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**Her Business, Her Future:
Business Management and Digital Literacy for
Women Micro-Entrepreneurs**

User Guide

ENGLISH VERSION

November 2022

This report is made possible by the generous support of the American people through the United States Agency for International Development (USAID). This guide was produced under DAI's Digital Frontiers Project (Cooperative Agreement AID-OAA-A-17-00033) at the request of USAID and in partnership with Mastercard.

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I. Introduction to the Training

A. Project Background

It will take 151 years to close the economic participation and opportunity gap for women, according to The World Economic Forum's 2022 Gender Gap report.¹ Furthermore, around the world, only one in three businesses are owned by women.² It is clear that much more work is needed to promote women's participation in the economy, support micro, small, and medium enterprises (MSMEs) ownership as a path to economic empowerment, and build the skills needed to run a successful business.

In 2020, USAID partnered with Mastercard's Center for Inclusive Growth and local partners to implement "Project Kirana for Women" for women-owned and operated micro-enterprises in two cities in India. The training is designed to build women micro-entrepreneurs' capacity to own and manage the operations of small retail (kirana) businesses, access and use financial and digital payment services, and strengthen their agency in household and business decision-making.

USAID and Digital Frontiers commissioned Strategic Impact Advisors ([SIA](#)) to adapt the program's training kit for women-led MSMEs for global use. This training kit, "[Her Business, Her Future](#)" consists of eight training modules. All eight modules are available in English, French, Swahili, and Spanish and are product and market-agnostic. The training kit is modular and customizable, to allow for adaptation of the content to meet the goals of any organization or group of trainees. Customizing the content in these modules can increase the relevance of the information to the trainees and promote the application of the skills learned to their businesses.

B. Who Is This Training For?

The eight modules included in this package are intended to be delivered by an organization to a group of women micro-entrepreneurs. This training package can be customized by different organizations and providers to help them meet their goals. Some examples of different organizations and providers that can use this training package include:

- **Financial service providers**, such as banks, mobile network operators, and microfinance institutions, looking to onboard new customers, teach customers how to use their products and services, and promote sustained product usage.

¹ https://www3.weforum.org/docs/WEF_GGGR_2022.pdf

² <https://blogs.worldbank.org/opendata/women-entrepreneurs-needed-stat>

- **Local non-profit organizations and international non-governmental organizations** wishing to host and facilitate in-person or remote activities that support women-owned MSMEs and MSME ownership as a pathway to economic empowerment.
- **Local and national government agencies** promoting small business development, access to finance, and inclusion in the digital economy.

This training is intended to be delivered to women micro-entrepreneurs who work in or own stores that ideally sell fast-moving consumer goods (FMCG), but could be adapted to stores that sell other goods. This training can benefit women involved in a business in a variety of roles, including:

1. Women who play a supporting role in the operations of the store, and require business skills for greater participation in running the business;
2. Women who own small or informal stores or kiosks, and require support to access government entitlements and basic business management skills;
3. Women who are owners of the stores and run the business at some scale, and have a dedicated customer base.



C. What Are the Goals of This Training?

The “Her Business, Her Future” package has three main goals:

1. To help trainees develop business management skills that they can apply to grow their customer base and revenue.
2. To teach trainees how to use financial services and their phones in business operations and transactions.
3. To build trainees’ entrepreneurial drive, capacities, and skills through trainings on business and digital literacy.

D. What Is This “User Guide”?

This “User Guide” provides an overview of the content included in this training package, an introduction to the format of the modules, actions and recommendations for customizing the module content, and

tips for developing and conducting training sessions. Trainers should review this guide before facilitating any training sessions to ensure that the sessions are relevant and meaningful to the audience.

II. What Is Covered in This Training?



An overview of each module can be found starting on page [10](#).

A. Overview of the Module Format

The “Her Business, Her Future” package includes eight modules available in PowerPoint format. The length of the slide decks vary for each module, and range from 35 to 53 slides. Each module is divided into several parts, with section breaks indicating the start of a new topic. Trainers can use all eight modules together or an individual module in its entirety. Trainers can also pick and choose certain topics from a module using the section breaks, or remove entire sections from a module. The modules are also designed to stand on their own, and can be used in any order. Please make sure to add your organization’s name to the disclaimer statement on the cover slide of each PowerPoint that is used during the training.

Each module uses a combination of four characters to deliver the lessons that are representative of three major regions:

- **Imani**, representative of Sub-Saharan Africa
- **Ratana**, representative of Southeast Asia
- **Sofía and Mateo**, representative of Latin America



These characters are designed to introduce geographical diversity into the training material. We’ve also included a married couple, Sofía and Mateo, to allow for discussions of gendered roles in household and business decision-making. Visit the module overview section starting on page [10](#) for tips on how to customize the characters and their storylines in the training to be reflective of certain markets.

This training package uses five main types of activities to accommodate different learning styles and preferences, and to vary the instructional delivery methods. Each module uses several or all of the activities listed below:

1. Explanatory Lessons: The bulk of the modules are written as explanatory lessons, where characters explain definitions, concepts, and techniques. The lessons in each module are divided into several parts to help organize the content.

2. Discussion Questions: Discussion questions are included throughout the modules to encourage trainees to reflect on the material and consider how to apply the lessons to their shops.

3. Character Scenarios: Some modules contain scenarios involving two characters as they work to address a problem in their store. These scenarios act as short stories, and can also be used to frame questions for discussion around the characters' choices.

4. Practice Exercises: Several modules include opportunities to practice the information learned throughout the training. These opportunities include both written and digital practice exercises, ranging from how to keep a physical day book to how to register for a mobile wallet or mobile money account.

5. External Resources: Throughout the modules, there are links to additional learning resources from external sources to complement the training package. These resources include audio lessons, videos, and toolkits.

III. Tips for Trainers

A. Customization Opportunities

The eight modules included in this training are open-source, to allow for adaptation and customization of the content to meet the goals of any organization or group of trainees. Customizing the content in these modules can increase the relevance of the information to the trainees and promote the application of the skills learned to their businesses. For example, the content can be modified to ensure relevance to the financial or digital product and service offerings in the market, or to take into consideration the trainees' digital financial capabilities.

Each module includes a “tip sheet” with guidance on areas where organizations should consider customization. These tips are also included in the module overview section of this User Guide, starting on page [10](#). Example areas of customization in the modules include:

- Currency
- Market-specific terminology (such as mobile wallet vs. mobile money account)
- Character photos, storylines, and scenarios
- Discussion questions
- Practice exercises
- Real-world examples of products and services



The following table highlights a list of resources included in this training package that may help with customization and session facilitation.

NAME OF RESOURCE	DESCRIPTION OF RESOURCE	LINKS TO RESOURCE
Her Business, Her Future <i>Modules</i>	All eight modules are provided in four languages.	<ul style="list-style-type: none"> - English modules - Spanish modules - French modules - Swahili modules
Her Business, Her Future <i>User Guide</i>	The user guide is provided in four languages.	<ul style="list-style-type: none"> - English user guide - Spanish user guide - French user guide - Swahili user guide
Creative Asset Library	The creative asset library provides a collection of PNGs of the four characters in different poses, as well as different types of stores. The library also includes graphics and icons, such as speech bubbles, and shapes.	Creative Asset Library
“Hey Sister! Show Me the Mobile Money!” / “¡Oye Amiga, hablemos sobre tu billetera móvil!”	“Hey Sister!” and “¡Oye Amiga!” are audio-based digital financial literacy campaigns for women, developed by SIA with funding from USAID. “Hey Sister!” was developed for African markets and is available in 16 languages. “¡Oye Amiga!” was developed for Latin American audiences and is available in Spanish.	<ul style="list-style-type: none"> - “Hey Sister! Show Me the Mobile Money!” - “¡Oye Amiga, hablemos sobre tu billetera móvil!”
GSMA Mobile Internet Skills Training Toolkit (MISTT)	The GSMA MISTT is a collection of free resources that teach basic skills needed to access and use mobile internet. The toolkit consists of short lessons in PDF and video formats, and is available in 10 languages.	To access the full curriculum in various languages, guidance for trainers, and videos, click here .
GSMA Mobile Skills Toolkit	The GSMA Mobile Skills Toolkit was developed by GSMA’s Connected Women program to improve the way women in Papua New Guinea use their phones. The toolkit is available in English.	Mobile Skills Toolkit
Mozilla Foundation	The Digital Skills Observatory project sought	- The Smartphone

Digital Skills Observatory	to study the impact of digital skills on the usage of digital financial services (DFS) in Kenya. The four-part English curriculum is accessible to the public and includes various teaching and delivery methods.	Ecosystem - All About Accounts - What is Possible Online? - Solving Problems with your Phone
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B. General Tips for Facilitation

The following list provides five tips to take into consideration when planning and conducting training sessions using the module content. Starting on page [10](#), we provide a list of resources for each module that trainers may want to use during trainings.

1. **Know the audience.** Before facilitating the trainings, make sure to have a general understanding of the learning needs and preferences of the trainees. Consider if there are specific learning methods they prefer, concepts they are already familiar with, and topics they need to practice.
2. **Customize the content.** To ensure that the modules are relevant to the trainees and their market, consider customizing the content. Each module has a customization “tip sheet” that includes suggestions and guidance on how to customize and modify the content.
3. **Promote group discussions and questions.** Getting the trainees to discuss the content with each other can help reinforce the information and concepts learned. Additionally, periodically asking the group if they have any questions will help to resolve doubts and concerns about the material, as well as identify areas where additional practice and guidance are needed.
4. **Be flexible and adapt as necessary.** If the trainees are finding the training sessions to be too long or certain concepts too difficult, consider making adjustments to better meet their needs, whether that is modifying the length of the sessions or spending more time discussing certain topics.
5. **Encourage practice and action.** Spend time on the practice exercises and activities included in the modules. Invite participants to use their mobile devices to practice using the features discussed during the training, especially during sessions that focus on building digital skills. Practicing the concepts can help encourage the trainees to apply the module content in their own lives and businesses.

C. Facilitation Tips for In-Depth vs. Bite-Sized Training

Depending on the length of each training session and how much time the trainees have to spend on learning the content, consider facilitating either in-depth or bite-sized trainings.

In-depth training: In-depth training is ideal for trainees that participate in training sessions that are 90 minutes or more. These sessions can cover all or most of the module content, dedicate sufficient time for practice exercises and discussion questions, and explore the additional learning resources included in the modules.

Consider the following tips when structuring in-depth training sessions:

- Separate trainees into groups based on their skill level.
- Split trainees into small groups during practice exercises and discussion sessions.
- Set aside time to walk the trainees through the additional learning resources.
- Ask trainees to summarize and reflect on what they have learned at the end of the sessions.

Bite-sized training: Bite-sized training is ideal for trainees and trainers that have limited time to spend on each module. Trainers facilitating these sessions can pick and choose a couple of topics within each module to highlight based on the learning needs of the trainees. The section breaks that separate the topics within each module can help trainers select the topics to include in bite-sized trainings.

Consider the following tips when structuring bite-sized training sessions:

- Highlight one or two module topics during the session that trainees need to practice.
- Keep trainees in one large group during facilitation.
- Encourage trainees to explore the additional learning materials on their own.

IV. Overview of the Eight Modules

A. Orientation

The orientation module serves as an introduction to the training package and covers the goals, intended outcomes, and characters of the training. This module also provides opportunities for the trainees to get to know each other, identify the strengths and weaknesses of their businesses, analyze their role in their business, and plan for the future of their shop. Lastly, this module introduces the concept of formal vs. informal businesses, with a discussion of the benefits of going formal, examples of support offered to formal businesses, and steps needed to register a business.

TABLE OF CONTENTS	OBJECTIVES
<ul style="list-style-type: none"> ● Part 1: Introduction to the training and characters ● Part 2: Creating a vision ● Part 3: Understanding formal vs. informal businesses ● Part 4: Conducting a gap assessment on your store 	<ul style="list-style-type: none"> ● Learn about the lessons covered in this training. ● Understand the current status of your business. ● Develop a vision for your business. ● Identify the knowledge and skills you need to grow your business.
ACTIVITIES	RESOURCES RECOMMENDED FOR FACILITATION
<ul style="list-style-type: none"> ● Get to know the training characters and your training group. ● Analyze the current status of your business. ● Brainstorm areas for improvement in your business. 	<ul style="list-style-type: none"> ● Laptop or computer to access the modules ● Projector to enlarge the module content ● Pens and paper ● Handouts or notes on the process for registering a business (For example, URL/Office/Application) ● Application forms/information on how to apply for financial programs for women business owners

Customization Tips

- **Topics:** This module is broken down into several topics as described in the table of contents. You can delete the topics that are not relevant to you and your group. You can also delete any slide throughout the module that does not apply to you or your group. Additionally, all text in this module is directly editable.
- **Characters:** This module uses a mix of characters from different regions. You can replace any of the characters using the character image files from the creative asset library.
- **Order of Content:** Slides 6 and 37 provide an overview of the remaining seven modules in this training. You can delete modules that are not relevant to you and your audience, or change the order of the modules to best meet your needs.
- **Discussion Questions:** Slides 9, 21, 23, 24, 25, 26, 28, 35, and 36 contain questions for discussion. You can add, edit, or replace the questions as needed.

- **Character Scenario:** Slides 10 - 20 follow a character, Imani, as she introduces herself and her store. You can change the character and modify her scenario to be more relevant to your group where needed.
- **Registrations and Licenses:** Slide 31 gives information about business and trade licenses. You can modify the documents needed for these licenses depending on your market context. You can also replace the kinds of licenses to be more relevant to your group.
- **Financial Subsidies:** Slide 33 lists examples of financial subsidies available to women. You can add relevant examples based on your context, and delete examples as necessary.

B. Financial Literacy

The financial literacy module equips trainees with the skills and knowledge needed to confidently access and use financial products and services in their personal and business lives. This module also allows trainees to assess which financial products and services might be right for them by offering a comparative analysis of different products, as well as teaching trainees how to weigh the costs and benefits of adopting a certain product.

TABLE OF CONTENTS	OBJECTIVES
<ul style="list-style-type: none"> ● Part 1: Financial account opening ● Part 2: Savings ● Part 3: Budgeting ● Part 4: Investments ● Part 5: Insurance ● Part 6: Credit 	<ul style="list-style-type: none"> ● Understand how to save, spend, or grow your money.
ACTIVITIES	RESOURCES RECOMMENDED FOR FACILITATION
<ul style="list-style-type: none"> ● Compare and contrast different types of financial accounts and providers. ● Build your own budget. ● Identify investment opportunities for your business. ● Weigh the costs and benefits of insurance. ● Learn about the role of credit in business. 	<ul style="list-style-type: none"> ● Laptop or computer to access the modules ● Projector to enlarge the module content ● One phone for each facilitator ● Downloaded apps (such as mobile wallet or banking apps) ● Budgeting templates (paper or digital) ● Pens and pencils

ADDITIONAL RESOURCES

Audio Lessons: [“Hey Sister! Show Me the Mobile Money!”](#)

- Lesson 15: How much should I save?
- Lesson 16: Where should I save?
- Lesson 17: Should I buy insurance?
- Lesson 18: How can my household manage our finances better?

Audio Lessons: [¡Oye Amiga, hablemos sobre tu billetera móvil!](#)

- Lesson 8: Where should I save?
- Lesson 9: How much should I save?
- Lesson 12: Should I buy insurance?
- Lesson 10: How can my household manage our finances better?

Budgeting Templates: [Google Sheets](#)

Customization Tips

- **Topics:** This module is broken down into several topics as described in the table of contents. You can delete the topics that are not relevant to you and your group. You can also delete any slide throughout the module that does not apply to you or your group. Additionally, all text in this module is directly editable.
- **Characters:** This module uses a mix of characters from different regions. You can replace any of the characters using the character image files from the creative asset library.
- **Discussion Questions:** Slides 4, 9, 24, 27, 34, and 44 contain questions for discussion. You can add, edit, or replace the questions as needed.
- **Mobile Wallet Terminology:** The term “mobile wallet” is used on slides 4, 6, and 17. You can replace “mobile wallet” with a term that resonates best with you and your audience - such as mobile money account, digital wallet, etc.
- **Account Opening:** Slide 7 describes the general steps to opening an account. You can modify these instructions according to a provider or a specific account of your choice.
- **Types of Formal Savings Accounts:** Slide 18 lists examples of savings accounts. You can delete or add examples as necessary.
- **Formal vs. Informal Savings:** Slide 20 compares and contrasts formal and informal savings. You can add or delete points as needed.
- **Budgeting Practice:** Slides 25 - 26 give an example of budgeting for a character. You can change the scenario, character, and budgeting amounts.

- **General Insurance:** Slide 37 describes two types of general insurance: shop and health insurance. You can modify or change these examples depending on your market context.

C. Accessing and Qualifying for Credit

The accessing and qualifying for credit module explores types of credit sources, how creditworthiness is assessed, places to access credit, and tips and tricks for managing credit. The module considers traditional and digital credit options, as well as traditional and alternative methods of assessing creditworthiness.

TABLE OF CONTENTS	OBJECTIVES
<ul style="list-style-type: none"> ● Part 1: Forms of credit ● Part 2: Assessing creditworthiness ● Part 3: Where and how to get a loan ● Part 4: Managing credit 	<ul style="list-style-type: none"> ● Understand formal credit types and sources. ● Learn about methods of assessing creditworthiness. ● Appreciate the importance of making loan and credit payments on time.
ACTIVITIES	RESOURCES RECOMMENDED FOR FACILITATION
<ul style="list-style-type: none"> ● Compare and contrast different types of credit. ● Strategize how to manage your credit payments. 	<ul style="list-style-type: none"> ● Laptop or computer to access the modules ● Projector to enlarge the module content ● One phone for each facilitator ● Downloaded digital loan apps ● Calculators and paper (for interest rates examples) ● Pens and pencils
ADDITIONAL RESOURCES	
<p>Audio Lessons: “Hey Sister! Show Me the Mobile Money!”</p> <ul style="list-style-type: none"> ● Lesson 13: What should I consider in taking out a loan? ● Lesson 14: How should I evaluate digital loan options? <p>Audio Lessons: ¡Oye Amiga, hablemos sobre tu billetera móvil!</p> <ul style="list-style-type: none"> ● Lesson 11: What should I consider in taking out a loan? 	

Customization Tips

- **Topics:** This module is broken down into several topics as described in the table of contents. You can delete the topics that are not relevant to you and your group. You can also delete any slide throughout the module that does not apply to you or your group. Additionally, all text in this module is directly editable.
- **Characters:** This module uses a mix of characters from different regions. You can replace any of the characters using the character image files from the creative asset library.
- **Discussion Questions:** Slide 4 contains questions for discussion. You can edit or replace the questions that may not be relevant to your group.
- **Mobile Wallet Terminology:** The terms “mobile wallets” and “mobile money” are used throughout this module. You can replace these terms with a term that resonates best with you and your audience - such as mobile money account, digital wallet, etc. - by using the “find and replace” tool. The terms are also in red text throughout the module.
- **Interest Rate Examples:** Slide 8 gives two examples of calculating interest rates. You can change the terms of the interest rate examples and modify the currency as needed.
- **Digital Credit Providers:** Slide 11 discusses different types of digital credit providers. You can add or eliminate providers depending on the options available in your market.
- **Alternative Credit Assessments:** Slide 24 gives examples of apps that use alternative methods to determine creditworthiness and assign a credit score. You can add, delete, or modify these examples as necessary.
- **Loan Providers:** Slide 26 discusses different places to get a loan. You can add or eliminate providers depending on the options available in your market.
- **Getting a Loan:** Slides 27 describes the general steps to get a loan. You can modify these instructions according to a loan provider or loan product of your choice.

D. Know Your Phone

The know your phone module allows trainees to gain hands-on practice using different apps, functions, and features of their phones for both personal and business purposes. The module also provides an overview of different phone types available on the market, as well as tips for using phones safely, with an emphasis on combating online risks specific to women and girls.

TABLE OF CONTENTS	OBJECTIVES
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<ul style="list-style-type: none"> ● Part 1: Phone types ● Part 2: Phone “how-tos” ● Part 3: Ways to protect your data and information online 	<ul style="list-style-type: none"> ● Appreciate the value of owning a phone. ● Learn how to use your phone. ● Understand how to protect your data and information online.
ACTIVITIES	RESOURCES RECOMMENDED FOR FACILITATION
<ul style="list-style-type: none"> ● Identify the features of basic phones, feature phones, and smartphones. ● Practice using different apps and features on your phone. ● Build strategies for protecting yourself online. 	<ul style="list-style-type: none"> ● Laptop or computer to access the modules ● Projector to enlarge the module content ● One phone for each facilitator ● Downloaded apps ● Data cost poster from GSMA MISTT
ADDITIONAL RESOURCES	
<p>Audio Lessons: “Hey Sister! Show Me the Mobile Money!”</p> <ul style="list-style-type: none"> ● Lesson 21: How can I figure out airtime and data costs? ● Lesson 22: How do I use apps? ● Lesson 19: How can my personal information be used? ● Lesson 9: How do I know what news is true? ● Lesson 10: How do I protect myself from scams? ● Lesson 20: How can I avoid different types of scams? <p>Audio Lessons: ¡Oye Amiga, hablemos sobre tu billetera móvil!</p> <ul style="list-style-type: none"> ● Lesson 17: How can I figure out airtime and data costs? ● Lesson 18: How do I use apps? ● Lesson 13: How can my personal information be used? ● Lesson 14: How do I know what news is true? ● Lesson 15: How do I protect myself from scams? ● Lesson 16: How can I avoid different types of scams? <p>Toolkits and Trainings:</p> <ul style="list-style-type: none"> ● GSMA: Mobile Internet Skills Training Toolkit ● GSMA: Mobile Internet Skills Training Videos ● GSMA: Mobile Skills Toolkit ● Mozilla Foundation: Digital Skills Observatory 	

Customization Tips

- **Topics:** This module is broken down into several topics as described in the table of contents. You can delete the topics that are not relevant to you and your group. You can also delete any slide throughout the module that does not apply to you or your group. Additionally, all text in this module is directly editable.
- **Characters:** This module uses a mix of characters from different regions. You can replace any of the characters using the character image files from the creative asset library.
- **Discussion Questions:** Slides 4, 6, 9, and 13 contain questions for discussion. You can add, edit, or replace the questions as needed.
- **Mobile Wallet Terminology:** The term “mobile wallets” is used in this module. You can replace “mobile wallets” with a term that resonates best with you and your audience - such as mobile money account, digital wallet, etc. - by using the “find and replace” tool. The term is also highlighted throughout the module.
- **Phone “How-Tos”:** Slides 11 - 34 of this module give instructions on how to perform different actions on your phone. Depending on the type of phone that most people in your group have, or the level of familiarity your group has with their phones, you might consider skipping over some of these exercises. Some of these exercises include instructions for all types of phones, whereas some are specific to smartphones. You can modify or delete instructions as necessary. You can also replace the instructional photos with screenshots using the type of phone that is most used in your group.
- **Mobile Data Costs:** Slide 16 introduces the concept of mobile data. Consider showing [GSMA's poster](#) on mobile data costs as an additional resource.
- **Recap Exercises:** Slides 36 - 37 give practice exercises. You can modify these exercises to be reflective of the skills that your group needs to practice, or the types of phones your group has.

E. Digital Payments

The digital payments module explores how entrepreneurs can use digital payment mechanisms in their businesses, including mobile wallets, merchant accounts, and QR codes. The module provides general instructions on how to open and use different digital payment mechanisms, tips to ensure that entrepreneurs are using digital tools and collecting digital payments responsibly and safely, and a discussion of the benefits of women building their digital skills and opening their own mobile wallets.

TABLE OF CONTENTS	OBJECTIVES
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<ul style="list-style-type: none"> ● Part 1: The value of going digital for women in business ● Part 2: Introduction to mobile wallets ● Part 3: Introduction to digital payments ● Part 4: Dos and don'ts of digital payments 	<ul style="list-style-type: none"> ● Learn how to accept digital payments in your store. ● Understand the benefits of digital payments.
ACTIVITIES	RESOURCES RECOMMENDED FOR FACILITATION
<ul style="list-style-type: none"> ● Practice opening a mobile wallet and merchant account. ● Learn how to scan a QR code. ● Discuss the benefits of digital payments. 	<ul style="list-style-type: none"> ● Laptop or computer to access the modules ● Projector to enlarge the module content ● One phone for each facilitator ● Downloaded apps (such as digital payment apps) ● A QR code printed out or loaded on the smartphone ● A mobile wallet pricing / tariff sheet
ADDITIONAL RESOURCES	
<p>Audio Lessons: “Hey Sister! Show Me the Mobile Money!”</p> <ul style="list-style-type: none"> ● Lesson 2: How do I set up a mobile money account? ● Lesson 5: How do I set up a merchant account for my business? ● Lesson 24: How can a digital footprint grow opportunities for my business? ● Lesson 12: What are my rights under mobile money terms and conditions? <p>Audio Lessons: ¡Oye Amiga, hablemos sobre tu billetera móvil!</p> <ul style="list-style-type: none"> ● Lesson 1: How do I set up a mobile wallet? ● Lesson 3: Where can I look for information about my rights under mobile wallets? ● Lesson 19: How do I set up a merchant account for my business? ● Lesson 22: How can a digital footprint grow opportunities for my business? 	

Customization Tips

- **Topics:** This module is broken down into several topics as described in the table of contents. You can delete the topics that are not relevant to you and your group. You can also delete any slide throughout the module that does not apply to you or your group. Additionally, all text in this module is directly editable.

- **Characters:** This module uses a mix of characters from different regions. You can replace any of the characters using the character image files from the creative asset library.
- **Discussion Questions:** Slides 4, 17, and 24 contain questions for discussion. You can add, edit, or replace the questions as needed.
- **Scenarios:** Slides 8, 13, and 22 feature two characters having a conversation for the group to read. These scenarios can be modified to be reflective of situations your group faces. Alternatively, these conversations can be used to help frame questions for discussion.
- **Mobile Wallet Terminology:** The terms “mobile wallets” and “mobile money” are used throughout this module. You can replace these terms with a term that resonates best with you and your audience - such as mobile money account, digital wallet, etc. - by using the “find and replace” tool. These terms are also in red text throughout the module.
- **Mobile Wallet Providers:** Slide 11 discusses different types of mobile wallet providers. You can add or eliminate providers depending on the options available in your market.
- **Mobile Wallet Transaction Fees:** Slide 14 describes the fees associated with a mobile wallet. To help trainees understand what these pricing sheets look like, consider printing out a mobile wallet tariff sheet from a provider in your market.
- **Mobile Wallet Account Opening:** Slide 15 describes the general steps to opening a mobile wallet. You can modify these instructions according to a provider or a specific product of your choice.
- **Merchant Account Opening:** Slide 25 describes the general steps to opening a merchant account. You can modify these instructions according to a provider or product of your choice.
- **QR Codes:** Slides 26-27 include photos of QR codes. You can insert a photo of a QR code to a site of your choice to have the group practice scanning a QR code together.

F. Financial Management

The financial management module prepares trainees to efficiently track and manage their business finances. The module introduces the concept of financial discipline, discusses the importance of managing finances, and asks trainees to reflect on their role in financial management. Trainees have the opportunity to practice identifying their business expenses, keeping books, filling out credit registries, and making P&L statements.

TABLE OF CONTENTS	OBJECTIVES
<ul style="list-style-type: none"> ● Part I. Creating a financial plan and applying financial discipline 	<ul style="list-style-type: none"> ● Learn how to create a financial plan.

<ul style="list-style-type: none"> ● Part 2. Defining your role in financial management ● Part 3. Understanding your business expenses ● Part 4. Understanding the why and how of bookkeeping 	<ul style="list-style-type: none"> ● Identify the types of records and books you should keep for your business. ● Understand how your phone can help you with bookkeeping.
ACTIVITIES	RESOURCES RECOMMENDED FOR FACILITATION
<ul style="list-style-type: none"> ● Reflect on your role in financial management. ● Identify your business expenses. ● Practice record keeping and bookkeeping. 	<ul style="list-style-type: none"> ● Laptop or computer to access the modules ● Projector to enlarge the module content ● One phone for each facilitator ● Downloaded digital bookkeeping apps ● Paper or digital templates for the following: business expenses table, day books, credit registries, and P&L statements ● Pens and pencils
ADDITIONAL RESOURCES	
<p>Audio Lessons: “Hey Sister! Show Me the Mobile Money!”</p> <ul style="list-style-type: none"> ● Lesson 23: How should I manage finance for my business? <p>Audio Lessons: ¡Oye Amiga, hablemos sobre tu billetera móvil!</p> <ul style="list-style-type: none"> ● Lesson 21: How should I manage finance for my business? 	

Customization Tips

- **Topics:** This module is broken down into several topics as described in the table of contents. You can delete the topics that are not relevant to you and your group. You can also delete any slide throughout the module that does not apply to you or your group. Additionally, all text in this module is directly editable.
- **Characters:** This module uses a mix of characters from different regions. You can replace any of the characters using the character image files from the creative asset library.
- **Discussion Questions:** Slides 5, 10, 11, 14, 16, 19, 39, 40, and 52 contain questions for discussion. You can add, edit, or replace the questions as needed.

- **Mobile Wallet Terminology:** The terms “mobile wallet” and “mobile money” are used on slide 30. You can replace these terms with a term that resonates best with you and your audience, such as mobile money account, digital wallet, etc. These terms are also in red text.
- **Business Expenses:** Slide 15 has an editable chart listing business expenses. You can delete, add, or modify expenses as necessary.
- **Digital Bookkeeping:** Slide 22 describes the concept of using your smartphone for bookkeeping. You can add a digital bookkeeping app or website that is common in your market as an example.
- **Day Books:** Slide 28 includes an editable example of a day book. You can edit the dates, sales, purchases, and expenses to be relevant to your group. Slides 30 - 31 also provide a scenario followed by an editable day book for practice. You can modify the scenario and numbers in the day book as necessary.
- **Credit Registries:** Slide 33 has editable customer and supplier credit registry tables. Slides 35 - 38 also give two credit registry scenarios to walk through. You can modify the scenarios and text in the credit registry tables.
- **P&L Statement:** Slide 42 provides an editable P&L statement table. Slides 44 - 49 are a practice exercise for making a P&L statement based on a day book. The text in the day book and P&L statement can be changed as needed.

G. Inventory Management

The inventory management module covers the essential skills needed to successfully keep track of a store’s stock. Trainees are given guidance on why they should have an inventory management system, as well as helpful tips to consider when developing a system of their own. This module also enables trainees to practice using inventory management tools, considering both manual and digital options.

TABLE OF CONTENTS	OBJECTIVES
<ul style="list-style-type: none"> ● Part 1: What is inventory management? ● Part 2: How to manage your inventory ● Part 3: Inventory management systems (manual and digital) 	<ul style="list-style-type: none"> ● Understand the basics of inventory management. ● Learn about inventory management systems.
ACTIVITIES	RESOURCES RECOMMENDED FOR FACILITATION

<ul style="list-style-type: none"> ● Identify and practice strategies to manage your inventory. ● Practice using manual and digital inventory management systems. 	<ul style="list-style-type: none"> ● Laptop or computer to access the modules ● Projector to enlarge the module content ● One phone for each facilitator ● Downloaded digital inventory management apps ● Paper templates for purchase registers and stock registers ● Pens and pencils
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Customization Tips

- **Topics:** This module is broken down into several topics as described in the table of contents. You can delete the topics that are not relevant to you and your group. You can also delete any slide throughout the module that does not apply to you or your group. Additionally, all text in this module is directly editable.
- **Characters:** This module uses a mix of characters from different regions. You can replace any of the characters using the character image files from the creative asset library.
- **Discussion Questions:** Slides 16 and 40 contain questions for discussion. You can add, edit, or replace the questions as needed.
- **Scenarios:** Slides 18 - 19 and 35 feature two characters having a conversation for the group to read. These scenarios can be modified to be reflective of situations your group faces. Alternatively, these conversations can be used to help frame questions for discussion.
- **Manual Inventory Management Systems:** Slides 32 and 34 have examples of manual inventory management systems in a table format. You can edit the text to be reflective of your context, such as the supplier name, items, and purchasing price.
- **Digital Inventory Management Systems:** Slide 37 lists examples of digital inventory management systems. You can delete examples that are not relevant to your context and add systems that are available in your market. Slide 38 features instructions on how to use a specific digital inventory management system. You can replace these instructions with a digital inventory management system of your choice.

H. Business Promotion

The business promotion module provides trainees with five core principles to consider when working to promote their business and products. This module considers both the physical appearance of a store, as

well as a shop’s online presence. Trainees also get the opportunity to practice using digital business promotion tools, such as WhatsApp Business and Google Maps.

TABLE OF CONTENTS	OBJECTIVES
<ul style="list-style-type: none"> ● Part 1: Know your customers ● Part 2: Upsell and cross-sell ● Part 3: Strategize product placement ● Part 4: Diversify your business ● Part 5: Use digital marketplaces 	<ul style="list-style-type: none"> ● Learn about ways to grow and promote your business. ● Build successful customer engagement strategies. ● Identify ways to diversify your business. ● Become familiar with digital marketplaces.
ACTIVITIES	RESOURCES RECOMMENDED FOR FACILITATION
<ul style="list-style-type: none"> ● Identify tips and tricks for promoting your products. ● Learn how to add or claim your business on Google Maps. ● Practice using WhatsApp Business. ● Build a digital presence for your business. 	<ul style="list-style-type: none"> ● Laptop or computer to access the modules ● Projector to enlarge the module content ● One phone for each facilitator ● Downloaded apps (such as WhatsApp Business, Google Maps, digital marketplaces, etc.)
ADDITIONAL RESOURCES	
<p>Audio Lessons: “Hey Sister! Show Me the Mobile Money!”</p> <ul style="list-style-type: none"> ● Lesson 25: How can I use digital / my phone to expand sales? <p>Audio Lessons: ¡Oye Amiga, hablemos sobre tu billetera móvil!</p> <ul style="list-style-type: none"> ● Lesson 20: How can I use digital / my phone to expand sales? 	

Customization Tips

- **Topics:** This module is broken down into several topics as described in the table of contents. You can delete the topics that are not relevant to you and your group. You can also delete any slide throughout the module that does not apply to you or your group. Additionally, all text in this module is directly editable.
- **Characters:** This module uses a mix of characters from different regions. You can replace any of the characters using the character image files from the creative asset library.

- **Discussion Questions:** Slides 23, 30, 32, 36, and 46 contain questions for discussion. You can add, edit, or replace the questions as needed.
- **Scenarios:** Slides 4, 7, 10, and 14 contain “scenarios” that are meant to get your group thinking about the material. You can modify these scenarios to be relevant to your group where needed.
- **Mobile Wallet Terminology:** The terms “mobile wallet” and “mobile money” are used on slide 28. You can replace these terms with a term that resonates best with you and your audience - such as mobile money account, digital wallet, etc.
- **Digital Marketplaces:** Slide 34 gives three examples of digital marketplaces. You can delete or add examples depending on your context, as well as adapt the general instructions on how to use a digital marketplace on slide 35 to be reflective of a digital marketplace of your choice.
- **Google Maps Business Profiles:** Slide 37 gives instructions on how to set up a business profile on Google Maps. You can replace the icons and sketches with pictures of businesses on Google Maps in your locality.
- **WhatsApp Business:** Slide 38 describes how to set up a WhatsApp Business account. You can modify the instructions to better reflect the skills of your group, such as adding how to perform different tasks in your WhatsApp Business account.