

REBUILD

Boosting Livelihoods



PARTICIPANT HANDBOOK

ENGLISH



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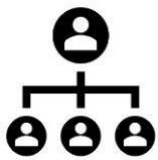
Re:Build Program Description

Purpose of the Re:Build Program: The IRC is leading this project to improve economic conditions for both refugees and Ugandans in Kampala.

Our service is designed to support you with your business. Remember: this program is completely free for you. You will not owe anything to IRC, now or in the future.

Congratulations on being selected!

What You Can Expect from Us:



We started this microenterprise program because we know that business skills and management are an important part of running a successful business. **The first part of our program is a mentorship component.**

Everyone in this microenterprise program is either a mentor or a mentee. Each mentor will be assigned a group of 3 mentees. Mentors have been selected based on their business experience and their willingness to serve others in the community. Mentees have been selected because they are dedicated to starting or growing their business.

You will talk about skills, ideas, and challenges you face as business owners. The mentor will lead, but we hope that you work together as a group so you can encourage the success of each other's businesses. We want you to feel that you are on the same team, encourage each other, share useful information, and work together to be successful.



We have also provided **a business information chapter, which can be found on page 13 of this handbook.** This chapter offers helpful discussions and exercises on the strategies that small businesses use to grow and thrive. You do not need to use this chapter if you do not want to; it is simply a resource that is available to you.



We also have created **videos** that offer lessons in business. These videos are another optional resource that you might find helpful. We hope the videos help to explain the materials in the topics chapter and start a discussion with your group. You can watch them whenever is convenient for you.



The second part of programming will be a business grant for both mentors and mentees. Everyone will receive the grants after about 6 weeks via mobile money.

Mentors will receive 1,000,000 UGX to appreciate your time mentoring and to help your business continue to grow. We are very grateful to the mentors dedicating their time to those in the community. To further show our appreciation at the end of the program, mentors will receive an appreciation bonus of 200,000 UGX. This appreciation bonus will come after the 6 months of meetings are completed.

Mentees will receive a business grant of 2,000,000 UGX to help your business get started or expand. We encourage you to use this grant for your business. As part of this research, we are very interested to learn how you use the cash – so we ask that you be truthful as you report back how you used the cash. How you use the cash will not affect your inclusion in this program or your eligibility for future programs.

The reason the grant is coming after 6 weeks is so that you have time to make a business plan on how to spend the money. Again, we encourage you to invest this grant in your business so that you can continue benefiting from this money for a long time in the future!

That is the business grant part of the Re:Build program.



The third part of Re:Build programming is **money for transportation**. The mentees will receive 200,000 UGX and the mentors will receive 240,000 UGX very soon. These will also come via mobile money. This money should cover your transportation costs for the full 6 months of the program. You will need to save the transport money so that it lasts through the whole program. You will need to attend the mentorship meetings each week using this money.

That is the transportation money part of the Re:Build program.



The fourth part of Re:Build programming offers a chance to earn money *in addition to the business grants and transport!* This part is called **the lottery**. If you are a *mentee*, you will have a chance to win cash prizes when your business is open. When your business is open, you will be entered into the lottery. If you are a *mentor*, you will get a bonus of 75,000 UGX at 8 weeks and at 16 weeks, along with the 200,000 UGX appreciation bonus after the program is completed.

The first lottery is in 8 weeks. Mentees, please let us know when your business is open. Then, our IRC staff will come visit your location and ask when you normally work. This step is very important so that we can come back and visit your business later.

All of the mentees' businesses that are open after 8 weeks will be entered into the lottery. The lottery is random and done by a computer. There will be many lottery winners, but not everyone who enters the lottery will be selected by the computer.

More information on the lottery can be found on page 8 of this handbook.

That is the lottery part of the Re:Build program.



Lastly, at the end of the six months, we will have a graduation ceremony with a **certificate** for everyone who completes the Re:Build microenterprise program.

To review, these are the **five parts** you can expect from us:

1. mentorship program
2. business grants
3. money for transportation
4. the chance to earn more money through a lottery and
5. a certificate

What We Expect from You:



We ask that you **meet with your mentorship group** once per week for approximately one hour for the next 6 months. You will decide as a group where to hold the meetings. During the meetings, the mentor will lead a discussion on how to run a successful business. We hope the meetings will be helpful and that you will want to continue meeting even after the program is over!

When meeting people through this program, it is important to always **be respectful of each other**. Any forms of harassment or inappropriate conduct will not be tolerated. If you are having any issues – for instance, if you are uncomfortable with a member of the group – please call our help line to let us know. The contact information is printed in this participant handbook on page 11.

The project has two goals: to support you and other clients like you and *to research what programs will work best for others in the future*. Since this is a research project, other clients like you may get a slightly different program. All programs are designed to support you as much as possible within our budget, and your specific program was randomly assigned by a computer.



Since it is a research project, we ask that you **participate in surveys** during the process. For this, a firm called Consortium for Research in Uganda (or “CRU”) will do the surveys. They have already contacted you during this project and will continue to follow-up with you. You are not required to complete these surveys – they are entirely voluntary – but we would appreciate your participation so we can learn how to make these programs better for others in the future.

There will be surveys in 3 months, 6 months, 9 months, 12 months, and 18 months, and CRU will provide a small bonus of 10,000 UGX for participating in each survey.

Please know that your answers to CRU will not affect support from the IRC. The IRC will not know the answers you give to CRU. We want you to give CRU your most honest and true answers so the program can be improved in the future.



We will also have an automated system to call you sometimes, where you can **give information about the program and how your business is doing**. Again, these are not required, but we would appreciate your participation. These will help us improve the Re:Build program for you and for others in the future. There will be a small bonus for each of these calls.

If your contact information changes, please let us know!

If you get a new phone, we hope you will let us know at 0740 312 273.

Your participation is always voluntary, and you can choose to withdraw from the program at any time.

To review, here are the four things we ask from you as part of the Re:Build program:

1. participate in the mentorship group
2. treat your group members with respect
3. participate in surveys and
4. communicate if your contact information changes

What We Hope to Achieve Together:

The IRC’s mission is **to support refugees and also the communities that host them**. Refugees are people who do not feel safe in their home countries. They come to Uganda from Congo, South Sudan, Somalia, Rwanda, Burundi, and other countries. They or their families have often been targeted by violent groups, and they were often forced to abandon their belongings, their land, and sometimes their family to find a safer place to live.



Our programs work in places that host refugees. We think it's important to support and host refugees because we want everyone in our community, including refugees, our families, our friends, and our neighbors to be treated with compassion and not feel excluded or suffer discrimination.

The IRC started the Re:Build program because refugees live here in Kampala, and we want both refugees and Ugandans who live in Kampala to benefit. Refugees and Ugandans are participating in this program, both as mentors and mentees.

Overall, this project is part of the international donations that are shared between refugees and hosts in Uganda. **In Uganda, more than 30% of foreign donations for refugees go to supporting Ugandans.** In addition to small businesses, these donations are used to support schools and hospitals in areas where there are many refugees, including Kampala. These are built for both Ugandans and refugees to use. International donors support these buildings and services because Uganda is a generous host to many refugees. Refugees are allowed to live and work in Kampala, and more donations can go to Ugandans because refugees can earn an income.

Our goal in this project is to help both refugees and Ugandans in Kampala with their businesses, and we are happy that you are part of the project.

That is what we hope to achieve together at Re:Build. Congratulations for being selected and welcome to the program!

ReBuild Lottery

In addition to the business grant, mentees may also win bonuses if their businesses are successful. Mentors will receive a fixed payment of 75,000 UGX after 8 weeks and 16 weeks.



1. Inform

Mentees should call the IRC when their business is open

To be eligible, the business should be open at least 20 hours per week and servicing customers. Please call 0740 312 273.



2. Verification

The IRC will visit the mentee's business to collect information for later spot-checks

If their business is open, the mentee will get an entry into the lottery.



3. Selection

A computer will randomly select winners

Businesses will be randomly selected each round.



4. Spot-Check

The IRC will conduct a surprise visit

The check will be based on the location and hours reported in step 2. If the business does not pass the spot check, another business will be selected.



Each business that is selected and spot-checked will receive 75,000 UGX!




If the business is open after 8 weeks, 16 weeks, and 24 weeks, the mentee could win the lottery 3 times if they are very lucky! That would be 225,000 UGX.

NOTE: Mentee businesses **must be verified** in order to qualify for the lottery, but not every verified business will be selected even if it is eligible

Re:Build Timeline

Please note that this timeline is an estimate, delays are possible. We appreciate your patience.

To help you track your progress, you can write dates against the weeks starting with the date you attend the Program Launch Event. You can then tick off activities once they happen.

| |
|---|
|  Survey |
|  Program |
|  Lottery |

| Date | Timeline | Expected Activities |
|------|--------------|--|
| | Preparations | <ul style="list-style-type: none"> * Survey by CRU ➤ Program launch event |
| | Week 1 | <ul style="list-style-type: none"> ➤ Mentorship meetings start and run weekly until Week 25 ➤ IRC Business Verification surveys start and run until Week 25 <ul style="list-style-type: none"> - Mentees should inform IRC once their businesses are open - IRC will visit to collect information for spot-checks |
| | ... | |
| | Week 4 | <ul style="list-style-type: none"> ➤ Monthly meetings of mentors start and run until Week 24 |
| | Week 6 | <ul style="list-style-type: none"> ➤ Business grant paid |
| | Week 8 | <ul style="list-style-type: none"> ◆ Lottery # 1 – Selection of open mentee businesses |
| | Week 9 | <ul style="list-style-type: none"> ◆ IRC spot-check of winners and lottery payments started |
| | ... | |
| | Week 12 | <ul style="list-style-type: none"> * Survey by CRU |
| | ... | |
| | Week 16 | <ul style="list-style-type: none"> ◆ Lottery #2 – Selection of open mentee businesses |
| | Week 17 | <ul style="list-style-type: none"> ◆ IRC spot-check of winners and lottery payments started |
| | ... | |
| | Week 21 | <ul style="list-style-type: none"> * Survey by CRU |
| | ... | |
| | Week 24 | <ul style="list-style-type: none"> ◆ Lottery #3 – Selection of open mentee businesses. |
| | Week 25 | <ul style="list-style-type: none"> ◆ IRC spot-check of winners and lottery payments started |
| | Week 26 | <ul style="list-style-type: none"> ➤ Graduation: Certificates for everyone ➤ Bonus payment for mentors |
| | ... | |
| | Month 6 | <ul style="list-style-type: none"> * Survey by CRU |
| | Month 9 | <ul style="list-style-type: none"> * Survey by CRU |
| | Month 12 | <ul style="list-style-type: none"> * Survey by CRU |
| | Month 18 | <ul style="list-style-type: none"> * Survey by CRU |



Re:Build Mentorship

Program Code of Conduct

Introduction

The IRC expects all staff, partners, and clients to adhere to a set of standards. As participants in the Re:Build Mentorship Program, you are expected to adhere to these guidelines. The guidelines are meant to assist you to build trusting and rewarding mentorship relationships and ensure everyone is respected, safe and protected.

Unacceptable Behavior

Unacceptable behavior includes

- Harassment of any kind
- Inappropriate comments, insults, looks, gestures, touching, bodily harm, threats, proposals, or requests made either in-person or by phone or other electronic communication.

These kinds of actions are disrespectful and create a frightening, embarrassing or violent environment. These kinds of behaviors will not be tolerated by the IRC.

Mentors and Mentees

As a participant in the Re:Build Mentorship Program, I agree to:

- Treat others within the Mentorship Program with respect.
- Refrain from making any inappropriate comments, insults, looks, gestures, touching, bodily harm, threats, proposals, or requests to other participants.
- Put an honest effort and commit to dedicate adequate time towards the mentorship program recommended at least one hour per week.
- Recognize the diversity of the Mentorship Program and show respect for cultural differences (beliefs, practices, and values).
- Hold sensitive information in the strictest confidence.
- Help participants to address concerns that may arise in discussions that could implicate their personal safety, dignity or security.
- Immediately advise IRC staff of any influences on my objectivity with other participants.

Dealing with Unacceptable Behavior

All mentorship participants must comply with this IRC Code of Conduct and take appropriate measures to ensure that unacceptable behavior does not occur. Violations may result in legal action or disciplinary action up to and including termination in the program.

If you are offended by the behavior of another program participant, you are encouraged to tell the person clearly and firmly to cease the offensive behavior. Sometimes this can be enough to stop the behavior.

If the behavior persists, then we encourage you to report the matter. The options for reporting include:

- 1) Talk to IRC staff at the Livelihood Resource Center (LRC) - Nsambya Gogonya Bypass – Zzembe Road
- 2) Call, SMS, or WhatsApp us on 0740312273
- 3) Make a free phone call to us through 0800 200 506 or call our landline 0200925971

If you require further support the IRC can refer you to the appropriate local medical, legal, or psychosocial experts for support.

Anti-Retaliation/Victimization

Retaliation of any kind against any program participant, who, reports an alleged incident of unacceptable behavior or who participates in an investigation of the same is prohibited.

Confidentiality

If you report a complaint, it will be reviewed as quickly as possible. If needed, an investigation may be conducted. IRC will aim to maintain the confidentiality of such complaints as much as is possible.

Signature:

Name:

Signature:

Date:

Client-Responsiveness Feedback Channels

The IRC is committed to listen and respond to your feedback

- ✓ We listen to our clients and use their feedback to make decisions.
- ✓ We communicate to our clients how their feedback has informed our actions.

This makes our assistance more...

| | | | |
|-----------|-------------|----------|-------------|
| Effective | Appropriate | Relevant | Accountable |
|-----------|-------------|----------|-------------|

We will...

- ✓ Respond to your feedback within 7 days.
- ✓ Refer unmet requests to other stakeholders, where possible.

Speak to us...

If you experience any challenges with the Re:Build Mentorship program – for instance, if you wish to report any concerns, please reach out to the IRC staff through any of the following ways:

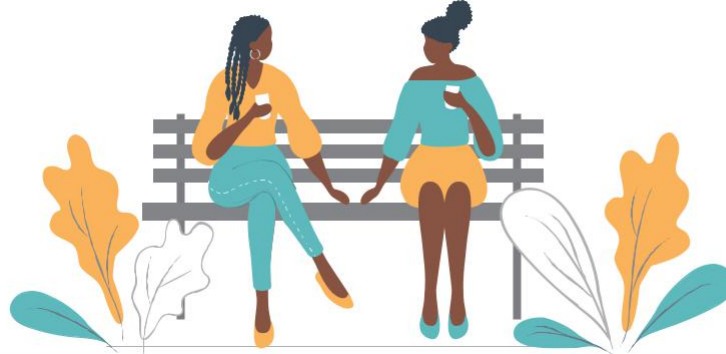
1. Come speak to an IRC staff at our Livelihood Resource Center (LRC) located at Nsambya Gogonya, Bypass – Zzembe Road.
2. Make a free phone call to us through 0800 200 506 or call our landline 0200925971
3. Call, SMS or WhatsApp us on: 0740312273
4. Send us an email through: ugurban.feedback@rescue.org
5. Write and share your concerns through secured, anonymous suggestion boxes located at 3 points:
 - a) IRC Livelihood Resource Center (LRC) - Nsambya Gogonya Bypass – Zzembe Road
 - b) At our partners' office - Raising Gabdho foundation in Makindye
 - c) At our partners' office - MAKASI Rescue Foundation in in Najjankumbi

If you change your phone number or move out of Kampala, please update us via the following ways:

1. Call, SMS or WhatsApp us on: 0740312273
2. Make a free phone call to us through 0800 200 506 or call our landline 0200925971

Gender Based Violence (GBV) Referral Information

IRC Is Here to Support You!



- ✓ IRC Staff can help you if you experience inappropriate comments, behaviors, proposals, or threats during your mentorship engagement.
- ✓ If you experience any of the above, you can:
 1. For emergencies or immediate support please report to your nearest **health center** or **police post**
 2. Report to IRC via any of the following toll-free lines for GBV and protection concerns
 - 800331331
 - 800331332
 - 800331333
 3. Report to any IRC GBV Focal Point staff in the list below. If you require further support the IRC can refer you to the appropriate local medical, legal, or psychosocial experts for support.
 4. All services by IRC are FREE. IRC office hours are 8 am – 5 pm.

| Focal Point Name | Title | Contact Number |
|-------------------|--------------------------------|----------------|
| Bridget Onubia | GBV Focal point | 0777905431 |
| Scovia Auma | GBV Response Officer | 0781442273 |
| Sarah Rasam | GBV Response Officer | 0773993895 |
| Mathew Okot | Protection Officer Focal Point | 0785319356 |
| Eric Okello | Protection Officer | 0774680906 |
| Samson Namonyo | Protection Officer | 0789044914 |
| Maureen Apili | Legal Officer | 0788103960 |
| Elizabeth Tusiime | Legal Officer | 0779667877 |

Business Content Workbook

LAUNCH MEETING - Getting to Know Each Other

This Launch Meeting guide is designed to help you and your group members to get to know each other. Use the questions and guidance below to guide your conversation and plan for your group's meetings.

Conversation Starters

1. Tell us about yourself. You can share anything you'd like. Where are you from? What do you do for fun?

For this introductory exercise, I think it's best if the rest of us listen and remain quiet while we each tell our stories.

For the Mentor to Answer:

Please tell us about your business in general. What sorts of products or services do you offer?

Tell us the story of how you started your business. What challenges did you face, and how have you overcome them?

For Everyone to Answer:

Do you currently have a business? What do you sell or plan to sell?

Where is it located, or where do you plan to locate it? What are your goals for the business?

What are your biggest challenges?

Setting up the future meetings:

Exchange contact information.

Set up a WhatsApp group if possible.

Decide on the time and places to meet next week.

Topic 1: Preparing to Start a Business

Conversation Starters

1. Do you live with your family here in Kampala? Who is in your family?
2. Where did you grow up? Where is your family from?



VIDEO CONTENT: Make sure to watch the accompanying video for this session! The video is labelled '*Preparing to start a business*'

Summary:

There are 3 main factors we need to take into consideration when starting business.

- Personal life: Willingness to do something, interest and hobbies, family life, health condition, etc.
- What is necessary to run a business: finance, labor, equipment/machinery, raw material, etc.
- How to run a business in the community: location, government, policies/regulation, infrastructure, economy of the society, competition, market, culture, etc.

Discussion Questions:

1. Have you ever been nervous to try something new or different but did it anyway?
2. What adjustments do you have to make or take into consideration regarding personal life, necessities for your business, or conditions in the community when starting or running a business?
3. What, are you nervous about regarding starting a business?
4. What challenges are you currently facing to start or maintain your business? What are some of the solutions you have tried so far?
5. What makes you proud or excites you about your business?

Topic 2: Knowing Your Customer and Location

Conversation Starters

1. What is your favorite music or entertainment? Do you like to dance?
2. Do you have a hobby you enjoy in your free time?



VIDEO CONTENT: Make sure to watch the accompanying video for this session! The video is labelled '*Knowing your customer and location*'

Summary

Demand: the need/want for your product or service in a community

- It is important to think about who **demand**s your product/service so you can meet the needs of your **customers**

Competition: when other people/businesses are offering the same product or service

- It is also important to consider who your **competition** is, so you can plan how to make your business unique to attract **customers**.
- When there are a lot of people selling the same thing or providing the same service, it may be harder to get customers

- **Tips for increasing sales:**

- *Visit* competitor's businesses to see their prices, products, and services
- *Talk* to customers from competition's business to see what they prefer
- *Attract* customers with a special offer

Location: Once you know who your customers will be, you are able to choose the best **location** for your business

- **Tips for choosing a good location:**

- Easy for customers to get to
- Consider proximity to businesses similar to yours
- Close to a safe and secure place to store your money and your goods.
- Somewhere in need of the product or service you will be offering.
- Consider working with a broker about the best available locations

Discussion Questions:

1. Why do customers need your product or service?
2. Who else is offering this product or service in the community? How can you make your business different?
3. How can you work with other people in the community who are working in a similar business?
4. Think about where you buy a product or service in your community. Is that business in a good location? What makes it a good location?
5. Where would be a good location for your business? Why?
6. Have you used a broker or know someone who has? How was their experience?

HANDOUT: MY CUSTOMERS

| | | |
|--------------------------------------|--------------------------------|---------------------------------|
| My Business Idea: | | |
| Who would buy my product or service? | Why would they buy it from me? | How much would they pay for it? |
| | | |

HANDOUT: MY BUSINESS LOCATION

| | |
|----------------------|---|
| My Business Idea: | |
| My Business Location | How this location meets my customers' needs |
| | |

Topic 3: Marketing and Pricing

Conversation Starters

1. When did you come to Kampala? Why did you decide to come here?
2. How do you find the city?



VIDEO CONTENT: Make sure to watch the accompanying video for this session! The video is labelled '*Marketing and Pricing*'

Summary:

Marketing: activities undertaken to promote your product or service to customers and increase sales.

Product: the product or service you decide to sell. It should be differentiated in some way from that of other sellers. You may also want to offer more than one product or service, which is called diversifying, to attract customers.

Price: the price you set for your product should be low enough to attract customers and high enough to give your business profits.

Place: where you sell your product should be close to your customers and not too far from where you get your raw materials and from your storage.

Promotion: you should find ways to tell your customers about your products, for example through signs, free samples, and discounts.

Discussion Questions:

1. How did John from the video you just watched attract more customers?
2. How do you and your mentor attract customers? How do you determine each of the following and why?
 - a. Product
 - b. Place
 - c. Price
 - d. Promotion
3. What are some of the things you learned in this session?
4. How will you use these skills in your life and/or business?

Review!

- 1. Have you tried to incorporate any of the ideas from last week? Do you have any additional questions for the group since our last discussion?
- 2. What was your biggest challenge in your business this week? How are you working to overcome it? Has anyone else in the group faced a similar challenge?

HANDOUT: HOW WOULD I ATTRACT CUSTOMERS?

| My Business Idea: | |
|--|---|
| What would I do differently to attract more customers? | What would I say differently to attract more customers? |
| | |

Topic 4: Business Planning

Conversation Starters

1. What motivates you the most in your work: money, passion, social esteem from peers, or something else?
2. What do you do to stay motivated?
- 3.



VIDEO CONTENT: Make sure to watch the accompanying video for this session! The video is labelled '*Business planning*'

Summary:

A **goal** is something that someone works to achieve.

- Discuss the difference between a short-term and long-term goal:
 - **Long-term goals:** Goals that can only be accomplished over a longer period of time, such as a year or more. For example, going to university or having two children.
 - **Short-term goals:** Goals that can be accomplished within six months, such as cleaning the house today or passing exams in two months.
- The best goals have the following SMART characteristics.
 - S**pecific – You should know exactly what you want to accomplish.
 - M**easurable – You should be able to gauge progress towards goals.
 - A**chievable – The goal should be something you can achieve.
 - R**ealistic – You should be able to achieve the goal within the timeframe.
 - T**ime bound – You should set time limits to reach the goal.
- We can also set goals in our business, like making a **business plan**.

Discussion Questions:

1. What are some examples of short-term and long-term goals that you have set?
2. What strategies did you use to achieve these goals?
3. Have you ever created a business plan before? What did you learn about the process?

Review!

1. Have you tried to incorporate any of the ideas from last week? Do you have any additional questions for the group since our last discussion?
2. What was your biggest challenge in your business this week? How are you working to overcome it? Has anyone else in the group faced a similar challenge?

HANDOUT: MY BUSINESS PLAN

Name of business:

Owner(s):

Address:

Phone number:

Business Description:

Market Analysis – Who is Your Customer?

Marketing Plan – How to Get Them:

Business Management:

Business Operations:

Critical Risks:

Business Startup Plan:

Future Plan:

Topic 5: Profit, Budgeting, and Saving

Conversation Starters

1. What was the best part of your week last week?
2. What was your family most happy or excited about this week?



VIDEO CONTENT: Make sure to watch the accompanying video for this session! The video is labelled '*Profiting, Budgeting, and Saving*'

Summary:

Profit and Budgeting

- **Living costs:** Costs for things you need to be safe and healthy.
- **Wants:** Though some wants are more important than others, these are things you can postpone until later if necessary
- **Capital Costs:** Total cost of items that you need to buy only once in order to start a business.
- **Operating costs:** Costs you need to pay in order to keep running your business.

$$\text{Profit} = \text{Sales} - \text{Operating Costs}$$

- To make a profit, your prices must be higher than your costs

Separating Personal and Business Finances

- **Business finances:** the costs of running your business, and the profit you earn from your business
- **Personal finances:** the cost of your daily living expenses including, but not limited to, food, clothing, and rent.

Saving

- **Saving:** putting aside money to use for a later use

Managing money includes: saving money, spending money, planning how you will spend your money, and keeping track of how you spend your money.

Steps to Saving

1. Choose a Savings Goal.
2. Make a Savings Plan.
3. Know the difference between what you need and what you want
4. Control spending
5. Think about the future and plan for your needs
6. Save regularly.
7. Save in a safe place.

Discussion Questions:

1. Why is it important to separate personal and business finances?
2. How are resources (money) allocated within your household? Who decides how money is spent or how money is saved?
3. What are some of the challenges or successes you have experienced from saving?
4. Can you use the Handout (next page) to help calculate Hawa's profit?
5. Can you use the Handout to calculate your own business profit?

HANDOUT: PROFIT SCENARIOS

PROFIT SCENARIO 1: HAWA EARNS PROFIT

Hawa is ready to make her first 10 drums. She collects the tin cans from the canning factory and spends 100 dollars on the other supplies she needs.

She uses all her supplies to make the 10 drums. When the drums are ready, she starts selling them in the market. By the end of the week, she sells all 10 drums for 40 dollars each.

Can you help Hawa calculate her profit for that week?

PROFIT SCENARIO 2: HAWA'S OPERATING COSTS INCREASE

Hawa spends 100 dollars on her supplies.

She also decides to travel to the market by bus, which costs her 20 dollars.

She uses all her supplies to make the 10 drums. By the end of the week, Hawa sells all 10 drums for 40 dollars each.

Can you help Hawa calculate her profit for that week? How has it changed? Why?

Answers on next page

HANDOUT: MY PROFIT

My Business Idea:

Sales (how many items will I sell x unit price) – Operating Costs = Profit

Profit:

Answers from previous page

Profit Scenario 1: 300 dollars

Profit Scenario 2: 280 dollars

HANDOUT: MY BUDGETING

My Business Idea:

Operating Cost

+

Cost of Living

+

Other Expenses

(Loan payments, savings, etc.)

+

Wants

= Total Expenses

Sales

Profit (Sales – Expenses)

HANDOUT: My Savings Plan Worksheet

| Savings Goal |  Total  (Cost of item) | By When? |    Amount to Save Each Day/Week/Year    |
|--------------|--|----------|--|
| | | | |
| | | | |

Review!

1. Have you tried to incorporate any of the ideas from last week? Do you have any additional questions for the group since our last discussion?
2. What was your biggest challenge in your business this week? How are you working to overcome it? Has anyone else in the group faced a similar challenge?

Topic 6: Accounting and Record Keeping

Conversation Starters

1. Do you go to a church or mosque? How important is your religion to you?
2. What's a fun memory from when you were a child?



VIDEO CONTENT: Make sure to watch the accompanying video for this session! The video is labelled '*Accounting and record keeping*'

Summary:

- **Business record-keeping**: keeping an accurate record of all business transactions can help to calculate profit and manage other aspects of your business.
- **Income/expenditure sheet**: this is to keep track of all of the money leaving your business (your costs) and all the money coming in (sale of your products). It can help you understand if you are making a profit or a loss on a given day/week/month and if you are on track to reaching your goals.
- A **receipt** is a confirmation of a purchase by a customer, showing the specific products that were bought, the amount of products they bought and how much they paid in total for the purchases.
- A receipt allows customers and businesses to have a record of what was sold and what was bought.
- The receipt is made up of two copies; one for the business and one for the customer. You should make copies of the receipt forms so that there is enough for each day of business.
- **Inventory record keeping**: allows you to track the products and supplies that come into your business, and to make sure they are all accounted for. It will also allow you to see which products you need to buy more of and when.
 - Use the **Handout Inventory Tracking Sheet** to practice.
 - **Participants can always create their own version of the Tracking Sheet. This template is an example which you may use.**

Discussion Questions:

Does anyone use this idea in their current business? Can you show us how you do it and provide a specific example?

HANDOUT: INCOME AND EXPENDITURE

| Date | Description | Debt | Cash In | Cash Out | Cash Balance |
|------|--------------------------------|------|---------|----------|--------------|
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| | Balance Brought Forward | | | | |
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HANDOUT: INVENTORY TRACKING SHEET SAMPLE

| Date | | | |
|------------------|----------------|----------|------------|
| Item Description | Purchase Price | Quantity | Location |
| Pair of Scissors | 150 dollars | 3 | Back Room |
| Scratch Cards | 2 dollars | 10 | Back Room |
| Pens | 100 dollars | 5 | Front Room |
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Review!

1. Have you tried to incorporate any of the ideas from last week? Do you have any additional questions for the group since our last discussion?
2. What was your biggest challenge in your business this week? How are you working to overcome it? Has anyone else in the group faced a similar challenge?

Topic 7: Decision Making and Problem Solving

Conversation Starters

1. If you could travel anywhere, where would it be? Why?
2. If you could meet one famous person, who would it be? What would you want to talk about?



VIDEO CONTENT: Make sure to watch the accompanying video for this session! The video is labelled '*Decision Making and Problem Solving*'

Summary:

- Every day we make dozens of decisions
- Steps for making a decision include:
 - Define the problem
 - Brainstorm solutions and list options
 - Seek advice from others
 - Consider all options or alternatives available, and imagine the consequences of each outcome
 - Make a decision which promotes the best outcome

Discussion Questions:

1. What is one decision you made today? How did you come to this decision?
2. What are the different things you considered when making this decision?
3. Did you think about making the decision, or did you make it automatically?
4. Are there any decisions in your personal life or business that you must consult others on? Who do you consult? Why or why not?

Review!

1. Have you tried to incorporate any of the ideas from last week? Do you have any additional questions for the group since our last discussion?
2. What was your biggest challenge in your business this week? How are you working to overcome it? Has anyone else in the group faced a similar challenge?

HANDOUT: DECISION-MAKING WORKSHEETS**SCENARIO PRACTICE:**

You have a job where you have been working very hard because you are saving to buy a bicycle to help your business. Your best friend comes to you and asks if you can give her or him some money to buy a radio. You want to help your friend, but if you give her or him the money you will not have enough money to buy a bicycle.

What is the problem?

What are some possible solutions? What are the pros and cons of each?

What is the outcome you want to achieve?

YOUR OWN DECISION:

Explain the situation and the decision you need to make:

What is the problem?

What are some possible solutions? What are the pros and cons of each?

What is the outcome you want to achieve?

Topic 8: Business Communication and Customer Service

Conversation Starters

1. What's one thing that would surprise the group about you?
2. What is your dream career?

VIDEO CONTENT: Make sure to watch the accompanying video for this session!



The video is *'Business Communication and Customer Service'*

Summary:

- There are different kinds of communication for different audiences. How you talk to friends and family may be different than how you talk to customers.
- The people you communicate with as a small business owner include: customers, suppliers, vendors, other business owners, the police, and others.
 - Would you communicate with these people the same way you communicate with your friends? Why or why not? Why is communication important to you as businesspeople?
- Your communication with customers and other businesspeople creates an image that reflects back on you. This can affect the success or failure of your business.
- Business communication should be: calm, consistent, accurate, polite, and professional.
- Ask your customers what would improve their experience at your business. They might have suggestions on additional products, services, communication, etc.

Discussion Questions:

1. Imagine you have a customer who complains about the quality of product or service from your business, but you believe the customer is wrong. What would you say to the customer in this scenario?
2. Think about a time when you have been a customer and experienced good customer service. What did the business owner do that made you feel it was a good experience?
3. Think about a time when you have been disappointed in customer service. Why were you disappointed? What could the business owner have done differently?
4. Have you tried to negotiate with a supplier or landlord for a lower price? How did the conversation go? Would you do anything differently in the future?

Topic 9: Managing Business Conflict

Conversation Starters

1. If you could donate a million dollars to any charity, what cause would you choose?



VIDEO CONTENT: Make sure to watch the accompanying video for this session! The video is labelled '*Managing Business Conflict*'

Summary:

Conflict: can arise when two or more parties disagree, or where a problem arises and people want different solutions. Conflict can look different depending on the scenario.

Compromise: a win-win situation is where the people in conflict come up with a solution that both sides are happy with

Tips for solving conflict: Use Stop – Think – Act

- **Stop**
 - Pause, before the conflict escalates further.
- **Think**
 - **Define** the problem: you should examine perspectives of everyone involved in the conflict and give each person an opportunity to share their thoughts.
 - **Brainstorm** win-win solutions
 - **Select** the best solution: you should take everyone's needs into account.
- **Act**
 - **Do** the solution
 - Agreed upon by everyone
 - Realistic
 - Specific
 - Balanced
 - Addressing the main interest and needs of both parties

Discussion Questions:

1. What is a conflict that you have faced in business or at home?
2. How did you solve this conflict? What worked about your strategy? What was difficult about solving the conflict?
3. Do men or women face any different challenges in conflict mitigation? How?

Review!

1. Have you tried to incorporate any of the ideas from last week? Do you have any additional questions for the group since our last discussion?

Topic 10: Managing Time and Stress

Conversation Starters

1. What is your favorite food?
2. Do you enjoy cooking? What would you like to learn how to cook?



VIDEO CONTENT: Please note that this session **does not** have an accompanying video.

Summary:

Time Management

Time management: using your time productively, at work and at home.

- **Tips for time management:**
 - Prioritizing: Think about which task is most important, and do that first.
 - Having a system: Staying organized can help you accomplish what you need to do. Think about writing a list of your key tasks. Make a schedule to plan when you will do each task.
 - Just do it: Procrastination can be a big obstacle to time management. Try to do a task in a timely manner to avoid procrastinating.
 - Take care of yourself: Getting enough sleep, eating well, and staying active can help you feel better and manage your time better.
 - Make it a habit: Once you develop a system for managing your time, stick with it to be consistent.

Stress Management

Stress: feeling overwhelmed or unable to cope with emotional or mental pressure.

- **Stress is normal.** Anyone may experience stress due to a variety of subjects: work, family, financial, personal, emotional reasons, among others.
- **Managing stress** can make it easier to cope with our lives. When we manage stress, we can: improve our emotional response, have increased energy, increased confidence, improved health, better relationships, and even better performance at work/in business.
 - Examples of ways to deal with stress:
 - Playing a sport.
 - Writing in a journal.
 - Talking to a friend or family member about your feelings.
 - Listening to music.

- Breathing exercises. For example, concentrating on your breath, breathing in through your mouth and out through your nose, breathing deeply and counting to 10, closing your eyes and imagining your favorite place while breathing deeply.

Discussion Questions:

1. What are the responsibilities you are managing with your time?
2. How does stress and family responsibility affect men and women differently?
3. What strategies are you using to manage your time? Do these strategies work? Why or why not?
4. How do you manage stress?

Review!

1. Have you tried to incorporate any of the ideas from last week? Do you have any additional questions for the group since our last discussion?
2. What was your biggest challenge in your business this week? How are you working to overcome it? Has anyone else in the group faced a similar challenge?

MEETINGS AFTER Topic 10:

Begin with a personal conversation starter that is not related to business. What have you been thinking about recently? What do you want to tell other members of the group about yourself?

Discuss a current challenge your business is facing. How are you working to overcome it? Has anyone else in the group faced a similar challenge?

Review the goals you set in previous sessions on business savings, personal savings, and management.

- What were the goals you set?
- Are you meeting your goals? Are you on track to meet your goals?
- Why or why not? Should you adjust your goals?

Review topics from the first 10 sessions:

- Which sessions would be helpful to review again?
 - Have you tried to incorporate any ideas from past sessions?
 - Do you have additional questions for the group?
- Choose other questions that would be helpful to discuss. Some ideas for different sessions are:
 - How do you decide what types of products to stock? Do you calculate the profits on each item you are selling?
 - How do you prevent or manage stock-outs?
 - What do you do when you need to access credit?
 - How do you find the best suppliers? Do you know other business owners in your group members' industry or supply chains who you could connect them to?
 - Do you buy in volume to get better prices on materials?
 - Have you considered hiring an employee? How do you manage employees you have?
 - What are some of the risks to your business? How do you address those risks?
 - Have you taken any debt for your business? How do you manage repayment?
 - What would you like your business to look like in a few years from now?
 - Do you think the business environment in this area will be different one year from now? How do you think the business environment has changed in the past year?

Participant's Copy of Consent Form

Study number: STUDY00004574 Principal Investigator (s): Andrew Zeitlin

Title: Evaluating the Refugees in East Africa: Boosting Urban Innovations for Livelihoods Development (Re:Build) Program-Uganda

Permission to Take Part in a Human Research Study Georgetown University

Location: Kampala, Uganda

Investigators:

Travis Baseler, Department of Economics, University of Rochester
Thomas Ginn, Center for Global Development (CGD), Washington DC
Ibrahim Kasirye, Economic Policy Research Centre (EPRC), Makerere
 University **Andrew Zeitlin**, Georgetown University Washington DC

Consent Form for Participants

Key Information: The following is a short summary of this study to help you decide whether to be a part of this study. More detailed information is listed later in this form.

Why am I being invited to take part in a research study?

I work with Georgetown University and would like to invite you to participate in a study that Georgetown University, the University of Rochester, and the Center for Global Development is undertaking in collaboration with the International Rescue Committee (IRC). You are being requested to participate in this study because you have expressed interest and are eligible to participate in the ReBuild micro-enterprise program in Kampala. The purpose of this study is to observe different versions of the ReBuild project to understand and measure its effectiveness in improving economic and social outcomes, as well as in improving social cohesion within communities.

What should I know about a research study?

- Someone will explain this research study to you.
- Whether or not you take part is up to you.
- You can choose not to take part.
- You can agree to take part and later change your mind.
- Your decision will not be held against you.
- You can ask all the questions you want before you decide

Why is this research being done?

This study is trying to understand if the Re:Build microenterprise program is effective and helpful for IRC clients and their community, and how. We want to understand if the program is successful in reducing barriers for IRC clients who qualify for the microenterprise program. The study will look at the effect of the program in: building confidence and skills to start and run a business; increasing employment opportunities, income and assets; and, feeling settled in the business community and in Kampala. The aim of this study is to learn useful lessons that can improve future livelihood programs and interventions by the IRC and other humanitarian organizations working with the youth and other vulnerable populations across the world.

A description of sponsors of the research project and the organizational affiliation of the researchers:

The International Rescue Committee (IRC) is the implementation partner for this study. The IRC has an ongoing five-year program supported by the IKEA foundation called Refugees in East Africa: Boosting Urban Innovations for Livelihoods Development (Re:Build). This program offers a number of economic interventions to refugees and vulnerable hosts in the Kampala area. This study will focus on the microenterprise track of this program and will consist of a randomized controlled trial (RCT).

How long will the research last and what will I need to do?

You are being requested to participate in this study because you have expressed interest in participating in the Re:Build microenterprise program in Kampala. If you decide to enroll, we expect that you will be in this research study for 18 months. Note that if there are more COVID-related lockdowns in the future, the services may get paused and the overall timeline of the program may get delayed while we wait for safe reopening. If that's the case, you will be notified by the IRC about the pauses and potential adaptations for the services.

As you may already know, the demand for this program is very high and the IRC will not be able to select everybody who expressed interest. This selection will be based on IRC's eligibility criteria and will be partially random and partially to meet demographic quotas.

For the selected participants, which may include people from other genders, nationalities, industries, and neighborhoods, the IRC uses a lottery system to decide which services the clients receive and the order in which clients receive services. In order to understand what components of the microenterprise program work best, some participants in this study will get access to some components of the

Re:Build microenterprise program and not others. For example, some mentees might receive a business grant to start up a business, while others might receive a business grant as well as support from a mentorship group of four participants. The meetings with your groups will be once per week, lasting approximately one hour, for the next six months. The IRC will provide a stipend for travel.

Mentors will be compensated for their time by the IRC with a stipend. If you expressed interest in being a mentor and are not matched with a microenterprise client right away, your name will be entered into a wait-list and it is possible that you will get matched with someone in the future.

Everyone who is selected for the program will receive services. However, some selected participants will receive services before others. Some participants will not receive services until 18 months after the program begins. There will also be surveys of all participants that will start for all selected participants soon, even those who will not receive services until next year.

Once services are scheduled to start, in the first information session, the IRC will share basic information about the program and what you should expect moving forward. Participating in the study does not guarantee receiving the Re:Build program or becoming a mentor, as you are still subject to the IRC policies and eligibility requirements.

If you consent to be included in the study, you may also be contacted by an external survey firm for research purposes. This firm will first contact you to conduct a baseline survey. participation in this baseline survey is required for those who wish to be assigned to a mentorship group.

You may also subsequently be contacted for in-person follow-up surveys of approximately 1.5 hours at multiple time periods: 6, and 12 months after the program starts. These surveys will take approximately 1.5 hours. Some surveys will take place before the program starts. You may also be contacted by the IRC for quick SMS or in-person check-ins to report details about the mentorship meetings and your business. All clients in the study will be asked to complete the surveys, even the clients who have not received services yet and the mentors who do not receive a microenterprise mentee group.

These surveys are independent from the IRC, and the IRC will not see your responses to these questions in a way that can be linked to you as an individual. We want you to be free and open with the survey firm so that we can accurately evaluate this program.

More detailed information about the study procedures can be found under **“What happens if I say yes, I want to be in this research?”**

Is there any way being in this study could be bad for me?

Overall, there are no social, legal or economic risks associated with this study above and beyond what the IRC may encounter with its own programming. All safety and security procedures and responses implemented by the IRC will be available at any time by all study participants, no matter what study arm they are in. There may be two risks of confidentiality and discomfort due to answering the research team's questions. The information that you share with the research team will never be shared with the IRC team in a way that can identify you.

Every time the research team contacts you for surveys, you will be compensated for your time and transportation if you need to commute somewhere.

More detailed information about the risks of this study can be found under **“Is there any way being in this study could be bad for me? (Detailed Risks)”**

Will being in this study help me in any way?

There is no direct benefit to you for participating in the study. However, the information you provide us with may be beneficial for creating future microenterprise and mentorship programs. Members of the broader financial, retail, and the business community may also benefit in the future from the information we obtain in this study.

What happens if I do not want to be in this research?

Participation in research is completely voluntary. You can decide to participate or not to participate. Your alternative to participating in this research study is to not participate.

Detailed Information: The following is more detailed information about this study in addition to the information listed above.

Who can I talk to?

If you have any questions regarding the survey or this research project in general, please contact the in-country Investigator Ibrahim Kasiye at +256 414 541 023. You may also contact the IRC at any time with questions, concerns or feedback regarding the survey or this research project through the following phone numbers +256 740 312 273 or +020 092 5971. A copy of this consent agreement will be left with you.

This research has been reviewed and approved by an Institutional Review Board (“IRB”). You may talk to them at +1 (202) 687 1506 (US number) or irboard@georgetown.edu, or you can call the Chair of the Higher Degrees, Research and Ethics Committee (HDREC) (Dr: Suzanne Kiwanuka at +077 288 6377). if:

- Your questions, concerns, or complaints are not being answered by the research team.
- You cannot reach the research team.
- You want to talk to someone besides the research team.
- You have questions about your rights as a research subject.
- You want to get information or provide input about this research.

How many people will be studied?

We expect about 3000 participants will be in this research study.

What happens if I say no, I do not want to be in this research?

If you choose not to participate, you will not be in the study sample and will not be contacted further by the research team for surveys and additional information. You will not be eligible to receive the program that is part of this study. However, you will be eligible to receive other services that are not part of the research study. Different IRC programs will have eligibility criteria which are determined separately, and no one is ever guaranteed services, whether they accept or decline the research. If you decline to participate in this research but are interested in other services offered by the IRC, please let me know, and the IRC can provide information about the other services and how to express interest.

What happens if I say yes, I want to be in this research?

Your consent to participate in the study does not guarantee services. As explained above, the IRC will not be able to serve all participants, even those who agree to participate in the research.

If you agree to participate, there will be a survey today conducted by the IRC. This survey is entirely voluntary, though declining this survey will be the same as declining participation in the study overall. The IRC will conduct one survey today, one survey during the program, and a final survey after the program. You will be asked to verbally respond to each question, and your responses will be recorded on a tablet. The survey today will take about 1 hour of your time.

Selected participants will next be contacted by an external survey firm. While the IRC collects data regularly as part of its programming, the external firm will collect data for research purposes only, and information provided to enumerators from that firm will not be shared with the IRC or anyone else outside the research team in a way that can be connected to you in a personally identifiable way.

Following today's survey, the next step for those who are enrolled in the study will be a baseline survey conducted by this external survey firm. Participation in this baseline survey is required for those wishing to take part in the Re:Build program within the study; however, during the baseline survey, study participants will always have the opportunity to decline to answer any specific question if you feel uncertain or uncomfortable about the answer. If you decline to participate entirely in the baseline survey, you will not receive or participate in any IRC programming within the study, though this will not affect your eligibility for other IRC services or for future instances of mentorship or business-support grants provided by the IRC.

Following the baseline survey, for those who have participated in the baseline survey, a lottery will be run to determine if you will participate in the study now or participate in the Re:Build program later. Following the lottery, the IRC will call you to let you know what kind of programming you will receive and when and call you for an information session to kick-off the program and give more details about your involvement in the Re:Build program.

Throughout the program, the research team may contact you to ask for follow up information. The IRC will share your contact information with an external survey firm, including but not limited to your name, location, phone number, date of birth, and ID number, so they can verify that they are talking to the right person. As discussed above, these follow-up surveys of approximately 1.5 hours will happen three times: before enrollment, and 6, and 12 months after the program starts. These surveys are independent from the IRC, and the IRC will not see your responses to these questions. There will also be SMS and automated surveys from the IRC approximately every two weeks. A short audio recording may also be made at random points during the surveys for quality control. The recordings will remain within the research team and deleted after the study. Each survey will have its own consent at the time of the survey. Participation in each survey, and each question within each survey, is entirely voluntary.

Between the mentorship meetings, the IRC surveys, and the external firm surveys, clients should expect this program to take about 3 hours per week.

Please note that study plans may need to change at any point due to Uganda's COVID precautions and protocols. In particular, services may be delayed, and some in-person elements of the programming may be removed or replaced by remote options (on the phone or email) if the COVID guidelines don't allow for meeting safely. In case of a pause, change or delay in services, the IRC will be in touch to let you know the way forward.

What happens if I say yes, but I change my mind later?

You can leave the research at any time. It will not be held against you for determining future IRC services.

Is there any way being in this study could be bad for me? (Detailed Risks)

There are no foreseeable risks to you, your business, or your family if you participate in this study, other than the two risks of confidentiality and discomfort outlined below.

- Confidentiality risk: All information you provide to the external survey firm will be used for research purposes only. Although unlikely, there is a risk of loss of confidentiality. Your information will be handled with as much privacy as possible. In order to protect your name, your data will be password encrypted for protection. Information identifying you will be kept in a secure location. All identifying information will be omitted from any data distributed to others, or any publications or conference presentations to result from this study.

- Risk of discomfort: Some of the questions in the interviews or perspective-giving exercise may make you uncomfortable or upset. Feel free not to answer any questions you do not wish to answer or stop the interview at any time without affecting any potential benefits accrued to you from the IRC.

Any potential risks linked to disbursing cash assistance are minimized given that IRC has a good track record delivering this type of assistance and of anticipating and mitigating any potential economic, physical, psychological or legal risk for their target population. Some risk of discomfort might be introduced because of the perspective-giving exercise. Because of high demand for the program, you may be selected to have to wait for a year or more before you can receive a mentee group. We do not foresee a major risk from this, as all participants enrolled in the study will eventually participate in the mentorship program.

What happens to the information collected for the research?

Efforts will be made to protect your personal information to the extent allowed by law. The research team will not share your individual information with any third party and will not share data collected by the third-party survey firm with the IRC either. However, we cannot guarantee absolute confidentiality.

Data will be collected with a program which allows for password encryption of the data. The key to access the data will only be shared with researchers involved in this study at Georgetown University, the University of Rochester, the Center for Global Development, and the Economic Policy Research Centre in Uganda. Records of research study participants are stored and kept in Georgetown University's encrypted folder via a remote server. Identifiable data collected by the survey firm will never be shared with the IRC, third-parties, or downloaded onto computers other than the remote servers. Only aggregated and de-identified data will be shared via analyses.

You will not be identified in any reports or publications resulting from this study. In addition to the researchers and research institution(s) conducting this study, organizations that may request to inspect and/or copy your research records for quality assurance data analysis and other research related and operational or administrative purposes, include groups such as: the Georgetown University Institutional Review Board (IRB), the Makerere University School of Public Health Research and Ethics Committee (SPH-REC), and the Uganda National Council for Science and Technology (UNCST). The IRC team will not have access to your record and what you shared with the research team will not be shared with IRC.

If identifiers are removed from your identifiable private information that is collected during this research, that information could be used for future research studies or distributed to another investigator for future research studies without your additional informed consent.

Can I be removed from the research without my OK?

Only safety concerns towards other participants or the IRC, and at the IRC's discretion, could lead to a participant being removed from the research. The person in charge of the research study or the sponsor can remove you from the research study without your approval.

Your signature documents your permission to take part in this

research. **Signature Block for Capable Adult**

Signature of subject

_____ Date

Printed name of subject

Signature of person obtaining consent

_____ Date

Printed name of person obtaining consent

IRB Approval Date

**Thank you for
participating!**