BUSINESS START-UP HANDBOOK

ASSIST THE POOR



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PEACE Business Start-Up Handbook

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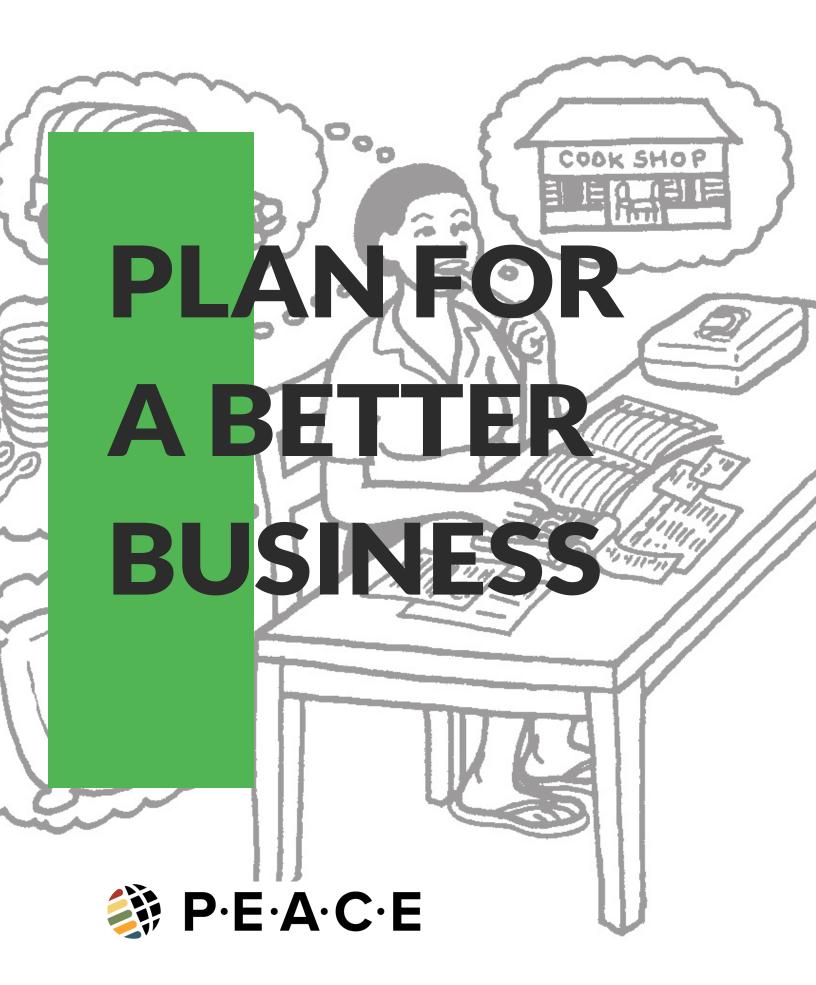
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6 Business Planning Steps



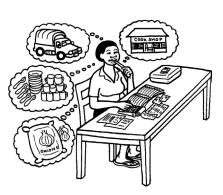
1. Examine Your business Idea



2. Talk with Customers to Test Ideas



3. Plan Your Production



4. Plan Your Business Costs



5. Find Help for Your Business



6. Prepare for Unexpected Events

LESSON 1: EXAMINE WHAT MAKES A GOOD BUSINESS

OBJECTIVES

By the end of this session, participants will have:

- 1. Related the importance of business planning to biblical stewardship.
- 2. Scored their satisfaction with their income.
- 3. Identified practices of good businesspeople to apply to their businesses.

PREPARATION

- 6 Business Planning Steps chart
- 6 Business Planning Steps cards one for each participant (Optional)
- Holy Bible (reviewed/highlighted in advance)

TIME

30 minutes

Steps

1. INTRODUCE THE TOPIC "PLAN FOR A BETTER BUSINESS" – 3 MINUTES

Post the 6 Business Planning Steps chart (Optional: and distribute 1 reminder card to each participant). Welcome the participants to the lesson and introduce the topic.

Over the next 6 meetings we are going to discuss how you can <u>plan a better business</u>. There are 6 steps to start a new business or make an existing business more successful. Please repeat after me as I point to and say each step (*Optional: and you look at your cards*).

Today, we are going to discuss <u>Step #1: Examine What Makes a Good Business</u>. We all want to be successful in our businesses.

♦ What makes a successful business?

Allow several participants to share. Then say:

We all must earn profit from our businesses in order to buy food, clothing, and pay school fees for our children. True success, however, comes by honoring God in our businesses. When we plan our business well, we honor God by being good managers of the work and resources He has created for us. To understand this further, let us explore a story from the Bible of a successful business woman.

2. CONSIDER THE EXAMPLE OF A SUCCESSFUL BUSINESS WOMAN —10 MINUTES

Open the Scriptures and read Proverbs 31:10-31.

A Successful Business Woman (Proverbs 31:10-31)

Who can find a noble wife? She is worth far more than rubies. Her husband trusts her completely. She gives him all the important things he needs. She brings him well, not harm, all the days of her life. She chooses wool and flax. She loves to work with her hands.

She is like the ships of traders. She brings her food from far away. She gets up while it is still dark. She provides food for her family. She also gives some to her female servants. She considers a field and buys it.

She uses some of the money she earns to plant a vineyard. She gets ready to work hard. Her arms are strong. She sees that her trading earns a lot of money. Her lamp doesn't go out at night. With one hand she holds the wool. With the other she spins the thread. She opens her arms to those who are poor. She reaches out her hands to those who are needy. When it snows, she's not afraid for her family. All of them are dressed in the finest clothes. She makes her own bed coverings. She is dressed in fine linen and purple clothes. Her husband is respected at the city gate. There he takes his seat among the elders of the land. She makes linen clothes and sells them. She supplies belts to the traders.

She puts on strength and honor as if they were her clothes. She can laugh at the days that are coming. She speaks wisely. She teaches faithfully. She watches over family matters. She is busy all the time. Her children stand up and call her blessed. Her husband also rises up, and he praises her. He says, "Many women do noble things. But you are better than all the others." Charm can fool you. Beauty fades. But a woman who has respect for the Lord should be praised. Give her the reward she has earned. Let everything she has done bring praise to her at the city gate.

♦ How does this woman honor God in her life and business?

Allow several people to share. Then say:

We all desire to be successful like this woman. The starting place for a good business is to take the best care of all that God has given to us. Today, we are going to discuss Step #1: Examine What Makes a Good Business. Let us continue with the story of another woman named Grace. While I tell the story, consider:

- ♦ What happens to Grace's businesses?
- ♦ What advice would you give to Grace?

Grace's Story

Grace is a member of a savings group. She takes out small loans to buy and sell vegetables. She has a space in the market where she arranges her vegetables to sell. Her space is cluttered with vegetable stems and the ground is littered with paper. She waits for buyers. People sometimes come to look at the vegetables, but very few people buy.
There are many other people in the market selling the same type of
vegetables Grace sells. Each week, Grace struggles to repay her loan.

♦ What advice can you give Grace to learn how to improve her business?

Probe for 2-3 quick responses. Say the following only if they are not mentioned:

- Ask God for wisdom
- Learn more about other sellers
- Talk with customers

Continue with the story.

Recently, Grace saw another businesswoman selling mandazi. She was doing very well. Grace decides to stop selling vegetables and start sell mandazi. She thinks everyone likes mandazi, but she does not ask. She has never made mandazi before. A neighbor tells her the ingredients but does not know the exact amounts. Grace buys mandazi flour and other ingredients at a small local shop and pays a high price. Grace gets up on market day to pack her mandazi. However, she did not add enough sugar or properly pack the mandazi so it has a shorter shelf life. She arrives very late at the market. Only 2 people buy Grace's mandazi. They refuse to pay the price she asks. She takes the remaining mandazi to her family. They complain that the mandazi tastes bad and do not eat them. Grace's new business is a disaster.

Discuss these 3 questions in your small group:

- ♦ Why does Grace change her business?
- **♦ What mistakes does Grace make with her new business?**
- **♦ What advice can you give Grace?**

You have 5 minutes.

After 5 minutes, ask for a volunteer from each group to report what they discussed. Share the points in the following box if they are not mentioned. After each point, probe with the question: Why?

Discussion Points for Grace's Story

- ♦ Why does Grace change her business?
 - Her products are not selling well.
 - She has difficulty repaying her loan.
- ♦ What mistakes does Grace make with her new business?
 - She does not think through her new business idea.
 - She buys the ingredients at high prices.
 - She lacks experience and listens to bad advice.
 - Does not make the mandazi well.
- ♦ What advice can you give Grace?
 - Find out what customers want to buy (understand your market).
 - Study where to buy the ingredients.
 - Practice making the mandazi.
 - Calculate how much it costs to make a profit.
 - Do not simply imitate other businesses.
 - Keep her vending area clean as a way to honor God's creation and her customers.

Thank the participants for their responses. Summarize by saying:

The most important lesson to learn from Grace story is to make a plan before you start or change your business.

3. IDENTIFY HOW PLANNING A BUSINESS CAN GLORIFY GOD - 3 MINUTES

Imagine that you want to help Grace.

 \Diamond What can you say to Grace to encourage her to plan ahead for her business?

Listen to their answers. Affirm helpful ideas that are mentioned. Then say:

The Bible directs us to plan for our businesses.

Open the Scriptures and read Proverbs 21:5:

"If you plan and work hard, you will have plenty; if you get in a hurry, you will end up poor." (21:5)

Remember that God has made us managers over all of His creation, including our businesses. Good managers carefully plan their business in order to make it better. When we do our best to plan our businesses, we bring honor to God.

4. ENCOURAGE PARTICIPANTS TO SCORE THEIR SATISFACTION WITH THE FAMILY'S INCOME - 5 MINUTES

Have participants pair off and say:

Discuss the following questions with your partner for 2 minutes:

- ♦ How well is your income meeting your family's needs?
- ♦ How satisfied are you that you are earning enough?

Remember: It is important to be honest with yourselves. Only then can you identify and fix any problems in your businesses.

After 2 minutes, say:

Please hold up fingers on your hand to show how satisfied you are with your family income. One finger means you are unhappy with it. Two, three and four fingers indicate more and more satisfaction. All five fingers mean that you are very happy with your earnings. Show me your scores.

Identify 2 or 3 participants who gave a score of one or two fingers, and ask:

♦ Why do you score your income satisfaction as a 1 (or 2)?

Thank them for sharing.

Congratulations for being honest about your satisfaction with your family income. Only when we ask God for wisdom to identify problems can we begin to look for solutions. One way to earn more income is to start and manage a good business. This is what you are going to study in the coming meetings—how to plan a good business that brings honor to God and earns more income for your family.

5. IDENTIFY AND DISCUSS THE PRACTICES OF A GOOD BUSINESSPERSON – 5 MINUTES

Let us think again about Grace. Not only does she need to learn how to make good mandazi, she also needs to learn how to manage the business God has given to her.

When you go to the market and see a successful business person,

♦ What is she doing that makes you think she is successful?

Call out your ideas that describe what a good businessperson does.

Add any of the following points that are not mentioned as possible answers: A good businessperson:

- has a good business idea
- finds ways to sell throughout the year
- pleases and respects customers
- manages business money well
- saves regularly
- looks for new and better ways to do business
- anticipates and solves problems
- offers a good product
- keeps the area around the shop clean and organized
- asks God for wisdom

Then ask:

♦ What actions can you take to improve your business practices or family income? Be specific!

Encourage several participants to quickly respond.

Thank them for sharing. Encourage the volunteers and all the participants to try their ideas.

6. SUMMARIZE AND CLOSE THE LESSON - 5 MINUTES

Today we:

- Discussed the importance of examining your business;
- Considered the need to manage well the work God has created for us;
- Listed the practices of a good businessperson; and
- Identified specific action to improve your business or income.

Point to the 6 Business Planning Steps chart (Optional: and distribute the reminder cards) and say:

Let us say together the 6 Business Planning Steps as I point to each picture.

After you and the participants say all 6 steps, point to Step #1 and say:

Congratulations! You just completed <u>Step #1: Examine What Makes a Good Business</u>. Let us repeat together a commitment for today's session:

I commit to honor God by using at least one good business practice or idea to improve my business and income.

In the next meeting we are going to discuss <u>Step #2: Talk with Customers to Test Ideas</u>.

Thank you for your participation today.

Consider requesting 3-4 minutes of prayerful silence to reflect on the lesson before concluding. Close with a form of the following prayer:

Lord God of All,

You have made us managers over all that You have created. Let us wisely use what You have given us to plan our businesses well, that we may honor You, provide for our families, and enjoy Your bounty in our community. By the grace of Jesus, Amen.

LESSON 2: TALK WITH CUSTOMERS TO TEST IDEAS

OBJECTIVES

By the end of this session, participants will have:

- 1. Analyzed the importance of and how to question customers to test business ideas.
- 2. Recognized the value of treating customers with respect and dignity.

PREPARATION

- 6 Business Planning Steps chart
- Holy Bible (reviewed/highlighted in advance)

TIME

30 minutes

Steps

1. REVIEW THE ACTIONS TO IMPROVE THEIR BUSINESSES PRACTICES OR FAMILY INCOME - 5 MINUTES

Welcome the participants. Post the 6 Business Planning Steps chart and say:

Today we are going to talk about <u>developing and testing business ideas by talking with customers</u>. Before we begin, let us say the 6 Business Planning Steps together as I point to each picture (*Optional: and you look at your cards*).

Point to one picture at a time on the 6 Business Planning Steps chart and say the name of the step. Invite the group to repeat each one after you. Then say:

In the previous session, we listed good business practices to improve your business and income.

♦ What specific actions did you take to improve your business practices or family income?

As several participants share, invite others to briefly comment on their reports. Thank everyone. Then say:

I encourage everyone to honor God by taking at least one action to improve your business practices.

Point to Step #2 and say:

Good business planning must begin by <u>talking with customers to test ideas</u>. That is our topic today.

2. TELL A STORY AND DISCUSS HOW TO TEST BUSINESS IDEAS - 8 MINUTES

Let us talk about how you can test if your business idea is a good one or not.

♦ Is every business idea a good one? Why or why not? [No, because...]

Let 1 or 2 participants answer. Then summarize by saying:

Remember the story about Grace. Good business planning is a key to having a successful and profitable business that brings honor to God.

I am going to tell a story about the importance of having a good business idea. This is a story about Maria who sells tea and sambusa. Imagine that she asks you to help her improve her business.

Maria's Story

Maria sells hot tea and sambusa. Customers complain if the sambusa are not made properly. But sometimes it is difficult for Maria to find good-quality affordable ingredients for sambusa. Maria has 2 ideas for changing her business. One is to stop selling the sambusa and just to sell tea. The other is to find a good source for fresh milk. Then she can sell both hot tea as well as fresh milk. If the fresh milk sells well, Maria can just sell fresh milk. However, fresh milk from nearby is expensive.

♦ How can Maria decide which business idea is a good one? What can she do to test her ideas?

Encourage discussion. Note that the discussion is NOT about which business to choose, but how to test her ideas.

Close the discussion by saying:

There are 3 questions you can ask yourself and customers as you develop and test an idea for a product or service:

- 1. Do people want the product or service?
- 2. Are they willing to buy it?
- 3. How much will they pay for it?

We can see that Maria needed to test her idea before changing her business.

3. TELL A STORY TO DEMONSTRATE RESPECTING AND TALKING WITH CUSTOMERS TO A TEST BUSINESS IDEA - 12 MINUTES

Some businesspeople do not make a plan for selling their products or services. They just offer them and hope that customers will buy. Let me tell you about the sales plan of a woman named Chantal.

Chantal's Sales Plan

Chantal sells fish. She wants to sell more and increase her income. She visits the local fishermen and tells them she is willing to buy more fish

from them each day. She respectfully asks whether different amounts of fish are available, when she can purchase them, and how much they cost. Chantal then builds relationships with local restaurant owners, and she goes door-to-door in her community and in a nearby community to let people know she is going to have more fresh fish to sell every day. She learns who wants to buy fresh fish, how often they want it, and how much they want to pay. She takes orders for fish. She then estimates how many fish she believes she can sell each week.

With this information, Chantal estimates the amount of income that she can earn each week. Finally, she estimates the loan amount she needs to expand her business.

Ask the group the following questions—one at a time. Allow enough time for discussion. Add the information below each question <u>only if it is not mentioned</u>.

♦ How does Chantal find customers?

- [She builds relationships with people both in and outside her community.
- She also builds relationships with restaurant owners about selling her products.
- She understands and treats others with respect.]

♦ How does Chantal determine the amount of fish she can sell?

- [She asks both new and existing customers how much fish they want to buy.
- She asks customers how much they want to pay.
- She makes sure she can buy enough fish at a good price to make a good income.]

Why do you think Chantal determines how much fish she can sell in 1 week?

- [She wants to know the amount of loan she needs.
- She wants to estimate whether her business can earn enough income for her family as well as pay back any loan.]

Thank the participants for responses. Summarize by saying:

In this story you hear the importance of talking with customers and finding out what they want.

Now, turn to a friend and ask:

♦ Why does Chantal treat her customers with respect?

After 2 minutes, allow several participants to answer. Affirm and encourage their answers. Then, say:

In the beginning of the Bible in Genesis, it says:

"God created human beings in His own image. In the image of God He created them; male and female He created them." (1:27)

Because every woman, man, and child is made in the image of God, each person is of great value and worth to God. Realizing this, Chantal respects and understands her customers, observing their needs carefully. In this way, she can plan a better business and bring honor to God.

Let us listen to the rest of Chantal's story:

Chantal's Sales Plan, Continued

As Chantal got to know her customers, she met a restaurant owner, Daniel, who was from a tribe that Chantal's tribe dislikes. Chantal learned that Daniel did not know the difference between good and bad fish. Daniel did not know that bad fish could make his customers sick and cause his business to fail. Chantal could get bad fish for free from the fisherman and sell them to Daniel at the same price as good fish. By doing this, Chantal could make a high profit to clothe her children and pay school fees.

♦ What should Chantal do? Why?

Ask participants to discuss the question in groups of 3-4. Then, invite 2 to 3 participants to respond. Then, say:

Jesus gives valuable instruction how to treat friends, neighbors, and even enemies.

Open the Scripture to Matthew 5:44 and 22:26-39.

"Teacher, which is the greatest commandment?" Jesus replied: "Love the Lord your God with all your heart, soul and mind. This is the greatest commandment. And the second is like it: Love your neighbor as yourself."

"I tell you, love your enemies and pray for those who mistreat you."

Remember, each woman, man, and child is valuable in the eyes of God. He gives us the power to love our customers, helping us to regard even our enemies with respect and dignity.

Now that we have discussed Chantal's business dilemma about selling bad fish, consider the custom of selling a bag of tomatoes for 20 FRW, but including at least one soft tomato in the bag.

- ♦ Does this practice honor God and the customer? Why or why not?
- ♦ How could the seller change this custom to honor God and her customers? [Make a sauce to sell with the soft tomatoes; sell soft tomatoes at a lower price; use soft tomatoes for cooking.]

Invite several participants to share ideas. Then, say:

Form a group of three and ask:

♦ What situations have you experienced that involve the choice of whether to serve or to cheat customers?

After several minutes, invite 3 to 4 examples. Then, say:

We must serve our customers, not only to make better profit, but also to show them the love of God.

In the past, if we have chosen not to serve our customers well or to cheat them, we can ask God for forgiveness. Through Jesus' death on the cross, God graciously forgives our sins.

Open the Scripture to I John 1:9. I John 1:9 says this about God's forgiveness:

"If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness."

4. SUMMARIZE AND CLOSE THE LESSON – 5 MINUTES

Stand next to the 6 Business Planning Steps chart and say:

Let us say together the 6 Business Planning Steps as I point to each picture (Optional: and you look at your cards).

After you and the participants say all 6 steps, point to Step #2 and say:

Congratulations! You have just completed <u>Step #2: Talk with Customers to Test Ideas</u>. As you build relationships with friends and customers in your community, remember that each is valuable and loved by God. Let us stand and repeat together a commitment for today's session:

I will treat my friends or customers with respect and honesty, asking them what they want to buy, if they are willing to buy, and how much they will pay.

In our next session, we are going to discuss your production plan. Thank you for your participation today. Let us applaud your good work.

Consider requesting 3-4 minutes of prayerful silence to reflect on the lesson before concluding. Close with a form of the following prayer:

Loving Father,

You have made each woman, man, and child in Your image, and You love us all deeply. Forgive us for the times when we have not served our customers well. May we reflect the love of Jesus to our customers through our respect and sensitivity to their needs, that the relationships in our community may be strengthened. For the sake of Jesus' name, Amen.



LESSON 3: PLAN YOUR PRODUCTION

OBJECTIVES

By the end of this session, participants will have:

- 1. Explored stewardship as the foundation for planning for production.
- 2. Identified business production components.
- 3. Listed questions to consider when developing a plan for production.

PREPARATION

- 6 Business Planning Steps chart
- 5 Components of Production pictures
- Holy Bible (reviewed/highlighted in advance)
- Poster board

TIME

30 minutes

Steps

1. REVIEW THE IMPORTANCE OF TALKING WITH YOUR CUSTOMERS – 5 MINUTES

Welcome the participants. Post the 6 Business Planning Steps chart and say:

Today we are talking about <u>how to plan the production</u> for your business. Before we begin, let us say the 6 Business Planning Steps together as I point to each picture (Optional: and you look at your cards).

Point to one picture at a time on the 6 Business Planning Steps chart as the group names each step.

Now, let us review the previous session. You decided, like Chantal, to build relationships and ask questions to better understand your customers, observing their needs carefully.

♦ What did you learn from questioning your customers to improve your business?

Ask 2 or 3 volunteers to present what they learned from their friends and customers. Invite others to briefly comment on their reports. Then say:

Thank you for your ideas and for sharing. To implement a good business idea, you must always think about your customers and ask what they want. As you build relationships with friends and customers in your community, remember that each customer is valuable and loved by God.

2. USE A LOCAL PROVERB AND A STORY TO DEMONSTRATE COMPONENTS OF PRODUCTION – 12 MINUTES

Today, let us talk about 'production'. Remember, because God has made us managers over His creation, we are responsible to care for everything that He has given to us. The Bible directs us to plan for our businesses, including our production. Two lessons ago, we read in Proverbs:

Open the Scriptures and read:

"If you plan and work hard, you will have plenty; if you get in a hurry, you will end up poor." (21:5)

♦ What do you hear from this proverb?

Now, in groups of three or four people, ask:

♦ What local proverbs do you know about hard work and planning?

You have 4 minutes.

After 4 minutes, give 2 or 3 participants an opportunity to share. Note these proverbs on a poster board using words or pictures to help recall them. Thank and praise participants.

An important step in planning a good business is to think about production. Production is the combination of materials, labor and tools to make a product you want to sell. For example,

♦ To sell sambusa, what do you need?

Add any of the following points <u>that are not mentioned</u>: flour, potatoes, oil, wok, stove, plates, fuel, lighter, spices, benches, cooking platform, water containers, glasses, etc. After participants answer thoroughly, show the 5 Components of Production pictures as you say:

Basically, there are 5 components of production for any product:

- 1. **Labor**—people to make something, to transport it, to sell it, etc.
- 2. Materials and Supplies—things like flour, wood, cotton, bamboo, leather, etc.
- 3. **Equipment**—tools, sewing machine, carving knives, scissors, pots, stove, oven, etc.
- 4. Work Area—a place to make your product
- 5. **Production process**—how all the other components fit together

A good manager carefully plans her production in order to make it better. When we do our best to plan our production, God is honored.

Here is a story about Mutesi and her business. Listen and see if you can identify the various components of Mutesi's production plan: labor, materials and supplies, equipment, work area and production process.

Mutesi's Business

Mutesi has two children. After her husband dies, she goes to live with her mother, who teaches her how to run a small restaurant. Mutesi learns that the secret to making delicious stew, chapatis, and ugali is having the right ingredients in the right amounts, especially the spices. With a small loan she buys a stove, a wok, and a large pot. Mutesi hires a helper to wash and mix the ingredients, for packaging and carry her

heavy equipment. The 2-room house has enough space where she can store raw materials like flour, maize, oil, onions, garlic, and spices and to prepare as well as package food. Mutesi has to sometimes travel to another small town to buy good-quality ingredients. Her oldest daughter, who is 13 years old, watches the baby while Mutesi is gone. The roads are not always passable. Mutesi keeps enough supplies on hand to ensure that she can continue to make excellent food to sell and support her family.

As I call out each component, tell me specific examples from Mutesi's business that you learned from the story.

Hold up the photos as you call out each component. Possible answers include the following:

- 1. Labor [helper]
- 2. Materials and Supplies [ingredients such as flour, maize, onions, oil, garlic, and spices]
- 3. Equipment [stove, pot, storage containers]
- 4. Work Area [space in the 2-room house]
- 5. Production Process [how to wash ingredients, mix spices, packaging]

Thank everyone for their responses.

3. DISCUSS WHAT IS INVOLVED IN MAKING DECISIONS ABOUT PRODUCTION – 8 MINUTES

In order to have successful production, you must make decisions about each component of production in your business. Let us discuss what is involved in making decisions about each component of production.

Divide the participants into 5 groups. Assign 1 component of production to each group. Then say:

Make a list of the questions or important issues you must address to improve your production component. For example, for "Labor" one question might be, "If I want to grow my business, do I need to hire a worker?" For "Equipment" you can say, "Do I need better stove or a grinder?" For "Materials and supplies," "Where do I buy my supplies?"

See how many questions you can develop for your assigned component. You have a few minutes to work and develop your list.

After 3 minutes, ask each group to list the issues that the businessperson must think about in developing a plan for production. If needed, use the examples to stimulate ideas.

Business Production Plan				
Components	Issue or Question Examples			
1. Labor	 Do I need a worker? What kinds of skills does that worker need? Do I engage a family member? Do I need someone full-time or part-time? How much do I pay? 			
2. Materials and Supplies	 How much inventory do I need? Where can I get good-quality supplies when I need them? What do I have to pay for them? 			
3. Equipment	Do I need to buy any equipment or tools?Can I buy used equipment?			
4. Work Area	 How much space do I need for my work area? Can I own the space or can I rent it? How do I make it secure from robbery? 			
5. Production Process	 How can I organize everything to ensure that the process is efficient? What can I do to make sure that my products are always good quality? 			

Thank the participants for their ideas and say:

As you can see, production involves many components. As you grow your business you need to think about how the cost of each component is going to affect your income.

Turn to your partner and ask:

♦ How might you better manage the production of the businesses God has given to you?

After several minutes, allow several participants to share. Affirm and encourage their answers.

4. SUMMARIZE AND CLOSE THE LESSON - 5 MINUTES

Stand next to the 6 Business Planning Steps chart and say:

Let us say together the 6 Business Planning Steps as I point to each picture (Optional: and you look at your cards).

After you and the participants say all 6 steps, point to Step #3 and say:

Congratulations! You just completed <u>Step #3: Plan Your Production</u>. Before the next session, examine your business and think about these different components. I encourage you to pray, seeking wisdom from God to improve at least one component of your business.

Let us say together a commitment for today's session:

I am going to consider and pray about my business production and improve at least one component.

In the next session, we will discuss your ideas. We will also discuss planning your business costs. Thank you for your participation today. Remember, by planning your production, you can wisely manage the business God has given to you.

Consider requesting 3-4 minutes of prayerful silence to reflect on the lesson before concluding. Close with a form of the following prayer:

Creator of All,

As we seek to plan and improve our business production, give us Your wisdom. We want to manage the work you have created for us to do in the best way possible, that our families and communities may live in the health and peace of Jesus. Amen.



LESSON 4: PLAN YOUR BUSINESS COSTS

OBJECTIVES

By the end of this session, participants will have:

- 1. Identified cost reduction as good stewardship.
- 2. Reviewed an example of the 6 categories of business costs.
- 3. Assessed their own businesses to see if they can reduce costs.

PREPARATION

- 6 Business Planning Steps picture chart.
- Flip chart: Step 3 Mutesi's Business (optional)
- Holy Bible (reviewed/highlighted in advance)
- 5 Components of Production pictures

TIME

30 minutes

Steps

1. REVIEW 5 COMPONENTS OF PRODUCTION - 5 MINUTES

Welcome the participants. Post the 6 Business Planning Steps chart and say:

Today we are going to talk about <u>planning your business costs</u>. Before we begin, let us say the 6 Business Planning Steps together as I point to each picture (Optional: and you look at your cards).

Point to one picture at a time on the 6 Business Planning Steps chart as the group names each step.

Now let us review the previous session. As I name each of the 5 components of production, please tell us <u>something you did or idea you have</u> to better manage the business God has given to you:

Name each component: Workers, Materials and Supplies, Equipment, Work Area, and Production Process. After you name each one, ask the participants for several responses. Encourage them to be specific with any actions they took or plan to take.

Thank them for sharing.

2. INTRODUCE THE TOPIC OF PLANNING YOUR BUSINESS COSTS – 12 MINUTES

Point to Step #4 and say:

Step #4: Plan Your Business Costs is important to the success of your business. Successful businesspeople know their costs. They manage their money carefully. Because our business money has been given to us by God, we are responsible to manage it efficiently and in way that honors Him.

Open the Scripture and read directly from Psalm 24:1.

Psalm 24:1 says:

"The earth is the Lord's, everything in it; the world and those who live in it."

 \Diamond If everything belongs to the Lord, what can we conclude about our business money?

After a few responses, thank participants and say:

We are responsible for the best use of everything that is entrusted to us by God. He has created men and women to be managers over all of His creation, including our business money.

♦ Over what things has God made you a manager? [time, life business, talents, abilities, money, material possessions, relationships, the earth]

After a few responses, thank participants and say:

He has trusted us with much. Our business money is an important thing over which God has made us managers.

Today, I invite you to consider your business costs. Recall the story of Mutesi and her small restaurant business. Here is a summary of her weekly costs of producing and selling for her business.

If there are participants who can read, post a flipchart with the example. Otherwise, read the title of each category of short-term costs, the examples, and the weekly costs from the following chart.

Mutesi's Busi	ness Plan	Mutesi takes a loan of 2,000 FRW at 5% for one month	
Short-Term Costs		from the local money lender to get her business started.	
Category of	Weekly	She has the necessary equipment for cooking, but she	
Cost	Costs	needs money for the first weekly expenses.	
1. Materials	600	Mutesi buys flour, oils, onions, garlic, spices, cleaning	
/ Supplies		supplies, plastic bags from the local shop.	
2. Workers	100	She pays a wage to a worker from her neighborhood.	
3. Services	25	Mutesi takes the bus as her transport to the market each	
		day.	
4. Operating	225	She buys kerosene (200) for her stove. In addition,	
Costs		Mutesi must pay interest on her loan (25).	
5. Losses	25	Mutesi has many friends and relatives who visit her.	
		She always offers them some stew free of charge.	
		Sometimes, they ask to use her materials and supplies.	
Weekly	1975		
Subtotal			

In addition to these weekly or short-term costs, Mutesi needs to consider her longer-term business costs. She is going to need to replace or repair her stove, pot, wok utensils, storage containers and more.

Long-Term Costs		Long-Term Cost Examples
6. Equipment	40	Mutesi decides to save 40 each week to be ready in
		2 years to replace her stove, pot, utensils, storage
		containers and more. Then she will not have to
		borrow from the moneylender.

Now we know the weekly short-term cost and weekly long-term costs of Mutesi's business activity. Help me to calculate the total costs: Short-term costs (FRW 1975) + weekly longterm cost (FRW 40) = FRW 2015.

Weekly Total	
Short-term costs	FRW 1975
Long-term costs	FRW 40
TOTAL	FRW 2015

♦ Why is it important to consider these short and long-term costs? [Income must cover both the short-term and the long-term costs. If income is not enough to cover both of these types of costs, then the business is losing money.]

Thank you for your review of Mutesi's business costs. Now it is time to become her business advisor and identify how she might better manage her money by REDUCING her costs and therefore increase her income.

3. IDENTIFY WAYS TO REDUCE BUSINESS COSTS - 8 MINUTES

Divide the participants into 3 groups. Then explain:

Mutesi has come to you for advice, wanting to be a good manager of her business money. She wants to know how to reduce her business costs. Review the costs in Mutesi's Business Plan and identify at least one way she can reduce her costs in each category. (1. Materials and Supplies, 2. Workers, 3. Services, 4. Operating Costs. 5. Losses and 6. Equipment). Be as specific as possible with your ideas and examples. You have 5 minutes to prepare your advice for Mutesi. Then we are going to hear each group report.

After 5 minutes say:

Now it is time to share your advice for Mutesi on how she can better manage her business costs. I am going to call out each of Mutesi's cost categories. Each team can quickly report your ideas to reduce costs. Here we go!

- 1. Materials and Supplies [buy from a wholesale provider]
- 2. Workers [engage a family member to help with the work]
- 3. Services [take a bicycle for transport]
- 4. Operating Costs [use charcoal for fuel]
- 5. Losses [do not offer free samples or materials to friends]
- 6. Equipment [take a loan from your group or use savings]

Let us continue with this exercise in your same groups. Take 2 minutes to discuss:

♦ What are some examples of how you might reduce costs in your business?

After 2 minutes, give 2 or 3 participants from different groups an opportunity to share.

Thank the groups for their good ideas.

4. SUMMARIZE AND CLOSE THE LESSON – 5 MINUTES

Stand next to the 6 Business Planning Steps chart and say:

Let us say together the 6 Business Planning Steps as I point to each picture (Optional: and you look at your cards).

After you and the participants say all 6 steps, point to Step # 4 and say:

Congratulations! You have just completed <u>Step #4: Plan Your Business Costs</u>. In order to make a profit, you must cover all your business costs. The better you know these costs, the more likely it is that you can find ways to reduce them. Remember, we are responsible to honor God by using our business money wisely. He has made us managers over His creation, giving us an opportunity to learn to be faithful. Before the next session, think about your business costs. Decide how you might reduce at least one of them.

Let us say together a commitment for today's session:

I am going to honor God in my business by reducing at least one business cost.

Thank you for your participation today. In the next lesson we are going to discuss how to get extra help to improve your business.

Consider requesting 3-4 minutes of prayerful silence to reflect on the lesson before concluding. Close with a form of the following prayer:

Good Lord over All,

Teach us to be like You, carefully managing and caring for all that we have. May we honor You by reducing our business costs, learning to be faithful caretakers of the businesses you have given to us. For the help of Jesus, we ask. Amen.



LESSON 5: FIND HELP FOR YOUR BUSINESS

OBJECTIVES

By the end of this session, participants will have:

- 1. Recognized God as the ultimate source of help and wisdom in doing business.
- 2. Identified sources of help for new information and skills for their businesses.

PREPARATION

- 6 Business Planning Steps chart
- Holy Bible (reviewed/highlighted in advance)

TIME

30 minutes

Steps

1. REVIEW WAYS TO REDUCE BUSINESS COSTS - 5 MINUTES

Welcome the participants. Post the 6 Business Planning Steps chart and say:

Today we are talking about how to find help for your business. Before we begin, let us say the 6 Business Planning Steps together as I point to each picture (Optional: and you look at your cards).

Point to one picture at a time on the 6 Business Planning Steps chart as the group names each step.

Now, let us review what we discussed in the previous session.

♦ What ideas did you have or what did you do to reduce your business costs?

Ask volunteers to respond as specifically as possible. Invite others to comment.

Thank everyone for their input and then say:

Remember, the more you can control your costs, the more profit you are likely to make. We are responsible to honor God by using our business money wisely. He has made us managers over His creation, giving us an opportunity to learn to be faithful.

Point to Step #5 and say:

Today we are going to talk about <u>Step 5: Find Help for Your Business</u>.

2. USE A STORY TO IDENTIFY WAYS TO FIND HELP TO IMPROVE YOUR BUSINESS - 12 MINUTES

When you want to improve or expand your business, sometimes you need extra help to know how to make the proper changes.

Mutesi's Search for Help with Her Business

Mutesi wants to make more profit. She fears that her business will not provide enough for school clothes and fees in the coming year. She plans to grow her business by selling stew, chapati, and ugali, plus another product. She begins to look for help to expand her business. She asks a local diviner to for help to make the best decision. The

man gives her an amulet to hang in her shop and a powder to sprinkle outside the door of her competitor's business.

Turn to a partner and discuss:

♦ What similar practices occur in our community?

Give 2 or 3 participants an opportunity to share. Thank and praise participants.

Troubles certainly come to us all, and we feel desperate and afraid of failure. In these times, God may seem distant, and we are tempted to trust only in our own abilities, or to ask the diviners or spirits for help with our business. However, the Bible says: Open the Scriptures and read Deuteronomy 18:10-13:

"Let no one be found among you who sacrifices his son or daughter in the fire, who practices divination or sorcery, interprets omens, engages in witchcraft, or casts spells, or who is a medium or spiritist or who consults the dead. Anyone who does these things is detestable to the Lord...You must be blameless before the Lord your God."

♦ What does this mean for us when we seek help for our businesses?

Give 2 or 3 participants an opportunity to share. Thank and praise participants.

As the people of God, we are not to consult diviners or follow their advice. When we are part of God's family, we can ask Him in faith to help us. He gives us the power and strength that we need to persevere through difficulties.

Open the Scriptures to I John 5:14. The Bible says:

"This is the confidence we have in approaching God: that if we ask anything according to His will, He hears us."

♦ Why does God hear us when we pray to Him?

When Jesus died on the cross, He gave us this access to God. He conquered all other powers. (*Colossians 2:15*) He died to forgive our mistakes—all of them—even when we look to other sources for help instead of looking to Him.

♦ What questions or comments do you have?

Let us finish the story about Mutesi and see how she gets help for her business. Be prepared to discuss what information and skills Mutesi gets and how.

Mutesi's Search for Help with Her Business, Continued

Because Mutesi was afraid, she asked God for wisdom in her business decisions. She put her faith in Him to provide the best help for her business.

On a trip to the city, Mutesi bought some different stew that was very good. She was surprised and happy that the seller was respectful and willing to tell her the special ingredients of how to make the new soup. Mutesi returned home, practiced making the new soup and tested it on some of her customers. They all liked the new taste.

Mutesi sees that fried chips are becoming a popular item. She discussed with her group members the idea of adding chips to her products. They agreed it was a good idea, but only if Mutesi could do something to make her chips different than all the other sellers. One of the members introduced Mutesi to her daughter. The girl taught Mutesi a clever way to package the chips that all the young people like very much.

Another concern for Mutesi is how to find a reliable person to work for her and to sell at a second location. She visits the leader in her community to learn if he can recommend someone. He introduces her to a young woman with a good reputation in the neighborhood. She talks with the young woman and they agree on a wage for her.

Finally, Mutesi realizes that as her business grows she is going to need to manage her business money very carefully. She thinks that in the future she may take a training course in bookkeeping offered by the local organization.

God has provided Mutesi with the wisdom, information, and skills she needs to grow her business and make more profit.

Ask the following questions. Allow enough time for group dialogue:

- ♦ What information or training did Mutesi need? How did she get it?
 [1. Stew
 - New recipe from seller in the city

- Practiced skill of making the new soup
- Feedback from customers who tested the new product
- 2. Chips
- Used her group members to test the idea
- Young girl taught skill of new packaging
- 3. Second Location
- Community leader identified a reliable helper
- 4. Money Management
- Local organization offers training on bookkeeping]

Thank the participants for their responses.

3. POSE QUESTIONS TO IDENTIFY WAYS TO FIND HELP FOR BUSINESS – 8 MINUTES

God provides help from different people—friends, neighbors, vendors, customers, suppliers, churches, local leaders and community organizations, and many others—people you know and people you do not know. You can learn about business practices, training opportunities and more. There are members of this group who have knowledge and are glad to share with you.

Form small groups of 3 or 4 participants. You have 4 minutes to discuss how to answer these questions:

- ♦ What kind of information or training can help you in your businesses?
- ♦ Where can you get this information or training? Who can help?

After 3 or 4 minutes, ask participants to call out the kind of information or training that is available and how to get it. Ask for information about many different issues. For example: What are the sources of basic materials and supplies? How can a person learn to manage business finances? Where can someone get training? Use the Resource Materials in Section C of the Facilitator Guide for additional ideas.

After many ideas are discussed, summarize the discussion and say:

Thank you for your ideas. Remember, when you are part of God's family, you can ask Him in faith for wisdom. When you trust in Him, He provides the only true help through Jesus. Ask Him to lead you to the sources of help around you. I encourage all of you to have confidence and seek extra help to improve your businesses.

4. SUMMARIZE AND CLOSE THE LESSON - 5 MINUTES

Stand next to the 6 Business Planning Steps chart and say:

Let us say together the 6 Business Planning Steps as I point to each picture (Optional: and you look at your cards).

After you and the participants say all 6 steps, point to Step #5 and say:

Congratulations! You just completed <u>Step #5</u>: Find Help for Your Business. A wise businessperson seeks help from God and from others in the community to improve or expand her business. When you need help, ask for it. Also, be willing to help others when you can.

Let us say together a commitment for today's session:

To improve my business, I will ask for help from God, other people, and organizations.

In the next lesson we are going to decide how to plan for unexpected events that might impact your businesses. Let us applaud your good work.

Consider requesting 3-4 minutes of prayer silence to reflect on the lesson before concluding. Close with a form of the following prayer:

Our help is in You, O Lord, Creator of the heavens and earth. We beg for Your wisdom to improve our businesses and to find the right people to help. Make us willing to help others, as well, trusting that You provide for each of us, O Merciful Jesus. Amen.



LESSON 6: PREPARE FOR UNEXPECTED EVENTS

OBJECTIVES

By the end of this session, participants will have:

- 1. Identified and practiced ways to plan for unexpected events.
- 2. Determined biblical justification to plan for unexpected events.
- 3. Committed to applying the 6 Business Planning Steps to their businesses.

PREPARATION

- Make a copy of the 5 Unexpected Event Pictures (included at the end of this session)
- 6 Business Planning Steps chart
- Holy Bible (reviewed/highlighted in advance)

TIME

30 minutes

Steps

1. REVIEW THE WAYS TO FIND HELP FOR YOUR BUSINESS - 3 MINUTES

Welcome the participants. Post the 6 Business Planning Steps chart and say:

Today we will discuss how to prepare for unexpected events. Before we begin, let us say the 6 Business Planning Steps together as I point to each picture (*Optional: and you look at your cards*).

Point to one picture at a time on the 6 Business Planning Steps chart as the group names each one.

Now let us review how you acted on your commitment to find help for your business.

♦ Who can tell us how God led you to a person or organization to help and what you learned to improve your business?

Invite several volunteers to respond. Give others an opportunity to comment. Then say:

Remember that God is the ultimate source of wisdom. When we ask Him in faith for help, He is ready to give it to us freely. Continue to ask Him to lead you to the sources of help around you.

Then point to Step #6 and say:

Now let us look at the next step in business planning: <u>Step 6: Prepare for Unexpected</u> <u>Events</u>. Let us learn how to expect the unexpected and be prepared.

2. USE STORIES TO SHOW HOW TO PLAN FOR UNEXPECTED EVENTS – 15 MINUTES

You may ask: "How can I prepare for something that is unexpected?" Today, we are going to discuss how to do just that. These events can affect your businesses in either a positive or negative way. You can anticipate the possibility of some things. Others simply happen and are outside your control. Even so, you need to plan for them.

♦ What kinds of unexpected things—good or bad—can happen that can affect your business? How?

Let 2 or 3 participants answer.

Then use 1, 2 or 3 of the stories to practice how to respond to opportunities. <u>Make sure to include the story of Job.</u> Say:

I am going to tell you some stories about businesspeople who experience an unexpected event. Think about how they planned for them.

Esther's Story

Esther's child is very sick. She decides that she cannot work at her business. Earlier Esther arranged with her sister, Lydia, to take over the business if ever she cannot work. Esther invited Lydia to work with her a few times, so now Lydia knows how to sell and how to track business costs and income. Lydia takes care of the business for 2 weeks while Esther tends to her sick child. The business does not lose any money.

♦ How does Esther plan for a time when she cannot work? [She arranges for someone to substitute and teaches the substitute how to run the business.]

Claudine's Story

Claudine sells fruit in the market. A new health clinic opens in Claudine's town. Claudine notices during the first few days that the women form a long line with their children to receive medical care. She notices that the women from time to time send their children for drinks. Claudine decides to sell fresh-fruit drinks and water near the clinic. She asks her son to sell her fruit at the market. Claudine tells the women at the clinic about her stall in the market. She begins to sell more drinks at the market as well. Everyone gets to know the quality of Claudine's products and her sales increase.

♦ How does Claudine change her business when a new clinic opens in her village? [She realizes the women and children need drinks. So she starts a new business. She asks her son to help with her regular business. She promotes her regular business by telling the women where she normally sells fruit and drinks.]

Agnes' Story

Agnes sells charcoal. When a flood comes to Agnes' community, most of her product is washed out. Long ago, Agnes started saving a small amount of money each week in case of such an unexpected event. When her supplies are ruined, Agnes has enough money saved and she

decides to sell cleaning supplies because she knows people need these things to start their life after the flood.

♦ What does Agnes do to prepare for a natural disaster? How does she adapt to the situation? [She saves money in a special fund. She sells a different product that people need at the time until she can sell charcoal.]

Thank the participants for their ideas.

♦ If we seek to honor God in our business, will we face unexpected events?

Allow a few participants to share.

The answer is not simple. Think about this question as I tell you a true story from the Bible about a businessman named Job.

Job's Story

No person on earth loved and obeyed God more than Job. He was a great man of God. But one day, thieves stole his donkeys, camels, sheep and cattle. Even worse, a wind blew down Job's house and killed his sons and daughters. Job became sick with painful sores that covered his entire body. Job did not know why God was allowing these unexpected events, but continued trusting God. He said, "Even if God kills me, I'll still put my hope in Him." (13:15a)

Turn to someone near you and discuss:

- ♦ What unexpected events did Job face?
- ♦ If unexpected events strike our businesses, are we lacking faith in God or have we sinned? [Not necessarily. Job was faithful to God, but God still allowed Job to suffer unexpected events.]

After 2 minutes, give 2 or 3 participants from different groups an opportunity to share.

Unexpected events certainly come, but God can use them for our good.

♦ Turn to someone near you and talk about a time when an unexpected event came upon your businesses. Share how you responded and what God taught you.

After 2 minutes, give 2 or 3 participants from different groups an opportunity to share. Then, open the Scriptures to James 1:2-3 and say:

The Bible tells us in the book of James:

"When troubles come your way, consider it an opportunity for great joy. For you know that when your faith is tested, your endurance has a chance to grow." (1:2-3)

3. PLAY A GAME TO DISCUSS HOW TO RESPOND TO UNEXPECTED EVENTS – 8 MINUTES

Ask participants to get into 5 groups. Take the Unexpected Event Pictures and turn them face down. Let each group pick a card. Then say:

You may discuss the event on your card for 5 minutes. Please be prepared to report on your discussion and answer the following question:

♦ How can you prepare for this unexpected event in a business?

After 5 minutes, invite the groups to report. Then invite other groups to add their ideas. Repeat the process with as many groups as time permits. Use the information in the box below only if needed to enrich the discussion.

Managing for Unexpected Business Events	
Event	Possible Action Steps
The money from your business is stolen.	• Put security bars on doors and windows.
	Make sure all doors and windows have
	locks.
	Keep cash box in a secure place.
	Put money in a bank if over a certain
	amount.
Roads are washed out, so you are not able to get supplies.	Increase size of inventory.
	Diversify product line.
	Develop a savings fund.
Fire destroys your products.	Develop a savings fund.
	Keep water or sand nearby.
The price of raw materials increases.	Buy in larger quantity at better price.
	• Plan for alternative sources for supplies.
	Develop a savings fund.
A business similar to yours opens nearby.	Maintain customer loyalty.
	Sell better products.
	Sell different products.

You can see that many different things can happen that might affect your business. Some things can hurt your business, and others may be an opportunity to grow your business. You need to be prepared in either case.

One of the most important actions you can take is to put money aside into a savings fund. Savings can give you the ability to respond to unexpected events. The wise businessperson is always thinking about things that can happen and how to prepare for them.

4. SUMMARIZE AND CLOSE THE SESSIONS ON PLAN FOR A BETTER BUSINESS – 5 MINUTES

Stand next to the 6 Business Planning Steps chart and say:

Let us say together the 6 Business Planning Steps as I point to each picture (Optional: and you look at your cards).

After you and the participants say all 6 steps, point to Step #6 and say:

This concludes our sessions about how to plan a better business. Let us stand and say together a commitment for this session:

I am going to be prepared for unexpected events, trusting God when they come!

Now let us repeat together our commitment to Plan a Better Business:

- I can better manage the business God has given me!
- I can understand and respect my customers!
- I can improve my business production!
- I can reduce my business costs!
- I can ask God and others for help!

Thank you for your participation today and throughout the lessons on Plan for a Better Business. Remember that God has made us managers over all of His creation, including our businesses. Good managers carefully plan all aspects of their business in order to make it better. When we do our best to plan our businesses, we bring honor to God.

Consider requesting 3-4 minutes of prayerful silence to reflect on the lesson before concluding. Close with a form of the following prayer:

Unchanging Lord,

When unexpected events come, You desire to teach and mature us. Give us the strength to trust in You. Help us to manage well the businesses You have given to us, that we may fully honor You and provide for our families. In Jesus' name,

Amen.

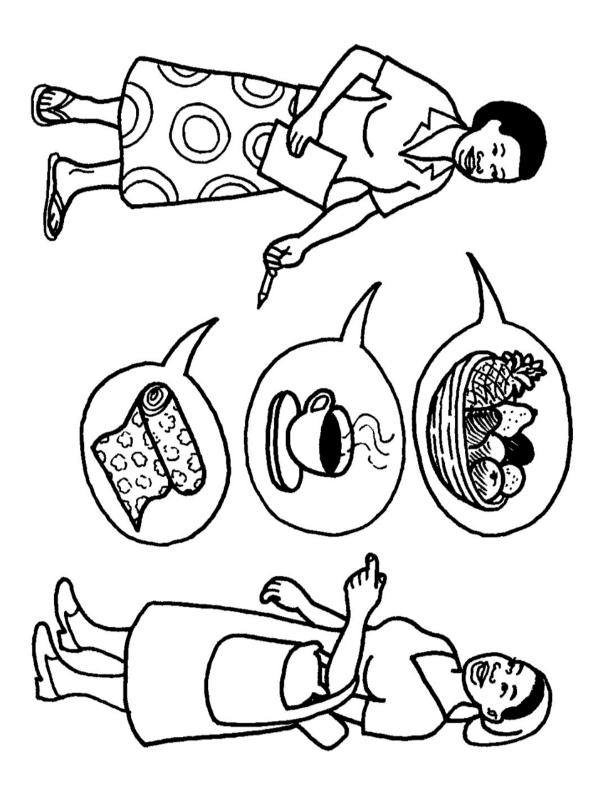
PLANFOR ABETTER BUSINESS

LEARNING CONVERSATIONS
PICTURES

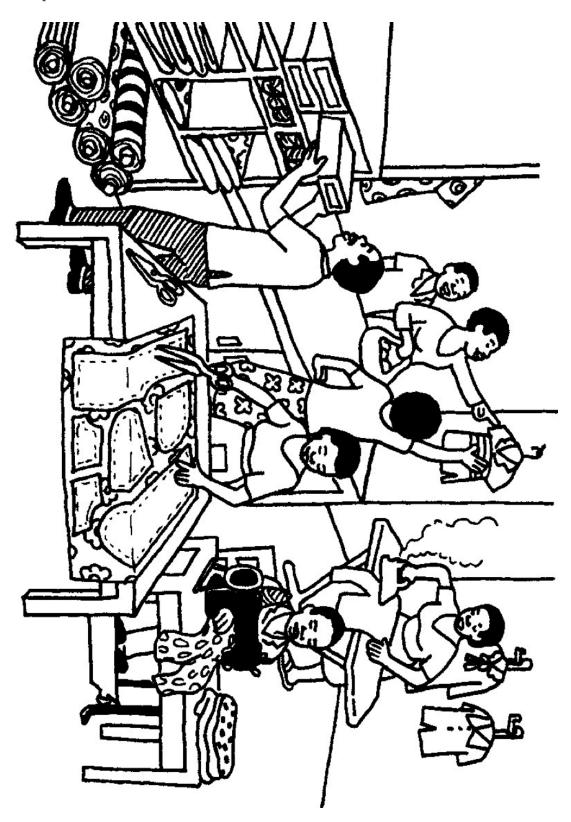
Step 1: Examine What Makes a Good Business Idea



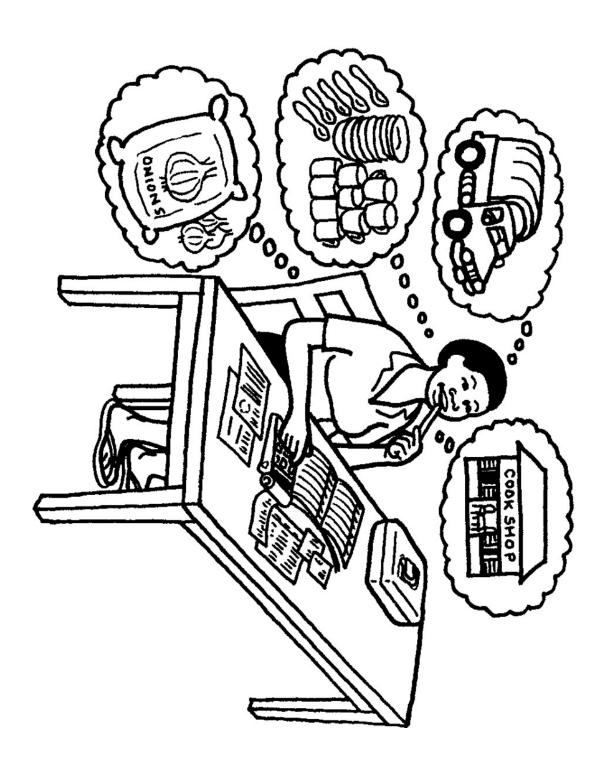
Step 2: Talk with Customers to Test Ideas



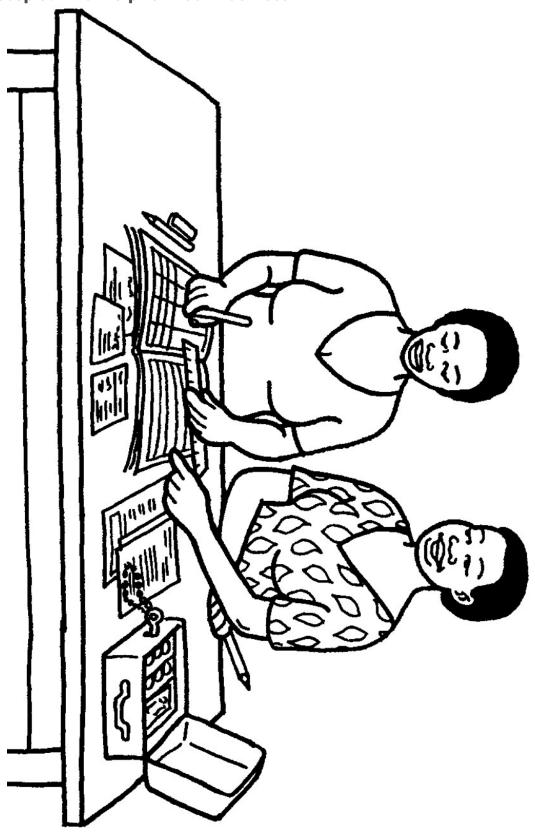
Step 3: Plan Your Production



Step 4: Plan Your Business Costs

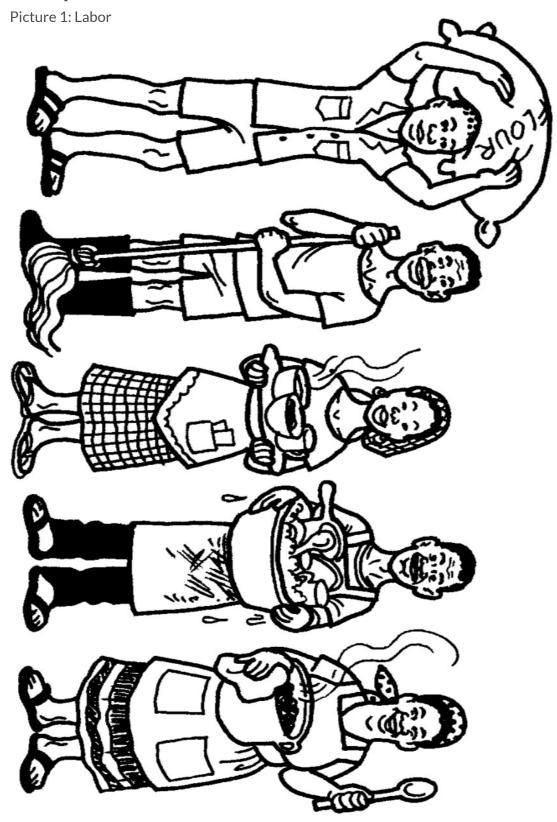


Step 5: Find Help for Your Business



Step 6: Prepare for Unexpected Events

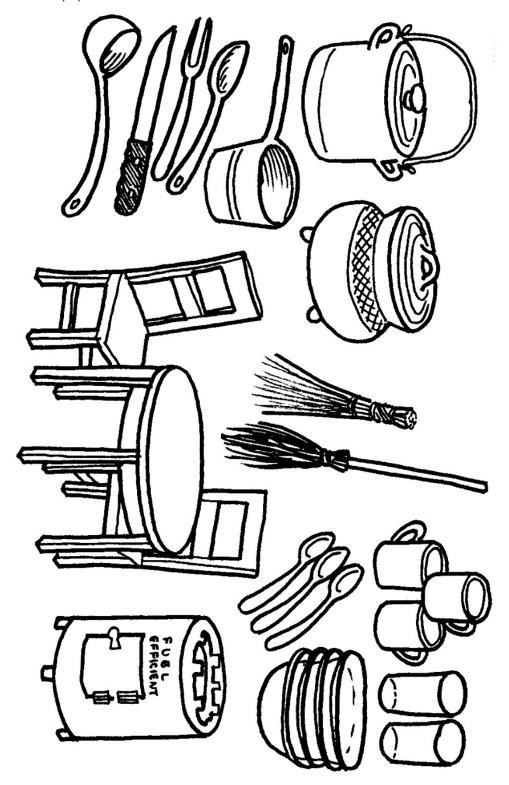




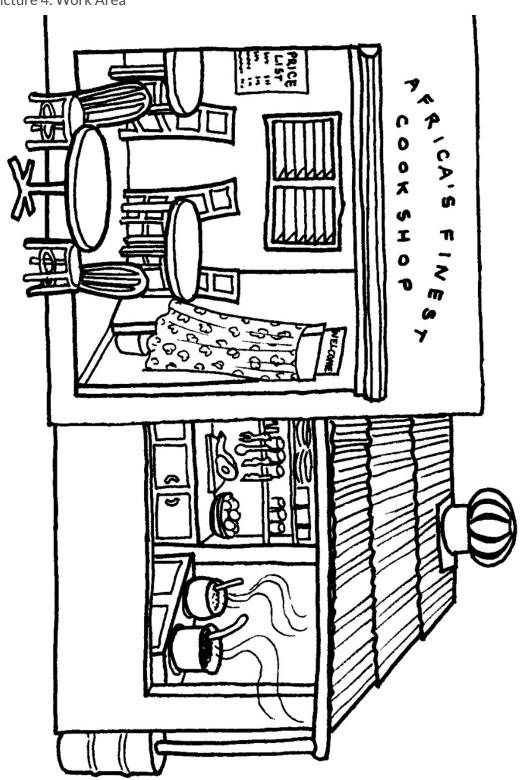
Picture 2: Materials and Supplies



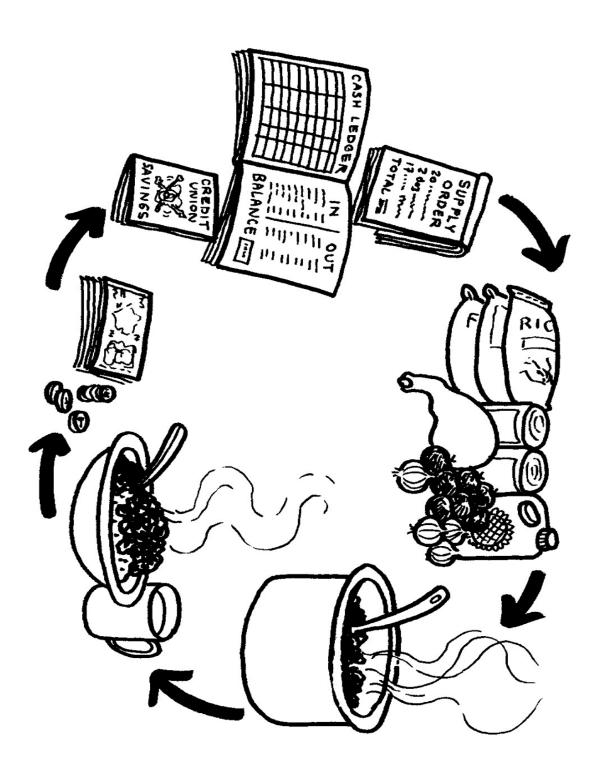
Picture 3: Equipment



Picture 4: Work Area



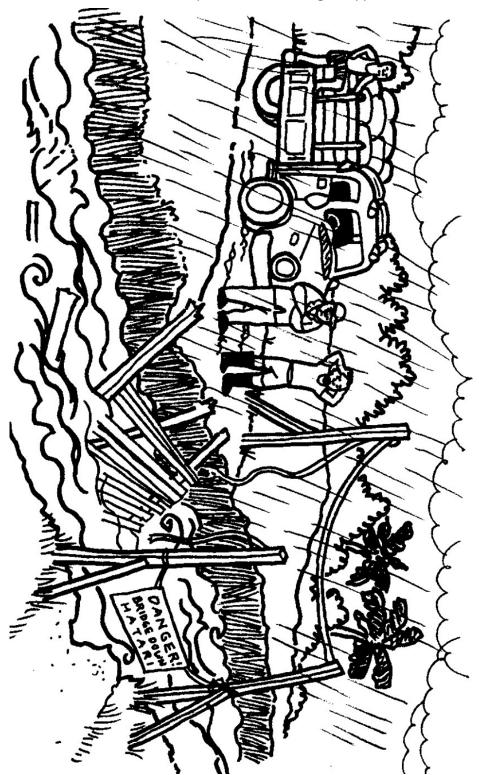
Picture 5: Production Process



Picture 1: The money from your business is stolen.



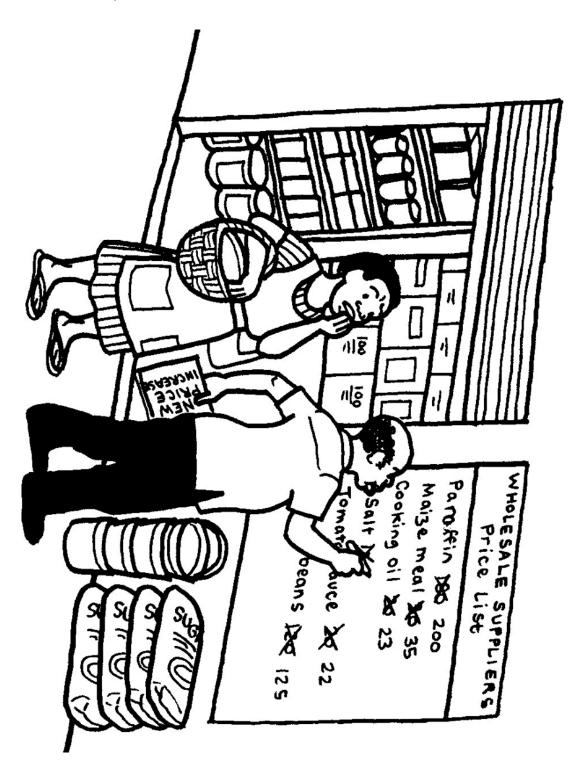
Picture 2: Roads are washed out, so you are not able to get supplies.



Picture 3: Fire destroys your products.



Picture 4: The price of raw materials increases.









LESSON 1: SEPARATE HOUSEHOLD AND BUSINESS MONEY

OBJECTIVES

By the end of this session, participants will have:

- 1. Discussed the necessity for wisdom in managing money.
- 2. Determined how to keep household and business money separate.

PREPARATION

- Convert dollar amounts to appropriate local currency.
- Create fake money to demonstrate the transactions.
- Make a drawing of a woman managing her money. She has 2 pockets on her dress into which you can put household and business money. Also attach in the background a container for money from her sales.

TIME

30 minutes

Steps

1. INTRODUCE THE MANAGE YOUR BUSINESS MONEY SESSIONS – 3 MINUTES

Welcome the participants and introduce the new topic:

Today we will begin sessions on how to Manage Your Business Money. In this topic, we are going to discuss ways to better manage money so you can earn more. Information in the sessions includes:

- How to keep household and business money separate,
- How to understand if your business is earning money; and
- How to manage your money to keep your business growing.

Everyone has experience or knowledge to share and everyone has something to learn. We are going to learn together through stories, discussions, and activities. Please feel comfortable to ask questions.

2. TELL STORY ABOUT THREE SERVANTS TO ILLUSTRATE STEWARDSHIP – 12 MINUTES

Let us begin by hearing a story that Jesus told about three servants. Listen and decide which servant you believe manages their money wisely.

Open the Scriptures and read Matthew 25:14-19.

The Story of Three Servants (Matthew 25:14-19)

"For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. Then he who had received the five talents went and traded with them, and made another five talents. And likewise he who had received two gained two more also. But he who had received one went and dug in the ground, and hid his master's money. After a long time the master of those servants came and settled accounts with them."

♦ Which servant do you believe managed money wisely?

♦ Why?

Allow 3 or 4 participants to share their ideas. Affirm and praise responses. Then, say:

Thank you for your thoughts.

God has trusted each of you with different resources, abilities, and opportunities. We must use wisdom to manage all that He has given to us, including our business money. In a later lesson, we will continue exploring this story.

Form a small group of 3-4 people and answer:

♦ With what things has God trusted you in your life and business? [time, life, talents, creativity, business ideas, material possessions, relationships]

After 2 minutes, allow 2 or 3 participants to share their ideas. Affirm and praise responses. Then, say:

Certainly, God has trusted us with much. We are responsible to care for all that He has given to us—our children, families, neighbors, homes, and our businesses. He has made each of us managers over His possessions, giving us an opportunity to learn to be faithful and trustworthy.

3. TELL STORY ABOUT HOUSEHOLD AND BUSINESS MONEY MANAGEMENT - 10 MINUTES

Let us learn how to be good managers of the money God has given to us by studying 2 different ways to use money—household expenses and business expenses. Money that you spend on yourself or your family is household money. When money is spent on household expenses, you do not get it back. Money that goes into supplies and other items to run your business is business money. If it is managed well, money spent on your business makes more money for you.

Hang the picture of Esiteri with the pockets and container. Then say:

Now let us hear about Esiteri. Listen how she manages her household and business money.

Story of Esiteri

Esiteri is a baker. She makes and delivers bread every day. The shopkeepers pay her for her bread and give her bread orders for the next day. When she gets home, Esiteri puts the money from her sales in a special container, hidden in her house. (Put all of the fake money into the "container" attached to the picture.)

Twice a week, Esiteri counts her money to see how much she received. (Remove the fake money from the container.) Today, she checks the supplies for her business and decides she needs flour, yeast, salt and sugar. Esiteri also checks what food and other items her family needs. The list includes rice, soap, sugar, school note books and a new broom. Esiteri realizes that she does not have enough money to buy everything and decides that the new broom can wait until another time. She puts the money to buy business supplies in her left pocket and the money for the household expenses in her right pocket. (Put half of the fake money in each of her pockets.) Then Esiteri goes shopping to buy business and family supplies.

Let us discuss Esiteri's story.

- ♦ Where does Esiteri put her money? [She puts all of her sales income money in one safe container. When it is time to go shopping, she puts her business money and her household money in different pockets.]
- ♦ Why does Esiteri put her shopping money in two different pockets? [Esiteri wants to control the amount she spends for her business and for her family. Esiteri wants to know how much money she spends on her business and how much on her family.]
- ♦ How does she know how much money to put in the business pocket and in the household pocket? [She thinks about what she needs to buy for her business and how much is available for her family needs.]

Thank the participants for their ideas and summarize by saying:

Separating household and business money helps control household spending—this keeps more money in the business so you earn more money. Doing so can be very difficult, but you can honor God by being a wise manager of what He has given to you.

4. DISCUSS HOW TO KEEP HOUSEHOLD AND BUSINESS MONEY SEPARATE – 12 MINUTES

Earlier we learned that household money is money that you spend on yourself and your family.

♦ What are examples of your <u>household expenses</u>? [Food, clothes, rent, school fees, medicine, family events such as weddings or funerals, etc.]

We also learned that business money is money to spend on supplies and other things needed for your business.

♦ What are examples of your <u>business expenses</u>? [Supplies, equipment, rent, fuel, labor, transportation, etc.]

From the story you heard that Esiteri has three ways of managing her money:

- She keeps her sales income money in a hidden container.
- She decides the amount of money she needs for her business and for household items.
- She keeps her business money in one place and household money in another place when she goes to the market. She does not mix the two.

Please form pairs. You have 3 minutes to discuss the following questions. Be prepared to share your ideas with the group.

- ♦ What can you learn from Esiteri about being a good manager of the money God has given to you?
- ♦ How can you keep your household and business money separate?

After 2 minutes ask 3 or 4 volunteers to explain what she can do to keep her household and business money separate. Praise the plans.

5. COMMIT TO SEPARATING HOUSEHOLD AND BUSINESS MONEY - 5 MINUTES

Think about what you learned today.

Ask several volunteers:

♦ What is one thing that you plan to do as a result of today's session? Probe for specific ideas.

Thank the volunteers and invite everyone to make a commitment. Say:

Let us say together:

I will manage what God has given to me wisely by separating household and business money.

Good work today. You made plans to separate household and business money. This gives you more control over your money, making you a better manager of the money God has trusted you to use. The next lesson is about how to calculate the amount of profit your business is making.

Thank everyone for participating. Ask for several volunteers to close in prayer. Close with a form of the following prayer:

Father God,

You have trusted each of us with Your possessions. Teach us to be good managers of all that You have given to us, especially our money, that You may be honored in our lives and businesses. In Jesus' name, Amen.

2

LESSON 2: CALCULATE YOUR PROFIT

OBJECTIVES

By the end of this session, participants will have:

- 1. Considered the biblical idea of creating and caring for wealth.
- 2. Practiced calculating business profit in a sample business.

PREPARATION

- Three boxes or containers labeled: "Cash-In," "Business Expenses," and "Household Expenses" (For illiterate groups, use symbols or pictures to represent these labels.)
- Fake money adapted to equivalent value in local currency.
- 20 notes of 10

TIME

30 minutes

Steps

1. REVIEW THE IMPORTANCE OF KEEPING BUSINESS MONEY SEPARATE FROM HOUSEHOLD MONEY – 3 MINUTES

Today we are going to discuss how to calculate your profit. Before we begin, let us review the previous session. You discussed the need to wisely manage the money God has given to you by determining the difference between business and household money. Business money is for investing in the business to earn more money. Household money is for spending on family needs.

Invite 2-3 volunteers to share:

♦ What was your experience keeping your business and household money separate?

Thank them for sharing. Summarize the ideas and reinforce good practices.

2. CONTINUE STORY ABOUT THREE SERVANTS TO ILLUSTRATE STEWARDSHIP - 8 MINUTES

Let continue to explore the story that Jesus told about three servants.

Invite 2-3 volunteers to share:

♦ What can you remember about this story from last week? [Ensure that all three servants are mentioned, along with the amounts of money trusted to each of them.]

Listen again to the story that Jesus told. Notice what happens when the master returns.

Open the Scriptures and read Matthew 25:19-23.

The Story of Three Servants, Continued (Matthew 25:19-23)

After a long time the master of those servants came and settled accounts with them. So he who had received five talents came and brought five other talents, saying, 'Master, you delivered to me five talents; look, I have gained five more talents besides them.' His master said to him, 'Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your master.' He also who had received two talents came and

said, 'Master, you delivered to me two talents; look, I have gained two more talents besides them.' His master said to him, 'Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your master.'

- ♦ What did the servants do that made their master happy?
- ♦ How does God want us to manage our money?

Allow 3 or 4 participants to share. Thank and praise them for their responses.

No matter the amount of money God has given to you, He expects you to manage it wisely. This includes wisely using what God has entrusted to you to make a profit in your business.

In the previous session, you learned that investing profit in your business helps it to earn more money. Knowing how much profit your business is making allows you to better plan and manage your money. Then you can know how much money is available to reinvest in the business and help it grow. You can also know how much is available to spend on family needs.

3. DEMONSTRATE HOW TO CALCULATE PROFITS - 10 MINUTES

I am going to demonstrate how to calculate profits using Esiteri's bread business. As you saw before, Esiteri needs 3 places to hold her money. She keeps a "Cash-In" container hidden for any money coming into her business (show the Cash-In Box). She also used one pocket to hold the money for her business expenses. Instead of using Esiteri's pocket, this is her "Business Expenses" box (show the Business Expenses box). Finally, Esiteri has a "Household Expenses" box where she places money to use for any family expenses (show the Household Expenses box).

Here is how Esiteri keeps track of her business money and how much money she makes.

As you explain, use the fake money and boxes to demonstrate how the box accounting system works.

Esiteri's Bread Baking Business Transactions for Week 1

	Cash-In Box	Business	Household
		Expenses Box	Expenses Box
1. Beginning of the Week	1000	→ +500	→ +500
			+300
2. Bread baking supplies		-300	
3. Transportation		-100	
4. Fuel		-100	
5. Household items			-500
6. Sale of bread	+1000		
7. At the End of the Week	1000	0	0

1. At the beginning of the week, Esiteri has 1000 FRW in her Cash-In box. This money is her earnings from the previous week. (Put 1000 in the Cash-In box: 10 notes of 100.)

Based on her expenses last week, Esiteri decides to spend 500 for her business leaving 500 for her household expenses. (Move 500-5 notes of 100-from the Cash-In box to the Business Expenses box and move 500-5 notes of 100-to the Household Expenses box.)

- 2. During the week, Esiteri buys 300 worth of bread baking supplies. (Take 300–3 notes of 100–out of the Business Expenses box and give it to another participant as if buying supplies.)
- 3. Esiteri spends 100 on transportation. (Take 100-1 note of 100—out of the Business Expenses box and give it to another participant.)
- 4. Esiteri spends 100 on her fuel for baking. (Take 100-1 note of 100—out of the Business Expenses box and give it to another participant.)
- 5. Esiteri also buys 500 worth of food and other items for her family. (*Take 500 out of Household Cost box and give it to another participant.*)
- 6. Esiteri sells 200 loaves of bread 50 each, for a total cash amount of 1000. (Have one of the participants give you 10 notes of 100 and put it in the Cash-In box.)
- 7. At the end of the week she has 1000 FRW in her Cash-In Box. (Show 1000 in the Cash-In box.)

Esiteri wonders how much profit she has made from her weekly sales. She knows that money coming into the business from sales is different than profit. She must first subtract the amount of money she spent on business expenses. Together let us calculate Esiteri's profit.

Demonstrate:

Esiteri made sales 1000 (point 6 – the final amount in the

amounting to Cash-In box)

minus Business expenses of 500 (points 2, 3 and 4 – amounts spent

from the Business Expenses box)

equals A profit of 500 FRW

To calculate profit you take:

minus Business Expenses (500 FRW)

= Profit (500 FRW)

Esiteri wonders about another important question.

♦ **Is Esiteri's business growing? Why or why not?** [No. She begins and ends the week with the same amount of money (1000). She invests the same amount in materials every week (500) and makes the same amount of profit (500).]

Ask for and answer questions or comments participants have about Esiteri's business calculations.

4. PRACTICE CALCULATING PROFITABILITY FOR YOUR BUSINESS - 10 MINUTES

Prepare the participants to calculate the profitability of their businesses. Ask them to find a partner. Say:

Think about your business activities from the previous week (or for one day). You have 5 minutes to discuss:

- What was the total amount you earned from sales last week (or during one day)?
- What was the total amount of your business expenses last week (or during one day)?
- ♦ What was the total amount of profit (sales minus expenses)?

After 5 minutes, ask one or more pairs, depending on the time remaining, to report how they calculated profits.

Thank the volunteers and summarize by reminding the participants:

You can use the box accounting system or envelopes, pockets, bags or other containers to separate your income and expenses. It is useful for understanding profits, keeping track of money, and calculating profit.

Invite 2 or 3 participants to share:

♦ How can understanding your profit make you a better manager of the money God has given to you?

Thank the participants and praise their answers.

5. COMMIT TO CALCULATING PROFIT - 3 MINUTES

Think about what you can do as a result of today's session.

Ask several volunteers:

♦ What is one thing that you are going to do to manage your money or calculate profit? Probe for specific ideas.

Thank the volunteers and invite everyone to make a commitment. Say:

Stand up and together repeat after me:

I will honor God by wisely managing my profit!

Think about and if possible **do** what we discussed today. Remember:

Money from Sales minus Business Expenses = Profit

Good work today. Remember, God expects you to manage your money wisely, including using what He has entrusted to you to make a profit in your business. Knowing how much your business earns lets you better plan and manage the money God has given you. In the next lesson we are going to show how the box accounting system can help you track, plan and invest money wisely.

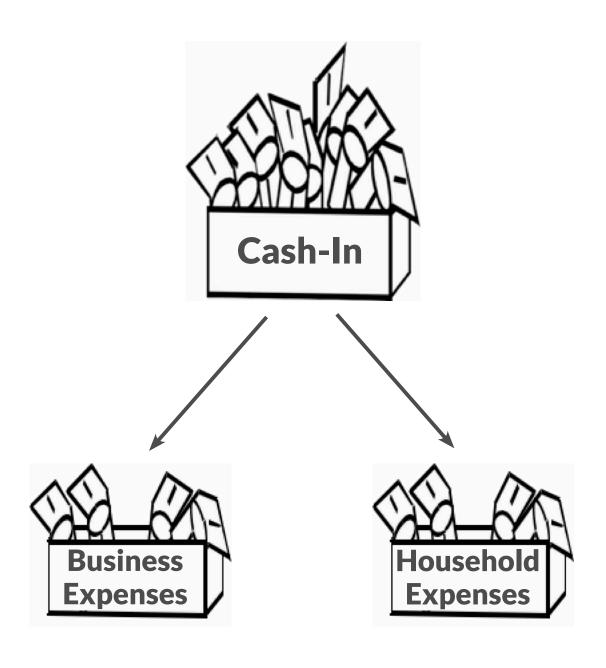
Thank everyone for participating. Ask for several volunteers to close in prayer. Close with a form of the following prayer:

Giver of All.

You have empowered us to understand our business profits. Give us wisdom in managing our business money, that we may honor You and better take care of our families and communities. We praise You for Your many gifts, O Jesus.

Amen.

BOX ACCOUNTING SYSTEM





LESSON 3: INVEST IN YOUR BUSINESS

OBJECTIVES

By the end of this session, participants will have:

- 1. Considered the biblical idea of reinvestment into one's business.
- 2. Used the box accounting system to demonstrate:
 - how to track money and control spending
 - the importance of reinvesting income in the business
- 3. Assessed how increasing investment can increase profits.

PREPARATION

- Use the same three boxes or containers marked "Cash-In," "Business Expenses," and "Household Expenses" (or symbols/pictures to represent these labels) from Lesson 2.
- Use the same fake money from Lesson 2 and add notes for a total of 30 notes of 100.

TIME

30 minutes

Steps

1. REVIEW WAYS TO CALCULATE YOUR PROFIT - 3 MINUTES

Today we are going to discuss ways to track, plan and invest your business money. Before we begin, let us review the previous session. We discussed how understanding and calculating profit allows you to better manage the money God has given you.

Invite 2-3 volunteers to share:

♦ What was your experience calculating your profit?

Thank them for sharing. Summarize the ideas and reinforce good practices.

2. CONTINUE STORY ABOUT THREE SERVANTS TO ILLUSTRATE STEWARDSHIP - 7 MINUTES

Today let us finish hearing the story that Jesus told about the three servants. We have already heard about the first two servants.

Invite 2-3 volunteers to share:

♦ What can you remember about this story from last week? [Make sure that all three servants are mentioned, along with the amounts of money that were trusted to each of them. Make sure that the good management and doubled profit of the first two servants is mentioned.]

Now, listen to what happens to the third servant.

Open the Scriptures and read Matthew 25:24-28:

The Story of Three Servants, Continued (Matthew 25:24-28)

Then he who had received the one talent came and said, 'Master, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.' But his master answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. So you ought to have deposited my money with the bankers, and at my coming I would have received back

my own with interest. So take the talent from him, and give it to him who has ten talents.'

- ♦ What happened to the servant who did not invest his money?
- ♦ How do you think God desires that we invest our business money?

Allow 3 or 4 participants to share. Thank and praise them for their responses.

Like the first servant who put his money to work immediately, God expects you to invest your business money wisely. No matter the amount of money God has given to you, He is honored when you manage it wisely. Investing money back into your business is important for it to properly grow and provide income for each of you.

Turn to a partner and discuss:

♦ In what ways do you already invest back into your business?

After 2 minutes, allow 3 or 4 participants to share. Thank and praise them for their responses.

3. DEMONSTRATE THE USE OF THE BOX ACCOUNTING SYSTEM TO TRACK, PLAN AND INVEST MONEY - 10 MINUTES

Use the boxes or containers marked "Cash-In," "Business Expenses" and "Household Expenses." Say:

In the previous session, you saw Esiteri use boxes to track her money. This is called the "box accounting system." You can use bags, baskets, pockets or any container as long as you know which container is for cash coming in and which containers are for business expenses and for household expenses. It is also important to make sure the method you choose keeps your money safe. Today we are going to show how the box accounting system can help you track your money so you can decide how to wisely invest the money that God has given to you.

Esiteri had 3 boxes that she used to separate her money:

- Cash-In box for money coming into the business
- Business Expenses box for money for your business expenses
- Household Expenses box for money for household and family expenses

You learned that Esiteri's business is profitable but not growing. Let us see how Esiteri's business might grow if she uses some of her earnings and invests all of a loan in her business.

Identify 8 volunteers to help with the demonstration. Give each volunteer the amount of money listed below, in the notes specified. Ask the volunteers to come forward and play their roles as needed and then return to their seats.

• Esiteri: 1000 FRW (10 notes of 100) in her Cash-In box

• 3 customers for Esiteri: (Give each customer 1 note of 100)

• Lender: 1000 (10 notes of 100)

• Baking supplies seller

• Household items Seller

• Fuel Seller

Esiteri's Flour Business: Transactions for Week 2

	Cash-In	Business	Household
		Expenses	Expenses
1. At the start of the week	1000 —	→ +500	→ +500
			T500
2. Esiteri receives a new loan		+1000	
3. Total available for the business		1500	
4. Baking supplies		-1000	
5. Transportation		-200	
6. Fuel		-200	
7. Loan repayment		-100	
8. Household items			-500
9. Sale of bread	+3000		
10.At the end of the week	3000	0	0

1. At the beginning of the week, Esiteri has 1000 FRW in her Cash-In box. This is the same 100 she had at the end of the previous week. (Ask Esiteri to show the money—10 notes of 100— in her Cash-In box.)

Based on Esiteri's expenses the previous week, she decides to spend 500 on her business and 500 for household expenses. (Ask Esiteri to put 5 notes of 100 in the Business Expenses box and 5 notes of 100 in the Household Expenses box.)

2. Esiteri then gets a loan of 1000, which she plans to spend entirely on her business. (Ask the Lender to give Esiteri 1000–10 notes of 100. Ask Esiteri to put all of this loan money in her Business Expenses box.)

It is important to put the loan money directly into the Business Expenses box to make sure you spend it only on the business.

- ♦ How much money does Esiteri have for her business? [1500]
- 3. During the week, Esiteri buys 1000 worth of bread baking supplies instead of her usual amount of 300.
 - ♦ From which box does Esiteri take this money? [Business Expenses box.] (Ask Esiteri to take 1000 out of the Business Expenses box and give it to the bread supplies seller.)
- 4. Esiteri must pay 200 for transportation.
- 5. Esiteri must pay 200 for the fuel.
 - ♦ From which box does Esiteri take this money? [Business Expenses box.] (Ask Esiteri to take 400 out of the Business Expenses box and give 200 to the transporter and 200 to the fuel seller.)
- 6. Esiteri then makes a weekly loan payment of 100.
 - ♦ From which box does Esiteri take this money? [Business Expenses box.] (Ask Esiteri to take 100 out of the Business Expenses box and give it to the Lender.]
- 7. During the week, Esiteri sells 60 loaves of bread at 50 each, for a total cash amount of 3000. (Ask the 3 customers to come forward and each pay 1000 for bread.)
 - ♦ Where does Esiteri put this money? [Cash-In box.] (The customer volunteers give Esiteri 3000; Esiteri puts it in the Cash-In box.)
- 8. Esiteri also buys 500 worth of items for her family.
 - ♦ From which box does Esiteri take this money? [Household Expenses box.] (Ask Esiteri to take the 500 out of the Household Expenses box and give it to the family items seller.)

Ask Esiteri to count out all of the money in the Cash-In box to show how much is there. [3000] Thank the volunteers for their help with the demonstration.

4. PRACTICE HOW TO DETERMINE PROFIT - 10 MINUTES

Let us use the method presented in the previous lesson to calculate Esiteri's profit. Please find a partner and work together to do the calculations. Be ready to give the answer and how you got it.

Use the fake money and the boxes to show the calculations and answers as they are given.

- ♦ How much did Esiteri sell? How do you know? [Esiteri had 3000 in sales—the Cash-In box was empty at the beginning of the week after Esiteri put 500 in the Business Expenses box and 500 in the Household Expenses box. At the end of week two, there was 3000 in the Cash-In box.]
- ♦ How much did Esiteri spend on her business? How do you know? [Esiteri spent 1500 because there was 1500 in the Business Expenses box and now the box is empty. She spent the amount she invested from last week (500) plus the new loan amount (1000). She had the cost of replacing materials, transportation, fuel and weekly loan payment.]
- ♦ How much profit did Esiteri make? How do you know? [1500 in profit. Sales of 3000 minus expenses of 1500 = 1500 in profit.]

Remember the way to calculate profit: Cash-In (show the Cash-In box from the end of the week with 3000) minus Business Expenses (put the Business Expense box next and take 1500 from the Cash-In box to show the amount spent) equals Profit (hold up the 1500 left in the Cash-In box.)

For the previous week Esiteri's profit was 500. This week her profit is 1500. Esiteri's profits went up by 1000 FRW.

- ♦ Why did Esiteri's business grow and her profit increase? [Because Esiteri took a loan to invest more in her business. This allowed her to sell more.]
- ♦ How much of this money is business expenses money that Esiteri needs to put back into her business to keep it going? Where will she put this money? [1500 for business expenses. Put 1500 back into the Business Expenses box.]

Congratulate the participants on their good responses.

Now, turn to a partner and discuss:

♦ How can you use this system to better manage the money God has given to you?

After 2 minutes, allow participants to share. Thank and praise them. Summarize by saying:

The box accounting system is useful for keeping track of money. It helps you decide how much to invest in your business and how you can increase your profits. Tracking your sales income, business expenses and profits helps you better plan and manage the money God has given to you.

5. COMMIT TO CALCULATING PROFIT - 3 MINUTES

Think about what you can do with what you learned today.

Ask several participants:

♦ What is one thing you learned today that you can do to make your business grow? Probe for specific ideas.

Think about and if possible **do** what we discussed today. Repeat after me:

I will honor God by investing money wisely into my business.

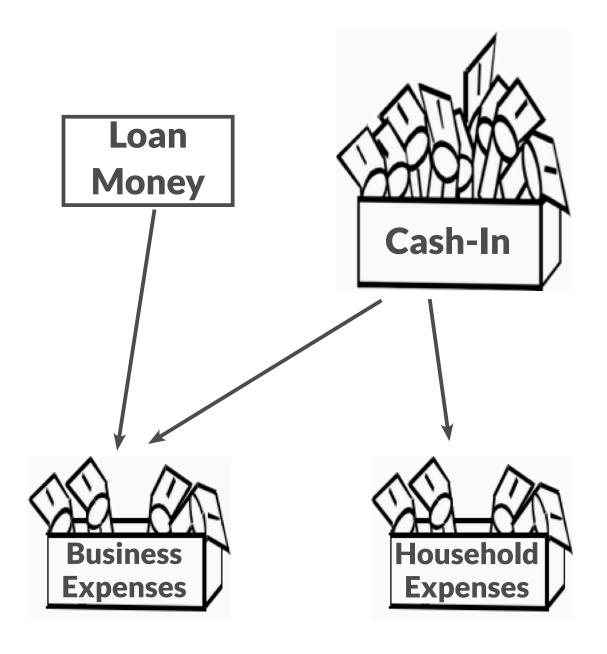
Good work today. Tracking your sales income, business expenses and profits lets you better plan and manage the money God has given to you. Remember, He is honored when you invest your money wisely. In the next lesson you are going to decide what Esiteri does with the 1500 FRW that remains in the Cash-In box.

Thank everyone for participating. Ask for several volunteers to close in prayer. Close with a form of the following prayer:

Lord God,

You have given us the knowledge to help us better manage our money. Teach us to invest it wisely, both in our business and home life, that our decisions would honor You, our communities, and families. Through the grace of Jesus, Amen.

BOX ACCOUNTING SYSTEM





LESSON 4: USING PROFIT FOR BUSINESS, HOUSEHOLD NEEDS AND SAVINGS

OBJECTIVES

By the end of this session, participants will have:

- 1. Identified the need to honor God in their use of profit.
- 2. Used the box accounting system to demonstrate 3 ways to use profit.

PREPARATION

- 3 boxes marked "Cash-In," "Business Expenses," and "Household Expenses"
- 1 additional box marked as "Savings"
- Fake money (from the previous session)

TIME

30 minutes

Steps

1. REVIEW ESITERI'S BUSINESS - 5 MINUTES

Today we are going to discuss how to use your profit to meet business and household needs. Before we begin, let us review together the transactions for Esiteri's bread business. Remember, tracking your sales income, business expenses and profits helps you better manage the money God has given to you.

Now, when I name the transaction, everyone tell me where to get the money and where to put it.

Demonstrate, with help from the participants, the transactions of Esiteri's second week of business.

- 1. Esiteri started with 1000. [Put 1000–10 notes of 100– in the Cash-In box]
- 2. She decides to use 500 for household expenses. [Get 500—5 notes of 100—from the Cash-In box and put it in the Household Expenses box]
- 3. She decides to use 500 for business expenses. [Get 500-5 notes of 100-from the Cash-In box and put it in the Business Expenses box]
- 4. She got a loan of 1000. [Put 1000–10 notes of 100–in the Business Expenses box]
- 5. She spent 1500 in business expenses. [Get 1500 out of the Business Expenses box and put it Esiteriy because it is spent]
- 6. She earned 3000 from sales of bread. [Put 3000 from bread buyers in the Cash-In box]
 - ♦ **How much is Esiteri's profit?** [1500 in profit. Sales of 3000 minus business expenses of 1500 = 1500 profit]
 - ♦ How much money does Esiteri need to put back into the business to keep it going at the same level? [1500 to pay all the business expenses, including a weekly loan payment]

Well done! You helped Esiteri track her business expenses and sales. This helps her decide how much to reinvest in her business to keep it going. Remember, like the story of the three servants, God expects you to invest your business money wisely and He is honored when you do.

2. EXAMINE THE NEED TO HONOR GOD IN USE OF PROFIT - 10 MINUTES

Let us begin by discussing this further—honoring the Lord with your business profit.

Turn to a friend and discuss:

- ♦ How can we honor God with our business profit? [helping our friends and neighbors, caring for our families, giving to our local church, reducing waste]
- ♦ If we honor God with our business profit, will He bless us?

After 2 minutes, allow 3 or 4 participants to share. Thank and praise them. Continue by saying:

The Bible tells us in Matthew: (5:45b)

"God causes His sun to shine on honorable people and evil people. He sends rain on those who do right and those who do wrong."

♦ What do you hear from this verse?

Allow 3 or 4 participants to share.

When you are part of God's family, He can give you peace in your heart whether you experience blessing or struggle in your business. No matter what your circumstances are, when you seek first to honor God with your profit, He is pleased. At times, we are tempted to trust only in our own abilities, or to ask the diviners or spirits for help with our profit. However, the Bible says that Jesus Christ has defeated all other powers by the cross. (*Colossians 2:15*)

♦ What does this mean for our business profit?

Allow 3 or 4 participants to share.

Let us now discuss the various ways that Esiteri can honor God by using her profit wisely.

♦ What can Esiteri do to help her business grow <u>again</u>—without taking a loan?
[Put even more of her profit into her Business Expenses box to invest in her business.]

Esiteri may want to buy more materials. For example, she may want to invest in a new product, or buy a new table or a scale or a measuring cup.

♦ What are other ways Esiteri can use her profit? [Food for the family, other household needs, medicines, social obligations, savings, giving to those in need, giving to her church.]

Probe for many responses and then summarize by saying:

There are 3 choices Esiteri can make when she decides how to use her money. (Show the boxes.) She can put her profit in:

- the Business Expenses box to grow the business
- the Household Expenses box for household and family needs

And today we add another box into which she can put her money:

• a Savings box to keep money for future emergencies or large expenses

3. DECIDE HOW TO USE PROFIT - 12 MINUTES

You have decisions to make about how you use your profit. Are you going to use them to grow the business? To make personal savings? Or to pay for your household expenses? How can you honor God with your profit in taking care of your business and family life?

In small groups, discuss how Esiteri can make good decisions about how to use her 1500 FRW in business profit. Decide:

- How much of her 1500 profit do you recommend Esiteri put in each box?
- ♦ How does this decision honor God?

When working in your small group, Esiteri's money can be divided among the boxes in any way you choose as best. Be prepared to demonstrate the amount of money your group decides Esiteri is going to put in each box. You have 4 minutes.

After 4 minutes invite a volunteer from one group to demonstrate. Give her fake money to put into the different boxes: Business Expenses, Household Expenses and Savings. Ask the volunteer to explain the reasons for placing that amount in each box.

Ask 2 or 3 groups with different ideas to show what they decided and why. Then ask:

♦ What did the groups do differently in the way they used Esiteri's money? Explain.

Encourage a good discussion about why one makes different choices about the use of profit.

Thank you for your good ideas. There are many different ways to use the money. If **household** needs are high, profit need to be used to meet them. It is always good to **save** something for future needs and unexpected events. If there is enough money, it is good to **put more money into the business** if you think you can sell more by doing this.

Think about what you learned today. Think carefully about how much to use to grow the business, save or spend on household needs. Remember, whether you experience blessing or struggle in your business, God can give you peace in your heart when you honor Him with your profit.

Ask several volunteers:

♦ How are you going to manage your profit differently now? Probe for specific ideas. Allow several volunteers to respond. Thank them for their good ideas.

4. COMMIT TO USE PROFIT WISELY – 3 MINUTES

Think about what you can do as a result of today's session. Let us make the following commitment together. Repeat after me:

I pledge to honor God by using my profit wisely!

Think about and if possible **do** what we discussed today. Remember:

Balance use of profit for household needs with business and savings opportunities.

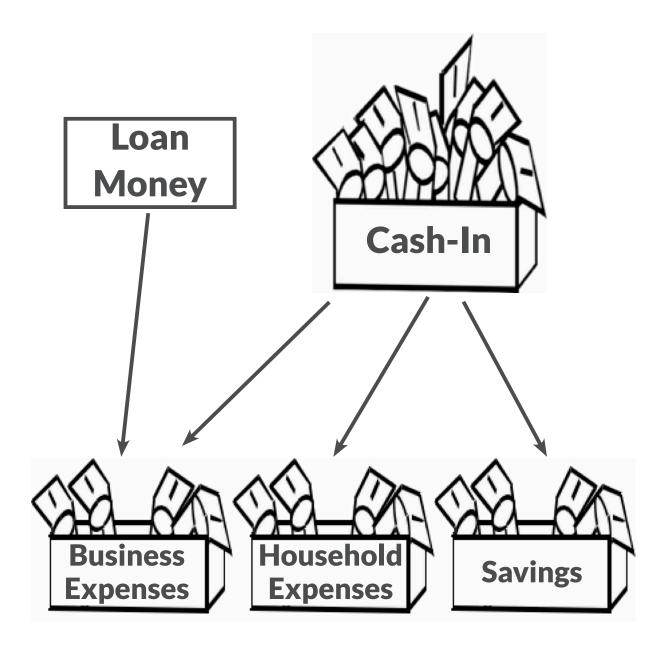
Good work today! Businesses that grow provide more family income and security and ensure loan repayment. The next lesson is about the importance of investing your loan money in your business.

Thank everyone for participating. Ask for several volunteers to close in prayer. Close with a form of the following prayer:

Giver of Life,

Teach us to honor You by wisely using our business profit. Give us wisdom when using our profit—be it for savings, for household needs, or to reinvest into our business. Give us peace in our hearts as we honor You in these decisions, O Jesus. Amen.

BOX ACCOUNTING SYSTEM





LESSON 5: USE THE BUSINESS LOAN FOR YOUR BUSINESS

OBJECTIVES

By the end of this session, participants will have:

- 1. Analyzed the importance of using discipline to invest all of the loan money into the business.
- 2. Decided how to use their own loans and earnings to earn more.

PREPARATION

- Fake money
- Pictures 1 4. Attach "pockets" onto each woman to hold the fake money. Make 2 paper-dress cutouts to fit over the dresses of Maria and her daughter (Picture 2).

Note: During the stories, add or remove money to and from each woman's pocket to represent the way the cash flows during her business transactions. Use the money as a visual tool so the participants understand the effect of loan management practices on each business. The exact amount of money is not important.

TIME

30 minutes

Steps

1. REVIEW THE IMPORTANCE OF DECIDING HOW TO USE PROFIT – 3 MINUTES

Today we are going to learn the importance of investing loan money in the business. Before we begin, let us review the previous session. We discussed how to honor God by calculating our profit and deciding how to divide it among business and household expenses and savings. Remember, when you honor God with your profit, He can give you peace in your heart whether you experience blessing or struggle in your business.

Invite 2-3 volunteers to share:

♦ What was your experience deciding how to use your profit?

Thank them for sharing. Summarize the ideas and reinforce good practices.

2. TELL STORIES THAT COMPARE THE LOAN MANAGEMENT PRACTICES OF 3 BORROWERS – 12 MINUTES

We have already learned that investing money back into your business is important for it to properly grow and provide income. It is also essential to keep your promise to the savings group—using your loan money for the intended purpose. In order to properly do this, you must use *discipline*.

In this lesson we are going to learn the importance of investing loan money into the business. In the book of Proverbs, it says:

Open the Scriptures and read:

"If you plan and work hard, you will have plenty..." (Proverbs 21:5a)

You can use discipline, applying the knowledge that God has given to keep your promises to the group and to Him, investing your loan money back into the business. Remember, He is honored when you wisely manage the money He has given to you.

Here are 3 stories about borrowers. Listen carefully to see whether the borrowers used proper discipline in investing their loan money.

Hang the first drawing of Maria and her daughter (see Sample Picture 1).

Story of Maria

Maria gets her loan (put money in the pocket on the drawing).

Maria plans to use the full loan amount to buy rice to sell as a business. However, when she arrives at the market to buy the rice, she sees a dress. She has not had a new dress in a long time. She decides to buy it. (Remove about ¼ of the money and put a new paper-dress cutout on Maria.)

Maria's daughter, who is with her, starts begging for a new dress, too. Maria buys her a dress as well. (Remove ¼ more of the money and put a new paper-dress cutout on Maria's daughter.)

Maria has only half of the loan remaining. She purchases rice for her business. (Remove all of the remaining money from Maria's pocket.)

Maria returns to her community and sells the rice. However, her earnings are much less than she planned. She barely manages to make her loan repayment. (Show only a very little money in Maria's pocket.)

- ♦ What happened to Maria's loan? [She spent half of her loan money on personal items. She earned money, but not very much.]
- ♦ How can Maria use better discipline in the use of her loan? [She should spend her loan on the rice, keeping her promise to the group. Then when she sells the rice, she can use some of the profit for dresses. Also, she can save little by little for a new dress.]

Here is the second story. Hang the second drawing of Theresa (see Sample Picture 3).

Story of Theresa

During her previous loan cycle, Theresa worked hard to find paying customers. She bought her potatoes at the city market and sold door-to-door in her community. Theresa earned a good profit from her previous loan. (Show some money already in the pocket of the picture.)

Theresa now gets a new loan. (Put the loan money in Theresa's pocket.)

With part of the new loan, Theresa buys more potatoes to sell. (Remove about ½ of the loan money.)

With the remaining portion of the loan, Theresa decides to buy tomatoes and rice to sell as well. She also decides to buy a table to better display her products. (Remove more of the money.)

A friend from her loan group comes to see Theresa. Her child is sick and needs medicine, but she has no money. She asks Theresa for some of her loan money.

Theresa explains that she must use her loan money for her business. Otherwise, she does not earn money to repay her loan. But, she has a little money saved for emergencies. Her friend can borrow Theresa's emergency money if the situation is that serious. She prays with her friend for God to provide all of her needs. She knows He is in control of all circumstances. The friend is grateful for her help and promises to return the money when times are better.

Now Theresa has more products to sell and a table to display them nicely. Theresa is making more money and can easily repay her loan. (Put about ½ of the money that was removed back into Theresa's pocket.) Theresa decides to put a little extra money in her savings to make up for what she loaned to her friend.

- ♦ In what ways did Theresa use her second loan to earn more money? [She bought potatoes, more products to sell and a table. She used discipline by reinvesting all of her loan in her business, keeping her promise to the group.]
- ♦ What did Theresa do to make sure she spent all of her loan on her business?
 [She used her savings—instead of her loan—to help her friend.]

Let us hear one more story. Hang the third drawing of Sara (see Sample Picture 4).

Story of Sara

Sara is a seamstress. Her business activity is very slow this month, and it did not earn enough to cover her regular loan payment. Sara was convinced that someone had bewitched her business, causing an evil spirit to bring her bad luck.

Sara visited a witchdoctor, and it cost her ___ FRW for a consulting fee. The witchdoctor told her to buy and sacrifice a white hen, which cost her another ___ FRW (Remove money from Sara's pocket).

At the end of the loan cycle, Sara did not have enough money to repay the total loan. She had to give all her remaining cash to the loan group. She now has no resources to continue her business. (Remove all of the remaining money in Sara's pocket.)

Let us discuss Sara's story. Think about how Sara used her loan.

♦ What happened with Sara's loan and her business? [Her business was slow and she used her profit to consult a witchdoctor. This did not make any income for her and she lost more money. Her business failed.]

Some people in our Sara's community often visit the witchdoctor when they feel confused or afraid.

- **♦ What similar practices occur in our community?**
- ♦ Does this practice honor God?

Listen to Psalm 86:6-10: Open the Scriptures to read:

Hear my prayer, O LORD; listen to my cry for mercy.

In the day of my trouble I will call to you, for you will answer me.

Among the gods there is none like you, O Lord; no deeds can compare with yours.

All the nations you have made will come and worship before you, O Lord; they will bring glory to your name.

For you are great and do marvelous deeds; you alone are God.

Among all other powers, Jehovah God is the all-powerful. Only He hears our prayers and can answer according to His unchanging love and concern for us. Because of this, we do not need to waste our resources appearing other powers – God gives us the knowledge and power that we need through His spirit.

3. DISCUSS HOW TO MANAGE YOUR LOAN WELL - 10 MINUTES

Let us talk about all 3 stories together and what they tell you about how to use loan money.

- ♦ Who did the best job managing her loan?
- ♦ **How did she use discipline in her investments?** [Theresa because she used her loan money for the purpose that she took the loan—to invest it in her business. She used loan money to improve the business by adding new products and investing in a table.]

You saw that some people use a part of their loans for personal expenses. They do this because they have social obligations, because they have friends who ask to borrow money, and for many other reasons.

♦ What can you do to avoid or manage these kinds of pressures? [Use discipline—keep your agreement about the purpose of the loan. Seek to honor God through your financial management. Develop a strong savings habit. Explain that your loan is strictly for your business.]

We are now going to discuss how to improve the use of a business loan. Please form pairs to discuss the following question. You have 3 minutes.

♦ In your own business, how can you use your loan more wisely?

After 3 minutes, ask 2 or 3 volunteers to report their ideas. Ask the participants to applaud the ideas

4. COMMIT TO SEPARATING PERSONAL AND BUSINESS MONEY – 3 MINUTES

Think about what you can tell others about the lesson today.

Ask several participants:

- ♦ What is one thing that you learned about using your business loan? [Probe for the key learning points:
 - Use all borrowed money for the business
 - Reinvest enough earnings in the business to help the business grow
 - Request only the loan amount needed for the business
 - Honor God as the All-Powerful help and wisdom
 - Using loan money for personal expenses can seriously hurt the business]

Think about and if possible **do** what we discussed today. Let us say together:

I will use discipline by putting all borrowed money into my business.

Good work today. Using your loan for the intended purpose and reinvesting your loan and earnings into your business helps it to grow. Remember, God is honored when you use discipline to manage the money He has given to you. In the next lesson you are going to learn ways to prevent your business from losing money.

Thank everyone for participating. Ask for several volunteers to close in prayer. Close with a form of the following prayer:

Lord God,

You have given us the knowledge to use our loan money wisely. Teach us discipline in how we use it, that we may honor You and provide well for our families. In the name of Jesus, Amen.



LESSON 6: PREVENT BUSINESS MONEY

OBJECTIVES

By the end of this session, participants will have:

- 1. Connected the prevention of business money loss with biblical stewardship.
- 2. Analyzed 3 stories about how business money is lost.
- 3. Identified ways to control and minimize business money losses.

PREPARATION

• Pictures of Perusi, Dancilla and Susan for Step 2

TIME

30 minutes

Steps

1. REVIEW WAYS TO USE YOUR PROFIT - 3 MINUTES

Today we are going to discuss ways to prevent the loss of money from your business. Before we begin, let us review the previous session. The stories about Maria, Theresa and Sara showed the importance of using discipline by investing loans wisely into business growth.

Invite 2-3 volunteers to share:

♦ What was your experience investing all of your loan money in your business?

Thank them for sharing. Summarize the ideas and reinforce good practices.

2. CONNECT THE PREVENTION OF BUSINESS MONEY LOSS WITH STEWARDSHIP - 7 MINUTES

We know that businesses can lose money in many ways. Today we are going to talk about the ways businesses lose money and how to prevent business money losses. Let us think back to the story of the three servants. We learned that it is important to wisely manage the money God has given to us.

♦ What did the master say to the servant who received 200 FRW?

Allow several participants to answer. Then, say:

Listen to this part of the story again. Open the Scriptures and read Matthew 25:24-28:

The Story of Three Servants, Revisited (Matthew 25:24-28)

Then he who had received the one talent came and said, 'Master, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.' But his master answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. So take the talent from him, and give it to him who has ten talents.'

♦ How did the servant who received one talent lose money?

Allow several participants to answer. Then, say:

By improperly using the money that was entrusted to him, the servant lost interest that could have been used to reinvest into the master's enterprise.

Because we are responsible to wisely manage the money God has given to us, we must control and minimize business money losses. I am going to share 3 stories that will help us to consider our business decisions. Listen for how each woman loses money from her business.

3. COMPARE THE BUSINESS MONEY MANAGEMENT OF 3 BORROWERS – 12 MINUTES

Here is Perusi's story:

Post the picture of Perusi. Say:

Story of Perusi

Perusi is a candy producer. She receives her loan and takes some of the money to buy milk to make candy. She is happy to get an extralow price from a new person in the community selling milk. On her way home, her mother-in-law asks to borrow some money. Perusi is worried about what her husband is going to say if Perusi does not give his mother the money. So, Perusi gives the remaining portion of her loan to her mother-in-law. When Perusi gets home, she opens the milk and finds it is very old and spoiled. She does not have enough money left to buy more milk to make candy. She wonders how she is going to make her loan payments and buy food for her family.

Let us discuss Perusi's experience.

- ♦ What are some good decisions that Perusi made for using her business money? [Looked for better prices for the milk.]
- ♦ What are poor decisions that Perusi made for using her business money? [She ran out of money to buy milk for making candy. She purchased poor-quality materials and gave her mother-in-law loan money that was for her business.]
- ♦ What can Perusi do differently to better manage the money God has given to her? [Be sure the supplier has good-quality materials. Do not give loan money to anyone. It is for your business. Perusi can explain that she has a loan agreement to only

spend the money on her business. She can discuss the problem with her solidarity group members to help find a solution.]

Post the picture of Dancilla. Say:

These are very good observations. Now, let us hear about Dancilla.

Story of Dancilla

Dancilla used all of her loan money at the city market buying new and different products to bring back and sell in her community. She bought oil, honey and small notebooks. She was excited about selling new products in the community. The honey and oil sold well. Dancilla even sold some to friends who did not have cash but promised to pay the next week. Unfortunately, no one bought the notebooks. People did not like the small size.

One day at work, Dancilla's young child started crying and Dancilla tended to her. She was distracted and forgot to put the lid on the honey container. The next day, Dancilla found that ants had infested the honey and it was ruined. Customers came to buy honey, but Dancilla had none to sell. She is worried about how she is going to repay her loan and feed her family.

- ♦ What are some good decisions that Dancilla made for using her business money? [Used all her loan on her business. Added new products to her business.]
- ♦ What are poor decisions that Dancilla made for using her business money? [The notebooks did not sell. Dancilla had not checked to ensure there was a demand for them. Her honey was spoiled because she did not store it carefully. She sold some of her products on credit.]
- ♦ What can Dancilla do differently to better manage the money God has given to her? [She can check with potential clients to determine whether they are going to purchase the products she wants to sell. She can avoid selling on credit. She can protect her stock against spoilage.]

Post the picture of Susan. Say:

That was a good discussion. Now, let us hear about Susan.

Story of Susan

Susan made a good profit with her previous loan. She put some of the profit into the bag she uses for her business expenses. With her earnings and a new loan, Susan decided to buy a cabinet to display in a nice, clean way the bread she sells. She bought some tea and sugar to sell, too. She worked hard to find paying customers by selling at the city market and going door to door in her community. Susan sold more products and earned more money than ever before. When she checked her cash to make her plan for the next week, she found that a lot of money was missing. So was her husband. He came home later that night with a new radio and new clothes.

- ♦ What are some good decisions that Susan made for using her business money? [She kept her business earnings separate to reinvest in the business. She purchased a cabinet to display her products. She bought additional products. She looked for good customers at the city market and by going door to door in her community.]
- ♦ What are poor decisions that Susan made for using her business money? [She kept the money where her husband found it. She did not share the importance of how to invest her business money with her husband.]
- ♦ What can Susan do differently to better manage the money God has given to her? [She can explain to her husband the obligation to repay the loan. She can request that he repay the money. She can request that he respect her business money and discuss any needs for that money with her before taking it. She can remove the temptation by keeping as much of her money as possible in a savings account.]

We see that there are many ways that businesses lose money:

- poor-quality production or supplies
- poor stock management
- selling on credit
- personal pressure to spend business money on other items

We also see that there is usually something you can do to try to prevent these losses, even when the cause of the loss is not under your control.

4. DISCUSS IN PAIRS BUSINESS-LOSS ISSUES AND IDENTIFY WAYS TO AVOID THEM – 8 MINUTES

Now you have an opportunity to discuss your own business-loss issues and how to address them. Please turn to the person next to you. You have 5 minutes to discuss:

- ♦ How is money leaking out of your business?
- ♦ What are you going to do to stop the leaks?

After 2-3 minutes, remind them to discuss both businesses.

After 5 minutes ask:

♦ Who is going to share your money-loss issues and ways you are going to stop the losses?

Ask for as many volunteers to report as time allows. Thank them for their ideas.

5. COMMIT TO PREVENT MONEY LOSSES - 3 MINUTES

Today you discussed many ways that money can be lost from a business. Everyone found at least one leak in your business. Please hold up your hand, make a fist and together repeat after me:

I will honor God by preventing leaks in my business!

Close the lesson by saying:

Think about and if possible **do** what we discussed today. Remember:

Business losses can be prevented if you identify the causes and develop ways to prevent them.

Good work today. Because we are responsible to wisely manage our money, we must control and minimize business money losses. Money can leak out of a business in many ways, but these losses can be prevented if we properly manage the money God has given to us. In the next lesson you are going to learn how to offer and manage credit to customers.

Thank everyone for participating. Ask for several volunteers to close in prayer. Close with a form of the following prayer:

Father God,

Give us Your wisdom to prevent money losses in our businesses. Help us to make decisions that will benefit our families and communities in the long term, that we may know and experience the peace of Jesus Christ. Amen.



LESSON 7: MANAGE CREDIT SALES

OBJECTIVES

By the end of this session, the participants will have:

- 1. Identified the need for wisdom when selling on credit.
- 2. Assessed the dangers of selling on credit.
- 3. Developed ways to manage the risks of selling on credit.

PREPARATION

• Cards using the Situations for Managing Sales on Credit (the cards are located at the end of this session)

TIME

30 minutes

Steps

1. REVIEW WAYS TO PREVENT BUSINESS MONEY LOSSES - 3 MINUTES

Today we are going to discuss the dangers of selling on credit and how to manage credit sales. Before we begin, let us review the previous lesson about how wise money management can prevent the loss of money from our businesses. Remember, because we are responsible to wisely manage the money God has given to us, we must control and minimize business money losses.

Invite 2-3 volunteers to share:

♦ What was your experience stopping money from leaking out of your business?

Thank them for sharing. Summarize the ideas and reinforce good practices.

2. DISCUSS BIBLICAL GUIDANCE IN MANAGING CREDIT SALES - 7 MINUTES

Today, we are going to discuss the dangers of credit sales and how to manage this money- loss problem. Among the biggest sources of business money loss are customers buying on credit, paying back slowly or not paying back at all. Surely, we need God's help as we seek to be both merciful to others and wise in managing our money.

Now, turn to a friend and say:

♦ Tell me about your experiences selling on credit.

After 3 minutes, ask several participants to share. Thank them for their contributions.

Let us look to the Bible for guidance on how to deal with these matters.

Open the Scriptures and read Colossians 3:12-14:

"Therefore, as God's chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience. Bear with each other and forgive one another if any of you has a grievance against someone. Forgive as the Lord forgave you.

And over all these virtues put on love, which binds them all together in perfect unity."

- ♦ How could this verse relate to selling on credit?
- ♦ What are the differences between forgiving a grievance against someone and forgiving a debt?

Ask several participants to share. Thank and praise them for their responses.

In order to manage this money-loss problem, we must ask God for wisdom in order to make the best decisions about selling on credit. We must also ask God to help us love and forgive those who have not repaid us when they purchased something from us on credit.

Let us learn how to do this by hearing several stories together.

3. DISCUSS DANGERS OF SELLING ON CREDIT AND STRATEGIES TO MANAGE CREDIT SALES – 10 MINUTES

Listen to the story of Siperansiya. Pretend that she is one of your customers. Decide if you are going to sell to her on credit.

Story of Siperansiya

Siperansiya is a long-time customer. She says that her husband is out of work again. She wants to buy on credit. In the past when this happened, she usually paid back, but was very late with her payments. Sometimes she did not pay back at all. When you ask for her to pay cash, she says everyone around sells on credit. If she cannot get credit from you, she can go to the next seller.

In your small groups, discuss the following question for 3 minutes:

♦ Are you going to sell to Siperansiya on credit? Why or why not?

After 3 minutes, ask 3 or 4 groups to report their discussion. Thank them for their reports. Summarize by saying:

Selling on credit can be dangerous. If the credit is not repaid, the business can lose money. It reduces the cash available to purchase new materials for the business. However, at times selling on credit is unavoidable. Here are some ways to use wisdom when it is necessary to make sales on credit.

Using Wisdom in Managing Sales on Credit

- Try to sell for cash as much as possible
- Try to sell on credit only when the person is well-known to you for being reliable
- Ask God for help to be both merciful to others and wise in managing business dealings
- Ask customers when they plan to repay, remember that date, collect the money regularly
- Visit the customer frequently and collect loan installments each time
- Give "discounts" for paying cash—charge a higher price for sales on credit

In some places, people do the following things as well:

- Set money aside to cover possible losses from sales on credit—count this as a business expense
- Ask the borrower to leave an asset with you that you can sell to cover losses, if necessary
- Work with other sellers in your area—ask all sellers to commit to reduce the number of sales they make on credit

After you read each strategy, ask:

♦ What questions or comments do you have on ways to use wisdom in managing sales on credit?

Invite members to offer examples, ideas or opinions. Thank them for their comments and introduce the opportunity to apply the strategies with the sales situations that follow.

4. ANALYZE A CREDIT SALES SITUATION - 8 MINUTES

Ask participants to remain in their groups. Say:

Now we are going to analyze situations about a seller with customers who want to buy on credit. On these cards (show the cards) I have examples of typical situations when customers ask to purchase on credit. Each group is going to analyze 1 situation. You are going to report how the seller can wisely manage the situation without losing any money from the business. You have 3 minutes to discuss the situation and prepare your response.

Let each group select a card. If necessary, go to each group and read the card for them.

Situations for Managing Sales on Credit

- Everyone in the community sells on credit. Mutesi knows that when she sells on credit, sometimes she is not repaid or she is repaid late and loses money. She wants to stop selling on credit. What can Mutesi do?
- Manuel is one of your best customers. He buys food supplies on the same day every week. Just before the end of the month, he is short on cash because his paycheck runs out. He always wants to purchase food supplies from you on credit the week before he is paid. Are you going to sell to Manuel?
- Dorothy purchased on credit last week. She has not yet repaid. She wants to buy on credit this week. She promises she is going to pay next week on Tuesday because she is certain that her own business is going to do better. What do you do?
- Susan's baby is very sick. She needed an expensive prescription and Susan has no money left to buy food. She asks you to sell to her on credit. She promises she is going to pay you back when she can get some money. What do you do?
- Donathila is used to buying on credit from you. She always pays back within a month. You are trying to stop sales on credit because you know that it is going to improve the availability of money for your business. Donathila is back again to buy on credit. What do you do?
- Yakobo has only half the money needed to buy your product and wants to pay the rest next week. You do not know him very well. What do you do?
- Kamariza wants to buy candy on credit for a party she is having. She has purchased on credit from you many times before this, but she always took many months to repay. What do you do?
- Kankwanzi is a member of your borrowers' group. Her business recently failed. She wants to borrow some of your business funds to try again. What do you do?

After 3 minutes say:

It is time for the reports. A representative from each small group is going to:

- Give a brief summary of the story you selected
- Tell how your group decided to manage the customer

Once you are finished, the large group is going to decide:

- If it thinks the idea is going to work
- What additional steps can be taken to prevent losing money from the business

Analyze as many stories as time allows. Summarize the conclusions. Thank the groups.

5. COMMIT TO MANAGE CREDIT SALES - 3 MINUTES

Let us think about what you can tell others about the lesson today.

Ask several volunteers:

♦ What is one wise thing that you plan to do when someone asks for credit?

Summarize their ideas and thank the volunteers for their responses.

Think about and if possible **do** what we discussed today. Remember:

Ask God for wisdom in managing credit sales. Avoid selling on credit and only do it with customers you can trust to repay.

Good work today. This concludes our sessions on managing your business money. Together we have discussed and practiced many skills that can serve you well. I encourage you to:

- Keep your personal and business money separate
- Use the box accounting system
- Calculate your profit regularly
- Balance your personal expenses with you business and savings opportunities
- Limit your sale on credit as much as possible

And most of all, I encourage all of you to help and motivate each other use the new money management practices you have learned. Remember, you are responsible to wisely manage the money God has given to you. He has made each of you managers over His possessions, giving you an opportunity to learn to be faithful and trustworthy.

Let us conclude in prayer together, asking Him to teach us to be faithful managers of our business money.

Thank everyone for participating. Ask for several volunteers to close in prayer. Close with a form of the following prayer:

Lord in Heaven,

You have trusted us to manage everything that You have given to us. We desire Your wisdom in all parts of our lives and in our business dealings, that we may honor You and have Your peace in our hearts and in our communities. In Jesus' name, Amen.

Game Cards

Situations for Managing Sales on Credit

Everyone in the community sells on credit. Mutesi knows that when she sells on credit, sometimes she is not repaid or she is repaid late and loses money. She wants to stop selling on credit.

♦ What can Mutesi do?

Manuel is one of your best customers. He buys food supplies on the same day every week. Just before the end of the month, he is short on cash because his paycheck runs out. He always wants to purchase food supplies from you on credit the week before he is paid.

♦ Are you going to sell to Manuel?

Dorothy purchased on credit last week. She has not yet repaid. She wants to buy on credit this week. She promises she is going to pay next week on Tuesday because she is certain her own business is going to do better.

♦ What do you do?

Susan's baby is very sick. She needed an expensive prescription and Siperansiya has no money left to buy food. She asks you to sell to her on credit. She promises she is going to pay you back when she can get some money.

♦ What do you do?

Adam is used to buying on credit from you. He always pays back within a month. You are trying to stop sales on credit because you know that it is going to improve the availability of money for your business. Adam is back again to buy on credit.

♦ What do you do?

Yakobo has only half the money needed to buy your product and wants to pay the rest next week. You do not know him very well.

♦ What do you do?

Kamariza wants to buy candy on credit for a party she is having. She purchased on credit from you many times before this, but she always took many months to repay.

♦ What do you do?

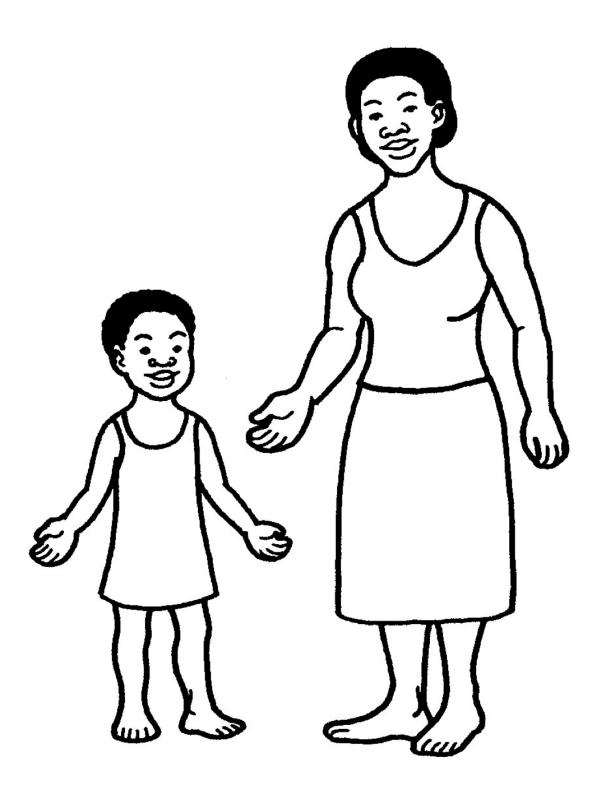
Kankwanzi is a member of your borrowers' group. Her business recently failed. She wants to borrow some of your business funds to try again.

♦ What do you do?

MANAGE YOUR BUSINESS MONEY

LEARNING CONVERSATIONS
PICTURES

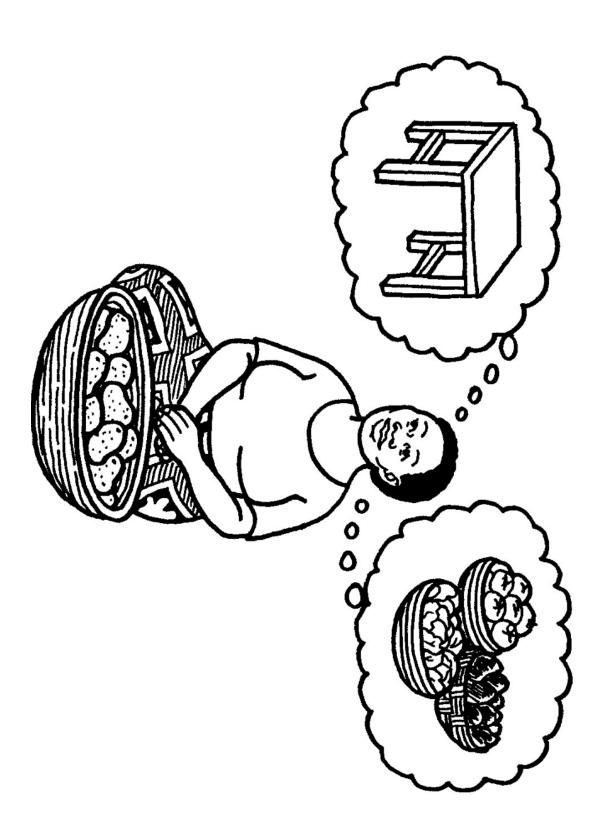
Picture 1: Maria and her daughter



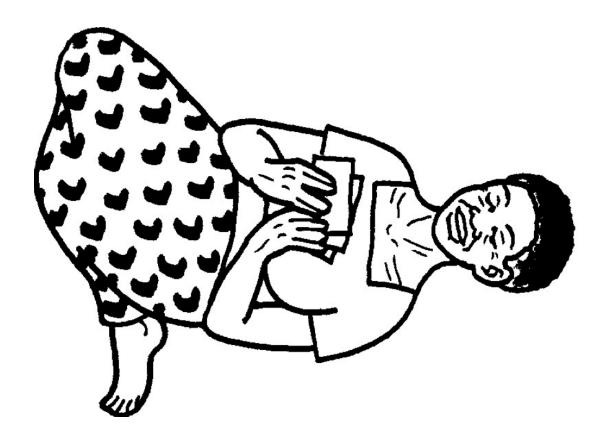
Picture 2: Dresses



Picture 3: Theresa



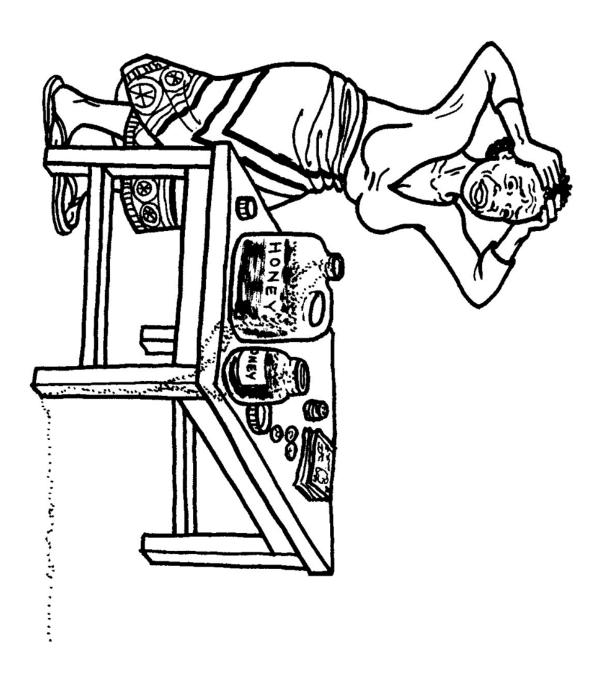
Picture 4: Sara



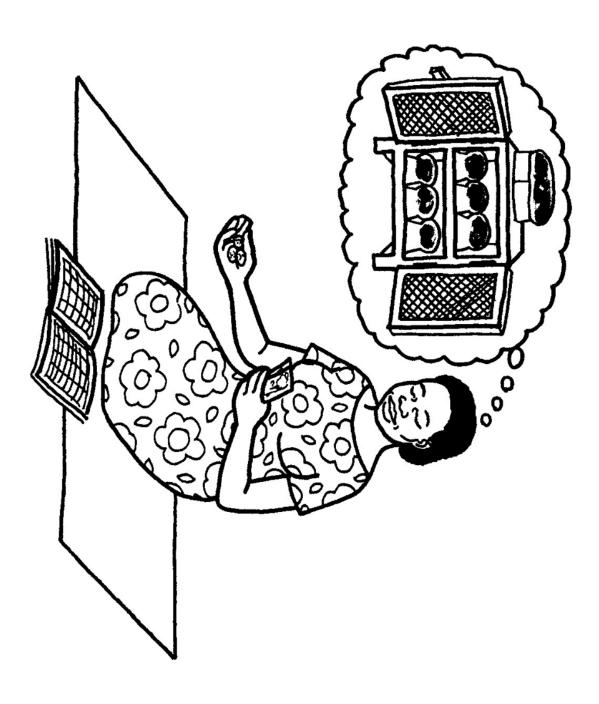
Picture 5: Perusi



Picture 6: Dancilla



Picture 7: Susan







LESSON 1: UNDERSTAND AND RESPOND TO YOUR CUSTOMERS

OBJECTIVES

By the end of this session, participants will have:

- 1. Recited 5 ways to increase sales.
- 2. Recognized the value of treating customers with respect as made in the image of God.
- 3. Analyzed how to keep current customers and identify new ones.

PREPARATIONS

- Five Ways to Increase Your Sales poster
- Picture 1: People/Customers
- Picture 2: Products or Services
- Picture 3: Place (When and Where)
- Picture 4: Price
- Picture 5: Promotion
- Holy Bible (highlighted/reviewed in advance)

TIME

30 minutes

Steps

1. PRESENT THE FIVE WAYS TO INCREASE YOUR SALES - 3 MINUTES

Welcome participants. Introduce the new topic. Post the poster and use a hand gesture starting with a closed fist and holding out one finger at a time, naming each way until your hand is completely open.

For any business—big or small, in a big city or a small community, new or old—there are 5 Ways to Increase Your Sales.

- Thumb People (Customers) Respect your customers and learn from them.
- First finger Product or Services Give customers the products and services that they want.
- Middle finger Place (When and Where) Choose a time and location where many people come to buy.
- Third finger Price Offer a price that customers can pay and that allows you to make a profit.
- Small finger Promotion Find creative ways to attract customers to your business.

When you have an open hand, explain:

There are 5 ways (show your open hand) work together (wiggle all of your fingers) to help you increase sales (rub your fingers and thumb together to indicate making a sale). In the next 6 sessions you are going to learn about and practice each of these ways to help you Increase Your Sales. I encourage you to do more than just be able to name the ways. Any change to attract new business should be focused on customers—respecting them and meeting their needs. Think! How can I apply these 5 ways to increase sales in my business?

2. DISCUSS THE VALUE OF TREATING CUSTOMERS WITH RESPECT AND DIGNITY – 10 MINUTES

Many of us have experienced the dishonesty of others when doing business, such as being cheated when shopping.

♦ When this happens, how does it make you feel?

Call out some common practices in our community where customers are cheated.

♦ Does this practice honor God and the customer? Why or why not?

In the beginning of the Bible in Genesis, it says:

"God created human beings in His own image. In the image of God He created them; male and female He created them." (1:27)

♦ How does this apply to our customers?

Invite 2 or 3 to share. Ask the other participants to comment. Thank the volunteers.

Because everyone is made in the image of God, each customer is incredibly valuable. Realizing this, we must respect our customers, observing their needs carefully. In this way, we can bring honor to God and increase our sales by strengthening our relationships in the community.

Open the Scriptures and read Galatians 5:14.

The Bible also says:

"The whole law of God is summed up in this: Love your neighbor as yourself." (Galatians 5:14)

Jesus shows this to us through His dealings with people throughout the Bible. I am going to tell a story about the importance of treating customers with respect and dignity. Listen to the story of Zaccheaus.

Open the Scriptures and read Luke 19:1-10:

Zacchaeus' Story (Luke 19:1-10)

He entered Jericho and was passing through. And there was a man named Zacchaeus. He was a chief tax collector and was rich. And he was seeking to see who Jesus was, but on account of the crowd he could not, because he was small of stature. So he ran on ahead and climbed up into a sycamore tree to see him, for he was about to pass that way. And when Jesus came to the place, he looked up and said to him, "Zacchaeus, hurry and come down, for I must stay at your house today." 6So he hurried and came down and received him joyfully. And when they saw it, they all grumbled, "He has gone in to be the guest of a man who is a sinner." And Zacchaeus stood and said to the Lord,

"Behold, Lord, the half of my goods I give to the poor. And if I have defrauded anyone of anything, I restore it fourfold."

By following Jesus, Zacchaeus' heart was changed and his relationship to God was restored.

♦ What effect did this have on the way Zaccheaus treated his customers?

Invite 2 or 3 to share. Ask the other participants to comment. Thank the volunteers.

Zaccheaus realized that Jesus loved him and considered him valuable. This led him to love others and treat them fairly, including his customers.

♦ What might happen in our community if every business treated customers as if they were made in God's image?

Invite 2 or 3 to share. Ask the other participants to comment. Thank the volunteers.

3.PRESENT METHODS TO KEEP CURRENT CUSTOMERS AND FIND NEW ONES – 10 MINUTES

Let me tell you another story about Uwamahoro and how she treats her customers.

Uwamahoro's Story

Uwamahoro sells vegetables in the community market. Her customers like her because she treats them with the greatest respect. She greets everyone and asks how she can help them. She encourages them to buy different vegetables—not just the ones they think they need.

She listens to the reasons why they do not want to buy her vegetables and uses their recommendations to improve her service. Uwamahoro cares for God's creation by keeping the area clean where she works. When she says goodbye Uwamahoro encourages her customers to come back. Although her customers like her, Uwamahoro gets a low price because many others sell vegetables at the market. They sell the same vegetables during the same season as she does. Many times, she does not sell everything. Uwamahoro knows that there are some wealthy families who eat many vegetables, but do not buy them at the market. There are several local restaurants and schools that buy large quantities of different vegetables at one time. And, there is a

wholesaler who sometimes travels through the community in a truck, buying large amounts of vegetables to take to the city. Uwamahoro would like to sell to these people also, but with each customer, she sees problems.

Ask the questions one at a time. Probe by asking "What else?"

- ♦ How does Uwamahoro make her customers feel greatly respected?
- ♦ Who does Uwamahoro want as new customers? [wealthy families, restaurant and schools, wholesaler]
- ♦ What can Uwamahoro do to get these customers to buy her vegetables?
 - [Wealthy families go door to door to their houses, sell to the business from which they normally buy.]
 - [Restaurants and schools get a regular order; join with others to make sure you have enough to sell.]
 - [Wholesaler work with others to bargain together for a reasonable price.]

Thank you for your ideas for Uwamahoro to find ways to sell to new customers.

4. DISCUSS IN SMALL GROUPS TO IDENTIFY NEW CUSTOMERS - 8 MINUTES

Uwamahoro's story taught us that it is possible to sell more and to get a better price by selling to a new type of customer. Now let us think about how you can identify new customers.

♦ Who in this community or area has money or needs to buy more? [Probe for a specific family, a group of workers, schools, hospitals, restaurants, or wholesalers who take goods to the city, etc. Help the groups identify specific opportunities to sell to new customers in their area or a nearby city.]

Encourage lots of ideas. Then, instruct participants to form small groups of 4 or 5 and say:

You may not know about possible new customers. You may need to talk with them to find out more about what they want. You may also need to think about how you can successfully approach new customers. In your small group, discuss for 5 minutes:

- ♦ Which of your recommendations for Uwamahoro's new customers can you use? Why or why not?
- ♦ What other ideas do you have for selling to new customers?

Go around to each group to encourage discussion. After 5 minutes, ask for volunteers from different groups to report on their discussions. Allow others to comment on their ideas.

Then say:

Thank you for your ideas. I encourage each of you to try at least one of your ideas. Keeping current customers while getting new customers is one way to increase your sales.

5. COMMIT TO LOOK FOR NEW CUSTOMERS - 3 MINUTES

Listen to Philippians 2:3b-4: (Open the Scriptures and read.)

"...In humility consider other better than yourselves. Each of you should look not only to your own interests, but also to the interests of others."

Ask several participants:

♦ What is one thing that you learned today about your customers?

Probe for the key learning points. Thank them and say:

Remember: People

- Treat your customers with great respect.
- Look for new types of customers.
- Find ways to approach new customers.

Let us repeat the <u>5 Ways to Increase Your Sales</u>. Everyone use your hand as we name them.

• Thumb People (Customers)

• First finger Products or Services

• Middle finger Place (When and Where)

• Third finger Price

• Small finger Promotion

Think about and if possible do what we discussed today. Hold up your thumbs and repeat after me about People. (Say each line one at a time.)

Think—the customer is made in God's image!

Commit—to look for new customers!

Act—love your customers and treat them with respect!

Thank you for your participation and commitment. Remember, by respecting our customers and identifying new ones, we can bring honor to God and increase our sales. In the next meeting be prepared to report your experiences looking for new customers. Then we are going to discuss the second way to Increase Your Sales—Products or Services.

Give 2 or 3 participants an opportunity to volunteer to pray. After prayers finish, close with this a form of this prayer:

Father God,

Each person is precious to You because we are made in Your image. Teach us to respect and care for our families, friends, neighbors, and customers, and to love them as You do. In Jesus' name, Amen.

LESSON 2: ADD VALUE TO YOUR PRODUCTS OR SERVICES

OBJECTIVES

By the end of this session, participants will have:

- 1. Identified added value to products and services as good stewardship.
- 2. Analyzed 3 ways to add value to products or services.
- 3. Described ways to make products or services more desirable.

PREPARATIONS

- Five Ways to Increase Your Sales Poster
- Picture Sets:
 - Set 1: Dresses Quality of Service
 - Picture 6. Poor-Quality Service
 - Picture 7. Good-Quality Service

- Set 2: Fruits and Vegetables Packaging
 - Picture 8. Poor Packaging
 - Picture 9. Good Packaging
- Set 3: Tomatoes Grading and Sorting
 - Picture 10. Poor Grading and Sorting
 - Picture 11. Good Grading and Sorting
- Set 4: Bread Hygiene and Presentation
 - Picture 12. Poor Hygiene and Presentation
 - Picture 13. Good Hygiene and Presentation
- Set 5: Restaurant Speed of Service
 - Picture 14. Poor (Slow) Service
 - Picture 15. Good (Fast) Service
- Holy Bible (highlighted/reviewed in advance)

TIME

30 minutes

Steps

1. REVIEW LEARNING POINTS AND EXPERIENCES FROM THE PREVIOUS LESSON – 5 MINUTES

Post the Increase Your Sales poster, point to the second picture and say:

Today we are going to talk about the second way to Increase Your Sales—Products or Services. But first,

♦ Who is going to share her experience treating customers with great respect or selling to a new customer?

By respecting our customers and identifying new ones, we can bring honor to God and increase our sales.

Invite 2 or 3 to share. Ask the other participants to comment. Thank the volunteers.

Let us repeat the <u>5 Ways to Increase Your Sales</u>. Everyone use your hand as we name them.

• Thumb People (Customers)

First finger Products or Services

Middle finger
 Place (When and Where)

• Third finger Price

• Small finger Promotion

Regardless of how respectful you are or how wealthy your customers are, they only buy if you sell products or services they want to purchase. These have to be better than the competition's in some way. Today we are going to talk about how to offer products or services that are distinctive from those of the competition.

2. PRESENT WAYS TO ADD VALUE TO PRODUCTS OR SERVICES - 12 MINUTES

Let us begin by hearing a story that Jesus told about three servants. Listen and decide which servant adds value to what their master gives to them.

Open the Scriptures and read Matthew 25:14-18.

The Story of Three Servants (Matthew 25:14-18)

For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. Then he who had received the five talents went and traded with them, and made another five talents. And likewise he who had received two gained two more also. But he who had received one went and dug in the ground, and hid his master's money.

♦ Which servant took what his master gave him and made it better?

Allow 3 or 4 participants to share their ideas. Affirm and praise responses. Then, say:

God has given each of us resources, abilities, and opportunities, including those within our businesses.

♦ Name some resources God has given to you. [time, life, talents, abilities, creativity, business ideas, material possessions, relationships, natural resources]

Allow 3 or 4 participants to share their ideas. Affirm and praise responses. Then, say:

God has trusted us with a variety of resources. Turn to a partner and ask:

♦ How can you better care for the resources God has given to you?

Allow 3 or 4 participants to share their ideas. Affirm and praise responses. Then, say:

We must use all that He has given to us wisely. One way to do so is by adding value to our products as much as we can.

Ask the participants to sit in 5 groups. Pass out 1 set of drawings to each group. Then say:

Now, each group has a different set of drawings. In your set, there are 2 drawings of the same product or service. However, one is better than the other. Study the 2 drawings and discuss:

♦ Which product or service can sell at a higher price and why?

After 3 minutes, ask each group to show its drawing, tell what it is, and why one can sell at a higher price.

[Answers:

The reason(s) for the product or service being better in each situation:

- Set 1: Dresses: Improve quality better dress alteration
- Set 2: Fruits and Vegetables: Changed packaging paper bag

- Set 3: Tomatoes: Improve quality grading and sorting
- Set 4: Bread: Improve quality hygiene and presentation
- Set 5: Restaurant: Add something new waitress for better service

Then post the drawings and say:

You have just identified the 3 ways to add value to products or services.

One way is to:

• Improve the quality of what you sell. Picture sets 1, 3 and 4 are examples of this. Another example would be using scented shampoo or oil in a hair salon.

The second way is to:

• Change or transform what you sell. Picture set 2 is an example of this. Other examples are to chop tomatoes or make a sauce to sell, or to provide different hair styles at different prices.

The third way is to:

- Add something new. Picture 5 is an example. Other examples are to sell onions and other vegetables in addition to the tomatoes, or to add a new service to your hair care business, such as giving manicures or massages.
- ♦ What questions or comments do you have about which items sell for more?

Respond to participants and summarize by saying:

Improving the quality, changing what you sell, or adding something new can lead to selling your product or service at a higher price. By making the best use of the business that God has given to you, you can increase your sales.

3. DISCUSS IN SMALL GROUPS MAKING PRODUCT OR SERVICE IMPROVEMENTS – 10 MINUTES

Tell participants the following:

Think about your current customers and what may attract new ones. Form small groups of 3 people and discuss:

- ♦ What changes can you make to add value to your products or services?
- ♦ Why do you think customers are going to like these changes?

Give about 5 minutes to discuss. Then ask for several volunteers to report on their discussions. Invite others to comment on or add to their reports.

Thank the volunteers. Tell participants:

Until the next session, I urge you to identify ideas for adding value to your products or services. Talk with customers to know what they want. Get ideas by observing other businesses, especially your competition.

4. COMMIT TO ADD VALUE TO PRODUCTS OR SERVICES - 3 MINUTES

Ask several participants:

♦ What is one thing that you learned today about adding value to your products or services?

Probe for the key learning points. Thank them and say:

Remember: Product or Service

You can honor God by improving, changing or adding new products or services, which adds value to what He has given to you.

Let us repeat the <u>5 Ways to Increase Your Sales</u>. Everyone use your hand as we name them.

• Thumb People (Customers)

• First finger Products or Services

• Middle finger Place (When and Where)

• Third finger Price

• Small finger Promotion

Think about and if possible do what we discussed today. Hold up your thumbs and first finger and repeat after me about Products and Services. (Say each line one at a time.)

Think—the customer is made in God's image!

Commit—to look for new customers!

Act—love your customers and treat them with respect!

Thank you for your participation and commitment. Remember, we must use all that God has given to us wisely by adding value to our products as much as we can. In the next meeting be prepared to report your experiences adding value to your product or service. Then we are going to discuss the third way to Increase Your Sales—Place.

Give 2 or 3 participants an opportunity to volunteer to pray. After prayers finish, close with this a form of this prayer:

Creator of All,

You have given us much. Teach us to care for and value it as You desire. May we honor and worship You through the creation and sales of our products. By the grace of Jesus, Amen.



LESSON 3: SEIZE OPPORTUNITIES TO SELL

OBJECTIVES

By the end of this session, participants will have:

- 1. Identified business planning as good stewardship.
- 2. Created a calendar showing the best time to sell products and services.
- 3. Described how to prepare for these market opportunities.

PREPARATIONS

- Five Ways to Increase Your Sales poster
- Holy Bible (highlighted/reviewed in advance)
- "Calendar" on a large sheet of paper and a marker. This calendar can also be traced on the ground in the community. (See attached examples of calendars at the end of this session).
- Blank "cards" or sheets of paper (about 15 to 20) for typical market events, and product or services.

Note: Preparation is the key to making this activity successful.

TIME

30 minutes

Steps

1. REVIEW LEARNING POINTS AND EXPERIENCES FROM THE PREVIOUS LESSON – 4 MINUTES

Post the Increase Your Sales poster, point to the third picture and say:

Today we are going to talk about the third way to Increase Your Sales—Place. But first,

♦ Who is going to share how you added value to your products or services?

Invite 2 or 3 to share. Ask the other participants to comment. Thank the volunteers.

Remember, you must use all that God has given to you wisely by adding value to your products as much as possible. In this way, you are being a good manager over what God has given to you.

Let us repeat the <u>5 Ways to Increase Your Sales</u>. Everyone use your hand as we name them.

• Thumb People (Customers)

First finger
 Products or Services

Middle finger
 Place (When and Where)

• Third finger Price

• Small finger Promotion

Point to Picture 3 and say:

Today we are going to start on the third way to Increase Your Sales—Place. This is both when and where to sell. Today we are going to talk about when to sell.

2. IDENTIFY MARKET OPPORTUNITIES AND THE PRODUCTS AND SERVICES THAT SELL WELL AT THESE TIMES - 12 MINUTES

By understanding the buyers, a seller can make use of opportunities to sell products or services, being better informed about what products or services buyers want to purchase.

♦ How can you identify the best times and places to sell?

Invite 2 or 3 to share. Ask the other participants to comment. Thank the volunteers.

As we have discussed, the Bible directs us to plan in doing our work. This includes where to sell our products. The book of Proverbs says:

Open the Scriptures and read Proverbs 21:5:

"If you plan and work hard, you will have plenty; if you get in a hurry, you will end up poor."

Now, in a group of three or four people, ask:

- ♦ How can this proverb relate to your business?
- ♦ What proverbs do you know about planning?

Give 2 or 3 participants an opportunity to share the proverbs aloud. Thank and praise them for their contributions. Then, pass out poster board and markers, and say:

♦ Choose one of these proverbs about planning, or choose a new one that has not been mentioned. Draw the proverb on your poster board.

After 3 minutes, give 2 or 3 participants an opportunity to share the drawn proverb. Probe for how it can help them to increase their sales and bring honor to God.

Excellent proverbs and drawings!

In order to use what God has given to us wisely, we must consider when are the best times to sell products. To make this plan, we are going to prepare a calendar that identifies good times to sell during the year and what sells well at those times.

Put the calendar you have prepared on a wall or on the ground or draw the calendar on the ground with a stick or chalk. Invite the participants to gather around the calendar.

Ask the following questions one by one. Write or draw each new item in the "Events" column. Make an "X" in the month or the time period the event occurs.

- **♦ What are the**
 - commonly grown crops and when are their planting/harvest cycles?
 - major holidays and events and their dates?
 - traditional or special events and their dates?
 - major weather seasons and the time of year they occur?
 - other opportunities and times to sell products?

Once the events and opportunities are marked on the calendar, ask the next question.

♦ What are the products or services that are in high demand during the times or the events we listed?

Get many responses and encourage creativity. Do not debate whether the answers are good.

On the cards, write or draw symbols for the products or services that are in high demand during this time. Place the cards on the calendar at the time of year where the "X" appears for that service or product. Ask some volunteers to help you so the exercise can go quickly.

Thank you for your good work. You created a calendar that shows many opportunities throughout the year when there is an opportunity to sell products or services.

3. DISCUSS IN PAIRS WAYS TO PLAN FOR THESE MARKET OPPORTUNITIES – 8 MINUTES

Now let us see how the information on the calendar can work to increase the sales of your business. Turn to the person next to you and discuss:

♦ How can you use the information on the calendar to increase your sales?

Give them 4 minutes to talk with each other.

After 4 minutes, ask 2 or 3 volunteers to share their ideas with the group. Invite others to comment.

Examples of possible answers include:

[School starts – add book bags to the usual school supplies of pencils, notebooks, etc. Wedding season – sell/cater food for the wedding; rent tents for the wedding ceremony, etc. Rice or corn – purchase large quantities and sell at a higher price when supply is scarce. Fish – sell extra fuel for smoking the fish, prepare special sauce served with fish, etc. Planting or Harvest season – sharpen tools, serve meals to workers in the fields, offer child care service, etc.]

Thank them for their ideas.

4. COMMIT TO LOOK FOR NEW MARKET OPPORTUNITIES - 5 MINUTES

Ask several participants:

♦ What is one thing that you learned today about when are good times to sell?

Probe for the key learning points. Thank them and say:

Remember: Place (When)

Look for market opportunities and plan to sell what customers want during these times.

Let us repeat the <u>5 Ways to Increase Your Sales</u>. Everyone use your hand as we name them.

• Thumb People (Customers)

• First finger Products or Services

• Middle finger Place (When and Where)

• Third finger Price

• Small finger Promotion

Think about and if possible do what we discussed today. Hold up your thumbs and two fingers and repeat after me about Place. (Say each line one at a time.)

Think—the customer is made in God's image!

Commit—to look for new customers!

Act—love your customers and treat them with respect!

Thank you for your participation and commitment. Remember, you can use what God has given to you wisely by identifying the best times to sell. By planning to sell your products at these times, you can increase your sales and honor God through good business management. In the next meeting be prepared to report your experiences selling when customers want to buy. Then we are going to continue to discuss the third way to Increase Your Sales—Place (Where).

Give 2 or 3 participants an opportunity to volunteer to pray. After prayers finish, close with this a form of this prayer:

Unchanging God,

You are the Lord over time and Lord of our businesses.

Give us Your wisdom to choose the right times to sell,

that we may honor You. In Jesus' name, Amen.

Calendar Examples

Calendar of Market Opportunities												
	Months											
Events	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Rice	Х		Х				Х	Х				Χ
Corn	Х							Х	Х			
Fish	Х	Х	Х	Х				Х	Х	Х	Х	Χ
Weddings						Х						
School		Χ			Χ	Х			Х			
Rains	Х	Χ				Х	Х	Χ				
Festival	Х							Х				Χ

Calendar of Market Opportunities								
	Seasons							
Events	Wet Season	Dry	Main	Second				
	Planting	Season	Harvest	Season	Harvest			
Rice	X		Χ		Χ			
Corn	X		X					
Fish	X	Χ		Χ	Χ			
Weddings		Χ						
School	X	Χ	X					
Festivals	х		Χ		Χ			



LESSON 4: SELL WHERE CUSTOMERS BUY THE MOST

OBJECTIVES

By the end of this session, participants will have:

- 1. Discussed the importance of seeking God alone in business sales.
- 2. Identified different ways to sell where customers buy the most.
- 3. Solved problems caused by expanding locations as way of increasing their sales.

PREPARATIONS

- Five Ways to Increase Your Sales poster
- Holy Bible (highlighted/reviewed in advance)
- Poster board for participant drawings

TIME

30 minutes

Steps

1. REVIEW KEY LEARNING POINTS AND EXPERIENCES FROM THE PREVIOUS LESSON – 5 MINUTES

Post the Increase Your Sales poster, point to the third picture and say:

Today we are going to continue to talk about the third way to Increase Your Sales—Place. But first,

♦ Who is going to share her experiences looking for when you can sell more?

Invite 2 or 3 to share. Ask the other participants to comment. Thank the volunteers.

Let us repeat the <u>5 Ways to Increase Your Sales</u>. Everyone use your hand as we name them.

• Thumb People (Customers)

• First finger Products or Services

Middle finger
 Place (When and Where)

• Third finger Price

• Small finger Promotion

In the previous session, we talked about <u>when</u> to sell. Remember, you can use what God has given to you wisely by identifying the best times to sell. By planning to sell your products at these times, you can wisely manage the business God has given to you.

Today we are going to talk about planning to sell where customers buy the most.

Listen to the story of Sara. She needs your advice.

2. PREPARE ADVICE ABOUT SELLING WHERE CUSTOMERS BUY THE MOST – 10 MINUTES

Story of Sara

Sara sells cooking utensils, plastic plates, cutlery, tablecloths and other kitchen and dining items. She sells in a weekly market near her community. This week, she got a loan and bought twice as many items

as she usually buys. However, she found that she cannot sell them all at her local market.

Sara is not making any profit and she feels afraid. She goes to church to pray for God's help on Sunday. In the evening, she also burns special candles and sacrifices a hen – just like the witch doctor recommends.

- **♦ What are your thoughts on this practice?**
- ♦ What similar practices occur in our community?

The powers of evil and discouragement are real – the Bible tells us in Ephesians: (6:11-12)

"Put on all the armor that God gives, so you can defend yourself against the devil's tricks. We do not struggle against only humans. We are fighting against forces, rulers of darkness, and powers in the spiritual world."

As His children, God protects us from darkness and evil. His power and love are greater than any other force. We do not need to consult mediums or spiritists, because He gives us His knowledge and power as the managers of His creation.

The Bible says in 1 John: (10, 18)

"This is love: not that we loved God, but that He loved us first and sent His Son (Jesus) to be the payment for our sins. And there is no fear in love; but perfect love casts out fear..."

Through the love of God in Jesus, we are forgiven of our sins and freed from fear. We can have real, direct contact with God through Jesus – the Powerful Loving One.

♦ What questions do you have?

Let's think again about Sara. She is thinking about 3 options about where to sell more. Form 3 groups. Practice using the knowledge God has given to you. Together, prepare advice to give Sara for each option.

Group One, here is your option to prepare advice for Sara:

Sara's first option is to open a second location in the same market. She thinks this is going to make her more visible. But she does not know how she will manage 2 stalls at the same time and she is not actually reaching more people.

♦ How could Sara wisely plan to sell her goods? [hire helpers, use promotion strategies to attract more customers, etc.]

Group Two, here is your option to prepare advice for Sara:

Sara's second option is to **go to another market in a nearby community to sell**. She thinks that she is going to reach other customers. But it is going to mean more travel, cost and time involved.

♦ How could Sara wisely plan to sell her goods? [hire helpers, sell more to cover costs, etc.]

Group Three, here is your option to prepare advice for Sara:

Sara's third option is to **get a permanent stall in the town near her community or town**. She thinks that it is going to be easier to manage one location and that customers may pay more. But it is going to mean taking transportation to the town and the time and costs involved.

♦ How could Sara wisely plan to sell her goods? [find a safe place to stay in town, hire reliable helpers, open the business with another seller(s) and share time in the business, make certain you sell enough to cover costs, etc.]

Let us discuss in our groups the best ways to help Sara plan wisely. You have 4 minutes to prepare.

After 4 minutes, ask each group to report its advice. Invite other participants to comment and add ideas.

After discussing the 3 options, ask:

♦ What other options can Sara consider?

Allow participants to suggest and discuss other options. Thank them for the good advice they prepared for Sara.

3. DISCUSS LOCATION OPTIONS FOR THEIR BUSINESSES - 10 MINUTES

Ask the large group to answer the question below. Probe for many answers.

♦ What are some different locations for selling in your area? [Weekly markets, daily markets, renting a shop, selling house-to-house or on the road, selling in a nearby town or nearby markets, selling from home.]

Thank the participants for their answers. Then, ask them to form small groups of 3 and say:

Imagine your business if you had to sell double or triple the amount that you sell now. Think about what you can change about where you sell in order to sell more. You have 5 minutes to discuss:

- ♦ What new locations can you try in order to sell more?
- ♦ How do you plan to solve any problems you encounter?

After 5 minutes, ask 3 or 4 volunteers to report. Invite other participants to help resolve any problems.

4. COMMIT TO SELL WHERE CUSTOMERS BUY MOST - 5 MINUTES

Ask several participants:

♦ What is one thing that you learned today about where to sell?

Probe for the key learning points. Thank them and say:

Remember: Place (Where)

Consider new locations for selling and plan wisely to overcome any problems.

Let us repeat the <u>5 Ways to Increase Your Sales</u>. Everyone use your hand as we name them.

• Thumb People (Customers)

• First finger Products or Services

• Middle finger Place (When and Where)

• Third finger Price

• Small finger Promotion

Think about and if possible do what we discussed today. Hold up your thumbs and two fingers and repeat after me about Place. (Say each line one at a time.)

Think—the customer is made in God's image!

Commit—to look for new customers!

Act—love your customers and treat them with respect!

Thank you for your participation and commitment. Remember, by planning to sell where customers buy the most, you can wisely manage the business God has given to you. In the next meeting, be prepared to report your experiences about selling where people buy most. Then we are going to discuss the fourth way to Increase Your Sales—Price.

Give 2 or 3 participants an opportunity to volunteer to pray. After prayers finish, close with this a form of this prayer:

Supreme Lord,

There is no problem too big for You to solve. Give us Your wisdom to plan wisely as we seek to increase our sales, that You may be honored and our families and communities may enjoy Your bounty. In Jesus' name, Amen.



LESSON 5: SET THE RIGHT PRICE

OBJECTIVES

By the end of this session, participants will have:

- 1. Explored a biblical perspective on profit and stewardship.
- 2. Discussed the relationship among price, sales and profits.
- 3. Identified how to adjust prices in response to the market.

PREPARATIONS

- Five Ways to Increase Sales poster
- Holy Bible (highlighted/reviewed in advance)

TIME

30 minutes

Steps

1. REVIEW LEARNING POINTS AND EXPERIENCES FROM THE PREVIOUS LESSON – 5 MINUTES

Post the Increase Your Sales poster, point to the fourth picture and say:

Today we are going to continue to talk about the fourth way to Increase Your Sales—Price. But first,

♦ Who is going to share her experiences looking for where you can sell more?

Remember, by planning to sell where customers buy the most, you can wisely manage the business God has given to you.

Invite 2 or 3 to share. Ask the other participants to comment. Thank the volunteers.

Let us repeat the <u>5 Ways to Increase Your Sales</u>. Everyone use your hand as we name them.

• Thumb People (Customers)

• First finger Products or Services

• Middle finger Place (When and Where)

• Third finger Price

• Small finger Promotion

2. EXPLORE A BIBLICAL PERSPECTIVE ON PROFIT - 7 MINUTES

In the past weeks, we have discussed how to increase our sales and wisely manage our businesses. In this lesson we are going to continue by talking about how to price products or services to make more money. To begin, let us look into the Scriptures to have a proper view of profit. Listen to a story that Jesus told about a rich man.

The Rich Fool (Luke 12:16-21, author's paraphrase)

A rich man's farm produced a large crop. The man said to himself, "I will tear down my barns and build bigger ones, where I can store all my grain and other goods. Then, I will have stored up enough good things to last for years to come. I will live like a king, eating, drinking, and enjoying myself." But God said to him, "You are a fool! Tonight you may die. Then who will get what you have stored up?" This is what happens

to people who store up everything for themselves, but are not rich toward God.

- ♦ Consider the rich fool's attitude toward profit. What was the problem?
- ♦ What is most important for your business—earning high profit or bringing honor to God? Why?

Ask several participants to share. Thank them for their answers. Then, say:

Making a profit is very important—it ensures that your business is strong and your daily needs are met. However, when you follow Jesus, running a business is not only to make profit.

♦ In order to wisely manage our businesses, what should be our first priorities? [honoring God, loving our customers, earning a fair profit, etc.]

Ask several participants to share. Thank them for their answers. Then, say:

We must seek first to bring honor to God through the businesses that He has given to each of us. In order to be wise managers, earning a high profit cannot be our first priority.

The rich man in the story failed to realize that God directs our lives and businesses, and seeking Him provides the best guidance.

Sometimes our business struggles, and we are tempted to trust only in our own abilities, or to ask the diviners or spirits for help with our profits. However, the Bible says that Jesus Christ has defeated all other powers by the cross. (*Colossians 2:15*)

♦ What does this mean for our business profits?

Ask several participants to share. Thank them for their answers.

3. DISCUSS A STORY AND PLAY A GAME ABOUT HOW PRICE AFFECTS PROFITS – 8 MINUTES

Let us hear a story about 2 businesspeople. You are going to answer questions to figure out how these women honor God through their businesses.

Story of Anna and Marita

Anna and Marita sell hand-woven baskets made from reeds collected near their community. Anna sells 2 times a week at the local market. She generally sells 20 baskets a week. Marita takes her baskets to town once a week and sells door-to-door to merchants. She generally sells 40 baskets per week.

♦ Who sells more baskets? [Marita sells 40.]

Anna sells her baskets for 20 FRW each. Lilly sells hers for 10 FRW.

♦ **Who makes more income?** [Anna makes 400 FRW, Marita makes 400 FRW. They make the same income.]

Anna spends 100 FRW per week on transportation and market fees. Marita spends 50 FRW per week on transportation and has no market fees.

- ♦ Who makes more profit? Why? [Anna makes 300 FRW, Marita makes 350 FRW. Marita makes more profit because she has lower costs.]
- ♦ How does the price you charge affect the profit you make? [The higher the price, the more profit on one item, but you may sell fewer items. With a lower price, you may sell more, but the profit on each may be lower.]

Summarize by saying:

- Profit = Price multiplied by the Number of Items Sold minus the Costs
- Price is a very important part of making a profit. Price affects how much money you bring in and how much people are willing to buy.
- Setting the price is determined by the amount customers are willing to pay, what the competition is charging, and what costs you have to cover.

4. PRACTICE MAKING ADJUSTMENTS TO PRICE - 8 MINUTES

Good business people adjust their prices to make the most profit. It depends on what is going on in the market. We are going to play a game to practice adjusting the price. I am going to tell you some things that can happen in the market. You tell me whether the seller can raise her prices (demonstrate "thumbs up"), keep her prices the same (demonstrate "flat hand"), or lower her prices (demonstrate "thumbs down").

Select 8-10 relevant questions. Ask as many questions as the lesson time allows. If there is disagreement, you can ask 1 person on each side to explain her position. Allow for different responses. Keep the pace fast.

How do you set your prices if ...

- a. your product or service is better than the competition? [Up]
- b. your product or service is not as good as the competition? [Down]
- c. your product or service is the same as the competition? [Same or down]
- d. you get a good price on supplies so your costs are lower? [Down—to attract new cutomers from the competition and still make a profit]
- e. you decide to sell to wealthy customers and locate your business on a corner near their homes? [Up]
- f. you move your business to a market where there is a lot of business, but a lot of competition? [Down—or same as competition]
- g. you are selling to a new customer? [Down—to attract her to return]
- h. you are selling to a customer who comes back again and again and buys a lot? [Down—to reward her loyalty and keep her coming back]
- i. there is a festival coming up and customers are demanding a lot of your product or service? [Up—demand is high]
- j. the festival is over, and people are out of money? [Down—to allow them to buy something and to keep their loyalty]
- k. it is late at night and you are one of the few places open? [Up—demand is high, you are offering convenience]

Here are some more difficult questions.

How do you set your price if ...

- a. you need to sell your fresh food quickly or it will spoil? [Down—to move merchandise quickly]
- b. there is a shortage in the area and the cost of supplies goes up? [Up—everyone will be raising their prices, so you can, too]
- c. you have a problem in your business and you lose a lot of inventory (for example, you have mold in your flour)? [Same—cannot raise prices because the competition will attract your customers]
- d. you are selling to a wholesaler who buys in bulk? [Down—because you have less costs and time per item sold]
- e. you have formed a group with other people in the market who sell the same thing? [Up—you can agree to sell at the same price]

Congratulate the participants on their understanding of how to adjust prices according to changes in the market. Tell them:

You can change your prices to make more profit according to the demand for your products and services.

5. COMMIT TO SET THE RIGHT PRICE FOR MAKING A PROFIT - 3 MINUTES

Ask several participants:

♦ What is one thing that you learned today about profit and price?

Probe for the key learning points. Thank them and say:

Remember: Price

- Seek first to honor God with your business profit.
- Price determines profit—how much you sell and how much you earn.
- The price can be adjusted according to the market.

Let us repeat the <u>5 Ways to Increase Your Sales</u>. Everyone use your hand as we name them.

• Thumb People (Customers)

First finger
 Products or Services

• Middle finger Place (When and Where)

• Third finger Price

• Small finger Promotion

Think about and if possible do what we discussed today. Hold up your thumbs and three fingers and repeat after me about Price. (Say each line one at a time.)

Think—the customer is made in God's image!

Commit—to look for new customers!

Act—love your customers and treat them with respect!

Thank you for your participation and commitment. Remember, when you follow Jesus, running a business is not only to make profit. In order to wisely manage our businesses, we must seek first to bring honor to God through the businesses that He has given to each of us.

In the next meeting be prepared to report your experiences about setting the right price. Then we are going to discuss the fifth way to Increase Your Sales—Promotion.

Give 2 or 3 participants an opportunity to volunteer to pray. After prayers finish, close with this a form of this prayer:

Lord Jesus,

Teach us wisdom in setting prices, that our businesses may be strong and our daily needs are met. Thank you for showing us that business is more than wealth, and that through Your wisdom, we can honor You and increase our sales. In Your name, Amen.



LESSON 6: PROMOTE YOUR BUSINESS

OBJECTIVES

By the end of this session, participants will have:

- 1. Discussed different ways to promote their business and attract customers.
- 2. Decided what promotion approach they might try to attract more customers.
- 3. Discussed promotion of their business as good stewardship.

Preparations/materials

- Five Ways to Increase Your Sales poster
- Holy Bible (highlighted/reviewed in advance)
- Sheets of colored paper and markers for each participant

TIME

30 minutes

Steps

1. REVIEW THE LEARNING POINTS AND EXPERIENCES FROM THE PREVIOUS LESSON – 5 MINUTES

Post the Increase Your Sales poster, point to the fifth picture and say:

Today we are going to continue to talk about the fifth way to Increase Your Sales—Promotion. But first,

♦ Who is going to share her experiences setting the right price for profit?

Invite 2 or 3 to share. Ask the other participants to comment. Thank the volunteers.

Remember, when you follow Jesus, running a business is not only to make profit. In order to wisely manage our businesses, earning a high profit cannot be our first priority. We must seek first to bring honor to God through the businesses that He has given to each of us.

♦ How can we honor God through our businesses? [loving our customers, earning a fair profit, planning where and when, setting a fair price, etc.]

Ask several participants to share. Thank them for their answers. Then, say:

Let us repeat the <u>5 Ways to Increase Your Sales</u>. Everyone use your hand as we name them.

• Thumb People (Customers)

• First finger Products or Services

• Middle finger Place (When and Where)

• Third finger Price

• Small finger Promotion

Today we are going to talk about Promotion—how to use selling tools to attract customers.

2. BRAINSTORM PROMOTION IDEAS - 8 MINUTES

Promotion is all about getting customers' attention so that they shop at your business, remember your business, and shop there more often.

Ask participants to stand up and move to one side of the room. Explain:

I am going to ask you some questions. As each participant gives an answer, you may move to the other side of the room. This is brainstorming, so there is little discussion of whether something is a good idea. Try to generate a lot of ideas, quickly.

Probe until there has been at least 1 answer suggested by every person so everyone can cross the room. If the rate of responses slows down, move to the next question. Keep the brainstorming going until all 3 questions have been answered.

♦ What methods of advertising attract customers?

[Some responses include:

- Advertising
 - Signs
 - Music playing at your business
 - Songs
 - Sending sellers around with free samples or singing songs about your business
 - Giving free samples to other businesspeople where customers gather—such as at hair salons and restaurants, and asking the businesspeople to recommend your business
 - Bags or labels that have your business name on them

♦ What kinds of festivals and special events?

- Special events
 - Festivals and holidays
 - Performers in the market
 - Sales for the entire market where everything in the market is discounted

♦ What kind of special discounts can work in your business?

- Incentives and special offers
 - Discounts for the current day only
 - Discount on 1 day of the week—same day every week
 - Two for the price of 1
 - Discount or free item for every new customer
 - Discount or free item for customers who bring you a new customer
 - Discount for coming frequently, buying a lot
 - Discount for certain types of customers—seniors, for example]

Congratulations for thinking of so many ways to attract customers' attention to your business.

3. DISCUSS HOW TO PROMOTE YOUR OWN BUSINESS - 12 MINUTES

Tell the group:

Notice that many suggestions are about 3 things: advertising, special events and price incentive. The effectiveness of promotion depends on:

- 1. how it is different from your competition;
- 2. the customer's response;
- 3. your comfort and ability to do it; and
- 4. its costs.

Now, I invite you to recall the story that Jesus told about three servants.

Open the Scriptures and read Matthew 25:14-16.

The Story of Three Servants (Matthew 25:14-16)

For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. Then he who had received the five talents went and traded with them, and made another five talents.

- **♦** How did this servant honor God?
- ♦ What promotion ideas might he have used? Call out your ideas.

Pass out colored sheets of paper and markers. Affirm and praise responses. Then, say:

Now, in your group, identify similar promotion ideas for your own businesses.

♦ What promotion ideas can attract more customers to your business? In your group, draw promotion ideas for your own businesses.

After 3 minutes, allow 3 or 4 participants to share their drawing and ideas. Affirm and praise responses. Then, say:

You can wisely manage the business God has given to you by using your resources, abilities, and creativity. By promoting your business wisely, you can increase your sales and bring honor to God.

4. COMMIT TO USING PROMOTION METHODS TO INCREASE BUSINESS – 5 MINUTES

Ask several participants:

♦ What is one thing that you learned today about using promotion methods?

Probe for the key learning points. Thank them and say:

Remember: Promotion

The 3 ways to promote your business are: advertising, special events and price incentives.

Let us repeat the <u>5 Ways to Increase Your Sales</u>. Everyone use your hand as we name them.

• Thumb People (Customers)

• First finger Products or Services

• Middle finger Place (When and Where)

• Third finger Price

• Small finger Promotion

Think about and if possible do what we discussed today. Hold up your thumbs and four fingers and repeat after me about Promotion. (Say each line one at a time.)

Thank you for your participation and commitment. By promoting your business wisely, you can increase your sales and bring honor to God.

Think—the customer is made in God's image!

Commit—to look for new customers!

Act—love your customers and treat them with respect!

In the next meeting, be prepared to report your experiences about promoting your business. Then, we are going have the final lesson on this topic. It is a review of the <u>5</u> Ways to Increase Your Sales and how they work together.

Give 2 or 3 participants an opportunity to volunteer to pray. After prayers finish, close with this a form of this prayer:

O Lord,

You have given us businesses to provide for our families and to honor You. Teach us to promote them wisely, using the resources, abilities, and creativity with which You have made each of us. Thank you, Jesus. Amen.



LESSON 7: PLAN FOR INCREASED SALES

OBJECTIVES

By the end of this session, participants will have:

- 1. Recognized how the 5 Ways to Increase Sales can be applied together to improve business.
- 2. Discussed using discipline in the application of the 5 Ways to Increase Sales.
- 3. Made plans to use the 5 Ways to Increase Sales in their own businesses.

PREPARATIONS

- Five Ways to Increase Your Sales poster
- Holy Bible (highlighted/reviewed in advance)

TIME

30 minutes

Steps

1. REVIEW THE LEARNING POINTS AND EXPERIENCES FROM THE PREVIOUS LESSON – 5 MINUTES

Post the Increase Your Sales poster and say:

Today is the final lesson for Increase Your Sales. We are going to review and examine how the 5 ways work together to increase sales. But first,

♦ Who is going to share her experiences promoting your business?

Invite 2 or 3 to share. Ask the other participants to comment. Thank the volunteers.

Remember, you can wisely manage the business God has given to you by fully using your resources, abilities, and creativity. By promoting your business wisely, you can increase your sales and bring honor to God.

Let us repeat the <u>5 Ways to Increase Your Sales</u>. Everyone use your hand as we name them.

• Thumb People (Customers)

First finger
 Products or Services

Middle finger
 Place (When and Where)

• Third finger Price

• Small finger Promotion

Remember, these ways affect each other and work together to increase sales.

2. DISCUSS A PROVERB AND STORY TO ANALYZE THE 5 WAYS TO INCREASE SALES – 12 MINUTES

Using the <u>5 Ways to Increase Your Sales</u> helps us to wisely manage the businesses God has given to us. But to succeed, we must use discipline to apply them in our businesses.

The Bible directs us in the book of Proverbs to work hard to achieve profitable results.

Open the Scriptures and read Proverbs 14:23:

"In hard work there is profit, but empty talk brings only poverty."

♦ How does applying the 5 Ways to Increase Your Sales honor God?

Listen to their answers. Affirm helpful ideas that are mentioned. Then say:

God desires that we manage our businesses wisely. Good managers carefully consider each of the 5 Ways to increase their sales and use discipline to apply them. When we do our best to increase our sales, we bring honor to God.

Form the participants into 5 groups. Assign each group one of the 5 Ways to Increase Sales—Group 1 = People, Group 2 = Product or Service, Group 3 = Place, etc. Then say:

I am going to read a story about Maria. Through hard work and discipline, she applies all 5 of the ways to increase her sales and brings honor to God. As you listen, identify how she improves her sales in the way assigned to your group. Be ready to report all the examples you hear. Also, listen for how the ways work together.

The Story of Maria

Maria sells loose tea leaves and sugar. She rolls the tea and sugar in pieces of newspaper for her customers to carry. Customers often complain that their purchases spill from the paper. They say other vendors supply paper bags. Maria decides to package her tea leaves and sugar in paper bags. She makes small, medium and large bags to sell at different prices and marks her prices on the bags. New customers begin to buy from her, and she offers them a special incentive. If they buy from her every week, she is going to give them an extra small bag of tea and sugar at the end of the month. This gets people coming back again and again.

Maria knows that Friday, is a particularly big day for buyers of tea and sugar. So she makes sure to have extra tea and sugar on Fridays.

Then, Maria decides to make hot tea to sell. This does not sell well. Her customers tell her that it is not convenient for them to purchase hot tea in the middle of the market where there is no place to sit and drink it. So, Maria opens a small kiosk near the food vendors in the market, where there are tables to sit and eat and drink. She hires someone to watch over her dry tea and sugar business, and teaches her how to talk to customers and make a lot of sales. She gives her employee a portion of what is sold every day. To promote her hot tea business,

she talks to the food vendors. Maria tells them that their customers can get free tea for 2 days. She gives away a lot of tea, but soon she is selling a lot, too.

Maria has many new customers and begins to earn more profit.

Difficulties come to her all the time – especially in the rainy season when business is slow. But she trusts in God's perfect love for her and is not afraid. She looks to Him for help.

Now we are going to discuss how Maria used all of the 5 ways to increase her sales. Let us take each way one at a time. When I call out your group, please report all the ways you heard.

As you name each method, point to the appropriate picture. Ask for many responses by saying, "What else?" See the examples below to help you.

♦ Group 1: How did Maria use the first way—People (Customers) to increase her sales?

- [She listened to and responded to her customers respectfully.
- She taught her employee selling skills.
- She found new customers.]

♦ Group 2: How did Maria use the second way—Product or Services to increase her sales?

- [She changed her product to meet customer needs.
- She created different product sizes.
- She added new, related products.]

♦ Group 3: How did Maria use the third way—Place (When and Where) to increase her sales?

- [She seized the opportunity to sell more on Fridays.
- She opened a new location to sell new products.
- She located her business where customers buy the new product/service.]

♦ Group 4: How did Maria use the fourth way—Price to increase her sales?

- [She created different prices for different products.
- She discounted for frequent purchases and for new customers.]

- ♦ Group 5: How did Maria use the fifth way—Promotion to increase her sales?
 - [She provided a free gift to repeat customers.
 - She used other businesses to bring her customers.
 - She discounted her product to get new customers.
 - She gave a portion of the sales to her helper as an incentive to sell more.]

Thank the participants for their ideas. Then demonstrate how changing one sales method may impact another by saying:

Maria made many changes to her business. Sometimes when she changed one way to increase your sales it can affect what she needed to do about other ways. For example.

- ♦ What happened when Maria tried to sell hot tea? [At first it did not sell, so she moved to a new location.]
- ♦ What did Maria do to attract customers at the new location? [Used other businesses to advertise her business, gave free tea.]

These points illustrate how changes you make to one way to increase your sales affect what you need to do about other ways. So, it is important to think of changes in all the ways to Increase Your Sales, not just one at a time.

♦ How can Maria continue to honor God in her business? [Make sure the following points are mentioned. She can: 1. respect and listen to her customers; 2. add value to what God has given her; 3. plan when and where to sell her tea; 4. have the right motive for earning profit; 5. properly promote her business; 6. use her resources, abilities, and creativity effectively.]

Ask for ideas until all are mentioned. Thank participants and say:

By using discipline in these ways, Maria can increase her sales and is a good manager over what God has given to her.

3. Discuss planning to increase sales – 8 minutes

Consider the ideas you have for improving your sales in each area—people (*customers*), products or services, place (*when and where*), pricing and promotional activities. Think about the information you gathered as we studied these ideas. Find a partner and take 5 minutes to discuss:

♦ Name 1 change that you will implement to improve your own business.

After 5 minutes, say:

Let us have 3 or 4 volunteers share what changes they decided to make.

Thank the participants for their ideas. Invite others to comment.

4. COMMIT TO IMPLEMENT WAYS TO INCREASE SALES - 5 MINUTES

Ask several participants:

♦ What is one thing that you learned today about using the 5 Ways to Increase Sales work together?

Probe for the key learning points. Thank them and say:

Remember: 5 Ways to Increase Sales

The 5 Ways to Increase Sales work together. Changes in one way may require changes in another.

Let us repeat the 5 Ways to Increase Your Sales. Everyone use your hand as we name them.

• Thumb People (Customers)

• First finger Products or Services

• Middle finger Place (When and Where)

• Third finger Price

• Small finger Promotion

Think about and if possible do what we discussed today. Hold up your thumbs and four fingers and repeat after me about the 5 Ways to Increase Sales. (Say each line one at a time.)

I am going to:

Think—the customer is made in God's image!

Commit—to look for new customers!

Act—love your customers and treat them with respect!

Congratulations—you have completed the Increase Your Sales sessions. Thank you for your participation. As I mentioned in the first session, I encourage you to do more than just be able to name the ways. Any change to attract new business should be focused on customers—meeting their needs. Think! How can I apply these 5 ways to increase sales in my business? Careful planning and implementation can help you to increase your sales and bring honor to God.

Give 2 or 3 participants an opportunity to volunteer to pray. After prayers finish, close with this a form of this prayer:

Creator God,

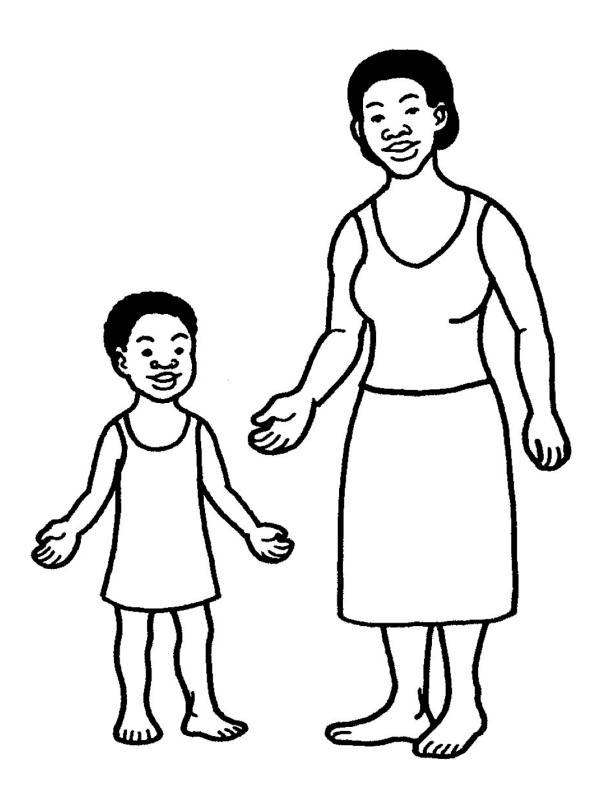
Thank you for giving us new ideas and ways to increase our sales. We pray for Your wisdom to implement them properly, that we may honor You in our businesses. In the name of Jesus, Amen.

INCREASE YOUR SALES

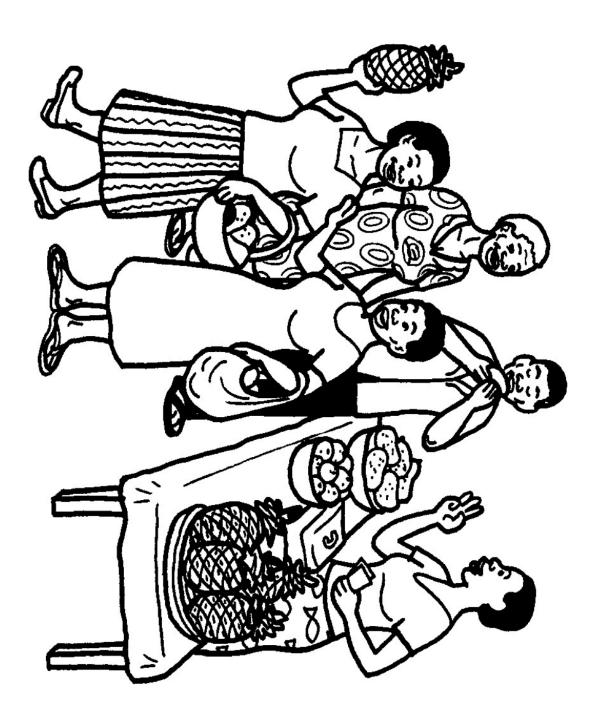
LEARNING CONVERSATIONS

PICTURES

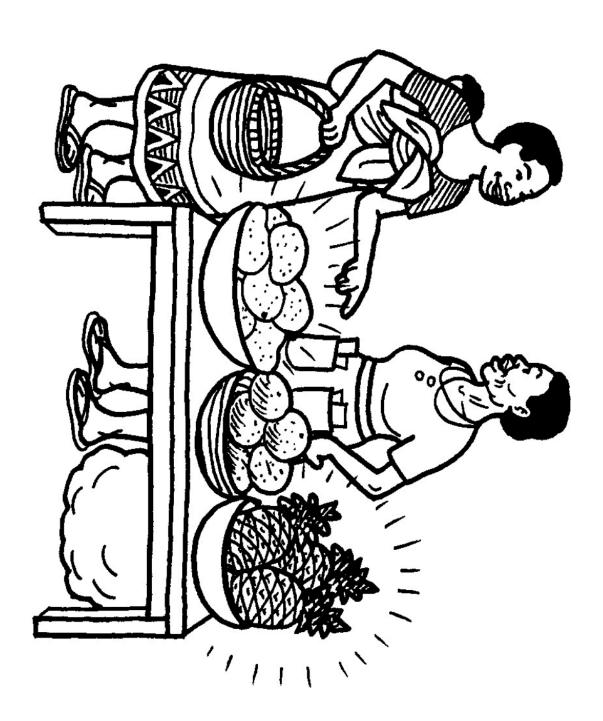
Picture A: Mother and Daughter



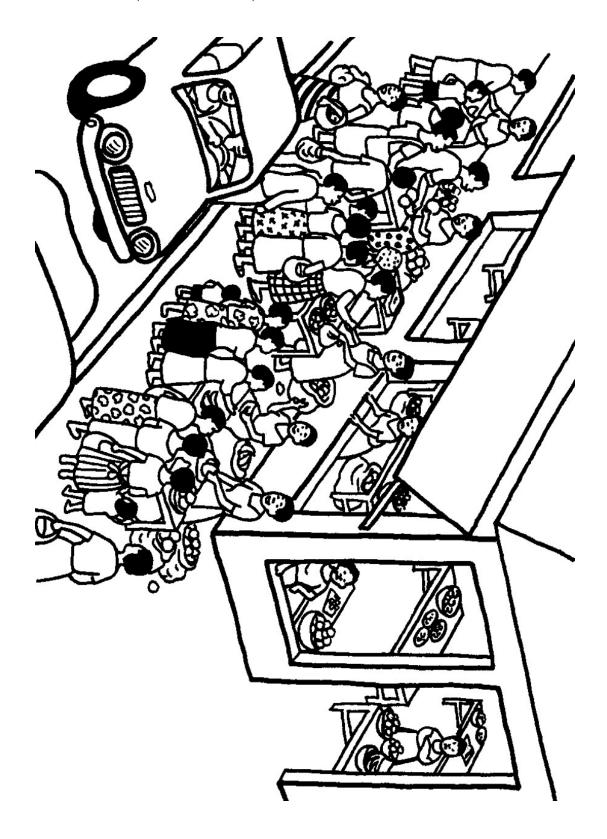
Picture 1: People/ Customers



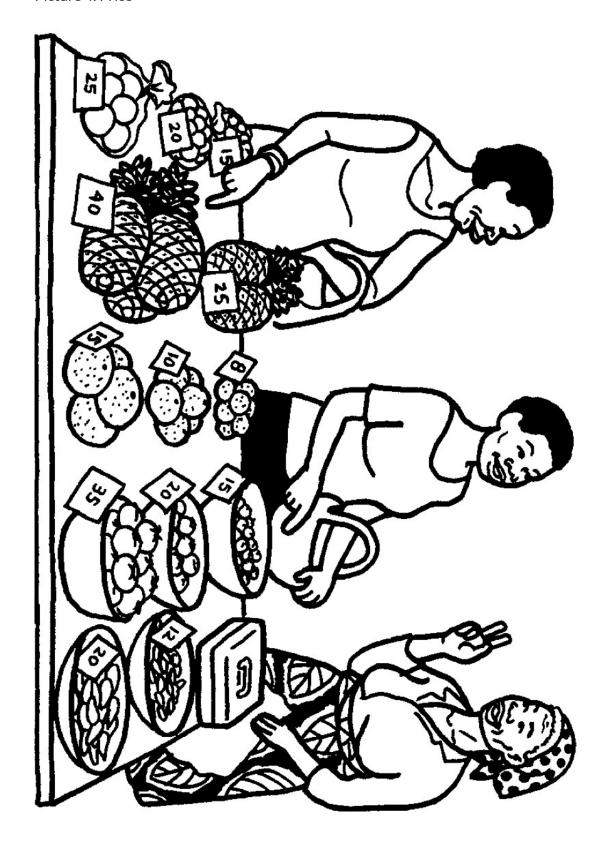
Picture 2: Products or Services



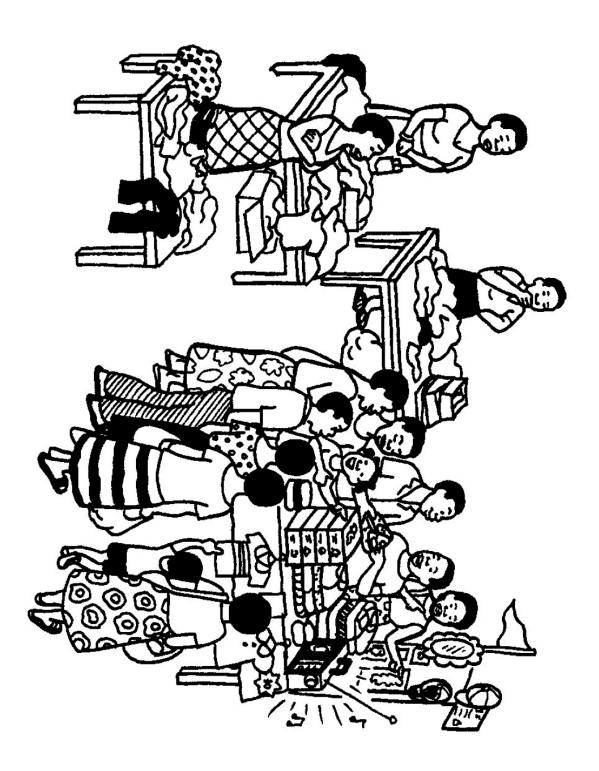
Picture 3: Place (When and Where)



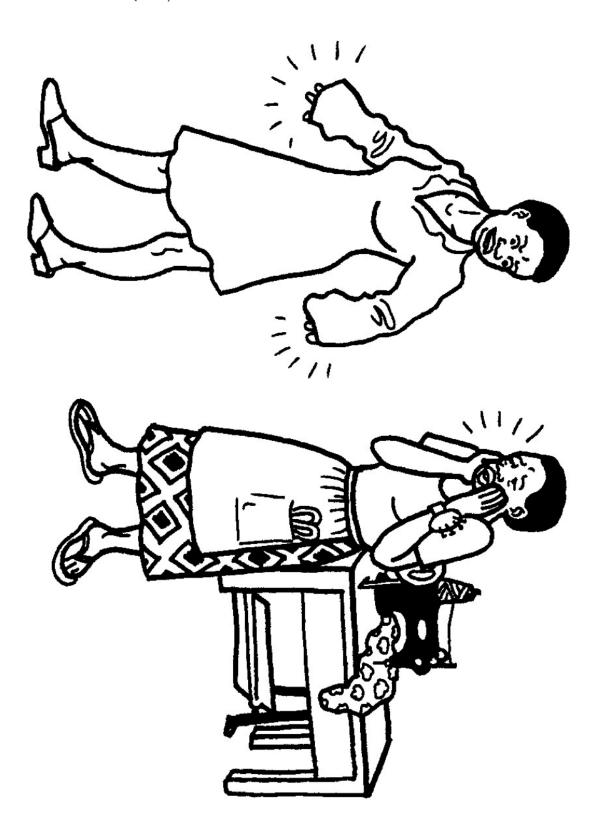
Picture 4: Price



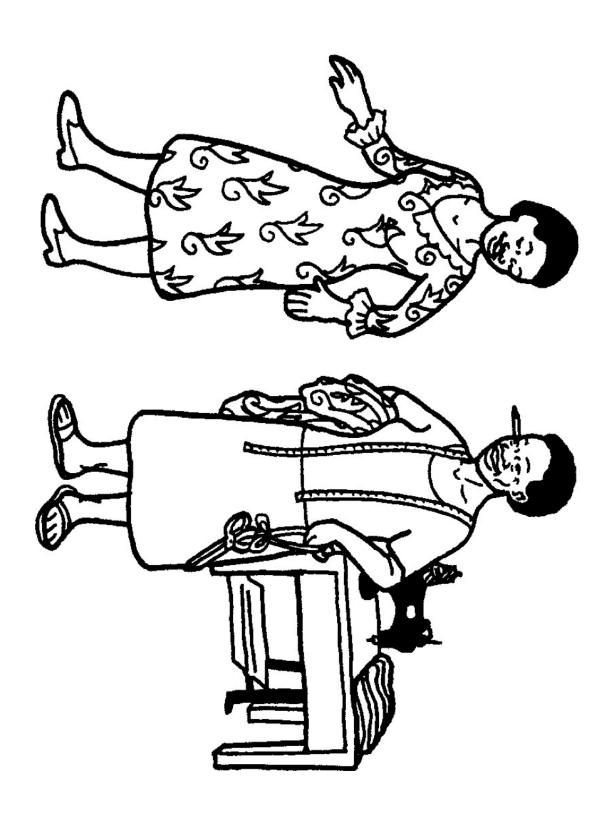
Picture 5: Promotion



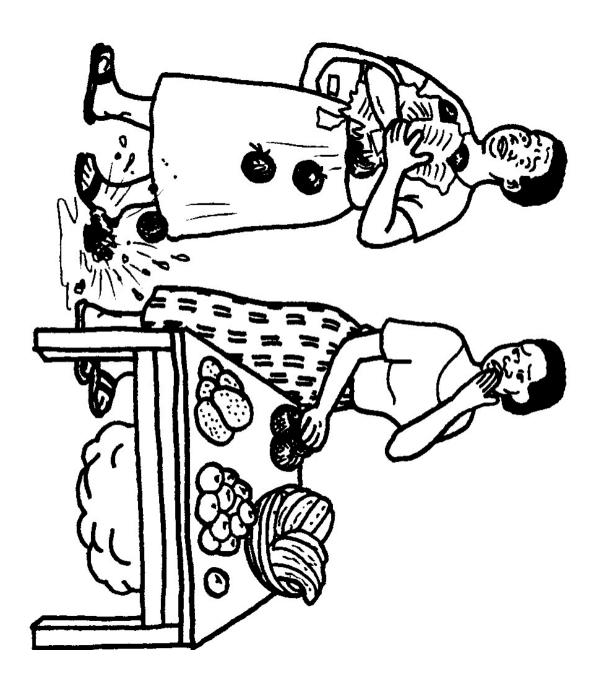
Picture 6: Poor-Quality Service



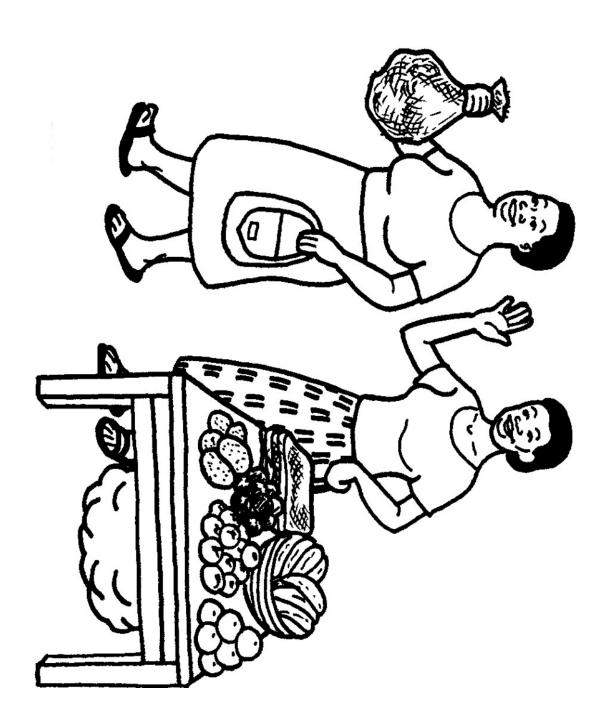
Picture 7: Good-Quality Service



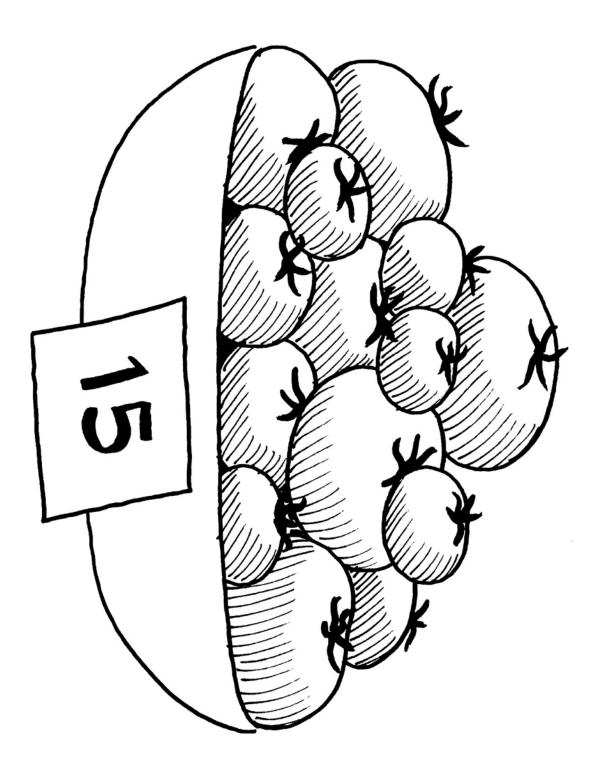
Picture 8: Poor Packaging



Picture 9: Good Packaging

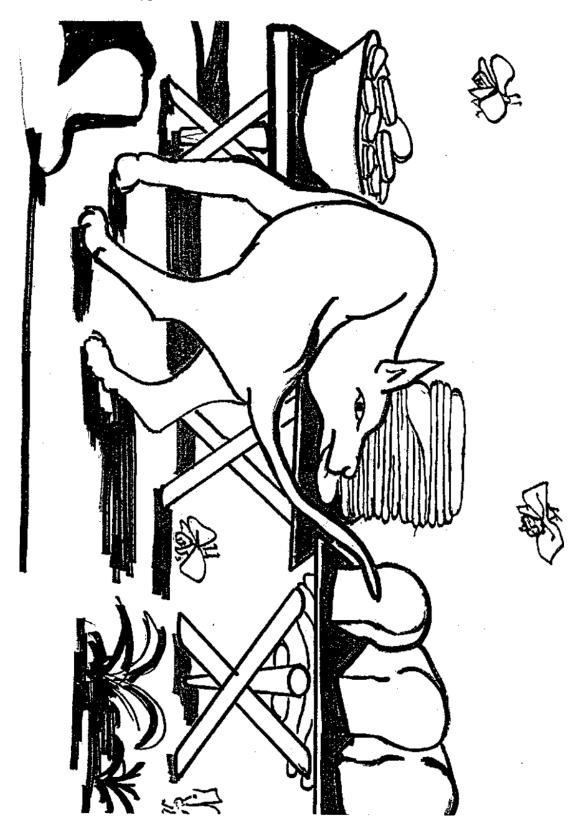


Picture 10: Poor Grading and Sorting

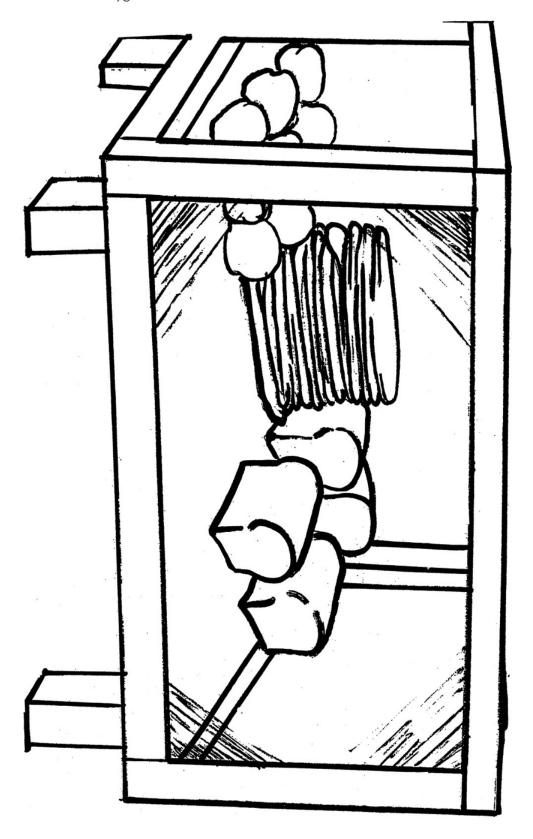


Picture 11: Good Grading and Sorting

Picture 12: Poor Hygiene and Presentation



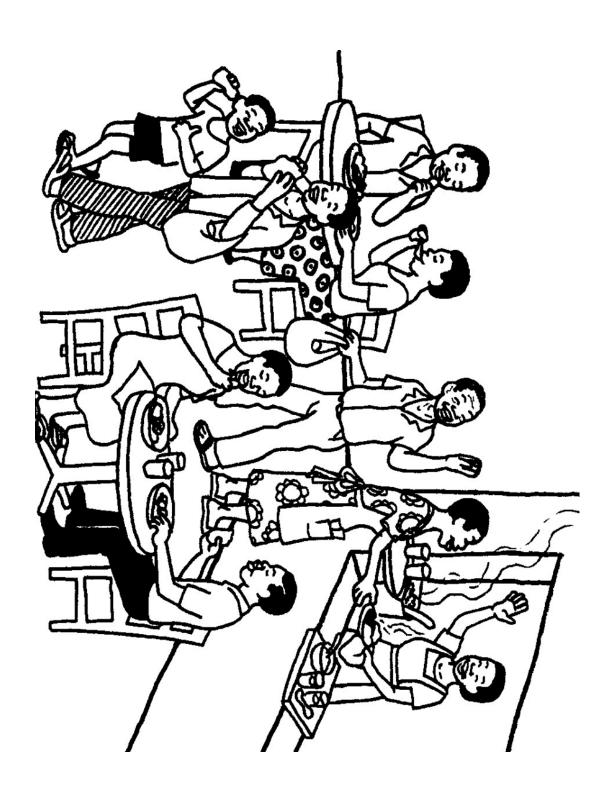
Picture 13: Good Hygiene and Presentation



Picture 14: Poor Service



Picture 15: Good Service



APPENDIX: THE BUSINESS PLAN

BUSINESS PLAN (PART 1) 5 KEY QUESTIONS IN CHOOSING A BUSINESS IDEA

- **1. Do people want the product or service?** Will they still want the product in 5 years?
- **2. Can people currently get the product or service somewhere else?** If so, will your product/service be better than what they can currently buy? Will you be able to make changes to your business if the product becomes available and adequately sold in your community?
- 3. Do you have the skills, knowledge, and access to all the basic materials you need to sell a great product or service? Will you be able to stay current as the market changes?
- 4. Are people willing to buy the product or service?
- 5. How much will people pay for it?

BUSINESS PLAN (PART 2) KEY COMPONENTS OF PRODUCTION

RET COMPONENTS OF PRODUCTION			
Components	Issue or Question Examples		
1. Labor			
2. Materials and Supplies			
3. Equipment			
4. Work Area			
5. Production Process			

BUSINESS PLAN (PART 3) CALCULATING BUSINESS COSTS

<u> </u>			
Name of Business:			
Category of Cost	Costs per	Description of Costs	
1. Materials /			
Supplies			
2. Workers			
3. Services			
4. Operating Costs			
5. Losses			
6. Equipment			
o. Equipment			
Subtotal			

BUSINESS PLAN (PART 4) MANAGING UNEXPECTED BUSINESS EVENTS

Event	Possible Action Steps
	-