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# **SUSTAINABLE LIVELIHOODS AND TRANSPARENT LOCAL AUTHORITIES**

## **SLATLA PROJECT**

# **BUSINESS AND FINANCIAL MANAGEMENT TRAINING MANUAL**



**September 2019**



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## Acknowledgement

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The development of this manual is an integral part of the Sustainable Livelihoods and Transparent Local Authorities (SLATLA) Project. The project is geared towards providing environmentally sustainable livelihoods to the youth, women and persons living with disabilities (PWDs) within the two districts.

Our gratitude goes to the management of the La Nkwantanang - Madina Municipal Assembly, the Sunyani West District Assembly and Global Platform for the diverse roles they played in the development of this manual.

In addition, we are indebted to all those we had the pleasure of working with at various stages of the project implementation namely; the National Vocational Training Institute, the NewEdge Infotech Ghana Limited, the SLATLA Project Management Team, the Project Accountability Team and the District SLATLA Steering Committees of both La Nkwantanang–Madina Municipality and the Sunyani West District Assemblies as well as the project beneficiaries. Your active participation, reviews and technical support towards the development of this manual is hereby duly acknowledged.

This manual will serve as a resource to equipping various categories of persons especially the youth with the requisite skills on sustainable livelihoods to enable them to live a dignified life and contribute their quota to the development of their communities and the nation at large. We indeed encourage other organisations to take advantage of this resource for the stated purpose in similar engagements.

We, subsequently, wish to acknowledge everyone!

## BUSINESS AND FINANCIAL MANAGEMENT



### ESTIMATED DURATION

7 hours



### OBJECTIVES

*Generally, the module is designed to enable participants develop the attitude, knowledge and skills to:*

- Identify various forms of business units, their risks and limitations
- Explain the essentials of bookkeeping for their businesses
- Apply basic bookkeeping principles in their operations
- Develop models for sustainable businesses using the business model canvas



### PREPARATION:

*Go through notes and PowerPoint presentation on day's lesson.  
Ensure all learning materials are available for effective learning*



### MATERIALS:

*Pens, notebooks, Laptops, WiFi, Projector, Marker Board, Markers, Sticky Notes, Print Outs / Participant's guide*



### SESSION RESUME

*This session, which is under the first module is designed to present participants with information on some core areas of interest to businesses from the right business unit, their limitations and benefits; savings and bookkeeping; developing of business model canvas improve the knowledge and skills of entrepreneurs in building sustainable businesses.*

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## Background

Issues around business and financial management are of concern to entrepreneurs and very critical to the success of enterprises. This module managing finances can be challenging for most small businesses as owners combine several tasks of their business operations and keep track of their finances at the same time. Often, most owners of small businesses tend to keep a mental record of their business activities which limits the ability to retrieve information for better businesses decisions and and meet the requirements of funders to utilize growth potentials. There is also the need for owners to understand the nature of the various business units and how they best suited to their needs.

### Target participants:

Young entrepreneurs between 18 and 40 years, mostly operating in the informal sector. Specific attention is given to young women and persons living with disability.

### Note to Facilitator:

This module is participatory and thus focuses mostly on the participants so it is important to put them in a relaxed and learner friendly environment. Remember, not all participants may be able to understand and express themselves freely in English. Some may also be in the idea stage and may not have their businesses running actively yet. As such, open conversation is recommended for active participation to get the interest of all as there might be different levels of understanding, needs etc.

### Objectives: General

To build the capacity of participants in records keeping

Assist participants to understand and apply basic business and financial management concepts

Enhance participants knowledge necessary to make better financial decisions.

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## Description of Key Terms

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**Business:** Also called enterprise or firm is an organization that produces a good or service to satisfy customer needs to make a **profit**. Businesses could be private or government owned. Whether producing a good (physical product) or service (intangible), businesses combine resources and involve a series of processes to transform inputs into products of value to serve a need and generate profit in return.

**Bookkeeping:** Recording financial transactions of a business. Recording here means writing monies coming in and going out of the business to ensure financial records are up-to-date and accurate.

**Cash book:** a book in which monies going in and out of the business are written. In the book or on a paper, all monies coming are written on the left side while money going out are recorded on the right side. Each individual transaction is recorded separately when they are incurred.

*Group Activity: Have participants form groups of 5-7*

*Let participants reflect and mention the various forms of business units they know. Group them based on the number of groups formed. In each group, let them discuss what they think are the benefits and limitations of each. They can use their businesses as reference for the discussion.*

# Types of Businesses

Business Unit	Description	Benefits	Limitations
<b>Sole Proprietorship</b>	A business owned and managed by one person	<ul style="list-style-type: none"> <li>Faster business decisions</li> <li>Enjoys all business proceeds</li> <li>Enjoys flexibility and authority</li> <li>Easy to start and operate</li> <li>High drive and motivation</li> <li>Direct relations with customers</li> <li>Business secrets are protected</li> </ul>	<ul style="list-style-type: none"> <li>Bears all business/losses</li> <li>Liability of business is unlimited</li> <li>Generates limited resources</li> <li>Most die with the owners</li> <li>Less efficiency with multitasking</li> <li>Difficult to produce large scale</li> <li>Difficulty in accessing credit</li> </ul>
<b>Partnership</b>	A formal arrangement between two or more people (partners) to operate a business and share profit. Partners could be <i>working</i> (active in daily running of the business), <i>sleeping</i> (only contribute capital), without capital (contributes special skills)	<ul style="list-style-type: none"> <li>More resources mobilized</li> <li>Loses are proportional to contribution</li> <li>Full autonomy</li> <li>Work can be divided</li> <li>Supports large scale production</li> </ul>	<ul style="list-style-type: none"> <li>Profits are shared</li> <li>Limited freedom and flexibility if members are many and don't agree</li> <li>Unlimited liability of members (even though might differ)</li> <li>Conflicting interest may affect business</li> <li>Unclear responsibility</li> </ul>
<b>Limited Liability Company</b>	A legal business entity with a limited liability of distinct from the liability of owners. In principle, the ownership and management of a company can be separate	<ul style="list-style-type: none"> <li>Limited liability as the business is legally separate from owners</li> <li>Democratic ownership ensures checks on operations</li> <li>Ability to secure large capital</li> <li>Supports specialization and large-scale production</li> <li>Spread of risks among owners</li> <li>Promotes expansion and development</li> </ul>	<ul style="list-style-type: none"> <li>Decision taking may delay due to nature of systems</li> <li>Ownership may be diluted with more shareholders</li> <li>Strict tax obligations and compliance</li> </ul>
<b>Co-operative</b>	A group of people with common concern or mutual interest operate a business on a self-help basis. Registers with the Department of Co-operative principles: Equal rights – each member has equal voting rights in a democratic manner Voluntary membership – members are free to join and	<ul style="list-style-type: none"> <li>Easier to form and maintained</li> <li>Recognised group and facilitates access to credit compared to sole proprietor</li> <li>Owned and managed by members themselves</li> </ul>	<ul style="list-style-type: none"> <li>Limited ability to raise large sums of capital</li> <li>Leadership may not be progressive</li> <li>Poor records keeping and documentation in most cases</li> </ul>

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## Bookkeeping

In this section, participants will be taken through the basics and essentials of bookkeeping. On a daily basis, a lot of transactions occur in a business which involves receiving cash for items sold, making purchases for raw materials, selling on credit, depositing money at the bank, writing and withdrawing cheques among others. Each transaction (a single financial activity that takes place in a business) is unique on its own and should be recorded as and when they occur.

Often, business owners find this a daunting task, too technical or not very important until funders/investors require some form of documentation about their businesses prior to providing funding. Apart from the fact that bookkeeping serves the need in seeking funding, it also presents the businesses information on their own performance, which is also important for making better business decisions.

Bookkeeping, in a simple sense is writing down all financial transactions of a business; keeping track of money that is received and paid by a business.

*Group Activity: Have participants form groups of 5-7*

*Group members reflect on their individual businesses and list on a flip chart example of items in their everyday transactions. Write as many as they can think about. They can also draw items to represent the kind of records that are common to their businesses*

*On another flip chart, participants discuss which of them bring money into the business and which takes money out.*

*Divide the sheet into two and write the transactions that take money out on the left and what brings money in on the right*

## Benefits of Bookkeeping

Know exactly how much a business is receiving and paying at any point in time

Track whether a business is making profit or loss and how much exactly that is

Make informed business decisions based on accurate and reliable business information

Meet the needs of funders/investors in attracting funding

Provide information on business to regulators/government agencies

Keep track of operations and cut waste and inefficiencies

For simplicity, basic books to be considered will be the **cash book** is a book in which all **cash** receipts and payments of a business are recorded in an order in which they are incurred. As the name suggests, assume it's an open book. In this book, all transactions that bring **money into** the business are recorded on the **left side**. On the right, transactions that takes **money out** or payment are recorded on the **right side**.

Cash book					
Money In			Money Out		
Date	Details	Amount	Date	Details	Amount

The cash book doubles as a book of original entry and a ledger account (track of increase or decrease value, in this case of cash), it should be balanced at regular time intervals eg. Daily, weekly or monthly.

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Also, specific items in the cash book could be further recorded in a **journal** to report on the movement or **increase** in **decrease** in value at each point for an end of balance summary. For eg, ledge for wages, utility, transportation etc so at the end of a period, the summaries of those individual items can be obtained.

Try out these postings for the cash book

An amount of 55.00 brought forward from the previous day's sales

Cash sales of 100.00 received from a customer

Rose, a customer pays 60.00 for good she bought on credit last week

Travel expense of 60.00 incurred in delivering goods to a customer

300.00 withdrawn from bank for business operations

Raw materials costing 150.00 bought for production

Electricity credit bought for office at 100.00

Bank deposit of 200 made at GCB Bank

Note: the difference between money in and money out is not the profit.

The Profit and Loss account gives that figure which is either profit or loss.

This account is usually prepared at the end of the month although a daily account is kept, it records the sales (cash or credit) and any other income a business receives based on the selling products/services which is the core operation of the business. After all such revenue has been recorded, the various expenses that were incurred to realise those revenue are also recorded and deducted from the sales figure to arrive at net profit or loss.

Guide:

List all revenue/sales made

List all direct expenses

Deduct direct expenses from sales to get gross profit

List all indirect expenses

Now deduct total indirect expenses from gross profit to get net profit.

HH Company Limited			
Profit & Loss Account			
Period Ending:			
Sales Income:			
Cash Sales	1000		
Sales on credit	300		
Other Income	100		
Total Income		1400	
Expenses:			
Salaries	600		
Printing	120		
Utility	100		
Advertising	100		
Interest payment	150		
Total Expenses		1070	
Profit		330	

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## Savings

Savings is money kept or put aside for future use rather than consuming/spending in the present. Although enterprises do not exist to save money but rather put money into use by investing in their core operations, adequate information on savings is useful to know the avenues and savings products to use for short- and long-term needs, knowing monies are safe and earn some form of interest where appropriate.

Activity:

Split participants into groups of 5-7 and let them brainstorm on the various ways of saving money in their community.

Let groups take turns to present and write 3 ways of savings they discussed on a flip chart. When a common point or had been identified by an earlier group is mentioned, move on the next item

Ask participants if there are still some more they would want to add. Now title that chart as ***What we know now about savings.***

Back into their groups in 5 minutes, let participants think about what they would to know about savings. These could be framed into questions. Guide them by suggesting budgeting, tracking expenditure, benefits and risks associated with each of the forms of savings, investments, some mistakes people make in savings, access to banking services, some misconceptions about money; making money and handling it etc. Call this **What we want to know**

### Individual Reflection: What I know about Money

Hand each participant two different coloured sticky notes for voting; one colour for a yes, and the other no. (This is a yes or no response). Let the form a circle with their face outward

Assure them that there are no right and wrong answers but the activity will help them clarify doubts or shape their thoughts on money.

Now read the following question to their hearing and record the number of yes and no responses:

I am too young and should not be bothered about money issues

I do not earn enough money therefore I cannot save  
Saving money makes people stingy  
Money brings about happiness and control of my life  
Having money creates more problems than it solves  
People who want to make money by starting businesses are greedy  
It is risky to save money because I don't know what will happen to the saved money  
After the voting, ask participants why they voted yes or no for specific questions to know different thought they have about same questions.

What we have learnt about money (reflect and write at the end of the entire session)

## Learning from stories: Risks and benefits of forms of Savings

### Learning from stories

#### Scenario 1

Adiza keeps the money she saves in a wooden box in her room. She is less than 18 and does not think she can operate a bank account. In addition, the recent crisis in Ghana's banking sector has made her even more nervous about opening an account. She doesn't know which financial institution to trust her money with. She opens her box regularly about once in a month to check how much she has saved.

#### Scenario 2

Kwadwo belongs to savings group that operates a village savings and loans scheme. The group is governed by a group of executives who lead the co-operative. Each member is required to attend meetings and twice a month and save an amount of money based on their income. The monies are kept in a box and locked up. Members can also borrow three times the amount they have saved in their account. Three executives have access to different keys that unlock the box which contains the money and passbooks.

### Scenario 3

Mawusi has a bank account and has been operating this for the past year. She used to save in a metal container in their home but regularly tempted to open the box and take some money to spend on beauty accessories and confectioneries on market days. Her siblings also borrowed from her often knowing that she saved at home. At the bank now, the money is kept safe and the temptation to withdraw from the box to spend is minimized. She now keeps better records of her money because each time she makes a deposit, she records it on a slip and in her bank note. Her savings earns interest monthly and she has been advised by the cashier at the bank to operate an investment account which will her a relatively higher interest.

Let participants break into 3 groups. If it's a large class, let them have 6 groups.

#### *Option 1: 3 groups (for a smaller class size)*

Present one scenario (cut out on small sheet of paper) to a group to discuss.

In two columns on a sheet of paper, let them write in Column A 'What we Like' about this option and column B 'What we dislike about this option'

#### *Option 2: 6 groups (for a bigger class size)*

Present one scenario (cut out on small sheet of paper) to a group to discuss.

Group writes what they **'Like'** about the option and the other group focuses on what they **'Dislikes'** about the option. So for one scenario, **a group will discuss the Likes and the other Dislikes**

Groups take turn to present what they had discussed on the likes and dislikes to the entire house. Ask if there are any more comments, addition etc.

Place to Save	Benefits	Risks
<b>Banks</b>	<p>Safety and security of deposit</p> <p>Wider access across the country</p> <p>Formalized payment systems and procedures</p> <p>Well -regulated and supervised by BoG</p> <p>Supports bigger and international transactions</p> <p>Savers can withdraw money easily at the bank, ATM, money platforms etc.</p> <p>Allows interbank payment and other service payments eg. Cheque, bills etc.</p> <p>Most credible proof of financial records as required by other formal organisations eg. Donor partners etc.</p>	<p>Offer very little interest compared to other finance houses</p> <p>Service charges could be frequent and high</p> <p>Accounts may have withdrawal limits</p> <p>Likelihood of spending is high due to ease of withdrawal</p> <p>Minimum account balance required may be restricting</p>
<b>Savings and Loans Companies</b>	<p>Ease of operations compared to banks</p> <p>Accessibility on communities</p> <p>Also regulated by BoG, however, some proliferation may affect timely authenticity of some operators</p>	<p>Higher interest rate charged due to risk of default</p> <p>Some may not follow proper corporate governance structures leading to poor funds administration</p> <p>Volume of transactions may be limiting</p>
<b>Rural Banks</b>	<p>Simpler process in operating accounts</p> <p>Affiliation to the Apex body guarantees savings</p> <p>Flexible and lower rates on loans</p>	<p>Services usually limited local communities</p> <p>May not offer wider services</p>
<b>Credit Unions &amp; Co-operatives</b>	<p>Accessible at community levels</p> <p>Lower charges on transactions</p> <p>Minimum account balance relatively lower interest on loans</p> <p>Less complexities in opening and operating accounts</p> <p>Offers savings insurance on depositors' money (CU)</p> <p>Lower interest charged on loans</p> <p>Encourages mutual interest and participation by members</p>	<p>Low interest earned on savings</p> <p>Access limited if outside operational area</p> <p>Limited capacity in supporting bigger and international banking services</p> <p>Often restricts ease of access to other payment services and platforms</p>
<b><i>Supervised by the Credit Union Association and Department of Co-operatives</i></b>		

<p><b>Village Savings and Loans &amp; Rotating Savings and Credit Groups</b></p>	<p>Promotes regular savings by members Offers short term loans to members proportional to their savings at lower interest rates Works as a social fund to meet members' social needs Creates bigger pool of savings and risk sharing Self-developed rules and does not require external capital</p>	<p>Accumulated savings is usually shared at the end of a period and may not promote long term savings and investment Safer compared to individual savings at home Poor records keeping of transactions Pay out time may be unfavourable when pressing need arises</p>
<p><b>Microfinance Companies</b></p>	<p>Easy access at community levels Serves the needs of customers at micro level with minimal operating amount</p>	<p>Difficult to verify authenticity leading to fraud</p>
<p><b>Mobile Money Accounts</b></p>	<p>Convenient access to money Access to other payment needs and uses</p>	<p>Risk of fraud when security is weak Temptation to withdraw is high Earns minimal interest</p>
<p><b>Investment Companies</b></p>	<p>Provides better interest rates compared to savings accounts Accessible at community levels</p>	<p>Risk of depositors losing money is high with unregulated ponzi schemes</p>
<p><b>Savings at Home</b></p>	<p>Easy to save and accessible</p>	<p>Possibility of theft and fire makes it risky</p>

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## Business Model Canvas: A Simplified Planning Tool

The BMC is a chart or template with key elements that describe how a business creates and delivers value to its customers. It has nine (9) main blocks that simplifies the core essentials of a business.

Ask participants to mention what they think are the main important things for a business to consider and why they think so

Facilitator writes each of the building blocks of the BMC, place them in an open space and let participants stand by the block they have an idea of. Ask their views briefly on what they have selected. Now group them into 3-4 and distribute the canvas for them to discuss specific things they would consider.

Give them 3 minutes to read and familiarize themselves with the blocks/content

Then label each block, one after the other

**Key Activities:** These are the core things a business does as it adds value to its products and services. They embody behind the scenes activities or those that are visible to the customer. By this, it captures the specific and key things the business needs to do in order to deliver the value proposition to the customer; it is in this core activities that the unique value is created to the customer.

Production: What is the most important action to develop or build product?

Distribution: What's important for products to get to customers?

Sales and Marketing: What is fundamental to market and sell our products, platform?

Customer service: What activities are critical to deliver a delightful customer experience?

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At the heart of this, the business should ask and address what it needs to do every day. A company involved in production will have key activities like purchasing raw materials, transforming them into finished products, distributing to vendors or customers, and selling or any other function you can think about. For a baker, key activities could probably include mixing flour with other ingredients, mould dough into sizeable pieces, bake, pack to supermarket/vendor, selling to final consumers. Remember, the business should be guided by how it can deliver services to achieve competitive advantage over others. Key words like faster, efficient, more attractive are necessary.

**Customer Segment:** Who will buy the product or service you are offering? It's tricky to say everybody but in reality, not everybody needs your product. Specifically indicating the group of customers will help know their characteristics, similarities and differences in order to meet them accordingly.

Reference to the earlier session, participants draw a circle and dividing it into pies/smaller portions of the circle,

Write the various groups of people who will buy the products. If the real users of the products are different from the buyers, indicate that too. So, they can be direct users or indirect

Now, let participants arrange in a manner of who is more likely to buy from us at the top, to who is least likely to buy

List the traits of your customers. What do they have in common? What do they cherish want to see in the solution?

What are the strengths and weaknesses of the different groups of customers identified? Think about what their current abilities, taste, status etc. that will **make them buy** the product (strength) on one hand and on another hand, what will make them **not buy** (weakness) the product.

Now assess your own strengths and weaknesses. Based on your understanding of your own skills and resources, what will make you **able to sell** (strength) to the customer and **not able to sell** (weakness).

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Now focus on harnessing your strength to meet theirs and how you can improve on what makes you weak.

**Value Creation (Proposition):** What is in the solution you are developing that is unique, new or will add value to what your customers already know? Write down all the attributes. It is likely that there will be many similar products or services that are being produced. Remember the activity we did earlier on competition.

You can view this in two ways:

Cost (quantitative)- in terms of cost, is the product offering better or lower prices?

Value (qualitative)- what does the product or service deliver that will make customer experience great or better that they have now?

Guide: what do you want customers to remember or feel when they use your product or service? What does our product stand for?

**Channel:** This is the way or medium through which your solution and value identified above will get to your customers

On a flip chart, participants draw one circle that is wide apart; at opposite ends with the number of circles for each groups of customers. For eg if you had 5 segments of customers, you'll draw 5 circles at the opposite ends of the first circle which is the solution circle

Use an arrow to connect the solution circle to each of the customer circles. So, you draw an arrow from the solution to a customer group and write on the arrow possible ways to reach the target.

As you draw the arrows, think about which ones will require other groups before you reach your direct customer. Now observes which routes or channels are direct and can effectively reach your customer. The shorter the route, the less costly and more efficient it is likely to be and the better.

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**Customer Relationship:** Participants will discuss how they want to relate or interact with the customer as they provide the good or service. This may be as a result of the specific traits, likes or dislike that the group has identified about their customers.

Think about some ways to engage or serve customer needs. Clarify that this is different from channel to keep the customer engaged before or after selling a product. Some ideas are:

Personal assistance- directly through an assigned member of the team to attend to customer needs etc.

Self-service – more like a serve yourself approach where customers are given the necessary tools to be used by them when needed. Eg. Could be seen in the ATM machine placed at points for customers of a bank to operate themselves when they want to withdraw money

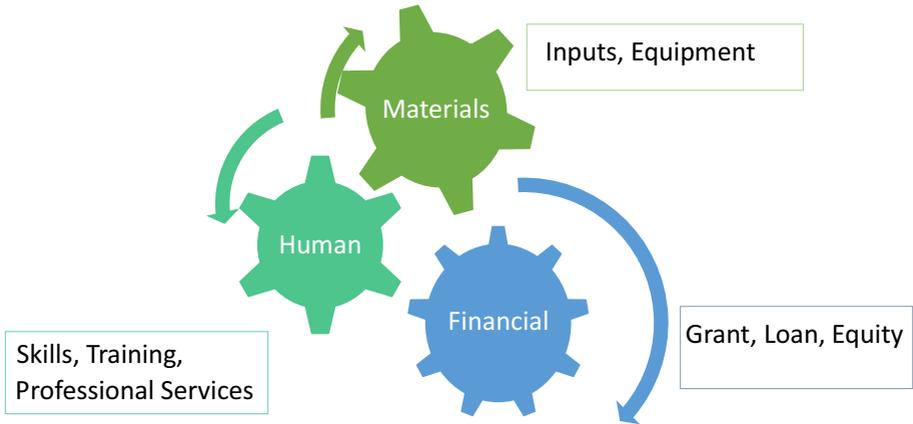
Now let each group move to the other group to read what others have written for all the groups

**Key Resources:** These are materials or assets (tangible or intangible) that are used by the organisation in the production of goods and services of value. There is often the general assumption that resources have to be hard cash. While this is true and good, it is also useful to explore other ways partners can help without limiting it to cash.

At each stage of the circle of partners identified, indicate the exact support expected. To help with, this can be done by studying the core functions or mission of the organization so it's not too difficult for partners to support.

List the various resources the business will need in its core activities

Group resources into the following: material, financial and human and other intangible resources



**Key Partners** are the various relations with other businesses, and other organisations such as government agencies, regulatory bodies, manufacturers, suppliers that are key to the business as it produces good of value to customers. When identifying partners, it is essential to analyse what each expects of the business. Business partners who expect to be better off by the intended partnership. That is not to say they must be paid back for the support but it is best to identify some useful services/value the partnership will bring on board. This can be compliance, publicity to increase their visibility, patronage of their services, acknowledgement of their support among others.

For each partner, brainstorm how the business can in turn offer some kind of value in return.

<b>Who can help us (Partner)</b>	<b>How can they help (Support)</b>	<b>What do they do (Mission)</b>	<b>How can we help them (Value)</b>

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**Revenue Streams:** Cash is king as it is the lifeblood of the business. The eighth block highlights how the business generates revenue from each of the target segment identified.

What streams of revenue are considered? Transactional or recurring?

What pricing mechanisms are used? Eg. usage fees, subscription, leasing etc

What mode of payment or revenue streams do customers like most?

What benefits are customers willing to pay for?

**Key Cost:** Describes all costs the business will incur in the course of producing its goods or service that will be of value to its customers. It also analysis the nature and structure of costs; fixed or variable. Not understanding the cost structure of businesses can lead to failure as it occurs in the early years of most businesses. The key cost structure is developed based on the **key activities** identified and **value proposition**. Some guide includes:

What are the fundamental costs of the business?

Which activities or resources are the significant drivers of costs?

What the nature of costs; sunk costs, fixed or variable?

Is the business cost driven or value driven? Attract customers with lower prices or higher value?



Debriefing and sum up  
Reflection and evaluation

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