

TRAINING MANUAL ON

GENDER & ENTREPRENEURSHIP



For Grassroot women in the Niger Delta

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**CENTRE FOR ENVIRONMENT HUMAN
RIGHT AND DEVELOPMENT**

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Forward

In May 2019, CEHRD conducted a baseline research on women's workforce characteristics in Rivers and Bayelsa States. The study reveals that grassroots women are the bases of the local economy, yet their income could not take them beyond the feeding of their families. The report disclosed that women in the Niger Delta work very hard but earn little from their daily ventures. The study further reveals that the root cause of their low-income index is majorly because many of the rural women lack entrepreneurial skills. To ameliorates the economic hardship, CEHRD engaged vibrant Entrepreneur Consultants, Dr. Joseph Oshi, an academic and entrepreneurship theorist from the University of Port Harcourt, and Mr. Frank Nelson, an entrepreneur practitioner and trainer, to develop a fit-for-purpose training model that will respond to findings of the workforce characteristics baseline. Both Consultants blended their practical and theoretical experiences to assemble this practical training manual.

CEHRD selected 40 participants from each of the 6 Senatorial Districts of Rivers and Bayelsa States to be trained for a second time. This makes a total number of 240 women to be trained in Rivers and Bayelsa States on Entrepreneurship. An evaluation was done on the first training and the identified gaps covered in the second training. This training manual, therefore, divulge innovative entrepreneurship for rural women in the Niger Delta through creating start-ups or improving the income outputs of existing businesses.

The beneficiary women in each of the senatorial zones are now registered in a cooperative to attract or benefit from government and private sector entrepreneurship schemes. This is to create sustainability and to ensure that the women can access loan for a start-up or build-up. CEHRD is already intensifying advocacy to ensure that the women access the necessary supportive funding.

This manual is one of CEHRD's outputs in addressing gender issues. Best practices and tools for engaging women and addressing gender issues can be found in CEHRD's Gender Programme Initiative (CEGEPSI).

It is our hope that this manual will be a user-friendly entrepreneurship guide to women in the Niger Delta in order to transform the present bleak economic landscape of the region by becoming outstanding women entrepreneurs.

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July 2020.

Entrepreneurship Management Training for Business Women in Rivers and Bayelsa States



Training manual

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Module 1: Foundation of Entrepreneurship

Training Objectives: Participants are expected to understand the meaning of entrepreneurship and how ideas can be generated to enable an individual start a business.

1. Understanding entrepreneurship

Definition of Enterprise: Generally, enterprise could be defined as a business venture aimed at making money/wealth. However, the meaning of enterprise goes beyond making money/wealth. It includes key issues like self-reliance, self-promotion, improving community living standard etc. An enterprise can be a venture, project or undertaking where the community is the main beneficiary rather than the people running the enterprise. For example, a young man that goes from house to house collecting refuse for disposal can be making money but at the same time, the neighbourhood benefits as well because it keeps the environment clean there by reducing the rate of associated illness from dirty environment.

Who is an entrepreneur?

An entrepreneur is the person that runs his/her business successfully. Such a person shows some skills and characters. You don't have to get a particular educational qualification to become an entrepreneur. However, it requires a combination of certain qualities to succeed in business.

The pool of entrepreneurial skills

Manager (ability to take decision, lead people, plan and take responsibility)

Salesperson(Knowing how to talk to people (customers), and winning their patronage and confidence)

Enterprising(Ability to identify and utilize business opportunities, eagerness to succeed, and take calculated risks)

Administrator (Keeping accounts, organising paper work)

Worker(As you are not likely to start with many employees (if any), could you do all the work yourself, coping with long hours and some pressure)

Learner(Keeping an open mind, always prepared to learn)

Thinker(Coming up with bright ideas, problem-solving)

Key characteristics of an entrepreneur

A successful entrepreneur has the following characteristics

- Seeks business opportunities and uses them
- Profit oriented
- Seeks information on what he/she does not know
- Willing to learn
- Persistence-doesn't give up easily
- Takes risks
- Takes extra-ordinary effort- hardworking
- Good planner- believes in planning
- Has good human relation
- Goes for efficiency and quality
- Time manager
- Creative
- Coordinator and resources manager
- Good leadership ability- decision maker etc.
- Identifying and initiating ideas for enterprise project
- The ability to assess strengths and weaknesses of projects and people involved in them
- Planning and preparing; determining, scheduling and doing what needs to be done
- Communicating and negotiating with others, influencing them to secure what is needed, articulate, selling yourself and your business
- Organising, managing and decision-making, allocating and ensuring that tasks are carried out, managing resources
- The ability to solve problems, conflicts and tensions that arise, whether anticipated or unexpected
- The ability to monitor and evaluate progress against objectives

It is not every entrepreneur that will have these characters but through counseling and training, these can be developed and built upon. Entrepreneurial skills can be learnt.

Benefits

It creates employment opportunities. It reduces societal violence and crime because it provides opportunity for people in the society to be engaged - " the idle mind is the devil's workshop"

2. Getting ready for business

Before starting any business activity, you need to be in the right frame of mind, value and organize yourself. You will change certain ways you work and live. You will find less time for social life and for family. But it can be very rewarding and a lot of fun. The world of work is changing fast, developments in the global economy need people to be more enterprising. In all of this, the key ingredient is having the right attitude and focus. The individual has all the natural endowments required to be successful in life. What he requires in addition is the right information at the right time as well as the skills relevant to enterprise. After all, we can achieve anything if we have the right information and at the right time.

Before going into a particular business in anywhere;

- **Understand the people's culture and value system** (Most importantly, we should not judge people's actions and behaviours based on our own values and culture. That would be wrong; it may lead to confrontations and bad feelings). The key message therefore is that we must adapt to the circumstances and conditions of wherever we may find ourselves and "blend". In that case, chances of friction would be greatly minimized
- **Work on your behaviour and attitude** (Behaviour is the mode of conducting one's self; it is conduct, comportment, carriage, a manner of behaving etc. Attitude is a state of mind or a feeling; disposition)
- **Get organized** (personal organization is important to everyday living, personal success and the development of enterprises/ businesses) Because we have so many things competing for our time and resources, we need to "organise" ourselves in such a way that each of the need areas is adequately attended to in order of priority, but without compromising on the needs of other areas or activities. Accordingly, we need as individuals, to prioritize our activities and the application of our scarce resources in such a way that there is a good balance between all activities and in such a way that we are productively and profitably engaged
- **Take enterprising approach to your personal life** (This is being willing to act on your initiative, to be flexible and adaptable, to be responsible for your own decisions and actions, and their consequences for others)
- **You need confidence** to face life head-on. You need the will. You need the courage.

3 Identifying BRIGHT Business idea

Bright Ideas

Business ideas need to be 'B.R.I.G.H.T ' in order to be worthwhile:

B - Business oriented - that is profit motivated

R - Realistic -idea must be achievable

I - Innovative - Something new and appealing

G - Genuine opportunity - must fulfill an identified need

H - Honest - Business must not be fraudulent

T - Timely - Business must be at the right time

Note: In selecting a business idea, you should consider the following:

- Market - who your customer should be and what would satisfy them
- Technical requirements - what materials/equipment and physical assets as well as logistics are required
- Financial implications - Fixed and working capital requirements

GUIDE TO GENERATING BUSINESS IDEAS

Brainstorming

One of the ways to generate business ideas is through Brainstorming. Brainstorming is a process whereby all ideas (whether good or bad) are listed and later evaluated to filter the best of them. Brainstorming can be a very effective method of generating ideas if you are working in a group. Perhaps your family or friends would brainstorm possible business ideas with you? The rules are very simple - there are no wrong (bad) ideas. Any idea no matter how unreasonable is accepted and written down. The benefit of this technique is that one idea can spark off another, and so on. It is vital, however, during the brain storm that no criticism of ideas whatsoever is voiced (in order not to spoil the flow). Someone who has one idea ridiculed is unlikely to offer another.

Working Alone

On the other hand, you may not want to work with a crowd. One way out would be to look at a problem from different angles and spot out something. The following questions will be helpful in generating a business idea if you get stuck:

What skills have you got?

First, identify your own skills and knowledge and those available to you from your family and friends those you can trust and whose abilities and faults you know. This is necessary because most of the successful businesses are started by people with practical experience in the type of work that the business is involved. For example, it is not good starting a restaurant when you don't know how to cook.

What work/job do you do now? ° Could you work for yourself doing the same thing rather than being employed by someone else?

Could you adapt your existing skills?

Sometimes many people are engaged in what you know how to do or are using the skills you have. Therefore, you may feel that there is no room in the market place for you; you may not want to carry on doing the same thing for yourself as you have done working for others in the past. If so,

- Could you modify the skills and experience that you acquired while working for somebody else?
- Instead of competing with well-established trade men, lookout for opportunities from their work or be of a service to them.

Could you turn your hobby into a business?

Do you possess skills acquired as a hobby that could form a basis for a business? Do you like photographing; why not open a photographic studio? Are you good at cooking? What about a catering service for people having parties at home? Do you sometime barb/plate your friends' hair? Why not open a salon? Do not write off your hobby just because you do it for fun; somebody may be willing to pay for it!

What type of person are you?

Does your personality or physique suggest any business ideas? Do you have good communication skills to win people's attention? Then you might be a good salesman, it is necessary that you identify whom you are in order to know what you can do. "Know yourself"

Could you work from home?

If you are a parent and tied to the home, how big is your room? You could set aside space to sew, knit or perhaps make crafts. Could you sell product for other people over the phone? Can you run a GSM call center from your house? Increasingly there are opportunities for people to do office work using a computer in their homes. This can include anything from word processing through account, to freelance writing and consultancy.

What goods or services are needed locally?

Look around in your own backyard. Think of the problems and difficulties which you have experienced in getting things for your home, or at work, or in your leisure activities. What problems cause you most inconvenience or cost you most to correct? What is that thing that your people who leave in cities as well as visitors can't find in your community anytime they come? What service was not available when you most needed it? What parts or product were hard or impossible to obtain locally? What do you and your neighbours and friends most frequently complain about? Listen to people talking in the market, or in the shops/ supermarket. Find out what they have difficulties obtaining. is there any way of providing a local service or product for any of these markets, which somebody will pay for? What is that thing that people get in the city that you can make a substitute for in your community?

What goods or services do local companies need?

Are there any goods or services that local companies have difficulty in obtaining locally? A new industry just established in your community may need some kind of catering services. Perhaps a

breakfast shop could be set up. There may be room in the market for a dispatch service linking the company with other industries.

Do colleagues at work have ideas for businesses?

Talk with the sales representatives and the people in the technical department and with your workmates, people who have been working in the same company for a long time frequently have a range of ideas for improving a product or service that they have never managed to take further. It may be a simple part like a spring for a manufacturing process or it may be a particular service which the company has difficulty obtaining.

Are there any opportunities for tourism or leisure businesses in your area?

One of the booming service areas is tourism and leisure. Tourism is still not tapped in Nigeria like in the developed countries. As more people have more free time there is a growing interest in a whole range of sporting and other leisure time activities. Try talking to people working in sports centres or tourist Boards; they may have suggestions for market opportunities in the area. The community people are used to working from morning to evening without rest; creating an entertainment shop/centre (viewing centre) will be innovative and attractive.

Can you spot any ideas in local universities/schools?

Students and academics often spend many years on research projects that are not subsequently pursued. Someone may have invented, designed or discovered some interesting new process or product which could form the basis of a business.

What do large companies, local authorities and other public bodies buy in from outside the area?

What do existing companies in your area make and what do they buy in from outside the area? In many cases they will be buying goods from outside the region because there is no one to supply them locally. Similarly, local councils and organizations are purchasers of equipment and services. Try contacting the purchasing officer of your Local Government Area to find out large and frequent purchases they make. Some companies produce briefs aimed at small businesses explaining what they buy and their purchasing procedure in order to help new suppliers.

Is there potential for import substitution/export in the area?

One stage further is to look at things that are currently being bought from abroad. Look around in shops and factories to see where the goods on sale, or being used were made. Do you have language skill? Have you worked outside your community/state before? Have you sufficient local knowledge of another state/country to enable you to act as an export agent.

Could you sell goods made by other people?

Many new firms start off by selling things that are made by somebody else. Distributorship opportunities exist in manufacturing/production companies as well as for imported goods. Check out for these opportunities in the newspapers.

Can you spot out any new ideas?

Try brainstorming with friends or relations to see if you can spot any totally new ideas. There are opportunities for entirely new products or services such as in tools fabrications, waste management (recycling of waste), agro-allied (e.g. local production of animal feeds), etc.

Can you look at an existing idea in a new way?

Most successful businesses come from modifying, refining or re-thinking an existing business idea. Is there a good business idea that you love to take on? Could you modify it to create a difference and make your idea more innovative? Creativity in this case is not necessarily creating a new idea but ability to modify an existing idea to make it look new. Try thinking laterally about existing products or material you know about.

Can you copy somebody else's idea?

Try visiting some local artisans or craftsmen around you- you might be surprised at how many business ideas that you could develop. A number of businesses have been formed through sightseeing.

Are you watching the news?

Do you watch or read news with keen interest of getting business opportunity? Our Newspapers, TV and Radio today tend to concentrate on the bad news; but many of the items, if you read them as though you were looking for an opportunity, will reveal problems which need a solution.

Can you see opportunities for a 'green' business?

Public concern for the environment is perhaps the most important market trend of the day. Attitudes are changing in the home, - people are conscious of how they dispose of waste and they want to eat naturally produced products. The government is getting more and more concerned about the environment and how to make it friendly for living. Business opportunities can include supplying products which make recycling waste in the home quicker and more convenient e.g. plastic waste recycling, organic foods, pollution testing service, etc.

Do future changes in the law offer business opportunities?

Are you conversant with the Government Policies? A new policy could create business opportunity.

Could you buy an existing business?

You might consider buying an existing business- but if you do, make sure you find out why its owner is selling up. Even if the seller is retiring, why wasn't his family interested in continuing the business?

What are the most valuable value chains in your local economy?

Value chains are the segments of an economy, e.g. there will be value chains for food production, energy, communications etc the Value Chain Briefings that you have access to will set out the most

valuable chains in your local economy. How could you direct your business idea toward those value chains?

4.Planning your business

Before starting your business, make sure you take some time to plan it. Without proper planning, your business will not be successful. Your plan must be very clear on:

- The exact type of business you are going into
- What resources (financial and material) you require
- The location of your business
- What your expectations are in terms of returns
- How long it will take you to recover your investment fully
- Who you will be working with (customers, dealers, etc.)
- Your market or a marketing plan

You need to work with others to actualize your dreams. You need to have a good attitude to life and as friendly as possible, especially with your clientele. Build relationships. They help. When Are You Starting? Your starting point will be when you are able to provide answers to all the above questions.

That is when your location is confirmed and your shop is ready. That is when you know how much money you need and you are reasonably ready with. Most importantly, you are ready when your confidence level is HIGH and your mind is made up to make the first move.

Business planning factors

Social Forces

Social activities like cultural changes, styles of living, changing demography, etc. are some forces that influence business development. For example in Nigeria, the infiltration of western culture is beginning to affect living style of the people which is conversely influencing business style. In the food and beverage industry, fast food business is growing rapidly over traditional food business. Population growth and educational advancement are also social factors that affect business growth and development.

Technological Forces

Scientific and Technological advancement create business opportunities on a progressive basis. Therefore, a business depending on one technological tool today might become obsolete tomorrow.

Economic Forces

Economic forces include the effects of inflation, interest rates, tax rates, exchange rates etc. the purchasing power of the naira is changing every day because of the exchange rate.

Political Forces

The Governance system operating in a nation affects business development and growth like any other factors. For example, during the military regime in Nigeria when there was actually no international business transaction, the local business was suffering also. More so, political decisions, like America going to war with Iraq affected petroleum market.

The importance of planning

Whatever you intend to do, whether it is to paint your sitting room, throw a party or start a business, you will need to plan. Planning helps you to be sure you have all the angles covered and that you don't forget anything. Writing your plan gives you an action plan and time table, helping you to stay on track and achieve your objective.

Firstly, do some research of the environment, of the market place, of your competitors, etc. then you are in a position to make a choice. You will need to check progress regularly and then, if necessary, you can act to exercise control. It can be helpful to set out the next step you need to take in a personal action plan.

Personal action plan

What are the concrete steps you will take to make the business come real? Make a list and then write your own action plan outlining what you need to do and when you need to do it.

Conclusion

Deciding to start your own business is one of the biggest decisions you will make in life.

5. Starting your small business

STEPS TO STARTING A BUSINESS

The basic steps are:

- Take a firm decision to start up a business
- Generate different business ideas based on available business opportunities
- Evaluate and short-list your ideas with reference to Value Chain Briefings
- Identify your strengths and weaknesses in handling any of the short-listed ideas
- Carry out survey of the most viable idea
- Source for funds/capital and other resources

Starting in business is an exciting challenge that could be the key that unlocks your true potential in life.

Finding a business idea?

1. Give them what they want

Have you ever been frustrated searching for a product that nobody seems to make or sell in your community? What is that thing that your people who live outside your community as well as visitors

can't find in your community anytime they come? Can you solve the problem? Give people what they want and you could have the beginnings of a profitable business.

2. Do what you know how to do

Build on your strength and you will build the beginning of a profitable business. What do you know how to do? Do you have bright ideas popping up inside your head every time? What you need is to start off from that you know and build on it. It could be a business idea that has been tried and tested in another place. Start it in a new environment and you will make a difference.

3. Get in there first

Keep your eyes open; something could crop up of its own accord. Always be ready to utilize every opportunity for business. Once you're in business, many more opportunities to grow and develop will appear. Finding your first business idea is like planting a seed; nurture it and it could grow into a mighty oak.

4. Inspiration

Are you the creative type, always coming up with clear ideas? Are you the practical, down-to-earth type who always does the job right? Whatever you are, if you want to run a successful business, you will have to learn how to use your imagination to solve problems. Business is all about solving problems - that's why people are willing to pay money for goods and services.

5. Creative thinking

This means keeping your mind on the alert every time- always searching for business opportunities from even a very negative situation; focusing on the positive. Creative thinking requires open and unbiased mind. Why not try thinking creatively now?

Do not go for a complicated idea no matter how attractive. It is good to think big but in business reality, it is not often successful to start big. It is more profitable to grow from small to big.

6. Start a business idea in which you have interest

Many successful businesses are based on hobbies. For your business to be successful you have to eat, sleep and breathe that business. It should be what you miss if you don't do it for a moment.

7. Easy in - easy out

Start a business that you could easily invest in and also easily pull out if you want. It should be a business that requires less resources (money and others), to start.

8. Look into the future

Always think beyond the immediate, look at the changing environment, attitude, and technologies and people themselves and create business idea to meet with the changes.

9. Go ahead and practice it

There's only one way to find out if you can make the t rick work, and that's by doing it. Where training or advice is required, get it.

Last word: 'What advice would I give to someone about to start up a business? Firstly, plan well ahead make sure that the market exists for your product or service and make sure that you have the ability to provide a quality service and be prepared to work hard. But also have fun; you have to enjoy what you are doing, because you are going to be doing it a lot. If working hard and having fun are in the opposite to each other, then you need to rethink your priorities.' - *Alison Mathews, Alison -Jayne Couture*

Module 2: Managing the market for your business

Training Objectives: Participants should be able to identify the appropriate market/customer for their businesses

The success of any business is dependent on customers' interest on such a business. People rarely buy things just for the sake of owning them. They buy things that fulfill their needs by solving problems or making them feel good. Therefore, it is a worthwhile exercise to carry out market survey of the type of business you are interested in taking up in order to ascertain customers' position about it.

Market research

Before you start off any business, you should ask yourself these questions:

- Do I understand the relevant Value Chain and how my business will take advantage of it
- Define your position in the market place
- Define your product or service (know exactly what)
- identify who your customers should be, their needs and expectations
- Determine the price your customers will be prepared/able to pay
- identify the level of quality and service your customers require
- Know who else offer such services, their strengths and weaknesses
- Outline what best means to make your business known and how to do that

Remember that finding out what customers want and then providing them with it at a price profitable to you and acceptable to them increases your chances of success in such a business.

Basic Market Research steps

Customer Profile, (finding out detail information about your customer), customers' attitudes and requirements, competitors, market Size (volume & value)- how much of the product /service would be demanded /sold and at what price e.g. how many existing/ prospective buyers are there? How

often are they likely to buy? What price would the buyer be willing to pay? Market Structure (Finding out the marketing channels available e.g. do you need to belong to an association before you could sell? Your competitor; do they sell on credit? Do you require having agents? etc. What is the supply chain and how does it fit within the Value Chain? ° Environmental forces: Finding out what factors affect your business, directly or indirectly e.g. Political, Economic trends, social issues and technological. ° Other considerations: Finding out any other requirements necessary for your business growth and development. Are there any special regulations or standard to meet? With what legislation must you comply?

Marketing Mix - The 4Ps

Product - Here your target is to market a product / service that give customers satisfaction, in terms of taste if required, packaging, quality, attractive, size and design etc. It must have interesting features.

Price - The target here is to market a product /service at a price that customer will be willing to pay. You must have to be able to get an indication of typical market pricing by comparing your products with equivalent competitive products as part of your research and this will help you decide where to pitch your prices. Note that in fixing your price, cost of production must be covered in order to make profit.

Place - This has to do with delivery system; making your product / service available to customers.
Promotion - This is about effective communication of the necessary information about your business to prospective customers so as to convince them to patronise your business. However, there is a saying that "quality product sells itself" this can be true if people know about the product.

Selling yourself and your business

This is a very important aspect of running a business. This is showing an understanding of your business and the customer, as well as being able to communicate your business to prospective customers. Note that people tend to buy solutions to problems and consequent good feelings. Therefore a business that does not meet these, will not sell.

Prospecting for and generating sales leads: the first and crucial step in selling is to identify prospective customers (prospects) who are the leads for your business. It is also vital that you continue to develop further leads. This you can do in various ways: ° Making telephone sales etc. Asking current customers for names of potential buyers - ° Communicating your business message - this includes

Naming your business -The name of your business or product is a very important factor to consider because it is the first selling point of your business.

Your Unique Selling Point (USP)- You must identify a strong attribute of your product/ service which you will use as a selling point.

Sales preparation - First time impression is very important in selling yourself and your business you must make adequate preparation when visiting a prospective customer, get good sample of your product/service.

Sales literature - Every literature you leave must have all the basic information about your business

Advertising

Advertising is costly; therefore any business advertising for the first time must consider the most cost-effective method. All businesses need to advertise in some way or the other. However, the method and volume of advert might differ from small business to big business. For a small business, word of mouth to friends and relatives is an advert as well as going into print or electronic media. Whatever medium you want to use, what matters is the audience you want to cover and how best you can get across to them as well as how much it will cost you.

You can advertise your business in the following ways:

- Print media
- Electronic media
- Posters, flyers, banners
- Sales letter (introduction letters) etc.

Remember, target your adverts. For example, if you offer a service for a particular make of car then only place flyers on cars of that make.

Customer First: What is service? Service is difficult to define because it is intangible; it cannot be weighed or measured; it can be sold, but a customer cannot be supplied with a sample to take away and consider; it is perceived by different people (or by the same person at a different time) in different ways.

Customer service is more emotional than rational, service perception depends on customers' expectation, cultural background, etc. However, this does not mean that we can as well get on with it and do as we like because you just can't please people. Good service is about giving people a sense of well-being or meeting people's needs.

As service providers you have the power to: Gain or lose new clients or customers, maintain - or decimate - the established client or customer base, make our lives and those of our customers much easier or much more difficult.

Service attitude

Have you heard of comments like, "I don't like going to such and such because their staff have got a bad attitude"? Some customers have rejected products/services because of the attitude/approach of the staff despite the satisfaction they get from the product/service. As much as people get satisfaction from the product/service, the right attitude/approach to the customer is an added value to the satisfaction derived from the product/service. Therefore, cultivating good customer relations is a vital factor for success of any business.

What your customer expects:

- Someone who will listen
- Someone who will solve their problem
- Someone who will do what they say they will
- Someone who is polite and courteous

In other words, the customer wants to speak to someone who is: courteous, friendly, understanding, informal, sincere, responsive, tolerant, smiling, open-minded, truthful, motivated, empathic and reliable!

Seven steps to great service

- Say hello
- Ensure you talk on what you are responsible or what you know
- Research the facts
- Verify the facts
- Initiate proposal
- Commit to action
- End transaction

Service is not just about giving people what they want, although it's nice to do that when we can. Service is about the way we treat people, the way we make them feel as a result of doing business with us. A service giver should possess a good questioning skill, to be able to get customer express his/herself very well. This is because a customer will walk into your business knowing what he/she needs but might not be able to express him/herself very well. Also, the customer might not have a complete idea of what exactly he/she wanted; it is the responsibility of the service giver to question the fact out.

Dealing with difficult situations

When you are dealing with someone who is angry, it can be very tempting to apologize - even though at the time you may not even know exactly what you are apologizing for. You may also be tempted to shout back, or at the very least to let your displeasure show in your face or voice. Resist both of these temptations; although they are both perfectly natural when faced with an aggressor. It is human nature to either run away or fight back-neither response will do in a service situation.

What you must do is rise above it and not take it personally after all it isn't you that the customer is angry with, it is the situation; you just happen to be a convenient target. You still have to deal with it, however; if you ignore the anger it is adding fuel to the flames. Instead, empathize with the customer. After all it's perfectly normal to get angry when things go wrong. You can use phrases like 'I can understand your being angry- I'm sure I would be, too'. Once the anger has been dealt with, start to get the facts. Use simple, direct, open questions to focus the customer on the situation rather than the emotion.

Micro-businesses might feel not concerned with political issues, but in the long run they are the most affected.

Module 3: Managing Finance for your Business

Training Objectives: Participants should be able to identify the importance of basic bookkeeping and the importance of savings.

1. Managing your business finance

Financial support available to a business comes from

External sources:

- Internal sources
- personal savings
- retained profit from business

External sources

- Loans from private individuals (money lenders, friends etc.)
- loans from financial enterprise development agencies
- Loans from financial institutions e.g. commercial banks, finance house etc.
- advances (credit) received from suppliers
- Sale of shares/venture capital- venture capital is a means of financing a growing business where a portion of the share capital or equity is sold in return for a major investment in the business
- "Esusu" (contribution)
- Donations and grants

Loan either from commercial banks or friends or enterprise development agencies is the most common sources of capital utilized by businessmen. However, securing a loan is largely dependent on the level of risks involved in the business. The higher the risks involved in the business, the more difficult the possibility of securing a loan.

Book Keeping

Keeping a good record of account is very important. Your account will tell you how much money is owed by and owed to the business (that is your debtors and creditors). The aim of this section is to simplify the accounting process as much as possible. Specifically, it will help you to be able to:

- Keep accurate books of account
- Understand and undertake bank reconciliation
- Prepare a monthly operating statement

Basic Books of accounts

- Cash Book - used to record all cash transactions of a business entity.
- Income Book - used to record the various earnings generated from doing a business
- Expenses Book- used to record the various expenses incurred in the course of doing a business e.g. purchase of raw materials, salaries, repairs, etc.
- Inventory register -used to record inventory or stock of materials awaiting production

- Property Register -used to record details of fixed assets
- Receipt - used to record all payments received e.g. for sales. It is usually in duplicate and has serial numbers. This book must be in the custody of an authorized and trusted person.
- Payment Voucher - used to record all monies paid out. Also it is usually in duplicates.
- Income and expenditure statement- This is the summary of all revenue, expenses and net income of a business entity as at a specific period of time
- Sales ledger -This records the sales for the month, when the cash is received, and what is currently due to the business. Every time an invoice is issued it should be recorded in the sales ledger
- Purchase ledger -The purchase ledger is used to record all suppliers' invoices and to show those which are unpaid

2. Effective management of business resources

Managing Resources

Resources Management can be defined as the efficient and effective use of resources to achieve results with and through the efforts of other people. Consequently it can be seen that the management of resources is an essential and integral feature of effective management. The aim of this section is to help you to manage your resources and achieve the right results from your planning.

Specifically, it will enable you to be able to:

- Identify and source necessary resources
- Manage effectively the human, physical and financial resources at your disposal
- Monitor the use of resources and
- Plan to succeed within the restraints imposed by those resources

Types of Resources

- Machinery - equipment, computers, etc.
- Materials - raw materials, stationery, etc.
- Methods - knowledge and processes
- Manpower- people
- Money-finance
- Minutes - time

The six M's above require good management skill to effectively put them to use. For example, the number of machines in your business should be well managed to ensure that it does not break down as well as does not keep staff idle or the machines itself being idle because no person is available (manpower) to operate it. More so, resources management includes the effective application of methods or process that enhances productivity.

3. Understanding Investment Savings

Without a doubt, saving is a fundamental aspect of our financial lives. If you want your earnings to go further, you first need to save. However, saving by itself is a futile attempt to grow your money;

at some point, it becomes a choice between being stuck midway through your goal or taking the next step that is, making investments.

Of course, the latter would mean taking risks, and not all risks pay off in the end. That, however, is all part of it; sometimes, you have to lose some to gain more.

Why investment savings

- Because your savings will not grow on their own
- Because you have to think long-term when purchasing (purchases are investments)
- Because of that thing called inflation (ever-changing value of money, currency depreciation)
- Experience: you need to know when to stop savings and when to start investing.

Module 4. YOUR BUSINESS AND HSE

Training Objectives: Participants should be able to identify basic health and safety needs that are important for the overall health of their business.

1. Managing HSE in the business place

According to International Labour Organization (ILO) global data, 6,300 people die each day or more than 2.3 million deaths per year from work-related injuries or diseases. EILO estimated that the economic cost of working days lost, medical treatment and cash benefits paid out for occupational diseases alone is pegged at 4 percent of global GDP each year. Nigeria as a country has been severely afflicted with many preventable occupational hazards which serve to remind us that occupational health and safety have been seriously undermined. Each day we can read in newspapers or watch on TV about preventable accidents in workplaces. Have a think about some examples you've seen in the media lately.

The world of work is globally dynamic. Not only are there newly emerging hazards and risks, but also the relationship between employer and worker, the demographic of global workforce, patterns of work, and types of work are changing. These changes in turn affect how occupational safety and health has to be managed at workplace, regional, national, and international levels. Getting hurt at work or becoming ill through work is not a pleasant subject to think about. The reality is that quite a sizeable number of people lose their lives at work each year in Nigeria. In addition, four times as

many experience non-fatal injuries and an estimated 2 million suffer from ill health caused or made worse by work.

The mistake is to believe that these things happen in highly unusual or exceptional circumstances that never occur in your workplace. This is not the case. Some basic thinking and acting beforehand could usually have prevented these things from happening. Implementing health and safety measures doesn't have to be expensive, time consuming or complicated. In fact, safer and more efficient working practices can often save money but, more importantly, they can help to save lives.

Controlling danger at work is no different from any other task - you need to recognize problems, know enough about them, decide what to do and act on the solutions. Following this booklet you will successfully manage health and safety for your business. It's so easy to get started.

This booklet will direct you to the laws applicable to health and safety, what is involved in good management of health and safety (in basic steps), the cost of getting it wrong and assessing and controlling the risks.

2. HEALTH AND SAFETY LEGISLATION

Health and safety law applies to all businesses, however small. It covers employees, full- or part-time, temporary or permanent, the self-employed, young people doing work experience, apprentices, charity workers, mobile workers and home-workers. If you hire casuals from agencies you have health and safety responsibilities towards them too. If you are recently starting your own business you will benefit from having an overview of the main legal requirements relating to health and safety. As part of your company's business principles and policies, you are required to comply with all the relevant Health and Safety Laws and Regulations enacted by the Federal, State and Local Governments of Nigeria. It is your responsibility to keep yourself aware of ALL changes to local, state and federal laws and regulations.

In addition, companies are also required to comply with the health and safety guidelines and procedures of companies to which they are subservient to (i.e. if your company provides a contract services to another company, then you as the Chief executive are subservient to that company that requires your services) A few legislations enacted that will be beneficial to small -medium –large scale enterprises in Nigeria are listed as follows.

- The Factories Act 1990
- Workmen compensation Act
- Labour Act
- The Mineral Oils (Safety) Regulations of 1997 etc.

Managing HSE in your business

Competence

Assess the skills needed to carry out all tasks safely. Provide the means to ensure that all employees, including your managers, supervisors and temporary staff, are adequately instructed and trained. Ensure that people doing especially dangerous work have the necessary training, experience and other qualities to carry out the work safely. Arrange for access to sound advice and help. Carry out

restructuring or re-organisation to ensure the competence of those taking on new health and safety responsibilities

Control

Lead by example: demonstrate your commitment and provide clear direction -let everyone know health and safety is important. Identify people responsible for particular health and safety jobs - especially where special expertise is called for, e.g. doing risk assessments, driving fork-lift trucks. Ensure that managers, supervisors and team leaders understand their responsibilities and have the time and resources to carry them out. Ensure everyone knows what they must do and how they will be held accountable-set objectives.

Co-operation

Chair your health and safety committee - if you have one. Consult your staff and their representatives. Involve staff in planning and reviewing performance, writing procedures and solving problems. Co-ordinate and co-operate with those contractors who work on your premises.

Communication

Provide information about hazards, risks and preventive measures to employees and contractors working on your premises. Discuss health and safety regularly. Be 'visible' on health and safety.

Assess the risks in the business and provide mitigation measures

There are benefits attached: saves cost, saves business reputation, saves loss of man-hour through sick leaves and litigations etc.

Module 5: BRANDING AND FACELIFT

Training Objectives: Participants should be able to visualize the growth of their business and the need for building a brand in the process.

1. Knowing where your business is going (Direction)

Business evaluation is simply a method of assessing your business to determine which areas need the most improvement and the priority of addressing those areas. Put simply, what is working well, what is not and how urgent it is? The evaluation also helps address any gaps in your business and paves the way to an improved business that has a greater chance of being successful.

It's important to note that the result of business evaluation might not only lead you and your business to further success but can also give you early warning signs against low productivity or other things that may go wrong. The evaluation helps you to position the business for sustainability better performance, and through the provision of accurate and robust information, gives you better control of the business.

By following this resource you'll explore and understand

- What needs to be in place
- When it should be done
- Steps to prepare for evaluation your business
- Possible areas for inclusion
- Who should conduct the evaluation
- Presentation?
- Important indicators of a Growing Business
- Gathering necessary information
- Gathering necessary information

Good luck and enjoy finding out more about your business.

2. Building your business brand

Branding is just as important for small businesses as it is for big names. Branding is not just a logo or how their business is perceived externally. But too few realise that successful brands have this branding at the heart of the business. So much so that in many ways you could almost substitute the word brand for business.

Simply put, your brand is your promise to your customer. It tells them what they can expect from your products and services, and it differentiates your offering from your competitors'. Your brand is derived from who you are, who you want to be and who people perceive you to be.

Defining Your Brand

Defining your brand is like a journey of business self-discovery. It can be difficult, time-consuming and uncomfortable. It requires, at the very least, that you answer the questions below:

- What is your company's mission?
- What are the benefits and features of your products or services?
- What do your customers and prospects already think of your company?
- What qualities do you want them to associate with your company?

Once you've defined your brand, how do you get the word out? Here are a few simple, time-tested tips:

- **Get a great logo.** Place it everywhere.
- **Write down your brand messaging.** What are the key messages you want to communicate about your brand? Every employee should be aware of your brand attributes.

- **Integrate your brand.** Branding extends to every aspect of your business--how you answer your phones, what you or your salespeople wear on sales calls, your e-mail signature, everything.
- **Create a "voice" for your company that reflects your brand.** This voice should be applied to all written communication and incorporated in the visual imagery of all materials, online and off. Is your brand friendly? Be conversational. Is it ritzy? Be more formal. You get the gist.
- **Develop a tagline.** Write a memorable, meaningful and concise statement that captures the essence of your brand.
- **Design templates and create brand standards for your marketing materials.** Use the same color scheme, logo placement, look and feel throughout. You don't need to be fancy, just consistent.
- **Be true to your brand.** Customers won't return to you--or refer you to someone else--if you don't deliver on your brand promise.
- **Be consistent.** I placed this point last only because it involves all of the above and is the most important tip I can give you. If you can't do this, your attempts at establishing a brand will fail.

FEEDBACK SESSION

OBJECTIVE: Participants should be able to relate the objectives of each module to the under-listed Learning Objectives in practical terms to address their respective business interest/passion.

Cognitive Objective: Knowledge and Mental Skills

Psychomotor Objective: Physical Motor Skills

Affective Objective: Feelings and Attitudes.

Interpersonal/Social Objective: Interactions with others and social skills.

Module 1: Meaning of Entrepreneurship and Idea generation

Module 2: Appropriate Market/Customer

Module 3: Finance (Book-keeping and savings essentials)

Module 4: Health and safety Needs of Business

Module 5: Branding and Growth of Business



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