everyone)
 - (M) - measurable & meaningful
(you can track your progress)
 - (A) - achievable / action oriented
(within a reasonable timeframe)
 - (R) - realistic
(you have resources, knowledge, time, ...)
 - (T) - time-based
(you have enough time to achieve your goals & you follow a timeline)
-
- (E) - ethical / ecological
 - (R) - reasonable / relevant / rewarding