

KAMAPIM BISNIS PLEN

COURSE FACILITATOR GUIDE



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Information for the course facilitator



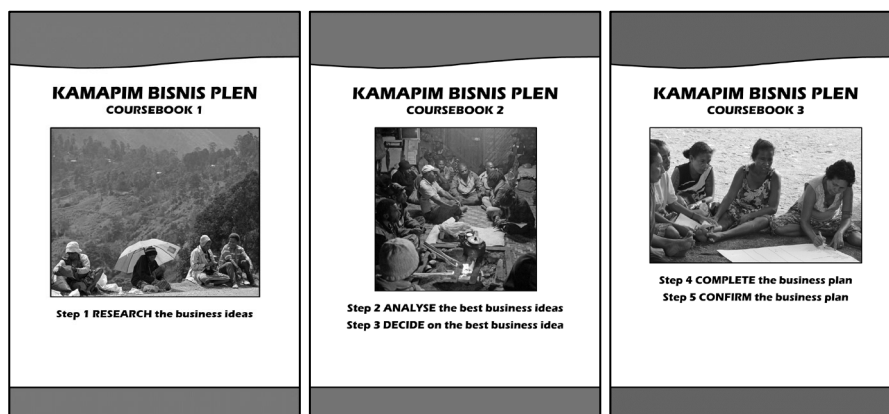
Luk olsem your organisation has asked you to be the course facilitator for the *kamapim bisnis plen* coursebook series. *Luk olsem* your organisation has selected you to be the course facilitator because of your experience.

You should have already completed the three *kamapim bisnis plen* coursebooks yourself. Definitely. If not, then make sure you read through the three coursebooks very carefully first.

The *kamapim bisnis plen* coursebook series is for Community Development Workers. Community Development Workers are people who work with communities and groups and families to help them develop. The *kamapim bisnis plen* coursebook series shows Community Development Workers how to help a community group to develop a business plan. Examples of community groups that might want to develop a business plan are Ward Development Committees, Ward Assemblies, youth groups, farmer groups, women's groups, family businesses, sports clubs, associations, cooperatives, and church groups.

The *Kamapim Bisnis Plen* coursebook series:

1. **Coursebook 1.** STEP 1 RESEARCH THE BUSINESS IDEAS.
2. **Coursebook 2.** STEP 2 ANALYSE THE BEST BUSINESS IDEAS. STEP 3 DECIDE ON THE BEST BUSINESS IDEA.
3. **Coursebook 3.** STEP 4 COMPLETE THE BUSINESS PLAN. STEP 5 CONFIRM THE BUSINESS PLAN.



To be a successful course facilitator for the *kamapim bisnis plen* coursebook series, there are things you need to do BEFORE, DURING, and AT THE END of the course.

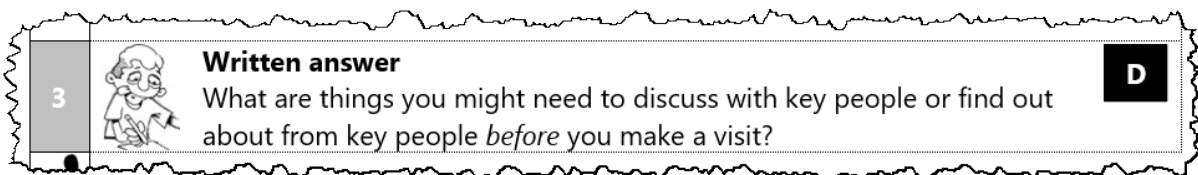
BEFORE YOU BEGIN THE COURSE

1. **Contact each of the course participants, and ask them to carefully read through the introduction section of the first coursebook** (pages 2-8 in each coursebook).
2. **Next, help participants draw up a timetable for completing the three coursebooks.** It is best for participants to work through the coursebooks alongside one or more colleagues. Encourage participants to decide who their colleague(s) will be and ask them to identify a regular meeting time to work through the coursebooks together. If the

participants have an employer, it is a good idea for their employer to endorse the timetable, and support them to follow it. How much time it takes to complete each coursebook depends on the participants and their workplace situation. A good goal is for participants to try and complete one coursebook per quarter (i.e. every three months). If a participant doesn't have a colleague to work with, see if they have a suitable friend or family member who wants to complete the coursebooks with them. Or they can complete the coursebook on their own *nogat samting*.

When you help participants draw up a timetable for completing the coursebooks, also include how often you (the course facilitator) will check-up on them to see how they are going. A good idea is to catch up with the participants once a month. But also make sure you tell the participants that they can contact you ANYTIME they need to.

- 3. Next, confirm that participants understand that they will need to write down their answers to key questions and then send their answers to you at the end.** There are a number of key questions in each coursebook that participants need to answer. These key questions say "written answer" at the top, and have a letter of the alphabet (A,B,C...) on the right. Below is an example. When the participant sees a "written answer" question, they will need to write their answer in an exercise book (or a computer). They need to write the letter of the "written answer" question (A,B,C...), and then they need to write their answer. After each coursebook (or at the end of the course) each participant will need to submit their answers to you. Explain that answering these "written answer" questions is not a test. It is not pass or fail. Explain that if they make a mistake, it is your job to help them understand what they have misunderstood.



DURING THE COURSE

- 4. Check up with each of the participants once a month.** Having someone check up regularly motivates the participants, it helps them stay on track, and they can ask questions about any misunderstanding they might have. A good idea is to catch up with the participants once a month. If you can, join in one of their regular meeting times, or call them during their regular meeting time and ask the participant you call to put the phone on speaker so that their colleague(s) can also hear you.

When you check up, begin by asking participants where they are up to. Are they on track? If not, why not and what can be done about it? Next, ask them what difficulties they are having? Is there anything that is unclear? If they are having difficulties, then try your best to clear up any misunderstanding. Finally, before you finish, set the time for your next check up, and make sure everyone agrees on what they are going to try and complete by the time of your next check up.

AT THE END OF THE COURSE

5. Check the participant's 'written answers', and provide feedback. When you check their answers after each coursebook (or at the end of the course), don't mark them as right or wrong. The purpose of checking their answers is so that you can help clear up any misunderstanding that participants might have.



6. Learn lessons from the participants evaluation question (the final "written answer" question in each coursebook is the evaluation question). You (the course facilitator) need to take note of what they have written in their evaluation question because it will help you (and your organisation) improve how you facilitate the course. If you need to write a report for your organisation, then you can use this evaluation information to help. If you can, also get in touch with the PNG CDW Industry Technical Committee through the 'contact us' link at pngcdwstandard.com and pass on any evaluation information that will help them to improve the course and the coursebooks.




7. If they have completed course requirements, issue the participant a "course completion" certificate. There is a "course completion" certificate you can use at the end of this facilitators guidebook. This certificate is not evidence that the participant can actually help a group or community to develop a business plan. *Nogat.* A completion certificate only shows that the participant has completed the course requirements. To know if the participant can actually help a group or community to develop a business plan, they need to go out and do it.

Formal training option

These business plan coursebooks can also be used for formal training, in which case the three coursebooks become the participants handbooks (and the trainer's handbooks). **Formal training is the best way for participants to learn, but it can be difficult and expensive for organisations to arrange (especially in PNG).** If you run the business plan course as formal training, then it is best if you work alongside a co-trainer to deliver the training course.



In the three coursebooks, you will notice that in each topic there are numbers on the left-hand side. These are the steps. Each topic is broken into steps. Step 1, step 2, step 3 *igo igo*. A step groups together information that is about the same sub-topic. In between each step, there is a footprint to show that one step has finished, and the next step is beginning. Below is an example. If you use these coursebooks as trainer's handbooks, then as you go through the handbook, you teach one step, and while you are teaching, your co-trainer can prepare to teach the next step. Easy.

1		Discussion With your colleagues, discuss why it is very important for the managers and leaders of a group to listen to what the members of their group think would be a good business idea?
		
2		Written answer In your exercise book, write down 'step 1 RESEARCH the business ideas', and then write down <u>in your own words</u> the three <i>hap step</i> for step 1 (1.1-1.3).

If you run the business plan course as formal training, it takes 4 or 5 days to complete each coursebook, starting at 8.30 in the morning and finishing at about 4 pm. If you do this, then don't have more than 25 participants (20 is best). If you run the business plan course as formal training, then participants still need to complete the questions and activities. And to complete course requirements, each participant will still need to submit their "written answers" to you (the course facilitator) at the end. To save time, it is a good idea to ask participants to complete the "written answer" questions for homework or in their own time.

Other related training courses for CDWs

The *kamapim bisnis plen* coursebook series is part of the *strongim grup* series for Community Development Workers. The other coursebooks in the *strongim grup* series are listed below. The *strongim grup* series shows a Community Development Worker how to help a community group to run their organisation so that it is well-managed, well-governed, better resourced, and better able to work with other outside organisations that can give support.

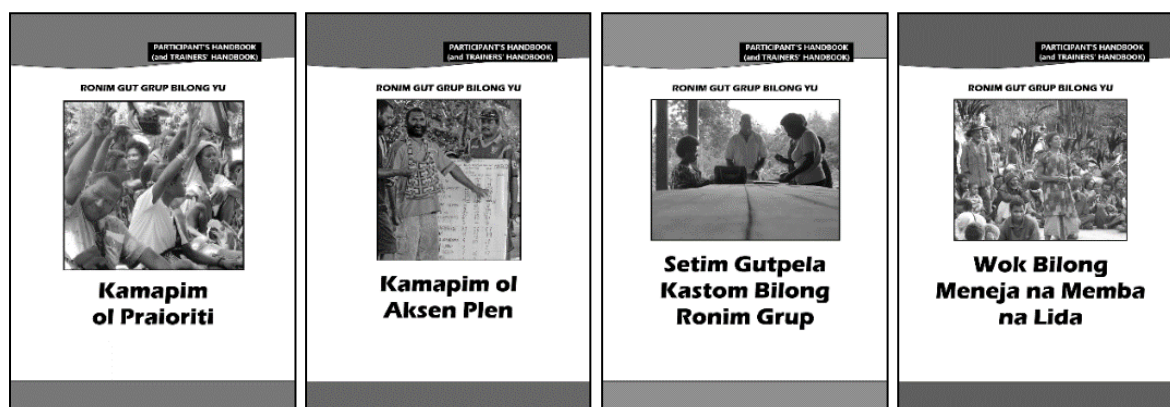
All of the training and the coursebook facilitator guides for the *strongim grup* series can be downloaded at pngcdwstandard.com. For more information, go to the website and click on the 'contact us' link.



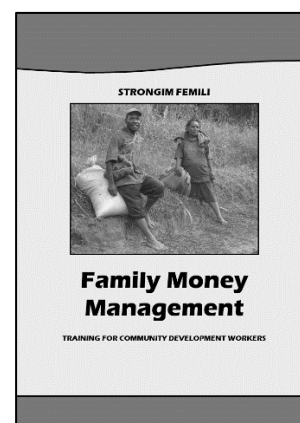
Other training in the *strongim grup* training series:

- ***Kamapim ol praioriti***. HOW TO HELP A GROUP IDENTIFY THEIR VISION AND MISSIONS, PRIORITIES TO ACHIEVE THEIR MISSIONS, AND DEVELOP AN ORGANISATION PROFILE.
- ***Kamapim ol eksen plen***. HOW TO HELP A GROUP PREPARE AN ANNUAL PLAN, A BUDGET, AND PROJECT PLANS.
- ***Setim gutpela kastom bilong ronim grup***. HOW TO HELP A GROUP COME UP WITH WOK MAK FOR THE PRINCIPLES OF GOOD GOVERNANCE. MAMA LO FOR THE GROUP. A CONSTITUTION.
- ***Wok bilong meneja na memba na lida***. HOW TO HELP A GROUP TO UNDERSTAND THE ROLES AND RESPONSIBILITIES OF THE BOARD OF MANAGEMENT AND THE MEMBERS AND THE LEADERS.

Information for the course facilitator



Family Money Management. There is one more training, which is not part of the *strongim grup* training series *tasol em save go wantaim*. Family Money Management training is for Community Development Workers to deliver to married couples in a community group to help them understand money management (financial literacy). It uses a family teams approach. The three *kamapim bisnis plen* training handbooks, and the course facilitator guide, can be downloaded at pngcdwstandard.com (navigate to the menu “Other resources – for working with wards, communities, CBOs, SMEs, & families”). If you have any questions, go to pngcdwstandard.com and click on the ‘contact us’ link.



The PNG National Standard for Community Development Workers

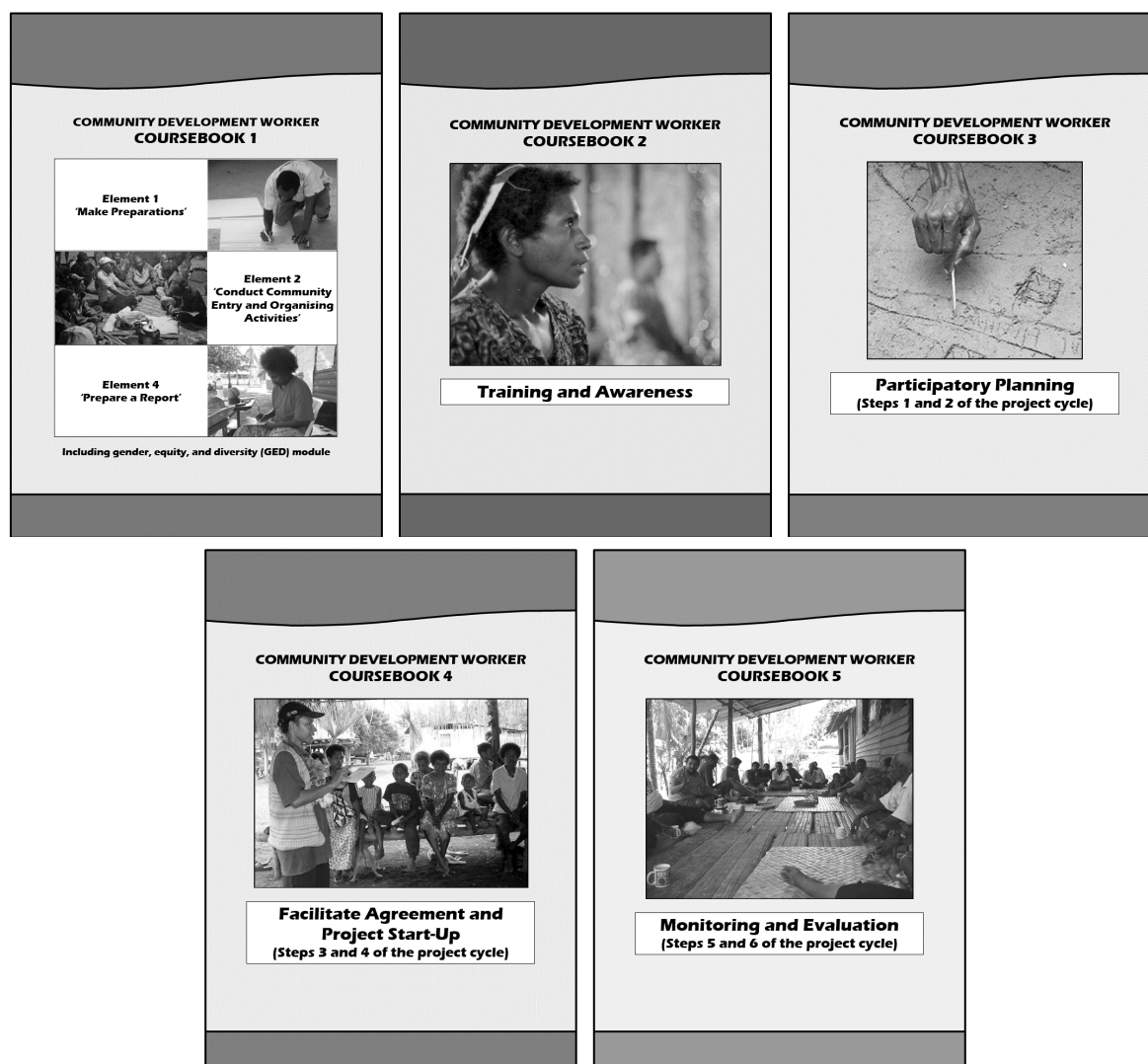
Community Development Workers (CDWs) are people who work with communities and groups and families to help them develop. CDWs support community-led development, participatory development, inclusive development, and building local capacity. CDWs might be people from *inside* the community. For example; Ward Development Committee or Ward Assembly representatives, grade-12 leavers, youth leaders, Pastors, community volunteers, community educators, women leaders, village liaison officers, and community rangers. CDWs might be people from *outside* the community. For example, agriculture extension officers, District officers, Community Government officers, business development officers, NGO field workers, community affairs officers, or company extension officers. Often CDWs will also have other expert skills. For example, an agriculture extension officer might be an expert on farming systems (a *didiman*) and also someone who works with communities and groups and families to help them develop (a CDW).

PNG has its own National Standard for CDWs. *Bilong yumi yet*. Developed by leading PNG CDWs, the National Standard was endorsed by the PNG Government in 2006, under the auspices of the National Apprenticeships and Trade Testing Board (NATTB). The National Standard identifies key jobs and duties for CDWs, then it lists the performance criteria (*wok*

Information for the course facilitator

mak) that CDWs need to put into practice if they want to perform those jobs and duties in a way that meets the Standard. You can also be assessed and gain national (Government) accreditation as a CDW. The series of five coursebooks below targets the *wok mak* from the PNG National Standard for CDWS.

For more information on the National Standard for Community Development Workers, go to pngcdwstandard.com or to the NATTB website (nattb.gov.pg). All of the CDW coursebooks, the course facilitators guide, and assessment information, can be downloaded at pngcdwstandard.com. If you have any questions, go to pngcdwstandard.com and click on the 'contact us' link.



Sample answers for *Kamapim Bisnis Plan* Coursebook 1



Below are the written answers from coursebook 1. Underneath each question is an example of a good answer. Don't forget, this is not a test. If a CDW has made a mistake, or has a different answer, then it doesn't mean they have failed. If they have tried their best to answer every question, then fine. But you definitely need to give feedback to the CDW, so they learn from their mistakes. The best way to do this is to meet with them and go through their answers one by one. If you can't meet with them, then give them feedback on the phone or on-line.

3



Written answer

What are the five steps that a group needs to take to develop a business plan? Don't forget to write your answer in your exercise book.

A

A good answer from a CDW is something like the following:

- Step 1 RESEARCH the business ideas
- Step 2 ANALYSE the best business ideas
- Step 3 DECIDE on the best business idea
- Step 4 COMPLETE the business plan
- Step 5 CONFIRM the business plan

4



Written answer

With your colleagues, discuss the ways it helps a group if everyone has their eyes open? Don't forget to write your answer in your exercise book.

B

A good answer from a CDW will include most of the following points. It is even better if their answer is written in their own words.

- ✓ If the members of a group have their eyes open then they will be able to see how hard the managers and leaders work. *Ol save mekim bikpela wok na yumi no luksave.*
- ✓ If the members of a group have their eyes open then they can see how they can help the managers and leaders to do the work. *Ol memba tu inap long solderim wok.*
- ✓ If the members of a group have their eyes open then they will be able to see if the managers and leaders are doing the wrong thing *na halavim long stretim bek.*
- ✓ If the members of a group have their eyes open then they can make sure no one is being left behind. Managers and leaders don't have eyes in the back of their heads!
- ✓ If the members of a group have their eyes open then they will also learn how to be managers and leaders *Tingim senis bilong yumi. Tingim bihain taim.*
- ✓ If the members of a group have their eyes open then it builds trust in the group. There is less suspicion and *tok beksait.* There is no other way to build trust in a group.

4



Written answer

In your exercise book, write down 'step 1 RESEARCH the business ideas', and then write down in your own words the three *hap step* for step 1 (1.1-1.3).

C

A good answer from a CDW is something like the following:

STEP 1 RESEARCH THE BUSINESS IDEAS

1.1 COLLECT IDEAS FOR A BUSINESS

1.2 DO MARKET RESEARCH FOR THE BUSINESS IDEAS

1.3 DECIDE WHICH BUSINESS IDEAS ARE THE BEST

2





Written answer

Write down the eight market research topics, and the questions for each topic, in your exercise book.

D



A good answer from a CDW is something like the following:

1 OUR PRODUCT	What exactly are we going to sell? What price will we charge? Where and when will we sell our product? Will our product be what our customers want when they want it?
2 OUR CUSTOMERS	Who will be our customers? Why will customers buy our product? How will customers find out about our product? How many customers will we have and how much will they want to buy (in a year)?
3 OUR COMPETITION	How many businesses already sell the same thing we plan to sell? How would our main competitors answer the questions in topic 1? How would our main competitors answer the questions in topic 2?
4 OUR SUPPLY CHAIN	Which other people and businesses will we need <i>upstream</i> to produce our basic product? Can we depend on them? Which other people and businesses will we need <i>downstream</i> to prepare and sell our finished product? Can we depend on them?
5 OUR CAPACITY	What skills and knowledge will we need? Do we have this <i>save</i> ? What <i>pasin</i> will we need? Do we have this <i>pasin</i> ? What assets and other resources will we need? Do we have them? How can we get the <i>save</i> and <i>pasin</i> and resources we need?
6 OUR SUPPORT	Will there be support from our group and from the community? Will men and women and youth all benefit from this business idea?
7 OUR RISKS	What are the main things you worry could go wrong? What can you do to stop these things from going wrong, or to manage if they do go wrong?
8 OUR COMPETITIVE ADVANTAGE	What will our advantage be over our main competitors? What will our main competitors' advantage be over us? Will customers choose our product or our competitors' product?

3		Written answer With your colleagues, go back over topic 1 OUR PRODUCT in the coursebook. Discuss what you would say to the managers and leaders of a group to help them understand the four topic questions they need to answer. Next, in your exercise book, write down topic 1 OUR PRODUCT and the four topic questions. Finally, in your exercise book, explain what the 'market price' is for a product?	E
	 OUR PRODUCT	What exactly are we going to sell? What price will we charge? Where and when will we sell our product? Will our product be what our customers want when they want it?	


In their exercise book, the CDW should have written down topic 1 OUR PRODUCT and the four topic questions, and then their answer to the question. A good answer is:

- ✓ The 'market price' for a product is what most other businesses that sell the same product find they need to charge to cover their costs, have some money for savings, and still have enough income left over to make a profit

4		Written answer With your colleagues, go back over topic 2 OUR CUSTOMERS in the coursebook. Discuss what you would say to the managers and leaders of a group to help them understand the four topic questions they need to answer. Next, in your exercise book, write down topic 2 OUR CUSTOMERS and the four topic questions. Finally, in your exercise book, explain what it means to 'underestimate' the number of customers you will have and how much they will want to buy (in a year)?	F
	 OUR CUSTOMERS	Who will be our customers? Why will customers buy our product? How will customers find out about our product? How many customers will we have and how much will they want to buy (in a year)?	

In their exercise book, the CDW should have written down topic 2 OUR CUSTOMERS and the four topic questions, and then their answer to the question. A good answer is:

- ✓ This means to estimate slightly UNDER your best guess when you estimate how many customers you will have and how much they will want to buy (in a year) it. You should round down your best guess to a number that you are confident you will achieve.

5		Written answer With your colleagues, go back over topic 3 OUR COMPETITION in the coursebook. Discuss what you would say to the managers and leaders of a group to help them understand the three topic questions they need to answer. Next, in your exercise book, write down topic 3 OUR COMPETITION and the three topic questions. Finally, in your exercise book, explain how competition can be good news?	G

Coursebook 1 | RESEARCH the business ideas

	<div data-bbox="309 232 440 360"> </div> <div data-bbox="272 365 477 387"> OUR COMPETITION </div> <div data-bbox="505 255 1377 369"> <p>How many businesses already sell the same thing we plan to sell? How would our main competitors answer the questions in topic 1? How would our main competitors answer the questions in topic 2?</p> </div>
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In their exercise book, the CDW should have written down topic 3 OUR COMPETITION and the three topic questions, and then their answer to the question. A good answer is:

- ✓ Competition can be good news because you can learn from you competitors
- ✓ If there is already competition it probably means the business idea is a good one
- ✓ Competition makes us stronger
- ✓ The competitors have already created customers for us (we just need to work harder and smarter to win enough customers)

<div data-bbox="197 880 217 904">6</div>	<div data-bbox="248 831 339 947"> </div> <div data-bbox="357 837 576 869"> Written answer </div> <div data-bbox="357 875 1302 952"> <p>In your exercise book, explain what a supply chain is in a way that <i>ol lain long ples</i> will understand. If you can, write your answer in <i>tok pisin</i>.</p> </div>	<div data-bbox="1350 848 1374 880">H</div>
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A good answer from a CDW is something like the following:

- ✓ A supply chain is all the other people and businesses that we buy or get things from to produce and sell our finished product to customers. In *tok pisin bai yumi tok olsem*: *Saplay sein em ol narapela husat yumi nidim long kisim o baim samting long en long wokim na redim na salim samting long ol kastoma.*

<div data-bbox="197 1328 217 1352">6</div>	<div data-bbox="248 1263 339 1379"> </div> <div data-bbox="357 1267 576 1299"> Written answer </div> <div data-bbox="357 1305 1307 1420"> <p>In your exercise book, explain the difference between the 'upstream' and 'downstream' parts of a supply chain in a way that <i>ol lain long ples</i> will understand. If you can, write your answer in <i>tok pisin</i>.</p> </div>	<div data-bbox="1350 1281 1374 1312">I</div>
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A good answer from a CDW is something like the following:

- ✓ The 'upstream' side of a supply chain is all the other people and businesses you need to buy or get things from to produce your finished product. The 'downstream' side of a supply chain is all the other people and businesses you need to buy or get things from to sell your final product. In *tok pisin bai yumi tok olsem*: *'antap wara' saplay sein em ol narapela husat yumi nidim long kisim o baim samting long en long wokim samting mipela laik salim. 'Daunbelo wara' saplay sein em ol narapela husat yumi nidim long kisim o baim samting long en long salim long ol kastoma.*

<div data-bbox="197 1915 217 1939">6</div>	<div data-bbox="248 1848 339 1964"> </div> <div data-bbox="357 1852 576 1883"> Written answer </div> <div data-bbox="357 1890 1367 2007"> <p>With your colleagues, go back over topic 4 OUR SUPPLY CHAIN in the coursebook. Discuss what you would say to the managers and leaders of a group to help them understand the two topic questions they need to answer. Next, in</p> </div>	<div data-bbox="1350 1865 1374 1897">J</div>
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Coursebook 1 | RESEARCH the business ideas

your exercise book, write down topic 4 OUR SUPPLY CHAIN and the two topic questions. Finally, in your exercise book, explain why having a strong supply chain (that you can depend on) is important for a business?



OUR SUPPLY CHAIN

Which other people and businesses will we need *upstream* to produce our finished product? Can we depend on them?
Which other people and businesses will we need *downstream* to sell our finished product? Can we depend on them?

In their exercise book, the CDW should have written down topic 4 OUR SUPPLY CHAIN and the two topic questions, and then their answer to the question. A good answer is:

- ✓ If you can't depend on a person or business in your supply chain, then it will be harder to produce and sell your product. There might be delays or cost blow-outs or you might not be able to sell anything. *Luk olsem bisnis bai pundaun.*



Written answer

K

With your colleagues, go back over topic 5 OUR CAPACITY in the coursebook. Discuss what you would say to the managers and leaders of a group to help them understand the four topic questions they need to answer. Next, in your exercise book, write down topic 5 OUR CAPACITY and the four topic questions. Finally, in your exercise book, list the six *pasin* (principles) that the PNG Government wants every business (and every organisation) to put into their *kastom*?







OUR CAPACITY

What skills and knowledge will we need? Do we have this *save*?
What *pasin* will we need? Do we have this *pasin*?
What assets and other resources will we need? Do we have them?
How can we get the *save* and *pasin* and resources we need?

In their exercise book, the CDW should have written down topic 5 OUR CAPACITY and the four topic questions, and then their answer to the question. A good answer is:





PARTICIPATION	<i>Pasin bilong wokim disisen wantaim na wokbung wantaim</i>
INCLUSION (EQUALITY)	<i>Pasin bilong halavim na sindaun wantaim ol tarangu na ol lain we yumi yet save misimaut</i>
ACCOUNTABILITY	<i>Pasin bilong mekim wok bihainim mak na skelim wok bihainim mak</i>
TRANSPARENCY	<i>Pasin bilong mekim na putim olgeta samting long ples klia</i>
RESPONSIVENESS	<i>Pasin bilong bekim tingting na askim na senis wantaim eksen</i>
LEGITIMACY	<i>Pasin bilong makim lida na menesa bihainim lo na ron wantaim lida na menesa bihainim lo</i>

Coursebook 1 | RESEARCH the business ideas

8	 <p>Written answer</p> <p>With your colleagues, go back over topic 6 OUR SUPPORT in the coursebook. Discuss what you would say to the managers and leaders of a group to help them understand the two topic questions they need to answer. Next, in your exercise book, write down topic 6 OUR SUPPORT and the two topic questions. Finally, in your exercise book, explain why women also need to benefit from a business?</p>	L	
	<table border="1" style="width: 100%;"> <tr> <td style="text-align: center; vertical-align: middle;">  <p>OUR SUPPORT</p> </td> <td> <p>Will there be support from our group and from the community?</p> <p>Will men and women and youth all benefit from this business idea?</p> </td> </tr> </table>	 <p>OUR SUPPORT</p>	<p>Will there be support from our group and from the community?</p> <p>Will men and women and youth all benefit from this business idea?</p>
 <p>OUR SUPPORT</p>	<p>Will there be support from our group and from the community?</p> <p>Will men and women and youth all benefit from this business idea?</p>		

In their exercise book, the CDW should have written down topic 6 OUR SUPPORT and the two topic questions, and then their answer to the question. A good answer is:

- ✓ If women also benefit from a business idea then you are helping them to catch up. If women catch up then we all benefit. If men and women walk together and make decisions together then families and communities and PNG gets stronger. The *kumul* needs two wings to fly.



9	 <p>Written answer</p> <p>With your colleagues, go back over topic 7 OUR RISKS in the coursebook. Discuss what you would say to the managers and leaders of a group to help them understand the two topic questions they need to answer. Next, in your exercise book, write down topic 7 OUR RISKS and the two topic questions. Finally, in your exercise book, answer the following questions: Misuse of money is a risk for many businesses in PNG. What is one thing that can be done so this risk doesn't happen? What is one thing that can be done to manage the damage if it does happen?</p>	M	
	<table border="1" style="width: 100%;"> <tr> <td style="text-align: center; vertical-align: middle;">  <p>OUR RISKS</p> </td> <td> <p>What are the main things you worry could go wrong?</p> <p>What can you do to stop these things from going wrong, or to manage if they do go wrong?</p> </td> </tr> </table>	 <p>OUR RISKS</p>	<p>What are the main things you worry could go wrong?</p> <p>What can you do to stop these things from going wrong, or to manage if they do go wrong?</p>
 <p>OUR RISKS</p>	<p>What are the main things you worry could go wrong?</p> <p>What can you do to stop these things from going wrong, or to manage if they do go wrong?</p>		

In their exercise book, the CDW should have written down topic 7 OUR RISKS and the two topic questions, and then their answer to the question. A good answer is:

- ✓ (One of the following) Examples of things that can be done to stop misuse of money from happening is; training for the managers and leaders in financial management; roles and responsibilities training; clear policy (rules) on how money is used that everyone in the group helps develop; 'code of conduct' signed by all members of the group (including the leaders and managers); rules about having to make sure all money goes into the bank before it is used; action is taken against the manager or leader who misuses money; give receipts of all money received or paid; all money received or paid to require the involvement of two members of the group.
- ✓ (One of the following) Examples of things that can be done to manage the damage if


Coursebook 1 | RESEARCH the business ideas

misuse of money does happen is; have a meeting with the members of the group/business and *putim long ples klia* what has happened (*noken haitim*); make sure action is taken against the manager or leader who misuses money; have a code of conduct that is signed by all members of the group that makes it clear what action will be taken if money is misused by a member of the group.

10	 Written answer	<div style="background-color: black; color: white; text-align: center; width: 30px; height: 30px; line-height: 30px;">N</div>
	<p>With your colleagues, go back over topic 8 OUR COMPETITIVE ADVANTAGE in the coursebook. Discuss what you would say to the managers and leaders of a group to help them understand the three topic questions they need to answer. Next, in your exercise book, write down topic 8 OUR COMPETITIVE ADVANTAGE and the three topic questions. Finally, in your exercise book, explain in way that <i>ol lain long ples</i> will understand the four main reasons that customers choose one product over another product (price, convenience, relationship, difference). If you can, write your answer in <i>tok pisin</i>.</p>	
	<div style="text-align: center;">  <p>OUR COMPETITIVE ADVANTAGE</p> </div>	<p>What will our advantage be over our main competitors? What will our main competitors' advantage be over us? Will customers choose our product or our competitors' product?</p>

In their exercise book, the CDW should have written down topic 8 OUR COMPETITIVE ADVANTAGE and the three topic questions, and then their answer to the question. A good answer is:

- ✓ PRICE. Your product is cheaper than your competitor's product. *Kost bilong yupela emi winim husat resis wantaim yupela.*
- ✓ CONVENIENCE. Your product is easier for customers to buy and when they want. *Isi long baim na taim long baim bilong yupela emi winim husat resis wantaim yupela.*
- ✓ RELATIONSHIP. Customers have a better relationship with you than your competitor. *Poroman namel long yupela na ol kastoma emi winim husat resis wantaim yupela.*
- ✓ DIFFERENCE. Your product is different and better than your competitors product. *Gutpela bilong samting yu laik salim em i winim husat resis wantaim yupela.*

11	 Written answer	<div style="background-color: black; color: white; text-align: center; width: 30px; height: 30px; line-height: 30px;">O</div>
	<p>Discuss with your colleagues what advice you can give to the managers and leaders to help them do the market research. Next, in your exercise book, answer the following question: Why should you never ever tell the managers and leaders you are helping to develop a business plan what business they should do?</p>	

A good answer from a CDW should include at least one of the following points:

- ✓ If you tell the group what business to do, then it is your idea not theirs – they might not have ownership over the idea.

Coursebook 1 | RESEARCH the business ideas

- ✓ If you tell the group what business to do, and something goes wrong, then they might come back to you for help or point fingers at you.
- ✓ If you tell the group what business to do, then they might expect you to help them run the business or find them markets and customers.
- ✓ If you tell the group what business to do, then if the business fails it will be a problem for your relationship with them. As a CDW your relationship is everything.

1



Written answer

In your exercise book, write the eight summary questions for the eight market research topics.

P

A good answer from a CDW is something like the following:

TOPIC 1 OUR PRODUCT	Summary question 1: How sure are we that we can supply a product that customers will want?
TOPIC 2 OUR CUSTOMERS	Summary question 2: How sure are we that there will be enough customers to buy our product?
TOPIC 3 OUR COMPETITION	Summary question 3: How sure are we that there won't be too much competition?
TOPIC 4 OUR SUPPLY CHAIN	Summary question 4: How sure are we that we can depend on the other people and businesses in our supply chain?
TOPIC 5 OUR CAPACITY	Summary question 5: How sure are we that we will have the <i>save</i> and <i>pasin</i> and resources to make this business a success?
TOPIC 6 OUR SUPPORT	Summary question 6: How sure are we that our group and our community will support this business idea?
TOPIC 7 OUR RISKS	Summary question 7: How sure are we that when things go wrong, we will be able to manage?
TOPIC 8 OUR COMPETITIVE ADVANTAGE	Summary question 8: How sure are we that customers will buy our product instead of our competitors' product?



Written answer

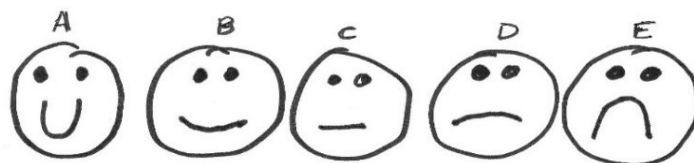
Congratulations. You have finished coursebook 1. Time to evaluate coursebook 1. This is not a test. The purpose of these questions is for you (and your organisation and the course facilitator) to evaluate the learning experience that you have been through. With your colleagues, answer the questions below. Don't forget to write your answers in your exercise book.

Q

1. What are you still most confused about?
2. What did you find the most useful? Why?
3. What change do you recommend to improve the course or the coursebook?
4. What advice can you give to the course facilitator to help them learn lessons?
5. What more support do you need from your organisation (or the course facilitator) to help you put what you have learned into practice?
6. Any other comments?

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7. Use the rating scale below to rate overall how well you understand how to help a group to do step 1 RESEARCH the business ideas.



Finally, look at their answers the CDW has written for the evaluation questions. There is no right or wrong answer (as long as they have made an effort to answer the questions). You (the course facilitator) need to take note of what they have written because it will help you improve how you facilitate the course. If you need to write a report for your organisation, then you can use this evaluation information to help you. If you can, also get in touch with the PNG CDW Industry Technical Committee (ITC) through the 'contact us' link at pngcdwstandard.com and say that you want to send them the evaluation information. The PNG CDW ITC will get in touch with you by email and then you can email the evaluation information (or your report) to them. Doing this helps the PNG CDW ITC to improve the course and the coursebooks.



Coursebook 2 | **ANALYSE the best business ideas** **DECIDE on the best business idea**

Sample answers for *Kamapim Bisnis Plen* Coursebook 2



Below are the written answers from coursebook 2. Underneath each question is an example of a good answer. Don't forget, this is not a test. If a CDW has made a mistake, or has a different answer, then it doesn't mean they have failed. If they have tried their best to answer every question, then fine. But you definitely need to give feedback to the CDW, so they learn from their mistakes. The best way to do this is to meet with them and go through their answers one by one. If you can't meet with them, then give them feedback on the phone or on-line.

2



Written answer

In your exercise book, write down the five steps a group needs to take to develop a business plan. Then, write down what steps we are going to look at in this coursebook (coursebook 2).

A

A good answer from a CDW is something like the following:

STEP 1 RESEARCH THE BUSINESS IDEAS

STEP 2 ANALYSE THE BEST BUSINESS IDEAS

STEP 3 DECIDE ON THE BEST BUSINESS IDEA

STEP 4 COMPLETE THE BUSINESS PLAN

STEP 5 CONFIRM THE BUSINESS PLAN

The CDW should have also said that in this coursebook (coursebook 2) we are going to look at step 2 (ANALYSE the best business ideas) and step 3 (DECIDE on the best business idea).

1



Written answer

Write down the seven parts of a business analysis in your exercise book

B

A good answer from a CDW is something like the following:



- 1. Product profile**
- 2. Forecast annual production**
- 3. Forecast annual income**
- 4. Forecast annual costs**
- 5. Supply chain score**
- 6. Forecast annual profit (or loss)**
- 7. Forecast start-up costs**

Coursebook 2 | ANALYSE the best business ideas DECIDE on the best business idea



Written answer

C

Think about a chicken business. Meat birds. With your colleagues, discuss the following questions. When you are finished, don't forget to write your answers in your exercise book.

3

1. What could be some of the maintenance costs (the costs to look after or repair or replace the things you already own that you use again year after year)?
2. What could be some of the production costs (the costs to produce the meat birds and get the meat birds to market)?
3. What could be some of the operation costs (the costs to run your business organisation)?

Tok save don't worry too much if you get maintenance costs and production costs and operation costs mixed up. As long as you include the cost somewhere then it is included. You won't forget to *strongim bek*. But don't double count costs. For example, don't count buying oil for the lawnmower as both a maintenance cost and a production cost.

A good answer from a CDW is something like the following:

1. Maintenance costs for a chicken business (meat birds) could include things like; fixing a cage, repairing waterers, replacing a broken feeder, repairing hinges on a door, replacing a broken lantern. *Kain kain*.
2. Production costs for a chicken business (meat birds) could include things like; kerosene for the lantern, grower pellets, starter pellets, day-old chicks, PMV fare to pick up the day-old chicks and the pellets, PMV fare to take the chickens to market, market fees, casual labour costs, accommodation costs and food costs in town when you go to pick up the day-old chicks and the pellets, stationary for labels. *Kain kain*.
3. Operation costs for a chicken business (meat birds) could include things like; PMV fares to go to the bank, credit for the mobile phone, receipt books, tax to the Government, bank fees, tea and coffee for meetings, loan repayments, an amount for community contributions, batteries for the clock, petty cash. *Kain kain*.



Written answer

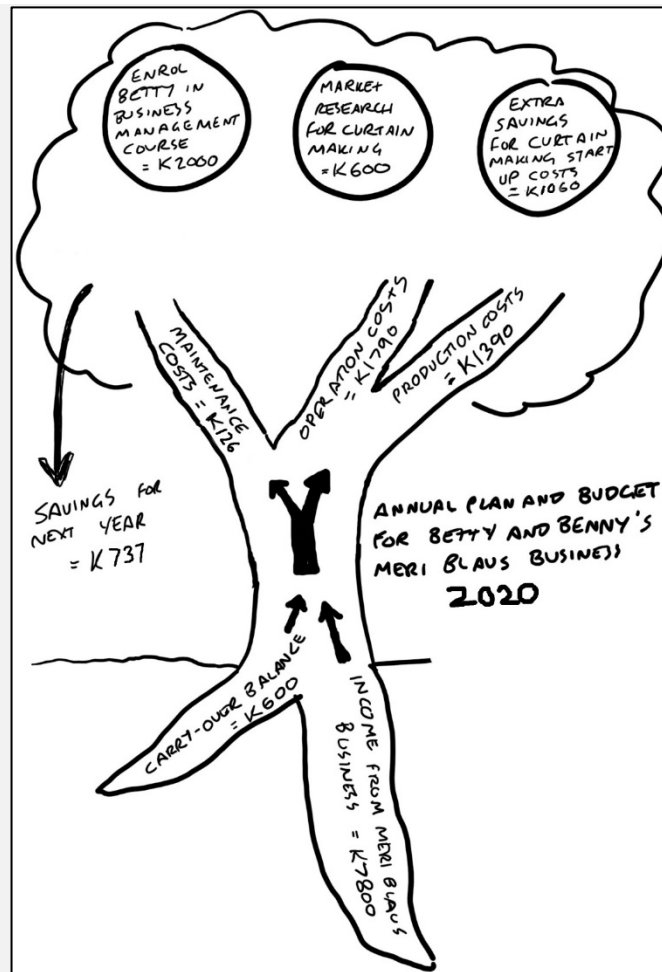
D

4

Discuss with your colleagues how a business should grow each year like a strong and healthy fruit tree. Roots, branches, fruit, savings. When you have finished, draw the picture of Betty and Benny's annual plan and budget *diwai* in your exercise book. Finally, in your exercise book, explain in way that *ol lain long ples* will understand how a business should grow each year like a strong and healthy fruit tree. Take time to write your explanation. It might take a page or more. Good. *Mekim gut tru*.

A good answer from a CDW is something like the following:

Coursebook 2 | ANALYSE the best business ideas DECIDE on the best business idea



ROOTS. *Ol rut bilong prut diwai save grisim diwai.* The roots of a business save *grisim bisnis*. There are two ways a business gets *gris* – income and savings. Income is new money coming in. In *tok bisnis* the different ways your business gets income are called your 'income streams'. There is one more root that all businesses should have *long grisim bisnis* – savings. Carry-over balance. Carry-over balance is savings from the previous year. Savings is not an income stream because it is not new money coming in. *Nogat. Gris bilong bisnis yet.*

BRANCHES. A fruit tree needs to *strongim bek em yet pastaim* so that it will have the strength to *karim prut*. The branches of a business are what your business needs to *strongim bek pastaim* so that your business will be able to *karim gen*. Maintenance costs and running costs are two branches that all businesses (and all organisations) need to *strongim bek pastaim*. And for a business, it helps to split the running costs branch into *tupela han brans* – production costs and operation costs.

FRUIT. The fruit is your profit. Profit is what makes the business worthwhile. *Win moni.* Plan how your profit will be used. What are your ideas? What are your priorities? Everyone in your organisation should agree on how to use profit.

SAVINGS (GRISIM BEK). And if you want your business to keep growing like a strong a healthy fruit tree you must *putim gris igo bek long graun bilong narapela yia bihain*. To *putim gris igo bek long graun* you need to make sure you have savings. Savings becomes your carry-over balance for next year.

Coursebook 2 | ANALYSE the best business ideas DECIDE on the best business idea

5



Written answer

E

Discuss with your colleagues how to do a product profile. Make sure you are all clear how to do it. When you have finished, under the heading 'product profile', write the three product profile questions in your exercise book.

In their exercise book, the CDW should have written down the heading 'product profile', and then the three product profile questions. For example:

Three product profile questions (for each product you are going to sell)

1. WHAT WILL BE THE PRICE FOR THIS PRODUCT?

2. WHAT WILL BE THE MAIN CUSTOMER GROUPS FOR THIS PRODUCT?

3. HOW MUCH PRODUCT WILL EACH CUSTOMER GROUP BUY IN A YEAR?

6



Written answer

F

With your colleagues, discuss how to work out the forecast annual production for a business. Make sure you are all clear how to do it. *Kliarim yupela yet.* When you have finished, under the heading 'forecast annual production', write down in your exercise book how to work out the forecast annual production.

In their exercise book, the CDW should have written down the heading 'forecast annual production', and then how to forecast annual production. For example:

- ✓ To estimate how much product you will need to produce in one year, look at your product profile for question 3. If there is more than one customer group for a product, you need to add your answers for question 3 together.

7



Written answer

G

With your colleagues, discuss how to work out the forecast annual income for a business. Make sure you are all clear how to do it. *Kliarim yupela yet.* When you have finished, under the heading 'forecast annual income', write down in your exercise book how to work out the forecast annual income.

In their exercise book, the CDW should have written down the heading 'forecast annual income', and then how to forecast annual income. For example:

- ✓ To work out how much income you should get, multiple your forecast annual production for each product by the price for each product (question 1 in the product profile). If there is more than one product, you need to add the forecast annual income for each product together. This gives you the total forecast annual income.

Coursebook 2 | ANALYSE the best business ideas DECIDE on the best business idea

8



Written answer

H

In your exercise book, write the heading 'forecast annual costs'. Then write the sub-heading 'forecast annual maintenance costs'. Then, write down what maintenance costs are in a way that you could explain to managers and leaders.

In their exercise book, the CDW should have written down the heading 'forecast annual costs', and then the sub-heading 'forecast annual maintenance costs', and then what maintenance costs are. For example:

- ✓ Maintenance costs are the costs to LOOK AFTER or REPAIR or REPLACE your assets. Your assets are the big things your business owns that you use again year after year – the things you shouldn't need to replace each year (if you look after them). Maintenance costs are not the costs to buy the asset in the first place. The cost to buy the asset in the first place is a start-up cost that you need to cover with start-up funding (savings or fundraising or contributions or a loan). After you start your business, the cost to buy more assets or the extra cost to upgrade your assets (replace your assets with better assets) should come from profit (or from savings).

8



Written answer

I

The best way to forecast your annual maintenance costs is to look at your asset register and pull out the most important maintenance that needs to be done first. This is what you do when you prepare your annual plan and budget. But you can't do this when you are thinking about starting a business. With your colleagues, discuss how to forecast the annual maintenance costs. Make sure you are all clear how to do it. *Kliarim yupela yet.* Next, in your exercise book, under the sub-heading 'forecast annual maintenance costs', write down how to forecast annual maintenance costs.

In their exercise book, under the sub-heading 'forecast annual maintenance costs', the CDW should have written down how to forecast annual maintenance costs. For example:

How to forecast the annual maintenance costs when you are starting a business:

1. Work out what assets you will definitely need for your business (including assets that you already have)
2. Estimate the cost of each asset (including assets that you already have)
3. Total the costs for all the assets
4. Work out what 10% of the total cost for all the assets is (including assets that you already have). 10% of the total cost for all the assets gives you a very rough figure for what you can expect the annual maintenance costs to be. *Em inap.*

Total cost of assets x 0.1 (10%) = forecast annual maintenance costs

9



Written answer

J

In your exercise book, write the sub-heading 'forecast annual operation costs'. Then, write down what operation costs are in a way that you could explain to managers and leaders.

Coursebook 2 | **ANALYSE the best business ideas** **DECIDE on the best business idea**

In their exercise book, the CDW should have written down the sub-heading 'forecast annual operation costs', and then what operation costs are. For example:

- ✓ Operation costs are the costs for the things you need each year to run your business. Operation costs are things like costs for meetings, envelopes, annual *kibung*, bank fees, tax for the Government, loan repayments, petty cash, kerosene for the office lantern, flex for the mobile phone, PMVs, salaries for any permanent staff. *Kain kain*.

9



Written answer

K

The best way to forecast your annual operation costs is to look at your running cost register and pull out the total operation cost. This is what you do when you prepare your annual plan and budget. But you can't do this when you are thinking about starting a business. With your colleagues, discuss how to forecast the annual operation costs. Make sure you are all clear how to do it. *Kliarim yupela yet*. Next, in your exercise book, under the sub-heading 'forecast annual operation costs', write down how to forecast annual operation costs.

In their exercise book, under the sub-heading 'forecast annual operation costs', the CDW should have written down how to forecast annual operation costs. For example:

- ✓ When you are doing a business analysis (before you start a business) the best way to forecast your annual operation cost is to *brukim het*. Think hard about what your operation costs will be. You will forget things. *Em orait*. But try your best. Best guess.

10



Written answer

L

In your exercise book, write the sub-heading 'forecast annual production costs'. Then, write down what production costs are in a way that you could explain to managers and leaders.

In their exercise book, the CDW should have written down the sub-heading 'forecast annual production costs', and then what production costs are. For example:

- ✓ Production costs are the costs for all the things (the goods or services) that you need to buy or hire or loan or get from other people and businesses that you use-up (*kaikai*) each year to produce and sell your product. Production costs are the costs for your supply chain. Not the costs for your assets (or extra costs to upgrade your assets). Not your maintenance costs. Not your operation costs. Everything else.

10






Written answer

M


With your colleagues, discuss how to map out a supply chain. Make sure you are all clear how to do it. In your exercise book, under the sub-heading 'forecast annual production costs', explain the three steps to map out a supply chain.

In their exercise book, under the sub-heading 'forecast annual production costs', the CDW should have explained the three steps to map out a supply chain map. For example:

Coursebook 2 | ANALYSE the best business ideas DECIDE on the best business idea

	STEP 1. Think about what goods or services you will need to buy or hire or loan or get from other people and businesses that you will use-up (<i>kaikai</i>) each year to produce your finished product (or products). Then, think about which people or other businesses will supply you with each of the goods or services you need. Each person or other business is an 'upstream' link in your supply chain. Write the name of each person or business in your upstream supply chain on a separate post-it note (or paper). If there is more than one person or business who can supply what you need then take note, but try and choose who you will use. Don't worry about assets (costs to buy or maintain your assets are not production costs). And don't worry too much about what order the post-it notes are in – as long as they are included <i>em inap</i> .
	STEP 2. Next, include your own business in the middle. Write the name of your business on a post-it note and put it in the middle.
	STEP 3. You have your finished product (what you produced in your upstream supply chain). Now think about what goods or services you will need to buy or hire or loan or get from other people and businesses that you will use-up (<i>kaikai</i>) each year to sell your finished product. Then, think about which people or other businesses will supply you with each of the goods or services you need. Each person or other business is a 'downstream' link in your supply chain. Write the name of each person or business in your downstream supply chain on a separate post-it note. If there is more than one person or business who can supply what you need then take note, but try and choose who you will use. Don't worry about assets (costs to buy or maintain your assets are not production costs). And don't worry too much about what order the post-it notes are in <i>yu save</i> .

10



Written answer

With your colleagues, discuss how to use your supply chain map to forecast your annual production costs. Make sure you are all clear how to do it. In your exercise book, under the sub-heading 'forecast annual production costs', explain the five steps for using your supply chain map to forecast your annual production costs.

N

In their exercise book, under the sub-heading 'forecast annual production costs', the CDW should have explained the five steps for using your supply chain map to forecast your annual production costs. For example:

- 1 Start by looking at the forecast annual production that you worked out earlier. You already found out much product your supply chain needs to produce each year (to achieve your forecast annual income). *Tingim*.
- 2 Now look at your supply chain map. What will each of the other people and businesses in your upstream supply chain cost you each year? For each link, estimate what it will cost for the goods or services you need each year to produce the amount of finished product you plan to sell in a year (your forecast annual production).
- 3 Look at your supply chain map. Your own business is in the middle. Your own business's production costs are shown in your upstream or downstream supply chain. But if there are goods or services that you need each year to produce and sell your product, and you don't know where to include them, you can include the costs here (but make sure it is not a maintenance cost or operation cost).
- 4 Look at your supply chain map. What will each of the other people and businesses in your downstream supply chain cost you each year? For each link, estimate what it will cost for the goods or services you need each year to sell the amount of product you plan to sell in a year (your forecast annual production).
- 5 Finally, add up all the links in the supply chain. Add up what it costs each year to get all the goods and services you need to produce the amount of product that you plan to sell. The total is your **forecast annual production cost**.

Coursebook 2 | ANALYSE the best business ideas DECIDE on the best business idea

11



Written answer

O

In your exercise book, write down how to use your forecast annual maintenance costs, forecast annual operation costs, and forecast annual production costs, to work out your forecast annual costs. *Pinisim*.

In their exercise book, the CDW should have written down how to work out your forecast annual costs. A good answer is:

$$\begin{array}{c}
 \text{Forecast annual maintenance costs} \\
 + \\
 \text{Forecast annual running costs} \\
 (\text{forecast annual production costs} + \text{forecast annual operation costs}) \\
 = \\
 \text{Forecast annual costs}
 \end{array}$$

12



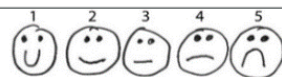
Written answer

P

With your colleagues, discuss how to work out the supply chain score. Make sure you are all clear how to do it. In your exercise book, write the heading 'supply chain score'. Next, write down how to work out your supply chain score.

In their exercise book, the CDW should have written down the heading 'supply chain score', and then how to work out your supply chain score. For example:

Give each link in your supply chain a score (1-5) for how reliable they are (1 is best)



Then add up all the scores and divide by the number of links in the chain (the number of scores) to get the average score (between 1 and 5)

= Your supply chain score (the lower the score the better)

13



Written answer

Q

With your colleagues, discuss how to work out your forecast annual profit (or loss). Make sure you are all clear how to do it. In your exercise book, write the heading 'forecast annual profit (or loss)'. Next, write down how to work out your forecast annual profit (or loss).

In their exercise book, the CDW should have written down the heading 'forecast annual profit (or loss)', and then how to work out your forecast annual profit (or loss). For example:

Coursebook 2 | ANALYSE the best business ideas DECIDE on the best business idea

$$\begin{array}{r}
 \text{Forecast annual income} \\
 - \\
 \text{Forecast annual costs} \\
 = \\
 \text{Forecast annual profit (or loss)}
 \end{array}$$

15



Written answer

R

With your colleagues, discuss how to work out the forecast start-up costs. Make sure you are all clear how to do it. In your exercise book, write the heading 'forecast start-up costs'. Next, write down how to forecast the start-up costs for one year.

In their exercise book, the CDW should have written down the heading 'forecast start-up costs', and then how to work out your forecast start-up costs. For example:

- ❶ Total the cost of the new assets you need to purchase
- +
- ❷ Add any other one-off start-up costs
- +
- ❸ Add your forecast annual costs
- =
- ❹ Equals your forecast start-up cost for one year
- +
- ❺ Add 10% contingency
- =
- ❻ Equals your total forecast start-up cost for one year including 10% contingency

2



Written answer

S

Pretend that you and your colleagues are helping the managers and leaders of a group to explain what the *kibung* is about (3.1 Tokim ol manmeri wanem as bilong kibung). Practice how you would explain WHY the *kibung* is necessary and WHAT everyone will do in the *kibung*. Next, in your exercise book, write down 'step 3 DECIDE on the best business idea', and then the four *hap step* for step 3 (3.1-3.4).

In their exercise book, the CDW should have written down the heading 'step 3 DECIDE on the best business idea', and then the four *hap step* four step 3 (3.1-3.4). For example:

STEP 3 DECIDE ON THE BEST BUSINESS IDEA

3.1 TOKIM OL MANMERI WANEM AS BILONG KIBUNG

3.2 KLIARIM OL MANMERI LONG WANEM BISNIS AIDIA WOK LONG GO PAS

3.3 OL MANMERI MEMBA WOKIM DISISEN LONG WANEM BISNIS LONG MEKIM

3.4 TOKTOK LONG WANEM OL NEKS STEP

Coursebook 2 | **ANALYSE the best business ideas** **DECIDE on the best business idea**



Written answer

T

Congratulations. You have finished coursebook 2. Time to evaluate coursebook 2. This is not a test. The purpose of these questions is for you (and your organisation and the course facilitator) to evaluate the learning experience that you have been through. With your colleagues, answer the questions below. Don't forget to write your answers in your exercise book.

1. What are you still most confused about?
2. What did you find the most useful? Why?
3. What change do you recommend to improve the course or the coursebook?
4. What advice can you give to the course facilitator to help them learn lessons?
5. What more support do you need from your organisation (or the course facilitator) to help you put what you have learned into practice?
6. Any other comments?
7. Use the rating scale below to rate overall how well you understand how to help a group to do step 2 ANALYSE the business ideas.
8. Use the rating scale below to rate overall how well you understand how to help a group to do step 3 DECIDE on the best business idea.



Finally, look at their answers the CDW has written for the evaluation questions. There is no right or wrong answer (as long as they have made an effort to answer the questions). You (the course facilitator) need to take note of what they have written because it will help you improve how you facilitate the course. If you need to write a report for your organisation, then you can use this evaluation information to help you. If you can, also get in touch with the PNG CDW Industry Technical Committee (ITC) through the 'contact us' link at pngcdwstandard.com and say that you want to send them the evaluation information. The PNG CDW ITC will get in touch with you by email and then you can email the evaluation information (or your report) to them. Doing this helps the PNG CDW ITC to improve the course and the coursebooks.



Coursebook 3 | **COMPLETE the business plan** **CONFIRM the business plan**

Sample answers for *Kamapim Bisnis Plen* Coursebook 3



Below are the written answers from coursebook 3. Underneath each question is an example of a good answer. Don't forget, this is not a test. If a CDW has made a mistake, or has a different answer, then it doesn't mean they have failed. If they have tried their best to answer every question, then fine. But you definitely need to give feedback to the CDW, so they learn from their mistakes. The best way to do this is to meet with them and go through their answers one by one. If you can't meet with them, then give them feedback on the phone or on-line.

2



Written answer

In your exercise book, write down the five steps a group needs to take to develop a business plan. Then, write down what steps we are going to look at in this coursebook (coursebook 3).

A

A good answer from a CDW is below:

STEP 1 RESEARCH THE BUSINESS IDEAS

STEP 2 ANALYSE THE BEST BUSINESS IDEAS

STEP 3 DECIDE ON THE BEST BUSINESS IDEA

STEP 4 COMPLETE THE BUSINESS PLAN

STEP 5 CONFIRM THE BUSINESS PLAN

The CDW should have also said that in this coursebook (coursebook 3) we are going to look at step 4 (COMPLETE the business plan) and step 5 (CONFIRM the business plan).

31



Written answer

With your colleagues, go back over each section of the business plan (A-W) and make sure you know how to help the managers and leaders of a group to complete each section. If there is anything you don't understand, see if a colleague can help. *Kliarim yupela yet*. Next, in your exercise book, write down 'step 4 COMPLETE the business plan', and then list down the title of each section (A-W) in the business plan. Finally, write down which sections (A-W) you are still confused about, and what you are confused about. The course facilitator will do their best to help you.

B

In their exercise book, the CDW should have written down 'step 4 COMPLETE the business plan'. Then they should have written down the title of each section (A-W) (see below). Finally, the CDW should have written which sections (A-W) they are still confused about, and what they are confused about.

Coursebook 3 | COMPLETE the business plan CONFIRM the business plan

SECTION A. DETAILS OF PROPOSED BUSINESS
SECTION B. PRINCIPALS
SECTION C. OUR CUSTOMERS
SECTION D. OUR COMPETITION
SECTION E. OUR SUPPORT
SECTION F. OUR UPSTREAM SUPPLY CHAIN
SECTION G. OUR DOWNSTREAM SUPPLY CHAIN
SECTION H. OUR CAPACITY
SECTION I. OUR RISKS
SECTION J. OUR COMPETITIVE ADVANTAGE
SECTION K. PRODUCT PROFILE
SECTION L. FORECAST ANNUAL PRODUCTION
SECTION M. FORECAST ANNUAL INCOME
SECTION N. FORECAST ANNUAL COSTS (maintenance costs)
SECTION O. FORECAST ANNUAL COSTS (operation costs)
SECTION P. FORECAST ANNUAL COSTS (production costs)
SECTION Q. TOTAL FORECAST ANNUAL COSTS
SECTION R. FORECAST ANNUAL PROFIT (OR LOSS)
SECTION S. FORECAST START-UP COSTS
SECTION T. CONTRIBUTION AMOUNT AND LOAN REQUESTED
SECTION U. SECURITY
SECTION V. SIGNATURES
SECTION W. ATTACHMENTS

2



Written answer

Pretend that you and your colleagues are helping Betty and Benny to explain what the *kibung* is about (5.1 Tokim ol manmeri wanem as bilong kibung). Practice how you would help them explain WHY the *kibung* is necessary and WHAT everyone will do in the *kibung*. Next, in your exercise book, write down 'step 5 CONFIRM the business plan', and then the four *hap step* for step 5 (5.1-5.4).

C

In their exercise book, the CDW should have written down the heading 'step 5 CONFIRM the business plan', and then the four *hap step* four step 5 (5.1-5.4). For example:

STEP 5 CONFIRM THE BUSINESS PLAN

5.1 TOKIM OL MANMERI WANEM AS BILONG KIBUNG

5.2 PUTIM BISNIS PLEN LONG PLES KLIA

5.3 KISIM TOK ORAIT LONG OL MANMERI MEMBA

5.4 TOKTOK LONG WANEM OL NEKS STEP

3



Written answer

It is important that women and youth also have the chance to discuss the business plan, raise concerns, contribute ideas, and *tok orait*. In your exercise book, write down 10 good ideas that will help to make sure women and youth are included and have their voices heard during a *kibung*.

D

A good answer from a CDW will include 10 good ideas. Good ideas include:

Coursebook 3 | COMPLETE the business plan CONFIRM the business plan

- ✓ **Help women and youth feel comfortable and supported.** Be friendly. Encourage questions. Say that all questions are good questions. Never be cross or tell people they are stupid or tell someone to *pasim maus*. You need to respect women and youth and you need to respect what they say.
- ✓ **Have rules.** Come up with rules that encourage good participation. *Kain olsem noken sakim o daunim tok*. It is best if the participants at the *kibung* come up with the rules themselves. *Ol yet ol i mamapapa bilong rul ol yet bai sanap antap long en*.
- ✓ **Put women and youth into small groups.** *Putim ol meri igo wantaim ol meri na man wantaim ol man*. *O long mekim gut tru brukim ol igo long yut man, yut meri, man, na meri*. *Mekim olsem nau ol bai pilim hamamas moa long toktok*.
- ✓ **Be careful of your language.** *Yumi klia pinis olsem long tok pisin 'man' em i minim olgeta - tasol sapos yu tok 'manmeri' em i moa beta*. Saying 'manmeri' makes women feel like they are included.
- ✓ **Have woman and youth helping to run the *kibung*.** If a woman is helping to run the *kibung* then it helps other women to get involved. If a youth is helping to run the *kibung* then it helps other youths to get involved AND it helps create the leaders of the future. *Yumi mas tingim senis bilong yumi*.
- ✓ **Make sure the timing suits men and women and youth.** Everyone has other work to do. If the timing for the *kibung* does not suit men or women or the youth, then *ol i no inap sindaun gut - ol bai wok long tingim ol narapela wok we ol sapos long mekim*.
- ✓ **Welcome babies and children.** When you invite people to come to the *kibung*, make sure you say that babies and children are welcome. It will make women feel like they are supposed to attend - and it will make it easier for them to attend. *Na stat long kibung tokim ol manmeri ol i pri long go outsait na stretim bebi na pikinini long laik*.
- ✓ **Think about the location.** *Sampela hap bilong wokim kibung igat kastom bilong toktok*. *Sapos yupela ronim kibung long kain hap olsem nogut ol meri na ol yut ol i pilim pret long toktok*. *Na tu hap bilong kibung mas i ples sef na ples klin na igat gutpela toilet na wara*.
- ✓ **Give women and youth important jobs to do during the *kibung*.** For example, make a woman or a youth the timekeeper or the person who says the prayer, or the person who rings the bell.
- ✓ **Get support from local leaders.** *Lida save gut tru long kastom na hau long toktok*.
- ✓ **Show everyone that it is okay to make mistakes.** If everyone is happy to make mistakes, then it will help women and youth to speak up and say what is on their mind. Laugh when you make a mistake - don't be a *bik het* and try to cover it up.



4



Written answer

The final thing to help the managers and leaders do in the *kibung* is *toktok long wanem ol neks step (hap step 5.4)*. Next, in your exercise book, write down 3 examples of next steps that a group might want to take following the *kibung*.

E

Coursebook 3 | **COMPLETE the business plan** **CONFIRM the business plan**

A good answer from a CDW will include 3 good examples. Good examples include:

If the members were not happy to proceed with the business plan – if there were problems – then a next step might be to make some changes and then get everyone to come back for another *kibung* to do step 5 again.

A next step might be to go back to step 1 and start the whole thing again (hopefully not).

A next step might be to develop an organisation profile (vision/missions/priorities) or a good governance policy (constitution), to go with the business plan.

If the members are happy to proceed, and the group don't need a loan or a grant to help start the business, then the next step might be to begin. *Statim*.

If the group needs to apply for a loan or a grant, then the next step might be for the managers and leaders to market the business plan to get help.

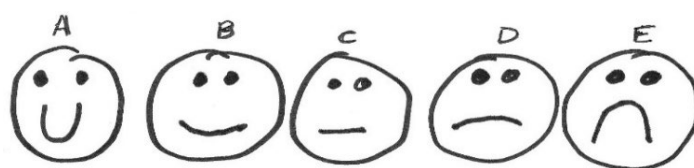


Written answer

F

Congratulations. You have finished coursebook 3. Time to evaluate coursebook 3. This is not a test. The purpose of these questions is for you (and your organisation and the course facilitator) to evaluate the learning experience that you have been through. With your colleagues, answer the questions below. Don't forget to write your answers in your exercise book.

1. What are you still most confused about?
2. What did you find the most useful? Why?
3. What change do you recommend to improve the course or the coursebook?
4. What advice can you give to the course facilitator to help them learn lessons?
5. What more support do you need from your organisation (or the course facilitator) to help you put what you have learned into practice?
6. Any other comments?
7. Use the rating scale below to rate overall how well you understand how to help a group to do step 4 **COMPLETE** the business plan.
8. Use the rating scale below to rate overall how well you understand how to help a group to do step 5 **CONFIRM** the business plan.
9. Use the rating scale below to rate overall how well you understand how to help a group to develop a business plan (steps 1-5).



Coursebook 3 | COMPLETE the business plan CONFIRM the business plan

Finally, look at their answers the CDW has written for the evaluation questions. There is no right or wrong answer (as long as they have made an effort to answer the questions). You (the course facilitator) need to take note of what they have written because it will help you improve how you facilitate the course. If you need to write a report for your organisation, then you can use this evaluation information to help you. If you can, also get in touch with the PNG CDW Industry Technical Committee (ITC) through the 'contact us' link at pngcdwstandard.com and say that you want to send them the evaluation information. The PNG CDW ITC will get in touch with you by email and then you can email the evaluation information (or your report) to them. Doing this helps the PNG CDW ITC to improve the course and the coursebooks.

And don't forget to look at what the CDW wrote for coursebook 3 question B – they were asked to write down which sections of the business plan form (A-W) they were still confused about, and what they were confused about. You need to make sure you respond to the CDW and help them so they are less confused. Definitely.



CERTIFICATE OF COURSE COMPLETION

Insert
logos
here

AWARDED TO

For completing the *KAMAPIM BISNIS PLEN* course

Coursebook 1 RESEARCH the business ideas

Coursebook 2 ANALYSE the best business ideas. DECIDE on the best business idea.

Coursebook 3 COMPLETE the business plan. CONFIRM the business plan.

Signature of course facilitator

Name of course facilitator and date