



START YOUR BUSINESS TRAINING REPORT FOR FIJI

Tukavesi, Buca Bay: 22 June
to 26 June 2015

This report will highlight the outcome of the Start Your Business, Improve Your Business Training which was held at Buca Bay village in Savusavu from 22nd to 26th of June 2015. The participants of this training consisted of persons with disability and personal assistance from the villages under the district of Natewa and Tunuloa. These villages were Buca, Kanakana, Tukavesi, Loa and Vunikura. The aim of the training was to contribute to the creation of new small scale businesses by enabling potential business owner to carry out the essential steps in evaluating themselves as entrepreneurs, evaluating their business ideas and doing the required research towards developing a business plan. To begin with, the SYB Programme adapted & developed by the ILO from a programme developed for Swedish Employers Confederation for small scale rice & wheat farmers. It is now develop to meet the training needs of people running small business by enabling potential entrepreneurs to identify and carry out the steps to start their own businesses. The SYB Programme consists of: A Business Awareness manual. A Business Planning manual and format. In these manuals users would find; Stories about businesses which would assist the user to compare the examples on the manual with their own business and learn new ways to improve their business. Practical activities to find out how much they have learnt. Development Plan to help them identify and organise the extra training and business skills they may require. Useful business words

ILO 'Start Your Business' training to Support People with Disabilities



Acknowledgement

The Fiji Disabled Peoples Federation would like to sincerely thank the following partner organizations, communities and individuals for participating on the SYB Training programme that was conducted at Buca Bay village in Savusavu:

- ❖ Vanua o Buca Bay under the leadership of the Tui Kama
- ❖ Commissioner Northern and the District Officer Tukavesi
- ❖ The Talatala of the Methodist Church, Buca Bay.
- ❖ Partners – International Labour Organisation, Pacific Disability Forum and the Fiji Disable People's Federation.
- ❖ Buca Bay Disable People's Organisation
- ❖ Representative from the Ministry of Health and DO Tukavesi representative
- ❖ The Manager Fiji Development Bank, Savusavu.
- ❖ Volunteer Poasa at the training venue

Thank you.

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Purpose, Outputs and Objectives of the Training

-  To build the capacities of potential and existing entrepreneurs in the Buca Bay areas to become successful business owners
-  To assist participants develop a business plan and an implementation plan of the business plan
-  To raise business awareness with participants and carers
-  To empower business owners with disabilities on the right tool that would guide them run their business

Overview of the Training

The training was opened by the Assistant District Officer of Tukavesi in which he emphasised the importance of business in their life and how critical it is to make correct, informed decisions in running a business.



*Assistant DO Tukavesi addressing participants
at the training*

The session continued with the participants introducing themselves and outlining their business experience while the facilitators elaborated on the objectives of the training. Also emphasised at the beginning of the training was the SYB Program on how it started, the focus and objectives of the program and why the training was conducted.

Few of the participants of the training were already into business hence they have some basics knowledge of running a business, for those that are yet to start a business they were very keen to learn more about businesses which makes it easier for the facilitators to conduct the training. The training has a mixture of youths, senior citizen and

women.

This session also elaborated to the participants that the business and the owner are separate, hence the dealings of the owner is separate from the business. However, it was stressed that they as business owners have two very important and valuable roles in life and that is being a business owner and a member of a family and each dealings for the two role should be kept separated at all times and never in any phase of the business they should be merged into one hat.

Furthermore it was emphasised to the participants that the aim of the business is to make profit and grow. Therefore, stressed upon the point that the growth and success of their business will depend on how well they manage the resources of their business and also their ability to evaluate the opportunity and use it to their advantage. They are reminded that they need to take full responsibility of their business as the full control and all decision making authority of their business lies only with them.

On the second day participants were grouped into their various types of business. The participants mostly engaged in agricultural, services, and retailing types of business hence, there were 4 groups in the meeting with agricultural further divided into two groups of yaqona, vegetable and dalo farmers in one group and bee keeping and poultry farming in the second group.

The training session on the second day opened with devotion from the two selected participants and continued with recap of topics that we covered on the first day.

Within the discussion of choosing a legal form of business we highlighted the importance of the different legal forms of business and its advantages and disadvantages. The differences forms of business, Sole Proprietorship, Partnerships, Limited Companies, Cooperatives, Business Groups.



Health inspector Tukavesi addressing participants at the training

After we highlight the issue on legal form the representative of the Ministry of Health which was our guest speaker elaborate on the different license each forms of business will require in order to be legalised in Fiji. The Health Inspector in Tukavesi further highlighted the cost of these license and the terms and conditions in which these license are issued to business owners.

The discussion on the SWOT analysis was new to some participants as this is the first time for them to be conducting such analysis of themselves and their business.

Following this was discussions on developing a marketing plan for their business which to the participants was new as they see that there was no need for them to do this since they are only in the village and they are related to their customers. However it was emphasised that they are not only competing with other business that sells the same product or offer the same service but also with other businesses competing for the customers dollar.

Further more, also highlighted the importance of knowing their customers and competitors and to learn good practices from their competitors and applying the knowledge to their approaches to business and making their business idea succeed.



Participants engaging in the discussion at the training



Simeli Koli facilitating at the training

The presentation on the third & fourth day of training focused on Costing of Products and services and Financial planning. The session began with a devotion and recap from selected participants from the topics that were covered on the previous day.

The sessions on the two days, participants worked on estimating and calculating their business production and incurred cost while producing their product, calculating their cost per unit, setting their selling price, analysing and identifying which cost to reduce when they are not earning enough profit and making better decisions for their business and set their plan for the future.

For the financial planning the two things that are very important that we highlight are for them to make a profit and they do not run out of cash. The following financial plans were stressed to the participants to develop and ensure that they are updated so that they keep track of their finances in the business:

1. Make an income and expenditure plan
2. Make a cash flow plan

3. Compare actual records with both plans every month
4. Take action if anything is going wrong.

The last day of training was focussed on the completion of participants business plan. Working out



Fiji Development Bank Savusavu branch Manager closing the training and addressing participants

and balancing their business plan. At the end of the training participants was able to complete and balanced business plan and also the implementation plan of their business plan.

The Fiji Development Bank (FDB) was also given time to present to their available loan products that can assist potential entrepreneur and the procedures that needs to be followed in order to access these products.

The FDB Savusavu Branch manager highlighted the criteria of obtaining loans offered by the banks and emphasising the assistance and mentoring offered by the bank once loans are approved. He reassured the participants that FDB is there to help them grow their business and take it to another level if they are committed and take the first step and that is to work into FDB office and acquire knowledge about the best loan products for their business.

The Manager of the Fiji Development Bank, Savusavu branch closed the training and highlightd the importance of running a business, and also stressed that no matter which business you running it is important to always be firm and effective when making decisions for the business. He highlighted that at all times the business should never be mixed with personal activties or finances.

He also closed the training assured participants that the bank is available if they need further business technical advice. He said that loans is not limited a certain group of person it is open to all as long as they meet the criteria of the bank who offers loans at an interest rate of 2% per annum.



Participants of the training attentively listening to the discussions

Challenges of the training

- The only challenge of the training was trying to get the mindset of the participants to be focussed on learning in a classroom setting as most them have been out of the school sytem for so many years. This was addressed within the first day of the training.
- The venue was inaccessible for wheel chair users and for those that have physical disabilities, it was hard to go in out of the training centre.

Achievements

- Each participants was able to complete their business plan by the end of the fifth day.
- Changed mindset for running their own business and empowered with business knowledge to help them grow their business.
- The training has increased the demand for SYB training in rural Cakaudrove.

Ways Forward



- More training is needed for persons with disabilities living in rural Fiji as there was a lot of demand for the training but we had to limit our participants to the registered number of participants that were screened prior to the training
- If the training can be aligned to certain micro finance schemes within government in which persons with disabilities can have access to, to either start their new business or boost their current business.

Conclusion

The training was successfully completed with all participants completing their business plan and setting their action plans on the implementation of their business plans. The SYB Fiji committee will be conducting further assessment of its participants to keep track of their progress in implementing their business plan and also identify market openings for these entrepreneurs.

SYOB Buca, Savusavu Acquittal

Income

Receive from ILO	\$2,831.00
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Expenses

PDF Resource Team member	\$1,416.00
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FDPF Resource Team member	\$1,200.00
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Workshop stationery	\$115.00
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Communication	\$100.00
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Total	\$2,831.00
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Balance	-
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TOR Agreement	\$3,456.60
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Received	\$2,831.00
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Balance	\$625.60
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