SWEDEN

International Labour Organization

Training Manual on Economic Empowerment and HIV Vulnerability Reduction

A workbook for assisting emerging entrepreneurs to Generate Your Business Ideas (GYBI)

Prepared under the ILO-Sida Project on Economic Empowerment and HIV Vulnerability Reduction along the transport Corridors in Southern Africa

2014

TRAINING MANUAL ON ECONOMIC EMPOWERMENT AND HIV VULNERABILITY REDUCTION

A WORKBOOK FOR ASSISITING EMERGING ENTREPRENEURS GENERATE BUSINESS IDEAS

A workbook for Potential Entrepreneurs

This publication was originally developed by the ILO/SYB Project Office in Harare, Zimbabwe. It has been adapted by ILO/CEEP as a tool for assisting vulnerable communities targeted beneficiaries to identify business opportunities

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About the ILO/Corridor Economic Empowerment Project (CEEP)

In contributing to the SADC responses to HIV and AIDS, the ILO is working on increasing the availability of social and economic services by organizing informal economy workers into cooperatives and producer associations along transport corridors. The programme seeks to promote evidence-based knowledge sharing mechanisms to scale up interventions on HIV vulnerability reduction through economic empowerment. This is in line with the provisions of the National HIV and AIDS Strategic Plans for the participating countries which make a distinct acknowledgement of the need to address poverty as a key driver of HIV.

The Government of Sweden through its International Development Agency (Sida) is funding this regional project in Malawi, Mozambique, South Africa, Tanzania, Zambia and Zimbabwe. The project seeks to mitigate the impact of HIV and AIDS and its effects through sustainable prevention, improved livelihood strategies, access to care and support programmes involving affected and infected grassroots communities and transport sector workers and their families alike.

The main target groups are the vulnerable communities such as the sex workers, truck drivers, individuals and groups involved in income generating activities along the transport corridors. The project also supports informal economy workers with greater focus on women to increase their economic empowerment by improving their business skills and establishing enterprise associations, and cooperatives. This reduces the need to engage in high risk sexual behaviour as a means of survival as well as strengthen their ability to mitigate the effects of HIV and AIDS. The following criterion is used to select project beneficiaries:

- High employment potential
- High women participation
- High potential for wider reach
- To be along corridor routes and other hotspots
- Vulnerability to HIV (most important factor)

In the selected communities, ILO has supported the formation of legal support structures such as Savings and Credit Cooperatives Societies. Working on the premise that poverty, mobility and HIV are interlinked and reinforced by the unequal gender relations. Poverty leads to survival strategies that expose people, in particular women and girls, to the risk of HIV infection. Negative coping mechanisms as well as gender inequalities further place women and girls at a higher risk of HIV infection. Some men and women find themselves unable to adopt safe behaviours, primarily due to poverty and economic disempowerment. Thus effective interventions to reduce HIV vulnerability and enhance economic development require conscious efforts in ensuring gender equality. Based on these assumptions, the project seeks to demonstrate that the promotion of self reliance, improved income streams and business performance can go a long way in mitigating the impact of HIV and AIDS on both affected and infected vulnerable groups among the most at risk populations along our corridors.

CEEP project intervention areas were identified based on the following criteria:

- High HIV prevalence, internal and external corridors,
- Cross border complementarily, building on past experience of phase 1, major trading areas,
- High levels of poverty, high levels of unemployment, and
- Synergy with other partner

About Generate Your Business Idea (GYBI) Workbook

The ILO Corridor Economic Empowerment Project (CEEP) is implementing the Generate Your Business Idea training as a strategy to enable beneficiaries identify economic opportunities that help them to better address the underlying inequalities that fuel the HIV and AIDS pandemic.

The ILO CEEP GYBI manual is an adaptation based on the ILO SIYB Generate Your Business Idea (GYBI) Workbook. The GYBI workbook is a training programme for people who want to start a business but are not sure of the business idea to pursue. The workbook assists the potential entrepreneur to describe a concrete business idea, identify potential sources of ideas, generate business ideas and select the most suitable idea to pursue.

The GYBI workbook is complementary to the ILO's Start Your Business training programme which is designed to enable people to draw up a simple business plan for a business they wish to start. However, in order to produce a business plan, a potential entrepreneur needs to have a clear idea of the business they propose to start.

This manual will guide you through the process of appreciating your role in the business, generating and identifying the most appropriate business idea for starting your business. It places emphasis on identifying local business activities that contribute to the development of the community beyond the benefits that accrue to the business owner. These include:

- Understanding what a business is and the value of working as a group
- Assessing your skills, experiences and personal characteristics as an entrepreneur
- Understanding what makes a successful business idea
- Identifying many potential business ideas
- Analysing these business ideas
- Selecting the most suitable business idea.

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The Start Your Business Manuals brings in valuable experience of integrating HIV and AIDs mitigation strategies with enterprise development. The CEEP project has been integrating HIV and AIDS training and enterprise training in the six different countries of operation.

The manual is therefore a great stride towards economic empowerment of the vulnerable groups and communities as a strategy to mitigate against HIV and AIDS.

CHAPTER 1: WHY ENTREPRENEURSHIP

Entrepreneurship involves identifying business opportunities and taking advantage of those opportunities for personal and society benefit. As individuals or groups of people, we experience different situations in life. You and your family face situations within your community that demand you to respond or manage them sometimes in not so ordinary ways. For example, someone that has not been able to find a job for a long time may be forced by their circumstances into activities such as child trafficking, substance abuse or transactional sex activities as means of livelihoods.

In any situation, there is always something decent that can be done to alleviate problems. The distinguishing characteristic of enterprising men or women is their readiness and alertness to do something to respond to the new situations they find themselves in.

What are your life situations that need to change?
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Everybody has the potential to initiate some action in any situation they are facing if they have the drive and motivation. Men and women have innate talents and capabilities that would enable them to identify practical solutions to the challenges they experience in life. Many people find it difficult to take advantage of these capabilities because they do not believe in themselves. Taking action enables you to build confidence in yourself and benefit from the profits. An entrepreneurial attitude enables you to act quickly and take advantage of opportunities without waiting for other people to solve your problems.

What specific action should I take to improve my situation and deal with life challenges?
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IMPORTANCE OF ENTREPRENEURSHIP

One of the challenges that are faced by communities in the transport corridors is poverty, which is interlinked with mobility and HIV/AIDS. Poverty leads to survival strategies that expose people, in particular women and girls, to the risk of HIV infection. Negative coping mechanisms have placed poor persons at a high risk of HIV infection. Some men and women find themselves unable to adopt safe behaviours, primarily due to poverty and economic disempowerment.

List the negative coping mechanisms that poor persons in your community engage in	**What are the cost implications of these negative coping mechanisms?**	**What other options do these persons have for dealing with poverty?**

Entrepreneurship is about innovative action whenever one finds themselves in a situation that requires change. Entrepreneurs play a critical role in creating jobs for themselves and their families which enables them to move out of poverty and reduce the risk of HIV/AIDS infection. Involvement in income generating business activities enables men and women to have control of actions and decisions that affect their lives.

By seeking to be self reliant, improving income streams and business performance vulnerable persons can go a long way in mitigating the impact of HIV and AIDS on themselves, their families and the society at large.

BENEFITS OF ENTREPRENEURSHIP

An entrepreneur is a person that has the ability to identify and act on businesses opportunities taking risk by organising resources to offer products or services that customers need. Vulnerable persons create job opportunities and avenues for poverty alleviations by choosing to be self-employed.

- Entrepreneurs provide goods and services needed by the community
- Entrepreneurs provide employment for people who want and need to work
- Entrepreneurs through their business activities provide income that benefit many in the community and their families
- Contribute through taxes to income used to offer social services
- Creation of wealth that benefits society and their individual families.

Choosing to be self–employed and to run a business is risky but it has many potential rewards. In many countries, established businesses and governments are not able to create enough jobs for all people who are willing to work. It is important to realize that you can be your own boss and create jobs for other people in your family and community.

Governments and society have started to value self-employment as vital in moving people out of poverty and militating against the spread of HIV/AIDS. The following are some of the benefits of self employment:

- **Be Your Own Boss**

When you run your own business you make all decision and no one tells you what to do. For your business to be successful, it is important however for you to learn from other business people and other support institutions around you. You can also make decisions about your life and choose the people to relate to without being forced into negative coping mechanisms for survival.

When you work on yourself, you are in charge of setting goals and targets, deciding how and when they will be met and judging performance. Setting out on your own can be highly challenging, but it feels good when you make progress in achieving your goals!

- **Do what you enjoy doing**

It is important that when you start a business you focus on the areas that you enjoy doing. Being self-employed enables you to focus on the things you enjoy doing. Be sure to choose opportunities in the areas that you enjoy most. For instance, if you enjoy cooking, starting a catering business might enable you to work in an area you enjoy most. Many times people get stuck in economic activities they do not enjoy. Satisfaction comes when you feel good about your achievements.

- **Create Your Own Success and Earn money**

When you work for yourself you see the value and benefits of working hard. When you work for yourself the opportunity to succeed is in your hands. However, there is always a risk of failure but the rewards are great!

- **Choose the team to work with**

As your own boss you decide the people to work with in your group or as employees. It is important to choose a team of group members that complement your skills and hold the same dream and values as you do.

- **Own Working Hours**

Becoming self-employed means you decide when and how much you work. You do not need to ask anyone for a holiday or time off. It might be difficult at times to create time for holidays when the workload is high. Always plan times when your business is not busy to take a break.

Vulnerable communities and individuals are generally excluded from economic activities which further limits their ability to meet their subsistence needs and wants. The stigma of exclusion has made many vulnerable people to believe that they cannot change their life circumstances. They fell uncomfortable to do something new and to challenge the way they are perceived by the world around them.

Everyone has the ability to be creative, and run a successful business. Many people dream of owning their own business and being their own boss. By working as a group of people with the same vision you increase chances of business success. There are basic skills and practices that your group needs to have such as developing a common vision for the group, financial literacy as well as mobilising and running group savings and lending schemes.

This Generate Your Business Idea workbook is designed to take you step-by-step in the process of identifying and analysing business opportunities you can pursue in order to address personal and societal needs.

CHAPTER 2: ORGANISING YOUR GROUP/SELF TO START A BUSINESS

In your effort to identify a business to pursue, you can work with a group of likeminded persons to identify a business idea that you can implement together. The main reason for groups working together is to enable the members to break away from the poverty cycle, starting by changing mindsets – from those that see limitations to inquisitive and exploratory mindsets that have keenness on business opportunities with potential to earn some income for the group members and their families.

Working as a group has many advantages for you. See Box below:

ADVANTAGES OF WORKING AS A GROUP

- Mutual support
- Sharing of ideas and risks
- Bringing different skills and expertise to achieve a common goal
- Mobilisation of financial resources
- Access to finance earmarked for groups
- As a group you have a voice in the community
- Opportunity to exploit your God-given talents
- Opportunity to deal with social and economic issues affecting members

Self help groups generally contain 15 to 20 members who come together to deal with commons social and economic issues that affect them. Once you have decided to form a group to start a business you need to discuss and agree on how the group members will work together. This includes the roles and responsibilities that each person will play.

Identifying Group Member Interests and Assigning Roles

To be successful your group should focus on things that interest all the group members. Discuss as a group what each person wants to achieve through the group business. Also understand the skills that each person brings to the group. This helps your group to identify the skills and resources jointly held by the group.

Complete the table below about your new group.

No.	Name of Group Member	Areas of interest	Skills and Abilities they bring to the Group
1			
2			
3			
4			
5			
6			
7			
8			
9			

10			
11			
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13			
14			
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17			
18			
19			
20			

Defining Group Purpose

Problems that your group members experience become opportunities when you come together to work towards achieving a common purpose. The common purpose could be to raise enough money to pay school fees for children, build descent homes for each member, save money to finance business activities among others. The purpose of your group's existence should mirror the interests of all group members. This helps to sustain higher energy, member interest and motivation.

The main Purpose for our Group is to....................................

By coming together as a group you take on an important task of self-improvement and empowerment. Remember the empowerment process takes time and requires focus and determination. Your group will need assistance to improve the way you work together towards creating your own employment. The Corridor Economic Empowerment Project and a number of other projects have special programmes for supporting your group through training and access to finance. Your trainers should be able to give you details of these programmes. These institutions have programmes that support your groups up to the time when the group starts and grows their business.

AGREEING ON THE PROCESS AND STRUCTURE OF WORKING TOGETHER

Self-help groups make decision by consensus and they need to have effective communication mechanisms. Members of the group need to agree on specific rules that will govern their participation in group activities. The following are key features of a self-help group:

*Regular meeting***:** Members should meet regularly at an agreed venue and time that is convenient for all members. This gives group members a sense of belonging. The regular meetings help the group to take collective decisions and actions that augur for the smooth running of group affairs.

Agreeing on rules that govern the group: Members agree on the rules that govern member conduct

Group Leadership: Group leadership is on a rotational basis. Each member is encouraged to moderate the meekly meetings on a rotational basis.

Group savings: Groups are encouraged to save money together on a regular basis. Group members are usually economically poor, by saving together group members pool financial resources together that can be used for their own development and supporting business start-up.

Mutual trust: as the group work together they develop mutual trust which is critical for their bonding and focus on the same objectives.

Maintaining a record book: Successful groups maintain records and minutes of their meetings. This assists the groups to keep information on key agreements and financial transactions. The minute book is signed by all at the end of the meeting to confirm that it is a true record of the meeting.

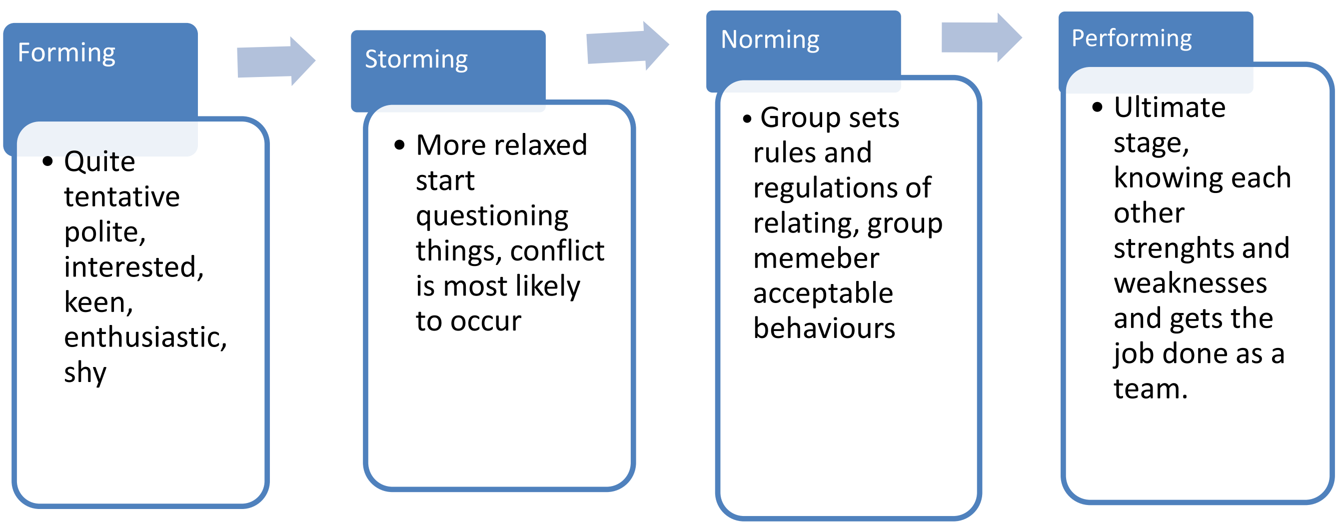
Regular two way communication: Good communication will keep your group motivated and involved. The group should agree on how they will communicate with each other.

Participation of all: Work for group activities needs to be shared by all. If only a few people are involved in the work, it can lead to burn out. Involvement builds ownership.

Ability to deal with conflict: conflict is normal in a group. It is important that the group has clear rules and processes of dealing with group conflict. All conflict that arises should be dealt with as it arises and key lessons noted.

GROUP DEVELOPMENT STAGES

Groups develop over different stages. Each stage requires different strategies to keep the group together. Understanding the stage of development for your group is critical in helping you develop the rules and regulations to manage the group operations and behaviour of members. The stages are listed below.



At which stage is your group and why do you think so?

DEVELOPING A SHARED VISION FOR YOUR GROUP/SELF

A shared vision will keep your group stay motivated. Generating a shared vision is about looking at what you want in the future. It is useful to describe how the picture would be like when your group has been successful. A shared vision motivates all the group's stakeholders, which include group members, customers, employees and suppliers among others. To be successful as an entrepreneur you need to have the vision, courage, ideas and creativity that enable you to develop new business ideas that are successful.

A clear vision for your group is important in clarifying the business you can start and helps you make good decisions. As you discuss your vision, recognise that vulnerable communities and individuals have mindsets which represent established set of attitudes they hold based on their experiences, perceptions, and societal attitudes.

A vision clarifies what you want individuals and the group as a whole to be when you run your business. A vision clarifies answers to the following questions:

- What individual members will be able to do? For example, afford decent accommodation, send their children school
- What your business will be like? For example, employing members and paying them salaries
- What will your business contribute to the community? For example, influence other women in the community to start their own businesses, use local resources to create wealth for community members etc.

The Vision for our Group/for you

Name of Group/individual: --

Vision for our group: --

Vision for our Group Members: ---

Vision for our community: --

Working as a group enables vulnerable persons to contribute to their own self improvement and support each other towards achieving their vision. The group comes together with the intention of helping, encouraging and challenging one another to think beyond their current challenges and work their way out of poverty.

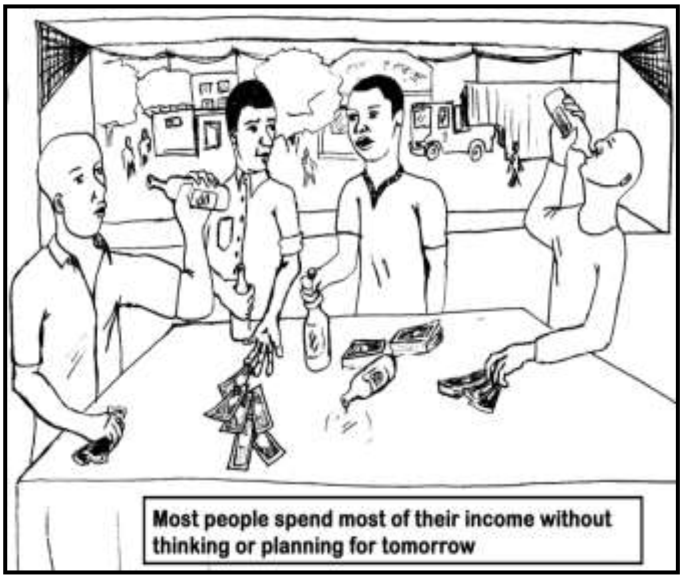
FINANCIAL LITERACY

Your ability to manage finances is called **financial literacy**. It involves planning, organising and controlling the use of financial resources. Managing finances is about how individuals or families wisely and productively plan for the use of earned income.

By working as a group you are able to pull together resources both financial and non-financial to the achievement of your goals. Savings enable you as entrepreneurs to create a valuable pool of resources to support your efforts in starting a business.

GROUP SAVINGS

Savings starts in the mind, so it is important for you to develop a positive mindset towards savings by looking at the benefits. Group goals should consider savings. Savings enable the group to bring together their financial resources and use the lump sum to finance their business activities.



The secret to successful saving is simple. Start NOW! Even a small amount saved regularly can really make a difference and help you reach your goals. Savings involves depositing some part of your income in small amounts but frequently for future use.

Avoid excitement when you get money. The skills you learn in managing your savings are important when you start your business. A business will also need to save for the future. In group savings, members contribute money out of savings from their income for purposes of financing future needs and for the growth of the common fund for the group. The cumulative total of all the members savings in a group meeting would become the common fund of the group. The savings each group member contributes is regardless of their individual income.

What is a Savings Culture

Savings is a habit just like other good and bad habits found in human beings, for example, politeness, punctuality, rumour-mongering, and drunkenness. One becomes a drunkard because he or she has nursed the habits of drinking for so long that his or her entire inclination is geared towards drinking. To develop a savings habit, one needs to develop the character, attitude, behaviour, outlook and focus that goes with the habit. There is no such thing as "too poor to save, or too rich to save".

Saving is all about discipline and spending less than you earn. To save you need to adjust your lifestyle and the manner in which you live so that you can accommodate savings.

Savings is a culture, a habit or a way of life. When you have developed the culture, you will start to see your wealth grow. There are a number of social institutions that have been set up in communities to encourage people to save such as the Savings and Credit Cooperatives (SACCOs).When you commit to participating in a SACCO or your own savings group you can change your life and create your own wealth.

> For example, suppose all the 450,000 teachers in KwaZulu Natal formed a SACCO and decided to contribute only R100 per month into their SACCO, they will have R45 million per month into their kitty. In 6 months, they will have R270 million in their savings account. In one year they will have accumulated R540 million.

By saving regularly at least 5% of your income, into a group savings account through the strength of numbers you can pool large sums of money, the pool of savings created could be a source of cheap credit guaranteed only by the members of the group.

All members must save a minimum amount every week/month, as agreed by the group during a group meeting. Based on the level of mutual trust and the capacity of the group to save, the group may fix minimum contributions and not the maximum contribution per member. The table below demonstrate benefits of saving together.

Monthly Savings Amount	Number of Members	Total Savings per Month	Total Savings After 3 months	Total savings after 6 months
50	20	1,000	3,000	6,000
100	20	2,000	6,000	12,000
200	20	4,000	12,000	24,000
300	20	6,000	18,000	36,000
400	20	8,000	24,000	48,000
500	20	10,000	30,000	60,000

Managing Group Savings

Managing group savings requires transparency on amount saved and interest earned. For accountability, the member savings should be paid only during group meeting in front of all members, not in any member's house. Other important rules include the following:

- All savings need to be recorded in the group minute book and signed for by the group members
- All income and expenditure of the group should be entered in the minutes book
- The money collected should be deposited in the bank on the very next day by the members on a rotation basis. If not possible to take the money to the bank the group members need to borrow the money for personal activities.
- Total savings should be announced at the end of each meeting.

Managing Group internal lending

When put together group savings create a common fund. The common fund can be used to invest in a business to earn an income. The fund is also important to cover members in times of emergency where members can borrow to meet approved emergency needs. This is known as internal lending.

The savings group needs to agree on the rules that will govern their internal lending processes. This reduces conflict and funds mismanagement. The group needs to agree on:

- Amount each member can borrow
- Interest rate to be charged
- Loan Repayment period
- Eligibility criteria of members
- Loan approval process
- Loan recovery processes among others.

Example internal lending norms

- We will start internal lending in the first month of savings. Each member will access the loan on a rotational basis.
- Interest rates will be based on what micro lenders are charging
- A loan will be for a maximum of three months repayable on a monthly basis
- Eligibility criteria of applicant: The following criteria should apply:
    - Up to date with savings
    - Attendance and participation to group meetings
    - Purpose for which the loan is requested
    - Ability and capacity of member to repay the loan
    - Member' history with the group in repaying the loan
- All loans will be recorded in the minutes register indicating the amount of repayment and frequency. The books of account especially the cashbook, individual ledger should be updated all the time- when granting loans and receiving loan repayments
- Loans will be approved by all members of the group
- In case of failure to pay a penalty of 2% of loan will be charged for each week the instalment is not paid

A BUDGET AS A TOOL FOR MANAGING FINANCES

A budget is a list of your expected income and a list of planned expenses. It helps you to live within your means and control unplanned expenses as well as saving a small amount for a rainy day. By developing a budget group members are able to allocate an amount of money towards savings and personal development in line with the group's vision.

Managing personal finances is about how individuals or families wisely and productively plan for the use of earned income.

A budget is one tool that helps group members to plan for how they will use their money.

A budget will help you to:

- Control your daily financial activities
- Keep track and compare actual expenditure against your budget
- Monitor progress towards your financial goals.
- Build a financial safety net to prevent financial disasters caused by illness, death and other personal tragedies.

The table below provides an example of a monthly budget:

EXAMPLE OF A FAMILY BUDGET

EXPECTED INCOME	**Amount (UNITS)**
Income from informal economic activities	200
Grants	30
Total income	**230**
PLANNED EXPENSES	
Rent, Electricity & Water	50
Groceries	40
School fees	50
Communication	25
Transport	20
Savings	30
Emergency expenses	15
Total expenses	**230**
Net	**0**

Personal budget activity

Complete the personal budgeting template below as it applies to you following the example above.

EXPECTED INCOME	**Amount**
Income from informal economic activities	
Grants	
Other sources of income:______________________________	
Total income	
PLANNED EXPENSES	
Rent, Electricity & Water	
Groceries	
School fees	
Communication	
Transport	
Savings	
Emergency expenses	
Other expenses...	
Total expenses	
Net surplus/deficit	**0**

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CHAPTER 2: WHAT IS A BUSINESS?

Many vulnerable people are involved in various informal economic activities as means of earning a living. The GYBI manual is designed to assist those who desire to start businesses but are not clear of the business idea to pursue. It is also an important tool for people that are currently running informal business activities and would like to confirm if their business ideas can be turned into more formal businesses with potential for more profits. A business can be started by an individual or a group of persons.

A business engages in activities that involve exchange of goods and services for money. In order to make a profit, a business requires some form of investment (start-up capital) and a minimum number of customers who buy the products produced and services provided on a consistent basis.

Business Process:

Although businesses may be different, all businesses have some common basic characteristics despite the differences:

- A business is an activity that you do regularly to make money and to generate a profit
- A business either makes or buys goods or provides services that are sold to customers
- Every business has something to offer people like goods or services; something that people need and for which they are willing to pay a price
- A business gets money from people who pay for what the business has to offer
- A business creates jobs for people by paying them wages and salaries for what they do

EXERCISE

1. List examples of the businesses in your area
   ……………………………………………………………………………………………
   ……………………………………………………………………………………………
   ……………………………………………………………………………………………
2. Why are these businesses important to the community?
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   ……………………………………………………………………………………………
   .
3. What will be the problem if these businesses failed?
   ……………………………………………………………………………………………
   ……………………………………………………………………………………………

CHIMWEMWE SELF-HELP GROUP TRANSFORMS THEIR COMMUNITY

Chimwemwe is a community group comprising 10 young mothers who used to engage in illegal activities such as drug abuse and human trafficking as well as operating as commercial sex workers. The group came together to learn how to transform their lives and that of fellow women in the community. After receiving training from a local NGO on how to save and lend money to each other, how to generate business ideas and develop a vision for their group as well as how to develop a simple business plan, they set up plans to start their own business.

The group noticed that there was a lot of plastic and synthetic hair waste dumped in their community. Motivated by a desire to make a difference in their community, the group developed a vision for their business and outlined activities for the group.

(Throughout this manual you will follow the stories of individuals and groups on how they have transformed and made a difference in their communities)

CAN ANYONE START A BUSINESS?

Everyone has potential to start a business. People start businesses for different reasons such as raising money to pay for living expenses, finance children's education or just to create wealth. Businesses are critical in solving social problems apart from making money for the owner. However, to be successful in business you need to develop the right skills and characteristics.

DO YOU HAVE WHAT IT TAKES TO START A BUSINESS?

A business depends on the skills of an entrepreneur to succeed. Your group needs to develop a very clear vision of what it wants to achieve through its business activities. The group needs to agree on the business idea to pursue and develop business and financial management skills.

The success of your business will depend on your personal characteristics, situation and skills. The more entrepreneurial characteristics and skills you have, the more likely it is that your business will succeed. The kind of characteristics and skills you need will vary with each type of business you want to start. You can make yourself aware of the characteristics that need improvement and change your attitude and behaviour.

People who run businesses need to:

- Be motivated by the business idea they want to pursue
- Have the required knowledge, skills, and attitudes
- Share the vision with others and motivate them to pursue the dream
- Plan and manage the business

Before you begin identifying business ideas, you need to find out if you are suited to run a business of your own. Your social networks and financial situations are also important factors to consider when thinking about your business idea. As an entrepreneur you will play an important role in your community.

Conduct the assessment below to determine if you are ready to be a business person. The assessment will help you to identify areas of improvement in order to increase your chances for business success.

PERSONAL ASSESSMENT EXERCISE

The following exercise will help you find out if you have the personal characteristics, skills and experience to successfully run your business. Be honest in your assessment.

To help you decide if you have what it takes to be in business, think about each of the following factors. Decide for each one if it is an area of strength or improvement for you. For example, if you have business management knowhow, this may be a strength but if you think you will often rely on others to make decisions, then this may be an area of improvement.

Read through the list below and place a tick in the box to show if this is an area of strength or an area for improvement.

PERSONAL CHARACTERISTICS AND SITUATION

	AREAS OF STRENGTH	AREA OF IMPROVEMENT
Commitment For your business idea to be a reality and to succeed, you must be committed. Commitment means that you are willing to put your business before almost everything else. It means that you want to be in business for a long time and that you are willing to risk your own money on the business and loose time with friends for social events and save money for investment.	☐	☐
Motivation Why do you want to have your own business? Your business is more likely to succeed if you are very keen to try your business idea, create wealth and make money for you and your family.	☐	☐

	AREAS OF STRENGTH	AREA OF IMPROVEMENT
Taking Risks There are no absolutely safe business ideas. You always run the risk of failing in your business. Although an entrepreneur must be willing to take some risks, you should only take reasonable risks. To be willing to take moderate risks is strength. Risking everything on a gamble or not being prepared to take any risks at all is an area of improvement. Entrepreneurs need to seek adequate information before taking a risk.	☐	☐
Making Decisions You are in charge of your business and that means you will have to make important decisions. They cannot be postponed or passed on to someone else. Being able to make difficult decisions that could have positive and negative consequences is strength. When working as a group your constitution guides you on the decision making process.	☐	☐
Social Support Running your business will take a lot of time and effort. It is important to have adequate social support from family, friends and other business people. By working within your support group you can share ideas and bring different skills to make your business viable. Also think about other business people that can support your group in starting a business. It is important to have a code of conduct that guides all group members how they will work together. Does your group have a clear agreement of how you will work together?	☐	☐
Access to finance Access to financial resources to start your business is important. Your group savings are critical in building up the resources that you need to start your business. Your family and friends can also support you with financial resources. Other institutions include relatives and microfinance institutions. Has your group established a savings plan? How much money have you put together?	☐	☐
SKILLS:		
Technical skills Technical skills are the practical abilities you need if your business idea is to produce products or provide services. For example, if you want to start a cell phone service and repair shop you need to know how to repair cell phones; to start a fruit juice processing facility you need technical knowledge of making fruit juice and operating the machines. If your business idea requires you to have a skill that you do not have, then rate this as an area of improvement.	☐	☐

	AREAS OF STRENGTH	AREA OF IMPROVEMENT
Business Management skills Business management skills are the abilities you need to have in order to run your business efficiently. Marketing skills are perhaps the most important but other areas of business management are also vital for the success of your business, for example, costing and record keeping.	☐	☐
Knowledge of your line of business Having knowledge of the specific line of your business idea is important. The more you know about your line of business, the more you will avoid making mistakes that can be costly to your business.	☐	☐
Negotiation skills A negotiation skill is having the ability to communicate well with others without offending anyone. When you negotiate, you think about what is in your favour and what is in the other person's favour. You need to have the ability to listen to other people's views and opinions. The best way to get what you want from a negotiation is to try to find a way both parties can get what they want.	☐	☐

ENVIRONMENTAL CONCERN:

Your Business and the Environment It is important to be aware of how your business idea is dependent and how it will impact the environment. As an entrepreneur you need to know the environmental issues that affect your line of business. You will also need to think about how your business idea can contribute to the conservation of the immediate environment and how to sustain it.	☐	☐
Commitment to your community Your business idea needs to be community friendly. An entrepreneur has an important role in the development of the community. As such, you need to be committed to the social advancement of the community as a whole.	☐	☐

ANALYSING YOUR GROUP STRENGTHS AND AREAS OF IMPROVEMENT

Name of Group Member	Areas of strength	Areas needing improvement	Comment

HOW TO STRENGTHEN YOUR ENTREPRENEURIAL ABILITIES AND SKILLS

There are a number of successful business people who did not have much experience or practice in a business situation before starting. What is important is to be aware of the areas of improvement and develop a plan of action to deal with these areas before they negatively affect your business.

Look at the assessment areas above and decide which ones are critical for your business idea's success and need improvement and growth. There are many ways to improve your business skills and alter your characteristics if you do not have enough of the qualities and abilities necessary to open your own business.

Financial situation: Because of vulnerability access to finance can present problems. However, by participating in a savings group you have access to finance and support to start your business. Group savings can also enable you to access additional finance from other finance institutions like microfinance institutions.

Skills Training: Many vulnerable people in communities do not have access to practical skills training. Skills for your business idea can be acquired through different ways such as learning from other business people through apprenticeship, being trained by other community trainers among others. There are other NGOs and government programmes that assist vulnerable communities' access skills training. Find out from your area if such programmes exist. Business skills can also be learnt through observation and exposure visits. You can get work as an assistant/apprentice to a successful businessperson.

Business Associations: Business associations are important for accessing information and sharing tactical skills. You can join a local small business association in your area and participate in forums.

Self Help Group: Your savings group also supports you with information, skills and moral support that compensate for your practical skills. As a group you can organise a trainer to train you in specific skills needed by your business. As a group when you work together you complement your abilities and skills, instead of going into business entirely on your own.

Networking: Your ability to talk to other business people is critical in building your own skills and attitudes that contribute to success.

Reading: An entrepreneur needs to read widely. Read business related articles available in your local community. It could be newspapers, magazines and other publications you can access.

In addition, develop the skills and attitudes described below by applying them in your daily activities. For example:

- Practise discussing the advantages and disadvantages of any situation or idea.
- Increase your motivation by making a plan for your future.
- Study successful business people and learn that your success depends mostly on your own efforts.
- Develop an ability to consider and assess a problem and take risks.
- Think about and learn how to act better to deal with crisis situations.
- Talk to your social networks about the difficulties of running your own business and persuade them to support you.
- Become more open to new ideas and other people's views.
- When things go wrong analyse what happened and improve your ability to learn from mistakes.
- Increase your commitment to work and realise that only hard work brings success.

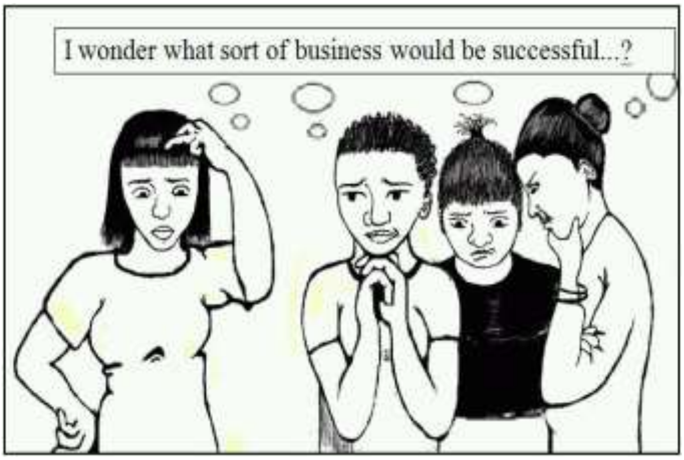
Decide on how you are going to improve on your skills and attitude and complete the action plan below on how you intend to improve your knowledge, abilities and skills.

Action Plan	
Your characteristics	**What I will do to strengthen it**
Your Skills	
Environmental Issues	
Social Issues	

CHAPTER 3: WHAT IS A BUSINESS IDEA?

A business idea is a short and precise description of the basic operations of an intended business. A good business starts with a good business idea. Before you can start a good business you need to have a clear idea of the sort of business you want to run. A good business idea will respect sustainable use of natural resources as well as social and natural environment it depends on.

Your business idea describes what your business will do, what needs your goods and services will satisfy, what goods you are going to produce, sell or what services your business will provide and how you will sell these services.



A successful business meets the needs of its customers.

It gives people what they need or want. It does not compromise customers' wellbeing or their surrounding environment.

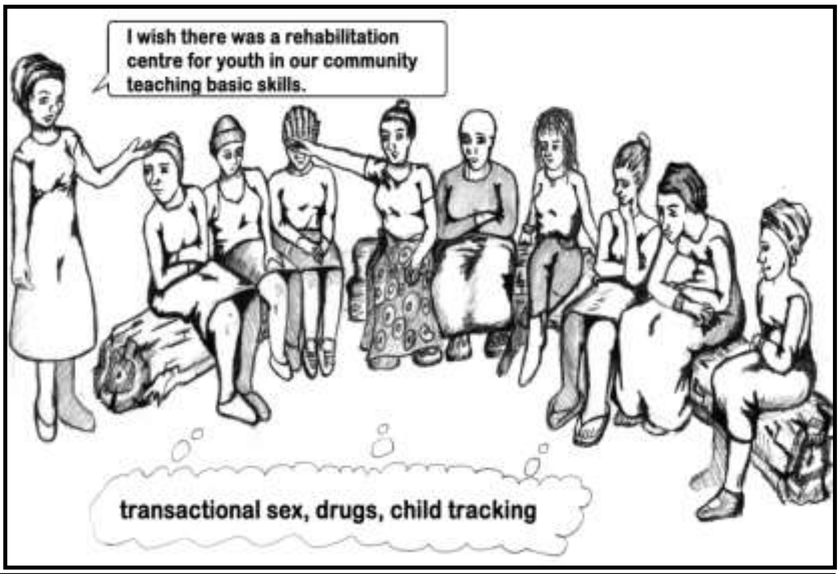
Your business idea will tell you:

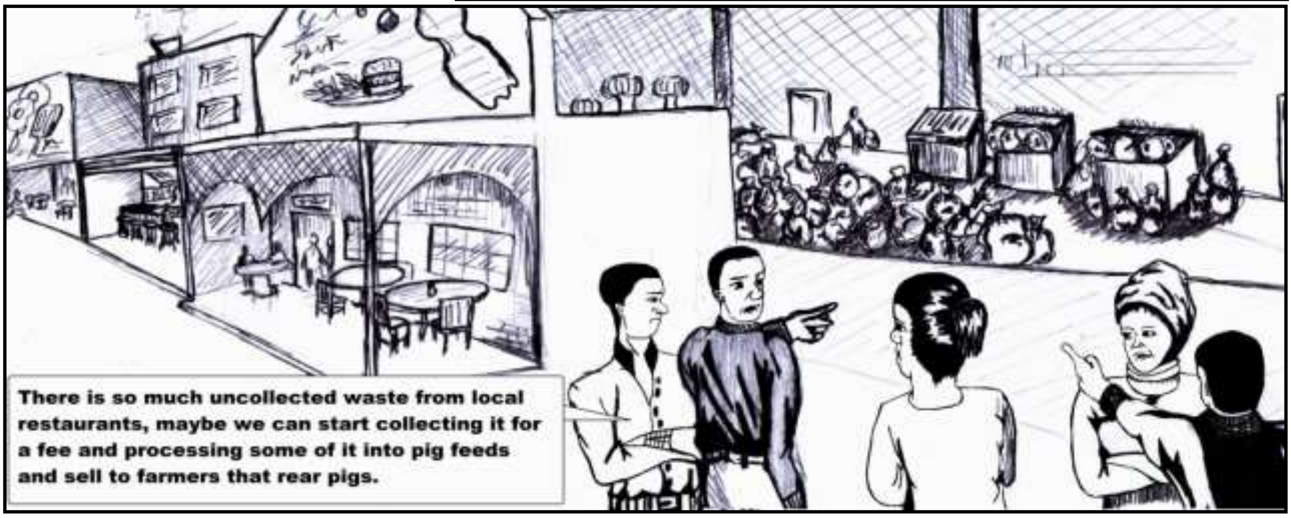
- **Which** need your business will fulfil for the customers. And what customers you want to attract
- **What** product or service your business will sell
- **Who** your business will sell to
- **How** your business is going to sell its products or services
- **How** will your business depend on and impact the environment

WHICH NEED YOUR BUSINESS WILL FULFIL FOR THE CUSTOMERS

Which need will your product or service satisfy for customers?

Your business idea should always have the customers and the customers' needs in mind. It is important to find out what your future customers want when you work out your business idea.





WHAT PRODUCT OR SERVICE YOUR BUSINESS WILL SELL

What type of product or service will your business sell? Your business idea should be based on products you know about or services you are good at. They must be products or services that people are willing to pay for. Analysing various business ideas will help you to focus on the type of business you will be good at.

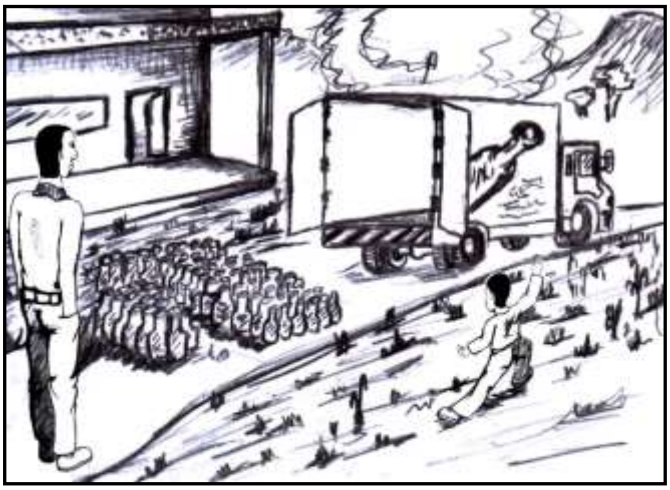
Making baskets from drinking straw waste

Rearing Chickens

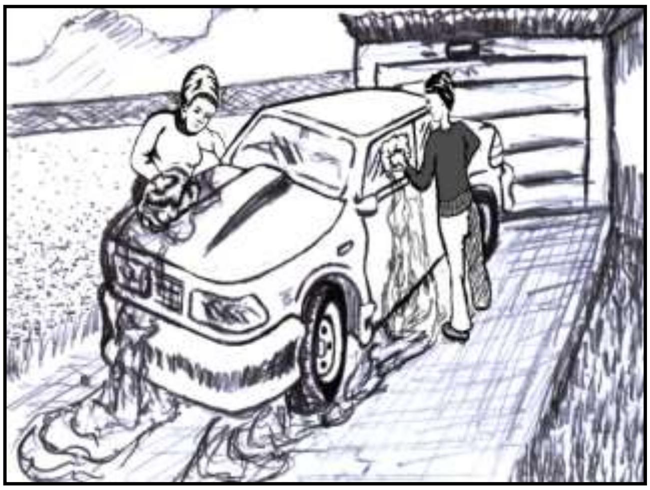
Baking bread and cakes

Sewing protective clothes

A product is an item that people pay for. It may be something you make yourself or it may be something you buy to re-sell. Tools, baked goods, clothes and retail goods are all products.



Collecting used glass bottles



Cleaning cars

Selling fertiliser and seeds

A service is something you do for people which they pay for, for example, polishing shoes, delivering messages, keeping money safe in a bank, repairing items, collecting recyclable waste from people's apartment buildings.

WHO YOUR BUSINESS WILL SELL TO

Who will buy your products or services? Customers are an essential part of every business. It is important to be clear about the customers you intend to sell to. Will you sell to a specific type of customer or to everyone in an area? There must be enough people who are able and willing to pay for your products and services or the business will not make a profit.

HOW YOUR BUSINESS IS GOING TO SELL ITS PRODUCTS OR SERVICES

How are you going to sell your products or services? If you plan to open a shop this is clear, but a manufacturer or service operator can sell in many different ways. A manufacturer can, for example, sell either direct to customers or to retailers.

Some businesses sell directly to their customers

Some businesses sell their products to retail shops

Starting a business is not an easy job – it takes a lot of work and a lot of planning. The effort and money it takes to start a business may all be lost if you don't start the right business. The right business begins with a good business idea.

Running a business is like juggling. You have to balance knowing what the customer wants, your skills and experience, knowing what it costs to provide it, understanding how much you will depend on and impact the natural environment, and knowing how much the customer is willing and able to pay. You have to keep your eyes on all of these factors because they are always changing. If you can juggle what customers want, what you can provide, with the right costs and prices – you make a profit. If you fail to pay attention to any one of these, your business will not be successful.

All good businesses begin with a good idea that has been well thought out. This manual will help you think up good business ideas, analyse them and select one which suits you and should be profitable.

WHATAMA GROUP'S EXPERIENCE

Whatama is a group of both men and women who are living positively. Some of the youth in the group are orphans. The group came together motivated by a desire to change their circumstances. The group's membership grew from 10 to 20 as more people in the community learnt about the group.

One of the local leaders offered to provide leadership to the group. He was in charge of all activities of the group and meetings were held at his homestead. Each member agreed to save 50 units every month as contribution to the group fund. When they had saved 1000 units, the group decided to start their own business. The group was considering starting a poultry rearing business. They however needed to raise more money to cover costs of feeds and vaccines.

A local supplier of day-old broiler chicks visited the home of the leader and offered to give the group a discount for the broiler chicks. The leader considered this to be a good idea and he paid for the chicks. The group members were called in and they had to prepare a place to keep the chicks and also buy the feeds required.

When the chickens were four weeks old, the group ran out of money to buy feeds and vaccines. They had to approach a local business person for an emergency loan. The loan was given at a very high interest rate. The chickens got the feed after 2 days of eating maize meal. This affected their growth and health.

At six weeks the chickens were ready for slaughter. The group met to discuss the responsibility for slaughtering and dressing the chickens. After slaughtering the chickens, the group took them to the local community for sale. To their disappointment the customers were not willing to pay the price they set for the chickens because they were much smaller than what a local farmer was offering at the same price.

The group could not find enough buyers to buy the chickens and they needed additional feeds to keep the others alive. Eventually they slaughtered the remaining chickens and shared them among the members. The group was affected by the loss and members left the group accusing each other of misappropriating group funds.

The group still needed to pay the loan from the local business person. In the end, they emerged worse off than they had been before joining the group.

ACTIVITY

1. In the space below write down some of the things you think the group did wrong when they decided to start their own business.

----

2. Suggest things the group should have done before starting their business and better ways for them to run their business.

WHAT MAKES A GOOD BUSINESS IDEA?

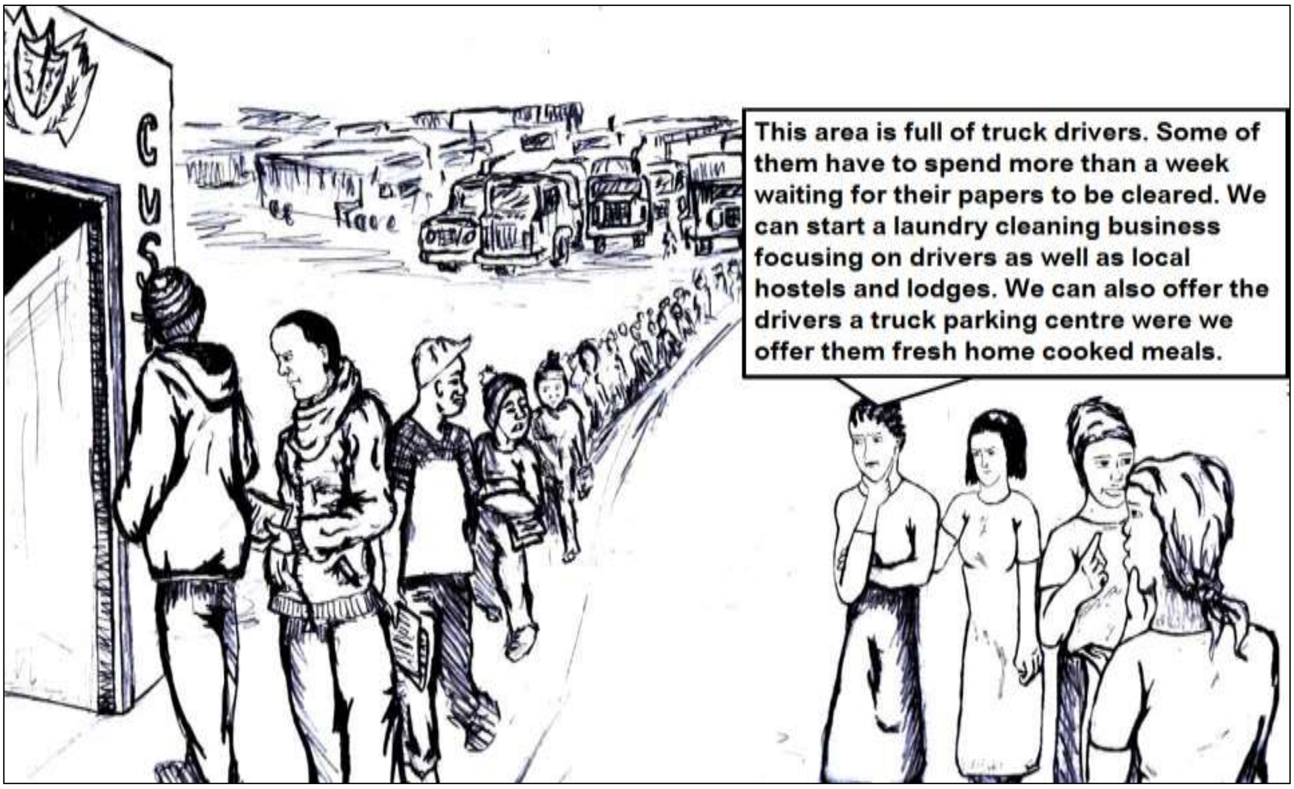
A good business idea is one that is based on:

- a product or service that customers want
- a product or service you can sell at a price customers can afford and which will give you a profit
- a product or service that has little negative impacts on your family/community's environment
- the knowledge and skills you have or can get
- the resources and money you are able to invest

CHAPTER 4: GENERATING YOUR OWN BUSINESS IDEA

Business ideas are generated through different methods such as analysis of one's own skills and experience, analysis of available local resources, and through positive creative thinking. Creativity is the ability to design, form, make or do something in a new or different way.

To be successful as an entrepreneur you need to be able to come up with and market innovative solutions to address needs/problems. Business ideas can come from different sources. These include ideas based on utilisation of local resources, using technology to improve consumers' lives, changing needs of consumers, local activities, personal interests/hobbies, franchises, community needs and environmental conservation concerns.



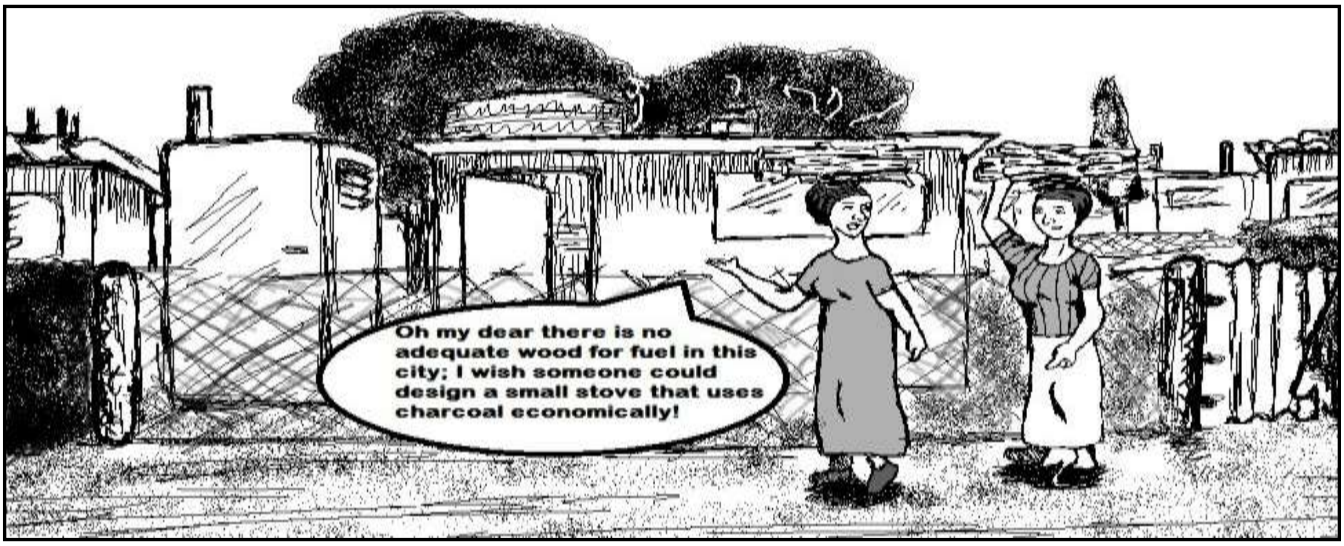
Many good business ideas are developed from perceived business opportunities. Business opportunities are gaps between what the community wants to purchase and what the existing business community is offering. Business gaps can be filled in by an entrepreneur with the skills and resources available in the environment.

HOW DO PEOPLE FIND GOOD BUSINESS IDEAS?

Ideas are everywhere, but they need to match what customers want and can pay for. A good business idea is based on the needs of customers and requires the entrepreneur to work hard, apply creativity to make it a business opportunity that can be profitable. If a business makes a good product but nobody needs it, the business will not be successful

Business ideas can also be derived from solutions to climate change and environmental problems and could turn out to be profitable business opportunities. For example, local waste can be turned into input materials for an organic manure and recycled paper business. These are termed green business ideas and are designed to protect the environment; assist communities manage their environment better and live in harmony with their environment.

Social problems can be used to identify other business ideas. Entrepreneurs focussing on solving social problems using entrepreneurial principles to organise, create and manage a business to make social change are called social entrepreneurs.



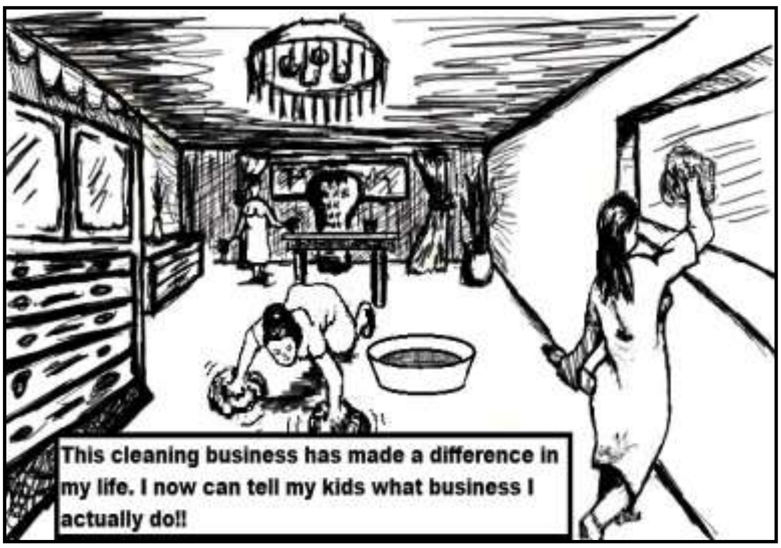
Every good business idea is based on knowledge of what the market wants. People who might want to buy a product or service are called the market for the product.

The market differs from place to place depending on who lives in the area, how they live and what they spend their money on. When you know about the people in your area you can find many business ideas that you might have ignored.

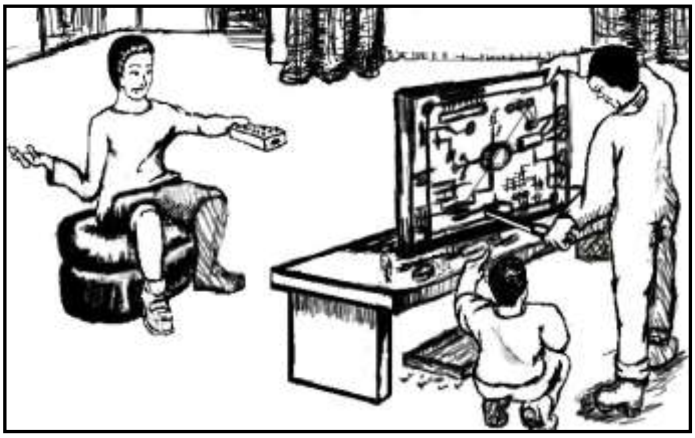
GENERATING IDEAS THROUGH ASSESSMENT OF YOUR ABILITIES AND EXPERIENCE

Your working experience, technical skills, knowledge of business practices, hobbies, social ties and family background are also important factors in the success of your business. They can also be a very important source of business ideas.

For example, Ndalame and her friends have been operating transactional sex activities in a nearby hotel. Through interaction with hotel staff, they have learnt how to clean the rooms and interact with customers. They have also assisted the hotel in doing laundry for guests. The ladies have decided to use their experience to start a laundry and cleaning business. They plan to start their business offering their services to hotels and guest houses. They have noticed an increase in guest houses and hotels in the transport corridor due to increased numbers of people travelling through that route.



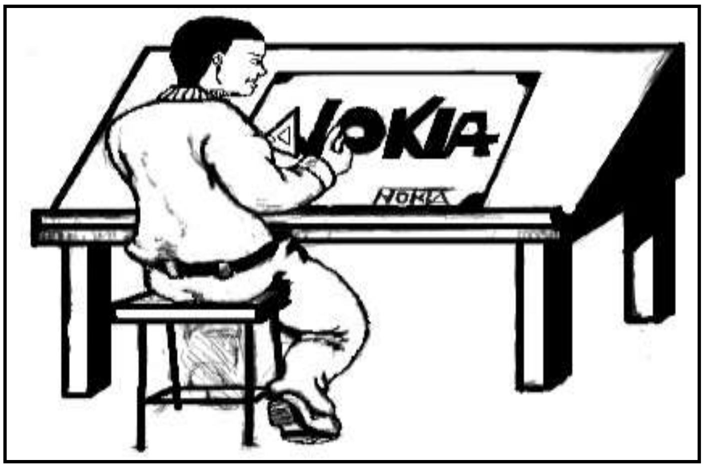
For example, Angelino and her group enjoy growing plants. They have noticed some idle piece of land belonging to a local business person. They decide to approach the business person in order to get permission to grow vegetables to supply local markets and restaurants. They also realise that there are some herbs that are considered medicinal by people living with HIV/AIDS. They decide to plant a variety of vegetables and herbs. They market their herbs and vegetables to local chefs and restaurants that sell healthy organic foods.



Simba always helps his uncle repair family cars. Simba is good at repairing electric gadgets and electric appliances.

Siyanda has been helping her mother in cleaning the house. She has learnt the art of doing thorough cleaning and considers starting her own household and office cleaning business.

During his school years, Andrew was often asked by his teacher to draw pictures on the blackboard, since he was good at drawing illustrations for textbooks and stories. Now he draws shop billboards for local businesses and posters for some events held in his town.



Many of the small jobs you have done in your locality may be ideas for starting a business, for example, growing vegetables, cooking, babysitting, dancing, repairing cell phones or machines, washing clothes, sewing, helping other businesses manage their waste responsibly, etc. Your interests and hobbies, such as telling stories, painting, fishing, listening to music, playing football, making cookies, etc, may also be a source of ideas for starting a new business.

You can also learn new skills through attending short courses. It is important for you to have the required skills for the business you want to start. In addition to formal courses, you can learn a lot of practical skills from local business people and through short courses provided by development partners in your area.

The activity on the next page will assist you to identify some business ideas from your skills, experiences and hobbies.

Complete the activity below to identify your skills and experiences that can be useful in identifying a business idea.

ACTIVITY

1. Write down as many skills, experiences, social networks and interests you have gained in the spaces below, even if they seem odd or impractical at first. Good business ideas can come from strange places!

My skills- I am good at doing the following:

1	
2	
3	
4	
5	

My interests – I enjoy doing the following (include your hobbies):

1	
2	
3	
4	
5	

My experiences – I have work or educational experience of the following (list jobs, training and other sources of work experience):

1	
2	
3	
4	
5	

My business network – I know the following people, friends and relatives who are in business and who could provide information, advise or assistance (state their position):

1	
2	
3	
4	
5	

Skills I want to learn: I am interested in learning the following skills that are necessary for the business I want o start:

Skill	Where I can acquire it

<u>Please Note:</u>
You may have many skills, experiences and contacts that could help you plan and start your business. Come back and add to this list whenever you think of some other possible interests or abilities.

Business ideas from your skills hobbies and experiences

Look at the list of your experiences and contacts which you compiled in the table above. Are there any possible business ideas that you can derive from your own past experiences? Brainstorm for each type of experience.

Your experiences as a customer for other businesses can be a source of business ideas. Start with yourself. What has been your experience, as a customer, in the market place? Have you ever searched all day for some item and not been able to find it anywhere? Think about the products and services you yourself have wanted at different times and had difficulty in finding.

Complete the Activity on page **39** indicating the experience and the possible business ideas you can derive from your past experiences.

Other people's experiences

The people around you are potential customers. It is important for you to understand their experiences and problems with access to different products and services. Listen carefully to what people say about their experiences.

Ask your family and friends about their experiences. Expand your social knowledge: talk to people you don't usually talk to – perhaps elderly people, or teenagers, or people from a different ethnic group or social class. If you are a woman, try talking to men, and men to women. Go to a different church, drinking place, community soccer club, school and college clubs.

Here are some examples that may be sources of good business ideas.

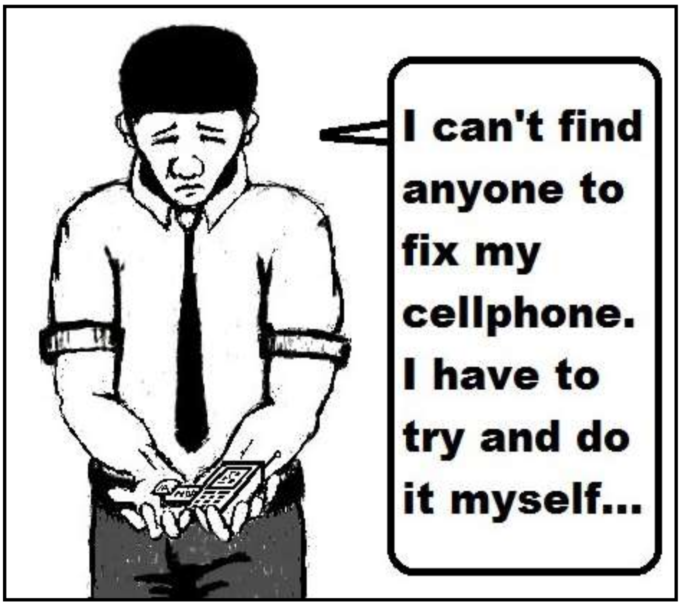
- "We cannot find healthy organic vegetables and herbs in this area"
- "I cannot find a cart that will fit my bicycle".
- "Second hand clothes in this shop are not modern and fashionable"
- "There is no reliable way of sending money to my friends and relatives living in the village".
- "There is not enough entertainment in this town and the weekends are such a bore".
- "There is so much waste lying in the streets. Somebody should do something about it"

Ask other people about poor service they have experienced. For example:

- "I cannot find a decent painter in this town who knows how to prepare the surface properly before painting and not paint over everything including dirt".
- "I hate to visit the local garment shop. The saleslady is very rude and the owner seems to be disinterested in customers".
- "The clinic here is hopeless. They have no drugs and you have to wait all day to be seen by the nurse."
- "I do not like the way our local shopkeeper treats his employees. Besides, he just dumps all his garbage behind his shop."

Perhaps people have encountered difficulties getting things done. Ask about all such instances of poor service or lack of materials and make a list of them. For example,

- "We have always had problems in getting electrical motors re-wound".
- "There is no canteen or café near the truck parking centre and it is hard to get a snack or cup of tea when I want it."
- "Whenever a machine brake down, it is difficult to get it fixed on time".
- "Fertilizers from the market are way too expensive but there is no organic alternative."



ACTIVITY

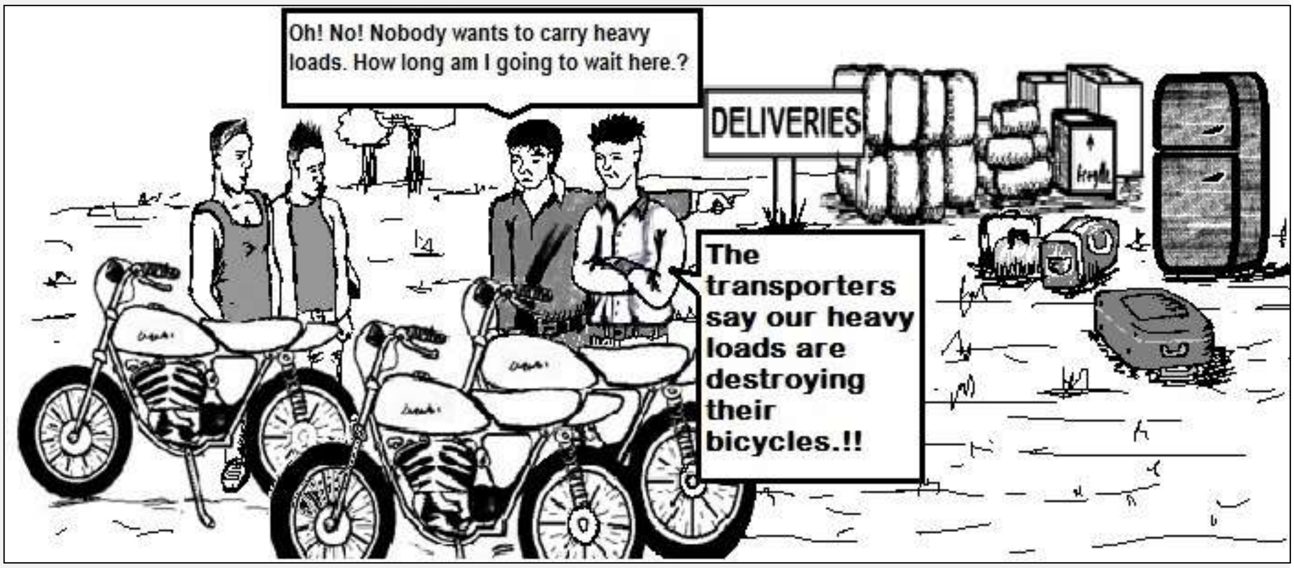
Make notes (in the space below) of your skills and experiences as a customer or with businesses and what you hear of other people's experiences as customers. Write down the related business ideas that would provide customers with the products or services they need and want.

My skills …………………………………………………….. ……………………………………………………… ……………………………………………………… ……………………………………………………… ………………………………………………………	Business ideas ……………………………………………………… ……………………………………………………… ……………………………………………………… ……………………………………………………… ………………………………………………………
Personal Experience …………………………………………………….. ……………………………………………………… ……………………………………………………… ……………………………………………………… ………………………………………………………	Business ideas ……………………………………………………… ……………………………………………………… ……………………………………………………… ……………………………………………………… ………………………………………………………
Other people's experiences as customers ……………………………………………………… ……………………………………………………… ……………………………………………………… ……………………………………………………… ……………………………………………………… ………………………………………………………	Business ideas ……………………………………………………… ……………………………………………………… ……………………………………………………… ……………………………………………………… ……………………………………………………… ………………………………………………………
Poor service experiences ……………………………………………………… ……………………………………………………… ……………………………………………………… ……………………………………………………… ……………………………………………………… ………………………………………………………	Business ideas ……………………………………………………… ……………………………………………………… ……………………………………………………… ……………………………………………………… ……………………………………………………… ………………………………………………………
Difficulties encountered in getting things done ……………………………………………………… ……………………………………………………… ……………………………………………………… ………………………………………………………	Business ideas ……………………………………………………… ……………………………………………………… ……………………………………………………… ………………………………………………………
Environmental problems ……………………………………………………… ………………………………………………………	Business ideas ……………………………………………………… ………………………………………………………

Add any new business ideas or possible business opportunities that you may think of. List on page **53**

CASE STUDY: HAMISI'S GROUP EXPERIENCE

Hamisi's group wanted to go into business to earn income and create employment. A local business person running a successful hardware supplies and tools hire services shop offered to be their mentor. The group saved enough money to start their business. The members enjoyed making plastic bags and wall hangings which many visitors admired so at first they thought of opening a tourist retail shop. But after talking to a number of local shopkeepers, they found out that there would be too few customers in their area for such a business to be profitable.



Then the group thought of making clothes but they found that there were many tailors in the area.

The man at the local funeral service business said there was a big demand for flowers for funerals. The group had never grown flowers and had access to a very small garden so they decided to get some information first.

While still looking for a good business idea, one of Hamisi's group members tried to find transport to carry his fridge he had bought from a nearby auction centre. All the 'boda boda' bicycles (luggage carrying bicycles) were too small to carry him and his small fridge. He stood at the roadside with a number of other frustrated travellers. They discussed how important it was to have affordable transport that could transport them when they have excess loads.

Hamisi sold the idea to his group members and they agreed to explore using their skills in designing and metal fabrication, they learnt through a local skills training project to design a 'boda bicycle' with capacity to carry heavy loads for the community at an affordable cost. The 'boda bicycle' would also transport goods for entrepreneurs from the nearby market.

Hamisi's group discussed the idea and they worked out how such a business could be structured. However, before proceeding with the idea, Hamisi's group members visited a number of transport operators to establish if they could be interested in a load carrying 'boda bicycle'. Their consultations revealed that there was a business opportunity to start manufacturing such bicycles.

Hamisi and his group members approached a local metal fabrication company to assist them access equipment for a fee for the production of bicycles.

In summary Hamisi's group:

- Found the gap – by listening to what people wanted, they found the business opportunity
- Assessed the market – they talked to customers
- Got information and skills – they visited other similar businesses and sought synergy with a qualified company

- Used their experience – exposure to metal fabrication and as such knew what was needed and provided a good service for their customers.
- Networking- Accessing other services from small businesses in his community

Now that you have read about Hamisi's group, see if you can find similar success stories in your area. You can learn a lot from people who have already gone through the process of establishing a business. You need to find out from the business people the following:

- What kind of idea did these businesses start with?
- Where did the ideas come from?
- How did they develop their idea into a successful business?
- How does the business make profit and fit into the local environment?

GENERATING BUSINESS IDEAS THROUGH SURVEYING YOUR LOCAL BUSINESS AREA

Another way of discovering good business ideas is to look around your local business area. Find out what types of businesses are already operating in your area and see if you can identify any gaps in the market.

This is an activity that will be much easier to do as a group. If you live in a village or small town cover the whole town. If you live in a big city, visit the industrial area, market area and shopping areas.

Chimwemwe group's experience

Chimwemwe group is thinking about what would constitute a good business idea. The group collects information about the small town where they live. They visit:

- The local village
- Several market places in the neighbourhood
- A few shopping centres
- Their nearest border town - Mbana

They also talk to the franchise association and check the phonebook for additional businesses advertised in the yellow pages. The group then prepares a list of all the businesses in Mbana town.

Business in my area: Mbana Town				
RETAILERS	**MANUFACTURING**	**AGRI-BUSINESS**	**WHOLESALERS**	**SERVICE PROVIDERS**
15 kiosks 8 second hand clothes roadside vendors More than 23 small items roadside dealers 4 furniture shops 3 petrol stations 2 grocery stores 1 clothing and shoe shop 4 hardware and farm supplies stores 2 electrical goods and supplies stores 3 farm supply stores 2 farm machinery stores 1 stationery store 1 pharmacy 2 bakeries 3 dry goods stores (mixed retail) 1 school uniforms shop 8 butcheries 1 solar products shop retailing lamps, chargers etc	1 beer bottler 1 soda bottler 11 furniture and wood fittings producers 9 metal fabricators 6 tailors 7 craftspeople (baskets, drums, curios) 1 weaver 3 mat and wall hanging makers 2 soft furnishings makers 2 cement block makers 9 brick makers 4 sign producers 25 charcoal producers	16 poultry-egg farmers 18 small dairy product farmers 30 vegetable farmers More than 27 fruit and vegetable roadside vendors 1 fruit and vegetable shop	1 feed, fertilizer and farm supplies wholesaler 1 plastic sheeting, ropes, and sacks wholesaler I grains: maize, barley, wheat wholesaler 1 timber wholesaler 1 iron sheet, hardware, cement wholesaler	2 doctors/1 clinic 1 bank 2 internet cafes 8 vehicle service and repair garages 3 laundry 5 cleaning services 2 security firms 1 equipment maintenance firm 2 nursery schools 10 transportation companies 10 Clearing agencies 1 Insurance company 23 bars or shabeens 9 roadside restaurants 3 bicycle repair services 2 hotels 10 guest houses 6 building contractors 5 plumbers 3 electrical gadgets servicing agents 1 water engineering firm 1 accounting agency 3 photocopying and printing

Chimwemwe group makes the following general observations about Mbana town:

- People do not have a lot of cash at a time – they use kiosks and there are no luxury or leisure goods shops.
- Farming is the main economic activity in the area.
- The number of people involved in transactional sex activities is rising due to economic hardships
- Trade between countries in Southern Africa is on the increase resulting in heavy traffic of both transporters and traders along the transport corridor.
- Many people visit the town and the number of hotels and bars is on the rise.
- The number of young people seems to be rising. There are many nursery schools.
- The town is growing. There are a number of building contractors and suppliers of construction materials.

- The environment in the town is in a bad state because business owners are not concerned about pollution and waste management.

Chimwemwe group then makes a list of businesses that do not operate in Mbana town and which might be good business opportunities.

Possible businesses in Mbana town				
RETAILERS	**MANUFACTURERS**	**AGRI-BUSINESSES**	**WHOLESALERS**	**SERVICE PROVIDERS**
Re-packaging grocery items to make small packets demanded by the poor; Children's toys & clothing store; Household goods shop (bed sheets, kitchen goods); Craft & curios store; Second-hand clothes shop; Bookstore; Jewellery shop; Knitwear store; Hunting & fishing store; Sportswear store; music shop; Solar energy lighting and charging	Knitwear makers; Children's toy makers; Ceramic tile making; Jewellery making; Card making; Carpet making; Leather goods; Take-away fast foods; Candle making; Plastic recycling; Tree and flower nursery	Growing herbs and vegetables; Fruit juice making; Fruit Jam processing;	Buying and packaging grain for sale to retailers	Laundry service for drivers; Provision of home cooked meals for drivers and other travellers; Cleaning services for the hotels and guest houses; Advertising agency; Dry cleaners; Catering service; Beauty salon; Funeral home; Employment agency; Optician; Garbage collection; Private tutoring; Maternity home; Services for the elderly; Services for aids patients; Interior decorating; Architect; Bridal and fancy dress rental shop;

From this list Chimwemwe group selects a few to add to their own ideas list. They choose businesses which they can picture themselves doing and that people in their town might need. These include:

- Waste recycling
- Laundry services for drivers
- A funeral service provider
- Catering service providing traditional meals
- Vegetable garden and herbs farming
- Solar energy lighting and charging
- An agency for home-based care of AIDS patients
- A second-hand clothes shop

ACTIVITY

Follow the steps below to collect information about existing businesses and potential new businesses in your local area or the place where you want to start your own business.

1. Walk around your area and use the form below to write down the different types of businesses and how many they are for each different type. For example, count the kiosks, the grocery stores, petrol stations, the banks, estate agents, the tailors, the restaurants, and home-based businesses.

Existing businesses in my area				
RETAILERS	**MANUFACTURERS**	**AGRI-BUSINESSES**	**WHOLESALERS**	**SERVICE PROVIDERS**

ACTIVITY

1. Study the list and try to find answers to the following questions:

   - Which businesses have many players? Which ones have few? What does your list tell you about your local market and the way people spend money in your area? Write down at least five observations about your local market.

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2. Is there room for more businesses? Do you think there is a business opportunity for you? Write down in the box below some businesses that are not in your area.

Possible businesses in ---------------				
RETAILERS	**MANUFACTURERS**	**AGRI-BUSSINESSES**	**WHOLESALERS**	**SERVICE PROVIDERS**

3. Put your list away until the next day and then look at it again. Do a brainstorm session to think of other possible businesses that are not on the list.
4. What other types of business do people in your area need?
   Write any possible ideas for you on your ideas list on page **54**

GENERATING BUSINESS IDEAS THROUGH SCANNING YOUR ENVIRONMENT

You can use your creativity to find out more business ideas in your locality. Look at the list of existing local businesses. If the list has included most local markets, you may be able to see what industries or service industries the local economy relies on.

Chimwemwe group's town is a farming centre which depends on agriculture. It provides services to many surrounding small villages. Maybe your town depends on mining, fishing, industry, or tourism. Maybe there are a number of educational or other public institutions that employ many people in your area.

It may be useful to brainstorm for good business ideas by considering all the resources and institutions in your area. For example, think about:

- resources from nature
- resident's abilities and skills

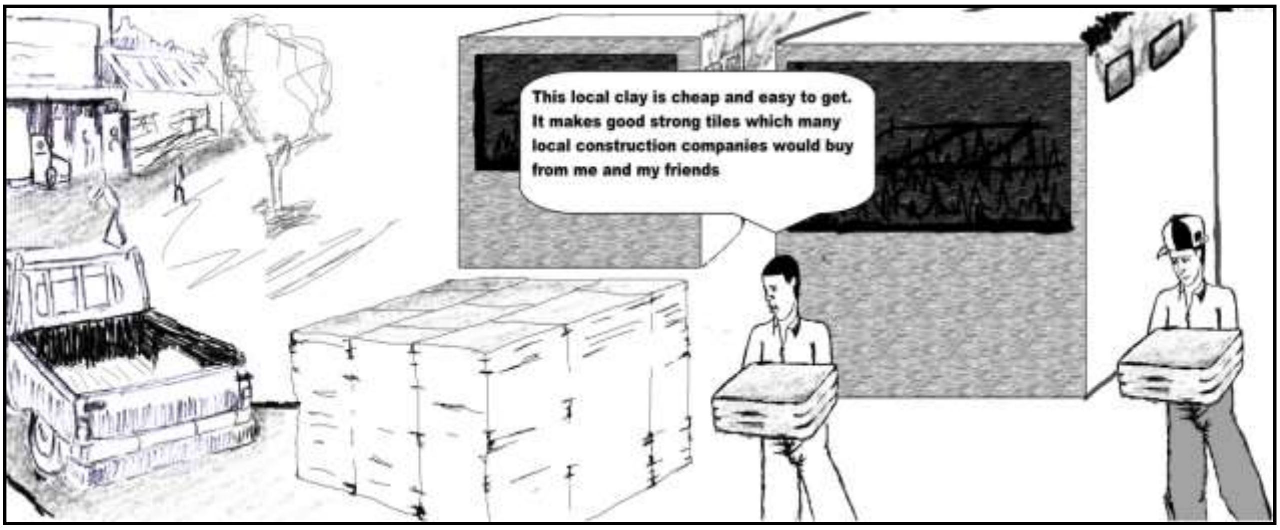
- institutions
- industries
- import substitutes
- waste products
- publications
- trade fairs and exhibitions

Resources from nature

Think of what is available in your area in abundance that could be used to make useful products without harming the environment. Natural resources include materials from the soil, agricultural produce, forests, minerals, deserts, water etc.

Perhaps there is good clay soil for making bricks nearby. Such clay can be used for other business ventures such as making various kitchen earthenware items, floor tiles, etc.

Maybe there is a large amount of reeds that can be used for weaving baskets or for thatching roofs.

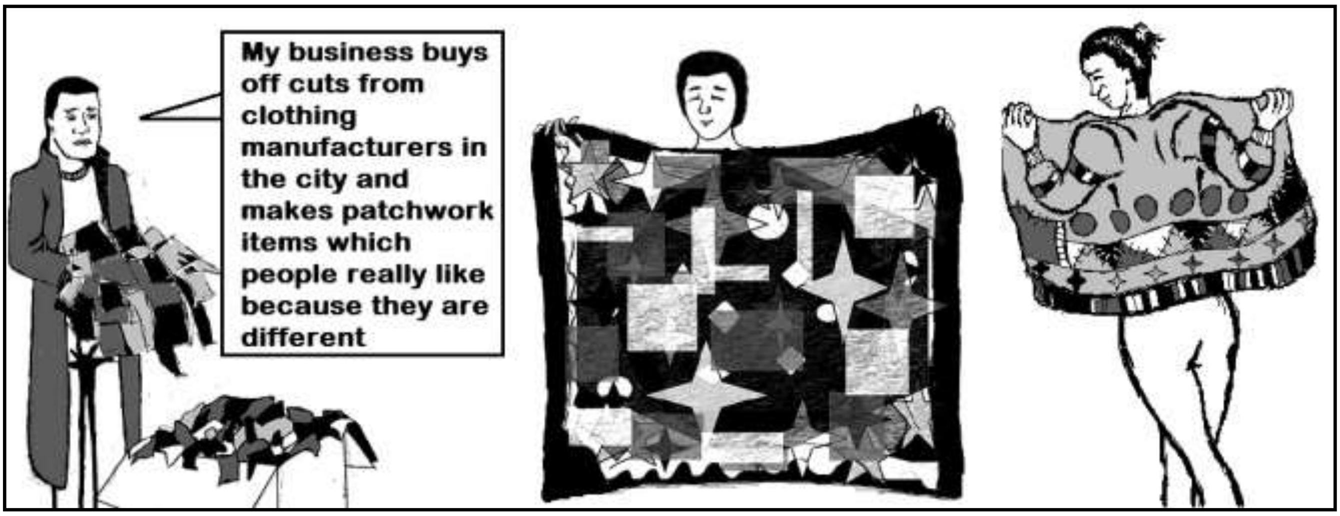


Substitution

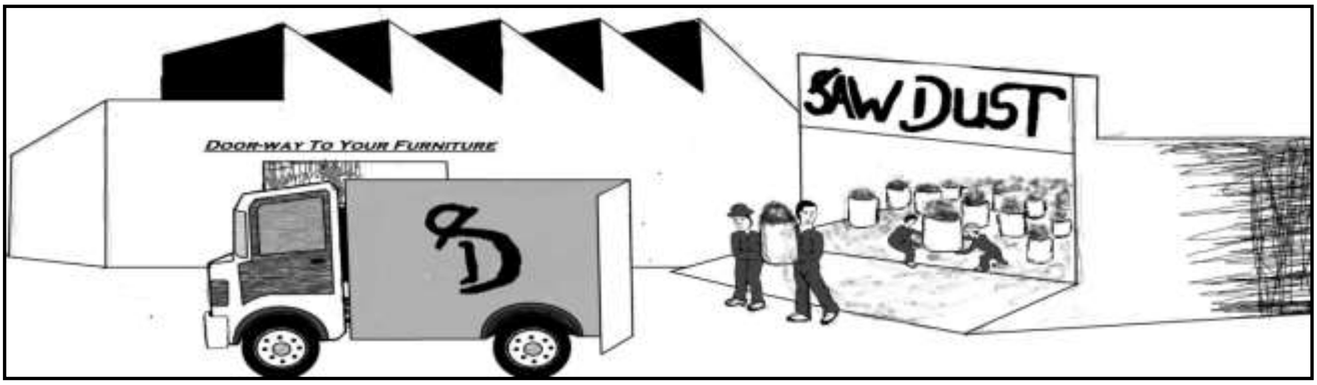
Can you think of anything that is imported that might be made locally? If you live in the capital city you should be able to find a document from the government printers that list import and export tariffs. The products with high import duties might be worth making locally if possible. You could also investigate the possibility of operating a franchise that produces those products.

Business ideas can also be generated through analyzing the environmental problems created by the business processes of the various businesses operating in your area. Think about possible use of the waste materials for the production of other useful and marketable products. Waste products can be identified through analyzing the life of a product to see how the product is disposed of at the end of its life. The disposal has an effect on the environment and in most cases companies are keen to work with entrepreneurs who can turn their waste products into valuable and marketable products. Usually there is something left from anything we make or do that we throw away. This may come from processing of agricultural produce, animal products, household waste, vehicles and other machines. Households throw out food that could be used to make compost or animal feeds. They throw away paper, glass and aluminium that can be recycled. Plastics can even be recycled. Take a walk through the poorest part of town. You might find interesting things being made from what others thought was garbage.

Many industries discard useful materials. A clothing company might throw out small pieces of cloth that could be used to make something else. Plastic making factories usually have materials left over that might be useful for insulation, stuffing for pillows, or a new kind of fuel.



Are there possibilities of recycling something that is in abundance? Is there a way of using resources more efficiently? Maybe you could offer a service to help individuals or institutions dispose of their waste, or make something new out of it.



Sawdust ⟶ compacted to make various types of furniture

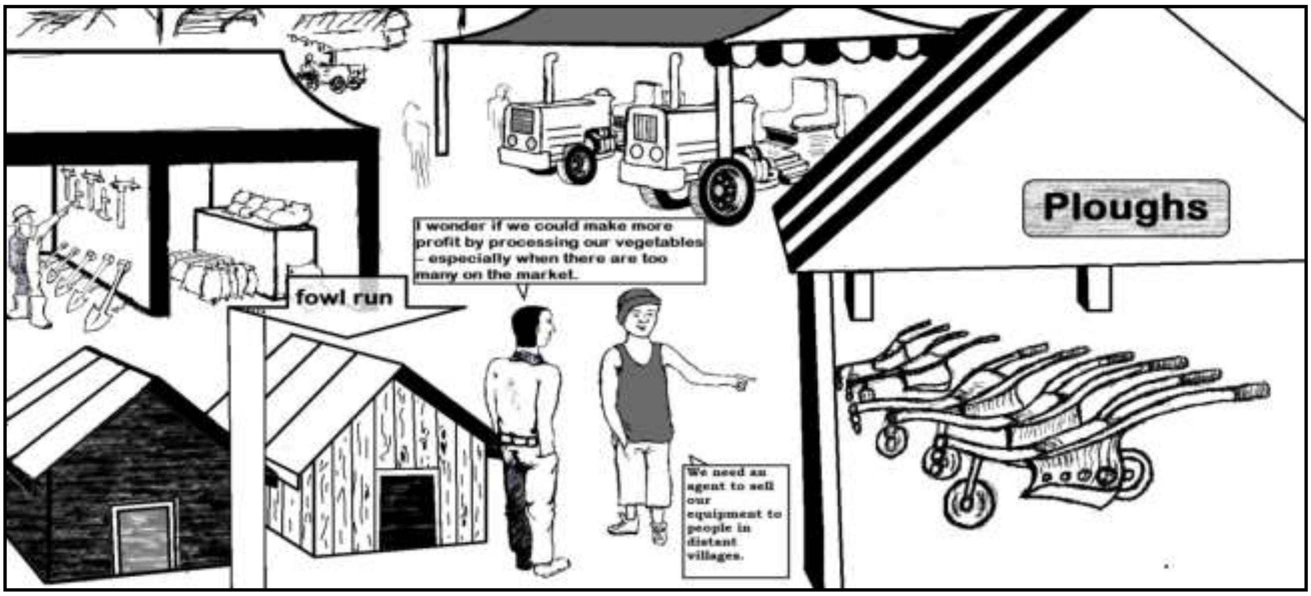
Publications

Publications from the internet and other printed material may help you find ideas. There are many sights on the internet that you can visit to find out about business ideas as well as franchise businesses on sale.

See if you can find a library at a local school or institution ask to use the institution's periodicals room where you can look at catalogues, trade journals and magazines to find ideas. You can also register to use a local internet café to browse through for possible business ideas.

There may be products pictured that are not available in your area. They can give you ideas. Newspapers are full of ideas. They often describe businesses or development products that you could start in your area. The classified advertisements column can be a source of ideas. Articles about trends in businesses in other places can also be eye openers. Other options include web-based businesses that you can do from home if you have internet connectivity.

Organizations hold trade fairs for different products, equipment and machinery which are meant to give people business ideas. Be sure to attend any one that you can!



ACTIVITY

Take time to look carefully around your own environment and make notes for each of the following:

Resources from nature	**Business Ideas**
People's abilities and skills	**Business Ideas**
Institutions	**Business Ideas**
Local business area	**Business Ideas**
Import substitution and waste products	**Business Ideas**
Trade fairs and exhibitions	**Business Ideas**

When you have spent some time analysing the local scene try visiting another place, or just walk through a different part of town. A change of scenery and new experiences can give you new ideas. Look for different natural resources and institutions.

Look through the business ideas that have come up with this activity and transfer any suitable ones to your ideas list on page **55**

GENERATING BUSINESS IDEAS THROUGH BRAINSTORMING AND MIND MAPPING

Brainstorming is a way of opening up your mind and helping you to think of many different ideas. You start with a word or topic and just write down everything that comes to mind. You continue for as long as you can, jotting down everything even if it seems irrelevant or odd. Good ideas can emerge from very strange beginnings.

Brainstorming works best when you think of many ideas about a topic with another person or a group of people, but you can also try it on your own. Many large companies use this method to come up with new product ideas.

For example, Chisomo asked his group to brainstorm on the subject of possible business ideas. Some group members have worked as truck drivers and have transported wood to different parts of Africa. So, they started with the word "wood". At first, the ideas for businesses related to wood came slowly. But soon they had many possibilities.

ACTIVITY

Do some brainstorming yourself.

1. Start with a word, any word, and write down all the ideas that pop in your mind. Continue until you exhaust all ideas you can think of.

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2. Now go back and check the words you have written down for business ideas. Are there any ideas for a business that you can imagine yourself doing?

3. Even if you can't find any ideas you like, the exercise is useful for helping you open your mind to a new way of thinking. Now pick another word and write down all the products related to that word on a new piece of paper.

The more often you brainstorm the better you will get at it.

YOUR “IDEAS LIST”

Begin an ideas list for your group or your own business. Go back over the various activities you have done so far, select any ideas that might be suitable business ideas for you and write them down in the activity box as illustrated below.

Write on this list, ideas you have generated throughout the activities you have conducted in this chapter. Here is an example of how to fill an ideas list:

IDEAS LIST FOR MY/OUR OWN BUSINESS	
Ideas	**Description**
Importing and selling CDs as well as being a DJ for parties and other functions	Kiweu and Wathira, are members of our group who are knowledgeable about and enjoy music. No one else sells current CDs in this town. There will be lots of customers. We can find out what customers want and how much they are willing to pay and we can make some good profit. Not much money is needed to start this kind of business. It will probably be taxing for Kiweu and Wathira to work at night.

ACTIVITY	
IDEAS LIST FOR MY OWN BUSINESS	
Idea	**Description**

CHAPTER 5: ANALYZE YOUR BUSINESS IDEAS AND SELECT THE BEST ONE

SCREEN YOUR IDEAS LIST

By now you probably have quite a few possible ideas for your own business – at least five or perhaps over twenty. Your next task is to take this list and try to bring it down to between three and six ideas – the ones that are most suitable for you.

You can select the most suitable ideas from your list by thinking carefully about each idea and asking yourself key questions about the needs you will satisfy, demand for the product or service and how you will operate the business. There is probably still a lot you don't know about the businesses on the list but the questions below will help you to make a choice.

Go through your ideas list and make notes about each business idea by answering these questions:

WHICH
- Which need do you want to satisfy for the customers?
- Which needs will your products or services satisfy for the customers?

WHAT
- What products or services do your customers want?
- What quality of the products do your customers want?
- What information do you know about the products or services for this business?
- What is the positive or negative impact your business will have on your community and the natural environment? Other people's view of your business will determine your success. If you exploit labour and damage the natural environment (waste water, deforestation etc) people might avoid your business. Building a sustainable business is important for protecting the natural resources your business depends on.

WHO
- Who will be your customers for his particular business and, will you have large enough numbers to run a successful business?
- Who are your competitors and what are their strengths and weaknesses?

HOW
- How will you be able to supply the quality of goods and services the customers want?
- How much do you know about the quality of goods and services the customers want?
- How does running this sort of business suit your personal characteristics and abilities?
- How do you know there is a need for this business in your area?
- How do you imagine yourself running this business yourself in ten years time?

OTHER IMPORTANT AREAS TO CONSIDER
- Where can you get advice and information about this business?
- Will this be the only business of this kind in your area?
- If there are other similar businesses, how will you be able to compete successfully?
- What is your competitive advantage? For example, more efficiently produced products and services that replace existing ones often show higher growth rates as they have an advantage (the inventor of the cell phone is a millionaire). Similar innovations such as solar lanterns replacing kerosene ones, solar cell phone chargers replacing generators, cheaper fuel out of briquettes from organic waste are likely to attract demand due to their advantages over existing products.
- Why do you think this business will be viable?

- Does this business need equipment, premises or qualified staff? Do you think you will be able to get the finances to provide what is needed?
- Where will you get the resources to start this business?
- Could my business model make efficiency savings by reducing, re-using or recycling inputs?

After brainstorming and collecting information about businesses in their area, Chimwemwe group came up with 17 business ideas. Some of them no longer appealed to them so they zeroed in on 8 which they thought were appealing and more realistic. This is how the group screened the business ideas.

IDEAS LIST FOR CHIMWEMWE GROUP BUSINESS	
IDEA	**DESCRIPTION**
Solar lamps and chargers	There is an NGO currently teaching people how to make solar lights and chargers. There is also a programme for financing businesses producing solar products. It might be difficult to get the equipment needed for manufacturing these products but there is a lot of demand for such products. There are constant power cuts in our area.
A catering services business delivering lunches at office parks	Our group members generally know about and enjoy cooking. People in offices need fresh food delivered to them at the right time. No one else does this in town. There will be lots of customers. We can find out what they want and how much they will pay for me to make a good profit. Not much money is needed to start. It will probably be tiring with so much delivering to do. It would also be a great opportunity to meet many people.
A funeral services provider	Funerals happen in our community almost every other day and people need assistance. A member of our group, Kimotho used to work for a funeral services company and has experience in handling funerals. Other members would support with the administration side of the business. There will be lots of customers. There are similar businesses in town. In order to survive, we would have to offer superior services at competitive prices. .

A tile-making business	A lot of people in this town are building houses and need tiles. There is no other business manufacturing tiles in this town, all retailers buy from the nearby town. The local clay is good for tile making and is easily and cheaply available. None of us knows about tile making although Pinky and Bridget have some experience in the construction industry. They could lead us in acquiring tile making skills. Not sure though if we will be able to make good quality tiles that can compete well with those from the city. Will we have enough customers? Equipment is likely to be expensive
Second-hand clothes shop	There are lots of customers who want nice clothes but can't afford new ones. There are no other second-hand clothes shops and we could make ours fashionable and cheap benefiting from Samantha and Priscilla's experience in the clothing industry. They are fashionable and trendy ladies that have a good eye for fashion and quality clothes. They would really enjoy running second hand clothes retail shop for the group earning their salaries. In 10 years time we should have a lot more shops running in other towns. We need to find out how much it costs to rent a shop. We could make some good profit.
Agency for home based care	There is a great need for home-based care services as local hospitals do not provide the care needed for terminally ill patients. There is no business like this in this town. The community really needs this service. Many people have to work and have no time to look after their sick relatives. Betty, a trained nurse member of our group has lots of experience looking after sick people. Customers might not have enough money but we could get into a medical aid scheme or link up with a donor financed NGO. We could employ several women in our area to provide this service.
Cinema	There is need for entertainment in this area. Many of us young ladies enjoy going to watch movies but there are no cinemas in town. Our problem is that we do not have experience in this area though and it's likely to be quite expensive to start such a business. There would be lots of customers but it is a luxury which many people in our community may not be able to afford.
Garbage collection	Many people complain that they do not know where to take their garbage anymore and the municipality doesn't collect garbage as often as they used to. There is money to be made from recycling products – collecting materials such as plastic, metals, paper and textiles could all make the business money. Perhaps the municipality would give me a contract. Gabrielle, a member of our group who once worked for the city's garbage collection department would be our key adviser. There would be lots of customers. This business is not likely to be difficult to run. Very expensive vehicles would however be needed for the business as well as experienced drivers. We could however initially use the push cart that the local environmental conservation NGO has been promoting for household garbage collection. When the business has grown, we could then buy a proper garbage collection truck.

Chimwemwe group looks through the ideas which they have ticked and choose three ideas to analyse further:

- Catering business
- Solar lamps and chargers
- Garbage collection service and recycling

ACTIVITY

Follow the steps below in order to screen your own business ideas list on pages **55**

1. Go through your ideas list and cross out any that no longer appeal to you.
2. Now go slowly through the remaining ideas. Ask the questions on pages **54/55** about each idea. Use the space on the following page to note down anything that is positive or negative about you starting that business. Add more pages if you need more space for your comments.

IDEAS LIST FOR MY/OUR OWN BUSINESS

IDEA	**DESCRIPTION**

3. Think carefully about the notes you have made and decide which business ideas seem most suitable for you. Place a tick next to these ideas.

4. Choose the best or most likely three ideas which you would like to analyse further and write them below:

……
……
……

Remember that you can always come back and do this again if you find there are problems with the three ideas you have chosen.

ANALYSING YOUR BUSINESS IDEAS THROUGH SWOT ANALYSIS

Now that you have reduced your business ideas to the three that you think are most suitable you need to get more information about the market for those ideas. Your goal is to consider factors that will help you accept or reject a business idea. One method people often use to decide on the most suitable business idea is a SWOT analysis. It helps you to focus on possible problem areas and potential advantages of each idea.

SWOT stands for

S **trengths,**
W **eaknesses,**
O **pportunities and**
T **hreats.**

Inside the business

To analyze the strengths and weaknesses of a business idea you look inside the planned business. What will the business be good at and what are the weaknesses?

- **Strengths** are the specific positive aspects which will give your proposed business an advantage over similar business ventures and competitors. It could be that you propose to sell a better quality product or to have a location which is more accessible to your customers.
- **Weaknesses** on the other hand are the specific aspects that your business will not be good at. Perhaps your costs will be high because your business is located far from suppliers and you will have to pay more for transport.

Outside the business

To analyze the opportunities and threats of your proposed business you look outside the business that is, the external environment. What aspects of the external environment will benefit the business and what aspects will negatively affect the business?

- **Opportunities** are ongoing potential developments around you that will be good for your business. It could be that the demand for the product you are proposing will increase because of an influx of tourists. It could also be the new regulations enacted by government for issues such as promotion of green jobs and social enterprises resulting in high demand for the type of products you are producing among others.

- **Threats** are probable events that may affect your business negatively. For example, the business idea could be so simple that other people may start similar businesses in your area and reduce your share of the market. There could also be proposed legislation affecting the operations of your business such as restriction on importation of certain products.

This is how Chimwemwe group can do a SWOT analysis for one of the proposed businesses – a shop selling second-hand clothes to the local community.

SWOT ANALYSIS

Business idea: Second-hand clothes shop

- **Inside the business**

STRENGTHS	**WEAKNESSES**
1. Good marketing skills	1. Proposed rentals for the shop are high*
2. Once worked in a clothing shop	
3. Have an eye for quality fashion	
4. The proposed business site is close to both suppliers and customers*	

- **Outside the business**

OPPORTUNITIES	**THREATS**
1. The price of new clothes is unaffordable for many of the potential clients*	1. High import costs for imported second hand clothes
2. Prices are going up all the time so more people will buy second-hand clothes*	2. There are plans to start a Sunday market where second- hand clothes will be available.

Are there more strengths than weaknesses?	☐ Yes	☐ No
Are there more start (*) for strengths than for weaknesses	☐ Yes	☐ No
Are there more opportunities than threats?	☐ Yes	☐ No
Are there more stars (*) for opportunities than for threats?	☐ Yes	☐ No

How Chimwemwe group plans to deal with the weaknesses:

The group will spend more time to find a shop that charges low rent
Chimwemwe can also market their business at the local Sunday market

Chimwemwe group does a SWOT analysis for all the three business ideas and selects the second-hand shop because it has more strengths than weaknesses and some of the weaknesses are easy to correct. There are opportunities as well because the market for second-hand clothes will continue to grow with the escalation in the cost of living. Chimwemwe group proceeds to develop a business plan for the second-hand shop business idea.

ACTIVITY

Now do a SWOT analysis for each of the three business ideas you have selected.

1. Use the SWOT analysis form on the facing page. Make two other forms, one for each idea

2. Write the first of your three selected business ideas on the first SWOT analysis form. Think carefully about *strengths* and *weaknesses* within the business. These may be personal characteristics, financial issues, marketing issues to do with the product, the place of the business, the price or the promotion and selling aspects. Write them down.

3. Think of the external environment for this business. What are the *opportunities* and *threats* to this business in your business environment? The “key informants” you spoke to during your field research may have pointed these out to you. Write them down.

4. Review what you have written and mark with a star (*) any points you think are very important and will have a large effect on the business.

5. Now count up the points and answer the questions on the SWOT analysis form.

6. As a group ask yourselves:
   - Can we overcome the weaknesses and avoid the threats for this business?
   - Can we build on the strengths and opportunities for this business?

7. Think about how your group will overcome the weaknesses in this proposed business and write down your decisions on the SWOT analysis form.

8. Now repeat steps 2-7 above for the second of your selected business ideas using the second SWOT analysis form, and then do the same for the third selected business idea using the third SWOT analysis form.

9. When you have completed the three SWOT analyses for the three business ideas, compare them carefully and select the business which has more *strengths* and *opportunities* and which you think will be most suitable and successful for you to start.

SWOT ANALYSIS

Business idea: ……………………..

- **Inside the business**

STRENGTHS	WEAKNESSES
…………………………………………………	…………………………………………………
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- **Outside the business**

OPPORTUNITIES	THREATS
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Are there more strengths than weaknesses? ☐ Yes ☐ No

Are there more start (*) for strengths than for weaknesses ☐ Yes ☐ No

Are there more opportunities than threats? ☐ Yes ☐ No

Are there more stars (*) for opportunities than for threats? ☐ Yes ☐ No

How I will deal with the weaknesses:

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YOUR OWN BUSINESS IDEA

Congratulations!

You have completed the first step in preparing to start your business. Now you can complete a summary of your business idea in the box on the opposite page.

When you have completed the summary of your business idea you can go on to the next step in starting your own business – preparing a business plan for the proposed business. The ILO's Start Your Business (SYB) training programme can assist you with this and the Improve Your Business (IYB) programme can help you become more efficient and increase your profit once you have started your business.

If you are still undecided....

If you find that you are not sure which business idea is most suitable for you, you need to do some more work.

Assess what makes you unsure

- Is it the choice between the three last business ideas?

If this is what you are unsure of perhaps you need to talk to some "key informants" in those business areas and get more advice and information before making your choice.

- Is it that you are not sure that you are really suited to start such a business?

If this is making you worry, go back to the Personal Assessment Exercise on pages **22-24**. Think about the statements and your answers again. Perhaps you are more suited to be employed than to run your own business. There are also many successful and satisfied people who are employed. Choose what is better for you.

- Is it that you are just not happy with the three business ideas you selected?

If you believe you really do want to start your own business but have not yet found the right business idea have a break and then, in a week or more, start looking for other business ideas by going back through the GYBI manual.

It often takes time, work and information before you find the most suitable business idea. As you work towards this goal you will be increasing your knowledge, experience and skills. All of this will increase your ability to become successful entrepreneurs.

ACTIVITY

My/our business idea:

Type of business: ☐ retailing ☐ manufacturing

☐ wholesaling ☐ service providing

☐ agri-business

My/our products or services will be:
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……………………………………………………………………………………………………
……………………………………………………………………………………………………
……………………………………………………………………………………………………

My/our customers will be:

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The needs of the customers that will be satisfied are:
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Skills and experience and knowledge we have of this type of business:
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We have chosen this business idea because:
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