

PARTICIPANT PACKET

PART 3
EMPOWERED ENTREPRENEUR
TRAINING HANDBOOK



PACKET OUTLINE

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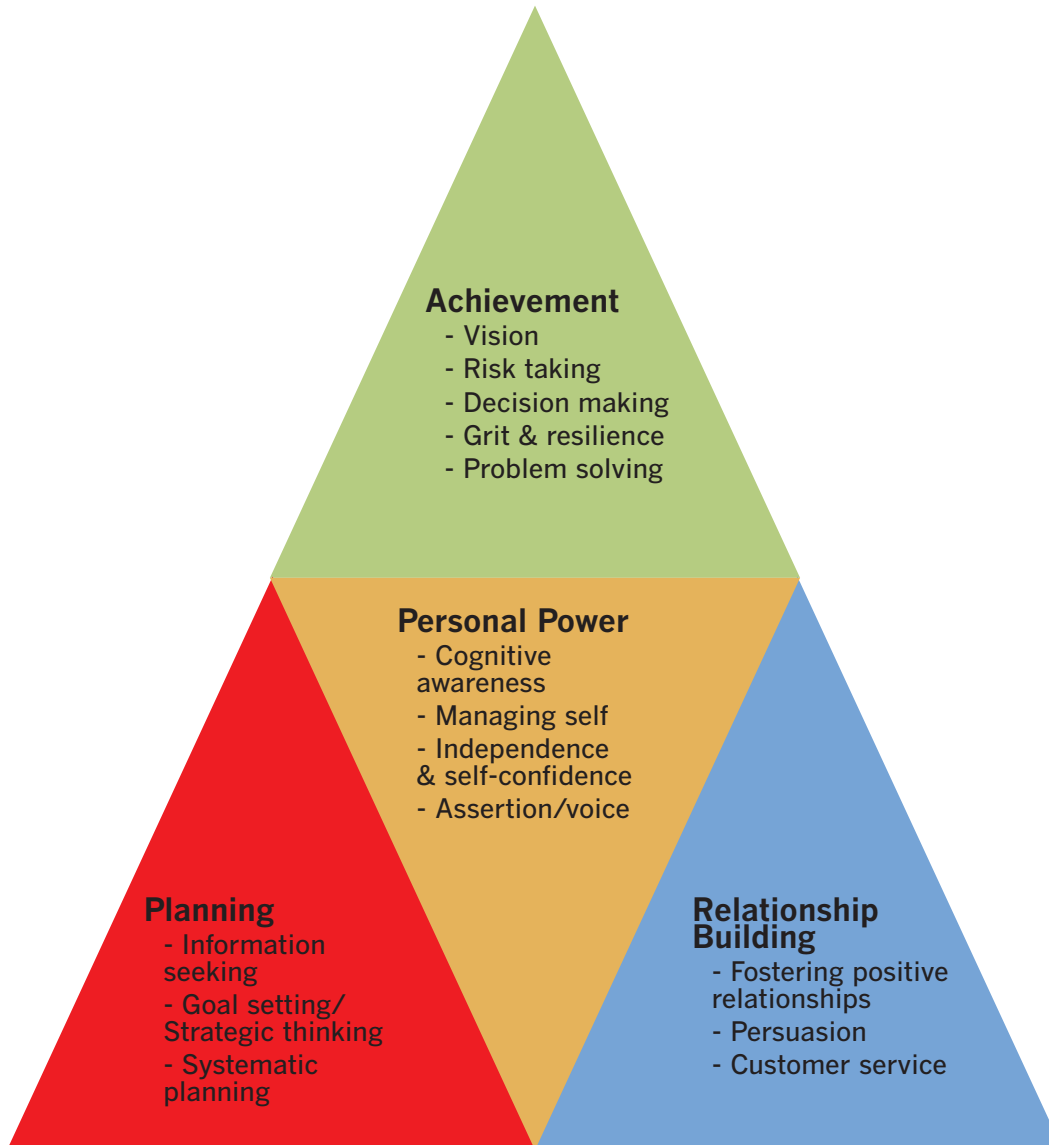
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NAME: _____

EMPOWERED ENTREPRENEUR CORE COMPETENCIES

These are competencies that this training aims to address.



BUILDING THE SKILLS: BUSINESS

Overview

1. Marketing
2. Customer care
3. Costing & pricing
4. Financial planning
5. Recordkeeping
6. Business models
7. Business planning

① MARKETING 5Ps – EXAMPLE SUMMARY

PRODUCT



A good cookstove satisfies your customer's needs and wants. Keep in mind these benefits to tell your customer when selling cookstoves:

- » Quality
- » Attractiveness & Design
- » Distinguish from traditional stoves or other available products/services
- » Combination with fuel (if applicable)
- » Benefits as compared to traditional stoves
- » Warranty

Key questions:

- » Are my cookstove or fuel products/services different from others that are available? If so, how?
- » What is attractive to my target customers about my cookstove or fuel product/services?

PERSON



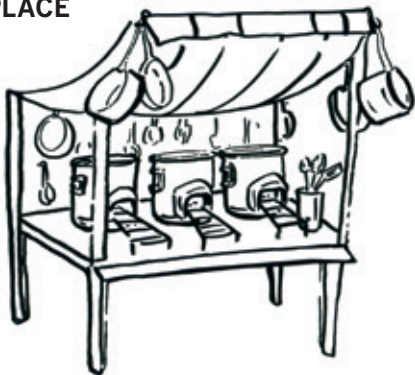
It is important to determine your target group. Once you have done this, keep in mind their:

- » Characteristics
- » Interests
- » Experiences/opinions with your product/service

Key questions:



- » Who is/are my target group(s) (e.g., children, young adults, adults, old people, wealthy people, poor people, etc.; customers with little money, moderate amount of money, a lot of money, etc.)?
- » What are the characteristics of my target group(s)?
- » Why is/are my target group(s) interested in buying my product?
- » Can they access and afford my product?
- » What are benefits I should emphasize to men? What are benefits I would emphasize to women?

PLACE



Make sure that your products are accessible to your customers. Keep in mind:

- » A good business location is easily accessible for customers, clean, safe, attractive, clearly visible, and open during regular and convenient hours
- » A good presentation of products (display)
- » Finding the best way to distribute your product

| | |
|--|--|
| <p>Key questions:</p> <ul style="list-style-type: none"> » Are my customers easily able to access my products to buy them? » Can customers easily find my business? » Is the place suitable for my business needs (e.g., for making/storing/displaying products)? | |
| <p>PRICE</p>  | <p>Think about how to make the product financially attractive and affordable for your customers. Some strategies include:</p> <ul style="list-style-type: none"> » Discounts » Special, limited-time offers » Favorable payment conditions (such as installment plans) |
| <p>Key questions:</p> <ul style="list-style-type: none"> » Do I know what people will be able to pay for my products/services? » What kind of consumer finance plan can I offer? » What type of risks does that entail (for myself, for my customers)? Is it logistically feasible to offer finance to my customers? » What can I do to reduce the risk for myself? | |
| <p>PROMOTION</p>  | <p>Promotion is all activities to attract customers to buy your product or services, for example:</p> <ul style="list-style-type: none"> » Packaging » Visits to potential clients » Sign post » Sales promotion » Advertising » Selling techniques » Word of mouth |
| <p>Key questions:</p> <ul style="list-style-type: none"> » Do I use ways to promote my cookstove or fuel products/services? If so, in what way? » What are the most successful ways I have promoted my cookstoves? » What other ways could I try to promote my product? | |

② Customer Care Activity

Draw what you would do in the following scenarios:

1. A customer has returned and is upset because her cookstove does not seem to be working well.

2. A potential customer tells you that she thinks your product is too expensive.

3 My Business Plan

A business plan is comprised of 4 parts that are related and build off of each other:

1. MARKETING PLAN
2. COSTING & PRICING
3. FINANCIAL PLAN
4. MANAGEMENT

| Business model overview: | |
|--|--|
| <p><u>Business goal:</u> What is my business aim (i.e. profit)? What are my social objectives?</p> | |
| <p><u>Product/services:</u> What is/are the product(s) or service(s) I sell? How do I make or obtain the product(s) or service(s)?</p> | |
| <p><u>Demand:</u> Who is my target group?</p> | |

| | |
|---|--|
| <p><u>Delivery model:</u> How do I (physically) sell or distribute my product(s) or service(s)?</p> | |
| <p><i>Additional questions:</i></p> | |
| <p>What stops potential customers from buying my products and/or services?</p> | |
| <p>Is the market for my product or service growing or shrinking?</p> | |
| <p>Give reasons:</p> | |

PART 1: MARKETING PLAN

| | |
|--|--------------------|
| Product | |
| These are the benefits of my product to customers: | |
| Person | |
| This is my target group: | |
| These are their cookstove or fuel needs and preferences: | Men: Women: |
| Place | |
| This is how my products/ services will reach my customers: | |

| | |
|--|--|
| Price | |
| I will attract customers through these price strategies or finance plans: | |
| Promotion | |
| This is how my customers will know about my product/ services: | |
| These are my competitors: | |
| What I will do differently from my competitors to attract and keep customers: | |

PART 2: COSTING & PRICING

This is how much my product/service costs and my profit.

Raw materials required (Skip this section if you are selling already made products):

I will require the following raw materials (consumables) to make a given number of products.

| | Raw materials | Unit of measure | Quantity | Unit price | Total value |
|---|---------------|-----------------|----------|------------|-------------|
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| | TOTAL: | | | | |

Equipment/tools (Skip this section if you do not use equipment or tools):

I will use the following equipment/tools in my business.

| | Equipment/tools | Quantity | Unit price | Total value |
|---|-----------------|----------|------------|-------------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| | TOTAL: | | | |

Costs

A: Projected number of unit products/services to be sold per month = _____

B: Variable Costs per month: The costs that form part of the final product or service which you produce (e.g., material, labor, delivery of product, installation, etc.)

| | Items | Amount |
|---|--------|--------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| | TOTAL: | |

C: Fixed costs per month: The other costs you have in your business (e.g., building or stall rental fee, maintenance and repair of tools, promotion costs, staff salaries, etc.)

| | Items | Amount |
|---|--------|--------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| | TOTAL: | |

TOTAL COSTS:

| | | |
|---|-------------------------------|--|
| B | Total variable costs | |
| C | Total fixed costs | |
| | Total costs = (B+C) | |
| | Total cost per unit = (B+C)/A | |

Price

Product/service name: _____

| | |
|---|--|
| Total cost per item (Cost price): How much does it cost you to buy or produce your product/service? | |
| Mark-up: Difference between the cost price and your selling price | |
| My price (Selling price): How much you sell your product/service to customers for | |



REMEMBER

When thinking about my selling price and my mark up, I can use:

1. The cost-plus method: adding 20-30% on top of my costs per item
2. The comparative method: comparing product/service to others on the market
3. What-the-market-can-pay method: based on supply and demand

Profit

Profit per item:

| | | |
|---|---|--|
| A | My price | |
| B | Total cost per product/service item | |
| | Profit per product/service item = (A - B) | |

Profit total:

| | | |
|---|----------------------|--|
| B | Total variable costs | |
| C | Total fixed costs | |
| | Total costs = (B+C) | |

How many products do I need to sell per month to have positive profit (monthly sales are greater than monthly costs)? _____

PART 3: FINANCIAL PLAN

Financial Requirements:

| Capital requirement | Component total | Personal contributions | Loan (if applicable) |
|---------------------|-----------------|------------------------|----------------------|
| Investment capital | | | |
| | | | |
| | | | |
| TOTAL | | | |
| Working capital | | | |
| | | | |
| | | | |
| TOTAL | | | |

Total amount of money I need to borrow:

| | Loan source | Amount |
|--------------|-------------|--------|
| 1 | | |
| 2 | | |
| 3 | | |
| TOTAL AMOUNT | | |

Savings plan: This is how much I want to save every month over 1 year. (Use this to track how much you actually save).

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|-------------------|---|---|---|---|---|---|---|---|---|----|----|----|
| Savings goal (\$) | | | | | | | | | | | | |
| Actual saved (\$) | | | | | | | | | | | | |

Cash Flow Template / My Predicted Balance (6 months): This looks at how much money I have now, how much money I think is coming in over the next 6 months, and how much I think I will spend over the next 6 months (a 'Cash Flow Statement').

| Item | Forecast for the first 6 months | | | | | |
|---|---------------------------------|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Initial cash | | | | | | |
| How much money is coming in? | | | | | | |
| Sales | | | | | | |
| Loans | | | | | | |
| Savings | | | | | | |
| Total coming in (inflow) | | | | | | |
| How much money am I spending? | | | | | | |
| Variable costs <i>Example: Cookstoves</i> (5) | | | | | | |
| 1. | | | | | | |
| 2. | | | | | | |
| Sub-total | | | | | | |
| Fixed costs <i>Example: Renting the stall for the market</i> | | | | | | |
| 1. | | | | | | |
| 2. | | | | | | |
| Sub-total | | | | | | |
| Total spending (outflow) | | | | | | |
| BALANCE = Total inflows - total outflow | | | | | | |

PART 4: MANAGEMENT

Sales Projections

- Number of possible sales I would like to have starting one month from now:

| | Number of units | Unit price | Total Sales (No. of units x Unit price) |
|-----------|-----------------|------------|---|
| Per week | | | |
| Per month | | | |

- What is the growth strategy I would like to pursue? (e.g., Expand business goal, offer new products/services, add new target market, change delivery model)

- What are my roles as the business owner / manager?

- If I have employees or other workers, what are their roles?

- These are salaries or wages I will owe per month: (Skip if you don't have employees)

| | Number of people | Wage/Salary per person for 1 month | Total Amount (No. of people x Wage/Salary per person) |
|---|------------------|------------------------------------|---|
| Employee | | | |
| Casual workers (not official employees) | | | |

- What other support do I need?

- Who are my partners?

- Are there any other partnerships that would be good to have? Who would they be with?

④ SWOT analysis handouts

(a) SWOT Analysis Template

| | |
|----------------------|-------------------|
| Strengths | Weaknesses |
| Opportunities | Threats |

- This is how I will reduce my weaknesses:

- This is how I will minimize my threats:

(b) SWOT Analysis Example for a Small Business

| | |
|---|---|
| <p style="text-align: center;">Strengths</p> <p>Strengths are <u>within the control of the entrepreneur</u> and they occur at present! Strengths should be capitalized on to offset weaknesses.</p> <ul style="list-style-type: none"> » New improvements of product » Good network with customers » Managerial experience » Comparatively cheap price » Superior technology » Product features (utility, durability) » Several responsible employees involved | <p style="text-align: center;">Weaknesses</p> <p>Weaknesses are <u>within the control of the entrepreneur</u>, and they occur at present. They are “lack of...,” “missing...,” or weak points. As much as possible, weaknesses should be eliminated!</p> <ul style="list-style-type: none"> » Poor design of product » Comparatively high price » No technical expertise of owner » Lack of promotion experience » Inexperienced managers/owners » Lack of working capital » Low level of stocks in times of peak sales » Business depends wholly on one person |
| <p style="text-align: center;">Opportunities</p> <p>Opportunities are positive or favorable factors in the environment which the entrepreneur should make use of, which make her project idea potentially viable. They are, however, mostly <u>beyond the control of the entrepreneur</u>. They are different from strengths in the sense that strengths are positive internal factors of the business.</p> <ul style="list-style-type: none"> » Few and weak competitors » Rising income of target market » Growing demand » Similar products making profit » Technical assistance available » No such products in the market » Scarcity of product in the local market » Favorable government or community programs » Adequate training opportunities » Low interest on loans | <p style="text-align: center;">Threats</p> <p>Threats are negative or unfavorable external factors in the environment and are normally <u>beyond the control of the entrepreneur</u>. They adversely affect the business, if they are not eliminated or overcome. Threats differ from weaknesses in as much as they are beyond the control of the entrepreneur. The purpose of analyzing threats is to look for ways to avoid them or lessen their negative impact by performing counterbalancing actions.</p> <ul style="list-style-type: none"> » Rising raw materials costs » Natural disasters » Changing government regulations » Too much competition » Insufficient power supply » Poor infrastructure » Family crises (e.g., illness or a death) |

5 Record book handouts

(a) Record book examples

CASH BOOK - Month: April

| Date | Details | Quantity | Cash In | Cash out | Balance |
|---------|--------------------------|----------|---------|----------|---------|
| 1 April | Deposit for cupboard | 1 | 45,000 | | 45,000 |
| 3 April | Deposit for dining table | 3 | 24,000 | | 69,000 |
| 4 April | Bought material | | | 21,300 | 47,700 |
| 8 April | Sold dining table | 3 | 72,000 | | 119,700 |
| BALANCE | | | 141,000 | 21,300 | 119,700 |

SALES BOOK - Day: 8 April

| Date | Item | Quantity | Cash sales | Credit sales | Total sales |
|----------------------|----------|----------|------------|--------------|-------------|
| 8 April | Dress | 1 | 2,00 | | 2,000 |
| | Shoes | 1 | 3,000 | | 3,000 |
| | Bracelet | 3 | 60 | | 600 |
| | Dress | 2 | | 5,000 | 5,000 |
| | Lotion | 2 | 500 | | 500 |
| TOTAL END OF THE DAY | | | 6,100 | 5,000 | 11,100 |

CREDITORS BOOK - Name: Bank X

| Date | Details | Amount | Repaid | Balance |
|-----------|--------------------------------------|---------|--------|---------|
| 1 August | Loan for equipment | 100,000 | | 100,000 |
| 28 August | First installment for loan repayment | | 10,000 | 90,000 |
| 29 August | Monthly interest on loan | 1,500 | | 91,500 |

(b) Sample of receipt book

| Receipt No. | | Date: | |
|-------------|-------------|-----------|--------|
| Name: | | | |
| Quantity | Description | Unit cost | Amount |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| TOTAL | | | |

⑥ Cash flow projection template for case study

| Item | Forecast for the first 6 months | | | | | |
|---|---------------------------------|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Initial cash | | | | | | |
| How much money is coming in? | | | | | | |
| Sales | | | | | | |
| Loans | | | | | | |
| Savings | | | | | | |
| Total coming in (inflow) | | | | | | |
| How much money am I spending? | | | | | | |
| Variable costs <i>Example: Cookstoves</i> (5) | | | | | | |
| 1. | | | | | | |
| 2. | | | | | | |
| Sub-total | | | | | | |
| Fixed costs <i>Example: Renting the stall for the market</i> | | | | | | |
| 1. | | | | | | |
| 2. | | | | | | |
| Sub-total | | | | | | |
| Total spending (outflow) | | | | | | |
| BALANCE = Total inflows - total outflow | | | | | | |

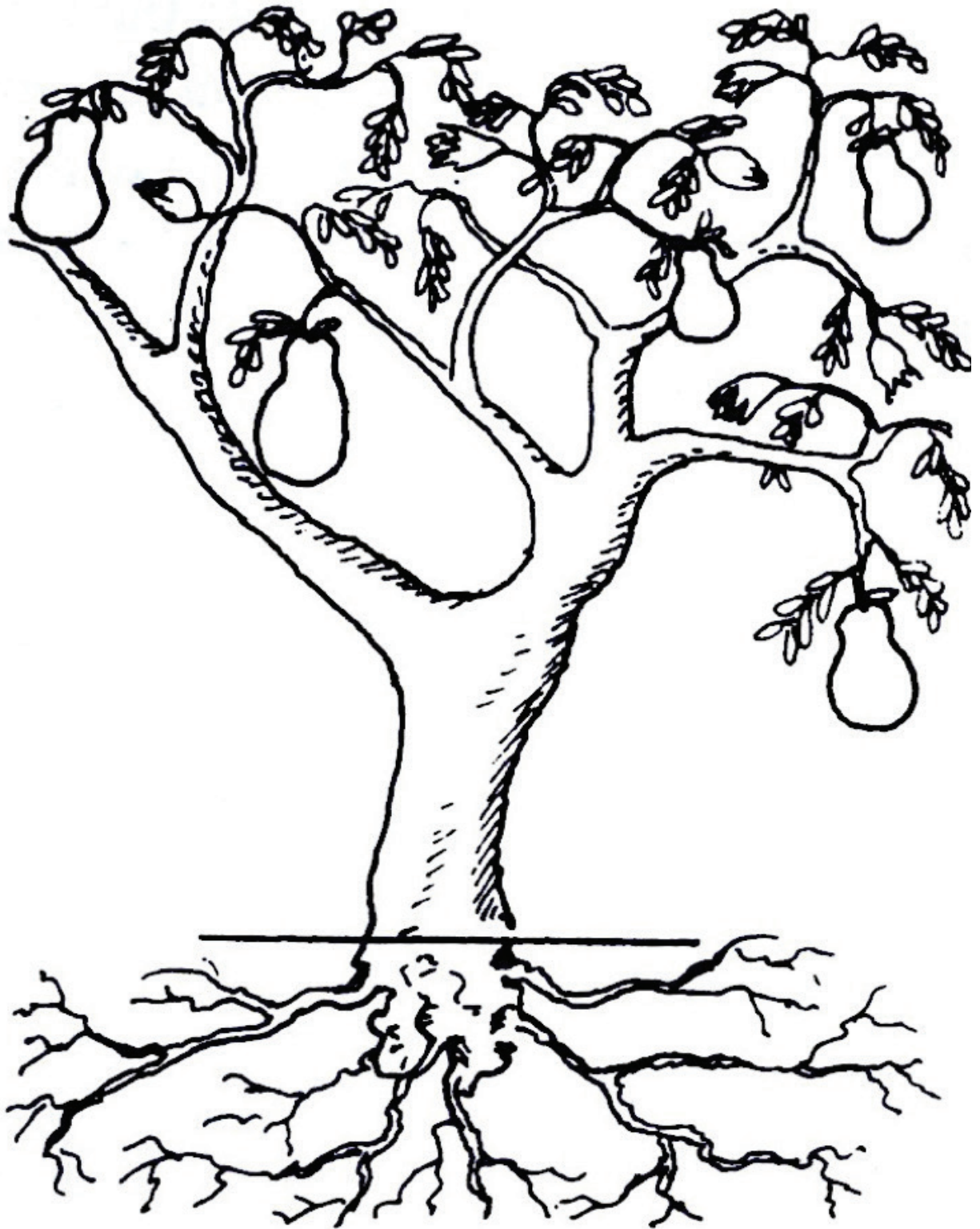
Notes:

FINDING YOUR VOICE: EMPOWERMENT

Overview

1. Introduction to Empowerment
2. Building Trust in Ourselves
3. Understanding Oneself
4. Understanding Our Core Beliefs
5. Identifying & Appreciating One's Strengths
6. Developing Positive Mental Habits
7. Managing Fear & Risk
8. Knowing Ourselves Through Our Bodies

1 My Tree of Life



② My next growth steps

Choose a personal / emotional challenge, as well as a work challenge you face. Use the five steps of personal behavior change.

PERSONAL / EMOTIONAL:

1. What is the current behavior/challenge that you would like to change? Describe it, including where it comes from and how long you have had this behavior/challenge. (Awareness)
2. Why is it important to you to change this behavior/address this challenge? (Meaning)
3. How would you like to act or be? Focus on what you want, and not what you don't want. (Vision)
4. What do you need to change or let go of to get to your vision? (Mindshift)
5. What is your next growth step to move toward your vision? (Growth)

WORK:

1. **What is the current** behavior/challenge that you would like to change? Describe it, including where it comes from and how long you have had this behavior/challenge. **(Awareness)**

2. Why is it important to you to change this behavior/address this challenge? **(Meaning)**

3. How would you like to act or be? Focus on what you want, and not what you don't want. **(Vision)**

4. What do you need to change or let go of to get to your vision? **(Mindshift)**

5. What is your next growth step to move toward your vision? **(Growth)**

3 Core Beliefs

SELF-RESPONSIBILITY:

- **Self-responsibility** refers to the belief that we have control over our thoughts and actions.
- It refers to the idea that we have the ability to choose our response to what we experience in the world.
- For example, when misfortune happens, what do we think? Do we think it is because of our bad luck or because of something that someone else did?
- If we think about events in this way, we often see ourselves as victims of the world or other people.
- If we focus on ourselves as victims, it can be difficult to change because we may feel hopeless, as if we don't have control over our lives.
- Examine how you feel when you don't see yourself as a victim of your circumstances.
- For example, say someone has stolen money from your home; a different response may be, "I am angry that this has happened. Now what can I learn from this situation and find a way forward?"
- *Examples of intentions: I have the power to change my life. I take responsibility for my life.*

My Intention: _____.

SELF-ESTEEM:

- **Self-esteem** is related to how you think about yourself and the belief you have of your own worth.
- This is about your willingness to believe in yourself.
- For example, do you believe you have what it takes to be a successful businessperson? Do you feel worthy of being treated with respect, care, and love?
- It is important to realize your own worth as you begin any new endeavor. This gives you confidence and allows you to make it through difficult times.
- Oftentimes, we are faced with many criticisms from others about our intelligence, our looks, or our abilities. Some of us have not heard positive things about ourselves. These criticisms can shape how we think about ourselves.
- Each individual can create their own positive sense of self (and we don't have to rely on others to feel valuable or strong).
- *Examples of intentions: I will appreciate my many good qualities. I will accept myself as a lovable person.*

My Intention: _____.

TRUST IN A HIGHER PURPOSE:

- Trust in a higher purpose is about being willing to have trust in purpose that is larger than ourselves (for some people this could mean God, the Universe, a sense of spirituality, or simply having a purpose in life).
- Having trust in a higher purpose can help us as we take risks and move forward in our lives. Otherwise, we may become overwhelmed by the challenges we face.
- Recognizing a belief in something larger than ourselves can help us reduce stress and cope better with our experiences.
- This can help us believe that there will be a way forward no matter what the circumstances are.
- *Examples of intentions: I recognize that I have a purpose. I recognize I am part of the world and earth.*

My Intention: _____.

POSITIVE ATTITUDE:

- A positive attitude is about the willingness to focus on the good things in a situation—to find opportunities and constructive solutions in whatever life presents.
- It is about keeping positive thoughts and not getting held back or distracted by negative thoughts.
- It is about choosing, moment by moment, to look for the best in people and the best in things around you.
- By developing positive thinking habits, you may start to notice new opportunities and be generally happier in situations that present themselves.
- This doesn't mean that you only think positive thoughts or that you ignore what is happening because it appears to be negative. In order to have a positive attitude, it is critical that you take an honest look at what is in front of you, positive and negative. This belief is about trying to find a positive way through a situation despite the challenges that exist.
- Your challenge is to develop new, positive mental habits.
- *Examples of intentions: I will find a way and can turn any situation around. I will learn from every challenge.*

My Intention: _____.

CONTINUAL GROWTH THROUGH LIFE:

- Continual growth through life is related to accepting that everything in life is always changing.
- If we want things to always stay the same, we may not easily accept change and will be fighting and resisting life. This can lead to stress and unhappiness.
- By recognizing that change is always happening and allowing ourselves to accept change, and to even grow from it, can positively impact our lives. We may be more open to opportunities, and we may take advantage of those opportunities.
- Reflect on your life and see how it has changed, and recognize that it will continue to change.
- *Examples of Intentions: I learn from every experience I have. I accept that things will change in my life.*

My Intention: _____.

OWNING YOUR POWER:

- Owning your power is about recognizing that we are the most powerful person in our own lives. We can choose how we want to live our lives. The work we do and the life we live is up to us.
- This belief is about stepping forward to be a powerful person who actively participates in life rather than one who just lets life happen.
- This power is inside all of us. By recognizing this power inside of you, you can take advantage of it. You can own it.
- *Examples of intentions: I create my life the way I want it. I recognize I am powerful.*

My Intention: _____.

Notes:

MOVING IT FORWARD: LEADERSHIP

Overview

1. Introduction to Leadership
2. Establishing & Developing Clear Visions
3. Setting Goals & Being Proactive
4. Problem Solving
5. Communication
6. Plan of Action

1 S.M.A.R.T. Goal Planner

My Goal:

Is my goal SMART?

Specific:

What:

Who else is involved:

When:

Where:

How:

Why:

Measurable:

My target:

How will I know when I have accomplished my goal?

Achievable:

What skills or resources do I have to complete this goal?

What skills or resources do I need to complete this goal?

How can I get those?

Relevant: Is this goal worthwhile and will it meet my needs? Does it fit into my immediate and long term plans?

Time-bound: When do I want to accomplish this goal by?

Month: _____, Day: _____, Year: 20____

Any other notes for myself:

② My E.P.I.C. Talk

Introduce yourself:

Engage - *Get the audience's attention! (Use a quote, statistic, story or shocking fact):*

Problem - *Express the problem / opportunity in clear facts without personal opinion:*

Income - *Tell the listener about an opportunity and propose your solution or vision:*

Call to Action - *What do you want your listener to do? Suggest a clear goal or action step.*

Tips for your EPIC talk

- Practice! Practice several times with someone you feel comfortable with.
- Memorize details you use if possible, or focus on using personal experiences that you easily remember.
- Know who your listener is.
- Deliver your talk without stopping, even if you have a couple stumbles.
- When you're done think about what went well and also what you can do better next time.
- Listen with an open mind and ear.
- Encourage questions from your listeners.

Public speaking tips

- Look at people and make eye contact or focus on a single point on the back wall.
- You can scan the room with your eyes just above everyone's head and it makes it look like you're making eye contact with everyone.
- Stand with legs shoulder width apart and don't cross your legs.
- Have good posture.
- Use bullet points to speak, not full notes that you would be tempted to read from.
- Project your voice so everyone can hear you.
- Speak clearly and slowly.
- Get close to the audience – you can walk around, don't hide.
- Encourage people to ask questions.

③ Plan of action - Work Vision

Why do I want to do this business with cookstoves?

What is my vision for my business?

Goals - *What are my goals to get there?*

1.

When will it be done: _____

2.

When will it be done: _____

3.

When will it be done: _____

***Is my business plan and my financial plan ready?
Go back through to change and edit as needed.***




| What could be some challenges ? | What are ways to overcome them? |
|--|--|
| | |
| | |
| | |
| | |
| | |
| | |
| | |

How would I like to be supported? (Having a mentor, having meetings with other business women, receiving check-ins, etc.)

Notes:

Business Evaluation Form

Please mark an 'X' to show how you feel about each component of the training.




| |  |  |  |
|---|---|--|---|
| Individual sessions | | | |
| Introduction | | | |
| Entrepreneurship core competencies | | | |
| Marketing skills and customer care | | | |
| Business planning | | | |
| Record keeping | | | |
| Financial planning and business expansion | | | |
| Next steps (business expansion) | | | |
| Overall | | | |
| Quality of teaching | | | |
| Learning from co-participants | | | |
| Logistics (location, refreshments etc.) | | | |

General comments:

Thank you for taking the time to fill this form in.

Empowerment Evaluation Form

Please mark an 'X' to show how you feel about each component of the training.




| |  |  |  |
|--|---|--|---|
| Individual sessions | | | |
| Introduction to empowerment | | | |
| Building trust in ourselves | | | |
| Understanding oneself | | | |
| Understanding our core beliefs | | | |
| Identifying and appreciating one's strengths | | | |
| Developing positive mental habits | | | |
| Managing fear and risk | | | |
| Knowing ourselves through our body | | | |
| Overall | | | |
| Quality of teaching | | | |
| Learning from co-participants | | | |
| Logistics (location, refreshments etc.) | | | |

General comments:

Thank you for taking the time to fill this form in.

Leadership Evaluation Form

Please mark an 'X' to show how you feel about each component of the training.

| |  |  |  |
|---|---|---|---|
| Individual sessions | | | |
| Getting used to change | | | |
| Introduction to leadership | | | |
| Establishing and developing clear visions | | | |
| Setting goals | | | |
| Being proactive | | | |
| Problem solving | | | |
| Active listening | | | |
| Public speaking and communication | | | |
| Plan of Action | | | |
| Overall | | | |
| Quality of teaching | | | |
| Learning from co-participants | | | |
| Logistics (location, refreshments etc.) | | | |

General comments:

Thank you for taking the time to fill this form in.

GLOSSARY OF TERMS

| BUSINESS SECTION | |
|-----------------------------------|--|
| TERM | DEFINITION |
| Entrepreneur | A person seeking to enhance her income through starting a business. A <i>micro-entrepreneur</i> has no employees and operates alone. Micro-entrepreneurs often fill gaps between a larger business and remote customers. A <i>small-entrepreneur</i> employs one to five others in conducting her business. |
| Competencies | Set of defined skills, knowledge, qualifications, or capacities that enable a person (or an organization) to act effectively in a job or situation. |
| Gender Roles | Socially constructed roles, behaviors, activities, and attributes that a given society considers appropriate for and specific to one gender: men or women. |
| Assets | The value of everything a company owns and uses to conduct their business. |
| Depreciation | The degrading value of an asset over time. |
| Fixed Cost | A one-time expense that doesn't vary with business volume. |
| Liabilities | The value of what a business owes to someone else. |
| Marketing | The process of promoting, selling, and distributing a product or service. |
| Net Income/Profit | Revenues minus expenses. |
| Profit Margin | The ratio of profit divided by revenue, displayed as a percentage. |
| Return on Investment (ROI) | How much money a business gets in return from an investment. |
| Target Market | A specific group of customers at whom a company aims its products and services. |
| Variable Cost | Expenses that change in proportion to the activity of a business. |
| Direct Costs | The money you spend specifically to produce/sell your items (e.g., payroll, cost of materials). |
| Indirect Costs | All the expenses you pay to run your business in general (e.g., rent, transport, promotion costs). |
| Cost-plus Method | Portion or % that you add to the costs of producing the product/service to get the selling price is known as the profit mark up. Most entrepreneurs take 20–30 % as their mark up, but it also depends on what is happening in the market. |
| Comparative Method | You compare your product/service to others on the market. Depending on its quality and the cost, you can lower the price, increase the price, or make it exactly the same as your competitors. |

| | |
|---------------------------------------|--|
| What-the-market-can-pay Method | This method is based on the supply and demand concept (needs and wants). For instance, if the product is not available on the market, then the price could be higher than the one calculated with the cost-plus method. Or, if there are already many similar products available on the market, then the price must be lower than the one calculated with the cost-plus method. But never lower than the cost price, otherwise you will make a loss! |
| Break Even Point | Point at which total cost and total revenue are equal: there is no net loss or gain, and one has “broken even.” A profit or a loss has not been made. |
| Business Plan | Document prepared by somebody who intends to start a business or who is already in business. It gives a complete description of the business and its plans for a period of time (e.g., from one to five years). |
| Working Capital | This is the balance of cash that your business has for day-to-day operations. If you need to buy materials or stock, or pay workers, this will come from your working capital. When customers pay cash for purchasing products, it adds to your working capital. If you sell products on credit, this depletes your working capital until they repay their debts. |
| Investment Capital | This is the money that you need to make larger, longer-term investments in your business. |
| Business Goal | Objectives the enterprise aims to achieve through its operations. This includes profit-making as well as social objectives (e.g., improved health of stove users, environmental protection by reducing fuel use). |
| Demand | The target group (for the product(s)/service(s)) and its characteristics. |
| Delivery Model | Financing mechanism, ownership and management, sales and/or distribution, collaboration with other market players. |

| EMPOWERMENT SECTION | |
|----------------------------|---|
| TERM | DEFINITION |
| Empowerment | Ability for an individual to create and act upon decisions that affect their lives. Comprised of two complementary and critical components: resources and agency. |
| Resources | Include extrinsic supports such as learning new skills, availability of opportunity, or education. |
| Agency | Agency refers to intrinsic supports and is strongly tied to self-esteem, sense of control, and power or self-reliance. |
| Self-Awareness | Conscious knowledge of one’s own character, feelings, motives, and desires. |
| Limiting Belief | A belief that a person has that makes her doubt what she can do or be. It can come from making an incorrect conclusion about something in life. |
| Intention | Statement or thought of a strong purpose, or aim. In some cases, this thought can be the starting point of a life’s dream. |
| Self-Responsibility | Being answerable or accountable for something within one’s power. |
| Self-Esteem | The ability to believe in and to hold a favorable impression of oneself. |

| LEADERSHIP SECTION | |
|----------------------------|--|
| TERM | DEFINITION |
| Vision | Statements or views that guide and provide direction in someone's life. |
| Structural Conflict | Conflict caused by patterns or structures of actual or perceived power, which create perceived inequality. |
| SMART Goals | Goals that are Specific, Measurable, Achievable, Realistic, and Time-Bound. |
| Proactive | Being proactive means taking responsibility for ourselves, our actions, our choices, and our futures. "Pro" means "for," literally "for action"—to act instead of waiting to be acted upon. |
| Reactive Responses | Guided by feelings, not values—reacting without thinking. Reactive people put the blame on others for their problems. |
| Proactive Responses | Guided by values. Instead of just reacting, pausing for a moment and selecting a response that is in line with personal values. |
| Active Listening | Listening in order to better understand; giving full attention to the speaker. |
| EPIC Communication | Communication that goes through the following four stages to capture an audience: Engage, Problem, Inform, Call to action. |
| Engage | To attract or earn the attention and interest of another person. |
| Plan of Action | A plan that explores what one would like to achieve and goals that must be accomplished to get there. It is a roadmap to achieving one's goals and can be used for personal or business-related goals. |



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