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**Trainer
Manual**

Business Management & Development Skills

For Migrants and Local Population

Responsible

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Empowerment Thru Creative Integration – ECI (Consultant)

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Disclaimer

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Overview of the Trainer's Manual

This Trainer's Manual is actually a guidebook for business trainers which will help every trainer to successfully conduct the training organized for returnees and local communities. In this manual care has been taken that the language used in it is simple and the instructions given are clear, which every trainer can understand and use when needed.

Objectives of the Manual

The main objectives of this manual are:



- To ensure quality rollout of the training for returnees and local communities as per standards;
- To guide trainers and other users' step by step about each topic and delivery of the session;
- To ensure consistency, quality and desired outcomes in conducting trainings across the country;
- To provide a guide to the trainers at all times to impart effective and quality training.

Users of the manual

This trainer manual can be used only by those who have successfully received formal training of trainers organized by GiZ and PME project, besides other professional master trainers can also use it with permission.

Important notes for users

Master Trainers and others users should have the following knowledge and skills:



Basic knowledge and skills of business and entrepreneurship development



Extensive experience in conducting training at the local level



An understanding of the local market in terms of vocational skills, businesses and jobs



Understanding of educational, social, economic and gender background of the trainees



Structure of the manual

This trainer manual provides a session plan for each topic for the convenience of master trainers to ensure quality at every level so that all trained trainers can deliver quality training. Each session plan is accompanied by an agenda provided in the Participants Handbook and the essential parts of each session plan are detailed as follows:





Session number and title	The number and title are exactly the same as the agenda of the participant's manual so that the trainers know about each day's session with allocated time.
Session Objectives	These objectives inform the trainees about the knowledge, skills, or attitudes they will have acquired by the end of the session or what they will achieve during the session.
Required Materials	This refers to what kind of equipment, supplies or stationery the trainer needs to conduct the session. This will enable the trainers to be well prepared.
Time	The total time is allocated keeping in mind the topics and activities of the session which are closely related to the agenda of the participants' manual. This will be the standard time.
Session Steps and Instructions	This is the main section that explains how to start, extend, and end a session. It provides step-by-step instructions.

Training Schedule or Agenda




Total duration of this training course is 18 hours and 30 minutes. Duration of each session is provided in the following table schedule:

Session Title	Topics	Duration
 Setting the Stage	▪ Welcome and Pre-Test	15
	▪ Introduction	15
	▪ Expectations and Norms	10
	▪ Training Objectives and Agenda	15
 Current Financial Situation of Pakistan	▪ Stand Up and Rise	15
	▪ Pakistan and its Economic Situation	15
	▪ Akram Story	15
	▪ Problems of Returnees	15
	▪ My Country – My Business	30
Basic Concepts of Business	▪ Introduction and Types of Business	60
	▪ Digital Business and Freelancing	30

Session Title	Topics	Duration
	<ul style="list-style-type: none"> Environment Friendly Business 	30
	<ul style="list-style-type: none"> 4 Stages of Business Cycle 	30
	<ul style="list-style-type: none"> Legal Status of Business and Registration 	30
	<ul style="list-style-type: none"> Questions for Business Selection 	60
	<ul style="list-style-type: none"> Alia and Zaheer Story 	20
	<ul style="list-style-type: none"> Sharpen your Axe, Entrepreneurial Competencies 	40
	<ul style="list-style-type: none"> Market and Marketing 	20
	<ul style="list-style-type: none"> 6 Ps of Marketing 	30
	<ul style="list-style-type: none"> Social Media Marketing 	20
	<ul style="list-style-type: none"> Use of Online Platforms for Marketing 	30
	<ul style="list-style-type: none"> Marketing of My Business 	30
	<ul style="list-style-type: none"> Social Media Marketing of My Business 	30
	<ul style="list-style-type: none"> Steps for Sales Promotion 	30
	<ul style="list-style-type: none"> King and Ministers Story 	20
	<ul style="list-style-type: none"> Market Survey Questionnaire 	30
	<ul style="list-style-type: none"> Concept of Costing 	30
	<ul style="list-style-type: none"> Depreciation 	30
	<ul style="list-style-type: none"> Rasheed's Business (Exercise) 	15
	<ul style="list-style-type: none"> Linkages Building for Business 	15
	<ul style="list-style-type: none"> Linkages Benefits and Long-term Relations 	30
	<ul style="list-style-type: none"> Financial Management 	30
	<ul style="list-style-type: none"> Business Records 	30


Session Title	Topics	Duration
	<ul style="list-style-type: none"> ▪ Important Business Records 	50
 Business Planning	<ul style="list-style-type: none"> ▪ 2 Stories 	10
	<ul style="list-style-type: none"> ▪ Irfan's Story 	30
	<ul style="list-style-type: none"> ▪ Business Planning, Parts and Preparation 	60
 Access to Financial Services	<ul style="list-style-type: none"> ▪ Microfinance Institutes 	15
	<ul style="list-style-type: none"> ▪ Terms and Conditions for Loan 	10
	<ul style="list-style-type: none"> ▪ General Tips for Taking Loan 	10
	<ul style="list-style-type: none"> ▪ Identification of Financial Services 	10
 Training Evaluation and Close	<ul style="list-style-type: none"> ▪ Post Test 	10
	<ul style="list-style-type: none"> ▪ Verbal and Written Feedback 	15
	<ul style="list-style-type: none"> ▪ Certificate Distribution and Closing Remarks 	25

Session 1: Setting the Stage and Introduction




 <p>Objective</p>	<p>By the end of this session, participants will be able to:</p> <ul style="list-style-type: none"> ▪ Interact each other and get introduction ▪ Get detailed overview of the training ▪ Know about training objectives, agenda and norms
 <p>Required Material</p>	<ul style="list-style-type: none"> ▪ Slides, handbook ▪ White papers, pencils, chart, marker and bell
 <p>Time</p>	<ul style="list-style-type: none"> ▪ 1 hour

Session Plan



S.No	Instructions	Resource Material
1	In order to make the training environment light and pleasant, it is important that the participants are aware of each other and understand the purposes of the training. Start with a micro lab exercise to achieve this goal. Give the following instructions to the participants:	
2	Walk slowly around the training hall when the process begins. Ask the participants to pair up with someone they have not met before. In 2 minutes, each participant should tell their partner about themselves, including where they came from, what they are doing now, and other relevant details. The partner should then ask the same questions in return. Once the 2 minutes are over, conclude the first phase of this activity.	
3	Tell the participants to walk slowly around the hall again. Now, create groups of three people and have them discuss their purposes for being involved in the training—i.e., their expectations—within 3 minutes. Once this process is completed, ring the bell.	
4	In the next round, ask the participants to move a bit faster and quickly form groups of three. In these groups, each person should discuss the problems they face regarding employment and business in Pakistan. Give 3 minutes for this discussion. Once the time is up, conclude the activity.	
5	After the micro lab activity, tell the participants to sit in their place. Of course, the participants would like this introductory method. To find out the responses of the participants, the following questions can be asked:	



S.No	Instructions	Resource Material
	<ul style="list-style-type: none"> ▪ How do you feel now? ▪ To what extent were you involved in the activities? ▪ Did you find this activity meaningful? ▪ Did you get any result from it? ▪ Do you think this activity is useful for the rest of the program? 	
6	<p>Ask the participants about their expectations from this training and write them on the flip chart. Encourage the participants to openly express their expectations. After gathering their expectations, explain the objectives of the training and link them to the participants' expectations to create harmony. Then, introduce the participants to the training agenda.</p>	 <p>Handbook Page 3 - 4</p>
7	<p>Then, inform the participants that we need to establish some rules to improve the discipline of the training. Finalize the ground rules with the help of the participants.</p>	
8	<p>Then encourage the participants for the best involvement in training and encourage them to participate better in all sessions so that they can learn important information about solutions of their problems and business.</p>	

Session 2: Current Economic Situation of Pakistan and Business Opportunities




 Objective	<p>By the end of this session, participants will be able to:</p> <ul style="list-style-type: none"> ▪ Know about current economic situation of Pakistan ▪ Learn about problem faced by returnees in Pakistan ▪ Identify their problems and possible solutions
 Required Material	<ul style="list-style-type: none"> ▪ Slides, Handbook ▪ Chart, Markers
 Time	<ul style="list-style-type: none"> ▪ 1 hour

Session Plan



S.No	Instructions	Resource Material
1	Welcome participants to the next training session. Tell the participants the purpose of this session and start the session formally.	
2	Tell the participants that they have all returned from abroad after many years and likely have many thoughts and dreams. Read a quote about dreams from the handbook: "Dreams are not what we see in sleep, but dreams are those that don't let us sleep!" Then, ask the participants to write their answers to the four questions on this page. Provide examples from a few participants.	 Handbook Page 5
3	Then, encourage the participants to remain enthusiastic despite any circumstances or problems they may face in the country. Remind them not to give up hope, stay consistent, and continue to love their work. Next, read the two lines of poetry provided on the same page enthusiastically. Ask the participants what they mean and what they can learn from them. Encourage their responses.	
4	Now, ask the participants about the current economic situation in Pakistan. Encourage their answers and explain the economic problems affecting the country. Link these issues to the participants' responses.	 Handbook Page 6
5	Then ask the participants what they think are the solutions to these problems. Note their answers and link them to the possible solutions mentioned on the same page.	






S.No	Instructions	Resource Material
6	<p>Tell the participants that Akram, like them, has returned from Dubai. Let's read his story to see what kind of problems Akram is facing. Divide the participants into two groups and ask them to read the story within their groups. After reading, they need to answer the following questions on a chart within their group:</p> <ol style="list-style-type: none"> 1. What are the problems Akram and Rubina are facing, and what are some possible solutions? 2. Are you facing similar problems? 3. What are the effects of these problems on your life, and how will you solve them? <p>Give the participants 10 minutes for this task and take a presentation from them when all the participants complete the group work.</p>	 Handbook Page 7
7	<p>Encourage the participants and appreciate their efforts. Link the problems mentioned in their presentations with the issues faced by returnees. Now tell the participants that if they have faced any of these problems, they should mark each problem as YES or NO so they can identify their current issues.</p>	 Handbook Page 8
8	<p>Encourage the participants and thank them for their full participation in the training. Let them know that once the problems have been identified, we will work together to find solutions to these issues in the upcoming training sessions.</p>	


Session 3: Basic Business Concepts

 Objective	<p>By the end of this session, participants will be able to:</p> <ul style="list-style-type: none"> ▪ Understand concept of conventional, digital and green business ▪ Understand concept of freelancing ▪ Elaborate four stages of business cycle and related hurdles
 Required Material	<ul style="list-style-type: none"> ▪ Handbook ▪ Chart, markers
 Time	<ul style="list-style-type: none"> ▪ 3 hours




Session Plan

S.No	Instructions	Resource Material
1	Welcome participants to the next training session. Explain the objectives of the session to the participants and start the session formally.	
2	<p>Explain the importance of business to the participants and tell them that most of their problems especially financial problems can be solved through business. Tell the participants that like you, Asghar has returned from Germany and he is facing almost the same problems. Let's see what Asghar did for this purpose. Divide the participants into two groups and ask them to read the story "Apna Watan Apna Karboar". Tell the participants to write the answers to the questions at the end of the story on the chart in their groups:</p> <ul style="list-style-type: none"> ▪ What steps did Asghar take at each stage of the business? ▪ How did Asghar benefit from taking these steps? <p>Give participants 15 minutes for this purpose. When all participants have completed this task, take the presentation from them.</p>	 Handbook Page 9
3	<p>Explain to the participants the definition of a conventional or normal business. Also explain to the participants the details and examples of its three categories namely manufacturing, services and trading. Take some examples from the participants as well.</p>	 Handbook Page 10




S.No	Instructions	Resource Material
4	Tell the participants that after 2019, as the business started going online all over the world, online/digital business has got a lot of boost in Pakistan. Ask participants what a digital business is? In the light of their answers, present the definition, importance of digital business and a comparison of digital and conventional business. Tell the participants that this is the need of the day and that digital platforms can play a huge role in the success of their business.	 Handbook Page 10 - 11
5	Ask participants if any of them have ever done freelancing. If yes, ask what it means and how it happens? In light of responses or non-responses, explain to the participants that freelancing refers to working at your own convenience and offering services to a variety of people rather than being permanently employed by a single employer or organization. Then explain to the participants the importance and procedure of freelancing and all the points.	 Handbook Page 11- 12
6	Ask the participants if there is any other type of business. Appreciate the answers and tell them that eco-friendly/green business is getting a lot of promotion these days. This refers to businesses that operate sustainably, reducing environmental impact through environment friendly practices, resource conservation, and waste reduction. Then give participants a few examples of environment friendly businesses and. Ask them for examples.	 Handbook Page 12
7	Remind the participants of Asghar's story and ask them what was the first thing Asghar did? The answers that come should be written according to the order of the circle/cycle, so you can get their feedback on all four stages. Relate the participants' answers to the business context. And then explain the four stages of business.	 Handbook Page 13
8	Now ask the participants why it is important to understand the business cycle and what role it plays in running the business on a profitable basis? Discuss the participants' answers and clarify the business cycle in light of them so that the participants understand. Give an example and tell the participants that the business cycle is like a spring that goes from the bottom to the top. Draw a spring-shaped circle on the whiteboard.	
9	Initiate a discussion among the participants in the larger group on what are the problems/difficulties that an entrepreneur faces at each stage of the business cycle. Encourage responses from the participants and explain to them some of the key issues faced at each stage of the business. Some examples can also be taken from the participants.	
10	Tell the participants that nowadays it is important to start a business as well as register it. Ask the participants among you, who knows what documents are required to register a business and how to register. Encourage responses from participants and explain that how to register a business and get license of a business.	 Handbook Page 15 - 16
11	Now bring the participants' attention back to the business cycle and remind them which of the 4 business steps was the first? The expected answer from all participants will be "identifying opportunities.". Ask the participants which business you all want to do?	

S.No	Instructions	Resource Material
12	Based on the participants' answers, group them according to their business and tell them that in order to identify opportunities, you all will need to answer a few questions. Ask the participants to answer all the questions on the sheet provided in their group. Give the participants 10 minutes for this purpose and then take the presentation. Tell the participants that if you do not have the answers to these questions, get them answered this evening or change your business if it is not profitable for you.	 Handbook Page 17
13	Encourage the participants and appreciate them for their active participation in the training. Conclude the session on basic business concepts with this.	

Session 4: Personal Entrepreneurial Competencies (PECs)




 <p>Objective</p>	<p>By the end of this session, participants will be able to:</p> <ul style="list-style-type: none"> Understand need and importance of personal entrepreneurial competencies Assess their own competencies
 <p>Required Material</p>	<ul style="list-style-type: none"> Handbook Chart, markers
 <p>Time</p>	<ul style="list-style-type: none"> 1 hour

Session Plan


S.No	Instructions	Resource Material
1	Welcome the participants to the next training session. Explain the objectives of the session to the participants and start the session formally.	
2	<p>Referring to the previous session, tell the participants that there is a need of a business person to run a business. Otherwise, one can just think about a business but cannot operate it. Divide the participants into two groups and let one group read the story of Alia and the other group read the story of Zaheer. At the end of the story, ask participants to write the answers to the questions on the chart in their groups.</p> <p>What business strategies did Zaheer and Aaliya used? How did the use of these skills benefit their business?</p> <p>Give participants 15 minutes for this purpose. When all the participants complete this task, take the presentation.</p>	 <p>Handbook Page 18-19</p>
3	Encourage participants to engage in training and group work. And tell a story "Sharpen the Axe" in a very interesting way. After the story, ask the participants what they learned from it. In the light of the participants' answers, tell them that it is important to keep sharpening your skills so that they can make progress in life and business.	 <p>Handbook Page 20</p>
4	Now explain to the participants all the personal business skills one by one referring to the story. Also describe each competency in detail.	




S.No	Instructions	Resource Material
		Handbook Page 21-22
5	Tell the participants that we will now do an activity called "Bring Me". For this activity divide the participants into 2 groups and ask them to bring any 3 things like soap, toothpaste and tires etc. Encourage the participants that the fastest will succeed. Give participants 10 minutes for this purpose. When both groups have brought things, check them and tell them that you need all these things of a particular brand and quality. If a group asks you these things in advance and brings the things you want, give them chocolates or some other reward.	
6	Explain to participants that personal entrepreneurial competencies help us understand, for example, by obtaining information about what, when, and how much a customer wants. Persuasion can convince a customer to buy your available goods or services. Planning helps you to plan better. Explain all personal entrepreneurial competencies in the light of the same activity and appreciate the efforts of the participants.	
7	Encourage the participants and appreciate them for their active participation in the training. End the session with this.	




Session 5: Concept of Sales and Marketing

 <p>Objectives</p>	<p>Upon completion of this session, participants will be able to:</p> <ul style="list-style-type: none"> ▪ Understand market and marketing concepts and 6 Ps of marketing in detail ▪ Know the role and importance of social media marketing for your business ▪ Be able to create your business's marketing strategy and social media pages
 <p>Resource Material</p>	<ul style="list-style-type: none"> ▪ Participants Handbook ▪ Charts and Marker
 <p>Duration</p>	<ul style="list-style-type: none"> ▪ 3 Hours




Session Plan

S.No	Instructions	Resource Material
1	Welcome the participants to the next training session. Explain the objectives of the session to the participants and start the session formally.	
2	Ask the participants what is the market? Listen carefully to the participants' answers and explain them with a definition of the market. Then ask the participants what is marketing? In the light of the participants' answers, explain to the participants that marketing is the act of identifying, satisfying the needs or wants of customers and making a profit. Also, explain to the participants the types of markets and the concept of marketing versus selling. Answer if the participants have any questions.	 <p>Handbook Page 23</p>
3	Tell the participants that we are going to do an interesting activity. Create a market using tape and cards on the ground. Which has two entry ways and 3 shops which are identical. Ask the co-trainer to make a chart on the whiteboard recording the separate voting of the three stores according to the 6 Ps of marketing. Explain that each person will have only one vote. But place the whiteboard in such a way that the participants cannot see it. Tell the participants that they are near a market and they are hungry. They want to take some light food like chips or biscuits from there.	
4	Place: Tell the participants that there are three sellers in the market selling the same item for the same price. Only the shops are different. Ask the participants to pretend that they do not know these three sellers personally at all. Ask them which stall they would not like to buy from. Count the votes in favor of each stall and the assistant trainer will record it on the white board.	



S.No	Instructions	Resource Material
5	Products: Put different products in all three stores. These products can be chips, biscuits and pop-corn. Ask the participants which of the three items they would not like to buy. Count these votes and have the assistant trainer record them on the white board. Ask participants to explain their choice.	
6	Price: Now place the same item e.g. "chips" on all three stalls but each one has a different price (10, 15 and 20 rupees). Ask the participants which stall they would prefer to buy "chips" from. The assistant trainer should count the votes and record them on the white board. (Of course, not everyone would like to buy from the lowest price shop).	
7	Promotion: Select 3 volunteers from the participants and separate them and instruct them to become "channa" sellers. Ask one to be silent and not advertising, and another one to call the customers by making sounds and the third to promote by putting up posters etc. Ask participants who they would like to buy things from. Take the vote count and record it on the white board.	
8	Packing & Packaging: Show the participants the same thing in 3 ways. For example, take potato chips and place the open chips in one plate. On another plate, seal in a simple/transparent shopper. And in the third plate you put the Lays chips. Now ask the participants which of these chips you want to buy and get their votes. And write it on the white board. Most people's votes will be for Lays chips. Then ask them why you would buy chips from lays or fancy packaging, to get different answers. Encourage responses from participants.	
9	Entrepreneur: Select 3 volunteers from the participants, separate them and instruct them that they are the shopkeepers to whom the rest of the participants will come as customers to buy from. Give one of them the role of an angry one, one as a gossip person and one as gentle and focused on work. Ask participants who they would like to buy things from. Take the vote count and record it on the white board.	
10	After completing all the elements, add up the marks of all of them. And let the participants see who had the most success. So, the answers will come which will have competencies and who is following the 6 Ps of marketing. Point out the differences in participants' votes for the six elements and ask them what this indicates. Explain to them that the 6 elements of marketing are very important to buyers.	 Handbook Page 24
11	Tell the participants that in today's era any business needs social media to increase its sales, whether your business is in a shop or in a room at home, you can promote your products on social media to increase sales. Ask participants which social media platforms they are aware of? Explain social media platforms and their use in the light of their answers. Then ask participants what they think are the benefits of social media marketing. Note the participants' answers and match them with the benefits of social media marketing in the handbook.	 Handbook Page 24-25
12	Now ask the participants if they are familiar with the process of creating a social media page and group. Appreciate the participants who come and explain how to create a group/page and how to use it better. Then tell participants to let's practice this. Divide the participants into 4 groups and try to have one member in each group who already knows how to create pages and groups. Ask	

S.No	Instructions	Resource Material
	participants to create a dummy group and page for a single business. Give them 15 minutes for this. When all groups have completed the task, ask them if it was difficult or easy. Appreciate their involvement and hard work and clarify where necessary.	Handbook Page 25-26
13	Ask participants what they can do online for marketing. Explain all the points in detail in the light of their answers.	 Handbook Page 26-27
14	Divide participants back into groups of 4 and ask them to create traditional marketing and social media marketing strategies for their respective businesses. Explain to them to consider all aspects of marketing and try to use all social media platforms optimally. Explain the two sheets to the participants and give them 15 minutes to complete, in groups. When all participants complete this task, take the presentation from them.	 Handbook Page 28-29
15	Tell the participants that so far, we have learned all the information regarding marketing. Ask them what can be done to increase sales. Elaborate the ways that increase sales in light of participants' responses.	 Handbook Page 30
16	Encourage the participants and appreciate them for their active participation in the training. Summarize the entire session at the end and formally close the session.	

Session 6: Market Survey Questionnaire




 <p>Objectives</p>	<p>Upon completion of this session, participants will be able to:</p> <ul style="list-style-type: none"> ▪ Collect various information for their business through market survey ▪ List some important questions for a market survey
 <p>Resource Material</p>	<ul style="list-style-type: none"> ▪ Participants Handbook ▪ Charts and Marker
 <p>Duration</p>	<ul style="list-style-type: none"> ▪ 50 Minutes

Session Plan



S.No	Instructions	Resource Material
1	Welcome participants to the next training session. Explain the objectives of the session to the participants and start the session formally.	
2	Ask participants if they have ever taken a survey. In the light of their answers, explain that the survey asks for information for any specific purpose. Tell the participants the story of the king and the minister in an interesting way. Emphasize the importance of completeness of information to the participants and explain to them how much effort and expense can be incurred if the information is not complete.	 <p>Handbook Page 31</p>
3	Then ask the participants what kind of business information they would need. Introduce the market survey questionnaire to the participants in light of their answers. Tell them if something isn't relevant to their business, skip it.	 <p>Handbook Page 32</p>
4	Divide the participants into groups according to the business and ask them to create a market survey questionnaire for their respective business. Explain to them the importance of complete and comprehensive information and ask them to prepare the questionnaire accordingly. When all the participants complete this task, take the presentation and encourage their participation.	
5	Then tell the participants to get information about their market survey from people in their local market or neighborhood this evening and present the information at the beginning of their training .the next morning	


S.No	Instructions	Resource Material
6	Encourage the participants and appreciate them for their active participation in the training. Summarize the entire session at the end and formally close the session.	

Session 7: Costing and Pricing




 Objectives	<p>At the end of this session, participants will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the concept of cost and price ▪ Estimate the cost and value of your products and services ▪ Understand the concept of milling and its importance in costing
 Resource Material	<ul style="list-style-type: none"> ▪ Participants Handbook ▪ Charts and Marker
 Duration	<ul style="list-style-type: none"> ▪ 1 Hour 15 Minutes

Session Plan



S.No	Instructions	Resource Material
1	Welcome participants to the next session of the training. Explain the objectives of the session to the participants and start the session formally.	
2	Ask participants what is costing? In the light of their answers, explain that the expenses incurred in the production and delivery of products or services are actually called Cost. Cost is the sum of various production costs. Clarify the definition and importance of cost to the participants.	 Handbook Page 33
3	Then explain to the participants the types of direct and indirect costs and give examples. Then ask participants what they think are the direct and indirect costs of their business. Explain both types of costs further in the light of their answers.	
4	Ask the participants if they have ever heard the word depreciation. What does it mean? In the light of their answers, explain to them the concept of milling and its importance in costing. Give an example of how an electrician would suffer if he did not sharpen his tools and how this would affect his business.	 Handbook Page 34

S.No	Instructions	Resource Material
5	Tell the participants that we will now do a costing and pricing exercise. Divide them into 4 groups and explain the costing exercise. Give 15 minutes to all the participants to complete this exercise using a calculator. Once all participants have completed this exercise, encourage them and explain that failing to account for all costs in the costing and pricing process can lead to losses, which may eventually cause the business to fail.	 Handbook Page 35
6	Encourage the participants and appreciate them for their active participation in the training. Summarize the entire session at the end and formally close the session.	

Session 8: Building Linkages




 <p>Objectives</p>	<p>At the end of this session, participants will be able to:</p> <ul style="list-style-type: none"> ▪ Know the importance and benefits of building linkages in their business ▪ Create a list of your business linkages
 <p>Resource Material</p>	<ul style="list-style-type: none"> ▪ Participants Handbook ▪ Charts and Marker
 <p>Duration</p>	<ul style="list-style-type: none"> ▪ 45 Minutes

Session Plan

S.No	Instructions	Resource Material
1	Welcome participants to the next training session. Explain the objectives of the session to the participants and start the session formally.	
2	Ask the participants what is meant by communication? Based on the participants' responses, explain that Building Linkages means setting up a transaction between a customer and a seller to facilitate sales and increase income.	
3	Divide the participants into groups according to the business and instruct them to prepare a list of contacts related to their respective businesses, for example, they need to establish contacts with suppliers for raw materials, etc. Give participants 10 minutes for this purpose. When all participants complete this task, take the presentation and encourage them.	
4	Explain the production and sales links to the participants and connect with the group work of the participants. Tell participants that contacts are like the backbone of your business. The stronger the connections, the stronger the business. Ask participants who they think are some of the supporting organizations. In the light of their answers explain to them the details of the 3 supporting institutions.	 <p>Handbook Page 36-37</p>
5	Ask the participants what they think are the benefits of connections. Then let them know the benefits of connections. Ask the participants what kind of rules do they follow if they want to maintain a long-term business relationship?	 <p>Handbook</p>





S.No	Instructions	Resource Material
	Encourage responses from participants and explain the 10 principles of long-term business relationships.	Page 38
6	Encourage the participants and appreciate them for their active participation in the training. Summarize the entire session at the end and formally close the session.	

Session 9: Financial Management and Bookkeeping

 <p>Objective</p>	<p>By the end of this session, participants will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the importance of financial management in business ▪ Understand the importance of bookkeeping in financial management ▪ Keep business records in different books
 <p>Required Material</p>	<ul style="list-style-type: none"> ▪ Chart, maker and white board ▪ Already prepared charts or slides of different books
 <p>Time</p>	<ul style="list-style-type: none"> ▪ 1 hour 30 minutes

Session Plan

S.No	Instructions	Resource Material
1	Welcome the participants to the session, inform them about the objectives of the session and explain that this topic is very important because it is pointless to do business unless you take care of your finances. Tell them that you have discussed that a business is done for profit and without bookkeeping you can't even know about profit or expenses.	
2	Choose individuals from the group to prepare a role-play or skit according to the roles, take help from the given TN and avoid verbal instructions. Tell the participants that they will now be presented with a role play that they should watch and listen carefully and note the important points highlighted in the role-play. Invite participants and start role-play. Make sure everyone's attention is on the role play.	TN: Role Play Details
3	After the role-play is finished, ask the participants what they learned from the role-play and record their answers on the flip chart. It should be ensured that after this role-play the participants are fully aware of the importance of financial management and bookkeeping. If this is not completely clear from the role-play, discuss their importance in detail and enlighten the participants on the importance of records. For example, the greatest verse in the Holy Qur'an regarding transaction. Allah Ta'ala has also appointed two angels over every human being for individual's record.	
4	Now ask the participants what they think financial management is and what are its benefits? Meanwhile, the role-play kept reminding the important events, how the	

S.No	Instructions	Resource Material
	shop became empty due to lack of good financial management. Define financial management in the light of their answers as financial management involves planning, managing, controlling and monitoring your finances to achieve your business goals. And so, with the help of the handbook, state the four major benefits of financial management and explain how they solve most business problems. Similarly, explain the three problems and their solutions provided in the handbook.	
5	Now ask the participants what they think financial management involves. In the light of their answers, explain the four main components viz., budgeting or budget preparation, cash flow determination, financial report preparation and cost control. Give examples of all four of these functions and explain how they can move their simple financial management towards them over the time.	 Handbook Page 39
6	Encourage the participants and explain that financial management isn't just about knowledge, but also about maintaining proper accounts and records. Ask them what record-keeping or accounting means and what its benefits are. Based on their responses, explain that "A record is written evidence of anything that has happened, is happening, or will happen—such as records of income, expenses, and debts." Then, go over the six major advantages of maintaining business records, using examples where necessary, with the help of the handbook.	 Handbook Page 40
7	<p>Then follow up and ask the participants what kind of records or accounts they keep at current or can keep in future? In the light of their answers, explain the six different records provided in the booklet:</p> <ul style="list-style-type: none"> ▪ Explain to the participants the order form, receipt and other records. ▪ Clarify the importance of the receipt to the participants. Explain the process of filling the receipt in detail. Pick up a couple of examples and get the participants to check. ▪ At this stage, introduce the participants to the cash book and explain the receipts and payments sections in it. While explaining the cash book, make it clear to the participants that this is a daily record of cash inflows and outflows and does not include credit related sales or purchases. ▪ Have the participants go through the sections of receipts twice and payments once and at the end ask the participants thoroughly whether they are fully aware of the importance and use of cash book. ▪ Explain the order form along with the steps given above and get the participants to fill the form through various practical examples. ▪ Introduce the participants to creditor and debtor records and explain their importance. 	 Handbook Page 41
8	Divide the participants into groups of four or five and instruct them to complete the six records by asking them to keep records of fictitious transactions or fill the records using an example of a single person's business. Help during group work and check the work. After 20 minutes, conclude the exercise by asking group members in detail about the entries made.	 Handbook Page 41-42
9	Finally, ask the participants individually if they understood the importance of bookkeeping by informing them about the purposes and uses of the receipt cash	

S.No	Instructions	Resource Material
	book and order form. Ask them as many questions as possible about the importance of receipts and tell them that receipts are the basis of records or accounting. With help, he or she can create all kinds of records. But availability of receipt is a condition.	
10	Recap the key points of the session and, drawing particular attention to the role-play, make it clear that this is not the case for your business if you keep records. Also tell them that in future they will not be able to run the business without keeping records. Close this session formally and tell them that the next important session is on business planning and access to finance.	

TN: Description of Role Play

Role Play: Stationery Shop

Characters: Shopkeeper, Shopkeeper's Apprentice, Customer Number 1, Customer Number 2 Shopkeeper's Friend And Shopkeeper's brother

Scene No: 1

A shopkeeper and his apprentice are sitting in the shop. The shopkeeper says to the apprentice:

Shopkeeper: Don't just sit idle—clean the shop! And stop eating for free all the time.

During their conversation, a customer enters.

Customer 1: Aslam Alaikum.

Shopkeeper: Walekum Salam! How are you? What do you need?

Customer 1: I need one dozen black markers, two writing pads, six pencils, and two large glue sticks.

Shopkeeper: Here are the two writing pads and six pencils.

The shopkeeper turns to the apprentice.

Shopkeeper: I brought those markers the other day—where did you put them?

Apprentice: I don't know where they are. You brought them and kept them yourself.

The shopkeeper turns back to the customer.

Shopkeeper: I'll get the markers for you. In the meantime, you can look around the market and pick them up on your way back.

Customer 1: You never have the items I need whenever I come in. If I have to buy them from the main market, then what's the point of having your shop here?

Shopkeeper: There's no need for all this talk. Just go and get it somewhere else!

Scene No: 2

After Customer No. 1 leaves, Customer No. 2 enters. Customer No. 2 only asks for goods that are available, and the shopkeeper provides them.

Customer No. 2: (While taking the goods) Thank you. Please write down the bill.

Shopkeeper: You also have an outstanding bill of Rs 5,001 from last month.

Customer No. 2: I sent the money with my brother. Check your records.

Shopkeeper: I don't remember that. Ask your brother.

Customer No. 2: Okay, okay, I'll ask him. But make sure to keep your accounts in order—it's about money. Write down the current debt too.

Shopkeeper: Just don't talk too much. My mind is like a computer.

As Customer No. 2 leaves, he sarcastically mumbles about the shopkeeper comparing his mind to a computer.

The shopkeeper turns to his apprentice.

Shopkeeper: I'm going to a funeral prayer. While I'm gone, take care of the shop and keep an eye on the money box.

Apprentice: Don't worry, sir. This shop is as good as mine.

Scene No. 3

After a while, the apprentice's friend arrives, and they greet each other warmly, asking about each other's health.

Friend: I want to buy some goods from the shop.

Apprentice: (Gives the goods to his friend) Don't worry about the payment. The shopkeeper isn't here, so he won't know anything. While he's gone, the shop is mine.

The friend leaves happily, laughing.

Scene No. 4

The apprentice is sitting in the shop when the shopkeeper's elder brother arrives.

Elder Brother: Where is my brother?

Apprentice: He has gone to a funeral prayer.

Elder Brother: Every time I come, he's either out for a funeral or attending a wedding. Why doesn't he stay in the shop?

Apprentice: I don't know. He's your brother you must know.

The elder brother starts taking money out of the money box.

Apprentice: No, brother, don't take that. The shopkeeper needs to pay the agency people.

Elder Brother: Come on, I'll slap you. This shop is mine too, not just your employer's.

Apprentice: Please don't take it. The shopkeeper will be angry.

Elder Brother: If he gets angry, so be it. I have money invested in this shop too. He just wanders around all day doing nothing.

The elder brother leaves.

Scene No. 5

The employer returns, and the apprentice offers him a seat.

Employer: So, how much did you sell today?




Apprentice: Sir, your brother took all the money and even hit me.

In a fit of anger, the employer slaps the apprentice.



Employer: Why did he take the money? What am I supposed to give to the agency people now? And what were you doing at the time? (angrily) Get out of my shop! It's better to do nothing than to run a business like this.



The employer throws things around in frustration.

Session 10: Business Planning




 <p>Objective</p>	<p>By the end of this session, participants will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the importance of business planning ▪ Explain the six parts of a business plan ▪ Prepare an initial draft of business plan
 <p>Required Material</p>	<ul style="list-style-type: none"> ▪ Chart, Marker and White board ▪ Already prepared charts or slides of business plan template
 <p>Time</p>	<ul style="list-style-type: none"> ▪ 1 hour 50 minutes

Session Plan


S.No	Instructions	Resource Material
1	<p>Welcome the participants to the session and narrate the two stories given in the handbook, crazy archer man and Arjun the other archer man. Try to narrate the story with very engaging style and proper story telling rhythm in order to keep the interest and attention of the listeners. At the end of the stories, ask participant what did you learn from these stories? Make it clear that the crazy archer man did not shoot any target but took it as a target wherever it landed, whereas Arjun used to aim every inch. Ask the participants which shooter they would like to be? Obviously, they want to be Arjun, so tell them that this session is designed for that exact target so that you can set the right business goals. Tell them the objectives of the session and explain that this topic is very important because it is impossible to do a business without planning.</p>	 <p>Handbook Page 44</p>
2	<p>Divide the participants into five groups and tell them that I am going to introduce you to a friend of yours, Irfan, who works as an electrician and has developed a thoughtful business plan. Draw their attention to Irfan's story on the handbook and ask them to note down the important points after discussing what Irfan did for business planning. Give the groups 15 minutes for this task. Ask the group to have one representative to take notes and one to present group findings to everyone.</p>	 <p>Handbook Page 45-46</p>
3	<p>After 15 minutes, ask each group what they think Irfan did to plan? In the light of their answers, ask them whether Irfan will be able to run a successful business or not? Ask the participants what steps Irfan took to make his venture a success? Explain to the participants that in this business he conducted a market survey, and assessed the business. Tell the participants that once they know what they will need to do, certainly they will need to make a plan to do it.</p>	




S.No	Instructions	Resource Material
4	<p>Tell the participants that a business plan is just like a guide on how you start and run a business step by step. Explain to them the concept of a business plan and the nine benefits with the help of a handbook. Explaining further, all the information gathered from the market, calendar year, high income months, cost calculation, annual cash flow assurance, etc. are all used in making this plan. Tell them, from business planning we know the following things.</p> <ul style="list-style-type: none"> ▪ What business goals to set based on the capabilities and market demand? ▪ How much should be invested to achieve the goals? ▪ How much will be the fixed capital? How much will be the running capital and where will this capital come from? ▪ What other resources will be needed and at what cost? ▪ How many products or services will be supplied in a year and how much it will cost to produce them? ▪ What sort of machinery is needed, where will it come from and what will be the cost? ▪ How much raw material will be required for the year, where will it be sourced from, when will it arrive, and what will be the cost? If employees need to be hired, how many will be needed, when will they be hired, and what will their cost be? ▪ How the product will be packed and packaged? Where will the required machinery come from and how much it will cost? When will the product be delivered, and in what quantity? ▪ What methods will be used to distribute the product and how much they will cost? ▪ At what stage to grow your business and how? <p>Business plan also helps in getting loans for investment i.e. whenever an organization is approached for a loan it has to present a business plan.</p> <p>Similarly explain the six parts of a business plan and explain the format of business plan to the participants.</p>	 <p>Handbook Page 47-48</p>
5	<p>Now separate the participants with a similar business and form groups and ask them to create their own business plans. If a participant feel that he/she cannot make a business plan properly because he/she does not have complete information, ask an estimate to make a business plan so that he/she can easily understand all the steps of the business plan as figures can be changed. Give the participants at least one hour for this exercise and co trainer must support participants during this exercise.</p>	 <p>Handbook Page 49-51</p>
6	<p>When participants have created their own business plans, return to a large group and ask one or two participants to outline the plan in front of the larger group. Then repeat the different steps of the business plan to the participants and tell them that they should do it at their own and it should take a month to finalize the business plan.</p>	
7	<p>Recap the important points of the session and especially focusing on Irfan's story and plan preparation, make it clear that all these are necessary for a successful business, otherwise the situation will be as Crazy Archer Man and tell them that if you want to be a good shooter, you need to make a clear business plan. End the session formally and let them know that the next important session is on access to financial resources.</p>	

Session 11: Access to Microfinance Institutions and Banks




 <p>Objective</p>	<p>By the end of this session, participants will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the importance of business planning ▪ Explain the six parts of a business plan ▪ Prepare an initial draft of business plan
 <p>Required Material</p>	<ul style="list-style-type: none"> ▪ Chart, Marker and White board ▪ PowerPoint Slides
 <p>Time</p>	<ul style="list-style-type: none"> ▪ 45 minutes

Session Plan

S.No	Instructions	Resource Material
1	<p>Welcome the participants to the session and inform them about the objectives of the session and explain that this topic is very important because it is impossible to do a business without financial resources so we will discuss the process and procedures of microfinance institutions and banks in this session.</p>	
2	<p>Ask the participants where they can get resources to start a business? In the light of the answers, clarify whether by yourself, through parents or a loan from relatives for a limited period of time. But if money is not available from them, what should be done? In response to this question, tell them that there are micro credit providers or banks in Pakistan that provide loans for business and other purposes on specific terms and for a specified period.</p>	 <p>Handbook Page 52</p>
3	<p>Tell participants that the microfinance sector in Pakistan has grown over the past few years and is providing services across the country. This sector is being led by Pakistan Microfinance Network (PMN). PMN currently has 50 registered members who are registered bodies and providing services across the country. These include:</p> <ul style="list-style-type: none"> ▪ Bank: 13 ▪ Non-bank loan companies: 32 ▪ Rural support programs or institutions: 5 <p>Tell them to check the details of these microfinance providers on PMN website they can go on this link https://pmn.org.pk/member</p>	

S.No	Instructions	Resource Material
4	Explain to the participants that microfinance institutions (MFIs) in Pakistan provide different loan amounts depending on the specific needs of borrowers. With the help of the handbook, describe the six institutions, for which purposes and for how long they issue loans. Be sure to mention the Akhuwat, which gives interest-free loans.	 Handbook Page 52-53
5	Take the discussion further and tell the participants that credit is available only if certain conditions are met. And then finally share the general term and instructions that will help them to get the loan more easily. Emphasize important points for better understanding.	 Handbook Page 54
6	Finally, draw attention of the participants to the worksheet I chose you and let go of the entire world, which contains instructions or questions about the selection of the financial services or choices. Divide the participants into pairs and give them five minutes to read and understand the thirteen questions provided on this sheet. After five minutes, read each question and discuss their meaning and purpose as explained by the pairs. Tell the participants that it would be great if they use this checklist or sheet in case they want to get a loan or other financial services in order to make clear choice of services.	 Handbook Page 55
7	Recap the highlights of the session and draw attention to the web link provided about information of the specific institutions and discuss the terms and conditions of the six institutions. Formally end the session and tell them that now we are moving towards closing of this successful training.	

Session 12: Workshop Evaluation and Close

 <p>Objective</p>	<p>By the end of this session, participants will be able to:</p> <ul style="list-style-type: none"> ▪ Give feedback about the training ▪ Recap the training and provide a written evaluation ▪ Get training certificate
 <p>Required Material</p>	<ul style="list-style-type: none"> ▪ Evaluation forms ▪ Certificates
 <p>Time</p>	<ul style="list-style-type: none"> ▪ 50 minutes

Session Plan

S.No	Instructions	Resource Material
1	Welcome the participants to the session and inform them about the objectives of the session and let them know that we are now about to formally close the training by giving you an opportunity to review the training and to thank for your effective participation a certificate will also be presented by GiZ.	
2	Briefly review the past four days by engaging the participants to see how well the participants have understood all the concepts and what concepts they need to understand more. Especially poems and stories must be remembered so that they carry their motivational effects with them.	
3	Tell participants that now is the time to plan for post-training activities. Ask the participants which activities they will undertake? In the light of the responses, clarify that activities such as market survey, preparing a business plan, purchasing resources and other supplies, starting a business are possible examples. Give each person a chance to plan for the next four months.	
4	After verbal feedback, ask participants for feedback on their training by distributing evaluation form. Help participants who cannot write with a desk or other support. Once participants have completed the evaluation form, take them back and count them carefully.	TN: Evaluation Form
5	Finally, distribute the training certificates and say formally goodbye to the participants. A local dignitary can also be invited to distribute the certificates.	Certificates

