

Beneficiary Training Course

This section presents guidelines on providing training to the beneficiaries of the CYCI. A large number of training materials already exist in the area of youth and enterprise development. Our intention here is not to offer still more such materials, but to point the way to useful publications in various media.

Based on these materials and the guidelines below, trainers are invited to draw up their own beneficiary training programmes according to the specific context in which the CYCI is being implemented.

The structure and content of appropriate training programmes will depend on the following factors:

- the size of the group to be trained
- their existing levels of skills in the essential areas listed above
- the nature and range of business opportunities available in the target area
- the extent to which a culture of entrepreneurship exists in the area
- the training budget and time available.

A sample training schedule is presented in Figure 1. This provides a possible structure and breakdown of material to be covered; it can be adapted to suit specific circumstances.

Annotated Bibliography of Training Resources

The following list includes publications commissioned by the Commonwealth Youth Programme (CYP) as well as other relevant publications of the Commonwealth Secretariat. It also includes a few publications by other

agencies of particular relevance to youth enterprise development and/or micro-credit, as well as a listing of some of the video resources available for training and promotional purposes. Pricing details are presented for information purposes only, and are subject to change without notice.

The listing concludes with a brief overview of Internet web sites where further information of various aspects of micro-enterprise development can be found.

Commonwealth Youth Programme Publications

Risk it! The Youth Enterprise Manual. Compiled by Kevin Ford. London: Commonwealth Secretariat, 1991. ISBN 0-85092-362-X

The CYP published this manual about youth enterprise in order to help youth workers assist young people in becoming more enterprising. It describes and defines enterprise and presents examples from various Commonwealth countries to show youth enterprise in action.

Try It! The Youth Enterprise Workbook. Written by Kevin Ford and Evan Quinine. London: Commonwealth Secretariat, 1995. ISBN 0-85092-416-2

This CYP publication is a companion to the *Risk It!* manual. It offers a range of exercises that trainers can use to encourage the development of enterprise skills and aptitudes among young people. It is designed to provide a basis upon which training programmes can be developed that answer the specific needs in the local context.

Figure 1: CYCI Sample Training Schedule

<p>Day 1: Introduction and overview</p>	<p>Welcome and introductions Ice-breaking activities Presentation of CYCI Overview Presentation of Training Overview</p>
<p>Day 2: Personal development (1)</p>	<p>Motivation Communications skills Introduction to entrepreneurship Group Exercises</p>
<p>Day 3: Developing a business idea (1)</p>	<p>Identification of business opportunities Identifying a market Product selection Research</p>
<p>Day 4: Developing a business idea (2)</p>	<p>Calculating costs Legal and practical issues Preparation of a Business Plan</p>
<p>Day 5: Marketing the product</p>	<p>Market research Setting objectives Determining strategies Group exercises</p>
<p>Day 6: Personal Development (2)</p>	<p>Leadership skills Conflict resolution Gender awareness Environmental sustainability</p>
<p>Day 7: Financial management skills (1)</p>	<p>Principles of group credit and savings Accountancy and bookkeeping (1)</p>
<p>Day 8: Financial management skills (2)</p>	<p>Bookkeeping (2) Reporting to implementing agency</p>
<p>Day 9: Group formation</p>	<p>Beneficiaries form credit groups Establishing rules and regulations Rights and responsibilities of group members Roles and functions of group officers Distribution of loan application forms</p>
<p>Day 10: Finalisation of Business Plan and Loan Application</p>	<p>Review and fine tuning of Business Plans Completion and group approval of Loan Application forms with Business Plans Closing review and celebration</p>

Young Women in Enterprise: A Workbook.
Written and compiled by Teorongonui Josie Keelan. London: Commonwealth Secretariat, 1996.
ISBN 0-85092-416-2

This step-by-step practical workbook is designed to assist young women in becoming financially secure, independent and self-reliant. It includes sections on starting an enterprise, goal setting, budgeting, credit and record keeping, business management, structure and location, and problem-solving.

Promoting Enterprise and Economic Development: CYP Diploma in Youth in Development Work, Module 11. London: Commonwealth Secretariat, 1998

This course manual is part of the CYP Diploma in Youth in Development Work, which is delivered via distance education through partner training institutions in various Commonwealth countries. It includes both theoretical and practical units on aspects of economic development and youth enterprise. Unit five is a training programme that can be delivered by the youth worker to young people who want to set up and run a small enterprise.

Getting Ready for Business, Parts 1 and 2.
Written by Hilton E. Forde. Georgetown, Guyana: Commonwealth Youth Programme Caribbean Regional Centre.

These training manuals were developed in the context of the Commonwealth Caribbean region as part of the CYP Caribbean Regional Centre's Certificate Course in Small Business Development Skills via distance education. They include modules on getting ready for business, financing the business, marketing, and the business plan.

Other Commonwealth Secretariat Publications

Entrepreneurial Skills for Young Women: A Manual for Trainers. London: Commonwealth

Secretariat, 1992. ISBN 0-85092-428-6

This manual provides resource materials and suggests teaching methodologies to those involved in developing entrepreneurial skills among women. It includes three sections: gender issues; achieving motivation training; and how to start and run a business.

Women in Business: Training Materials for the Promotion of Self-Employment among Women. London: Commonwealth Secretariat, 1994.
ISBN 0-85092-404-9

This manual presents case studies of successful women-led enterprises in The Gambia, Papua New Guinea, Trinidad and Tobago, Sri Lanka and Zimbabwe. It also includes training exercises to facilitate analysis of and learning from the case studies.

Publications from Other Sources

Improve your Business: Workbook and Handbook. Edited by D.E.N. Dickson. Geneva: International Labour Office: 1986.
ISBN 92-2-105342-3 (two volumes)

Designed for entrepreneurs, business people, trainers, consultants and extension workers, these publications are designed to assist owners of small-scale enterprises in improving the running of their businesses.

Group Entrepreneurship for Rural Women: Trainer's Manual. Written by Hina Shah and Chandramauli Pathak. Ahmedabad, India: International Centre for Entrepreneurship and Career Development, 1994.

A practical manual which provides a vision of what group entrepreneurship amongst women is; a system for developing skills and knowledge and ushering in attitudinal and behavioural changes among rural women; and a description of the tasks of the trainer within this development process. It includes numerous exercises that can be adapted to suit particular contexts.

Micro-Start: A Guide for Planning, Starting and Managing a Micro-Finance Programme. New York: United Nations Development Programme, 1997. ISBN 92-1-126060-4

This comprehensive guide is for organisations and individuals who wish to initiate or strengthen a micro-finance programme. It includes chapters on planning, staffing, marketing, forming credit groups, making and managing loans, dealing with repayments, keeping records, accounting and reporting.

Video Resources

Where Credit's Due: The Commonwealth In Action. Commonwealth Secretariat, 1998. VHS: 20 min.

This video, produced by the Commonwealth Secretariat's Information and Public Affairs Division, looks at the four CYCI pilot projects and presents a general overview of the CYCI.

Hands on: What a Difference a Loan Makes. Television Trust for the Environment, 1998. VHS: 27.02 min.

This video, which was broadcast as part of the BBC World Service's Hands On series, shows the positive impact of successful micro-credit schemes in Guyana, Pakistan, Sri Lanka and the United Kingdom, including the CYCI Caribbean Region pilot project.

Internet Resources

The following Web sites have useful information on various aspects of micro-credit and enterprise development.

<http://ntl1.ids.ac.uk/eldis/eldis/htm>
Hosted by the Institute of Development Studies, this site provides information on a vast range of publications about micro-credit.

<http://www.undp.org/uncdf/sum/>
This website contains information about the UNDP's MicroStart project. The MicroStart guide can be downloaded from this site.

<http://www.soc.titech.ac.jp/icm>
This 'virtual library' on micro-credit includes a wide range of resources, including training materials, case studies, 'microfinance idea cards', and links to other Internet sources.

<http://www.microcreditsummit.org>
This site includes the full text of the 1997 Micro-credit Summit Declaration, information about member organisations of consultative councils, and a way of joining the Summit mailing list.

<http://www-esd.worldbank.org/html/esd/agr/sbp/step0.htm>
This is the site of the World Bank's Sustainable Banking with the Poor project. It includes abstracts/working papers, and information on microfinance practices and organisations worldwide.

<http://www.worldbank.org/html/cgap/cgap.html>
This site of the Consultative Group to Assist the Poorest has information on the programme, texts of papers and newsletter.