

Encouraging and Inspiring...  
Biblically Based Business

# Trainer Training Participant Flipchart Pack

Print as A4 – one pack per 5 trainees  
Use A4 Flip-file to present as mini flipchart

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# Opening Prayer

We pray for:

- God's protection over the course and all attending it
- Insight and understanding of how business works
- Wisdom and guidance, that we can make use of the training to make a difference here
- Strength, that we can persevere through problems
- A heart that will use our business to do good, and help others, and glorify God

# What this training is not...

- A sure way to make a bad business idea a success
- A guarantee of finding a successful business by Friday
- A fast-track to getting funding for your business or yourself
- Four days holiday

# What this training is ...

- An opportunity to learn and understand the basics of setting-up a business
- One guided tour of what you will need to work through, probably several times, in order to set-up a business
- An opportunity to meet and share experiences with others who want to set up a business
- Hard work

# Objectives of the Training

To understand:

- How to identify a business opportunity that suits you
- How to get other people to buy from your business
- How to plan your business so that it can do things cheaply and with quality
- How to check whether your business idea will make you money, and how to make more money
- Some very basic principles on running your business

# Groundrules of the Training

We will, at all times,...

- Be courteous and helpful to our trainer and fellow trainees
- Listen carefully to what is being said - by anyone - and avoid distractions like side-conversations, phones or other things not to do with training
- Attend each session, and do our project work as planned
- Be punctual and return at agreed times ready to start work immediately
- Enjoy ourselves

People who  
already run a  
successful  
business

People who  
have never  
set-up a  
business  
before and  
don't yet have  
a business  
idea

Organise  
yourselves into  
groups

People who  
run a  
business  
which is  
struggling

People who  
do not have  
a business  
but do have  
a business  
idea



People who  
already run a  
successful  
business

People who  
have never  
set-up a  
business  
before and  
don't yet have  
a business  
idea

Re Organise  
yourselves into new  
mixed groups

People who  
run a  
business  
which is  
struggling

People who  
do not have  
a business  
but do have  
a business  
idea



# Introductions

In your new groups, introduce yourselves briefly to each other...

- Your name, and where you are from
- Any business experience that you have
- What you hope to get out of this course
- Your biggest worry about setting-up in business

Hopes

Concerns

# Course Programme

Session	When
Introductory Session	
Researching your Business Idea	
Clinic 1	
Business Planning	
Clinic 2	
Finances	
Clinic 3	
Running your business profitably	
Follow-up session	

# The importance of projects

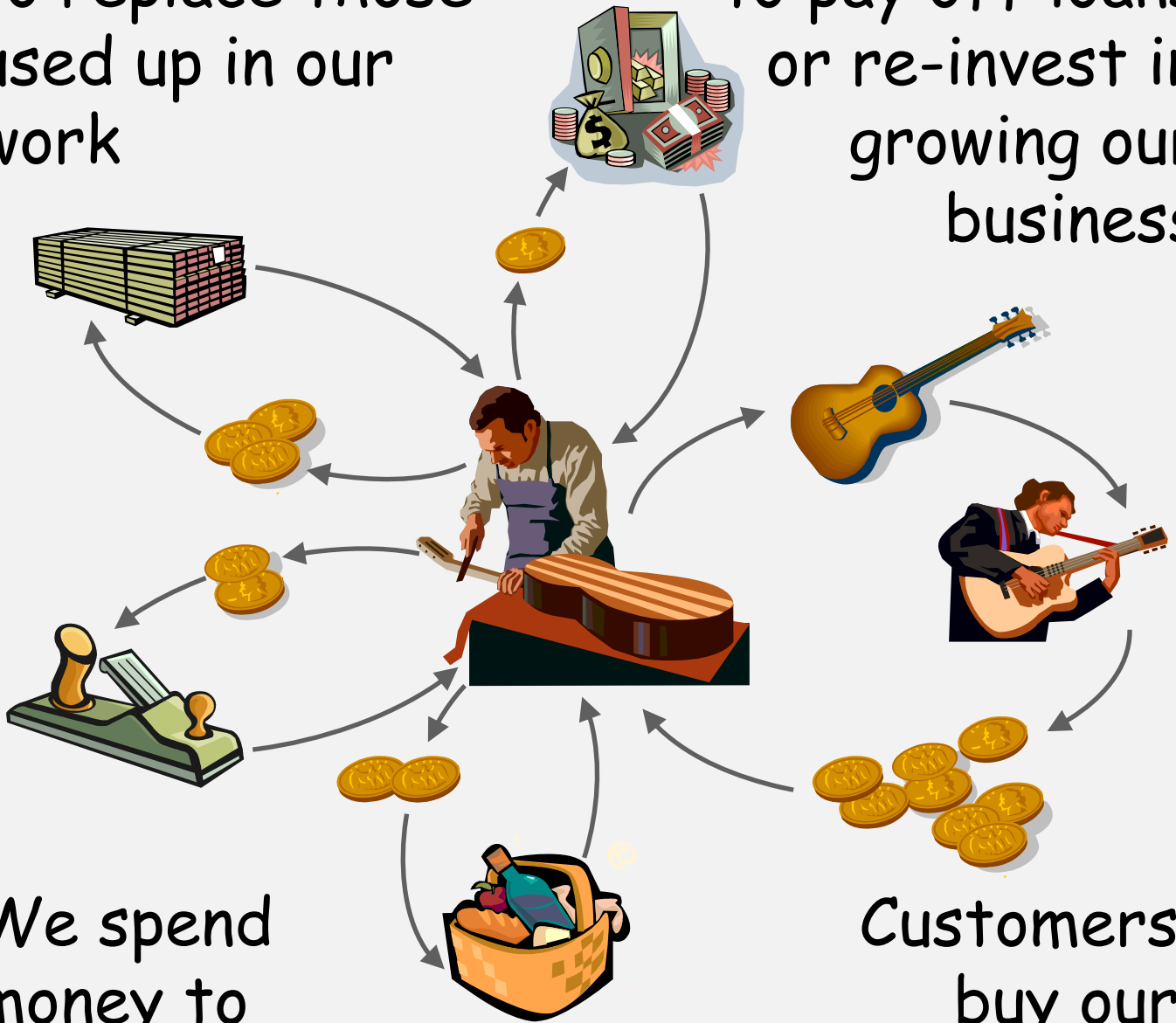
The most important part of this training is projects - exercises from the workbook which you work on outside of the main training sessions.

You can get help before or after sessions, or in the clinics, both from the trainers and the mentors to complete your projects ... BUT ... they are your responsibility ... AND ... failing to complete them will regrettably lead to your exclusion from the course.

# How Business Works...

We buy materials to replace those used up in our work

We save money to pay off loans or re-invest in growing our business



We spend money to replace and repair our tools & equipment

We & our staff receive wages for our work

Customers buy our products or services and pay us money

Pressing needs that  
people will pay for...



# Things to pray for in your groups...

- Wisdom to pick an idea that will best help you to learn about business
- Courage to step out, knowing God will hold our hands
- Insight into the heart of God, that we can pick what He wants for us
- ...?

What makes the customer come to this 'guitar-maker'?



# Questions that you can use to start a conversation...

- That looks a nice ... do you mind if I ask where you got it?
- It seems busy here, is/are the ... particularly good then?
- I find ... seems more of a chore each day, don't you?
- Excuse me, do you have any idea where I could get some good ...?
- Forgive me for asking, but I am doing a survey on ..., do you mind if I ask you a few questions?

# Project Review

*(in groups)*

- How useful was our project in helping us to think through our business?
- What did we find easy to do?
- What did we struggle with?
- What can we learn that will help us next time?

Buy ingredients: flour, sugar, spices, baking powder

Measure out ingredients according to the recipe

Mix ingredients into the biscuit dough

Roll out the dough on the table to a thickness of five millimetres

Cut out biscuits using the shaped cutters, and lay them on the baking trays

Place the baking trays in the oven

Turn the baking trays regularly, and remove them when the biscuits are cooked

Allow the biscuits to cool

Pack the biscuits

Load the packed biscuits onto the delivery bicycle

Deliver the packs of biscuits to the customers

Collect payment from the customers

# Biscuit-baker Process Steps

Is there anything missing?

# What the customer sees as 'better' biscuits

- Good taste
- Crisp texture
- Snaps when you bite into it
- Lasts for five or six bites
- Does not go stale quickly
- Reasonably priced
- No 'burnt' flavour

# Biscuit-baker Process Steps

Process Step	Doing 'better'	Tools & Equip't	People & skills
Buy ingredients	Good quality		
Measure out ingredients	Accur-ately	Scales	
Mix ingredients into dough		Mixing bowl & spoon	Good eye for mix
Roll out the dough	Thinly		Strong arms
Cut out biscuits & lay them on the baking trays		Cutter & trays	
Place the baking trays in the oven		Oven	Baking skills

# Reviewing process plans

- Are there any steps missing?
- Have all (most) of what the customer sees as 'better' been linked to most relevant process steps?
- Have all the tools and equipment needs been considered for each step?
- Are the necessary skills listed for each step?
- Are the skills and tools/equipment listed sufficient to ensure 'better' quality as described by the customer?

What do people need to live on? (Fair wage?)

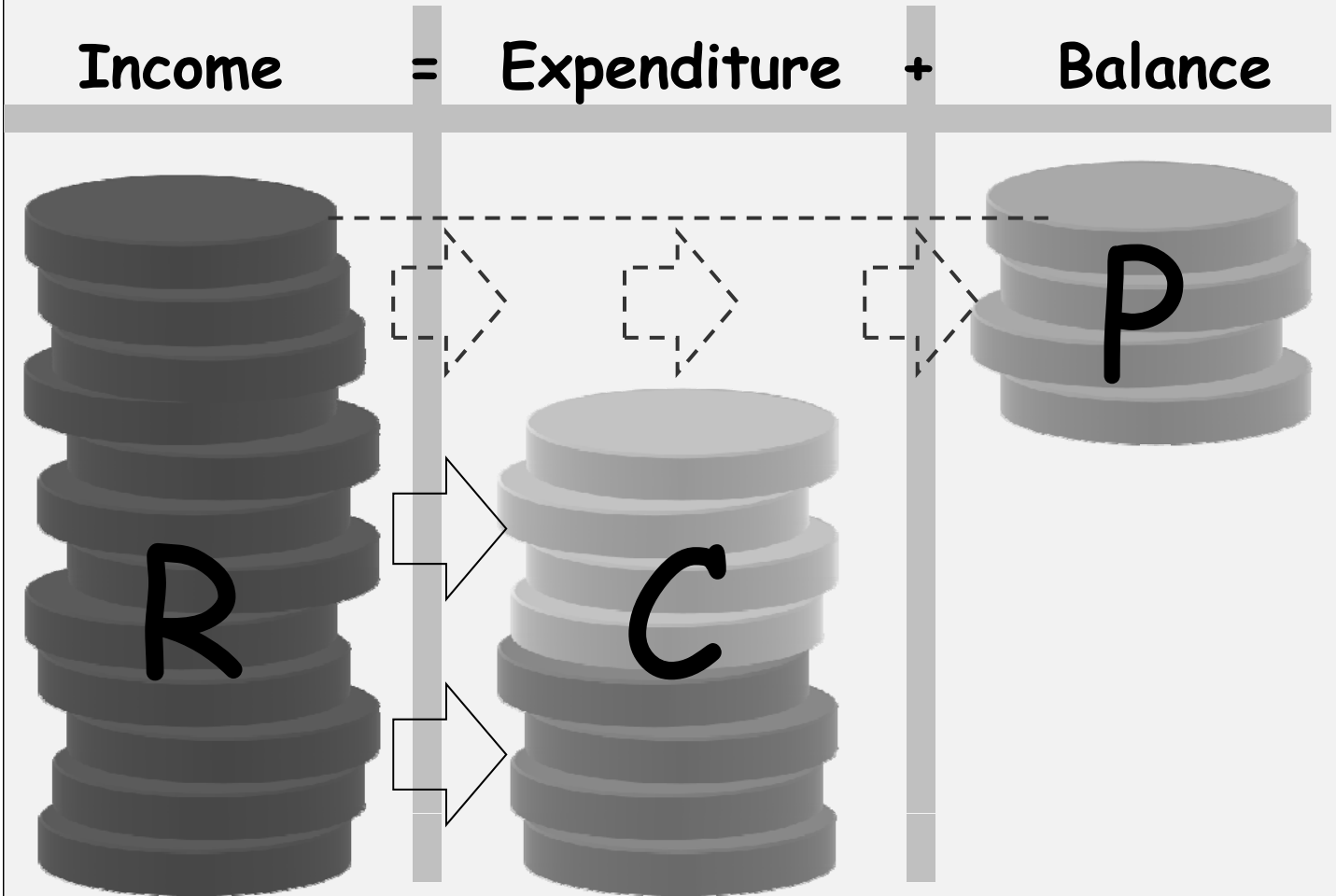


# Quiz

*(Please close all workbooks)*

1. According to Mr Micawber, what is the cause of misery?
2. What are the two different types of operating costs?
3. What types are the following costs: rent; ingredients; wages; tools
4. What's the difference between revenue & costs called?
5. What is the difference between 'ideal' and 'actual' variable costs?
6. Start-up costs are set-up costs and what else?
7. What proportion of your loan will you need to repay each month?
8. What is a 'Break-Even' point?
9. Tie Break: Best answer to puzzle!  
(found on page 31 of the workbook)

# The elements of business finance...



## Revenue

Income from customers

## Costs

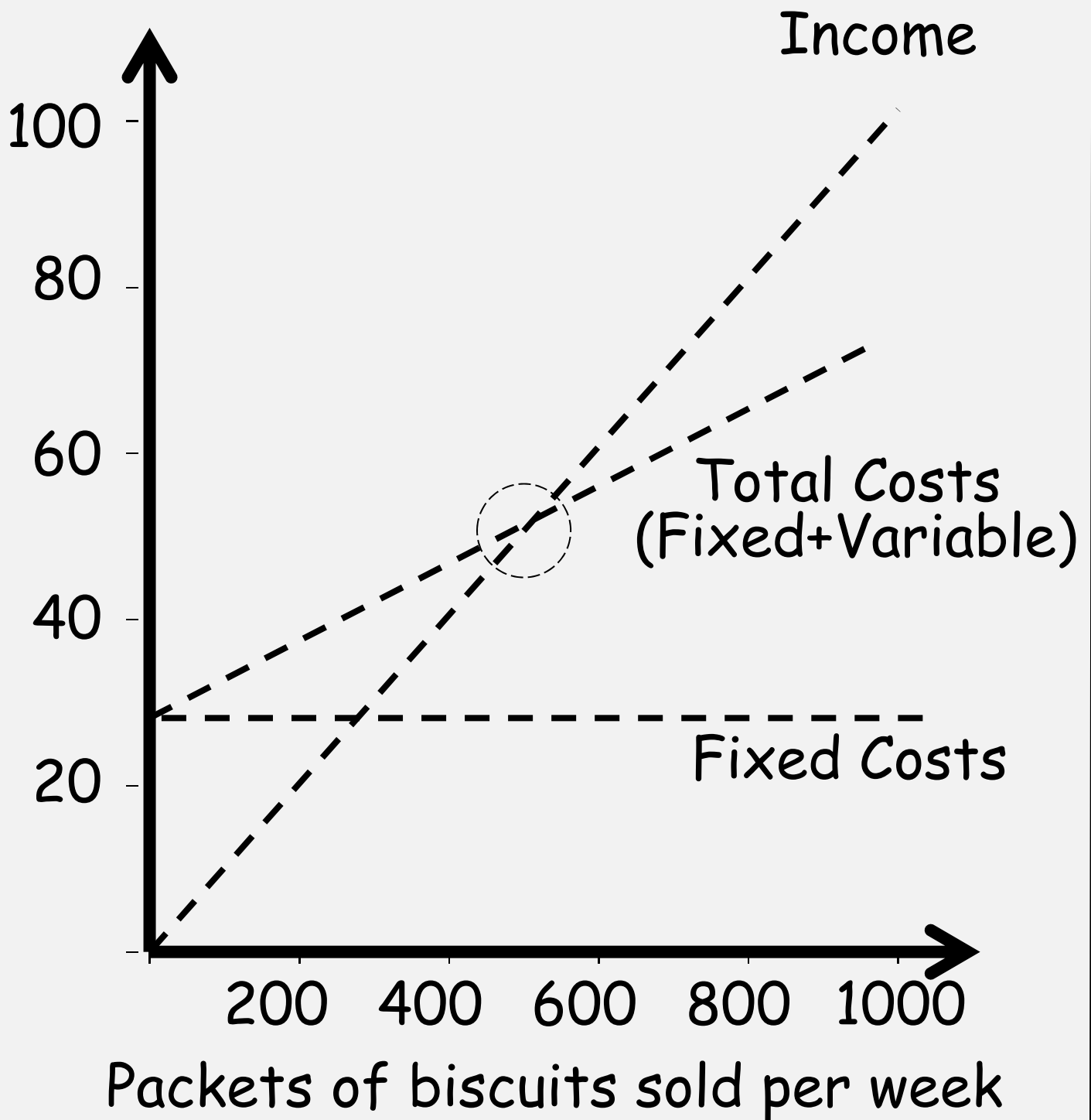
Costs of being (Fixed) & costs of doing (variable)

## Profit

The money left over after costs are taken from income

# Break Even Point

Money (in and out)  
per week (\$)



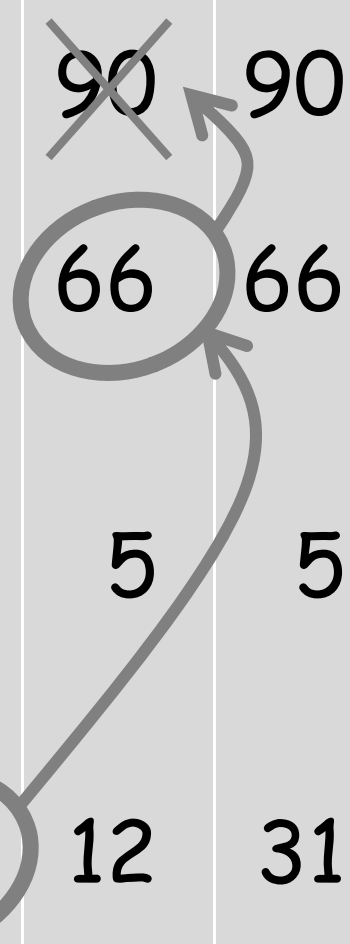
# Cashflow (\$)

Week	1	2	3	4	5
Opening Balance	80				
Income	0	5	25	90	90
Expenditure	30	32	40	66	66
Loan Repay't	5	5	5	5	5
Closing Balance					



# Cashflow (\$)

Week	1	2	3	4	5
Opening Balance	80	45	13	-7	12
Income	0	5	25	<del>90</del>	90
Expenditure	30	32	40	66	66
Loan Repay't	5	5	5	5	5
Closing Balance	45	13	-7	12	31



Sess4: Viable

Today: Not  
Viable

Sess4: Viable

Today: Viable

Depending on whether  
you thought your  
business idea was  
viable in Session 4, or  
today, or both, go to  
the corner of the  
room indicated...

Sess4: Not  
Viable

Today: Not  
Viable

Sess4: Not  
Viable

Today: Viable



Why is it important to fill in a business plan?



# Principles of Running a Business

1. Do not confuse your business finances with your personal finances.
2. Only take money out of profits, never out of the operating funds
3. Treat customers with respect/care
4. Give God a place of honour in your business (&5) Maintain values in business that will make God pleased
6. Treat your employees with respect.
7. Update all 'process flows' and plans to reflect what is really happening
8. Keep your financial record up to date at all times
9. Always use some of your profits to find ways to improve your business

# A Poem

*(by John Logue)*

Come to the edge!

Its too high!

Come to the edge!

We might fall!

**COME TO THE EDGE!**

And they came

And he pushed

And they flew!

# Course Assessments

How much have you learnt about setting up your own business?

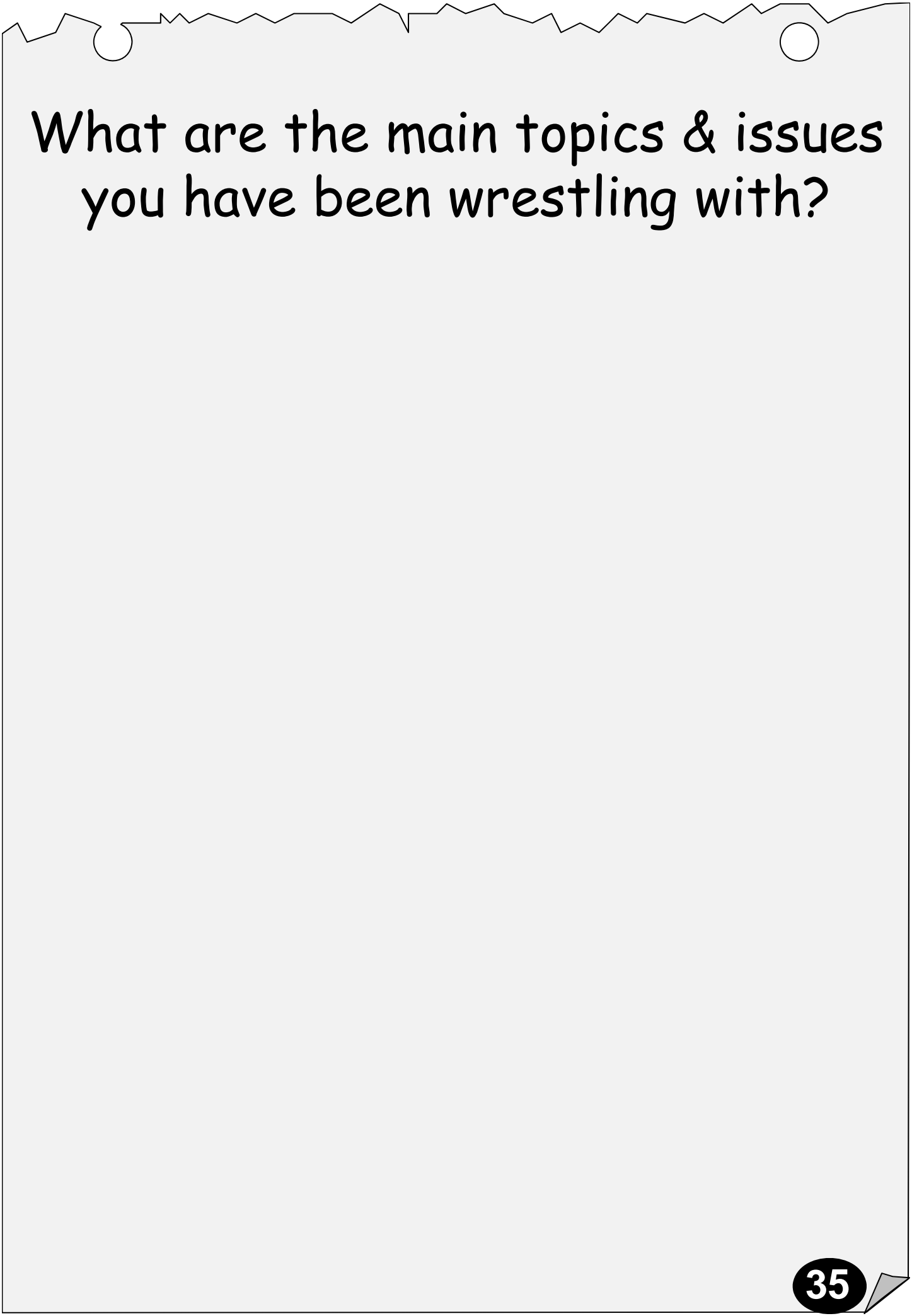
How good was the trainer at helping you to understand ?

How effective were the training materials and workbook for you?

How useful did you find the afternoon projects?

How useful did you find your group/ partners in helping you think?

Anything else?



What are the main topics & issues  
you have been wrestling with?