



Educate!

Developing young leaders and
entrepreneurs in Africa

LESSON PLAN BOOK

**SOCIAL
ENTREPRENEURSHIP
AND LEADERSHIP
COURSE**

TERM #3

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M&E Guidelines

Item	How to Submit It	When To Pick It Up	Due Date
Weekly Scholar Grading Rubric (SGR) (1 per Lesson, per School)	Hard-copy to Victor	Every MMMM	Every MMMM
Daily Mentor Log Book (1 per Lesson, per School)	Hard-copy to Victor	Every MMMM	Every MMMM
Headmaster Report (1 per School)	Hard-copy to Victor	Monday, October 1 st	Monday, November 12 th
Educate! Club Mentor Survey (1 per School)			
CV Grading Rubric (1 per Mentor)	Email to Victor	Monday, October 1 st	Friday, November, 23 rd



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Term 3 Overview

TERM OBJECTIVES:

Scholars will be able to

1. Demonstrate specific leadership achievements to prove effectiveness
2. Identify a social enterprise
3. Start entrepreneurial ventures that reflect “thinking differently”
4. Plan a business using the business canvas
5. Create a budget that considers revenue needed for operations for Educate! Clubs
6. Create an innovative product and market it
7. Identify personal talents/interests and match it with a need/opportunity
8. Identify opportunities for business or social ventures
9. Record financial transactions for their Educate! Clubs
10. Discuss societal labels with peers and reflect on their own perceptions of themselves
11. Open a savings account
12. Lead solutions to issues of poverty at home

LESSONS:

1. I am the solution
2. Social Entrepreneurship
3. Thinking Differently About Business
4. Business Model Part II
5. Mentoring: I Can
6. Innovation
7. Budget Creation
8. Cost Projections
9. Opportunity Identification

KEY CONCEPTS:

Sustainability	Resourceful	Opportunity Identification
Labels	Social Entrepreneur	Adding Value
Innovation	Entrepreneurship	Financial Accountability
Competitive Advantage	Cost	Revenue

GAMES:

Label Me Game	I Can Chorus
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SPEECHES:

Our Deepest Fear	by Marianne Williamson
Some Seeds Don’t Grow	by Muhammad Yunus
Slave to my Dreams	by Fabio Rosa
The Struggle	by Fredrick Douglass
Speech for Africa July ‘09	by Barack Obama

CASE STUDIES: Albina Ruiz



Term 3 Goals

Welcome to the final term of the year. This term is defined by action! Rather than assigning students take-aways after every class, Term 3 challenges students to complete the Leadership Passbook. The challenges in the Leadership Passbook are all about action it is one of the most practical components of the course.

Term 3 is also the final term for students to launch projects on the ground. It is the goal of this term that every Educate! Club generates income.

Therefore, the two major goals of the term are

1. Every scholar becomes a certified socially responsible leader
2. Every Educate! Club generates income.

It is important to hype these two goals to the students every class. It will keep them motivated and on track. Good luck!



Educate! Club Milestones

Term	Goal	Metric	Deadline
Term 1:	Research	Number of community interviews completed	Week 5
	Project Idea	Number of Educate! Clubs with project ideas by end of term 1	End of term
Term 2:	Hand Over	# of schools with newly elected cabinets	Week 4
	Market Research	# of Educate! Clubs with completed market research	Week 5
	Cluster Retreat /Trainings	# of Educate! Clubs who received trainings	Week 6
	Financial Projections	# of Educate! Clubs with budgets	Week 7
	Funds raised	Amount of money raised through fundraisers	End of term
	Launched	# of new projects launched by end of term 2	End of term
Term 3:	Launched	# of new projects launched by beginning of term 3	Week 3
	Re-investment	# of businesses that re-invested capital	Week7
	Triple Bottom Line	Shillings generated through profit	End of Term
		impact on environment	
	# of community members helped		
Term 4:	Competition	results of regional/national competition	Week 6
	Personal Project Idea	# of students with personal project ideas	End of term
Term 5:	Personal Project Plan	# of students with business/community model diagram	End of course



UNIT #3
Social
Entrepreneurship

Week 1

TOPIC:
I Am the Solution

OBJECTIVES:

Scholars will be able to:

- Discuss their role in solving the economic and social challenges faced by Uganda
- Share strategies for completing the Green Home Passbook
- Explain how to earn certification as a socially responsible leader

MATERIALS:

- Leadership Passbook (1/s)

VOCABULARY: I am the Solution, Term Goals, Leadership Passbook

PROCEDURE: 15 min I Am the Solution Lecture & Chant
30 min HPI Review
15 min Termly Goals & Book Keeping
20 min Leadership Passbook

LECTURE (10 MIN)

QS: What is Uganda's greatest resource?

You! Of course, that is only if you choose to be. If you decide to use your power and potential, then you are the greatest resource. Educate! invests in you for this reason. We believe that the real solution to all of Uganda's social, political and economic problems is YOU. You are the solution. Even me, as your mentor in Educate!, I am the solution.

We are the generation that will be able to:

1. Solve problems better by thinking win-win and sustainably
2. Include more people in change by building powerful relationships
3. Be more socially responsible by viewing ourselves as community leaders no matter what profession we choose
4. Influence more people with strong advocate voices
5. Be more self-reliant and independent because we will have the skill of resourcefulness.

QS: Who agrees with me that "I am the solution"? Why? Why not?

I AM THE SOLUTION CHANT (5 MIN)

Divide the Class into 3 groups.

Choose the chorus Leader.

The Chorus leader shouts out: Hey we got a problem. What we gonna do?

Group One: I don't know (Stands up to answer and sits back again)

Group Two: I don't know (Stands up to answer and sits back again)

Group Three: I am the Solution (Stands up to answer and sits back again)

REFLECTION (30 MIN):

Divide the class into groups of up to 8 students. Allocate one note taker per group. Everyone in the group takes a turn in sharing how the Green Home Challenge went. What strategies did they have? What suggestions do they have? How can they ensure to continue being the solution through the Green Home Challenge? Mentor asks more guiding questions and takes turns to be a part of each group. **Remember to collect the notes at the end of the session and hand them in to your Program Coordinator.**

Rules: Everyone must talk and the rest must respectfully listen.

Mentor shares insights on Green Home Challenge. In their own way, mentors leads scholars into making a commitment to being positive or solution minded.



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LECTURE (15 MIN)

Over the holiday we proved that we can be the solution at home. This Term we are going to demonstrate to the school that we as Educate! Scholars are the solution through our leadership skills.

Mentors presents this term's BHAGS! (Make sure to emphasize these goals in every lesson).

Mentor states the Achievement Goals of the term:

1. Everyone is a certified Socially Responsible Leader
2. Every Educate! Club generate income.

During each lesson, the mentor ought to find time to show how the lesson that day ties or relates to the bigger goal for the term.

To prepare everyone to generate income and earn a profit, all Educate! Clubs will have a book that they record what they spend and what they earn. Go over the book-keeping sheets with scholars.

LISTEN (20 MIN)

Explain the leadership achievements and give out the Leadership Passbook.

The leadership passbook is an award system for demonstrating specific leadership achievements. Once you demonstrate each indicator, you receive a stamp of certification. Once you achieve all letters, you receive certification as a socially responsible leader. This is a different certificate than simple completion of the course. Scholars must earn each letter through purposeful action, not simply attendance.

The letters stand for:

- | | |
|---|---------------------------------|
| L | Personal Leadership |
| E | Ethical Action |
| A | Advocate Voice |
| D | Develop Goals and Vision |
| E | Entrepreneurship |
| R | Responsibility |
| S | Support Exponential Empowerment |
| H | Have Teamwork |
| I | Innovation |
| P | Powerful Relationships |

SPEECH OF THE WEEK

Our Deepest Fear by Marianne Williamson

Or

Mini-me follow up of your choice!

TAKE AWAY

Leadership Passbook is due at the end of Term 3. **Every one that completes the book gets an Educate! T-Shirt!**



Leadership Passbook Overview

Each of the letters have three actions attached to them. Scholars must choose one to do under each letter:

L Personal Leadership

1. Give an E! Introduction to the class
2. Develop a new talent
3. Map out an ideal career path

E Ethical Action

1. Testimony of giving service to others
2. Sensitization of the school or community
3. Testimony from a someone you have impacted

A Advocacy Voice

1. Present a memorized Tough Talk
2. Organize a 20 person Deliberative Dialogue
3. Get published in school/ newspaper/ magazine

D Develop Goals and Vision

1. Memorize 6 goals (3 short and 3 long term)
2. Write out the three Big Issues you care about and why
3. Define yourself using an object for the class

E Entrepreneurship

1. Write a personal business plan
2. Run a fundraiser
3. Testimony of taking a risk

R Responsibility

1. Have a leadership role in school or community
2. Do a random act of kindness
3. Write the change you wish to see in the world

S Support Exponential Empowerment

1. Sign up at least 10 Educate! Supporters
2. Testimony of skill or knowledge transfer
3. Testimony from a mentee outside of E!

H Have Teamwork

1. Lead a team building game on your own
2. Participate 3 Educate! Club meetings this term
3. Lead a committee or small group to a goal

I Innovation

1. Suggest a new activity for the course
2. Come up with a class tradition
3. Utilize a community resource

P Powerful Relationships

1. Write a letter to your role model or mentor
2. Connect with a member of another Educate! Club
3. Interview a community leader or entrepreneur



Book-Keeping Form: Monthly Costs

Monthly Costs (what you spend)				
Costs (Expenses)				
Date	Item Purchased	Cost	Qty.	Sub- Total (cost x quantity)
Total Costs/Expenses				



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UNIT #3 Social Entrepreneurship

Week 2

TOPIC: Social Entrepreneurship and Sustainability

OBJECTIVES:

Scholars will be able to:

- Distinguish between a business, charity, and social enterprise
- Explain Sustainability
- Apply the concept of sustainability to different situations

MATERIALS:

1. Stations handout (1/s)

VOCABULARY: Sustainability, charity, social enterprise, social entrepreneurship

CONNECTION TO ACHIEVEMENT GOALS:

1. Everyone is a certified Socially Responsible Leader
2. Every Educate! Club generates income.

PROCEDURE: 40 min Lecture
40 min Rotating Stations (3 each 10 min)

LECTURE (30 MIN)

QS: Here is the problem: There is an orphan named David who is gifted in school but his single mom can't afford to pay for his fees. What could be done to help David?

As students offer ideas write them down in three separate columns. Put no title on the columns and do not judge student responses. Make sure you keep the categories clear in your mind of charity, business, and social e-ship.

Push scholars to think specifically about what the family, Educate! Club, school, or strangers could do to help David.

Example:

Family takes care of him	His mom gets a job washing clothes	The school gives him a job during holidays to cover fees.
The Educate! Club raises money for him	David starts working one term, going to school the next like Wereje Benson	The Educate! Club sets up a piggery/poultry project in his home to earn income.
A mzungu sponsors him	He drops out of school to start working	Mzungu gives his mom a loan to start/expand a business

Optional Discussion: What are the advantages and disadvantages of social Entrepreneurship, charity, business?

There are many different ways to solve a problem. Some solutions are better than others. As community leaders, just like anyone else, you will be faced with many different problems and have a choice between possible solutions. How do you solve problems in the best way?

Last term, we talked about Win Win solutions. QS: What are win win solutions again?

Win win solutions benefit more than one person in a conflict or have more than one benefit. For example, if there is one study lamp and two groups of students, the win-win solution is sharing the lamp. Also, if there is a project such as craft making, that project could be win win if the community benefits by creating employment for women. The craft making could be Win Win Win if the environment could also benefit by using recycled material.

We are going to talk about other kinds of solutions and approaches to solving problems today.



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QS: I have divided your answers about David into three categories. What should be the names of those categories? What makes those solutions similar?

Charity	Business	Social Entrepreneurship
Usually one time acts of kindness or goodwill. The motivation is compassion.	Usually for profit or income only. The motivation is money.	Social entrepreneurship is the creation of innovative enterprises to make positive and sustainable impact on society and/or the environment. A social entrepreneur is someone who recognizes a social problem and uses entrepreneurial principles to organize, create and manage a venture to make social change. A social entrepreneur assesses success in terms of social impact.

Social Entrepreneurship:

There are four criteria for an enterprise to be considered a social enterprise. When trying to determine if an enterprise is a social enterprise, you can ask the four following questions to test each criterion:

1. Positive

Does the enterprise have a mission to create positive social or environmental impact?

2. Innovative

Is it an innovative enterprise by accomplishing its mission in a new and better way?

3. Impact

Can the enterprise measure real impact created by its work?

4. Sustainable

Can the enterprise last because it renews its own resources or is the impact of the enterprise long lasting in a permanent system?

Sustainability:

Sustainable is the ability of something to renew its own resources or maintain its impact. It comes from the word “sustain” which means to survive or continue.

Example: Animals can be an investment to earn income. One social enterprise gives a pregnant animal to one needy family, it reproduces, and one of the offspring is given back to the enterprise so an animal can be given to another family.

Impact: the effect, influence or force resulting from an activity. Impact is not what is done or the actions taken, but the effect of what is done.

Example: A village health worker taught 40 mothers how to treat diarrhea with a simple home-made solution called ORS. After the training, 20 mothers used ORS to treat an average of 3 kids each. The impact was improving the health of 60 children.

Sustainability is a wide concept that can be applied in many different ways. There is financial sustainability—the ability of an enterprise to finance itself. There is resource sustainability—the ability of resources to renew themselves. And, there is impact sustainability—the ability of the impact to continue and be long lasting without putting in more resource or efforts. There are also degrees of sustainability since very few things outside of nature are perfectly sustainable. However, it is a powerful idea and way of thinking that is unique to social entrepreneurs.



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The element of sustainability is the most essential part of a social enterprise that makes it different from a charity enterprise. Why? Traditional charity enterprises are often dependent on the good will of wealthy individuals to fund their work. If they cannot find or convince donors to give to them, they will lack the resources they need to make an impact. Also, charities often have short-term and one-time projects such as giving away clothing or food. The impact of these projects ends.

The mission of social and environmental improvement is the most essential part of a social enterprise that makes it different from a business enterprise. Why? Because businesses are considered to all be sustainable. By selling their goods or services, businesses renew capital (money) resources that allow the business to sustain itself, and if it is a good business, use the profits to expand the enterprise. If a business enterprise does not make profit, it cannot renew its resources and goes out of business. Creating private profit for the people running the enterprise is not a social mission.

Social enterprises usually cannot be sustainable in the same way as a business. For a social enterprise, the social mission is the most important goal and profit is only important if it helps to sustain the achievement of the social mission.

QS: Any questions before we try to apply these ideas of social entrepreneurship and sustainability?

ACTIVITY (40 MIN)

Split the class up into small groups or work as individuals. Explain that there are three stations at which we will learn about or apply a different aspect of social entrepreneurship or sustainability. You have ten minutes to work at each station then you will rotate to the next one.

Set up the three stations twice around the room, i.e. in one corner of the room set up the three stations and then in another part of the room set up another three stations. This will avoid over-crowding at the stations while saving time.

Station #1: Find the social entrepreneur

Write out a short paragraph describing the work of four different people (two social entrepreneurs, one businessperson, and one charity worker).

- Social Entrepreneurship Examples: Cathy Watson for Straight Talk, Muhammad Yunus for Microfinance, Veronica Khosa for SA Healthcare, Andrew Rugasira for Good African Coffee, Ugastove, Fabio Rosa for electricity, Dr.V.
- Charity Examples: Mother Teresa, Watoto, TASO, Bill Gates Foundation.
- Business Examples: Pepsi, Mukwano Sugar, Wavamunno, Bill Gates.

For help, refer to the appendix of case study summaries.

Station #2: Find the sustainable solution

Write out a short paragraph describing three social problems. Ask students to find sustainable solutions to those problems. Ask them to explain how their solution addresses the root cause of the problem. A root cause is the primary source of a situation. The root causes of problems are also the ultimate challenges to fixing them sustainably.

Sustainable Examples: microcredit for poverty, rural electrification for rural to urban migration, holistic healthcare for repeat-admittance of sick poor, professional mentors for poor education system.

Station #3: Apply sustainability to Educate! Club project

Write out the student's Educate! Club Project. Ask the students, what does sustainability look like here? Situation Examples: Helping the poor and vulnerable, energy (firewood or coal or solar), markets.



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SPEECH OF THE WEEK

Speech for Africa July '09

by Barack Obama

Or

Mini-me follow-up of your choice!

TAKE AWAY

Work towards achievement goals: Every scholar a certified leader and every club generates income.



Social Entrepreneurship Work Stations

Name:

School:

Sustainable: comes from the word “sustain” which means to “keep up”. Therefore, sustainability is “the ability of something to last or sustain because of renewed resources”

Social Entrepreneurship: the practice of solving social problems or creating social value sustainably

STATION #1: FIND THE SOCIAL ENTREPRENEUR

Which of the case studies is a social entrepreneur?

How are their efforts creating social change/value?

STATION #2: FIND THE SUSTAINABLE SOLUTION

Which of the case studies is sustainable?

How do you know they will be lasting?

STATION #3: APPLY SUSTAINABILITY TO THE EDUCATE! CLUB



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UNIT #3 Social Entrepreneurship

Week 3

TOPIC: Thinking Differently in Business

OBJECTIVES:

Scholars will be able to—

- Apply thinking differently concepts to their business model
- Explain the importance of competitive advantage
- Brainstorm ways to make their Educate! Club projects unique

MATERIALS:

- Thinking Differently Handout (1/scholar)
- Business Model on big paper

KEY CONCEPTS: Revenue, Customer, Marketing & Distribution, Product, Competitive Advantage

CONNECTION TO ACHIEVEMENT GOALS:

1. Everyone is a certified Socially Responsible Leader
2. Every Educate! Club generates income.

PROCEDURE: 20 min Introduce Business Challenge Prompts
40 min Scholars complete challenge
20 min Listen

LECTURE (20 MIN)

Before you begin the lecture, make sure that all scholars have their filled out business models.

Quickly review the business canvas parts with the students. Ask them to tell you what each box stands for. As they answer correctly, label each box.

(Product or Service)	(Marketing). Customer Relationship	(Customer)
	(Distribution)	
(Value)		

Distribute and discuss the Thinking Differently handout. Depending on the school, emphasize the new ideas you can introduce to make a business different and more competitive than existing business models.

Show that each section on the handout corresponds to a section in the business model after discussing the handout. Making minor changes to any one of these aspects of a business can increase sales and prestige: Revenue, Customer, Marketing and Distribution, Product.



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Write the challenge below on the board where everyone can see it. Use the Business Model Canvas to organize ideas and explore different ways to change the business.

Thinking Differently Challenge:

Each business group will have 40 minutes to create a plan where they are thinking differently about their business. Using the business model hanging on the wall, show how you can change it so that you are thinking differently. Enhance as many of the five boxes (product, customer, distribution, marketing, revenue) as you can using the thinking differently handout. Fill in the business model with the changes. The most creative business will be featured at the cluster competitions next term.

Break into business model groups. Using the handout, go through each of the sections from the business model and think about what you have written. Now, with help from the handout, how can you think differently about your sections?

Have students hand in their new proposals. As the mentor, choose the most creative to be recognized at the cluster competitions.

LISTEN (20 MIN)

After they complete the challenge, discuss the exercise as a group. Clarify misconceptions and answer any confusion or other questions.

QS: Do you know of any businesses which are duplicated, exactly the same, one right next to the other? Is that good for sales?

QS: Why is it important to think differently in business as an entrepreneur?

Entrepreneurship: To create a new business

The meaning of “**New**”:

- replicate an existing business (start first grocery in Uganda)
- invent a business (sell a new product such as personal computers, consultancy)

The meaning of “**Business**”:

- sale of goods: physical (cosmetics, food)
- sale of services: not physical (beauty salon, restaurant)

Competitive Advantage: That which makes your business or product unique in the market so people will choose to buy from you instead of the competition

You can use this NOW in your Educate! Club and in the FUTURE if you start a business.

SPEECH OF THE WEEK

Some Seeds Don't Grow by Muhammad Yunus

Or

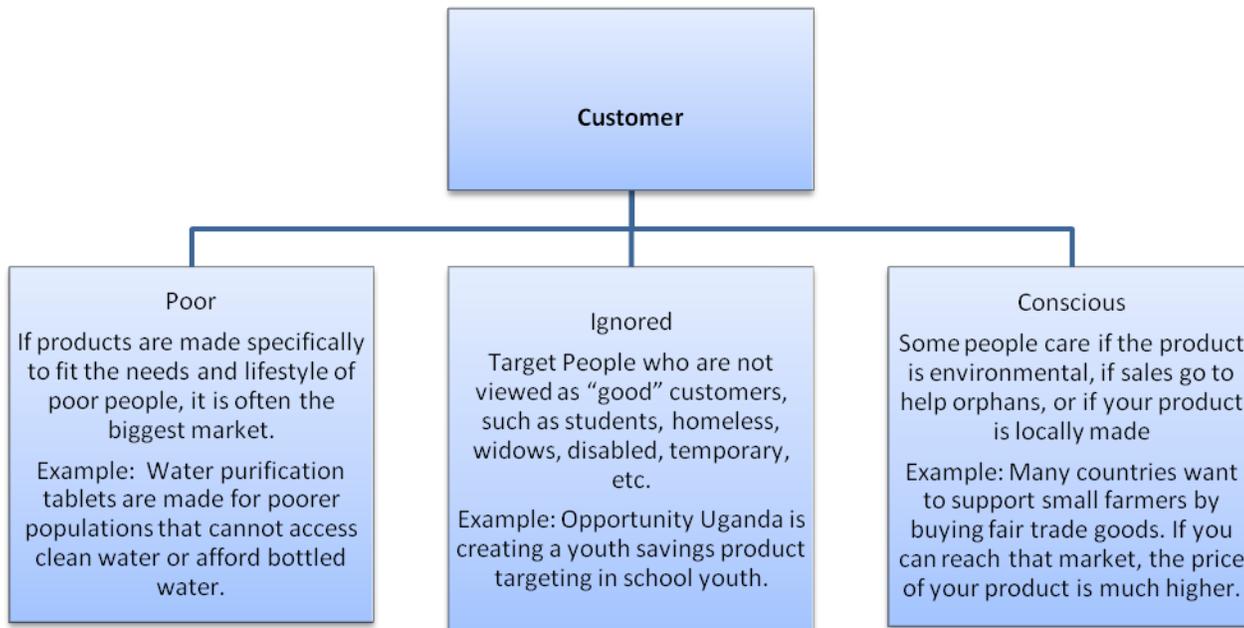
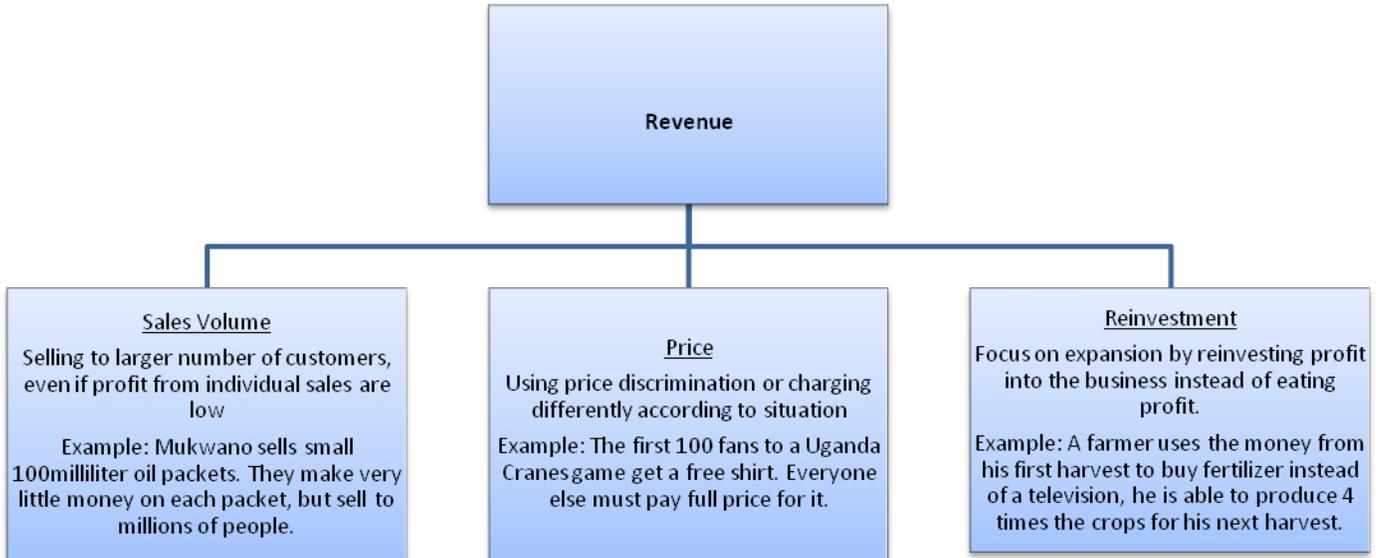
Mini-me follow-up of your choice!

TAKE-AWAY:

Work towards the class achievement goals: Everyone one is a certified socially responsible leader and every Educate! Club generates income.



Thinking Differently about Business





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Marketing and Distribution

Community

There is a limit to how much one person can manage, the more the community is involved, the more people working and so it is a bigger business/profit

Example: A farm business that brings in people to help during the harvest season so that they can harvest more land.

Commission

Workers are paid a percentage of the profit they earn to encourage them to work harder and sell more for the business

Example: If you worked for a company that hired musicians for venues. You would get paid a percentage of all the tickets sold.

Delivery

Selling one part of the product cheap and the part people must replace as more expensive, such as a cheap phone with expensive air time

Example: There are many good prices on internet toggles, but the cost of internet for them is very high.

Product

Self Improvement

Add some way for the product to improve the person such as consultancies, trainings, sensitizing, teaching techniques, coaching, upgrading.

Example: Offering a training with soap sales to teach people about hygiene.

Selling Savings

Pay us to find ways of saving you money! We take a percentage of the money we save you, nothing to lose.

Example: Storing food for a group of farmers, then selling the food when it's most expensive. Farmers get higher income, the storage business gets a percentage

No Waste

Selling one company's "waste" as someone else's "resource" or finding ways to reuse "waste"

Example: Selling agricultural waste as manure or pig feed.



Business Model for Class

Draw the business model on a piece of Big Paper for the class to see.

<p><u>Product</u></p> <p>Liquid soap</p>	<p><u>Marketing</u></p> <p>Flyers</p> <p>Direct communication</p>	<p><u>Customer</u></p> <p>Everyone</p>
	<p><u>Distribution/Channel</u></p> <p>Central office</p>	
	<p><u>Revenue</u></p> <p>Liquid soap sales make money for the business</p>	



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UNIT #3 Social Entrepreneurship

Week 4

TOPIC: Business Model Part II

OBJECTIVES:

Scholars will be able to:

- Create a business model canvas for Educate! Clubs
- Explain resourcefulness
- Identify resources in and around the school on the model canvas

MATERIALS:

- Business Model Handout (1/student)

VOCABULARY: Business Model, Resourcefulness

CONNECTION TO ACHIEVEMENT GOALS:

1. Everyone is a certified Socially Responsible Leader
2. Every Educate! Club generates income.

PROCEDURE: 30 mins Lecture
50 mins Activity

LECTURE (30 MIN)

In Term 2 and during the Thinking Differently challenge, we looked at the business model. In the business model we included sections on products, distribution, marketing, customers, and revenue.

There is another part of the model, the cost side of the model. Today we are going to learn about and fill out the cost side of the canvas.

Similar to what we did in the value lesson, we will look at each box, and figure out how each box is a part of our business. We will use the example of a chicken project to fill out the model as a class. Later on you will fill out your own cost side model.

Value Side Review

Let's review the first half of the business model that we learned last term. Let's take the example of a poultry project to fill in the this model.

Go through the example below:

Product or Service	Marketing	Customer
Chicken	Build relationships with customers as they buy the chickens	Anyone who attends the local market.
	Distribution Sell chickens at a stall in the local market	
Value Chickens sold at market = UGX		



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Cost Side Introduction

Today we are going to add to this model. There are 3 more boxes that will make our business model complete.

Box 1: Key Activities

In the first box we will look at is the activities box. This box shows us all the key activities we need to produce our product and get our product to the customer. It's very important to write down all the key activities here, because when we fill out other boxes, this box will be a very important reference.

What are the key activities for our poultry business? (Answers will vary. Important ones are raising chickens, building a stall, transporting chickens to stall.)

<u>Key Activities</u>
Raising Chickens
Building a stall for selling
Transporting Chickens to the stall
ETC

Product or Service	Marketing	Customer
Chicken	Build relationships with customers as they buy the chickens	Anyone who attends the local market.
	Distribution	
	Sell chickens at a stall in the local market	
Value		
Chickens sold at market = UGX		

It looks like our most important activities are raising the chickens (keeping them healthy, sheltered, and fed), transporting the chickens to market, and creating a stall at market to sell our chickens. Let's put these into our box. Remember, these activities are influenced by how we are creating and selling our product. If we didn't choose to sell to customers through a stall, then this would not be a key activity, and it's important to understand that relationship, and make sure to look back through other sections if you are trying to think of what that section should have.

Box 2: Resources

Now that we have our most important activities, let's think about what resources we need to do these activities. What are the resources we will need for our poultry business? (Important ones are shelter, chicks, feed, labour, vaccine and market stall.)

It seems like our biggest resources that we need to have are shelter, chicks, feed, vaccine and a market stall. We'll have to buy feeds and vaccine from someone else, and we will see how that works in our next section.



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<u>Key Activities</u>	<u>Resources</u>	<u>Product or Service</u>	<u>Marketing</u>	<u>Customer</u>
Raising Chickens	Shelter Market	Chicken	Build relationships with customers as they buy the chickens	Anyone who attends the local market
Building a stall for selling	Stall		Distribution	
Transporting Chickens to the stall	Chicks		Sell chickens at a stall in the local market	
ETC	Labour			
	Feed			
	Vaccine			
Value				
Chickens sold at market = UGX				

Remember with resources that you don't have to purchase everything for yourself, and that many resources can be found or donated. The ability to be resourceful depends on your talent for creative thinking. Creative people can see opportunities and potential that other people miss out on. In school, we are tested on a different way of thinking. We've filled out our activities and our resources, and you can see how our activities helped inform our resources, this is why it is important to do the activities first.

Resourcefulness: using available resources to create opportunities.

The ability to be resourceful depends on your talent for creative thinking. Creative people can see opportunities and potential that other people miss out on. In school, we are tested on a different way of thinking. We are tested on our ability to consider many options and come to one right answer. Testing your creative thinking ability is the opposite. We need to test how many different (and uncommon) things you can come up with.

Box 3: Cost

We now have one box left, and then our business model is complete. Our final box is cost, and this isn't supposed to be a budget, but a look at our biggest costs. What are the biggest costs in our business? (Raising the chickens and creating the stall are the probably the two biggest costs.)

<u>Key Activities</u>	<u>Resources</u>	<u>Product or Service</u>	<u>Marketing</u>	<u>Customer</u>
Raising Chickens	Shelter Market	Chicken	Build relationships with customers as they buy chickens	Anyone who attends the local market.
Building a stall for selling	Stall		Distribution	
Transporting Chickens to the stall	Chicks		Sell chickens at a stall in the local market	
ETC	Labour			
	Feed			
	Vaccine			
Cost		Value		
Raising the chickens		Chickens sold at market = UGX		
Creating the stall				



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It seems like our biggest costs are the raising of the chickens, and the creation of a stall. If we have too many chickens to transport by foot, or the market is too far, then maybe a bicycle would also be a cost, and that would mean it's also a resource. Let's assume we can carry our chickens though, and we are able to walk to the market. Let's put the costs into our model, and our business model is complete.

Now that the model is complete, let's look it over. Each section will show a different part of the business, but everything is related. It shows

- How our product is created
- How that product moves to the customers
- How we recruit customers
- Who our customers are
- What we need to run our business
- What we need to do to run our business

It's our business plan, but in one page, and with very few words. This model is also easy to change and adapt, which means as your business grows or things change, your model will be able to change with it and help inform future changes. Now that we've completed the model, what does everyone think about it? Are there any questions about it?

ACTIVITY (50 MIN)

Move around the school with students to identify resources that they have used or will use for their Educate! Clubs.

Group students in their Educate! Club groups. Have them list the resources they have used or will use for their business under the resource section of the business model.

TAKE AWAY

Complete the business model for your Educate! Club Projects. Scholars should meet with their group during the week to complete the model and then give it to the mentor for feedback. Mentors should provide a copy of these plans to their PCs so that they can also help with providing feedback.



Business Model

Customer	Distribution		Value
Marketing			
Product or Service	Cost		
Resources			
Key Activities			



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UNIT #3 Social Entrepreneurship

Week 5

TOPIC:
Mentoring: I Can

OBJECTIVES:

Scholars will be able to:

- Discuss how societal labels affect their perceptions of how much they can achieve
- Share experiences where they overcame someone's low expectations of themselves

MATERIALS:

- No materials needed

VOCABULARY: Labels, Optimistic/Pessimistic Mindset

CONNECTION TO ACHIEVEMENT GOALS:

1. Everyone is a certified Socially Responsible Leader
2. Every Educate! Club generates income.

PROCEDURE: 30 min Label Me Game
30 min Mentoring Session
20 min Discussion

GAME (30 MIN)

LABEL ME

1. Take scrap paper and write an identity on the back in big bold letters. These different identities can be of a specific person (Museveni) or a group or type of person (Refugees).
2. Attach this "label" to the backs of every student firmly with tape. NOTE: Aim to mix up genders and give scholars the last label they would actually identify with!
3. Instruct the students to SOCIALIZE after everyone has a label.
4. Rules: DO NOT tell the person who they are. They have to treat each other according to their label. Give them an example, if you are "Museveni" do not say "How is it running UG Mr. President". This is too easy.
5. Your aim is to find out who you are by interacting with others. You cannot ask "Who am I?" But you can ask, "Would you like to eat dinner with me sometimes?"
6. After some minutes, form a circle and go around saying who they think they are then reveal the label!

Good labels to include:

Refugee	Carpenter	Baby
Woman	Doctor	Hajji
Man	Teacher	Book worm
Police	House wife	Witch Doctor
Obama	Lawyer	Pilot
Janet Museveni	Thief	Bill Gates
Disabled Person	Taxi conductor	Bob Wine
Beggar	Hawker	Bebe Cool
Businessperson	Drunkard	Nurse
Mzungu	Pastor	Engineer
Boda Driver	Educate! Mentor	Modal
Reverend	Street Kid	Museveni
DJ	Radio presenter	Orphan
Opposition leader	Old woman	Comedian
Nun	Minister in Government	

Definition of Label: a short word or phrase to identify with a certain category and have certain characteristics



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QS: What does this game teach you about labeling people in certain categories? Discuss.

Stay in a circle as you lead transition into the group mentoring session.

MENTORING (30 MIN)

Bring the students together in a circle. If there is not enough room in the classroom to make a circle with the desks, is it possible to go outside and sit under a tree? Try your hardest to change the classroom set up to avoid chairs facing the board. It is best for students to be able to look at each other and to create a discussion atmosphere.

Begin by introducing the topic that you will discuss.

Today we are going to discuss how other people's perceptions of us influence our own ideas about what we can do.

Give a brief speech on safe space: "Last term, we outlined guidelines for safe space in the classroom. The first rule of safe space is that what is said among Educate! Scholars, stays among Educate! Scholars. If someone shares a personal story or feeling, don't run and repeat it to the rest of the school. We must trust each other and trust what is said in this room stays in this room and won't be used against us in the future."

We should all feel free to explore different ideas relating to our strengths and weaknesses. It is okay to share a viewpoint on the topic because you are interested, even if you don't 100% believe in that viewpoint.

(Note to Mentor: You should have prepared some initial questions about the given topic to prompt the discussion. It is important to practice your discussion with peers before beginning the conversation with students, so that you know the different directions the conversation might take.)

As you lead the discussion, be sure to stay neutral. If a student voices a point of view, you can ask other scholars to respond by using phrases such as "Is there another way to feel about the issue?" "What other solutions exist?" "Correct. It is also important to consider..." Avoid asking "Do we agree?" or "Do we think he/she is correct?" You want to create a space where scholars are not afraid to share ideas other people will shut down.

DISCUSSION (20 MIN)

We played the label me game and reflected on how labels change the way others interact with you depending on what label they give you. How are you labeled?

How do your label influence the decisions you make?

How do the label's other's give you influence what you believe you can achieve?

Are their labels correct? Is true that because you are a "youth" you cannot effect change in the government? (or given another example that others have mentioned)?

Has anyone ever achieved something that someone else did not believe you could achieve? Encourage the students to share stories.

How can we overcome negative labels other people put on us?

What are positive labels that people put on us? How do those labels make you feel?

Is it possible to change the labels that people give you? [Goal of this question is to bring out the idea that the best way to change a label is to show people that you do not follow the behavior they believe you will have.]



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As we have all experienced, the labels that our parents, teachers, friend and society give us greatly influence us in a number of different ways. When they are positive labels, they influence positively, when they are negative labels, they can make us doubt ourselves and our abilities.

TAKE-AWAY

Work towards class achievement goals: Everyone is a certified socially responsible leader and every Educate! Club generates income.



UNIT #3 Social Entrepreneurship

Week 6

TOPIC: Innovation

OBJECTIVES:

Scholars will be able to:

- Define and explain innovation
- Create a product using random materials
- Market a product to their mentor

MATERIALS:

- Random stuff for product building material (4/class)
- Innovation Tips Handout (1/s)

KEY CONCEPTS: Innovation, Market

CONNECTION TO ACHIEVEMENT GOALS:

1. Everyone is a certified Socially Responsible Leader
2. Every Educate! Club generates income.

PROCEDURE: 30 min Innovation Lecture
 30 min Creating a product
 15 min Marketing the product
 5 min Educate! Club application

LECTURE (30 MIN)

Creativity Test: Get the students to call out as many different ways someone could use a brick. Each unique answer counts for one. For example, if the students shout “Use it as a door stopper”, then they get one point. If a scholar shouts “Use it to build a house”, then they get zero points since that is the most common use of a brick. Record the score for each class.

QS: What was the greatest resource utilized in the creativity test? You will always have that resource with you.

After you have identified the opportunities in the market, you then have to create a product that you will sell to the market. This requires you to be **innovative**.

QS: What do you already know about “innovation”?

QS: Let’s say you live in a house with a grass roof. If there is a hole in the roof, what is the innovative solution? Is it to just add more grass?

No. An innovative solution would be switching to iron sheets or even more innovative would be to develop a roof that also serves as a rain-collecting system.

Innovation: the act of introducing something new

QS: Are you innovative? Can you create?

In every religion, the higher power is referred to in some way as a great creator. Therefore, in exercising our creativity we are exercising a divine gift. Creating is an important activity for all creatures, whether that is creating new life, cities or homes.

What is the difference between resourcefulness and innovation? Not much. They are closely related since both require creativity. You use both skills of innovation and resourcefulness as a social entrepreneur.

There are two key questions:

Resourceful—can you use what you have?

Socially Innovative—can you create something new?

Resourcefulness: using available resources to create opportunities.



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Social Innovation is establishing new and better ways to accomplish a social mission. Social entrepreneurs do not need to invent a new product. They simply need to be creative in applying an existing idea in a new way or in a new situation.

- Innovation is about action, not simply having an idea. It is about results.
- Innovation involves change. To be new is a matter of degree: enough things have to be different from the known method.
- Innovation must be seen as an improvement in the eyes of at least some of the people affected. Otherwise, you might just call it a mistake.
- Innovation can take many forms: changing what you are doing, where you are doing it, with whom, how, etc.

ACTIVITY (30 MIN)

Let's practice creating or innovating a new product today. We will create a product and then market that product to me. Whoever convinces me to buy their product wins.

OS: What is the fancy business word that means convincing people to buy a product?

Market: to sell

The most important thing to remember when you innovate is that you are always innovating for your customer. You might have the most unique idea in the world, but if no customer wants to buy it, your innovation will be a waste.

So, today your customer is me! Think about what I would want. What are the things you know about me?

I am a _____ (female or male)

I live in _____

I am _____ (single or married)

I am in my _____ (20's, 30's)

I enjoy doing _____ (list a hobby or two)

The better you understand your customer the more you will be able to tailor your innovations for them.

Emphasise the importance of having a customer profile as you design a business. **Make sure to link the lesson to their club projects.**

Good luck!

Divide the class into four teams. They have 30 min (tell them 20 at first) to come up with a product that either solves a need in the community or appeals to the needs of the customer (in this case the mentor).

Walk around the room to push them to work hard and fast. Remind them that this product must be useful. Push them to think of who and how they will market it in the end.

LISTEN (15 MIN)

After they finish designing the product, they must market it to the mentor (3 min marketing pitch only). Mentor decides which product wins or which one to buy!

Hand out innovation tips from squad 3, and explain how what they learnt in the lesson can be applied to the Educate! Club.



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SPEECH OF THE WEEK

The Struggle by Fredrick Douglass

Or

Mini-me follow up of your choice!

TAKE-AWAY

Work towards class achievement goals: Everyone is a certified socially responsible leader and every Educate! Club generates income.



Innovation Tips

As leaders in the Educate! Club, it is up to you to bring innovation out of the classroom and into your businesses. Here are tips from fellow scholars from squad three on how to be more innovative:

1. When you have a business idea, seek feedback and advice from other business people in the same industry
2. As you think of business ideas, read the newspaper, watch TV and search on the internet for ways to give the idea a new element
3. Learn about other creative businesses! They will inspire you and show you how to think differently.
4. Create a vision that has a **BIG IMPACT!** Sometimes the most creative ideas come out of trying to solve the biggest challenges.

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4. Create a vision that has a **BIG IMPACT!** Sometimes the most creative ideas come out of trying to solve the biggest challenges.



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UNIT #3 Social Entrepreneurship

Week 7

TOPIC: Creating a Budget

OBJECTIVES:

Scholars will be able to:

- Create a cost budget for Educate! Clubs using the business canvas
- Calculate subtotal for each category and total cost of the budget

MATERIALS:

- Allan's Business Model (15/class)
- Example Budget (1/student)
- Budget template (15/class)
- Pictures of items with cost
- Quantity Needed boxes

VOCABULARY: Budgeting, business model, cost, internal resources, external resources

CONNECTION TO ACHIEVEMENT GOALS:

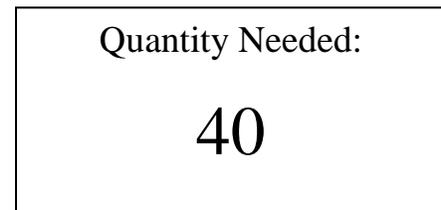
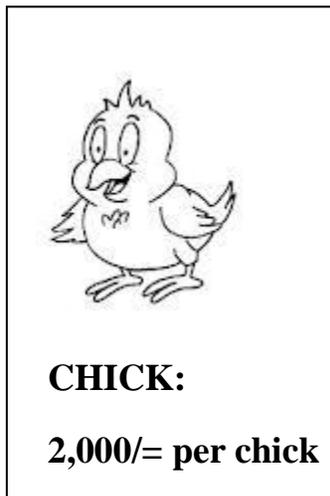
1. Everyone is a certified Socially Responsible Leader
2. Every Educate! Club generates income.

PROCEDURE: Lecture 40 min
Activity 30 min
Discussion 10 min

CLASSROOM SET UP:

Hang all the prices around the room before the lesson. Each price should reflect an item on the business models, and should be spread out so students can walk around to find prices. This might mean there are a lot of prices, so be creative in how you spread out the prices, maybe even having some prices outside of the classroom.

Example:



LECTURE (40 MIN)

Budgeting and learning how to make a budget is one of the most important things in running a business, organization, or even your daily life. A budget allows someone to understand how much money they are making, what their money is being used for, and to identify areas to save money.

During the last class, we finished making our business model, and documented the costs of our group projects. We are going to use the business model canvas to create a budget, and that budget will provide a detailed view of costs and income of the project.



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It's important that your business model and budget work together, because as one changes then so should the other. Given how much your project will grow and change during the first months you run it, having a budget that can grow with your project is very important.

Today we are going to look at a sample business model to help us develop and build a budget and a budgeting sheet for the budget.

(Hand out filled in Business Model)

As we look at the business model, we are going to use it to identify our costs.

There are 5 major boxes to focus on when you are building out a budget.

1. **Resources**— Some of the resources you will need to start your business will be things that you have to buy. Any resources that you have to buy is something you should include in your budget.

What are some of the resources your product will need?

2. **Activities**— Some of the activities that we do require money. If we need to transport our product to the market, we have to pay for that transport. If we have to call our business partner, we have to pay for our airtime. Expenses incurred by activities must be include in the budget.

What are some of the key activities listed in your canvas?

3. **Marketing**— At times, the strategy that we use to build to build a relationships with our customer costs us money. If we want to advertise, we have to pay for flyers. If we want to have a sensitization day, we might have to rent a PA system.

This box has all the activities you will use to market your product. What are some of these activities?

4. **Distribution**— this box explains how you deliver your product to your customers. If you want to set up a stall at a local market, you might have to pay rent. If you deliver your product door-to-door, you will have transport costs.

This box has all the activities you will use to get your product to the customer. What are some of the activities listed in this box?

5. **Cost**—the last step is to make sure all the items that cost money are include in your cost box. If something is in your cost box but not in your budget, add it in. If something is in your budget, but not in your cost box, update your cost box.

Activities	Resources	Product or Service	Marketing	Customer
			Distribution	
Cost		Value		



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Budget Template

Hand out the budget template to the class. As you can see, each box has an area in the budget to list the costs.

Each of the 4 boxes has an area on the budget to record the costs you think you will incur. This is to remind you to look at each of those boxes in the business model as you create your budget.

For every box, think through the individual items that you will buy to complete all the activities in that box.

[As you go through the sample budget, fill it out on Big Paper for the class to see].

Begin by listing the name of the item.

For example, if you have to buy chicken feed for your chickens, write “chicken feed” under Item Purchased.

Then, list how much that item costs at the market. You want to use the base price of that item.

A base price is the price for the amount they commonly sell.

For chicken feed, they commonly sell it in kilograms, so you want to list the price per kilogram.

Next, you will list how many of those items you will buy. We know that they sell chicken feed in kilograms, so in this box write how many kilograms you will want to buy.

Then, multiply the price per item with the number of items you want. Chicken feed costs 3,000/= UGX. per kilogram and we want to buy 2 kilograms. Therefore, our total price is 6,000/= UGX.

ACTIVITY (30 MIN)

Today you are all going to be Budget Advisors! Your friend Allan has created a business model for a business that sells poultry and pigs. He has completed all the boxes and has received a lot of advice on it from his professional mentors. The problem is Allan does not know how to make a budget. He has hired you to help him.

Using Allan’s business model, each of you will go around the market (which is the classroom) and create a budget for Allan. As everyone can see, there are many prices around the class with a name. These are base prices and they will help you build your budget. The market also has the quantity you will need for each item. Use this to build your budget.

At times, Allan has not told you exactly how he wants to carry out all of his activities. It will be up to you to decide; depending on what you think is best for the budget and for operating the business.

Each team that Allan has hired will have five members. Everyone should break into groups of five. (Break the class into groups of no more than 3). **Give scholars 20 minutes to fill out the budgets based on Allan’s Business Model.**

After the 20 minutes is finished, give the students 10 extra minutes to complete any calculations. Remind the students to multiply the cost by the quantity to have the sub-total.

Give them time if they have not yet done so. In the box labeled “sub total” we should take the cost of the item and multiply it by the amount.

Cost X Amount= Sub Total

At the end of each section is a box called “Total”. Add up all of your “sub totals” from each section to in the box called “total”. This is your total cost for the business, we will be using this in the next class.



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DISCUSSION (10 MIN)

The teacher should collect the budgets to make sure the calculations are correct. There are a few different answers depending on which costs students chose, the teacher will have all the possible budget answers.

Was the business model helpful in creating your budget? Why?

What would happen if you changed your business model? How would that affect your costs?

What happens if your costs change? How could that affect your business model?

Were all of the costs easy to identify?

TAKE AWAY

Work towards class achievement goals: Everyone is a certified socially responsible leader and every Educate! Club generates income.

Bring the budget you completed in class today to the lesson next week.



Start up Budget Example

Costs				
Category	Item Purchased	Cost	Qty.	Sub-Total (cost x quantity)
Resources	<i>Ex: Chicken Feed</i>	1,000	30	30,000
Distribution	<i>Bringing eggs to trading center: taxi there and back.</i>	1,000	30	30,000
Marketing	<i>Sign Post</i>	25,000	2	50,000
	Total Costs			110,000



Start Up Budget Template

Costs				
Category	Item Purchased	Cost	Qty.	Sub-Total (cost x quantity)
Resources				
Distribution				
Marketing				
Total Costs				



Cost List for Classroom Market

Create pictures for each item with the price listed. Also, create labels that indicate how many of each item are needed (quantity) for their business. This will make it easier for students to fill in their budget. Hang the item with price and quantity in different places around the room. **Each class should have three markets.**

Name:	Price:	Quantity Needed
Boda Boda	2,000	1
Truck	20,000	1
Taxi	1,000	30
Market Stall	100,000	1
Sign Post	25,000	2
Advertising Truck	100,000	1
Chicks	2,000	40
Chicken Feed	1,000	30
Chicken Shelter	250,000	1
Labour	50,000	1
Vaccination	15,000	1



Allan's Business Model

Name: Allan Kajumba		Business: Piggery and Poultry Business		
Activities <i>(What do you need to start operate the business?)</i> Raising Chickens, raising pigs, chicken shelter, pig shelter, chicken feed, pig feed, chicken vaccine, pig vaccine, transporting animals to customers and market, selling animals at the market, marketing.	Resources <i>(What equipment, labour, item to be purchased and/or donated, items owned do you need?)</i> Feeds, vaccines, shelters, transport, marketing materials, way to sell animals at market.	Product or Service <i>(What is your product or service that you are offering?)</i> Poultry Piggery	Marketing: <i>(How do you build/maintain customer relationships?)</i> Advertising	Customer <i>(Who are they, where are they, how many?)</i> Local people who go to the local market. Mass Market
			Distribution <i>(How to get the good to the customer)</i> Transport pigs and chickens to the local market to sell.	
Cost <i>(What are your main costs?)</i> Transport, animals, selling animals at market, advertising		Revenue <i>(How do you make money?)</i> Chicken + Vendors = UGX Pigs + Vendors = UGX		

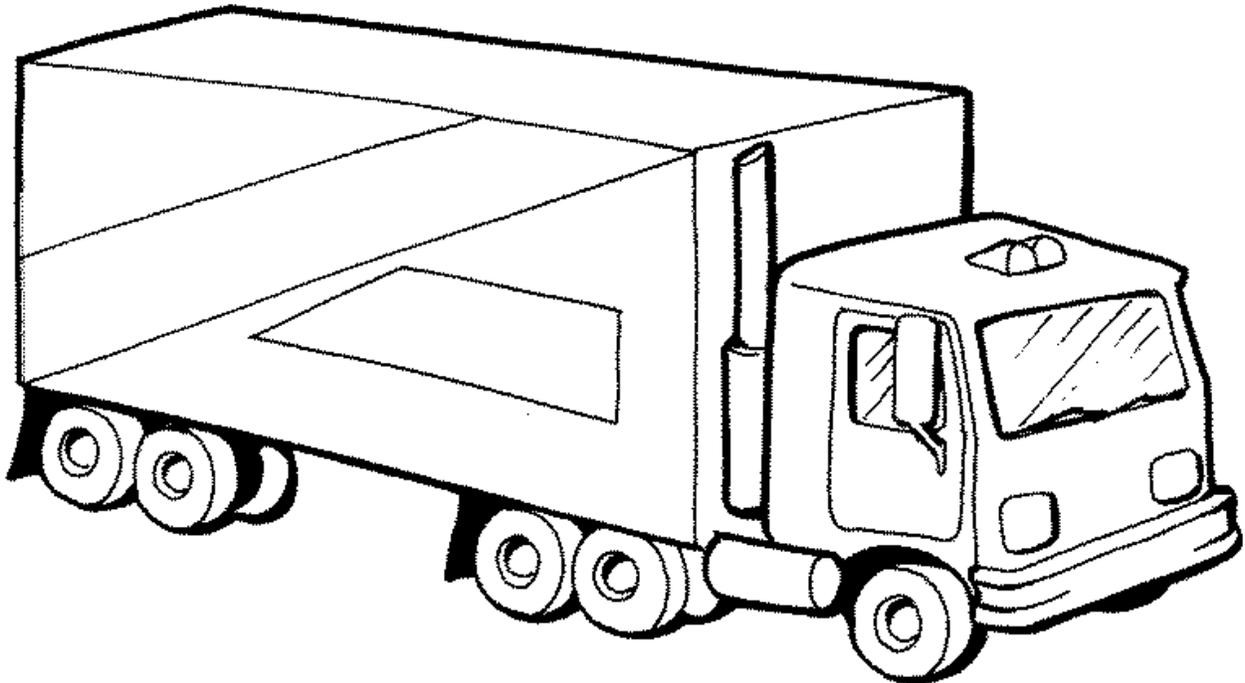


Classroom Market Pictures

BODA BODA



TRUCK





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TAXI



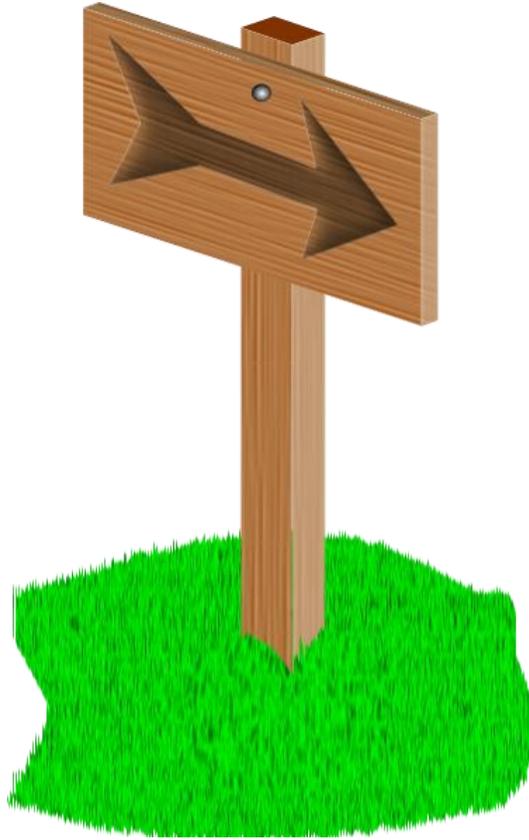
MARKET STALL





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SIGN POST

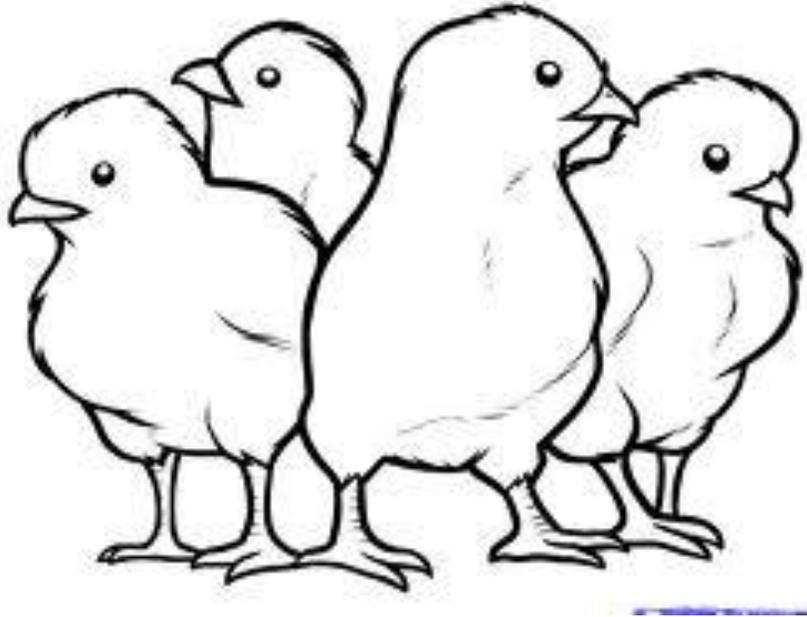


ADVERTISING TRUCK





CHICKS



CHICKEN FEED



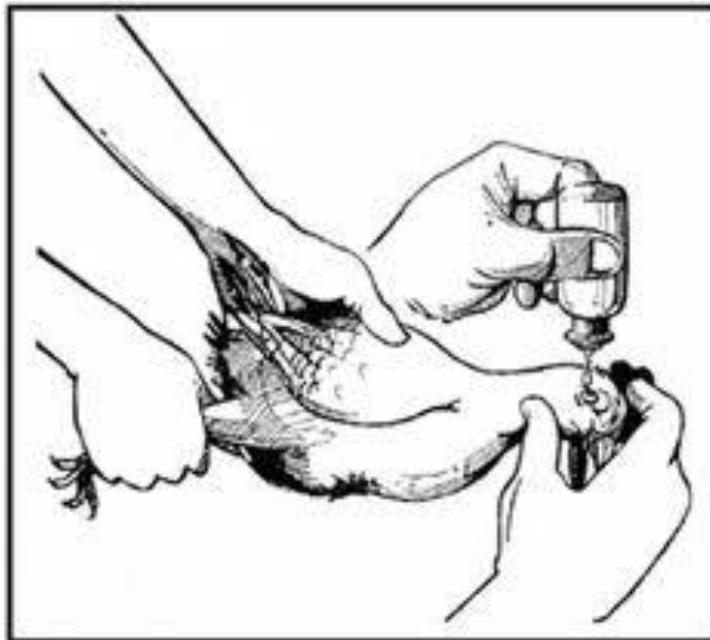


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CHICKEN SHELTER



VACCINATION





LABOUR





UNIT #3
Social
Entrepreneurship

Week 8

TOPIC:
Cost Projection

OBJECTIVES:

Scholars will be able to:

- Complete budget with cost, income, and revenue
- Calculate income and revenue
- Define cost, income, and revenue

MATERIALS:

- Amazing Race Stations (4/class)

VOCABULARY: Business canvas, revenue, income, customer oriented pricing

CONNECTION TO ACHIEVEMENT GOALS:

1. Everyone is a certified Socially Responsible Leader
2. Every Educate! Club generates income.

PROCEDURE: 30 mins Lecture
30 mins Activity
20 mins Discussion

LECTURE (30 MIN)

Start with a quick energizer of your choice.

Make sure everyone has their budgeting document from the previous class and their sample business models.

I hope everyone is fired up after that energizer, because today you will need to put on your game face! Today you will participate in an AMAZING RACE

In order to win you will have to use your entrepreneurial skills set and work as a team.

What is the one thing that makes an entrepreneur successful?

(people might say innovation, resourcefulness or triple bottom line.)

The one thing that makes an entrepreneur successful is that they know how to earn a profit!

Today we are going to learn the secret of earning a profit!

There is one simple formula to test if you have made a profit. Does anyone know that it is?

The formula is that the money your business generates is more than the money you spend to operate your business.

$$\text{Total Income} - \text{Total Cost} = \text{Revenue}$$

$$\text{Total sales} - \text{Total expenses} = \text{Profits}$$

Income: The income is the amount of money made through the sale of the product or service.

Go through the Income sheet with your students using the following example.

If you are charging 10,000 UGX for a chicken, and you sell 10 chickens, your income would 100,000 UGX.



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Two things determine your monthly income:

- 1) The price of your product
- 2) How many items you sell

Price of product X #of items sold = INCOME

Most prices here are not determined by the business owner, they are determined by the market forces. For example, what would happen if you went to the local market and tried to sell 4 chickens for 30,000UGX each? (wait for answers)

Nobody would purchase your chickens. Why?

Because chickens are typically sold for much less, and there are many vendors to purchase chickens from. Whenever your product or service is part of a larger market with similar products or services, the market forces will determine that price.

The market forces are:

Supply: Refers to the amount of goods that a producer is willing to bring to the market at a certain price. When there is an increase in supply, it could lead to decrease in prices and when there is low supply there may be an increase in prices.

Demand: Refers to the amount of goods that a customer is willing to buy at a certain price. If the demand is high then prices can go high, for example, when there was a high demand for sugar we all saw a rise in sugar prices. When the demand is low, that might reduce the price.

Most of your businesses will have products that are determined by market prices. Agriculture, for example, will always have a market price.

Therefore, when you are starting a business the most important thing is to learn what price it is commonly sold on the market. This price determines how you will organize your business to make it profitable.

Today, the team that can make a profit will win the AMAZING RACE.

ACTIVITY (30 MIN)

THE AMAZING PRICE RACE

Split the class into 8 groups (5 students per group). Make sure that each group has one copy of the budget from the last class. This budget should have all of the costs from the business model. Ask all teams to have a pen and a piece of paper.

Before you start the race, make sure all the four stations are set up.

Go through instructions with students. Make sure they understand before you begin.

Note: If you are short on time, cut station #4.

Instructions

This race will not only test your speed, but will test your knowledge of budgets and prices.

Make sure you have your budget, and that you don't lose it during the race. If you lose the budget, you will lose the race.

There are four stops during the race. Each of these stops will have piece of paper. These pieces of paper will have a question. As soon as you can answer the question, then you can move to the next section. If you do not answer the question, you are not allowed to move to the next section.



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Each station will give you a different situation that will affect the budget you created for Allan's business. As you learn the information, adjust the costs accordingly. Fill in the revenue worksheet based on each station.

The first team that is able to answer all 4 questions wins the race.

DISCUSSION (20 MIN)

What were some of the challenges in the race?

How did the changing prices affect your businesses?

What are some of the challenges when you rely on a market price?

The challenge with market prices is that businesses have very little control over them. It is not always impossible to change prices though, you just need to have the right product. Market prices are constant because there are so many competitors in the marketplace. If someone cannot buy a chicken at Store A they will buy it in Store B, C, D, E, etc. This means that prices are set by the entire group of people, not by one seller. **However**, there are ways to distinguish yourself from other sellers. Think back to the lesson on Thinking Differently About Business.

This lesson showed us that innovation and new ideas can give you an advantage in the market. However, innovation and new ideas can also give you an advantage in price. When you price your products and think about the market, there are two ways to make sure you are earning income.

The first way is the same way we just explored. Reduce costs till income is greater than costs.

The second way is to change your business so you can charge a higher price than competitors.

To do this, you must innovate in a way that customers want, and make sure that the price is still something they can afford.

- How are your costs affecting your profits and do you need those costs?
- How is your business different, and would customers pay more money for this innovation?

TAKE AWAY

Complete a cost budget and project the income you will earn for your Educate! Clubs. Use your completed business model to help with this, and if you have questions about the price of your product or some of the costs, do market research to get a better idea. The budgets (cost and income) will be due next week.



Questions for the Amazing Price Race

1. There is a chicken and pig shortage in Uganda. Your chickens are now worth 20,000 in the market and your pigs are worth 500,000. 40 people buy your chickens, 3 people buy your pigs.
 - a. What is your total cost (use your budget from last week)?
 - b. What is your total income?
 - c. What is your profit (income-cost=profit)?

Income			
Item for Sale	Price	Qty.	Total (price x amount)
Total Income			

2. Bad news! Kenya has shipped in millions of chickens and pigs into Uganda because of the shortage. Your chickens are actually worth only 10,000, your pigs are worth 250,000 and you have to sell!! 40 people buy your chickens, 3 people buy your pigs.
 - a. What is your total cost (use your budget from last week)?
 - b. What is your total income?
 - c. What is your profit (income-cost=profit)?

Income			
Item for Sale	Price	Qty.	Total (price x amount)
Total Income			



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- You aren't making any money with the chickens or the pigs, but you have invested too much into this business. Looking at your costs, how can you change your business model to make your business profitable again?

With your new business model, what is your total cost?

Monthly Budget

Costs				
Category	Item Purchased	Cost	Qty.	Total (cost x amount)
Resources				
Distribution				
Marketing				
Total Costs				



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4. Your chickens are still worth only 10,000, your pigs are worth 250,000 and you have to sell!! 40 people buy your chickens, 3 people buy your pigs.
- a) What is your total income?
 - b) What is your profit (income-cost=profit)?

Income			
Item for Sale	Price	Qty.	Total (price x amount)
Total Income			



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UNIT #3 Social Entrepreneurship

Week 9

TOPIC: Opportunity Identification

OBJECTIVES:

Scholars will be able to:

- Explain the 3 steps to opportunity identification (needs, resources, solution)
- Create a solution given a list of resources and a clearly defined need
- Apply the Triple Bottom Line to Albina Ruiz Case Study

MATERIALS:

- Opportunity identification skit (1/group)
- Albina Ruiz Case Study (as needed determined by student interest)

VOCABULARY: Opportunity Identification, Triple Bottom Line

CONNECTION TO ACHIEVEMENT GOALS:

1. Everyone is a certified Socially Responsible Leader
2. Every Educate! Club generates income.

PROCEDURE: 20 Min Review & Lecture
30 Min Activity
30 Min Reflection & Story

REVIEW (5 MIN)

QS: Does anyone remember the 4 criteria we use to create social enterprises?

There are four criteria for an enterprise to be considered a social enterprise:

- Positive
- Innovative
- Impact
- Sustainable

Social enterprises also aim to achieve the triple bottom line: People, Profit, Planet.

Triple Bottom Line

<i>Business Enterprise</i>	<i>Social Enterprise</i>
Income - Expenditure	Sustainability, Innovation, Positive, Impact - Expenditure
Profit	People, Profit, Planet

LECTURE (15 MIN)

We have learned what a social enterprise looks like. It needs to be positive, innovative, impactful, and sustainable. It also needs to meet the triple bottom line.

But how do we create enterprises like these? The answer— Opportunity Identification. Opportunity Identification takes innovation and resourcefulness. We have learned about these ideas this term. Now, how do we use the resources around us to identify opportunities?

First, we identify what the resources that we have.

Second, we look around and see what needs exists?

Finally, we match the two! How can you put the two together to create a solution?



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Your opportunities are found in your resources and the needs that others are facing. When we look to these things, we find that our opportunities are many! Write the resources and need on the board, give the scholars the opportunity to match them and as the scholars give you the answers, fill them in the table.

Resource	Need	Solution
You have land	Poverty	<i>Social Enterprise (chapatti, jewelry, microfinance)</i>
You have a skill of a visual artist (drawing, painting)	HIV AIDS Counseling and Information	<i>Sensitization tough talks (causes, effects, prevention), Group counseling sessions</i>
You have a talent for public speaking	Idle Youth	<i>Youth Center and/or Garden</i>
You have a team of ten people who are trusted and committed but lack practical skills.	Poor sanitation	<i>Billboard, t-shirts to start a campaign about the importance of hygiene, wall painting</i>

ACTIVITY (30 MIN)

Separate students into groups of eight students (5 groups total). Give each group the Problem/Resource handout. Using the resources on the list, give them 15 minutes to create a skit where they act out the solution they have created to solve the problem outlined on the handout. The challenge is to have the solution reach the triple bottom line!

Each skit should last 3 minutes.

REFLECTION & STORY (30 MIN)

Tell the class the story of Albina Ruiz. After you tell the story, ask them to explain how she reached the triple bottom line.

What opportunity was the opportunity that Albina saw that others did not?

- Albina saw rubbish as a big opportunity. She used her community mobilization skills, marketing skills, and her passion for helping the poor to solve the problem of rubbish in Peru.

How did her enterprise generate Profit?

- The businesses she helps the people start with her revolving loan fund allow the people to charge 2,500/= for rubbish collection.

How did her enterprise help the Planet (environment)?

- Through the work of rubbish collection, harmful pollutants are removed from the environment. Rubbish that is not properly disposed of can breed disease and contaminate water sources.

How did her enterprise help People?

- Albina employed poor people, provided them with a dignified job through giving them a uniform, helping them earn wages, and providing them with health-care.

TAKE AWAY

Remember to collect all Educate! Club budgets.

Term 3 Holiday Challenge: Complete Green Home Passbook.

If students are interested, you can share with them the full case study on Albina Ruiz.



Opportunity Identification Skit

Create a five minute skit that demonstrates how you would solve the need explained below using the resources outlined. See if your solution can achieve the triple bottom line!

Need	Resource	Solution
<p>There is currently a rubbish crisis in your country. People do not trust the government to establish a functioning rubbish disposal system, so refuse to pay for rubbish collection. Therefore, rubbish is thrown in illegal open garbage dumps, left in the streets, or tossed into the freshwater lakes and rivers. Without payment, the government has very little funds to improve the current system they have. The country cannot find a win-win solution. Citizens are angry. The crisis is spreading diseases and causing a cholera outbreak. Both ground and drinking water are polluted by solid waste.</p>	<p>There are numerous community development organizations and non-governmental organizations (NGO's) in Peru who would like to see the trash problem resolved.</p> <p>There are hundreds of unemployed community members as well as experienced recyclers or scavengers who are poor and disrespected.</p> <p>The local government is willing to work with anyone who can help end the non-payment stalemate with community members.</p> <p>There is a community member who is knowledgeable at setting up a Rotating Savings and Credit Association (ROSCO)* and is committed to solving this problem as well.</p> <p><i>* A ROSCO provides a small loan to one person or business at a time and, as repayments are made, funds become available for new loans to other businesses. Hence, the money revolves from one person or business to another. Borrowers tend to be small producers of goods and services — typically farmers and artisans who have no credit history or access to commercial bank loans.</i></p>	



Story of Albina Ruiz

Albina Ruiz grew up in the rural rainforests of Peru. Although her family was poor, she studied hard and earned her way into one of Peru's best universities in the capital city called Lima.

She was excited for city life, but when she arrived it was different than she expected. "Every day I had to go past piles of rubbish on my way to university," over 300 families were reduced to living in poverty and survived by scavenging on nearby rubbish heaps. Many of Peru's cities were drowning in their own garbage.

Due to a lack of government funds and scarce resources, Albina knew she could not expect the government to solve all these problems on its own.

While studying industrial engineering, Albina designed a solution to the city's rubbish crisis.

After graduation, she officially launched her social enterprise—Healthy City.

In her model she helps poor men and women start their own rubbish collection businesses through a RASCO. High unemployment rates in her community helped her recruit reliable workers.

Albina's role is helping jump-start these small businesses by providing them with a proven business model and helping them access capital investments.

The business model she teaches to the people she works with includes a standard and affordable monthly fee for trash collection services, creative and inventive marketing campaigns to attract customers.

Part of her model is to give the workers uniforms, health-care, and, most importantly, a decent job.

Finally, it includes community education about the importance of rubbish disposal. This is the most effective part at making change.

Once the people start their businesses, she moves to other areas to help even more people start up the same business.

Now, her community-based system works with the government's rubbish collection service and she has scaled this model around the country.

SOURCES

-Deutsche Welle DW-TV interview with Albina Ruiz; January 23, 2008

-CIA World Factbook, Country Profile, Peru

-PBS New Heroes, Albina Ruiz Profile



Case study of Albina Ruiz

Albina Ruiz grew up in the rural rainforests of Peru. The air she breathed smelled of tropical flowers. The roads she walked were surrounded by kilometres of green grass and shaded by hundreds of healthy trees. Although her family was poor, she studied hard and earned her way into one of Peru’s best universities in the capital city called Lima. She was excited for city life, but when she arrived it was different than she expected. “Every day I had to go past piles of rubbish on my way to university,” Albina recalled. Due to extreme population growth, over 300 families were reduced to living in poverty and survived by scavenging on nearby rubbish heaps. Everyone abused the poor ‘scavengers’ but Albina was inspired by them.

Peru is not a rich country. Due to a lack of government funds and scarce resources, Albina knew she could not expect the government to solve all these problems on its own. Many of Peru's cities, not just Lima, are drowning in their own garbage. With seven million inhabitants (almost one-third of the country's total population), Lima makes approximately 3.5 million kg of waste each day! It is the very poorest families who suffer the most. Wealthy neighbourhoods pay for garbage to be “taken away”, but, without an organized waste management system, “away” became the front doorstep of poor urban homes like the one Albina moved to for university.

Albina’s Action Plan

Step 1:

Became a one-woman spokesperson for change in her community, inspiring others to work together for a community solution

Step 2:

Developed the plan for a community-based waste management system

Step 3:

Organized effective coordination with relevant public agencies

Step 4:

Implemented a vigorous public information and education campaign

Step 5:

Used revolving loan fund to pay for start-up of micro-recycling enterprises and a central coordinating enterprise

While studying industrial engineering, Albina designed a solution to the city’s rubbish crisis. She came up with a plan that included the creation of micro-enterprises for rubbish collection businesses. She didn’t wait until graduation to start putting the theories of her courses into action. As a student, she organized clean-up campaigns along Lima's rivers and began listening to poor members of her community as an “extracurricular” activity.

After graduation, she officially launched her social enterprise. She hired poor men and women to take charge of collecting, recycling, and selling the community’s garbage in a fully organized system. These men and women would start their own garbage collection businesses. Albina’s role was helping jump-start these small businesses with capital investments, setting a standard and affordable monthly fee for trash collection services, and coming up with creative and inventive marketing campaigns to attract customers.

The cost of the service was about 2,500/- (equivalent to the cost of a simple meal in Peru). Even at this low price it was hard to get community members to trust her service, pay regularly and pay on-time. The community was used to irregular government service. Some people simply became used to living in garbage.

High unemployment rates in her community helped her recruit reliable workers. She gave them uniforms, health-care, and, most importantly, a decent job. Attitudes towards ‘scavengers’ slowly changed and the self-employed women earned new respect from their husbands and children.

The community education part of their job is the most effective at making change. Local households and businesses are advised to change practices which worsen the environment. Poor people now know they have a right to live in a clean environment, instead of a rich community’s landfill.



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Her organisation

Albina's work is done through an NGO called Healthy City. As a non-profit organisation, it does not focus on maximising profit. In fact, some of the women she employs have profitable businesses selling organic fertilizer from the organic waste Healthy City collects. Her organisation encourages and rewards these micro-enterprises!

What makes her model innovative and successful?

She set up a revolving loan fund to fund micro-enterprises that are engaged in the collection and processing of garbage. A Revolving Loan Fund is a source of money from which loans are made for small business development projects. A loan is made to one person or business at a time and, as repayments are made, funds become available for new loans to other businesses. For this reason, the money 'revolves' or rotates from one person or business to another. Entrepreneurs without even enough money for food could become self-employed as a part of Albina's waste management network. With proper management, the fund should never lose money.

Community ownership is crucial to Albina's success. In the beginning, her biggest challenge was changing the way community members think about the environment and rubbish. Her community-based system is coordinated with the government's rubbish collection service.

Albina's organisation has grown a lot over the years and proves to be self-sustaining even without her directing daily operations. Nevertheless, she still visits her old community, checks up on on-going Healthy City projects, and meets with elected officials to rescue more communities from drowning in waste. Much more needs to be done.

Albina Ruiz has no time to waste.

Term 3 Holiday Challenge



EDUCATING AND EMPOWERING AFRICA'S FUTURE LEADERS

*COMPLETION OF THE GREEN HOME PASSBOOK TO BECOME A
CERTIFIED HOME BUILDER*



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CERTIFIED HOME BUILDER*



Speeches of the Week

Our Deepest Fear

Marianne Williamson

Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness, that most frightens us.

We ask ourselves, who am I to be brilliant, gorgeous, talented, and fabulous? Actually, who are you not to be?

Your playing small doesn't serve the world. There's nothing enlightened about shrinking so that other people won't feel insecure around you. We are all meant to shine, as children do.

We are born to make manifest glory that is within us. It's not just in some of us, it's in everyone. And as we let our own light shine, we unconsciously give other people permission to do the same.

As we are liberated from our own fear, our presence automatically liberates others.

Some Seeds Don't Grow

Muhammad Yunus

You take the best seed of the tallest tree from the most fertile forest and plant it in a small flower-pot. The seed does not grow into the tall tree... not because the seed was bad, but because it got planted in the wrong place. **Likewise**, people and groups do not succeed sometimes because their society is a small pot. It does have enough "nutrients", such as access to resources, information, markets, credit, etc.

For the seed to grow into a healthy tree, the ground, where it is planted, needs to be changed. The pot must be large enough for a strong tree to grow and the proper nutrients must be there. **Likewise**, for people and groups to realize their potential, we must recognize when we have a small pot. And don't accept it! We must work together to change the ground. We can replant ourselves and help replant others. We can add more nutrients through our social entrepreneurship. We can all become big trees in the world.

Slave to My Dreams

Fabio Rosa

I am trying to build a little part of the world in which I would like to live.

A project only makes sense to me when it proves useful to make people happier and the environment more respected, and when it represents a hope for a better future. This is the soul of my projects. Working on the kinds of projects I do means to dream with a different world in mind.

My projects are related to practical, do-able work. Even if the inspiration is romantic, it desires material results, a re-colored reality. About money—I need money. Money is very important to accomplish my projects. But money only matters if it helps to solve people's problems and to create the world I described above.

It has been my intellectual and creative challenge to build models that can be used by excluded and **deprived** people. Creating projects, **implementing** them and succeeding, witnessing one's dreams come true, is happiness. Money just makes it easier. For all these reasons, I work the way I do. I am a slave to my dreams, thoughts, and ideas. That is all.

The Struggle

Frederick Douglas

If there is no struggle, there is no progress.

Those who claim to love freedom, but do not do anything, are men who want crops without plowing up the ground, they want rain without thunder and lightning.



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It is not light that we need, but fire; it is not the gentle shower, but thunder.

We need the storm, the whirlwind, and the earthquake.

Where justice is denied, where poverty is enforced, where ignorance is in everyone, and where any one people is oppressed, abused or **degraded**, neither persons nor property will be safe.

Speech for Africa July '09

Barack Obama

We must start from the simple idea that Africa's future is up to Africans.

I say this knowing full well the tragic past that has sometimes haunted this part of the world. I have the blood of Africa within me, and my family's own story reflects both the tragedies and triumphs of the larger African story.

My grandfather was a cook for the British in Kenya, and though he was a respected elder in his village, his employers called him "boy" for much of his life. He was imprisoned briefly during the fight for independence. In his life, colonialism wasn't simply the creation of unnatural borders or unfair terms of trade — it was something experienced personally, day after day, year after year.

My father grew up herding goats in a tiny village, an impossible distance away from the American universities where he would come to get an education. He came of age at an extraordinary moment of promise for Africa. The struggles of his own father's generation were giving birth to new nations. Africans were educating and asserting themselves in new ways. History was on the move.

But despite the progress that has been made — and there has been considerable progress in parts of Africa — we also know that much of that promise has yet to be fulfilled. Disease, conflict and corruption have destroyed so much of Africa and ruined its potential.

You have the power to hold your leaders accountable and to build institutions that serve the people. You can serve in your communities and harness your energy and education to create new wealth and build new connections to the world. You can conquer disease, end conflicts and make change from the bottom up. You can do that. Yes you can. Because in this moment, history is on the move.



Social Entrepreneurship Case Studies

Mohammed Yunus of Grameen Bank

Muhammad Yunus of Grameen Bank is a Bangladeshi banker and economist who won the Nobel Peace Prize for starting microcredit or microfinance. He started Grameen Bank, a for-profit business that provides small loans to mostly poor women to improve or start small businesses. Poor people had no access to loans at traditional banks because they were considered too high risk of not paying back the money. Most poor people went to money lenders for loans who charged them extremely high interest rates and did not provide them with support or resources on how to improve their businesses. Yunus started Grameen Bank because he believed that, given the chance, the poor will repay the borrowed money and his “bank for the poor” could be self-sustaining. Providing low interest credit to the poor is now considered a global tool to reduce poverty. Grameen Bank has issued loans to millions of people and continues to grow.

Vera Cordeiro of Renascer

Paediatrician Vera Cordeiro witnessed the constant admission/re-admission cycle of poor and disadvantaged children treated in Brazil’s public hospitals. The children would be treated for one illness but when they were released they did not have the necessary resources to continue their treatment at home and fully recover. Vera was tired of treating symptoms and not the root causes of the children’s repeated hospital visits. She brought together doctors, nurses, and members of the civil society to create a non-profit association. The enterprise called Renascer, works with severely ill children of poor families to ensure that they receive nutrition, sanitation, and psychological support after leaving the hospital. Their strategy is to mobilize government, community, and professional supports. Renascer is recognized as a national model and has spread to 14 other associations across Brazil.

Dr. V and David Green of Aravind Eye Hospitals

Dr.V and David Green of Aravind Eye Hospitals gave sight back to millions of Indians who would otherwise be blind. At the age of 65, Dr. V. sold his home and opened a hospital to perform free or low-cost eye surgery on poor Indians. Dr. V. opened a lens factory that used an innovative approach to reduce the cost of lenses from the market price of US\$150 to just US \$10. Business entrepreneurs failed to see this opportunity because they try to make the highest profit from every item sold. Instead, Dr.V makes a small amount of profit from each item sold to poor customers and sells many (high sales volume). For those who cannot pay, he gives it away for free. He also sells products at market prices to those who can pay.

Stone Kyambadde

Stone was a successful professional football player until somebody in a match purposely ‘blew out’ his knee. He could have become vindictive or revengeful. He could have wallowed in self-pity or lived in his celebrity for the rest of his life. Instead he chose his response and devoted his life to inspire and encourage ‘youth at risk’ on the streets of Kampala, Uganda. With unrelenting passion he has reached out to the young men in his country so, that they, too, can learn to govern their own lives, gain a vision of becoming professional soccer players, then becoming economically self-reliant, responsible adults, fathers and contributing citizens.

Fabio Rosa

In 1972, a Brazilian professor names Ennio Amaral proposed a cheap electricity system to reach poor working people living in rural areas. His system was rejected by the large national energy corporation as impossible and Amaral's work went ignored for more than a decade. In the early 1980s, Amaral's ideas were revived by Fabio Rosa, a recent graduate who studied agronomy and became the secretary of agriculture for a rural area. Fabio believed that Armal’s ideas could improve the living standards of thousands of small farmers who struggled to water their crops and produce enough food. Although Fabio’s first project of supplying rural electricity was successful, there was strong resistance by federal, state and private energy interests and such resistance continues today. But Fabio fights on with the conviction that cheap electricity is the key to helping rural poor and therefore reverse the process of rural-to-urban migration.

Veronica Khosa

Rejecting the premise that healthcare is something devised by experts and imposed on patients, Veronica has created an environment where chronically ill patients command respect and can make decisions about their own health. In a country where the formal healthcare system is unable to treat the millions of people ill with HIV/Aids and other diseases, Veronica has established home-based healthcare that teaches family and friends to care for the ill and even to rehabilitate them. She engages healthcare workers and teaches skills to young people by employing retired nurses and others to conduct healthcare training in the community. Her project creates healthcare that not only improves people's lives but uses resources in the most effective way.



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Wangari Maathai

Wangari Maathai became the first East African woman to earn a PhD and the first African woman to receive the Nobel Peace Prize. Wangari founded the Green Belt movement in Kenya, which mobilized rural women to plant more than 10 million trees to prevent soil erosion and provide firewood for cooking fires. Reports noted that only 9 trees were being replanted in Africa for every 100 that were cut down. The women Wangari mobilized not only protect the environment, but also, through the paid employment for planting the trees, are able to better care for their children. In 1999, she suffered head injuries when attacked while planting trees in the Karura Public Forest in Nairobi. She has been arrested and imprisoned numerous times by the government of Kenyan President Daniel arap Moi.

Albina Ruiz

Albina Ruiz started worrying about health and environmental problems caused by garbage in Peru when she was a student studying industrial engineering. After writing her thesis, she came up with an idea for a new community-managed system of waste collection. One neighborhood had 1.6 million people produced about 600 metric tons of garbage daily so people tossed their garbage in streets, rivers and vacant lots, causing serious health problems. Ruiz's idea called for small business people chosen from the community to take charge of collecting and processing the garbage, at once addressing another serious problem in the community: unemployment. She helped these businesses get going and set the monthly fee for the service at about \$1.50, the cost of a beer, and came up with a wide array of creative marketing schemes.

Wereje Benson

Wereje escaped murderous rebel activity in his small village in the Democratic Republic of Congo as a young boy. He arrived in a Ugandan refugee settlement without any money, family or hope of returning to home. The only thing he had was an indomitable willpower and conviction that with an education he could take control over his future and change the future of the thousands of refugees displaced by the conflict. Although he struggled to work for his own school fees and food, he started a community action organization, Coburwas, in the refugee settlement to provide education, support, and most importantly hope of a better life and better Congo in the future. Coburwas has astonishingly raised over 1 million shillings, established a student hostel, orphanage and delivered over 4,000 mosquito nets to needy refugee families.

Cathy Watson

In the early 1990s when the Ugandan HIV and Aids pandemic reached its peak, there was very little public knowledge about youth sexuality and HIV/Aids. In 1993 Cathy pioneered the idea of talking openly about sensitive topics regarding adolescence and HIV and Aids. Cathy believes that only when the public openly talks about adolescence, sexuality and STDs meaningful interventions will achieve lasting results. Cathy started the *Straight Talk* newspaper to provide adolescents in Uganda with frank information about sexuality and HIV/Aids. To capture the interest of the young readers, the newspaper is highly illustrated, simple, and enjoyable. To encourage further dialogue and to cater for young people who may not easily access the newspaper, she started radio programs, now in 12 languages, that reach a much wider audience. With its participatory methods and dedication to open dialogue, *Straight Talk* has become the national reference for how to educate young people by eliciting their own ideas and experiences.

Bill Gates

Gates is a college drop-out and third richest person in the United States for his revolutionary Microsoft personal computer system. In 2006, Gates announced that he would be transitioning from his role as leader of the Microsoft company to full-time work at the Bill & Melinda Gates Foundation. Guided by the belief that every life has equal value, the Bill & Melinda Gates Foundation works to help all people lead healthy, productive lives. In developing countries, it focuses on improving people's health and giving them the chance to lift themselves out of hunger and extreme poverty. Over 2 billion U.S. dollars in grant money has been awarded.

Mwalimu Musheshe

Mwalimu is one of the most celebrated Ugandan social entrepreneurs. He brings rural small-scale farmers, orphans, and vulnerable women together with creative social development professionals to teach everything from farming, renewable energy, and metalworking to human rights, gender equality and medicine. He believes that traditional academic training lacks practicality and context and hence leaves development workers ill-equipped to develop and pursue sustainable solutions to social problems. By bringing creative problem solvers on board as teachers, Mwalimu is building an alternative approach to training social development professionals. His African Rural University is a new all-female university that will draw students from all socio-economic levels of society and will offer specific programs designed for rural farmers, unemployed young people, students from universities, and policy makers. The curriculum is relevant and practical, allowing students the opportunity to master a wide range of skills to effectively conduct community development planning.



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Van Jones

Van Jones is working to combine solutions to America's two biggest problems: social inequality and environmental destruction. His tag line is: "Let's build an environmental movement strong enough to lift people out of poverty!" Since many urban African-Americans lack employment and companies need more workers trained in constructing solar panels and energy saving equipment, Jones developed a revolutionary idea of training poor youth and the formerly-incarcerated in a new Green Job Corp. The training program is sustained by companies who need highly-skilled workers and a steady flow of poor people looking for a pathway out of poverty. Although pilot programs have been successful, it is hard to overcome the belief that African-Americans, young people, and those who have been imprisoned can start a new life with these new skills. Jones, however, is sure that the marginalized people of the world lack opportunity not the will to change.



SEC Meeting: Opportunity Bank Uganda

The aim of this SEC meeting is to provide students with more information about saving with banks and give them the opportunity to start a savings account (known as the Youth Entrepreneurs Account) with Opportunity Bank Uganda.

Opportunity Bank is one of the largest microfinance institutions in Uganda, operating 15 branches across the country. Opportunity Bank has branches in all of our clusters, with the exception of Lira. Opportunity Bank is a Tier II financial institution regulated by the Bank of Uganda, and mandated to take deposits and give out loans. Opportunity Bank's mission is to be the leading provider of financial services to low income people in rural and urban areas of Uganda promoting holistic transformation whilst maintaining sustainability.

Opportunity Bank has agreed to send branch representatives to Educate!'s 36 schools to provide our scholars with information about saving with banks in follow up to our Term 2 savings lesson, and provide specific information about Opportunity Bank's youth savings account. This presentation is not to be used to solicit students, rather will be used as an opportunity to provide information about the account and access to interested students.

As a mentor, your responsibility will be to liaise with the Opportunity Bank representative in your cluster and organise a time when they can come and present to the Educate! Clubs in your schools. Please also seek permission from the school administration to have the guest speaker come into the school. Educate! will provide you with the contact details of your relevant Opportunity Bank representative.

Please remember to have a student take notes at this meeting and give these notes to your Program Coordinator.