

FIELD Best Practice Guide: VOLUME 3

3

Training for Microenterprise Development:

A Guide to Curricula

FIELD

Microenterprise Fund for Innovation,
Effectiveness, Learning and Dissemination



THE ASPEN INSTITUTE

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Training for Microenterprise Development:

A Guide to Curricula

FIELD Best Practice Guide: VOLUME 3

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Numerous publishers of curricula generously loaned us their materials and also helped us by completing additional requests for information about their products and services. Without their openness and enthusiasm for this work, we would not have been able to complete this project.

Elaine Edgcomb, Director of FIELD, conceived the original concept for this *Guide to Curricula*. The authors thank her for thoughtful input and assistance as we completed the publication. Other FIELD researchers who were particularly helpful include Joyce Klein and Candace Nelson.

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Project Overview

The impetus for this project grew out of years of extensive research by FIELD, the Microenterprise Fund for Innovation, Effectiveness, Learning and Dissemination, into the types of training and technical assistance provided by microenterprise programs across the United States. FIELD's research revealed that although more than 90 percent of all microenterprise programs provide training and technical assistance, there are few resources available to help implementers improve their services and/or assess their efforts against best-practice standards.

This project aims to address that need. Using grant support from the U.S. Small Business Administration and the Charles Stewart Mott Foundation, FIELD has created this series of “best practices” training modules designed to help microenterprise programs deliver more effective training and technical assistance to low-income clients.

These modules are based on lessons learned from FIELD's past work, as well as from input obtained from leading practitioners, who served as advisors. As funding becomes available, additional guides will be developed. Topics for the first four modules in the series are:

FIELD Best Practice Guide: Volume 1

Entering the Relationship: Finding and Assessing Microenterprise Training Clients explores how program practitioners can conduct market research, develop effective marketing strategies, and appropriately screen and assess incoming clients.

FIELD Best Practice Guide: Volume 2

Building Skills for Self-Employment: Basic Training for Microentrepreneurs offers best practices in core training and their implications for improving training services.

FIELD Best Practice Guide: Volume 3

Training for Microenterprise Development: A Guide to Curricula identifies the characteristics of an effective business-planning curriculum for low-income clients and reviews a set of products currently being marketed to practitioners.

FIELD Best Practice Guide: Volume 4

Keeping It Personalized: Consulting, Coaching & Mentoring for Microentrepreneurs provides a summary of findings from research in business consulting, coaching and mentoring with case-study examples of best practices in all three types of technical assistance targeted to low-income clients.

Background and Purpose of This Guide

This *Guide to Curricula* is intended to provide microenterprise practitioners with objective information about a broad range of business training curricula that are currently in use and available commercially in the U.S. Over the course of the last decade, researching and evaluating the practice and outcomes of microenterprise in the U.S., researchers with the Aspen Institute's Microenterprise Fund for Innovation, Effectiveness, Learning and Dissemination (FIELD) have observed that choosing, obtaining and designing microenterprise core training curricula consume a large amount of the time and resources of many programs. And, this effort recurs every few years. Curricula age, target clients and missions evolve, and program capacities change. The result is that training curricula are continually being updated or replaced.

This Guide is intended to help practitioners in two ways. The first is to provide a brief discussion of some issues that are important to consider as a microenterprise program begins to identify and catalog what it seeks in a new curriculum. Examples of these issues include mission and ideology, key client characteristics, and program strategy and resources, among others. At the conclusion of the discussion of these issues, a self-assessment tool is provided for the reader to record his or her responses to a number of questions. This will help the reader catalog his or her thoughts for full consideration prior to beginning a curriculum search in earnest.

The second way that this guide is intended to assist practitioners is by organizing and presenting detailed information about 13 different curricula that, at the time of publication, are available for purchase in the U.S.¹ The purpose of this is to provide a directory of entries that contain objective and standardized information (to the extent possible) about key characteristics of each curriculum. ***This guide does not rate, recommend or endorse any specific curriculum.*** Rather, it presents information about characteristics, such as format, duration, target client, cost and scope of content, so that practitioners can determine which products fit their programs' needs or merit further investigation. It is anticipated that additional follow-up by the reader would include reviewing several different curricula. However, much of the leg-work associated with research and initial screening will have been done already for the reader. Using this document should save readers time and money.

This *Guide to Curricula* was funded by the U.S. Small Business Administration's Program for Investment in Microentrepreneurs (PRIME) and the Charles Stewart Mott Foundation via grants to the Aspen Institute's FIELD program. FIELD has conducted a number of projects researching and evaluating what comprises effective microenterprise training. While this *Guide to Curricula* is a companion to this larger body of work, it does not seek to make recommendations about best practices. Please visit the FIELD Web site to review other relevant publications about training (www.fieldus.org).

¹ There is a wide variety of resources available that support the training activities of microenterprise programs. The scope of this guide includes only general business training. Other types of curricula, such as industry-specific or curricula that focus on specialized areas, such as financial literacy, selling techniques or in-depth personal effectiveness, or communications curricula, are beyond the scope of this work. Some of these are listed and briefly described in the Additional Resources section at the end of this publication.

Issues to Consider When Choosing Curricula

Microenterprise program strategies, while generally consisting of multiple components that include not only classroom training, but also access to capital and individual technical assistance, are shaped by a multitude of factors. Even among programs that offer general business training, there is diversity. For some, classroom business training forms the flagship core service of the program, and for others, either by necessity or design, training may play a more minor role. This *Guide to Curricula* has been produced for microenterprise agencies seeking to offer classroom-based general business skills training programs. It is important to recognize that the broad diversity seen across local programs in terms of characteristics and issues means that there will not be one “best” training curriculum. In fact, there is a broad range of curricula available to support this diversity. And, many programs will develop their own curricula.

This section of the Guide highlights some of the key issues that should play a role in a program’s choice of a curriculum to support its training program. Some of these issues include mission and client targeting, a program’s overall service delivery strategy and resources, whether a program is urban or rural, whether or not training is a central part of its mission, characteristics of trainers, and philosophy about the role of trainers, among others. Following this discussion of issues, a self-assessment worksheet is provided to allow readers an opportunity to reflect on a set of questions that will help them organize information about their own individual program’s characteristics and issues that will affect a decision about curriculum.

MISSION AND CLIENT TARGETING

A microenterprise program’s design and overall strategy and objectives for service delivery are fundamentally shaped by its core mission and the characteristics and needs of those it seeks to serve as clients. Most microenterprise programs include one or more of the following three broadly-defined objectives as an important component of their mission: business development, community economic development and poverty alleviation.²

Agencies with a business development objective may design their program’s strategy to focus on increasing the numbers of businesses owned by the poor and on improving the performance of these businesses. Those more focused on community economic development may design their program to operate in specific neighborhoods or to target specific kinds of businesses needed there. They may have goals, such as increasing the number of times that local dollars are spent in a local area. Finally, agencies with a poverty alleviation focus will have helping the poor to move out of poverty as a primary goal. Poverty alleviation-focused programs may be designed to build foundations of entrepreneurship with the recognition that their target clients may need specially designed services, including very basic economic literacy training, intensive communications and personal effectiveness training, or case management services that help

² Candace Nelson, ed., “Program Design for Microenterprise Development,” *Microenterprise Fact Sheet Series*, Issue 2 (Washington, D.C.: The Aspen Institute, 2000).

clients resolve barriers commonly faced by the poor and that relate to issues, such as child care or housing, that are not business-oriented. The majority of microenterprise agencies embrace more than one of the above as central components of their mission.³

While most frequently expressed in terms of goals or objectives, mission also drives the outreach of a microenterprise agency to specific populations or target groups of clients. Understanding the characteristics of clients and the special challenges they may face is key to developing programs that serve their needs, and finding tools, such as curricula, to support those services. Some of the characteristics that may affect a program's decision about what curriculum to purchase and implement include key demographic characteristics, such as race, ethnicity and immigrant status, and gender. Others include literacy and facility with writing. One of the most obvious is the language that clients speak, especially if it is not English.

Many microenterprise programs seek to tailor services, such as training, to the stage of entrepreneurial readiness that clients possess. They are aware that clients who seek to start businesses probably have very different training needs from those who have established businesses that they want to stabilize or expand. In addition, programs may be guided by differences in philosophy about whether individuals should possess traits that identify them as "entrepreneurial," or whether they posit that anyone can be an entrepreneur and it is up to the program to train all individuals, regardless of presumed innate abilities.

PROGRAM STRATEGY, RESOURCES AND GEOGRAPHY

The curriculum that a program ultimately chooses should function as a key tool within an overall service delivery strategy that reflects the circumstances of a program, its clients and overall mission. This strategy must take into account special client-related issues, the program's level of access to a variety of different resources, and practical considerations about the geographic area served. While it is clear that the actual curriculum is only one tool among many that agencies may employ to create an entire program of services, it is frequently the backbone and must be geared or adaptable to local circumstances.

Program strategies differ widely in a number of areas that flow logically from both the characteristics of target clients and the mission. For example, some programs recognize that their clients will spend very limited amounts of time attending group-based training, and choose curricula that can be used or adapted for short training courses. Others are working with populations that are either willing or required to attend very extensive class hours. The range can be as great as 16 hours on the short end to 120 hours for a very extensive course.

In addition to client preferences or requirements, other factors play a role in determining some of the desirable characteristics for a curriculum. Programs have access to different levels of a variety of resources, and they may seek a training curriculum that will help them to maximize these resources. For example, a program with funds for special student materials is free to choose a curriculum that is built around student workbooks, texts and other materials, such as journals, that might be too costly for other programs. A program that has developed relationships with local business professionals may look for a curriculum that will help it supplement basic training content with advice about arranging for guest speakers, or that provides guidance for designing and conducting field trips.

The logistics of delivering training can also drive its format and content. For example, rural

³Britton Walker and Amy Kays Blair, *2002 Directory of U.S. Microenterprise Programs* (Washington, D.C.: The Aspen Institute [forthcoming]).

microenterprise programs may find that it is difficult for both trainers and students to travel long distances to attend frequent or long-lasting training courses. These programs may find that they need a curriculum that can be delivered over the course of only a few sessions, and that offers ample opportunity for isolated rural entrepreneurs to work together and network as a matter of course.

Programs serving clients with a broad diversity of backgrounds may find that they need a curriculum that offers a large amount of flexibility in how it is delivered. They may seek a curriculum that is designed so that different components can be taught in a variety of orders, and in this way, is very modular. Others may wish to ensure uniformity across courses, and look for a curriculum that is designed to be delivered in a set linear sequence.

ROLE OF TRAINERS

Different populations respond and learn differently from different types of trainers. And, both curricula and programs frequently have explicit philosophies about the role of the trainer in facilitating learning or delivering content to students. The range of roles includes that of facilitator, a trainer whose role is to help students learn on their own via exercises, role-play and case-study activities, among other techniques. Another common role played by the trainer is that of the teacher or lecturer. These trainers are generally comfortable presenting information in lecture format, which may be very interactive, but does not rely on students learning from each other or their colleagues. A third role is that of business expert. This trainer has a lot of legitimacy in terms of real-life experience. Finally, there are some trainers who have special abilities in terms of being able to “connect” with clients. These trainers are frequently found in programs serving clients with high socio-economic barriers to success. Rarely would you find a trainer whose skills run across all of these roles.

Finding and keeping good trainers is a huge challenge for most microenterprise programs. Many trainer positions are part time, dependent on short-term contracts or grants for funding, funded at levels insufficient to compete in the education market, and sometimes filled by volunteers. All of these issues have the potential to affect the ability of a microenterprise program to provide continuity in its training, and make quality control more difficult.

Most curricula are designed with a specific type of trainer in mind (i.e., facilitator or lecturer). So, a program may choose a curriculum that is compatible with the teaching style of one trainer, but completely at odds with that of another. While it is recognized that this is easier said than done, clearly this is an area in which programs must assess their target clients’ needs in terms of the type of trainer who would best communicate with them, choose a compatible curriculum, and then attempt to retain or find comparable trainer successors when turnover occurs.

PURCHASE VERSUS CUSTOMIZATION

When researching curricula in use by U.S. microenterprise programs, we found that a large number of agencies, rather than purchasing a commercially available curriculum, had developed their own. Some of these organizations had developed their home-grown products to sell, and these are included in the Guide that follows. A few others are in the process of finalizing their curricula for commercial distribution. These are listed in the *Curricula Under Development* section at the end of this Guide. Many more programs responded that they have developed their own curriculum, but that it is not designed for broader distribution.

Programs consider a range of issues in deciding whether to purchase a curriculum or write a customized curriculum. Among these are resource-related issues, such as the cost to develop and

keep a curriculum updated versus the cost to purchase off-the-shelf products and keep them updated, and whether a program has appropriate curriculum development expertise on staff, or can hire and manage consultants to develop a curriculum. Programs may see an opportunity to recoup some of the costs of developing their curriculum by making it available for sale to other programs. They see a possible revenue stream to be tapped.

Issues that are related to program strategy may also affect a practitioner's decision to purchase versus develop a custom curriculum. For example, some programs serve target groups requiring unique training approaches, such as immigrant and refugee populations, or women who are long-term recipients of public assistance. Or, a program may have a strong focus on personal and professional development, in addition to business skills training. These programs may wish to design a curriculum that is interspersed with activities and networking opportunities that go beyond core business skills, but that are organized as a turnkey package.

Programs that have done considerable customization of commercial curricula to meet the needs of trainers, target client populations or other local circumstances, may decide that it is more expedient to build from "scratch," rather than try to adapt something that may be a poor fit for their needs. Others consider that the basic building block is already in place with a commercial curriculum, and this is considered a helpful tool for their goals.

CURRICULUM OUTCOMES

It is widely known how difficult it is to measure outcomes associated with training and education services. While some progress has been made in terms of learning about appropriate measures, and there have been a few studies that attempt to link client experiences to exactly what was learned in training, for the most part, the outcomes of training for microenterprise students are just difficult to evaluate. Many curricula build up to a student completing a written business plan, and the completion of course requirements and this plan define graduation as the outcome of the training program. Other curricula include assessment tools that allow practitioners to query students about their satisfaction with the course, and gain knowledge about course outcomes on a different level. Still others are oriented toward being able to measure competencies developed during the course of training. These curricula include tools that ask participants to comment on their facility or confidence with using newly learned skills. Some actually test them. Practitioners should be aware of their program's goals for both immediate and longer term outcomes of their training, and know what types of questions they will and will not be able to answer with tools provided by a curriculum publisher.

Methodology

As discussed earlier, this *Guide to Curricula* is intended to provide practitioners with objective information detailing a number of business-skills-training curricula in use by U.S. microenterprise agencies today. In addition, it is hoped that the preceding discussion of issues and challenges faced by practitioners in designing programs and choosing curricula, along with the self-assessment worksheet, will assist in the decisionmaking process itself. The Guide is not intended to rate or review curricula against one another or against any other set of parameters.

Thirteen curricula were chosen for inclusion in this Guide. While all are very different and represent a broad range of approaches, they did meet a number of requirements in terms of characteristics. These are detailed below:

- Curriculum is adult-focused. A few curricula were designed for youth, but are being used with adults as well.
- Curriculum is available for purchase as of July 31, 2002.
- Curriculum covers only general business skills training – no special topics.
- Curriculum is published in English.
- Curriculum is in use by U.S. microenterprise programs as of July 31, 2002.

The process undertaken to identify eligible curricula included a number of steps. The first was a review of information on curricula in use by participants in FIELD program research and MICROTEST members. This was augmented by an extensively distributed e-mail survey. This survey, distributed to the more than 500 practitioners listed in the *2002 Directory of U.S. Microenterprise Programs*,⁴ asked programs to identify their business training curriculum. More than 130 responses were received. Other interested parties who were consulted about the population to include in this Guide included representatives of the Association for Enterprise Opportunity, who shared the findings of their own work on training and curricula review; telephone interviews with curricula publishers; and the advisory panel for this publication.

Curriculum publishers were asked to lend FIELD researchers review copies of all required and optional materials associated with their products. In one case, materials review was supplemented by a presentation to describe a curriculum that is not text-based. In other cases, follow-up discussions and interviews with publishers were conducted to attempt to gather information that could be standardized to the greatest extent possible across products.

The advisory panel for this project was also extremely helpful in providing specific guidance about what types of information would be useful to practitioners who are attempting to make a curriculum decision for their microenterprise program. In addition, they provided very specific feedback about format and how information should be presented. The advisory panel was

⁴ Walker and Blair.

comprised of Amanda Crook Zinn of Women Entrepreneurs of Baltimore and Phil Black of People Incorporated of Southwest Virginia. Both have a combination of experiences with curriculum review and development, and training that have helped to shape the format of this Guide.⁵

⁵ It is important to note that the Advisory Panel did not have access to actual curricula reviewed here. Their input and involvement were confined to assisting with the format and scope of this Guide. Any errors or omissions that may occur in this publication are solely the responsibility of the authors.

Self - Assessment

The process of selecting and purchasing a new curriculum is one that requires reflecting about the needs and objectives of your program, as well as researching and learning about the variety of curricula that are available for purchase. Because so much information is required to make an informed decision, it would be rare indeed to see a process unfold that was completely linear. In fact, one practitioner described his curriculum-procurement process as being akin to dancing the *cha cha* – step forward, step back, step forward, forward, forward!

We have included a tool designed to assist you in organizing information about your curriculum needs and program capacities, prior to reviewing findings on the diversity of curricula available to you. This step is intended to help you reflect on a variety of questions about your program’s mission and strategy, your clients and your resources. We suggest that you may want to involve multiple staff in completing the following self-assessment worksheet at a very preliminary stage. In this way, you can gain a diversity of perspectives that will more fully inform your decisionmaking process.

The self-assessment worksheet is not intended to guide you to the “one best” curriculum for your program. Rather it will help you organize your needs, so that you can better see how various features of different curricula may be more or less appropriate for your program. After you complete the questions on the worksheet, you will have a helpful guide to some of your program’s individual needs that you can use as you pursue next steps – narrowing down the field of curricula to a few that you wish to review in depth.

SELF-ASSESSMENT WORKSHEET

Course Delivery & Format	<p>How many clients do you anticipate will attend training during the next year? _____</p> <p>On average, how many clients comprise a training class? _____</p> <p>In what languages do you need to offer training? _____</p> <p>Have most of your clients had positive experiences in traditional classroom settings? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Do your clients generally seek opportunities to interact with other entrepreneurs? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>What kind of positive feedback about your course format or schedule have you recently received about your training or your trainers? _____</p> <p>What kind of negative feedback about your course format or schedule have you recently received about your training or your trainers? _____</p> <p>Does your program have permanent training facilities? Or, do trainers carry materials and equipment (like overhead projectors) with them, and train in remote sites? Or both? _____</p> <p>How frequently do your clients and trainers wish to attend training? _____</p> <p>For how long at each session do your clients and trainers wish to attend training? _____</p>
Target Groups & Literacy	<p>Are your clients largely members of a minority racial, ethnic or immigrant population? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Are your clients mostly seeking to: <input type="checkbox"/> Start new businesses? <input type="checkbox"/> Expand existing businesses?</p> <p>Are most of your clients high school graduates? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Do you have a sense that your clients are able to read and write at a high school level? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Are a lot of your clients very poor? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>

Course Content	Do you need help with a screening or self-assessment mechanism to help clients determine whether they will remain in the training class? <input type="checkbox"/> Yes <input type="checkbox"/> No
	Do you have a sense that your clients: <input type="checkbox"/> Have good verbal communication skills? <input type="checkbox"/> Need help with verbal communication skills?
	Are a lot of your clients isolated from family or community support? <input type="checkbox"/> Yes <input type="checkbox"/> No
	Do your clients largely receive family or community support and approval for being in business? <input type="checkbox"/> Yes <input type="checkbox"/> No
	Do your clients face a lot of barriers that may hinder their ability to focus on training (e.g., lack of transportation or child care, inadequate housing, domestic or health issues)? <input type="checkbox"/> Yes <input type="checkbox"/> No
	What kind of positive feedback about your course content have you recently received? <hr/>
	What kind of negative feedback about your course content have you recently received? <hr/>
	Do your clients have the resources to do out-of-class work? <input type="checkbox"/> Yes <input type="checkbox"/> No
	Do your clients have ready access to computers and the Internet? <input type="checkbox"/> Yes <input type="checkbox"/> No
	Costs
How much of this is for:	
Trainers? \$ _____	
Curriculum & training materials? \$ _____	
Workbooks? \$ _____	
Facilities and other expenses? \$ _____	
Recruitment of clients? \$ _____	
Do your clients have resources to pay a portion of their training costs? <input type="checkbox"/> Yes <input type="checkbox"/> No	
How much? \$ _____	

Instructor Needs & Training for Trainers	<p>Do you know who will conduct training for your program in the coming year? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>What type of trainer is he or she? <input type="checkbox"/> Facilitator <input type="checkbox"/> Lecturer <input type="checkbox"/> Business Expert (Select all that apply)</p> <p>Is there another trainer? <input type="checkbox"/> Facilitator <input type="checkbox"/> Lecturer <input type="checkbox"/> Business Expert (Select all that apply)</p> <p>If your clients complete course satisfaction surveys, how do they review your trainer(s) (e.g., what adjectives do they use to describe him or her)? _____</p> <p>_____</p> <p>If your trainer were to quit, would you have a difficult time finding someone who could train using your current curriculum? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Why or why not? _____</p> <p>Do you need a curriculum that any trainer can pick up and use with short notice? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
Assessment & Outcomes	<p>Are you looking for tools to assess client satisfaction with your course? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Are you looking for a curriculum that leads to clients' completing a written business plan? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Are you looking for a curriculum that includes questionnaires or tests for assessing whether clients learn business skills? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>

Curricula at a Glance

The following *Curricula at a Glance* chart summarizes findings for the 13 microenterprise training curricula that were reviewed for this Guide. A key to curricula acronyms used in the chart is below. Definitions of characteristics included in the chart are detailed on the pages following it.

Curricula Acronyms and Names	
AISB	How to Set Up Your Own Small Business, American Institute of Small Business
Business Matters	Self-Employment: From Dream to Reality, Business Matters Training Resources
CORE FOUR	Northeast Entrepreneur Fund
EDTECINC	The New Youth Entrepreneur, Education, Training and Enterprise Center
FastTrac	Kauffman Center for Entrepreneurial Leadership
Good Work	Building Your Business
ISED	Microenterprise Training Curriculum, Institute for Social and Economic Development
MMF	Foundations, Mountain Microenterprise Fund
Making Cents	Best Game, Business Orientation Course, Plan It!
NFTE	Fundamentals BizTech, National Foundation for Teaching Entrepreneurship
NxLevel	NxLevel Training, Business Plan Basics
REAL	Rural Entrepreneurship through Action Learning (REAL) Enterprises
WEV	Planning for Business Success, Women's Economic Ventures

Curricula at a Glance

TARGET GROUPS	AISB	Business Matters	CORE FOUR™	EDTECINC	FastTrac™	Good Work	ISED	MMF	Making Cents/ Plan It!	NFTE	NxLevel	REAL	WEV
Start-up Business Clients	•	•	•	•	•	•	•	•	•	•	•	•	•
On-going Business Clients	•	•	•			•		•	•			•	•
Low-Literacy Clients	•	•	•	•	•	•	•	•	•	•	•		•
Women			•			•			•				•
Immigrants/Refugees						•			•				
DELIVERY													
Offered in Spanish				•		•	•	•	•		•	•	•
Offered in Other Languages									•				
Modular	•								•	•			
Sequential	•	•	•	•	•	•	•	•		•	•	•	•
Business Plan Completion	•	•	•	•	•	•	•	•	•	•	•	•	•
Case Study	•	•	•		•	•		•	•	•			•
Field Research	•		•	•		•	•		•	•		•	•
Game		•			•			•	•	•	•	•	•
Group Exercises		•	•	•	•	•		•	•	•		•	•
Lecture		•	•	•	•	•	•			•	•	•	•
Homework	•	•	•	•	•	•	•	•	•	•	•	•	•
Role-Play		•	•			•		•	•	•		•	•
Support for Outside Resources	•	•		•	•					•	•	•	•
Textbook	•									•	•		•
Workbook	•	•	•	•	•	•	•	•	•	•	•	•	•
Instructor's Manual		•	•	•	•	•		•	•	•	•	•	•
Duration	L	M	S-M	L	M	M	M	M	M-L	L	M-L	M-L	L
Assessment Tools		•		•			•	•	•	•	•		•

Curricula at a Glance

CONTENT	AISB	Business Matters	CORE FOUR™	EDTECINC	FastTrac™	Good Work	ISED	MMF	Making Cents/Plan It!	NFTE	NxLevel	REAL	WEV
Entrepreneur Assessment		•	•	•	•	•	•	•		•	•	•	•
Business Assessment	•	•	•	•	•		•	•		•	•	•	•
Personal Effectiveness		•					•	•	•	•	•	•	•
Pricing and Break-Even Analysis	•	•	•	•	•	•	•	•	•	•	•	•	•
Budgeting and Cash Flow	•	•	•	•	•	•	•	•	•	•	•	•	•
Income Statement	•	•			•	•			•	•	•	•	•
Balance Statement	•	•			•	•	•		•	•	•	•	•
Profit and Loss Statement	•	•		•	•	•	•	•	•	•	•	•	•
Legal Structure, Regulations, Licensing, Taxes	•	•	•	•	•	•	•	•	•	•	•	•	•
Bookkeeping and Payroll	•	•	•	•	•	•	•	•	•	•	•	•	•
Personnel/Hiring	•	•	•	•	•	•	•	•	•	•	•	•	•
Marketing and Selling	•	•	•	•	•	•	•	•	•	•	•	•	•
Business Financing	•	•		•	•	•	•	•	•	•	•	•	•
Customer Service	•	•	•	•	•	•	•	•	•	•	•	•	•
OTHER													
Cost per Student*	\$163.90 \$19.95	\$23.25	\$25.00	\$17.00	\$50.00	\$30.00	\$12.25	\$14.50	\$71.25	\$65.75 \$15.00	\$30.40	\$4.50	\$10.00
Training of Trainers Required			•		•	•						•	

*Cost per student includes fee for curriculum, instructor's guide and other training materials, applicable licensing fees for the first year of use, cost of student materials (workbooks and textbooks) for 100 students. Total cost is divided by 100 to calculate cost per student. When textbooks are designed for re-use, a second cost per student is reported for additional rounds of 100 students. The cost of required training of trainers is NOT included.

DEFINITIONS – KEY TO CURRICULA AT A GLANCE

Target Groups

Start-up Business Clients	Curriculum is geared toward clients who have not yet started a business.
On-going Business Clients	Curriculum is geared toward clients who have an established business.
Low-Literacy Clients	Curriculum is geared toward clients who have not completed high school or who read at a level lower than 12th grade proficiency, or who speak English as a second language.
Women	Curriculum is geared toward women clients.
Immigrants/Refugees	Curriculum is geared toward immigrant or refugee populations.

Delivery

Offered in Spanish	Curriculum is available in Spanish; may be translated directly or modified extensively for language and cultural differences. Contact publisher for details.
Offered in Other Languages	Curriculum is available in languages other than Spanish and English; may be translated directly or modified extensively for language and cultural differences. Contact publisher for details.
Modular	Each learning component of the curriculum is designed to be presented individually to students; does not have to follow a sequence.
Sequential	Curriculum is designed to be presented to students in a predetermined sequence of learning components.
Business Plan Completion	Curriculum is designed so that students will have written a business plan upon completion of course.
Case Study	Curriculum includes written or visual examples of real-life business operations and challenges.
Field Research	Curriculum includes instructions for research and activities to be conducted outside of the classroom – often within the student’s business community or on-line.
Game	Curriculum includes games designed for further learning, and that simulate business operations or decisionmaking.
Group Exercises	Curriculum includes activities designed to be undertaken by students working together in small groups.
Lecture	Curriculum includes learning components designed to be presented by the trainer in a traditional lecture format.

Homework	Curriculum includes work designed to be completed outside of the classroom.
Role-Play	Curriculum includes learning activity based on students' acting out scenarios and "playing" various individuals, such as entrepreneurs, customers, or investors.
Support for Outside Resources	Curriculum includes resources that provide specific suggestions for use of outside resources, such as guest speakers, panels, or experts.
Textbook	Curriculum includes a textbook.
Workbook	Curriculum includes a workbook.
Instructor Manual	Curriculum includes an instructor's manual.
Duration	Approximate number of hours to implement curriculum: S – Short = 16 hours or less M – Medium = 17 – 40 hours L – Long = more than 40 hours
Assessment Tools	Curriculum includes resources designed to measure learning or course satisfaction. This includes both student course evaluation tools, student knowledge testing materials, and any other outcomes measurement tools.

Content

Entrepreneur Assessment	Curriculum offers learning component that addresses the assessment of individual's readiness to open a business – financial standing, personal barriers and supports.
Business Assessment	Curriculum offers learning component that addresses the assessment of business viability.
Personal Effectiveness	Curriculum offers learning component that addresses the entrepreneur's personal effectiveness – communication skills, time management and goal setting.
Pricing and Break-Even Analysis	Curriculum offers learning components that address product pricing and break-even analysis.
Budgeting and Cash Flow	Curriculum offers learning components that address business expense and projected-revenue budgeting, and cash-flow calculation and use.
Income Statement	Curriculum offers learning component that addresses constructing an income statement.
Balance Statement	Curriculum offers learning component that addresses constructing a balance statement.
Profit and Loss Statement	Curriculum offers learning component that addresses constructing a profit and loss statement.

Legal Structure, Regulations, Licensing, Taxes	Curriculum offers learning components that address business legal structure (sole proprietorship, partnership, etc.), business licensing, regulations associated with different business types, and business tax-filing requirements.
Bookkeeping and Payroll	Curriculum offers learning components that address basic business bookkeeping and requirements associated with payroll.
Personnel/Hiring	Curriculum offers learning component that addresses issues associated with hiring personnel or using contractors.
Marketing and Selling	Curriculum offers learning components that address basic marketing strategies and selling techniques.
Business Financing	Curriculum offers learning component that addresses basic business financing (borrowing and use of various forms of credit, attracting investors, using savings).
Customer Service	Curriculum offers learning component that addresses customer-service skills.
Other	
Cost per Student	Cost per student includes fee for curriculum, instructor's guide and other training materials, applicable licensing fees for the first year of use, and cost of student materials (workbooks, textbooks) for 100 students. Total cost is divided by 100 to calculate cost per student. When textbooks are designed for re-use, a second cost per student is reported for additional rounds of 100 students.
Training of Trainers Required	Curriculum provider requires separate training for instructors at additional cost.

American Institute of Small Business

Name of Curriculum: *How to Set Up Your Own Small Business*

Available From: American Institute of Small Business
7515 Wayzata Boulevard, Suite 129
Minneapolis, Minnesota 55426
800-328-2906 tel 612-545-7020 fax
kris@aisb.biz
www.aisb.biz

Sales Contact: Kris Solie Johnson, kris@aisb.biz, 800-328-2906

Publisher's Legal Tax Status: For-profit

Curriculum at a Glance		
Feature	Availability	Notes
TARGET GROUPS		
Start-up Business Clients	●	Materials are used extensively by high schools, community colleges, and Small Business Development Centers (SBDCs), among others.
On-going Business Clients	●	On-going clients are handled through partner relationships with SBDCs, schools, Indian tribes.
Low-Literacy Clients	●	Materials are written at 8th grade reading level and designed to be used with students from high school through community college and beyond.
Women		Curriculum is written using women and minority business people as examples.
Immigrants/Refugees		
DELIVERY		
Offered in Spanish		AISB plans to offer Spanish language curriculum in 2003.
Offered in Other Languages		
Modular	●	Texts can be followed in sequence or offered in a variety of orders.
Sequential	●	Texts can be followed in sequence or offered in a variety of orders.
Business Plan Completion	●	Chapters on business-plan creation, and a separate book (<i>Business Plan Example</i>) has an actual business plan.
Case Study	●	Case studies are used extensively throughout all materials; a separate workbook of case studies and exercises is available.
Field Research	●	Numerous assignments require students to gather information outside of the classroom.
Game		
Group Exercises		
Lecture		
Homework	●	Numerous exercises suggested.
Role-Play		

Support for Outside Resources	●	Extensive resource information is included in many of the chapters.
Textbook	●	
Workbook	●	
Instructor's Manual		Outlines for suggested content sequence organization are available from publisher.
Duration	L	
Other		
Cost per Student	\$163.90	Includes 100 reusable texts in calculation; training cost per student for subsequent 100 students would be \$19.95
Training of Trainers Required		

Pricing:

- *How to Set Up Your Own Small Business*; 2 volume textbook – \$143.95
- *Retailing, Service, Manufacturing Case Studies* – \$19.95
- Study Guide – \$19.95
- Each student would need an individual copy of material
- Contact publisher to arrange volume discounts for orders greater than 10
- No licensing agreement required
- No facilitator training required

Other Requirements: None

Date last updated: 2001; updates planned for January 2003 publication

Course Delivery:

- These materials are designed to be used as student texts in formats that range from short seminars to courses lasting as long as a semester.
- Instructors build their own sessions and courses from the lessons in the texts, but can also receive guidance from AISB in the form of suggested seminar or course outlines.
- Class duration could range from four hours, if a portion of material is offered in seminar format, to 36-42 hours, if offered as a college course.

Format:

- A two-volume text includes 24 chapters on various business planning and management topics.
- Text includes background topical reading, exercises, in-class and out-of-class assignments, extensive information on external resources, and illustrative examples in the form of brief case studies.
- Supplemental materials include a Study Guide with worksheets and quizzes organized to follow the text, and a Case Study guide that includes a number of case studies for different types of businesses and illustrating various business operational issues, along with exercises in worksheet format.

Content:⁶

How to Set Up Your Own Small Business

Companion Study Guide offers exercises, quizzes and worksheets to accompany each chapter

- Chapter 1A/B: Getting Off to a Good Start/Being Successful at Your Business
- Chapter 2: Market Research – Ask the Right Questions

⁶ This section is taken directly from the AISB curriculum, written in the vendor's words.

- Chapter 3: Sales Forecasting – A Look into the Future
- Chapter 4: Site Selection – Where to Locate your Business
- Chapter 5: Financing – Financing your Small Business
- Chapter 6: Legal Needs – The Law and You
- Chapter 7: Needs for a Small Business – Getting Organized
- Chapter 8: Advertising – Spreading the Word
- Chapter 9: Publicity and Public Relations – Making News for your Business
- Chapter 10: Purchasing – The Right Supplies from the Right Suppliers
- Chapter 11: Bookkeeping – The Fundamentals of Bookkeeping
- Chapter 12: Home-Based Business – Running a Business from your Home
- Chapter 13: Business Policies – Minding the Store
- Chapter 14: Selling – Ring Up Sales Through Salesmanship
- Chapter 15: Insurance – Insuring the Future
- Chapter 16: Small Business Administration – Programs and Assistance
- Chapter 17: Personnel Management
- Chapter 18: Business Plan – Developing Your Plan
- Chapter 19: Pitfalls and Helpful Hints
- Chapter 20: Franchising – Your Business Partner
- Chapter 21: Computer Applications – Putting the Computer to Work
- Chapter 22: The Internet – An Overview and its Uses
- Chapter 23: Setting Up a Web Site
- Chapter 24: Wrap-Up – On the Road to Success
- Appendix – Sources of Information on Small Business
- Appendix – Minority Business Assistance
- Appendix – SBA Loan Forms
- Appendix – U.S. Small Business Administration Offices
- Appendix – Simplified Hyper-Text Mark-up Language Coding

Retailing, Service, Manufacturing Firm Case Studies

For each case study, exercises on issues:

Market, Operations, Finance, Competition, Employees, Forecasting

Training for Trainers: None

Vendor's comments:

- The objective of the curriculum is to educate small business owners, who have little or no business experience, on the different topics necessary to become a successful business owner.
- The curriculum's key features include its easy-to-understand text and the flexibility of the texts to meet the needs of the instructor and the students.
- The texts have been adopted as school textbooks in eight states and are currently used by Small Business Development Centers, Indian tribes, nearly 500 community colleges, and approximately 40 high schools and over 4,000 public libraries.

Business Matters Training Resources, Inc.

Name of Curriculum: *Self-Employment: From Dream to Reality!*
Available From: Business Matters Training Resources, Inc.
 49 Boone Village, #303
 Zionsville, IN 46077-1231
 317-769-6383 tel 317-769-5052 fax
 www.businessmatterstr.com
Contact Person: Theresia M. Paauwe, tp@businessmatterstr.com, 317-769-6383
Publisher's Legal Tax Status: For-profit

Curriculum at a Glance		
Feature	Availability	Notes
TARGET GROUPS		
Start-up Business Clients	●	
On-going Business Clients	●	
Low-Literacy Clients	●	7th grade reading level.
Women		
Immigrants/Refugees		
DELIVERY		
Offered in Spanish		
Offered in Other Languages		
Modular		
Sequential	●	
Business Plan Completion	●	The curriculum works the participant through to completing a business plan.
Case Study	●	Extensive use of case studies to illustrate concepts and allow students to apply learning.
Field Research		
Game	●	There are a number of games included in the curriculum along with instructions for playing them and reviewing the experience with participants.
Group Exercises	●	Group exercises are built into every session lesson plan.
Lecture	●	Transparencies and tips on delivering information for each session supplement lecture content.
Homework	●	Homework is an integral part of the curriculum.
Role-Play	●	Numerous suggestions for role-plays and skits are included in the curriculum.
Support for Outside Resources	●	Advice is included on how to use guests with specific types of expertise to supplement instructor knowledge.
Textbook		
Workbook	●	
Instructor's Manual	●	
Duration	M	
OTHER		
Cost per Student	\$23.25	Based on Option 1 and 2 cases of workbooks.
Training of Trainers Required		Available, but optional.

Pricing:

- Complete Training System Option 1: \$975, includes Trainer's Manual, 15 Participant Workbooks, Overhead Masters, Worksheet Masters, one-year telephone support
- Complete Training System Option 2: \$1,175, includes Trainer's Manual, 15 Participant Workbooks, Overhead Transparencies (on ready-to-use films), Worksheet Masters, one-year telephone support
- Trainer's Manual: \$650
- 200 plus Overhead Transparencies and Worksheet Masters (on ready-to-use films): \$300
- 200 plus Overhead Masters and Worksheet Masters: \$100
- 200 plus Overhead Masters and Worksheet Masters on CD: \$50
- Additional Participant Workbooks (each): \$16.95
- Additional Participant Workbooks (case of 44): \$675
- Pricing may change when update becomes available in Fall 2002

Other Requirements: None

Date last updated: 1999; will be updated in Fall 2002. A new curriculum, *Simple Steps to a Profitable Business*, is currently under development and is also scheduled to be available in Fall 2002

Course Delivery:

- 22 hours: 11 training sessions of two hours each
- Can be expanded to 30 plus hours with additional time to review homework assignments, use class time to work on business plans, designate question-and-answer periods and/or session evaluations.

Format:

- Based on lectures supplemented by extensive transparencies and worksheets and a workbook that guides participants through a large number of individual and group learning activities.
- Trainer's manual includes detailed session agendas that augment lectures with small group exercises, suggested discussions, games and other activities.
- Session agendas include details, such as transparencies used, suggested warm-up and other communications activities.

Content:⁷*Session 1: The World of Business*

Personality Traits
Business Failure
Planning Your Business
Discussing the Business Plan

Session 2: Defining Your Dream

Name That Business
Identify Support Teams

Session 3: Finance the Dream

A Look at Your Business
Risky Start-up/Existing Business

⁷ This section was compiled from the *Self Employment: From Dream to Reality!* Trainer's Manual.

The Language of Finance
Identify Your Needs/Develop a Plan
The Application Process
Four Ps of Finance/ Know Your Lender
Personal Credit
You've Been Approved! Now What?
The Five Cs of Lending

Session 4: The Goal Train

Know Yourself
The Values Auction
Elements of Goal Setting
Three Business Scenarios
Writing Effective Goals

Session 5: Pricing Your Products and Services

The Importance of Proper Pricing
What to Consider
What Prices are Appropriate?
What Are My Business Expenses?
Introducing the Break-Even Analysis
Product Mix
Pricing for Service Providers

Session 6: Finding Your Market

Marketing Cake
Mustard Story
Focus! Focus! Focus!
Who Are Your Customers?
Check Out the Market

Session 7: Helping Your Market Find You

Business Image
Networking Game
Advertising
Competition
Good Customer Service

Session 8: Managing Your Cash Flow

What is Cash Flow?
Project Your Cash Flow
Cash Projections for Your Lender

Session 9: The Business of Business

Legal Forms of Business
Insuring Your Success
Your Insurance Priorities

Session 10: Managing Your Records

Keep Your Records Well
Common Record-Keeping Terms
Posting to Journals

The Cash Journal
The General Journal

Session 11: Understanding Financial Statements

Just the Facts, Ma'am
You Ought to Be in Pictures!
Is This Picture in Focus?
The Whole Family Album
Cash vs. Credit
A Picture in Review
Financial Statement Walk Through
Analyzing Financial Statements

Training for Trainers:

- **Training Location:** On-site at participant location; suggested ideal group size is minimum 10 and maximum 35 participants.
- **Training Cost:** \$1,900 – \$2,500 plus trainer travel expenses, material shipping charges and \$35 per participant for classroom materials.
- **Duration of Training:** Two days
- **Frequency of Trainings:** Scheduled upon request
- **Content of Training:** Two-day event includes activities, exercises, discussions, and lecture notes, including many used in the *Self-Employment: From Dream to Reality!* course. Also included:
 - Seven steps to designing an exceptional training event
 - How to design a “brain based” activity
 - Classroom training tips
 - How to handle problem participants
 - Managing group dynamics
 - Creating motivational conditions
 - Overcoming trainer’s fear
 - Understanding intake and learning styles
 - Reading lists, training Web sites, and more

Vendor’s comments:⁸

Reasons why the authors think *Dream to Reality!* is the best training curriculum now available for adults include:

The Authors – Have a unique combination of small business ownership and years of training adults to be self-employed.

The Approach – Workbook is easy to understand because it is written in everyday language and has interesting graphics. The leader’s guide is written to make the participant materials come alive in the classroom, even for trainers who have never taught business ownership or owned their own business.

The Techniques – are based on adult education principles using Whole Brain Learning styles and have been tested in the classroom with hundreds of adults. Simply stated, the techniques work.

The Flexibility – the curriculum is in an easy-to-follow format that can be completed in 22 hours. There are additional activities suggested to expand the curriculum. Or, you could choose some of the activities to present a workshop on a particular topic.

⁸ Information source is the Trainer’s Manual; reviewed by the curriculum author.

Education, Training and Enterprise Center, Inc. (EDTEC)

Name of Curriculum: *The New Youth Entrepreneur: Getting Ready for Entrepreneurship*

Available From: EDTEC
Education, Training & Enterprise Center, Inc.
313 Market Street
Camden, NJ 08102
856-342-8277 tel 856-963-8110 fax
www.edtecinc.com

Contact Person: George Waters, 856-342-8277

Publisher's Legal Tax Status: For-profit

Curriculum at a Glance		
Feature	Availability	Notes
TARGET GROUPS		
Start-up Business Clients	●	Designed for people who have never been introduced to entrepreneurship before and are in the initial start-up stage of their business.
On-going Business Clients		
Low-Literacy Clients	●	6th grade reading level. The curriculum was originally designed for high school students.
Women		
Immigrants/Refugees		
DELIVERY		
Offered in Spanish	●	
Offered in Other Languages		
Modular		
Sequential	●	
Business Plan Completion	●	
Case Study		
Field Research	●	Assigned for some classes – e.g., in-person and telephone interviews with entrepreneurs, GAP analysis.
Game		
Group Exercises	●	Included in most sections.
Lecture	●	Every module includes learning components to be presented by the trainer in a traditional lecture format.
Homework	●	Assigned at the end of every class.
Role-Play		
Support for Outside Resources	●	Some modules include recommendations for guest speakers.
Textbook		
Workbook	●	One workbook per module; 12 workbooks total.
Instructor's Manual	●	
Duration	L	

OTHER		
Cost per Student	\$17.00	
Training of Trainers Required		Available, but optional.

Pricing:

- One set of 12 workbooks is \$50
- The Instructor’s Manual is \$125 (only available for purchase with order of 10 or more student workbooks)
- Must purchase one workbook per client
- Classroom Kit – CD-ROM Version is \$295 (includes: 35 licenses of the curriculum, one Instructor’s Guide, and 35 course certificates)
- Interactive CD-ROM Version is \$2,499 (includes: 10 licenses or 10 individual CD-ROM disks, one Users Guide, one Instructor’s Manual, one paper copy of the English edition of the NYE curriculum and six months of technical assistance in using the program)
- No licensing agreement required

Other Requirements: None

Date last updated: 1995

Course Delivery:

- Suggested class size: 20-35 students
- Minimum of 60 hours of instruction
- Twelve modules, taught in a time period of two weeks to one year
- First three modules should be taught sequentially; Modules 4-11 should be taught in order that suits students

Format:

- Verbal presentation by trainer supplemented by workbooks
- One workbook per module
- Workbook 12 is the business plan
- Instructor’s Manual sold separately

Content:

Type of curriculum – areas of substance

General business education:

Self-assessment, business idea assessment, finding a market niche, start-up money, business location, types of business ownership, cash flow, budgeting, accounting systems, bookkeeping, legalities and regulations, business ethics, business plan development

Module 1 – Entrepreneur? Who, Me? Y.E.S.S.! You

- Define an entrepreneur and an entrepreneurial person
- Understand why problems are opportunities for entrepreneurs and why opportunities are so important for entrepreneurs
- Understand how wants and demand create opportunities for entrepreneurs
- Understand the key role of entrepreneurs in the development of our economy
- Identify the key steps involved in setting up an entrepreneurial venture

- Identify the characteristics and skills that are important for entrepreneurs
- Determine each student's interest in entrepreneurship

Module 2 – Opportunities – They Are All Around You

- Define an opportunity
- Describe what gives rise to opportunities
- Look for and recognize different kinds of opportunities
- Identify opportunities in their schools or communities
- Tell if an opportunity is a good one or not
- Understand the difference between an idea and an opportunity

Module 3 – Business Ideas For All Communities

- Explore multiple entrepreneurial activities for young people
- Define aspects of entrepreneurial ventures and explain why each is important
- Select and analyze an entrepreneurial opportunity according to the aspects studied
- Identify at least one entrepreneurial idea that fits the individual student's neighborhood and interests, abilities and goals

Module 4 – How To Sell Your Idea: The “What’s In It For Me” (WIIFM) Factor

- Define and give an example of a market niche
- Describe ways to find out if there is a market niche for a particular business idea
- List three ways to find out if there is a market niche
- List three ways to create a demand for a product or service
- Give three methods to motivate someone to buy a product or service
- List at least five questions to ask target customers
- List and describe seven different sales tools

Module 5 – Money to Get Started

- Determine what they need to start a business
- Examine different methods of obtaining start-up resources
- Identify various places to go for loans
- Compare and contrast advantages and disadvantages of various options

Module 6 – Where to Do Business

- Address questions related to establishing business location
- Explain why a good location for one business might not be a good location for another business
- Evaluate various location questions for various businesses

Module 7 – Types of Business Ownership

- Recognize four types of business ownership
- Describe advantages and disadvantages of each type of ownership
- Distinguish among types and determine which type of ownership might be the best match with a particular business

Module 8 – Where to Get Help

- Define steps to take when solving problems
- Define technical assistance and indicate why an entrepreneur should use it
- Name at least six sources of technical assistance and list an example of technical assistance available from each source

Module 9 – Records and Books – Did You Make Any Money?

- Understand why computer records are important to the success of business
- Define: purchase receipt, sales receipt, cash disbursements, cash receipts, accounts receivable, and accounts payable
- Write checks and keep careful checkbook records
- Describe the file card/cash method and differentiate it from the checkbook method
- Explain the envelope method
- Determine profit
- Indicate ways information garnered from accurate records assists a business owner in making decisions

Module 10 – The Rules of the Game – The Law, Your Ethics

- Name three requirements for a contract
- Differentiate between a legally-binding contract and an agreement
- Identify instances where oral contracts are generally appropriate
- Explain why written contracts are better than oral contracts
- Examine issues related to minors and contracts
- Explain particular types of laws (zoning, health and safety, etc.)
- Examine tax issues related to business ownership
- Discuss specific issues of business ethics

Module 11 – How to Mind Your Own Business

- Identify differences between operating a business and working for someone else
- Define and practice goal setting
- Describe the five functions of a manager
- Examine guidelines for successful purchasing
- Identify two techniques to evaluate suppliers
- Differentiate between fixed and variable expenses
- Understand pricing and break-even analysis and practice pricing
- List and describe important areas which the owner/manager should understand when selling goods/services
- Examine the impact of competition and government action on business

Module 12 – You Can Make It Happen – Y.E.S.S.! You

- The Business Plan: develop a business plan, step by step

Training for Trainers:

The New Youth Entrepreneur curriculum does not require a separate training program for trainers. With the assistance of the Instructor's Guide, the curriculum can be taught by an experienced entrepreneur/instructor. However, customized training is available through EDTEC.

■ Training Location

Offered at EDTEC's office in New Jersey or Washington, D.C. (willing to travel to program site at extra cost)

■ Training Cost

Varies depending on time, travel and number of trainers required

■ Duration of Training

One to three days

■ Frequency of Trainings

On demand

■ Content of Training

Topics covered include:

- How to recruit and use business mentors
- How to identify and recruit guest instructors/speakers
- Special events to support the program activities
- Suggested trips
- Using specialized skill trainers
- Evaluating the program
- Accessing community and political resources
- Developing a detailed program schedule

Vendor's comments:

- The objective of the New Youth Entrepreneur is to introduce young people to the world of entrepreneurship. NYE explores all aspects of starting a business, from recognizing opportunity to creating the business plan and creating the business.
- The NYE series focuses on young entrepreneurs and adults with limited education levels. It differs from other curriculum because it encourages each individual student to identify his/her own opportunity, to begin a business, and to reap the rewards or losses from the endeavor.
- The NYE series was developed and field-tested in conjunction with the Center for Entrepreneurial Leadership at the Ewing Marion Kauffman Foundation.
- Nearly 20,000 copies of the NYE curriculum have been sold nationally and internationally. This number includes sales to schools, colleges, CDCs, etc.

FastTrac™

Name of Curriculum:

*First Step FastTrac™: Evaluating
the Potential of Your Business Idea*

Available From:

Kauffman Center for Entrepreneurial Leadership
at the Ewing Marion Kauffman Foundation
4801 Rockhill Road
Kansas City, MO 64110
800-489-4900 tel 816-932-1420 fax

Sales Contact:

Stefanie Weaver, sweaver@emkf.org, 816-932-1000

Publisher's Legal Tax Status:

Non-profit

Curriculum at a Glance

Feature	Availability	Notes
TARGET GROUPS		
Start-up Business Clients	●	
On-going Business Clients		
Low-Literacy Clients	●	6th – 9th grade reading level.
Women		
Immigrants/Refugees		
DELIVERY		
Offered in Spanish		
Offered in Other Languages		
Modular		
Sequential	●	
Business Plan Completion	●	Upon completion of the course, entrepreneurs have a Feasibility Plan. This is a business plan, excluding the management and organization plan and the operating and growth plan.
Case Study	●	One case study, a fable about a businessman, with activities throughout the course that refer back to the fable.
Field Research		
Game	●	Every chapter includes games.
Group Exercises	●	Group exercises recommended for most classes of the course.
Lecture	●	All classes include facilitated lecture time.
Homework	●	Work is assigned each class to be completed for the following class.
Role-Play		
Support for Outside Resources	●	The Facilitator Manual recommends a section of several classes to be supplemented or led by guest speakers.
Textbook		
Workbook	●	Each student receives a binder that includes several worksheets for each class.
Instructor's Manual	●	
Duration	M	

OTHER		
Cost per Student	\$50.00	
Training of Trainers Required	●	Trainees must pay travel expenses, no tuition charged.

Pricing:

- Must purchase one workbook (Entrepreneur Handbook) per client for \$50
- Facilitator Guide is \$50 (free with purchase of 20 Handbooks)
- No licensing agreement required
- There is no cost for Trainer’s Training, but programs must pay for travel and accommodations

Other Requirements:

- Upon request, the Kauffman Center will send out a review set of the *First Step FastTrac™* curriculum (includes Facilitator Manual and Entrepreneur’s Handbook) for \$50. Upon review, the program can either return the set at no cost, or choose to order the curriculum.
- The Kauffman Center asks that customers send facilitators to training before hosting a class.

Date last updated: October 2000

Course Delivery:

- Suggested class size: 20-25 people
- Twelve classes taught sequentially
- Each class is approximately three hours long

Format:

- Verbal facilitation by trainer supplemented by printed materials in a binder that includes games, worksheets, business stories, resource guide, glossary.
- Little reading, mostly hands-on, consisting of worksheets, stories and games.

Content⁹:

Class 1: Introduction to First Step FastTrac™

Welcome to *First Step FastTrac™*

What’s an Entrepreneur?

What’s in it for Me?

What Am I in For?

Where Do I Start?

Continue Learning

Outcomes:

1. Create a vision collage of your business concept
2. Identify Model Business Criteria that can serve as the ultimate reality check

Class 2: Communicating the Business Concept

What’s My Concept?

What does it Take to Be a Good Business Writer?

How Do I meet the People I need to Know?

Continue Learning

⁹ This section is taken directly from the *FastTrac™* curriculum, written in the vendor’s words.

Outcomes:

1. Define your business concept statement
2. Begin to fight the financial fear
3. Start building an emotional support network

Class 3: Gathering Information for Feasibility

Is Managing Money Important?

Reality Check Activity: Can I explain my Business Concept and Statement?

Testing My Business Concept through Research

Continue Learning

Outcomes:

1. Gather feedback from peers about your business concept
2. Gain more knowledge about making your business financially successful
3. Be introduced to the library and its many resources

The Man and the Dream (An Entrepreneurial Fable)

Feasibility Plan Checklist and Sample

Class 4: Products and Services

What am I Selling? Features vs. Benefits

What am I Selling? Changing the Definition

What am I Selling? Future Products and Services

Continue Learning

Outcomes:

1. Gain a deeper understanding of your products and services through the customers' eyes
2. Learn the tools needed to complete the Products and Services section of the feasibility plan

Class 5: Market Analysis: Industry and Competition

What do I Need to Know about the Industry?

Who are My Competitors?

What do I Know about My Competitors?

Continue Learning

Outcomes:

1. Receive ideas on where to get the information you need about the industry and competition
2. Learn the tools needed to complete the Market Analysis – industry overview and competition profile sections of the feasibility plan

Class 6: Market Analysis: Market Segments and Strategies

Who Will Buy My Products and Services?

How Will I convince Customers to Buy From Me?

What Will It Cost?

Continue Learning

Outcomes:

1. Gain some great marketing ideas
2. Learn the tools needed to complete the Market Analysis, Market Segments and Marketing Strategies section of the feasibility plan

Class 7: Price and Profitability: Pricing and Product/Service Costs

What Price Will I Charge Customers?

What is the Cost of Product and Services?

What is My Break-Even Point?

Continue Learning

Outcomes:

1. Establish strategies to guide pricing structure
2. Gain a deeper understanding of how price affects profitability

Class 8: Price and Profitability: Profits

What's More Important – Profits or Cash?

What Will It Cost to Start My Business?

What Will It Cost to Operate My Business?

Continue Learning

Objectives:

1. Gain an understanding of the difference between profits and cash
2. Learn the tools needed to help determine financial feasibility on the Cash-Flow Report

Class 9: Price and Profitability: Cash Flow

What Legal Structure Will I Select For My Business?

What's a Cash-Flow Report?

What are My Projected Sales?

Continue Learning

Objectives:

1. Gain more knowledge about making decisions that will protect you legally
2. Have a deeper understanding of cash flow and how to use the cash-flow report

Class 10: Plan for Further Action: Resources for Success

What Do I need To Know about Accounting?

How Do I Determine Financial Feasibility?

Price and Profitability Reality Check

Continue Learning

Objectives:

1. Gain more knowledge about accounting and resources that can help
2. Get help in using the Cash-Flow Report to determine financial feasibility

Class 11: Plan for Further Action: Next Steps

Where Will I get the Money I Need?

Final Reality Check

Continue Learning

Objectives:

1. Gain more knowledge about where you can get the money you need
2. Learn the tools needed to complete the feasibility plan

Class 12: Feasibility Plan

Objectives:

Have the thrill of knowing that you have made it through – you have persevered and now you can do anything!

Training for Trainers:**■ Training Location**

Training takes place at the Kauffman Center for Entrepreneurial Leadership in Kansas City, Missouri.

■ Training Cost

There is no cost for the training. However, programs must pay for travel and accommodations.

■ Duration of Training

The training lasts for two-and-a-half days.

■ Frequency of Trainings

Trainings are offered three times a year, in November, January and July.

■ Content of Training

New facilitator training is heavily concentrated on adult learning principles. The master facilitators lead the trainees through best practices of facilitating a program with low- to moderate-income persons. The curriculum is woven into the training, so the trainees experience the content hands-on as they learn to facilitate adult learners.

Vendor's comments:

- *First Step FastTrac™* assists the low- to moderate-income person in defining personal vision and goals, and determining whether his or her business concept is a feasible business opportunity.
- *First Step FastTrac™* was created by entrepreneurs for entrepreneurs. It is based on latest adult learning principles and methodologies. Business planning concepts are taught through an interactive, facilitated learning environment. The curriculum has a story-telling theme woven throughout and is workbook-based. It makes completing a feasibility plan a step-by-step process. The Facilitator Manual provides a step-by-step outline to facilitate a successful program.
- Twenty-seven U.S. microenterprise programs currently use *First Step FastTrac™* and over 3,500 clients have been trained with the curriculum.

Good Work

Name of Curriculum: *Building Your Business*
Available From: Good Work
 115 Market Street, Suite 470
 Durham, NC 27701
 919-662-8473 tel 919-687-7033 fax
Sales Contact: John Parker, johnp@goodwork.org, 919-682-8473, extension 11
Publisher's Legal Tax Status: Non-profit

Curriculum at a Glance		
Feature	Availability	Notes
TARGET GROUPS		
Start-up Business Clients	●	
On-going Business Clients	●	
Low-Literacy Clients	●	
Women	●	
Immigrants/Refugees	●	
DELIVERY		
Offered in Spanish	●	
Offered in Other Languages		
Modular		
Sequential	●	
Business Plan Completion		
Case Study	●	Small stories throughout the entire curriculum.
Field Research	●	The marketing plan assignment involves research that relates to individual businesses. Curriculum includes assignments for entrepreneurs to talk with three new people a week about their business.
Game		
Group Exercises	●	Included in most sections.
Lecture	●	Each class includes a lecture by the instructor.
Homework	●	Homework for each session.
Role-Play	●	Included in most sessions.
Support for Outside Resources		
Textbook		
Workbook	●	
Instructor's Manual	●	
Duration	M	
OTHER		
Cost per Student	\$30.00	
Training of Trainers Required	●	

Pricing:

- Workbook is \$10 per student
- Instructor's Manual is \$5
- Two-year licensing agreement to reproduce materials is approximately \$2,000 (variable based on contract with organization)
- Cost for Trainer's Training is variable based on contract with organization or group (i.e., travel, expenses, etc.)

Other Requirements: None

Date last updated: 2002

Course Delivery:

- Suggested class size: 4-30 students
- Six sessions taught sequentially
- Each session is approximately three hours long

Format:

- Verbal presentation by trainer supplemented by printed materials, including worksheets

Content:¹⁰*Chapter 1*

- Thinking Outside the Box
- Your Entrepreneurial Characteristics
- Networking
- Household Budget
- Market Research
- Marketing Plan

Chapter 2

- Different Business Structures
- Steps For Setting Up Your Business/Contact List
- Your Credit Report
- Start-up Costs
- Introduction to Direct and Indirect Costs
- Your Business Plan

Chapter 3

- Elements of Pricing
- Pricing Your Service
- Break-Even for Your Business

Chapter 4

- Record-Keeping
- Sales Forecast
- Your Cash-Flow Statement

¹⁰ This section is taken directly from the *Building Your Business* curriculum, written in the vendor's words.

Chapter 5

- Profit and Loss Statement
- Balance Sheet
- Analysis of Financial Statements
- Developing a Business Plan

Chapter 6

- Customer Service
- Personnel Issues

Additional Information

- Glossary of Terms
- Business Resources

Training for Trainers:

- **Training Location**
Training takes place at Good Work in Durham, N.C. (willing to travel to programs at extra cost).
- **Training Cost**
Depends on the group. Pricing is based on cost of travel, reproduction of manuals, and time spent. Individual contract to be settled with each program.
- **Duration of Training**
Approximately six hours. Depends on program's background and experience.
- **Frequency of Trainings**
On demand.
- **Content of Training**
History and mission of Good Work, review of curriculum, discussion of best practices and helpful hints.

Vendor's comments:

The *Building Your Business* manual has been the foundation of Good Work's basic business skills training since the organization was founded in 1991. The manual is the workbook each Good Work participant has when they take a business training class. The instructor uses the manual as the framework and content of the class, which is typically 18 hours long (six sessions of three hours each). The manual is supplemented with handouts and the instructor's and participants' experience. The manual is updated based on evaluations and is considered an ongoing "work in progress." Many microenterprise programs have used our curriculum over the years. Since 1991, Good Work has trained over 1,900 participants with the manual, or with one of the other manuals, *Construyendo Su Negocio (Building Your Business, in Spanish)*, *Building Your Child Care Business*, and *Building Your Construction Trades Business*, of which *Building Your Business* was the foundation for those manuals.

Institute for Social and Economic Development (ISED)

Name of Curriculum *ISED Microenterprise Training Curriculum*

Available From: ISED
 910 23rd Avenue
 Coralville, IA 52241
 319-338-2331 tel 800-888-ISED (4733) tel
 319-338-5824 fax
 www.ised.org

Sales Contact: Mark Nolte, mnolte@ised.org, 319-338-2331

Publisher's Legal Tax Status: Non-profit

Curriculum at a Glance		
Feature	Availability	Notes
TARGET GROUPS		
Start-up Business Clients	●	Parts of the curriculum can be used for an established business, but the main curriculum is geared toward the start-up business.
On-going Business Clients		
Low-Literacy Clients	●	6th grade reading level.
Women		
Immigrants/Refugees		
DELIVERY		
Offered in Spanish	●	
Offered in Other Languages		
Modular		
Sequential	●	
Business Plan Completion	●	
Case Study		Will be available in Fall 2002 update.
Field Research	●	Clients conduct interviews with entrepreneurs in their communities.
Game		
Group Exercises		
Lecture	●	Trainer gives lectures for each class.
Homework	●	There is work assigned at the end of each class to be completed for the following class.
Role-Play		
Support for Outside Resources		
Textbook		
Workbook	●	Each student receives a workbook.
Instructor's Manual		Will be available in Fall 2002 update.
Duration	M	
OTHER		
Cost per Student	\$12.25	
Training of Trainers Required		Telephone consultations available.

Pricing:

- Workbook is \$25
- One-time reproduction license agreement is \$1,200
- New edition of the curriculum, due out in September 2002, will include a Trainer's Guide that will cost \$15 on its own and will be included in reproduction license cost

Other Requirements: None

Date last updated: 2001 – In process of new update as this Guide goes to print.

Course Delivery:

- Suggested class size: 10-20
- Thirteen-session course, taught sequentially
- Each session lasts approximately three hours

Format:

- The curriculum is presented to clients with verbal presentation by the trainer and is supplemented by printed materials, including worksheets with practical exercises.
- The updated version will include CD-ROM materials as well as overhead slides.

Content¹¹:

- Workshop 1: Laying the Foundation – Orientation/Information Workshop
- Workshop 2: Developing Your Personal Management Style – Personal and Business
- Workshop 3: Possibility Thinking – Development of Business Ideas
- Workshop 4: Discovering the Possibilities – Feasibility Study and Introduction to Components of a Business Plan
- Workshop 5: The Organization Plan – Review of Workshop 1-4 and Legal Forms of Business
- Workshop 6: Marketing Strategies – The Market Plan and Researching the Market
- Workshop 7: Promotion Strategies – Getting the Word Out About your Product
- Workshop 8: Marketing Strategies Part III – Making the Sale, Closing the Deal, Getting Paid
- Workshop 9: Making “Cents” of it All – Financial Planning
- Workshop 10: Pulling it Together – Writing the Financial Plan
- Workshop 11: Let it Flow, Let it Flow, Let it Flow – Break-Even Analysis and Cash Flow
- Workshop 12: Summing it Up – Loan Request and Distribution of Loan
- Workshop 13: Wrapping it Up – Summary and Evaluation

Training for Trainers:

ISED provides up to 12 hours of telephone training consultation for organizations that purchase the reproduction license.

Vendor's comments:

- This curriculum is designed to provide a very realistic and hands-on approach to starting a microenterprise. It is meant to facilitate discussion and work through a sample business idea from planning to operation.
- The exercises in this book are designed to eventually become the heart of the business plan. To many, writing a business plan seems a daunting task. By the end of the training session, if the client has been active in their work, the plan is all but completed.
- There are four other organizations that utilize the old version of this text.
- This curriculum has been used by over 15,000 people, of which 70 percent are low income.

¹¹ This section is taken directly from the ISED curriculum, written in the vendor's words.

Making Cents

Name of Curricula: *Best Game, Business Orientation Course, and Plan It!*

Available From: Making Cents
1424 L Street, NW
Suite 300
Washington, DC 20005
202-783-4090 tel 202-783-4091 fax
info@makingcents.com
www.makingcents.com

Contact Person: Margie Brand, margie@makingcents.com, 202-783-4090

Publisher's Legal Tax Status: For-profit

Curriculum at a Glance				
Feature	Availability	Notes		
TARGET GROUPS				
Start-up Business Clients	●	<i>Best Game</i> and <i>Business Orientation</i> include introductory business concepts.		
On-going Business Clients	●	<i>Plan It!</i> contains business skills and business planning training targeted toward entrepreneurs with more business experience.		
Low-Literacy Clients	●	<i>Best Game</i> is used by semi-literate to literate clients with no business experience. All curricula are geared toward clients reading at less than high school level.		
Women	●			
Immigrants/Refugees	●			
DELIVERY		<i>Best Game</i>	<i>Business Orientation</i>	<i>Plan It!</i>
Offered in Spanish		●	●	●
Offered in Other Languages	French, Russian, Arabic, and Portuguese	●	●	●
Modular	All curricula are entirely based on experiential and participative teaching methodologies.	●	●	●
Sequential				
Business Plan Completion				●
Case Study				●
Field Research				●
Game		●	●	●
Group Exercises			●	●
Lecture				
Homework				●
Role-Play			●	●
Support for Outside Resources				
Textbook				
Workbook				●

Instructor's Manual		●	●	●
Duration		S-M	M	M-L
OTHER				
Cost per Student		\$4.20	\$4.80	\$71.25
Training of Trainers Required		Available, but optional.		

Notes on *Plan It!* features:

- Uses extensive case studies and business simulations to teach business planning skills
- Trainees are guided step-by-step, through preparing their own comprehensive business plan
- Format is 25 percent business simulation game; 25 percent case study; 50 percent out-of-class practical business planning activities

Pricing:

- *Best Game* is \$420 (unlimited use with no workbooks)
- *Business Orientation Course* is \$480 (unlimited use with no workbooks)
- *Plan It!* is \$625 (curriculum pieces have unlimited use, plus \$65 per student for workbooks)
- No licensing agreement required
- Optional Facilitator Training Courses: \$285-\$485 per person

Other Requirements: None

Date last updated: *Best Game:* 2000
 Business Orientation Course: 2001
 Plan It!: 2001; available in Spanish in 2003

Course Delivery:

- *Best Game*
 - Suggested class size: 9-20 people
 - Four modules
 - Eight-20 hours
 - Implemented in one- to two-hour time slots
 - One facilitator/trainer
- *Business Orientation Course*
 - Suggested class size: 9-20 people
 - Fourteen modules (includes *Best Game*)
 - Twenty-30 hours
 - Implemented over an extended or compact time frame
 - One facilitator/trainer
- *Plan It!*
 - Suggested class size: 9-15 people
 - Thirty-40 hours (includes *Best Game*)
 - Implemented over a flexible number of sessions
 - One facilitator/trainer

Format:

- *Best Game*: Game format that is completely reusable by as many trainees as needed; packaged in portable carrying case; facilitator's manual and course assessment guidelines
- *Business Orientation Course*: Series of learning exercises that take place in groups and complement learning from the *Best Game*; facilitator/trainer re-usable manual and re-usable learning activity and task work cards; facilitator's manual and course assessment guidelines
- *Plan It!*: Series of learning exercises building toward designing a business plan and successfully presenting a business and business plan to a loan institution. Training is designed to take place in groups facilitated by a trainer using materials supplied. Facilitator supplies include re-usable training manual and re-usable learning activity and task work cards, as well as course assessment guidelines. Each student also receives:
 - Case study book containing sample business plans and tools for analyzing and assessing these
 - Notebook to provide participants a structured place to record brainstorming, discussions and individual learning
 - Blueprint Book containing activities and exercises to be completed outside of training (homework) in order to do adequate strategizing and research to compile the business plan

Content:¹²

Best Game objectives:

- Teach the fundamental business concepts required to operate a manufacturing and/or retail business
- Gain confidence in decisionmaking
- Develop inter-personal skills vital to business success (such as teamwork, communication, organization, negotiation, and compromise)

Module 1: Profiting from a Home Business

- Basic business cycle
- Allocating income
- Selling on credit
- Positive cash flow
- Record-keeping
- Coping with unexpected events

Module 2: Understanding Supply and Demand

- Planning production
- Costing
- Pricing
- Negotiating
- Financial Planning

Module 3: Investing in Marketing

- "4 P's" of marketing
- Advanced record-keeping
- Business planning
- Division of labor

¹² This section is taken directly from the Making Cents curriculum, written in the vendor's words.

Module 4: Managing a Complex Business

- Expanding the product range through diversification or specializing
- Maximizing strengths of team members
- Making decisions with incomplete information

Business Orientation Course objectives:

- Provide participants with an experiential learning course around the key issues of business
- Provide participants with insight into fundamental theoretical business concepts
- Teach the fundamental concepts of operating a manufacturing and/or retail business
- Progressively increase business planning and management skills
- Gain confidence in decisionmaking
- Develop inter-personal skills vital to business success
 - Module 1: The cycle of business
 - Module 2: Buying
 - Module 3: Adding value
 - Module 4: Selling for profit
 - Module 5: Selling on credit and managing risk
 - Module 6: Allocating income and planning
 - Module 7: Basic record-keeping
 - Module 8: Supply and demand
 - Module 9: Costing a product or service
 - Module 10: Understanding the market
 - Module 11: Negotiation and selling techniques
 - Module 12: Planning a market strategy
 - Module 13: Pricing a product or service
 - Module 14: Production techniques

Plan It! objectives:

- Participants will have an understanding of how business plans are evaluated and have the tools and methods to construct their own business plan and approach a microloan institution with confidence
- Involve entrepreneurs interactively in the process of making crucial business planning decisions
- Learn to use a series of business planning tools to complement business plan preparation
- Gain an understanding of how various business concepts are interrelated
- Explore how and where concepts are recorded in financial statements and what affect each of these have on the statements

Content:

- Market need
- Customer research
- Competitor research
- Situation analysis
- Market estimates
- Positioning
- Promotion
- Location

- Distribution
- Price
- Start-up plan
- Costing
- Production plan
- Operational plan
- Break-even analysis
- Profitability
- Cash flow
- Assets & liabilities
- Finances required
- Capital contribution
- Commitment indicators
- Competence indicators

Training for Trainers:

■ **Training Location**

Program sites and other venues where microenterprise practitioners tend to congregate (such as the annual Association for Enterprise Opportunity [AEO] conference, and at regional AEO conferences)

■ **Training Cost**

Between \$285 and \$485 per person. (Facilitator Training courses range from three to five days, depending on curriculum and level of participant)

■ **Duration of Training**

Three to five days

■ **Frequency of Trainings**

On demand

■ **Content of Training**

The Making Cents curricula are designed for instructors with no business experience. An explicit feature of the product is the focus on training instructors to be facilitators, rather than content providers, because the curricula are geared toward self-discovery, independent exploration, and group work.

Objectives of Making Cents' Facilitator Training courses are:

- Expanding the trainers' capacity to deliver effective, consistent and comprehensive entrepreneurship training to microentrepreneurs.
- Expanding the trainers' capacity to provide appropriate and meaningful services to the entrepreneurs.

These objectives are achieved in each Training of Trainer course by using experiential-based techniques that are tailored to the participants and training objectives and expand trainers' capacity to:

- Establish the goals of an entrepreneur training course
- Experience how to use and train with the selected curriculum
- Integrate the curriculum into a specific training project
- Adapt the selected curriculum to specific target groups
- Understand experiential learning methodology
- Enhance facilitation techniques

- Become fully prepared to organize and execute an entrepreneurship and microenterprise training course

Vendor's comments:

The Making Cents curricula focus on building business skills and business confidence, while simultaneously developing trainees' self-confidence and self-esteem. The curricula all use experiential methodologies, allowing full participation and interaction in the training room. The learning is trainee-led with trainees working in groups and moving ahead at their own pace. Making Cents materials serve to de-mystify business concepts and make the learning FUN!

Mountain Microenterprise Fund (MMF)

Name of Curriculum: *Foundations: Business Training Program*

Available From: Mountain Microenterprise Fund
 29 1/2 Page Avenue
 Asheville, NC 28801
 828-253-2834 tel
 888-389-3089 tel 828-255-7953 fax
 info@mtnmicro.org
 http://www.mtnmicro.org

Contact Person: Greg Walker-Wilson, greg@mtnmicro.org, 828-253-2834

Publisher's Legal Tax Status: Non-profit

Curriculum at a Glance		
Feature	Availability	Notes
TARGET GROUPS		
Start-up Business Clients	●	
On-going Business Clients	●	
Low-Literacy Clients	●	
Women		
Immigrants/Refugees		
DELIVERY		
Offered in Spanish	●	
Offered in Other Languages		
Modular		
Sequential	●	
Business Plan Completion	●	
Case Study	●	One case study that students work with throughout the course.
Field Research		
Game	●	Included in most class sessions.
Group Exercises	●	Take place in every class.
Lecture		
Homework	●	Every class has work to take home to complete before the following class.
Role-Play	●	Loan role-play.
Support for Outside Resources		
Textbook		
Workbook	●	Worksheets included in student binders.
Instructor's Manual	●	
Duration	M	
OTHER		
Cost per Student	\$14.50	
Training of Trainers Required		Available, but optional.

Pricing:

- Five Learner's Manuals, one Facilitator's Manual is \$1,450. Programs can reproduce both manuals for their own use as many times as needed.
- No licensing agreement required
- Cost for Trainer's Training is \$250, plus room and board

Other Requirements:

- No other requirements
- Strongly recommended that program staff participate in training prior to purchasing and offering curriculum to clients

Date last updated: 2002

Course Delivery:

- Suggested class size: 10-12 students
- Seven classes taught sequentially
- Each class is approximately three hours long

Format:

Group activities. Printed materials, including worksheets, games, glossary of business terms and resource packet.

Content¹³:

Session 1: Welcome, Credit, Personal Budgeting

Session 2: Planning for Start-Up

Session 3: Planning for Year One, Financial Planning

Session 4: Marketing

Session 5: Marketing Continued

Session 6: Loan Application Process

Session 7: Presentation of Business Plans, Group Formation and Certification

Additional content within the workbooks includes:

- Blank business plan and a sample business plan
- Information about lending
- Loan application
- Glossary of small business terms
- Follow-up resources

Training for Trainers:**■ Training Location**

Training takes place at Mountain Microenterprise Fund in Asheville, North Carolina (willing to travel to program sites at extra cost).

■ Training Cost

\$250 per person plus room and board

■ Duration of Training

One day

■ Frequency of Trainings

On demand

¹³ This section is taken directly from the *Foundations* curriculum, written in the vendor's words.

■ Content of Training

The eight-hour workshop in advanced training methodologies includes:

1. Reviewing the curriculum content and the facilitator's manual
2. Becoming familiar with SAVER approach to co-learning: Set the learning environment; Variety of teaching methods; Engage actively in the learning process; Reinforce participant's learning
3. Using interactive teaching methods; adapt material to three learning styles

Vendor's comments:

The objective of *Foundations* is to help new and expanding entrepreneurs discover for themselves how to apply their knowledge, skills and experiences to realizing their dream of starting a business. Prior knowledge and group dynamics drive the curriculum, not the instructor's expertise. *Foundations* key features are that it is:

1. **Comprehensive AND results-oriented:** The 21-hour course results in a completed business plan.
2. **Empowering and enjoyable:** Actively involves participants in their own learning process; encourages creative problem-solving; and generates immediately relevant learning in a safe, fun environment.
3. **Flexible:** The innovative content and methodology are designed to be dynamic and used in informal classrooms (without AV equipment); materials reproduction and supplies are low-cost.
4. **Value-based:** The underlying principles of the course are: respect, empowerment, trust.

Approximately 1,000 clients have been trained with the curriculum across four different organizations.

National Foundation for Teaching Entrepreneurship (NFTE)

Name of Curriculum *How to Start and Operate a Small Business*
Available From: National Foundation for Teaching Entrepreneurship
 120 Wall Street, 29th Floor
 New York, NY 10005
 212-232-3333 tel
 800-367-6383 tel 212-232-2244 fax
 www.nfte.com
 nfte@nfte.com

Sales Contact: Jean Mahoney, 212-232-3333, extension 353

Training Contact: Leonora Snyder, 212-232-3333, extension 377

Publisher's Legal Tax Status: Non-profit

Curriculum at a Glance		
Feature	Availability	Notes
TARGET GROUPS		
Start-up Business Clients	●	Curriculum developed for high school students but also in use with adults.
On-going Business Clients		
Low-Literacy Clients	●	Ninth grade reading level; textbook is written in particularly basic language.
Women		
Immigrants/Refugees		
DELIVERY		
Offered in Spanish		
Offered in Other Languages		
Modular	●	Adaptable for stand-alone courses or to be integrated into other courses as components.
Sequential	●	Organized to allow course to proceed linearly through texts and other materials.
Business Plan Completion	●	
Case Study	●	Very basic case studies illustrate concepts throughout the textbook.
Field Research	●	A number of field trips and other outside activities are proposed.
Game	●	Games are incorporated into many class sessions.
Group Exercises	●	Cooperative learning through group exercises is the format for many of the student exercises.
Lecture	●	A brief lecture to introduce new material is part of most class sessions.
Homework	●	Homework is assigned as part of most class sessions – includes readings or other assignments to build business skills.
Role-Play	●	Several role-play exercises are detailed for use in class sessions.

Support for Outside Resources	●	Advice is included on how to use guests with specific types of expertise to supplement instructor knowledge and experience.
Textbook	●	In addition to supporting classroom work, also supports BizTech Internet-based learning tool.
Workbook	●	
Instructor's Manual	●	Provides detailed instructions for course syllabi, individual class sessions and hundreds of exercises. In addition, details how text curriculum correlates with BizTech Internet-based learning tool.
Duration	L	
OTHER		
Cost per Student	\$65.75	Includes 100 reusable texts in calculation; training cost per student for subsequent 100 students would be \$15.
Training of Trainers Required		Available, but optional.

Pricing:

- \$45 – Teacher Resource Guide and Student Activity Workbook Answer Key
- \$15 – Student Activity Workbook
- \$65 – Reusable Textbook and Student Activity Workbook packaged together
- \$30 – Instructional Transparencies

Other Requirements: None

Date last updated: 2001, ninth edition

Course Delivery:

- 100-200 hours
- Basic, Intermediate and Advanced Curricula are detailed
- Designed for classroom learning over the course of a semester
- Individual components may also be used to teach aspects of entrepreneurship as part of other courses

Format:

- Curriculum and syllabus are provided to teach course at basic, intermediate or advanced levels. Based on lecture supplemented by extensive transparencies and worksheets and a workbook that guide participants through a large number of individual and group learning activities.
- Instructor's manual includes detailed class session agendas that augment lectures with descriptions of learning objectives, suggested warm-up exercises, suggested discussions, games and other activities.
- An additional textbook may be relevant for microenterprise programs – Advanced Principles of Entrepreneurship – geared toward adults and covering marketing, technology, cash flow, financial statements, and competition (can form basis for 70-hour course). Based on case study format.

Content:¹⁴

Basic

What is an Entrepreneur?
Opportunity Recognition
Characteristics of the Successful Entrepreneur
Income Statements: The Entrepreneur's Scorecard
Return on Investment
Inventions and Product Development
Financing Strategy: Borrow or Sell?
Selecting Your Business
The Power of Positive Thinking
The Costs of Starting and Operating a Business
What is Marketing?
Advertising and Publicity
Cost/Benefit Analysis
Market Research
Basic Business Plan

Intermediate

Your Competitive Advantage: Tactics and Strategies
Keeping Good Records
Negotiation
Consumer Analysis and Developing Your Marketing Mix
Sole Proprietorships and Partnerships
The Production/Distribution Chain
Technology
Business Communication
Quality
Cash Flow
From the Wholesaler's to the Trade Fair
Trade Fair Financials
Principles of Successful Personal Selling
Protecting Your Intellectual Property
Intermediate Business Plan

Advanced

Small Business and Government
Supply and Demand
Break-Even Analysis
Stocks
Math Tips to Help You Sell and Negotiate
The Advanced Sales Call
Franchising and Licensing: Capitalizing on Your Brand
Contracts
Raising Capital: Other People's Money
Venture Capital
Taxation for the Entrepreneur
Corporations: Limiting Liability

¹⁴ This section is taken directly from the NFTE Teacher Resource Guide, written in the vendor's words.

Putting the Right Management Team in Place
Bonds and Other Debt-Based Financing Strategies
Insurance and Other Operating Costs
Manufacturing: From Idea to Product
Future and Present Value of Money
Ethical Business Behavior
Building Good Personal and Business Credit
The Balance Sheet: A Snapshot of Your Business
Socially Responsible Business and Philanthropy: Giving Back to Your Community
Building Lifelong Financial Relationships
Advanced Business Plan

Training for Trainers:

■ **Training Location**

NFTE University offers two-day training programs at the NFTE headquarters office in New York City as well as five-day courses conducted in partnership with leading colleges and universities across the U.S. and overseas. Partners include Columbia University Business School, Yale University, Carnegie Mellon University, European Business School, Babson College, Georgetown University, Stanford University and the University of Tampa.

■ **Training Cost**

\$1,500-\$2,000 for five-day training

\$750 for two-day training

Includes tuition, room and board, all texts and teaching materials

A limited number of full-paid scholarships are available

■ **Duration of Training**

Five days or two days

■ **Frequency of Trainings**

Five-day trainings are held in the summer; two-day trainings are scheduled year-round

■ **Content of Training**

Five-day Training (for instructors seeking an in-depth training experience who plan to implement the NFTE program in the coming year)

- Classroom lectures
- NFTE lesson plan development
- Business plan development
- Case study methodology
- Specialized training in areas such as student learning styles, classroom management and field trip safety policies
- Focus on real world concepts, such as how to gather financial and business information
- Introduction to curriculum Chapters 1-50
- NFTE alumni business plan presentations
- NFTE teacher panel discussion
- Guest speakers
- Interaction with local and national business leaders and entrepreneurs
- Implementation of break-out sessions and in-depth discussion of NFTE regional implementation support

- Discussion of fundraising and media opportunities
- Participants may be eligible to receive Continuing Education Units and professional development points

Two-day Training (for instructors seeking a “crash course” in entrepreneurship education. This course is for instructors seeking to integrate NFTE into existing economics, finance, marketing, or entrepreneurship classes).

- Classroom lectures
- NFTE lesson-plan development
- Business plan development
- Specialized training in areas such as student learning styles, classroom management and field trip safety policies
- Focus on real world concepts, such as how to gather financial and business information
- Introduction to curriculum Chapters 1-28
- Introduction to BizTech, NFTE’s Internet-based learning system
- NFTE alumni business plan presentation
- Guest speaker
- Implementation guidance
- Receive all texts and instructional materials; including Internet-based certification and CD-ROM media
- Participants may be eligible to receive Continuing Education Units and professional development points

Vendor’s comments:

- The objective of *How to Start and Operate a Small Business* is to teach young people everything they need to know to start and maintain a small entrepreneurial business. In educating young people about entrepreneurship, NFTE aims to help students improve their academic, life, business and technology skills.
- This reusable 50-chapter hardbound color textbook makes complex economic and business concepts accessible to beginners using case studies, interactive games and activities, and critical thinking exercises. It is designed to reinforce core academic learning in math, language arts and social studies while also providing an in-depth explanation of how a young person can successfully start a small business enterprise. Comprised of two modules, it can be implemented as a stand-alone semester or year-long course and may also be infused into existing curricula in math, social studies and economics.
- Approximately 25 U.S. microenterprise programs currently use this curriculum, and more than 55,000 clients have been trained (includes previous editions of the curriculum).

Northeast Entrepreneur Fund

Name of Curriculum: CORE FOUR® Business Planning Course

Available From: Northeast Entrepreneur Fund
8355 Unity Drive
Suite 100
Virginia, Minnesota 55792
800-422-0374 tel 218-749-4191 tel
218-749-5213 fax
corefour@entrepreneurfund.org
www.entrepreneurfund.org

Sales Contact: Siiri Gilness, siirig@neefund.org, 218-749-4191

Training Contact: Sue Martin, corefour@neefund.org, 218-749-4191

Publisher's Legal Tax Status: Non-profit

Curriculum at a Glance		
Feature	Availability	Notes
TARGET GROUPS		
Start-up Business Clients	●	
On-going Business Clients	●	
Low-Literacy Clients	●	Eighth grade reading level.
Women	●	
Immigrants/Refugees		
DELIVERY		
Offered in Spanish		
Offered in Other Languages		
Modular		
Sequential	●	
Business Plan Completion	●	Students prepare a rough draft of a business plan by course end.
Case Study	●	Two case studies illustrate key lessons.
Field Research	●	Assignments send students to the library, local sources of business information and business owners.
Game		
Group Exercises	●	Group activities are included in the early sessions.
Lecture	●	All sessions are based on lecture format.
Homework	●	Extensive use of homework in the form of individual exercises that are applied to students' own businesses.
Role-Play	●	
Support for Outside Resources		
Textbook		
Workbook	●	
Instructor's Manual	●	
Duration	S-M	Curriculum supports variety of formats ranging in length from short seminar to 12-week course.

OTHER		
Cost per Student	\$25	
Training of Trainers Required	●	

Pricing:

- \$25-\$35 for each copy of student workbook, depending on volume purchased (2003 pricing to be determined)
- \$695 Train the Trainer course required, participants receive Instructor’s Manual, teaching aids, CD containing forms, instructor transparencies (2003 pricing to be determined)

Other Requirements:

- Completion of CORE FOUR® instructor training
- To complete CORE FOUR® instructor certification, trainers must complete an evaluation of the instructor training session and forward copies of student evaluations from three CORE FOUR® training sessions to the publisher

Date last updated: 2000

Course Delivery:

- Suggested class size: 5-20 students
- 12 hours of course material can be taught in a variety of formats, ranging from two 6-hour seminars to twelve 1+ hour sessions
- Suggested session length is four 3 hour sessions, over 4 weeks

Format:

- Verbal presentation by trainer supplemented by printed materials that include: syllabus on CD including key lecture discussion points, exercises and assignments; worksheets; resource guides; presentation overheads
- Instructor materials also include: sample promotional materials; course pricing worksheet and tuition reimbursement information; tools for tracking attendance and fees paid

Content:¹⁵

CORE 1: Success Planning

- I Am An Entrepreneur
- Define Your Business – Your Dream
- Case Study
- What are the Characteristics of a Successful Business Owner?
- Know Thyself
- What Do You Want Your Business to do for You?
- Your Credit Report
- How Will your Life Change?
- Contingency Planning
- Business Planning
- Business Plan Outline
- Sample Business Plan

CORE 2: Market Planning

- The Master Plan

¹⁵ This section is taken from the CORE FOUR Instructor Manual.

- Market Planning
- Identify your Products or Services
- Identify your Distribution Process
- Market Research: Industry, Customers and Competition
- Identify your Industry
- Identify your Customers
- Identify your Competition
- Position your Products/Services
- Create an Appealing Image/Package
- Create a Promotional Plan
- Pricing your Products or Services
- Direct Selling: The Sales Presentation
- Your Marketing Plan

CORE 3: Cash-Flow Planning

- Figure it Out
- Cash-Flow Planning
- Business Financial Goals
- How do you Create a Cash-Flow Plan?
- Projecting Start-up Cash
- Projecting Cash for Goods or Services
- Projecting Cash for Operations
- Projecting Sales
- Cash and Profits are not the Same
- Sensitivity Analysis
- Projecting other Sources and Uses of Cash
- How Much Money do you Need to Start your Business
- Cash-Flow Projection Worksheet

CORE 4: Operations Planning

- Operations Planning Introduction
- Form of Business
- Assumed Name
- Tax Identification Numbers
- Taxes
- Licenses and Permits
- Zoning
- Pollution Control Programs
- Issues for Employers
- Managing Risk
- Legal and Accounting Professionals
- Banking
- Record-keeping
- Purchasing
- Goals, Functions, Policies and Procedures
- Customer Service
- Business Dress Rehearsal
- Operations Planning Checklist

Training for Trainers:**■ Training Location**

A variety of locations depending on customer need

■ Training Cost

\$695 plus travel expenses (2003 pricing to be determined)

■ Duration of Training

Three days

■ Frequency of Trainings

Offered three or four times per year or by customer request

■ Content of Training

The training for instructor certification includes CORE FOUR® curriculum and teaching tools review, tips for teaching adult learners, and strategies for program cost recovery, structure flexibility and implementation. Instructor support is available following the training by phone and e-mail.

Vendor's comments:

- The CORE FOUR® course objective is to teach business planning concepts and help clients plan successful businesses. The CORE FOUR® Business Planning Course presents the foundation upon which a business plan is built. The CORE FOUR® bodies of knowledge are Success, Market, Cash Flow and Operations Planning.
- Upon completion of the course, clients have enough information to evaluate their business idea and to prepare a rough draft of a business plan.
- The CORE FOUR® Business Planning Course presents the essential tools for planning any business. It is not a small business management course. The instructor can easily enhance the curriculum with additional tools for specific populations or business sectors. With 12 hours of course presentation time, CORE FOUR® can be offered in a variety of formats and is suited to a broad range of individuals with different socioeconomic backgrounds, skills and experiences.
- Twenty-seven organizations have been trained to teach the CORE FOUR® curriculum, and over 1,500 clients have been trained in business planning.

NxLevelL

Name of Curriculum: *Business Plan Basics: NxLevelL Guide for Micro Entrepreneurs*

Available From: NxLevelL
Utah Small Business Development Center
9750 South 300 West, Building 5
Sandy, UT 84070
801-957-3480 tel 801-957-3488 fax
www.nxlevel.org

Sales Contact: Liz Grayston, elizabeth.grayston@slcc.edu, 801-957-3480

Training Contact: Julann Jatzczak, julann.jatzczak@wwbic.com 414-263-5450

Publisher's Legal Tax Status: Non-profit

Curriculum at a Glance		
Feature	Availability	Notes
TARGET GROUPS		
Start-up Business Clients	●	This curriculum is directed at the start-up client, who is exploring his or her ability to achieve self-sufficiency through self-employment. (For clients ready to start their businesses, NxLevelL offers the <i>Guide for Business Start Ups</i> and the <i>Guide for Entrepreneurs</i> for clients who have established businesses.)
On-going Business Clients		
Low-Literacy Clients	●	<i>Business Plan Basics</i> is written at an 8th grade reading level. NxLevelL also offers the <i>Guide for Business Start Ups</i> (at a 12th grade reading level) and the <i>Guide for Entrepreneurs</i> (12th grade plus reading level).
Women		
Immigrants/Refugees		
DELIVERY		
Offered in Spanish	●	
Offered in Other Languages		
Modular		
Sequential	●	
Business Plan Completion	●	
Case Study		
Field Research		
Game	●	Over 25 games included in the Instructor's Manual to be distributed at different points in the course.
Group Exercises		
Lecture	●	Lecture time is broken up throughout the class, combining lecture with worksheets, games and student participation.
Homework	●	Homework is assigned for each class.
Role-Play		

Support for Outside Resources	●	The Instructor's Manual recommends a section of each class to be taught by guest speakers.
Textbook	●	Textbook and workbook all in one.
Workbook	●	Textbook and workbook all in one.
Instructor's Manual	●	
Duration	M-L	
OTHER		
Cost per Student	\$30.40	
Training of Trainers Required		Available, but optional.

Pricing:

- Textbook and workbook (all in one) is \$30
- Trainers guide is \$40
- Must purchase one workbook per client
- No licensing agreement required
- Cost for optional Trainer's Training is \$1,000-\$1,500

Other Requirements:

NxLevelL operates statewide delivery systems. Non-profit organizations in states with NxLevelL state coordinator must get approval from coordinator prior to purchase of curriculum. If organization is in a state without coordinator, can order *Business Plan Basics* directly from the NxLevelL Web site www.nxlevel.org. The following states and territories have coordinators:

Alabama	Kentucky	Nevada	Texas
Arkansas	Maine	New Mexico	Utah
California	Maryland	New York	Vermont
Colorado	Massachusetts	North Carolina	Virginia
District of Columbia	Michigan	North Dakota	Washington
Florida	Minnesota	Ohio	West Virginia
Idaho	Mississippi	Oregon	Wisconsin
Illinois	Missouri	Pennsylvania	Wyoming
Indiana	Montana	Rhode Island	American Samoa
Iowa	Nebraska	South Dakota	Puerto Rico

Date last updated: January 2002

Course Delivery:

- Suggested class size: 20-25 people
- Sessions 1-4 life skills development; Sessions 5-15 business development
- Fifteen classes taught sequentially
- Each class approximately three hours long

Format:

- Verbal presentation by trainer supplemented by printed materials, including worksheets ready to be put in a binder and distributed to students.
- The Instructor's Manual is sold separately, loose-leaf, and is ready to be put in a binder

Content:¹⁶

Type of curriculum – areas of substance

General business education:

Life skill development, business idea assessment, cash flow, budgeting, accounting systems, bookkeeping, budgeting, marketing and market research, legalities and regulations, management, customer service.

Session 1: Keys to Your Business Success: Review of basic skills necessary for success – professionalism in business, what good communications skills can do, networking.

1. Administrative details
2. Introductions
3. Course introduction
4. Setting of expectations

Session 2: Time and Money – What We Never Have Enough of...

1. Personal and Business Budget Basics
 - Your personal budget
 - Your personal financial statement
2. Understanding Credit
 - What you should know about credit
 - How personal credit affects your business
3. Time Management
4. Planning and Scheduling

Session 3: Are You a Business Owner? – Optimism, Dedication & Enthusiasm!

1. Personal goal setting
2. Are you an entrepreneur?
 - What makes a good entrepreneur?
 - Personal and family considerations
3. The ups and downs of business ownership
4. Personal assessment

Session 4: Will Your Idea Work? – Assessing Your Business Idea

1. Looking at the business idea
2. Business niche – what makes a business unique?
3. Who is your market?
4. Beginning the research process
5. Contingency plan

Session 5: Planning, Research and Your Industry – Knowing Where You're Going...

1. The basics of business planning
2. Starting your planning process – business goals and objectives
3. The NxLevel Micro-Enterprise Business Plan
4. Introduction to Market research
5. Researching and analyzing your industry

Session 6: Business Ownership – Staying Out of Trouble

1. Setting up your business legally
2. Government regulations and taxes
3. Employee regulations

¹⁶ This section is taken directly from the *NxLevel* curriculum, written in the vendor's words.

4. Contracts and leases
5. Intellectual property

Session 7: Becoming a Priority Manager – First Things First!

1. Your management style
2. Managing time
3. Managing business communication
4. Managing people
5. Managing risk

Session 8: Marketing Research & Analysis – Chart It Before You Start It!

1. What is marketing? What is a market? What is market research?
2. Where to get MORE research information
3. Understanding what you sell – Product/services description
4. Who is your customer?
5. Who is your competition?
6. Market potential?

Session 9: Marketing Strategies – Target Smart!

1. Overview of marketing strategies
2. Product strategies
3. Pricing your products/services – A “First Look”

Session 10: More Marketing Strategies – Spice it Up!

1. Placement strategies
Location and distribution
2. Promotional strategies
What is promotion?
Types of advertising

Session 11: How to Win Customers & Grow Business – Attitude is Everything!

1. More about your business image
2. The art of selling
3. Attitude – Good customer service begins with you
4. Customer service basics
5. Your overall customer service strategy

Session 12: Where’s the Cash? – Right on the Money

1. Cash-flow projections – the basics
2. Preparing a cash-flow projections
3. Using cash flow as a management tool
4. Financial statement – This income statement and balance sheet

Session 13: Managing the Money – Budget...Don’t Fudge it!

1. Developing a mindset for business and financial success
2. Understanding the importance of bookkeeping and record-keeping
3. Accounting systems – What makes a good one?
4. Business entities and tax forms
5. Bookkeeping and accounting professionals
6. Maintaining internal financial controls

Session 14: Financial Tips, Tools & Secrets – Bank On It!

1. Financing your business
2. Choosing the right financing
3. Understanding the financial health of your business
4. Managing your credit and collection policies

Session 15: Bringing It All Together! – And Away You Go!

1. “Cutting the deal” – Negotiating in the business world
2. Overcoming barriers and pitfalls
3. So what’s next?
4. Course evaluation

Additional: Introductions, Games, Brain Teasers, Food for Thought, Exercises

Training for Trainers:

■ **Training Location**

Training takes place on site at various microenterprise programs across the United States

■ **Training Cost**

Cost varies from \$1,000-\$1,500 a day (plus expenses), depending on the training needs and the number of people participating in the training

■ **Duration of Training**

One-day certification

■ **Frequency of Trainings**

On demand

■ **Content of Training**

The NxLevel Training Network offers a one-day instructor certification for microenterprise trainers wishing to be certified in the NxLevel *Business Plan Basics* course and/or for those who wish to either establish or freshen their skill base in the field. The one-day certification covers the following:

- *Business Plan Basics* NxLevel Guide for Microenterprise
 - History
 - Curriculum overview
 - Using the participant materials
 - Using the Instructor’s Manual
- Issues & Characteristics of today’s Microentrepreneurs
- Building a Training Program – A Comprehensive Model
 - Outreach
 - Orientation
 - Assessment
 - Class Structure
 - Business Lab Model
 - Coaching
 - The Business Plan
 - Financing
 - Post-class Follow-up
 - Assistance for Emerging Businesses
- Microenterprise Lessons Learned
- Issues and Concerns
- *Specialized training is also available upon request.*

Vendor's comments:

- The objective of ALL NxLevel programs is to produce a completed, detailed business plan by the end of each 15-session course.
- The *Business Plan Basics* curriculum is very hands-on, and incorporates several worksheets, checklists, overhead examples, etc., that when completed, help to actually write specific parts of the business plan.
- This book was written by micro-business owners from all over the United States. Depending on their specific expertise, i.e., financial, they worked with the master training and helped write that section of the book.
- This book was written in a way that makes it simple for anyone, of any age or education, to write a step-by-step business plan.
- The NxLevel program is in 40 states across the United States. Thousands have been trained using our outstanding curriculum.

Rural Entrepreneurship through Action Learning (REAL) Enterprises

Name of Curriculum: *REAL Entrepreneurship*
Available From: REAL Enterprises
 115 Market Street, Suite 320
 Durham, NC 27701
 919-688-7325 tel 919-682-7621 fax
 www.realenterprises.org
Sales Contact: Cullen Gurganus, info@realenterprises.org, 919-688-7325
Publisher's Legal Tax Status: Non-profit

Curriculum at a Glance		
Feature	Availability	Notes
TARGET GROUPS		
Start-up Business Clients	●	
On-going Business Clients	●	
Low-Literacy Clients		
Women		
Immigrants/Refugees		
DELIVERY		
Offered in Spanish	●	
Offered in Other Languages		
Modular		
Sequential	●	
Business Plan Completion	●	
Case Study		
Field Research	●	Most sections provide recommended field research to be done in students' community.
Game	●	Games suggested as activities for every section.
Group Exercises	●	Included for most sections.
Lecture	●	Notes and suggestions provided for instructors for every section.
Homework	●	Recommended field research to be completed outside of the classroom.
Role-Play	●	Exercises included for each section.
Support for Outside Resources	●	Recommended for specific sections of the curriculum.
Textbook		
Workbook	●	
Instructor's Manual	●	
Duration	M-L	
OTHER		
Cost per Student	\$4.50	
Training of Trainers Required	●	

Pricing:

- Curriculum is \$450; includes four binders (implementation guide, teaching guide, two volumes of materials), sample student workbook for instructor, computer diskettes and CD-ROM, and a tote bag. This cost also includes the first year's license.
- Licensing for additional years is \$50 per year
- Cost for REAL Institute (trainer's training) is \$1,500 for five days (includes lodging, tuition and most meals)

Other Requirements:

- Attendance at trainer's training
- Purchase a license

Date last updated: 2002

Course Delivery:

- Suggested class size: 20-25 students
- Sessions taught sequentially over 22-33 weeks
- Each session approximately three hours long (timing and sequence of the course are flexible)

Format:

- Verbal presentation by trainer in addition to small group work, simulations, research, class and individual activities
- Materials include (optional) student workbook, computer templates and resource library.

Content:¹⁷

Implementation Guide: provides instructors with information and materials helpful for planning, promoting and supporting the REAL program in a given school and community. The contents include:

- REAL's Mission and Overview
- Program and Planning
- Teaching Resources
- Building Support
- Recruitment and Publicity
- Community Support Team
- Evidence Development
- National REAL Enterprises
- REAL Member Organization
- Local Program

Teaching Guide: provides instructors with guidance regarding the content, sequence and methodology of the REAL course and reference materials and resources in the Guide and the community. The contents include:

- "Getting Started with REAL" a coil-bound insert provided especially for first-time REAL instructors. It helps the new instructor choose materials and plan the course successfully.
- How to Use this Guide
- Course Outline
- Teaching Methods

¹⁷ This section is taken directly from the *REAL Entrepreneurship* curriculum, written in the vendor's words.

- Unit I: Introduction
- Unit II: Planning to Plan
- Unit III: Assembling the Business Plan
- Unit IV: Implementing the Business Plan
- Topic Index (includes Glossary)

Materials, Volume 1: provides instructions and masters for REAL Class Activities.

- List of Class Activities
- Computer Template Guide
- Class Activities
- Culminating Experiences
- Teaching Methods
- Technical Options

Materials, Volume 2: provides instructions and masters for REAL Individual Activities and other handouts.

- REAL Computer template disk (for IBM/PC and Mac)
- Business Planning Journals
- Business Operating Journals
- Activity Templates
- Generic Templates
- Individual Activities (divided into the following sections: Community and Environment, Customers, Ethics, Key People, Law and Governance, Marketing and Sales, Money, Operations and Management, Ownership, Products and Services)
- Money Masters
- Topic Index (and Glossary)
- Other Ideas

Student Workbook/Notebook: facilitates students' progress through REAL and the business planning process. The contents are arranged in sections that mirror the Course Outline; also includes a glossary of business terms.

Entrepreneurship Library: provides instructors and students with reference materials on a range of topics related to small business ownership.

Training for Trainers:

■ **Training Location**

REAL Institute (trainers' training) is held on college campuses across the United States.

■ **Training Cost**

Cost is \$1,500 (includes lodging, tuition and most meals).

■ **Duration of Training**

Five days

■ **Frequency of Trainings**

Three per summer

■ **Content of Training**

Institute agenda mirrors the scope and sequence of course; includes methods and philosophy, business content, curriculum and course planning, and program implementation

Vendor's comments:

REAL seeks to educate prospective and current entrepreneurs about the realities of business ownership and prepare them for success. Curriculum is geared specifically for rural entrepreneurs, but has been implemented successfully in urban and suburban settings. Trainers say the curriculum is comprehensive, flexible and responsive to client needs, making it popular and effective. Approximately 10,000 students have been trained in the REAL curriculum.

Women's Economic Ventures (WEV)

Name of Curriculum: *Self Employment Training, From Vision to Venture: Planning for Business Success*

Available From: Women's Economic Ventures
1136 E. Montecito Street
Santa Barbara, CA 93103
805-965-6073 tel 805-962-9622 fax
www.wevonline.org

Sales Contact: Valerie Ellis, vellis@wevonline.org, 805-965-6073

Training Contact: Valerie Ellis

Publisher's Legal Tax Status: Non-profit

Curriculum at a Glance

Feature	Availability	Notes
TARGET GROUPS		
Start-up Business Clients	●	
On-going Business Clients	●	Thirty percent of clients that have been trained with curriculum are already in business.
Low-Literacy Clients		
Women	●	
Immigrants/Refugees		
DELIVERY		
Offered in Spanish	●	Older curriculum (1997). <i>From Vision to Venture</i> (updated 2002) not available in Spanish.
Offered in Other Languages		
Modular		
Sequential	●	
Business Plan Completion	●	
Case Study	●	Two case studies are used as tools.
Field Research	●	Students are exposed to library-based business research.
Game	●	One game is used as a tool.
Group Exercises	●	Most sessions include group exercises and each session begins with a participant networking session.
Lecture	●	All sessions are based on lecture format.
Homework	●	Weekly assignments include reading, worksheets, journaling, research.
Role-Play	●	One role-play exercise is used as a tool.
Support for Outside Resources	●	Planning tools for guest speakers, panels, field trips.
Textbook	●	
Workbook	●	
Instructor's Manual	●	
Duration	L	
OTHER		
Cost per Student	\$10	
Training of Trainers Required		Recommended, but optional.

Pricing:

- \$1,000 annual licensing fee includes authorization to reproduce up to 200 copies of curriculum workbook for use in training program. After three years, WEV reserves right to renegotiate licensing fee.
- In an optional, but recommended, “Train the Trainer,” WEV will send two trainers to the client’s site to train up to 20 people in program design, delivery and management, organizational sustainability, and microenterprise development. The cost for this three-day training is \$5,000 plus travel expenses. Included in this fee is 12 hours per year of telephone technical assistance (additional hours are \$50 each).
- Individual Train the Trainer held at the WEV Training Center in Santa Barbara, CA. The fee for the two-day training is \$500/person plus travel expenses. Held on an as-needed basis.

Other Requirements: None

Date last updated: 2002 – English curriculum; 1997 – Spanish curriculum

Course Delivery:

- Suggested class size: 20-30 people
- Course is 14 weeks long, one session per week
- Each session approximately three hours long
- There are also two full-day Saturday sessions (9 a.m.-4 p.m.)

Format:

- Verbal presentation by trainer supplemented by printed materials that include:
 - worksheets
 - resource guides
 - presentation overheads
- Instructor materials are extensive and include detailed suggestions for:
 - scheduling guest speakers
 - course evaluation materials
 - exercises
 - progress reports for students
 - job descriptions for instructors and program staff
 - sample promotional materials
 - instructions for establishing and facilitating peer networking groups
- New activities are added several times per year based on instructor feedback and inspiration; licensees will receive updates as they occur
- All materials are available in hard copy or on CD

Content:¹⁸

Session 1: Logistics, Introductions, Commitment, Personal finance, Alumni panel

Session 2: Progress reports, Success, Goal setting, Visualization, Fears, Personal finances, Time management

Session 2B: Coaching, Mind mapping, Passion, Public speaking, Dressing for success

Session 3: Business basics, Patents/trademarks, Business ethics, Marketing terms, L’eggs exercise, Competition, Getting organized

¹⁸ This section is taken directly from the WEV curriculum, written in the vendor’s words.

- Session 4: Library tour, Obstacles they are facing, Product/benefits exercise
- Session 5: Marketing, Pricing, Needs & Haves Sheet, "Catch-up pep talk," Sales forecasts, Variable/fixed costs, Start-up costs, Break even
- Session 6: Business financing/loans, Sales, Customer service, Variable/fixed costs, Start-up costs, Break even continued
- Session 7: Promotion, Internet, Marketing attitude, Four P's of marketing
- Session 8: Personnel, Management, Operations, "Allie's Lemonade Stand" activity
- Session 9: Business cash-flow projections, Financial statements, Record-keeping
- Session 10: Legal form of business, Business cash-flow projections, Mission statement, Writing the business plan
- Session 10B: Business plan writing workshop
- Session 11: Tax Issues, Elevator speech, Business plan writing
- Session 12: Investing, Master mind network, Business plan writing
- Session 13: Master mind network, Business plan writing
- Session 14: Master mind network, Business plan writing, Closure

Training for Trainers:

- **Training Location**

On-site

- **Training Cost**

\$5,000 for on-site training (customers are required to pay trainer travel expenses and a one-year curriculum licensing fee of \$1,000)

\$500/person for two-day Train the Trainer training at WEV's site in Santa Barbara, California

- **Duration of Training**

20-24 hours over three days

- **Frequency of Trainings**

Offered by customer request; WEV makes every effort to meet the client's needs when scheduling training dates; a two-month advance notice is preferred, but not required; training dates are subject to trainer availability

- **Content of Training**

WEV's Train the Trainer program not only teaches how to use the Self Employment Curriculum, but also seeks to provide organizations with skills to establish microenterprise training programs. Training includes:

- Phone interview to evaluate needs prior to training
- Instructor's Manual
- Masters of handouts and overheads
- From Vision to Venture: Planning for Business Success curriculum/workbook
- Up to 12 hours of follow-up telephone technical assistance
- Additional hours of telephone technical assistance are billed at \$50 per hour

Vendor's comments:

The WEV Self Employment Training (SET) curriculum was designed to support women in reaching economic self-sufficiency through entrepreneurship. In addition to the “nuts and bolts” of business start-up and management, there is a strong focus on creating support systems, emphasizing personal accountability and making business concepts “user-friendly.” Although the program was originally designed for women, it has been successfully taught in co-ed classes in both English and Spanish. In annual surveys of program graduates, over 85 percent say that the SET program was profoundly life changing and helped them achieve success in their lives, whether or not they actually chose to start their business. There are 10 years of program design, development and evaluation, and over 1,300 graduates behind our current curriculum. WEV has recently piloted the licensing of the curriculum to two organizations with very positive results and feedback.

Additional Resources and Curricula Under Development

ADDITIONAL RESOURCES

The following table includes industry specific and other training resources that were not reviewed in this directory but may be useful to the reader.

<p>Microenterprise Training Institute Access to Markets Institute Train the trainer and program development courses offered by the Association for Enterprise Opportunity (AEO) at a number of venues throughout the year.</p>	<p>Association for Enterprise Opportunity (AEO) 1601 N. Kent Street, #1101 Arlington, VA 22209 703-841-7760 tel 703-841-7748 fax kshipler@assoceo.org www.microenterpriseworks.org</p>
<p>Building Your Childcare Business™ Training program for child-care providers includes course manual and instructor’s guide. Topics covered through interactive group exercises, lectures and worksheets include: Getting Started, Marketing, Pricing, Basic Financial Planning and Advanced Financial Analysis, and Personnel and Regulatory Issues.</p>	<p>Good Work P.O. Box 25250 Durham, NC 27702 919-682-8473 tel 919-687-7033 fax Gwinfo@goodwork.org</p>
<p>Managing your Construction Trade Business™ Training program for construction trades entrepreneurs, includes course manual and instructor’s guide. Topics covered through interactive group exercises, lectures and worksheets include: Getting Started, Business Basics, Pricing, Basic Financial Planning and Advanced Financial Analysis, and Personnel and Contracts.</p>	<p>Good Work P.O. Box 25250 Durham, NC 27702 919-682-8473 tel 919-687-7033 fax Gwinfo@goodwork.org</p>
<p>Perfect Pitch™ Teaches students to identify their capabilities and resources and then refine their product, positioning and presentation, and synthesize the critical elements to present to prospective buyers in five minutes or less. Students learn how to customize delivery for different audiences.</p>	<p>WESST Corp. Women’s Economic Self-Sufficiency Team 414 Silver SW Albuquerque, NM 87102 505-241-4753 tel, 505-241-4764 fax wesst@swcp.com</p>

<p>Assess It!™ Curriculum to train loan assessors and provide them with a range of assessment tools and insights into the microenterprise sector. Teaches a structured way to analyze, question and assess business plans and entrepreneurs. Materials use case studies, decision support tools, assessment tools, and simulation exercises. Content includes commercial viability, capital contribution, collateral, commitment and competence indicators, and character assets.</p>	<p>Making Cents 1424 L Street, NW, Suite 300 Washington, DC 20005 202-783-4090 tel 202-783-4091 fax info@makingcents.com www.makingcents.com</p>
<p>FastTrac™ Manufacturing FastTrac™ Manufacturing is an 11-module, 38.5-hour, educational program created by experienced business owners to help manufacturers look at their entire operation. Delivered locally by skilled manufacturing specialists in the community, FastTrac Manufacturing's hands-on program uses each individual business as a case study.</p>	<p>Kauffman Center for Entrepreneurial Leadership 4801 Rockhill Road Kansas City, MO 64110 800-489-4900 tel 816-932-1420 fax sweaver@emkf.org www.fasttrac.org</p>
<p>Developing Your Family Child Care Business™ This business-planning training program helps home, child-care providers create a business plan and a parent handbook. With more than 2,000 persons having completed the program through the beta test, the interactive curriculum is proving to combine a person's desire to provide high-quality child care with the need to do it as a legitimate business. Available in Beta version. Free until May 2003.</p>	<p>Kauffman Center for Entrepreneurial Leadership 4801 Rockhill Road Kansas City, MO 64110 800-489-4900 tel 816-932-1420 fax sweaver@emkf.org www.fasttrac.org</p>
<p>FastTrac™ NewVenture Assists the aspiring entrepreneur determine whether his or her business concept is a feasible business opportunity. (Formerly FastTrac I)</p>	<p>Kauffman Center for Entrepreneurial Leadership 4801 Rockhill Road Kansas City, MO 64110 800-489-4900 tel 816-932-1420 fax sweaver@emkf.org www.fasttrac.org</p>
<p>FastTrac™ Planning Assists the existing entrepreneur in learning and implementing key business strategies to transform and improve his or her business. (Formerly FastTrac II)</p>	<p>Kauffman Center for Entrepreneurial Leadership 4801 Rockhill Road Kansas City, MO 64110 800-489-4900 tel 816-932-1420 fax sweaver@emkf.org www.fasttrac.org</p>

<p>NxLevel™ for Business Start-ups A 10-session, 30-hour course. Participants develop a start-up business plan during the course to test the feasibility of their business concepts and to act as the blueprint for their start-up ventures.</p>	<p>NxLevel Utah Small Business Development Center 9750 South 300 West, Building Number 5 Sandy, UT 84070 801-957-3480 tel 801-957-3488 fax pamela.hunt@slcc.edu www.nxlevel.org</p>
<p>NxLevel™ for Existing Businesses A 12-session, 36-hour course designed for entrepreneurs who want to expand an existing business and need the skills to make it grow.</p>	<p>NxLevel Utah Small Business Development Center 9750 South 300 West, Building Number 5 Sandy, UT 84070 801-957-3480 tel 801-957-3488 fax pamela.hunt@slcc.edu www.nxlevel.org</p>

CURRICULA UNDER DEVELOPMENT

The following table includes curricula that were under development, but not yet available for review, at the time this publication was published.

WEB's Business Skills Training Course

(name under development)

A comprehensive entrepreneurial training curriculum designed to produce specific competencies (i.e., economic literacy, software application, Internet usage and effective presentation skills), as well as product outcomes (i.e., business plan, marketing plan, business cards, brochures, and pricing structures). Each training session has material geared toward three different learner levels (beginner, intermediate and advanced).

The curriculum consists of a Trainee's Manual, as well as a Facilitator's Manual. Both Facilitators' and Trainees' Manuals are accompanied by a CD with templates that assist trainees to create a promotional package (business cards and brochures), a database, financial forms (Cash Flow, Income Statement, Balance Sheet, Personal Financial Statement, and Break-Even Analysis), and worksheets (target market, sales analysis, industry analysis, promotional vehicles, and competitive analysis).

The curriculum may be used as a sequential 8-12-week course and/or may be used as individual modules for workshops.

Women Entrepreneurs of
Baltimore
1118 Light Street, Suite 202
Baltimore, MD 21230
410-727-4921 tel
410-727-4989 fax
www.webinc.org

Simple Steps to a Profitable Business™

A series of individual training modules, each covering a specific topic allowing users to create a flexible microbusiness development training program. Single modules can be used to present a stand-alone workshop or to augment existing curriculum, or modules can be combined to create customized courses. Will be available on CD and include facilitator's guide with lesson plans, recommended activities, lecture notes, suggested discussions, presentation slide masters, participant hand-outs, activity worksheets, and session evaluation forms. Module 1 is available, and all other modules are projected to be available in Fall 2002.

Business Matters Training
Resources, Inc.
49 Boone Village, #303
Zionsville, IN 46077-1231
317-769-6383 tel
317-769-5052 fax
TP@BusinessMattersTR.com
www.BusinessMattersTR.com

Additional copies of this report and the other Best Practice Guides can be downloaded free from the FIELD Web site (www.fieldus.org/publications/index.html), or ordered by calling the Publications Hotline: 410-820-5338. Only a limited number of copies can be distributed free; a small shipping-and-handling fee may apply.

ALSO AVAILABLE:

Improving Microenterprise Training and Technical Assistance: Findings for Program Managers, a synthesis and compilation of executive summaries drawn from research projects undertaken by five microenterprise programs seeking to identify the elements of effective training and technical assistance. This 60-page volume can be downloaded free or ordered for \$10 to cover shipping and handling.

Full reports written by the five microenterprise programs that conducted research for *Improving Microenterprise Training and Technical Assistance: Findings for Program Managers*, are posted on FIELD's Web site, www.fieldus.org/li/improvingME.html, and can be viewed or downloaded free.

Assessment Tools for Microenterprise Training and Technical Assistance, a manual offering 13 tools designed and used by practitioners to conduct in-depth assessments of their training and technical assistance services. Priced at \$15, the manual explains the purpose of each tool, as well as when, during the training and technical assistance process, it should be applied.

A section of FIELD's Web site (www.fieldus.org/li/index.html) also provides information about FIELD's research into such topics as: how practitioners can deliver ongoing technical assistance to clients at reasonable costs; how microenterprise organizations can expand their outreach and generate significantly higher numbers of clients; and how organizations can help microentrepreneurs sell their products in more lucrative markets. For general information about FIELD, please visit: www.fieldus.org

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