



Developing Leadership and Business Skills for Informal Women Workers in Fair Trade

Compiled by Elaine Jones and Carol Wills



TRAINING MODULE 4:
Enhancing Financial and Business Management Skills

TRAINING MATERIALS

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KEFAT, Kenya;

Kuapa Kokoo, Ghana;

Gumutindo Coffee Cooperative, Uganda;

National Association of Women's Organizations of Uganda;

UGAFAT, Uganda; and

World Fair Trade Organization Africa and Middle East

Publication date: November 2015

ISBN number: 978-92-95106-80-2

Published by Women in Informal Employment: Globalizing and Organizing (WIEGO)

A Charitable Company Limited by Guarantee – Company No. 6273538, Registered Charity No. 1143510

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TRAINING MODULE 4

Enhancing Financial and Business Management Skills

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TRAINING MODULE 4

Enhancing Financial and Business Management Skills

SESSION 1 Managing Your Money



Mpuliziganya Women's Group in Uganda Photo: C. Wills

“This training [has helped] us to move from this level to another. Our achievements so far: Savings groups, women working together and learning skills from the training. We have built a few provision stores. Some women are now taking leadership positions on society committees and some aspire to take seats on the local Council. From all this training, harmony has been created in the homes and domestic violence has been reduced.”

Jennifer Wettara, Bunabude Women's Group, Uganda

Materials and Preparation

Carry manila cards and colour markers.

SESSION 1: MANAGING YOUR MONEY

	Activity	Timing Guide
	At the start of every training session, the facilitator takes time to make sure that everyone is comfortable and that participants know each other by name. S/he invites a person to open the session in a manner in keeping with local custom.	10 mins
1.	<p>This training session is aimed at helping the members of the women groups understand the importance of managing their money and explains how to gain access to financial resources.</p> <p>At the end of the session, trainees will be able to know how to, and the importance of, managing their money, and they will be able to appreciate the different forms through which the women’s groups might gain access to financial resources.</p>	5 mins
2.	<p>What do you need money for?</p> <p><i>(The facilitator asks the participants the following questions. Participants will come up with answers that relate to private expenses, i.e., buying food for the family, school fees, and business expenses, i.e., buying raw materials, transportation, buying dyes). The facilitator writes the answers on cards and sticks them randomly on the board).</i></p> <ul style="list-style-type: none"> • Which expenses are for your family? Which ones are for your business? Rearrange the written cards in two columns “Personal/Family Expenses” and “Business Expenses” as instructed by the participants. • Do you think we should keep the money for family expenses separate from the money for business expenses? Why? <p>It is important to make a distinction between the money you need for yourself/ your family and the money you need for your business. The lack of finance is always not</p>	25 mins

the problem of many businesses, but there are many holes or leakages when looking closer at how the money is spent, because many businesspeople do not make a clear distinction between their personal expenses and their business expenses. Explain that it is important to know what you need money for by showing Illustration 1.1. Give some further examples on types of expenses for yourself/family and in the business. Explain to the participants that financial discipline should always start with each individual before it culminates into the group business.

Type of Expenses

Personal and Family	Business
Money used to feed the family and for personal items.	Money used to buy weaving material, dyes, and other raw materials.
Money used for other needs and obligations of one’s family (e.g., hospital, school fees, etc.).	Money needed to pay expenses (e.g., transport, telephone, rent, etc).
Money used for recreation, like buying a TV, etc.	Money used to buy machines, record keeping books, etc.
Cash kept in safe place at home or bank account in your personal name.	Cash kept in business drawer, cooperative, SACCO or business bank account.



(The facilitator relates the discussion to gender equality by asking the participants):

- **Who in your family – husband or wife – manages household income?**
- **Who can do it better?**
- **Why?**
- **What sort of changes would you like to make in your household in relation to who makes decisions?**
- **How?**

Participants may conclude that one sex is better at managing household incomes than the other (e.g., women are better than men). While it is important to value women's abilities (e.g., in financial management), remind the participants that these types of skills are learned and can be developed by anyone, man or woman.

If it does not arise during the discussion, point out that the simple fact of being responsible for keeping money and deciding on small expenditures does not necessarily mean that the person

	<p>has control over big financial decisions. In many cases, wives have less overall financial control than their husbands even though they look after the family's money.</p> <p>You need to be confident and take control of your business resources since your livelihoods depend on that.</p>	
3.	<p><i>(The facilitator asks participants):</i></p> <ul style="list-style-type: none"> • How do you control and keep track of the cash that comes in and goes out of your business? <p>Try to obtain a range of experiences. Some people may keep track using their memory only. Others will keep receipts but not put them in a recordkeeping system. Owners of small shops may keep a record of all things sold, and/or they may keep a record of the amounts bought or sold on credit. Some experienced and established businesspeople may have an elaborate bookkeeping system already.</p> <p>Discuss the advantages, disadvantages and problems of keeping track of the business finances. Participants can brainstorm and discuss in pairs or small groups for 5 minutes, followed by discussion in the large group.</p> <p>Summarize the disadvantages and problems (no skills, no time, boring work, no money to obtain the skills or to hire somebody to do it).</p> <p>Advantages and the benefits of simple book-keeping:</p> <ul style="list-style-type: none"> • You know how much money goes in and goes out your business. • You can check your expenses regularly. • You can keep better control of your cash (plan ahead and budget). • You can monitor how much you have sold (sales performance). 	20 mins

	<ul style="list-style-type: none"> • You can manage your losses and your profits. • You can make comparisons (costs/sales of other products; estimates against actual turnover; comparing with competitors; etc.). • You can see at any moment who owes money to you. • You can check whether money got lost or stolen. <p>All in all, YOU CAN DO IT – the key message is that there are simple ways to keep track of one’s cash transactions, without being an accountant! That way, you shall manage your money well.</p>	
4.	<p>What costs can occur that you might not think of immediately?</p> <p>Try to focus the participants to other forms of costs that might not easily be traced and are normally forgotten or shown a blind eye.</p> <p>The discussion should include:</p> <ul style="list-style-type: none"> • Items being wasted (perished materials; low-quality material; inappropriate equipment and technology). • Misuse or thefts in your business. • Differences between buying raw materials in bulk (with discounts) or in small quantities. • Price increases (inflation) or decreases (too much competition). • Changes in demand and supply for items (seasonal; regional; trends). • Changes in productivity (is it possible to produce more with the same or less inputs?). • Insufficient planning. 	10 mins



In managing your money well, all of the above must be thought out carefully and dealt with accordingly. Many businesses have suffered because the above costs are ignored and never thought about.

5. How to gain access to financial resources

This is a question that many groups ask as they see finance as their number 1 problem. Before taking a loan, think carefully about the following issues or questions:

Do we make proper use of our own resources as a group business?

- Do we have bank savings or deposits as a group?
- Do we have access to informal loans borrowed from family and friends?

10 mins

	<ul style="list-style-type: none"> • Can we use our houses, plots of land or premises as security, collateral? • Do we own shares in the financial institution we are borrowing from or anywhere else? • Do our business partners or investors contribute financially to the business? • Do we have business profits or earnings? <p>Do we have access to external sources as women groups or income generating groups:</p> <ul style="list-style-type: none"> • Grants: a gift of money that does not have to be paid back. • Loans: an amount of money that needs to be paid back usually with interest to banks, micro-finance institutions, village banks, moneylenders, or other sources. <p>Issues to consider:</p> <ul style="list-style-type: none"> • Guarantees or guarantors. • Interest rates and currency fluctuations. • Repayment period. • Delays in processing a loan proposal. • Time from approval to final disbursement. <p><i>(The facilitator should stress the importance for participants to seek advice on these matters before borrowing money from informal channels, i.e., family and moneylenders, and formal channels, i.e., bank loan).</i></p> <p>When taking a loan:</p> <ul style="list-style-type: none"> • Do you really need a loan, or can you mobilize your own resources? A loan is a debt, and this will always be a financial burden on the business. So if you need a loan, be aware that this involves costs. Besides the interest rates, there are other costs such as application fees, bank administration fees, and changes in local 	10 mins
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	<p>currency exchange rates, so that the costs of a loan can increase over time.</p> <ul style="list-style-type: none"> • Taking a loan may be a difficult and lengthy process, especially in rural areas, and it can be even more so for women. Experience shows that many micro-lending schemes focus on the easier clients: those who know how to apply and can pay back. 	
6.	<p>Budgeting as a tool for managing money</p> <p><i>(The facilitator asks each group to discuss what a budget is, its importance, and how to prepare it. The facilitator picks up all their responses and pins them on the wall or board).</i></p> <p><i>(In her/ his own words, the facilitator describes to participants a budget as being an itemized forecast/ estimate of the income and planned expenditure over a specified future period of time).</i></p> <p>A budget is a forecast. A forecast tells you what to expect to happen in the future. When you know what is likely to happen, you can plan ahead.</p> <p>A budget is an important planning, monitoring and control tool in any organization:</p> <ul style="list-style-type: none"> • Budgets instill financial discipline: After preparing a budget, it is important for the groups to carry out the budgeted activities, not to spend more than what is budgeted, and to regularly monitor spending. Where actual expenditure is above or below budget, it's important to find out the causes. • Coordination and control: A budget helps in coordinating the activities of the groups and controlling how money and other resources are obtained and used. • Communication: A budget communicates the objectives of the group and what it wants to achieve, how much money is needed, where it will be raised, how it will be allocated/ spent. • Budgets motivate group members to achieve budget goals. 	20 mins

*(The facilitator asks one of the participants to illustrate what they think the **structure of a budget** is. From their illustration, provide guidance as follows):*

A **budget** includes planned sales revenues and estimated direct and indirect costs. A simple budget has three main parts:

- Expected Income: presents the total earnings that the business expects to receive from selling a specified quantity of products over a specified period.
- Estimated Costs and Expenses: summarizes all the costs that the business expects to incur in order to produce the product or offer the service.
- Net Position: shows the difference between Expected Income and Estimated costs. Net position can be a surplus, deficit, or balanced.

Surplus, Deficit, and Balanced

- A **budget surplus** occurs when the total actual income earned in a given period is more than all the costs and expenses incurred. A budget surplus is the **preferred position** because it reflects good planning, performance, and control of resources.
- A **budget deficit** is when the planned expenditure is more than the actual income earned, and therefore there is no surplus money. In this case, additional money in loans, grants or donor support is needed. A budget deficit is **not good** because it reflects either poor planning or poor performance and control of resources.
- A **balanced budget** is a situation where expected total income is equal to total estimated costs resulting in no surplus or deficit.

Before preparing a budget, group members or individuals should ask themselves these key questions:

- For what period is the budget being prepared (day, week, month, or year)?
- How many units of a product or service can be sold in one week, month, or year?
- At what price can our products be sold?
- What types and quantities of raw materials are needed?
- How much will it cost to buy raw materials?
- What items do we want to buy?
- What activities are we going to do as part of our business?
- How much are we likely to spend on overheads if any (e.g., water, electricity, management)?

A **Profit & Loss Budget** structure is the easiest way to make a budget for your group business as illustrated below:

Expected Sales														
Direct Material Costs														
Gross Profit														
Indirect Costs														
Net Position														

This is an annual budget, but could also be daily, weekly, or monthly.

7. Question & Answer

(The facilitator conducts a question and answer session on money management and highlights some key lessons):

- Many small businesses think access to finance is their biggest problem. In practice, this may be the case for many. However, often it is not so much lack of access to finance but the management of finance that is difficult for many people. This is also one of the most common reasons for business failure.

10 mins

- A small business needs to have control over the money in and money out flows in the group's enterprise, otherwise it cannot become successful.
 - Make a distinction between your private or family purse and your business purse, and keep two separate purses, otherwise chances are high that your business will not be successful.
 - Very small and simple businesses may be able to do without written bookkeeping. As soon as your business grows and when you work with other people in a group business, basic records should be kept. This shall be dealt with in a later session of this module.
 - Planning means thinking and working out what to do about something before it happens. For your business, planning means thinking about and working out what to do in the future to improve your business. Through a budget, future costs are controlled to attain the anticipated net position (Profit).

We are coming to the end of this session.

In the beginning, we said by the end of this session, you would know the importance of managing their money and how to gain access to financial resources. You would know how to, and the importance of, managing your money, and you will be able to appreciate the different forms through which the women groups might gain access to financial resources.

Raise your hand if you agree!

Now please tell me if this session has gone well.

Put a tick or mark against the face on the chart. This will tell me what you think.

<p> = Session has gone well. I have learnt something new.</p> <p> = Session has been OK. I could have learned more.</p> <p> = Session has not gone well for me. I haven't learned very much.</p> <p>Is there anything else anyone would like to say?</p> <p>Thank you all for attending.</p>	
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Total time: About 2 hours

REFERENCES

ILO. 2004. *Get Ahead for Women in Enterprise Training Package and Resource Kit*. Available at: http://www.ilo.org/empent/Publications/WCMS_116100/lang--en/index.htm (accessed July 20 2015).

Notes for the Facilitator

This session consists of a Question & Answer discussion in plenary. The acilitator needs to facilitate the group discussion in line with the capacity, experience, and pace of learning of the participants. Do not overload participants with too much information as could be the case.

Ask for examples from experience and use these to introduce any new things to the participants. If two facilitators are available, one will lead the discussion while the other writes the information provided by participants and the new aspects on a flipchart. During the conclusion at the end of this exercise, refer back to the examples and experiences participants shared during the previous steps.

Illustration 1.1

The “Private and Family” Purse and the “Business Purse”



MANAGING YOUR MONEY

What do you need money for?

In a Family:

- Starting up a home (building a new home)
- Day-to-day items (buying food for meals, cleaning materials)
- Items for long-term use (a radio, a television, a motorcycle)

In a Business:

- Equipment
- Registration fees
- Land, a building
- Raw materials
- Paying wages

When thinking about expenses related to your private life, make sure to distinguish between your personal expenses and those of your business – keep them separate.

Why and how to control cash coming in and cash going out of the business? The benefits of simple bookkeeping:

- You know how much money goes in and goes out of your business
- You can keep better control of your cash (plan ahead and budget)
- You can monitor how much you have sold (sales performance)
- You can check your expenses regularly (monitoring costs)
- You can manage your losses and your profits (increase profits; reduce losses)
- You can make comparisons: costs/sales of other products; estimates against actual performance; comparing one trading period to another; comparing with competitors; benchmarks, etc.
- You can see at any moment who owes money to you
- You can check whether money got lost or stolen

What costs can occur that you might not think of in advance? Why do your costs change?

- Things being wasted
- Misuse or thefts in your business
- Differences in buying raw materials in bulk (discounts) or in small quantities
- Increased prices of inputs (inflation)
- Decrease in selling price (too much competition)
- Changes in demand and supply for items (e.g. seasonal; regional; trends)
- Changes in productivity (more from less; less from more)
- Insufficient planning

How to gain access to financial resources:

- **Personal, family and group resources:**
 - Savings (individual or group savings)
 - Money borrowed informally from family and friends
 - Contributions (shares) by group members or other interested parties
 - Profits or earnings of your business
 - Group property: House, plot of land (not as cash resource but as security)
- **External sources (accessible to women's groups):**
 - Loans: an amount of money that needs to be paid back with interest to banks, micro-finance institutions, money-lenders, other sources
 - Issues to consider: collateral; guarantees; interest rates; repayment period; delays in processing loan proposals, and approval and disbursement of loans
 - Grants: a cash gift that does not have to be paid back

TRAINING MODULE 4

Enhancing Financial and Business Management Skills

SESSION 2 Practical Bookkeeping Skills



Goret Nakitende Photo: C. Wills

“I didn’t know that you were supposed to record and do book-keeping. Since I received the training there has been a big difference in my business”. Goret Nakitende, Kyabaija Tobona Women’s Group, Uganda

Materials and Preparation

For this session, bring along actual local recordkeeping books (examples of the business of the facilitator and/or participants involved in a group business).

After explaining the two record templates, for illustration purposes, print out the cashbook and customer record book on several papers together with the example on Mrs. Mukasa’s Group as provided in section 3 below.

SESSION 2: PRACTICAL BOOKKEEPING SKILLS

	Activity	Timing Guide
	<p>Welcome and Introduction</p> <p>At the start of every training session, the facilitator takes time to make sure that everyone is comfortable and that participants know each other by name. S/he invites a person to open the session in a manner in keeping with local custom.</p>	10 mins
1.	<p>This training session is aimed at helping the members of the women's groups to understand how to keep good records. By the end of the session, they will be aware of the importance of recordkeeping for managing a business successfully and they will have learned about basic financial records and calculation tools for business.</p>	5 mins
2.	<p>What is recordkeeping?</p> <p><i>(The facilitator asks participants what they know about bookkeeping and asks if they currently keep records or have done so before. The facilitator encourages participants to share even the most rudimentary methods of keeping track of where the money goes. With low-literacy groups, try and find illustrations based on local knowledge and experiences. Introduce Illustration 2.1 on a flipchart).</i></p> <p>Record-keeping is writing down:</p> <ul style="list-style-type: none"> • How much money your business receives. • How much money your business pays out. • How much different people owe you. • How much you owe to other people. 	25 mins

(The facilitator gives examples of money coming in and going out of a business then seeks more examples from participants).

(Refer to the discussion in Session 1 on the advantages of keeping records. Summarize the discussion as follows):

- **Records help you control your cash:** Your records show how much money the business should have at any point. Use the records to make sure that money does not disappear or is unaccounted for.
- **Records show you how your business is doing:** Your records help you find problems before it is too late. Use your records to find out if something is going wrong, if costs are too high, if sales are falling, if there is a leakage point (yourself or another person misusing the money), and so on.
- **Records show others how your business is doing:** You need proper records when you apply for a loan or pay your taxes (if you are required to pay tax). Use your records to show that everything is in order and that you are in control of your business.
- **Records help you plan for the future:** Records show how well your business did in the past and how well it is doing now. When you know your business strengths and weaknesses, you can properly plan for the future.
- **Records help you to remember debtors and creditors:** Your records help you to know the total amount of money that you should receive from your customers as well as their names. They also help you to remember the amount of money you still have to pay to others (i.e., your suppliers).

The record-keeping system should be as simple as possible. The system should include the information you need to put on record for your financial management – and not more than that!

(For low-literacy groups, the facilitator should discuss whether there is somebody who could help with filling in records for their business after completion of the training. Encourage them to learn how to read, write, and calculate).

(The facilitator then relates the discussion to gender equality by asking the participants):

Who, in the group, usually does record keeping? Why?

Participants may answer that only one person usually does recordkeeping because most women cannot read or write (no equal access to education) or they are very busy with household activities (unequal division of workload). Point out that if only one person in the group does the recordkeeping, it may lead to problems. For example, most women may not have all the necessary information about the transactions that have taken place and will not be able to participate fully in decision-making about the business. Discuss what can be done to encourage/enable other women to also participate in recordkeeping. Another problem is that some women may do all the recordkeeping but have no decision-making role. They will have to learn to negotiate for agreement on decision-making. Discuss possible ways of encouraging all women in the group to do this.



*(The facilitator introduces the **personal passbook** to the participants (Illustration 2.1), so that, without major challenges, they can run their groups in an organized manner).*

3.	<p>Learning how to make entries in the Cashbook and the Customer Account Record.</p> <p><i>(The facilitator puts Illustration 2.2 (Cashbook) and 2.3 (Customer Record Book) on the board and explains the meaning of each column).</i></p> <p>Here are some examples:</p> <ul style="list-style-type: none"> • Last week Monday, a woman sold 10 baskets for 100,000 cash; • On the same day, the woman paid 30,000 for sewing material; • The next day, she sold 100 baskets to a craft shop in town for 600,000. Payment will be in 5 days; • On Saturday, the craft shop paid the woman 600,000. <p><i>(The facilitator demonstrates how to record these transactions and explains to the participants that at any moment in time, the businessperson can see how much cash the group should have in hand. The facilitator gives more examples and invites a participant to make the entries, making corrections as needed).</i></p> <p>Note: Examples involving both cash and credit sales/purchases will make participants understand how the Customer Record Book works. However, the examples may be difficult for some groups. If this is the case, you may start with cash transactions first and introduce sales on credit once the participants understand how the Cashbook works.</p> <p>Use this example for further illustration: Let participants work in pairs for about 10 minutes. Ask them to fill in the Cashbook and the Customer Account Record book on the basis of the data provided below:</p>	40 mins
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	<p>On the morning of 1 May, Mrs. Mukasa’s Group has 300,000 in their coffers.</p> <p>1/5: Mrs. Mukasa’s Group sold Mrs. Tina 100 bags for 700,000.</p> <p>Mrs. Tina paid 200,000 in cash and owed 500,000.</p> <p>2/5: Mrs. Mukasa’s Group paid 450,000 for 300 kg of material, cash.</p> <p>2/5: Mrs. Mukasa’s Group received 400,000 from selling other bags.</p> <p>3/5: Mrs. Mukasa’s Group sold Mrs. Tina 35 bags for 350,000 on credit.</p> <p>4/5: Mrs. Tina paid Mrs. Mukasa’s Group 700,000.</p> <p>Record the business transactions in Mrs. Mukasa’s Group recordkeeping system.</p> <p><i>(The facilitator asks a pair to present their work on the board. When they have finished, the facilitator asks for questions/comments from others and let the participants address them).</i></p>	
4.	<p>More advanced record-keeping tools: the record book, the bankbook, the voucher system, and the profit & loss statement.</p> <p><i>(The facilitator explains the relevant basic recordkeeping tools as below and invites participants to select which ones they would want to start using in their business).</i></p> <p>1. Record Book <i>(the facilitator shows the example of a record book)</i></p> <ul style="list-style-type: none"> • A record book is a more complicated version of a Cashbook. It is the centre of your recordkeeping. For each transaction made, you write down not only the amount of money paid or received, but also what the money was used for or earned for in separate columns. Usually there will be columns for sales, raw materials, labour costs, transport, and other cost, etc. 	20 mins

- **The advantage of the record book over the Cashbook:**
With the record book, the businessperson can easily see how much was sold each month. They can also see how much was spent on raw materials, labour costs, electricity, etc.
- It is important to make the entries at **the moment the transaction takes place.**

2. Bank book

- If you have an account with a bank or village group, you need to keep track of the changes in your bank account book.
- **Note:** If you put cash money from your business into your bank account, you should note this in your record book as money out and in your bank book as money in.

3. Vouchers

- Vouchers are a written proof of a transaction, even for small amounts such as postage stamps or cash sales of low value. In record-keeping systems, receipts and any other written proof of transactions are called vouchers. Some examples of written proof include:
 - Copies of receipts you give to customers when they buy from you.
 - Receipts or invoices you get when you buy goods or raw materials or receipts when you pay rent or electricity.
- If there is no written proof, you need to write down the details about the transaction yourself on a sheet of paper: when, who, what, and how much money came in or went out. If there are mistakes in your recordkeeping, the vouchers will help you to find out where the mistakes

are because they are the proof of what happened (the transaction).

- **Give each voucher a number** (no. 1 = first entry in the year and so on). After you have recorded all the vouchers in your Record Book, file all vouchers in number order.

4. Profit and Loss (P&L) Statement:

- To see how your business is doing, use the information from the Record Book to prepare a Profit and Loss Statement:
 - You can group similar items such as sales, purchases of materials, wages, and frequent items of expense. These appear as one figure in the Profit and Loss Statement to represent all transactions within the entire period covered by the Statement.
- To complete the Profit & Loss Statement, you have to subtract all costs from your sales. When sales are higher than costs, your business is likely to be making a **profit**. When sales are lower than costs, your business is likely to be making a **loss**.
- Every larger business should have a P&L Statement at the end of every year.
- Some businesses also do P&L Statements every month, after three months, or after six months.
- *(The facilitator shows the P&L example of the 'Illustration 2.6, goes through the figures, and asks the participants):*
 - **Do you make a profit every month?** *(If the answer is no, ask: Is this a problem? Explain that it is not a problem because if they do a P&L statement, then they know they will not have income two months every year when they have no time for weaving. In two other months, they make a lot so over the whole year their business is profitable. If the answer is yes, explain that if they do not do a P&L statement, they will not know that in some months, they will not receive any income.*

<p>5.</p>	<p>We are coming to the end of this session.</p> <p>At the beginning, we said that by the end of this session, you would be aware of the importance of recordkeeping for managing a business successfully and you would have learned about basic financial records and calculation tools for business.</p> <p>Raise your hand if you agree!</p> <p>Now please tell me if this session has gone well.</p> <p>Put a tick or mark against the face on the chart. This will tell me what you think.</p> <p> = Session has gone well. I have learnt something new.</p> <p> = Session has been OK. I could have learned more.</p> <p> = Session has not gone well for me. I haven't learned very much.</p> <p>Is there anything else anyone would like to say?</p> <p>Thank you all for attending.</p>	<p>10 mins</p>
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Total time: About 2 hours

REFERENCES

ILO. 2004. *Get Ahead for Women in Enterprise Training Package and Resource Kit*. Available at: http://www.ilo.org/empent/Publications/WCMS_116100/lang--en/index.htm (accessed July 20 2015).

Notes for Facilitators

This session familiarizes participants with bookkeeping and financial management tools. It does not include calculation exercises for Profit and Loss or Cash Flow Statements – these are available from other sources and other business training manuals. Participants need to have basic functional literacy skills to understand the figures used in the examples of the Profit and Loss Statement.

Illustration 2.1

What is Record-Keeping?



Record-keeping means writing down:

- How much money your business receives.
- How much money your business pays out.
- How much different people owe you.
- How much you owe to other people.

Illustration 2.2

Cash Book: Template

Date	Operation/ Transaction	Money out	Money in	Balance

Illustration 2.3

Customer Record Book: Template

Customer:

Date	Details	Quantity	Credit Sales	Amount Paid	Balance	Signature

Illustration 2.4

Profit & Loss Statement: Template

Months	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	9 th	10 th	11 th	12 th	Total
Sales Income	20	10	20	10	50	20	0	20	50	20	0	20	240
Less: Expenses	10	10	10	10	10	10	10	10	10	10	10	10	120
Profit or Loss each month	10	0	10	0	40	10	(10)	10	40	10	(10)	10	120
Accumul. Profit or Loss	10	10	20	20	60	70	60	70	110	120	110	120	120

Illustration 2.5

Personal Passbook

Details of Crafts Made & Delivered

No	Date	Type of Craft	Units Delivered	Unit Cost	Total Amount	Sign
Total						

Payment and Deductions

No	Date	Description	Amount	Balance	Sign
Total					

NOTES

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TRAINING MODULE 4

Enhancing Financial and Business Management Skills

SESSION 3 Managing a Small Business



Dorothy Atieno Photo: C. Wills

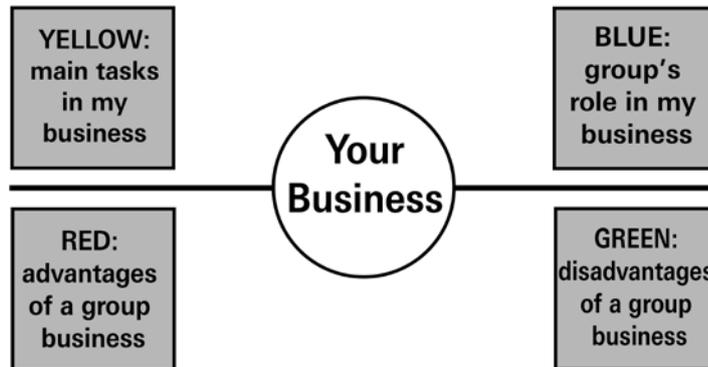
“I have received training in how to plan my business, how to keep records, how to budget and how to save. What I have learnt from all this is how to keep my records and how to make a Profit and Loss. This helps me to know the amount I have on budget and how much cash I have. The change I have seen in my life is that my income has grown.” Dorothy Atieno, KICK, Kenya

Materials and Preparation

- Flipcharts and cards in 4 colours.
- The facilitator needs to read the business planning tools in advance and adapt them to suit the needs of participants.

SESSION 3: MANAGING A SMALL BUSINESS

	Activity	Timing Guide
	At the start of every training session, the facilitator takes time to make sure that everyone is comfortable and that participants know each other by name. S/he invites a person to open the session in a manner in keeping with local custom.	10 mins
1.	<p>This training session is aimed at improving business sense in the activities of the women groups. Specifically, the training objectives are:</p> <ul style="list-style-type: none"> • To help participants to reflect and decide on their roles as members of group businesses. • To improve the organization and management in their group businesses. • To familiarize participants with basic business planning tools. <p>At the end of the session, participants will have developed a business sense and discussed and furthered their understanding on how to run a small business. They will also have learned how to develop a simple business plan.</p>	2 mins
2.	<p>How to manage your business</p> <p><i>(The facilitator introduces the brainstorming exercise How to Manage Your Business as a tool to check different needs and possibilities for managing a small business. Then the facilitator will draw the diagram on the board or flipchart and distribute cards of four different colours to all participants).</i></p> <p>The circle in the middle represents the existing business of each participant. Each of the coloured squares stands for a different question:</p>	30 mins



1. **(Yellow cards):** What are my main tasks in the business, as an individual?
2. **(Blue cards):** What role does or could my group play in operating our business?
3. **(Green cards):** What are the advantages of working in a group business?
4. **(Red cards):** What are the disadvantages of working in a group business?

(The facilitator goes through the four questions step-by-step, inviting participants to write their ideas and comments on the coloured cards. Then the facilitator collects the cards while discussing and tapes them on the respective flipchart/ board/ wall as in Illustration 3.1).

(The facilitator discusses and summarizes the ideas on the cards, identifying them as opportunities and challenges that every woman's group faces when reviewing capacity to manage a business together with their group. Check whether there are similarities or differences between participants and draw out views on advantages and disadvantages of each type of business. Review the relations in the business):

- Who does what?
- Who makes decisions?
- How is the earned income divided?
- Is there a difference between the roles the young and older members in the business play?

(The facilitator advises on the very best scenarios in which these roles can be responded to for effective business management).

<p>3.</p>	<p>How to manage a small business or enterprise</p> <p>All businesses are working towards further growth and a primary management concern is growth strategy. To manage a small business successfully, you must manage growth successfully. How is this accomplished and what considerations should be made?</p> <p>The Four Stages of Small Business Growth:</p> <ul style="list-style-type: none"> • Existence. • Survival. • Success. • Maturity. <p><i>(The facilitator explains each stage and the various management aspects involved to enable business growth. This should enable the participants to appreciate the different challenges their businesses are facing and forge ways of managing them).</i></p> <p>Every business, even the largest ones, goes through peaks and valleys and different stages of success and frustration. What we do know is that we can learn from each other and recognize at which stage our business is and what we can do to survive the current level and rise to the next level. This is what business management is all about.</p>	<p>20 mins</p>
<p>4.</p>	<p>How to develop a simple Business Plan</p> <p><i>(The facilitator initiates a discussion on business planning).</i></p> <p>Planning is looking ahead, thinking of a goal to pursue, and the steps involved in reaching that goal. Groups should be aware of the importance of planning and research before starting an income-generating project or a small business.</p> <p>A business plan is a written description of your business's future, a document that tells what you plan to do and how you plan to do it. Discuss situations where business planning is needed.</p>	<p>50 mins</p>

Examples include:

- You are serious about starting or improving your business, and you want to make a work plan for your group so that you can systematically check progress.
- The bank needs a forecast on sales and cash flow before giving a loan.
- Your buyer needs to know the quantity of items that you are able to produce and deliver.
- Different inputs and peak efforts occur in all businesses at certain times, and the off-season is likely to mean fewer activities and less income. So plan for off-season activities as much as you can.

*(The facilitator introduces the **Home Action Plan**, Illustration 3.3, and the **Business Action Plan**, Illustration 3.4, and the aims of these business-planning tools as an aid to develop very simple business plans for small enterprises. The facilitator then briefly explains that these forms are meant to develop participants' business ideas or to improve and upgrade existing businesses).*



(The facilitator asks participants to complete the main points in their Plan, with guidance from the tools below. This can be done either individually or in a group, depending on the plans, needs, and interests of the participants and whether they plan to cooperate in the future. The training team needs to be available to help participants on an individual basis if necessary).

<p>5.</p>	<p><i>(The facilitator rounds-up the exercise by asking two to three participants to share their future goals, priorities, and activities, which they will carry out when they are back home. Then, the facilitator concludes the session as follows):</i></p> <ul style="list-style-type: none"> • Deal with a problem when it is still small. It is easier to solve a small problem than a large one, and small problems tend to become big if they are not addressed. • Plan your Work – Work your Plan! Planning in and of itself is not yet a recipe for success. You have to implement as much as you can rather than wait for a better time to put your plan into practice. <p>We are coming to the end of this session.</p> <p>At the beginning, we said that by the end of this session, you would have developed a business sense and discussed and furthered your understanding on how to run a small business. You would also have learned how to develop a simple business plan.</p> <p>Raise your hand if you agree!</p> <p>Now please tell me if this session has gone well.</p> <p>Put a tick or mark against the face on the chart. This will tell me what you think.</p> <p> = Session has gone well. I have learnt something new.</p> <p> = Session has been OK. I could have learned more.</p> <p> = Session has not gone well for me. I haven't learned very much.</p> <p>Is there anything else anyone would like to say?</p> <p>Thank you all for attending.</p>	<p>10 mins</p>
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Total time: About 2 hours

REFERENCES

ILO. 2004. *Get Ahead for Women in Enterprise Training Package and Resource Kit*. Available at: http://www.ilo.org/empent/Publications/WCMS_116100/lang--en/index.htm (accessed July 20 2015).

Notes for the Facilitator (ILO)

Illustration 3.1

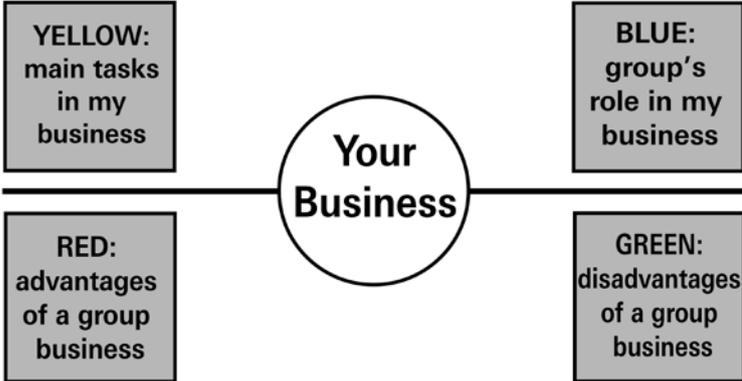


Illustration 3.2
The Business Plan



Illustration 3.3

Home Action Plan Tool

This planning tool, "Home Action Plan" enables participants to set goals and priorities, plan activities and manage opportunities and risks in their business when they are back home and in their groups.

Name of Group Business:

.....

Date:

.....

What are your Business Goals and Priorities for the coming weeks up to 3 months in the future?

.....

The Business Carries out the following activities:

Activity 1:

Activity 2:

For each activity, there must be opportunities (+) or difficulties (-). Note all of them down activity per activity.

Activity 1

Opportunities (+)

Problems (-)

.....

Activity 1

Opportunities (+)

Problems (-)

.....

To use the opportunities and to solve the problems, what has to be done about it? Note down the ideas and the resources you need to tackle the problem and go for the opportunity:

.....

.....

Priorities: What action should be taken next to address the above, and by whom and when? List down the activities in the order of importance:

Who is responsible?

With whom else

When?

Activity 1:

Activity 2:

Illustration 3.4

Business Action Planning Tool

This tool, “Business Action Plan” provides for the development of a more detailed business plan for the existing group businesses.

Group’s Name (Include names of members)

.....
Our Proposed Business is:
.....
Our Business location is:
.....
We have these skills:
.....
We have to learn these skills:
.....
We have these assets (building, good location, equipment)
.....
We need these assets
.....

Market:

We sell to:
.....
Competitors (who, where, why):
.....
We will promote our products like this:
.....

Business Operation:

Production plan for one year (schedule & quantities)
Each day
Each week
Each month

The total amount to be produced in one year is (taking into account seasonal ups & downs)
.....

The people who will work are (who, how many members of the group are directly involved in production)
.....

We will divide the work like this

.....

The people responsible for managing our business are (chairperson, treasurer etc) List all the group executive/ business management position and what they do:

.....

Business Expenses:

Start-up expenses:

.....

.....

.....

.....

.....

.....

.....

Total.....

Operating expenses (for one year):

.....

.....

.....

.....

.....

.....

.....

Total.....

Sales Income:

The price of the product is.....

Estimated sales (quantity): per day per week

Estimated sales (quantity): per month per year

Competitor's price

The price of the product is.....

Estimated sales (quantity): per day per monthper year

Estimated sales income for the year

Business Opportunities and Challenges:

The business opportunities and benefits (positive factors) are:

.....

The business risks and challenges (negative factors) are:

.....

NOTES

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TRAINING MODULE 4

Enhancing Financial and Business Management Skills

SESSION 4 How to Run a Meeting and Keep Proper Records



Betty Masawe Photo: C. Wills

“I joined the group as a young woman and then found myself elected as secretary which meant I had to keep the minutes and write. I feared I would not be able to do this because I am not educated... I dropped out of school and was not confident... Now I am confident and can do the minutes very well. Also I keep notes of the savings... The training has taught us to be accountable to the group and to ourselves.” Betty Masawe, Kono-koyi Society, Uganda

Materials and Preparation

Participants to bring their group’s minute book.

**SESSION 4:
HOW TO RUN A MEETING AND KEEP PROPER RECORDS**

	Activity	Timing Guide
	<p>At the start of every training session, the facilitator takes time to make sure that everyone is comfortable and that participants know each other by name. S/he invites a person to open the session in a manner in keeping with local custom.</p> <p>10 mins</p>	<p>10 mins</p>
<p>1.</p>	<p>This training session is aimed at helping the members of the women groups to appreciate how to run their meetings and which records to keep for the meetings.</p>	<p>2 mins</p>
<p>2.</p>	<p>What is a meeting?</p> <p><i>(The facilitator introduces the topic by asking whether participants know what a meeting is and asks if participants currently hold meetings, encouraging participants to share everything they know about a meeting).</i></p> <p>A meeting is where a group of people come together to discuss issues, to improve communication, to promote coordination or to deal with any matters that are put on the agenda and to help get any jobs done. For any meeting to be successful, it needs the support of the group involved, and it must have the intention of achieving some goal or objective.</p> 	<p>13 mins</p>

	<p>Do your meetings always have a purpose?</p> <p><i>(The facilitator collects responses from the women, seeking examples of meetings they have attended in their groups and the purposes of those meetings).</i></p> <p>You have to be very clear on why you are calling a meeting. That is, you have to be very clear on what you want to accomplish and why you are bringing together the group of people that have been invited.</p> <p>Meetings are held for any of the following reasons:</p> <ul style="list-style-type: none"> • To sort out any conflicts. • To deal with a current problem within the group or within the business. • To receive reports from the executive for accountability purposes. • To supply information to those present or to canvas views of those present on the particular matter at hand. <p>What kind of meetings do you hold in your groups? <i>(The facilitator writes all responses on a flipchart and allow for as many as possible, then guides participants on the four different forms of meetings as provided in the facilitators' notes below).</i></p> <p>Most meetings fall into one of four categories:</p> <ol style="list-style-type: none"> 1. Report- and information-oriented. 2. Decision-making and problem-solving. 3. Creative and brainstorming. 4. Training and skill-building. 	
3.	<p>Preparing for a meeting</p> <p><i>(The facilitator asks the participants to share what they do when preparing for a meeting):</i></p> <p>Who does what? When? And how? <i>(Special attention should be given to responses for secretaries and chairpersons of the different women groups. The facilitator discerns participants' understanding</i></p>	10 mins

	<p><i>of the roles of the chairperson and secretary in as far as preparing for a meeting is concerned).</i></p> <p>The following list suggests the some considerations relevant to meetings. Not all meetings might require all these considerations, especially short and informal meetings. For a meeting with major consequences for your business, all or most may need your careful attention.</p> <p>Before your meeting:</p> <ul style="list-style-type: none"> • Identify the people to be invited for the meeting. • Identify the person calling the meeting (can be a Chairperson, Secretary, or Public Relations Officer). • Issue a “Notice of meeting” within a reasonable period before the meeting. • Mention the date, venue, and time meeting is to be held. • Send out meeting invitations and make sure that the agenda of the meeting is communicated. • Circulate the minutes of the previous meeting. • Set up the meeting space and ensure it is comfortable. • Arrange for necessary logistics, e.g., pens, notepads, workbooks, handouts, accommodation, transport refunds, and other tools needed for the meeting. 	
4.	<p>The meeting</p> <p><i>(In this section of the session, the facilitator seeks to determine how the women conduct their meetings. Who does what? When? And how?)</i></p> <p><i>(Then the facilitator divides the participants into four groups, and each group discusses how they conduct meetings. In a plenary session, the facilitator listens to all the different groups’ findings and uses the notes below to guide participants on some of the tips to conduct an effective meeting).</i></p> <ul style="list-style-type: none"> • The Chairperson: chairs the meetings at all times. • The Secretary: makes and circulates minutes. • Public Relations/ Secretary: calls for meetings. 	30 mins

5. **We have discussed financial record keeping earlier in this module. What particular record needs to be kept of a meeting?**

(All participants to randomly suggest the records needed for meetings):

Examples

- Attendance register
- Minutes for the meeting

What are the advantages of keeping records for meetings?

- Capturing meeting deliberations lets people know that they've been listened to and really heard.
- Meeting records provide a historical record that can be used at future meetings for verification of decisions and as reminders of past events and actions.
- It can provide important information to people who were not invited to or able to attend the meeting.
- It helps keep everyone on track. If everything is written down, the group is more likely to stick to the agenda, or to pull itself back onto it. For example, it's quite easy to note that things are off track if the secretary is no longer writing things down or if she is writing about things unrelated to the day's agenda.

20 mins



	<ul style="list-style-type: none"> • Warning: This can be a double-edged sword. Some people may be less likely to speak candidly if they know that what they say is going to be recorded. If members of the group you are working with don't know each other well or are uncomfortable with each other in any way, you might think about doing some icebreakers before the meeting starts to make everyone more comfortable. • People may also be less likely to speak if they know their remarks will be attributed to them. • In short, be sure everyone knows in advance – and agrees upon – the intended use of the minutes and records for all meetings. Is it just for the future use of committee members? Or will it be made public? In order for everyone to be at ease, this should be decided on collectively at the outset. 	
6.	<p>Tips on writing minutes</p> <p>There are many ways to keep a record or minutes of a meeting.</p> <p>Writing good minutes is a skill that can be learned. If you write down exactly what everyone says, meeting participants may be very uncomfortable. The record itself also may be unclear.</p> <p>It should also be possible to say what you want to say at a meeting in confidence, knowing that you will not be quoted on a future occasion.</p> <p>Minutes should record what was received (e.g., reports), considered, and discussed and what action was agreed or approved. They should summarize what was said.</p> <p>Here are some tips:</p> <ul style="list-style-type: none"> • Heading: The xxx women's group held a meeting on xxx date (day-month-year) at (give name of place). • If there was a specific purpose for the meeting you write that down here. 	20 mins

	<ul style="list-style-type: none"> • Present: list of people who attended • Apologies: list of people who could not attend. • Minutes: number the minutes according to the items on the agenda, e.g.: <ul style="list-style-type: none"> • Report from Chairperson or the group received a report from the Chairperson. • Made the following points in discussion: give bullet point summaries of the points without attributing any remarks to anyone by name. • Agreed on the following action • Agreement of the date of the next meeting. • This is when minutes will be approved and signed off by the Secretary Chairperson of the meeting. <i>(The facilitator can illustrate further using Illustration 4.1 in the notes below).</i> 	
7.	<p>We are coming to the end of this session.</p> <p><i>(The facilitator concludes that meetings are a very important aspect of any group business, and should at all times be taken very seriously. Meeting records are as of equal importance as the meeting itself and they should be taken and well kept for every meeting).</i></p> <p>At the beginning, we said that by the end of the session, you would appreciate how to run meetings and which records to keep for the meetings.</p> <p>Raise your hands if you agree!</p> <p>Now please tell me if this session has gone well.</p> <p>Put a tick or mark against the face on the chart. This will tell me what you think.</p> <p> = Session has gone well. I have learnt something new.</p> <p> = Session has been OK. I could have learned more.</p> <p> = Session has not gone well for me. I haven't learned very much.</p>	5 mins

	<p>Is there anything else anyone would like to say?</p> <p>Thank you all for attending.</p>	
--	---	--

Total time: About 2 hours

REFERENCES

ILO. 2004. *Get Ahead for Women in Enterprise Training Package and Resource Kit*. Available at: http://www.ilo.org/empent/Publications/WCMS_116100/lang--en/index.htm (accessed July 20 2015).

Notes for the Facilitator (ILO)

Types of meetings

You need to decide which type your meeting will be at the outset. If you can choose the format, consider what you want your audience to come away with. If you have to operate within a set format, you can still shape the outcome by knowing the ins and outs of each meeting type.

1. ***Report- and Information-oriented.*** This kind of meeting requires the most advance preparation. Leadership is very important, because these meetings easily become boring and tend to be filled with too much information. If more than one person will be speaking, try to review the other presentations beforehand, to see if they can be pared down. This preplanning will reflect well on that the person who has called for the meeting.

The most formally structured of the four types, report- and information-oriented meetings, give you plenty of opportunity to shine with an interesting opening, a lively introduction for each speaker, smooth transitions that carry the theme throughout the meeting, and a strong conclusion. What you say and how you say it can leave people thinking they just attended a very well-constructed meeting.

2. ***Decision-making and Problem-solving.*** These meetings are tricky because all their aspects demand a display of leadership from the chairperson: where people are sitting, who gets the floor, how long the meeting lasts, and so on. You should make concise summaries of progress during the meeting. Don't let people get off track, and watch the time carefully.

Stick to the agenda, which should be clear-cut so people can do valuable thinking beforehand. But don't make the agenda so clear-cut that people are locked into a decision before the meeting even begins. You don't want people coming in with their minds made up.

Because this is a "results" meeting, the challenge to you is to move things along and get the group to make the decision or solve the problem. If you can reach that successful point, the results can reflect very well on you.

3. ***Creative and Brainstorming.*** These meetings tend to be free-flowing and minimize your leadership role. But you can still exercise leadership by

establishing the right atmosphere – one in which people feel free to come up with new slogans, ways to save money, and so on. Try to be nonjudgmental. Treat all responses and contributions to as correct.

These meetings work best if everyone has a high level of energy. Avoid scheduling them after lunch.

4. ***Training and Skill-building.*** Really prepare for these meetings in advance. You'll need to make them long enough so that people will be able to really get involved. Save time for the practicing that the members of your audience will need to reinforce what they are learning.

In these meetings, you're really more of a facilitator, so let other people get actively involved. Your audience will learn by doing, not by just viewing and listening. The more they are involved—the more questions they ask and the more give-and-take there is – the better the results of the meeting will be.

How to Conduct Effective Meetings

Running an effective business meeting can help your group business produce results and meet important goals. To make sure you have an effective meeting, here are some tips on how to conduct effective meetings.

Outline your key meeting points with an agenda.

- An important part of conducting an effective business meeting is meeting planning. Have your key points written out in advance. You can also give the participants a copy of your **agenda** so that they will know what to expect and they can prepare for the meeting themselves.
- In your agenda, you should state your goal for the meeting. This should be the main end result you are aiming for, such as coming up with a new idea or discussing an important issue. Try to limit the amount of points on your agenda. You should cover the most important things in your meeting.

Follow the agenda when you conduct the meeting.

- Make sure to follow your meeting plan. If the meeting starts to go off course or off topic, the chairperson should steer the meeting back to the topic at hand.

Start your meeting immediately.

- Once the meeting time arrives, start the meeting. This will help establish your role as the leader as well as utilize the time you have.

Set a time limit for your meeting.

- Meetings shouldn't run too long; 30 minutes or shorter is a good length. Keeping the meeting short will ensure that you are more efficient and use the time wisely, and your participants will be more focused when they know the meeting is short. When your time limit has run out, end your meeting. You can always cover other points in the next meeting.

Encourage the meeting participants to add feedback and input.

- Ask questions and let people at the meeting volunteer answers. Do not force participation, but gently encourage them to give input. If one person comments, guide the others by saying something like, "Well done. Does anyone else have something to contribute," or "Let's hear a suggestion from someone else".
- Do not call upon those that rarely speak as this may make them feel uncomfortable. Encourage them indirectly by saying, "I value the opinion of everyone here. Does anyone else want to add something?" and glance at the person you want to speak up. She may be encouraged to share her thoughts, and if she isn't, then she hasn't been embarrassed from being called upon.

Summarize the key points at the close of the meeting.

- Briefly go over what was discussed so that the participants will leave with it in their mind. Give out any assignments or instructions before closing, and end on time. Be sure to thank everyone for their attendance and participation.

Illustration 4.1

Minutes

Minutes, also known as **notes**, are the instant written record of a meeting. They typically describe the events of the meeting, starting with a list of attendees, a

statement of the issues considered by the participants, and related responses or decisions for the issues.

Your meeting minutes do not need to include every little detail. You just need to document the key information and any decisions made or actions taken. In general, your minutes should be detailed enough to serve as your group’s “institutional memory.”

Typical minutes will include the following:

- Basic information about the meeting: date, time, location.
- Who attended, along with a special note in the cases where attendees came late or left early?
- Agenda items with a brief description of each item.
- Voting actions with a detailed account of how each individual voted, along with any abstentions.
- Time when meeting started and was adjourned.

Minutes should be compiled by the group’s secretary, sent to all members for acknowledgment before they are signed off by the Chairperson of the meeting and secretary, and then filed for safe storage.

Minutes Format:			
Attendance:			
Name	Title	Address	Signature
Absent:			

Meeting Location:

Village:

Building/ Area:

Meeting Start:

Meeting Schedule Start:

Meeting Actual Start:

Agenda:

- **Agenda Item 1:**

- Notes on discussion

.....
.....

- **Agenda Item 2:**

- Notes on discussion

.....
.....

- **Agenda Item 3:**

- Notes on discussion

.....
.....

- **<And so forth...>**

Meeting End:

Meeting Schedule End:

Meeting Actual End:

Post Meeting Action Items:

Action	Assigned to	Deadline

Decisions Made:

- Decision 1:
- Decision 2:

Next Meeting:

Next Meeting:

Location	Date	Time

NOTES

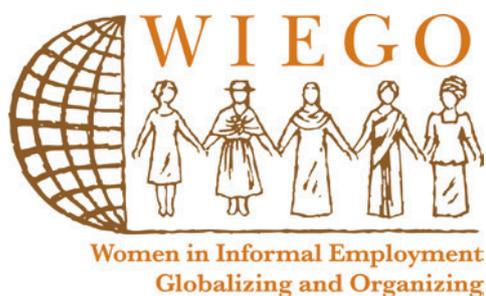
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NOTES

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About WIEGO: Women in Informal Employment: Globalizing and Organizing is a global research-policy-action network that seeks to improve the status of the working poor, especially women, in the informal economy. WIEGO builds alliances with, and draws its membership from, three constituencies: membership-based organizations of informal workers, researchers and statisticians working on the informal economy, and professionals from development agencies interested in the informal economy. WIEGO pursues its objectives by helping to build and strengthen networks of informal worker organizations; undertaking policy analysis, statistical research and data analysis on the informal economy; providing policy advice and convening policy dialogues on the informal economy; and documenting and disseminating good practice in support of the informal workforce. For more information visit: www.wiego.org.

Launched in 2012, **Securing Economic Rights for Informal Women Workers** seeks to strengthen the organizing and leadership capacity of women working in informal employment so that they gain economic self-reliance and increase their participation in politics, governance and management. As part of this project, WIEGO's Global Trade Programme, in partnership with leading Fair Trade organizations in Africa, initiated *Developing Leadership and Business Skills for Informal Women Workers in Fair Trade*. The focus is on developing both leadership and business skills for informal women workers involved in fair trade activities in Ghana, Kenya and Uganda. This project has received support from Funding Leadership and Opportunities for Women (FLOW), Government of the Netherlands, Ministry of Foreign Affairs.



Ministry of Foreign Affairs of the
Netherlands