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FINANCE, COMPETITIVENESS & INNOVATION GLOBAL PRACTICE

# FINANCIAL EDUCATION PROGRAM (FEP) National G2P Cash Transfer Program

## Volume II: Trainer's Manual

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1818 H Street NW

Washington DC 20433

Telephone: 202-473-1000

Internet: [www.worldbank.org](http://www.worldbank.org)

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## Acknowledgements

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<sup>1</sup> Can be contacted at: [szottel@worldbank.org](mailto:szottel@worldbank.org)

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## **1. CURRENT SITUATION**

Most of the cash transfer program beneficiaries have the following summary profile:

- Beneficiaries consist of about ##### targeted female and male participants aged ## to ## years from poor households
- ##% of beneficiaries will be vulnerable women
- The program will also improve efficiency in the delivery of cash transfers to targeted households
- ##% listen to the radio

The following curriculum considerations and principles were taken into account when the training modules and sessions were designed:

- Materials are audio and/or visual, very simple, and not require significant reading and writing
- Content are geared towards general concepts that will appeal to those from urban backgrounds
- Content focuses on how to improve spending on necessities
- Basic business and income generating activities are presented as ideas to produce more available cash
- Basic bank services are introduced (savings and credit, but with an emphasis on savings – economic levels of households should be considered and credit decisions taught, as loans that beneficiaries are unable to repay could cause more hardship)
- Modules are based on the active participation of learners after storytelling and group discussions, using audio material, pictures and images to illustrate key financial education messages.
- Radio programs or sketches (with relatable characters with typical day-to-day stories delivering simple take-away messages) are included to be used during training as inroads for participants to express their own personal experience.

## **2. DESIRED SITUATION**

The overall objective of the Financial Education Program (FEP) is to give the vulnerable segments of the population some basic tools necessary for them to improve their financial situation and manage their cash transfers in the most beneficial way possible. The objectives of this project are to improve access to income generation opportunities for targeted population in both urban and rural areas and strengthen the government's capacity to implement its cash transfer program.

The FEP has been designed to support and enhance overall success of the cash transfer program. The training program will consist of 5 modules divided into 19 sessions amounting to 21 hours; All the sessions plus the introduction and conclusion will have a training time of 1 hour.

### **3. PREREQUISITES FOR SMOOTH INTEGRATION OF PROGRAMS**

Several prerequisites are essential for the integration of the financial education program. It is important that the organization planning the activities of this program on the ground or the host partner of the program become acquainted with these in order to be well aware of the conditions of success.

#### **a. Ensuring the quality of the cascade of trainers**

The quality of the cascade of trainers is essentially based on two criteria:

- 1. Professionalize the human resources involved**
- 2. Very good preparation of trainers** to disseminate the activities of the financial education program in the training spaces.

#### **PROFESSIONALIZATION**

As far as possible, the desired profile for the trainers is as follows:

##### **Profile of trainers**

- At least 3 to 5 years of experience in the delivery / animation of training.
- Be a good facilitator, i.e. a person with a good ability to listen to the participants in order to encourage participation in the training space and to share experience.
- Be a good communicator who can communicate instructions and present content while maintaining the attention of the audience.

#### **PREPARATION OF TRAINERS**

##### **Financial Education**

- Trainers should not only implement the program activities for beneficiaries during training but also prepare their own personal budgets in order to familiarize themselves with the stumbling blocks that will be encountered by learners. At the end of this exercise, they will have appropriated the activities, content and budgeting practice to which the program relates. They will

thus be more comfortable to accompany the learners, having tested the financial education principles on themselves. Experience has shown the importance of training trainers in the first place on the themes and practices of financial education they will have to introduce to the populations in order to have a prior experience on the subject.

### **Trainers**

- The training of trainers should last at least 6 hours.
- The structure of the training of trainers should be substantially the same as that of FEP that will be delivered to the final learners. It should also be an opportunity to experience the activities of the program by providing space for reflection on their application.

### **b. Taking into account the quality of training spaces**

#### Logistics and organization of rooms

- Training rooms for trainers must be suitable for 'physical conversion', i.e. chairs and tables can be moved to the desired configuration. It should also be possible to place or find there a board or flip chart with markers.
- A projector and electrical extension cord are desirable with the presence of at least one white or fairly uniform white wall, failing to have a screen.
- The quality of the speakers should be reviewed prior to launching the training sessions in order to properly use the audio-sketches.
- It is, essential to count on the presence of an electric generator in case of power failure. In case of electrical failure, trainers have to be prepared to distribute the material on paper, and be ready to read the scripts of the various stories supporting the FEP. Hence, knowing the stories and being able to read them through to the group of learners is an essential part of preparation in case of electrical shortages.
- Test all the equipment at least 30 minutes prior to the training sessions.

#### Organization of groups

- Maximum of 20 beneficiaries per training given the importance of exchanges and sharing of experience.
- Provide pencils for each beneficiary as they will have to do practical work on the financial tools provided.
- Include in the recipients' schedules the workloads of women who often have to be present in the morning and at the end of the day with their families.

- Where possible, invite household members to trainings as the budget is often family-oriented.

## **4. PEDAGOGICAL APPROACH**

The activities of this financial education program have been developed in accordance with certain design principles, including but not limited to:

- **Focus on building new knowledge.** Each session of the program has been designed to introduce a new concept that will be used when the time comes to construct a budget.
- **Promote interaction and practice.** This program offers reflective and practical activities that, following a series of sessions that make them aware of everyday situations related to family financial management, invite the participants to create a financial flow.
- **Take account of contexts.** The contents of audio capsules make it possible to put the financial concepts into play by illustrating situations typical to the context and the importance given to the exchanges on the financial problems presented.
- **Recognize existing knowledge.** It is important to keep learning active by inviting participants to interact on the contents of the audio capsules but also on their own financial management practices. Although this management is often done informally, it is experienced daily by the participants who have to manage cash inflows and outflows.

## **5. GENERAL TRAINING GUIDELINES**

Knowing that the ultimate beneficiaries of training are adults, it is important to recognize that their learning style is different from that of children. Indeed, as adults, participants will have both positive and negative life experiences that can be used fully for better learning. In order to make the most of a strong and participatory approach to adult learning, it is necessary to keep in mind the following tips:

- **Prepare yourself before training.** Each session includes learning objectives clearly identified in the course materials to guide the trainer on expected outcomes. The trainer should review the material and ensure that it is finely adjusted to the effective time available for the training.
- **Goals.** Present objectives at the beginning of each session, as an introduction.
- **The key message(s).** Likewise, at the end of each session, as a synthesis, give some key messages to share with the participants and that it is improbable that they keep in mind. These key messages are identified in the teaching materials used at the end of each session. It is useful to remind participants that at the beginning of the next session, the trainer will ask to review

these key messages. All key messages are anchored in traditional proverbs or sayings that relate popular wisdom and rely on the oral tradition of the targeted participants.

- **Demonstrate respect for participants and their experience.** Participants are adults who deserve respect: they have found solutions to their problems, and probably need to acquire new skills and strategies in financial education, but do not usually start from scratch. They are not ignorant nor helpless, and can learn better from each other's experiences.
- **Use audio segments for each session.** The audio material has been developed for the radio program in financial education and it is also intended to be used to support training sessions. Each audio segment presents episodes of the life of a family to which the participants in the training can identify. Thus, the participants can recognize themselves in the characters and it will therefore be easier to open the discussions on the main themes of each session.
- **Respect the planned training schedule.** Training hours are limited and the material to be covered is abundant. The trainer must carefully manage his time.
- **Presentation at the first session.** The trainer should, at the beginning of the first training session, introduce him/herself to the participants and invite them afterwards, to do likewise, and to take turns. It is important that everyone has about 30 seconds to a minute to do it. In a group of 20 participants, this represents about twenty minutes. This is not a waste of time, quite the contrary: experienced trainers will rely on the personal characteristics of the participants to re-ignite these during subsequent moments of the training sessions.
- **Rule to follow.** The training is interactive and it is therefore essential to be attentive to what is going on in the training room, to avoid any kind of distraction (your mobile phone for example or those of the participants should be shut off) in order to devote yourself entirely to the elements of the training session.
- **Be joyful and energetic.** Do not underestimate the communicative effect of good mood on the audience to allow your messages to pass more easily.
- **Finally, a good trainer must be flexible and able to adapt to a group of participants.** If a specific topic or question is of concern to the participants, the trainer should devote more time and not to be rigid in following the training schedule. Similarly, if a concept is obvious to everyone, the trainer can speed up and move on. Participants in these sessions are generally well disposed towards the trainer and will appreciate that the trainer adapts to their interests and specifics.

## 6. TRAINING OBJECTIVES

GENERAL THEMES	SUB-THEMES	DESIRED BEHAVIORS	KNOWLEDGE	ABILITIES	ATTITUDES
		<i>At the end of this session, participants:</i>	<i>At the end of this session, participants:</i>	<i>At the end of this session, participants will be able to</i>	<i>At the end of this session, participants will believe that:</i>
1. Financials goals	1. Setting financial goals (60 min)	Determine what is short-term, mid-term and long-term financial goals Prioritize financial goals in order of importance Make an estimate for how much money is necessary to meet stated goals	Know precisely what financial goals we have and be able to plan to achieve them Know the distinction between short-term, mid-term and long-term Know how to budget	Prioritize between various goals Evaluate the amount and time necessary to meet different financial goals Apply the idea of financial goals to the overall budget Be able to evaluate financially every line of our plan	Believe that a plan helps to prevent any problems and avoid any delays in meeting its goals
2. The budget	2. Why is it necessary to make a budget?  (60 min)	Will be convinced that it is necessary to make a budget.	Will know what a budget entails.	Justify the necessity of making a budget in any situation.	Budgets will save them some stress Budgets will help them manage their money
	3. Can we prepare a budget without a methodology?  (60 min)	Will be assured that without method, the budget is obsolete	Will be able to apply a method to develop their household budget	Put in place a clear and precise method to make their budget	The methodology makes it possible to build a solid budget
	4. What are the incomes of our household?  (60 min)	Calculate their own income and how much money comes in terms of income and when	Will know the amount of money that goes into the household and the frequency.  Understand the difference between a regular income and an irregular income such as the cash transfer program.	Track their income from multiple sources on a regular basis.	They can maintain a positive attitude even when the level of money is low.

**TRAINER’S MANUAL – FINANCIAL EDUCATION PROGRAM – NATIONAL G2P CASH TRANSFER PROGRAM**

GENERAL THEMES	SUB-THEMES	DESIRED BEHAVIORS	KNOWLEDGE	ABILITIES	ATTITUDES
	5. What are the expenses of our household? (60 min)	Plan their expenses on the basis of a hypothetical (but realistic) cash transfer that will be received in addition to other hypothetical revenues.	Will know how to make decisions based on income.	Prioritize significant expenditures versus optional expenditures	The medium term is important and possible to plan.
	6. How to match expenses with incomes? (60 min)	Determine their own spending priorities. Achieve realistic budgets that take into account their priorities.	Will know how to budget in the short and medium term. Will know how to prioritize spending	Provide budget lines for unforeseen expenses Decide which expense is important and which is optional Establish short and medium-term objectives	Making a budget and sacrifices today will help them achieve their financial goals for tomorrow (medium term).
	7. And what if an unexpected event occurs, what do we do?  (60 min)	Respect their own spending priorities.	Will be able to readjust priorities on a regular basis.	Be able to readjust a budget, understand what worked or not on a regular basis.	Rebalancing a budget is not a failure and today's sacrifices will help achieve the financial goals of tomorrow (in the medium term)
3. Savings	8. Why save money?  (60 min)	Will Determine their own reasons for saving in relation to their situation.	Will know the advantages and disadvantages of saving.	To justify the need to save for the achievement of their objectives.	Without saving we have less security, more difficulties to face social obligations and unexpected events, less comfort and a more precarious old age
	9. How to save money? (60 min)	Will Determine the way to save money in relation to their situation.	Will know the most important ways to save money.	To allocate money in their savings by using different way to do it	we have to spend less than we earn, to save.  we have to save regularly, with discipline and having goals. It is a gradual and slow process but pays off.

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GENERAL THEMES	SUB-THEMES	DESIRED BEHAVIORS	KNOWLEDGE	ABILITIES	ATTITUDES
	<p>10. Where to save money? (60 min)</p>	<p>Evaluate different saving options and choose most appropriate product/service based on one's needs</p> <p>Think long-term, not just short-term</p>	<p>Difference between under the mattress and in a financial institution</p> <p>Know different financial services to save</p>	<p>Ask questions about products/services to find if these meet one's needs</p>	<p>Trust/confidence in formal financial system</p>
	<p>11. Saving for retirement (60 min)</p>	<p>Will be convinced that it is necessary to save for retirement</p>	<p>Will know the importance of saving money for retirement</p>	<p>To allocate money in their savings to plan for retirement</p>	<p>For the peace of our old days it is preferable:</p> <p>To save constantly in anticipation of the period when we will work a little less.</p> <p>To accumulate assets that will retain or increase in value, and which may be sold to meet our needs.</p> <p>To develop a capacity to generate income to adapt to a period of lesser work intensity.</p>
	<p>12. When to use savings? (60 min)</p>	<p>Will Determine the best moment to use their savings</p>	<p>Will know the importance of having a goal</p>	<p>Will be able to keep their saving until achievement of their goal</p>	<p>To use your savings in the right way, you need to: Have a target to save.</p> <p>Persevere until reaching our target.</p> <p>Avoid being distracted from using savings for other expenses.</p>

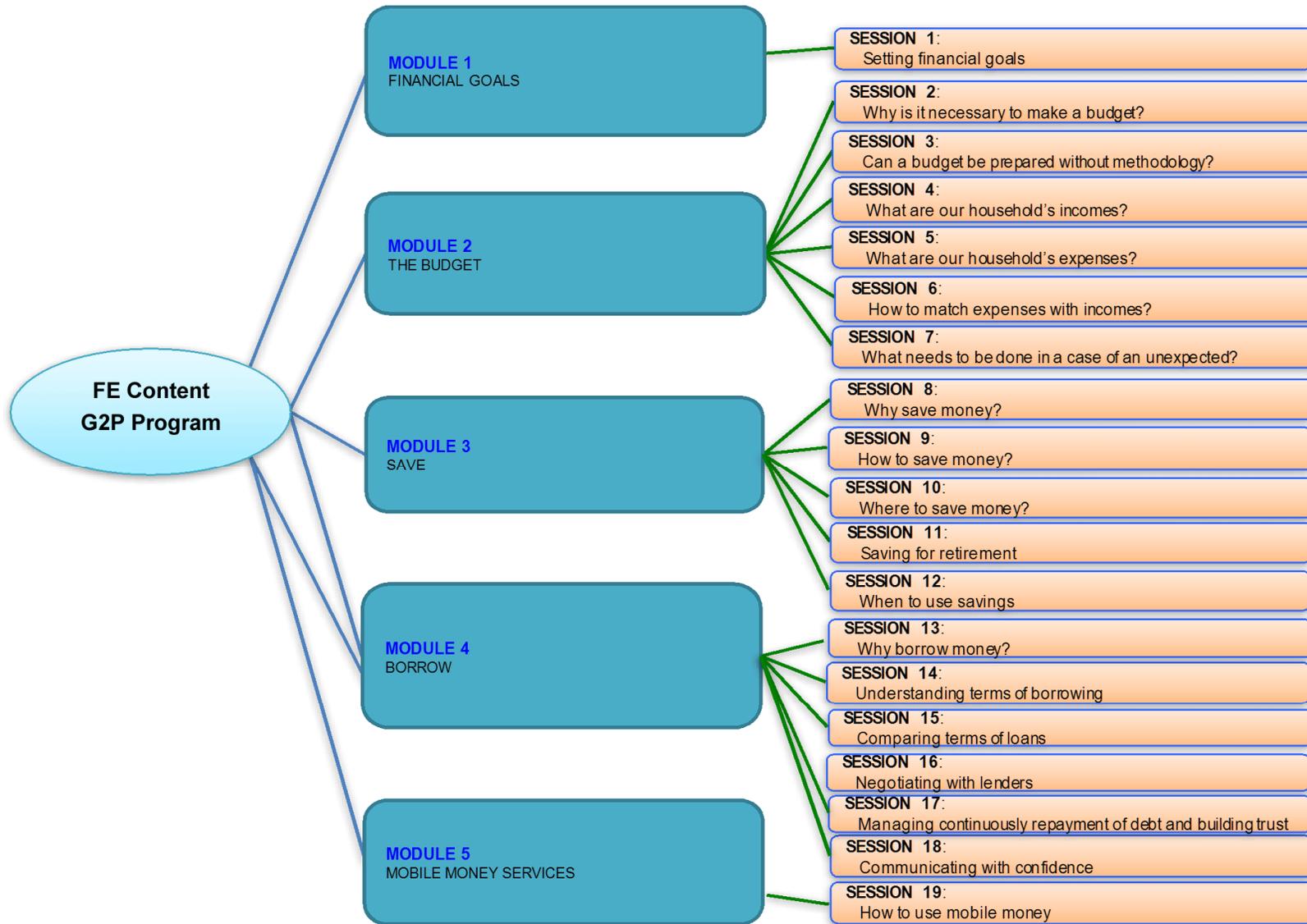
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GENERAL THEMES	SUB-THEMES	DESIRED BEHAVIORS	KNOWLEDGE	ABILITIES	ATTITUDES
4. Borrowing	13. Why borrow money?  (60 min)	Will Determine their own reasons for borrowing in relation to their situation.	Understand the advantages of borrowing for a productive activity and the disadvantages of doing so for a non-productive activity.	To justify the need to borrow for the achievement of their objectives.	Borrowing to generate future income is a good idea and should be done according to its financial ability.  Let us not borrow if we cannot repay.
	14. Understanding terms of borrowing (interest, duration, leverage) (60 min)	Borrow according to debt capacity Comply with terms and conditions of loans	What terms of a loan are (interest, duration, leverage)? Terms and conditions of loans at an institution	Understand “true price” of borrowing Determine one’s debt capacity	They can be confident to borrow for productive purposes or time-limited investments  They should not be afraid of loans, but see them as tools when used correctly
	15. Comparing terms of loans (60 min)	Consider terms before borrowing between many institutions	When to borrow and not to borrow	Differentiate between “good” and “bad” loan	They can choose the best terms of loan when they decide to borrow
	16. Negotiating with lenders (60 min)	Compare options for loans & products and identify pros and cons	The research to do to find the best product with best terms	How to efficiently compare various products Calculate debt capacity and basic interest to avoid becoming over indebted	Be confident that research and knowledge will help one’s situation  Not be afraid of loans see them as tools when used correctly
	17. Managing continuously repayment of debt and building trust (60 min)	Manage debt in a sound way for planned and necessary expenses Managing cash flows to build trust and eventually receive a loan	How to manage debt and credit? How to build trust in community to receive loan	Use credit only for necessities Be consistent with spending to build trust	Managing debt properly with help in the future

**TRAINER'S MANUAL – FINANCIAL EDUCATION PROGRAM – NATIONAL G2P CASH TRANSFER PROGRAM**

GENERAL THEMES	SUB-THEMES	DESIRED BEHAVIORS	KNOWLEDGE	ABILITIES	ATTITUDES
	18. Communicating with confidence (60 min)	Keep communication lines open with loan providers  Update loan providers immediately if problem arise repaying debt	Importance of regular communication to ensure loan provider's support	Develop confidence in communicating to get desired support from the loan providers	Not be afraid to discuss with loan providers  Communication and negotiations are useful tools in various situations (business and personal)
5. Mobile Money	19. How to use Mobile Money (60 min)	Explore the way to receive money/send money  Explore the way to store money	Usefulness of mobile money services	Understand how mobile money products can improve one's situation	Having a mobile money account is not complicated to get.

## 7. TRAINING STRUCTURE



## 8. GLOBAL STRUCTURE OF THE PROGRAMME

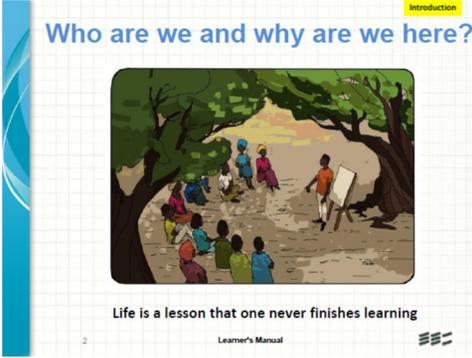
	SESSION	DURÉE	OBJECTIF	PRINCIPAUX THÈMES	ACTIVITÉS
MODULE 1	<b>SESSION 1. SETTING FINANCIAL GOALS?</b>	60 min	Prioritize between various goals	Financial goals Short term and medium term	Listening to the radio capsule General discussion in group Self-reflection and sharing of life situations Practice related to the theme of the session
	<b>SESSION 2. WHY IS IT NECESSARY TO MAKE A BUDGET?</b>	60 min.	Realize that it is necessary to have an overview of the inputs and outputs of money to meet the money challenges of everyday.	Cost of life Social pressure on the household budget Unexpected expenses Budget	
MODULE 2	<b>SESSION 3. CAN A BUDGET BE PREPARED WITHOUT METHODOLOGY?</b>	60 min	Become aware of the need for successive steps to achieve a budget	Method Returned Spent Types of income and expenditure in the household	
	<b>SESSION 4. WHAT ARE OUR HOUSEHOLD'S INCOMES?</b>	60 min	Identify household income sources and become aware of how often and when they materialize in the year.	Sources of income Income Level (Weight) Income Frequency	
	<b>SESSION 5. WHAT ARE OUR HOUSEHOLD'S EXPENSES</b>	60 min	Identify spending categories and become aware of how often and when they materialize in the year.	Importance of expenses Frequency of fixed expenses Unexpected expenses Funds for safety	
	<b>SESSION 6. HOW TO MATCH EXPENSES WITH INCOMES?</b>	60 min	Put expenses and revenues for periods of the year in a timetable and ensure that entries are sufficient to cover cash outflows	Weight of expenditure Frequency of fixed expenses Unexpected expenses Security background	
	<b>SESSION 7. WHAT NEEDS TO BE DONE IN A CASE OF AN UNEXPECTED?</b>	60 min	Know how to adjust the budget on a daily basis as the reality comes that is different from what we anticipate	Occurrence of unexpected events that alter the budget balance as expected Strategies to align expenditure with revenue accordingly	

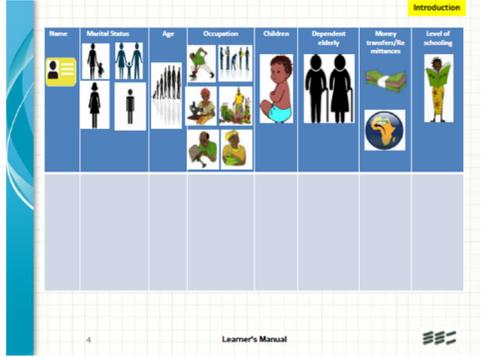
<b>MODULE 3</b>	<b>SESSION 8. WHY SAVE MONEY?</b>	60 min	Recognize the different reasons for saving: (1) the purchase of income-generating assets (2) meet social obligations; (3) consumption of durable goods; (4) security for the old days	Each type of savings pattern has different requirements as to the amount and duration of the effort
	<b>SESSION 9. HOW TO SAVE?</b>	60 min	Know how to save money base on the budget	Spend less than you earn Save regularly
	<b>SESSION 10. WHERE TO SAVE?</b>	60 min	Recognize that putting money in a financial institution is profitable than under the mattress	Reliable financial institution
	<b>SESSION 11. SAVING FOR RETIREMENT</b>	60 min	Know how to be prepare for the old days	Retirement
	<b>SESSION 12. WHEN TO USE SAVINGS</b>	60 min	To know how to use your savings in the right way, you need to:	Goals Disturbing by events Goals for saving
<b>MODULE 4</b>	<b>SESSION 13. WHY BORROW?</b>	60 min	Recognizing that borrowing to generate income is easier than borrowing to buy non-income-generating consumer goods	Identify the burden of borrowing and the fact that it is simpler to meet when it is done to generate income
	<b>SESSION 14. UNDERSTANDING TERMS OF BORROWING</b>	60 min	Know the different terms of loans: interest, duration, leverage	Interest Duration Leverage
	<b>SESSION 15. COMPARING TERMS OF LOAN?</b>	60 min	Know how to compare the terms and make a good choice	Good loan Bad loan
	<b>SESSION 16. NEGOTIATING WITH LENDERS?</b>	60 min	Develop quality to be a good negotiator: patient, calm etc..	Negotiation Attitudes

	<b>SESSION 17. MANAGING CONTINUOUSLY REPAYMENT OF DEBT AND BUILDING TRUST</b>	60 min	Know how to manage cash flows to build trust and eventually receive a loan	Debt Repayment Trust Building trust
	<b>SESSION 18. COMMUNICATING WITH CONFIDENCE</b>	60 min	Know how to Keep communication lines open with loan providers	Communicating with financial institutions
<b>MODULE 5</b>	<b>SESSION 19. USING MOBILE MONEY SERVICES</b>	60 min	Know how to use mobile money services	Receive / send money Store money Fraud Ombudsman

## 9. DETAILED TRAINING STRUCTURE

### INTRODUCTION

FEP		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p> <b>TOTAL</b> <b>60 MINUTES</b></p> <p><b>INTRODUCTION: 60 MINUTES</b> </p> 	<p><b>General objectives:</b></p> <p>During this introductory phase, participants will:</p> <ul style="list-style-type: none"> <li>- Learn more about their trainer</li> <li>- Present themselves and make a brief description of their households</li> <li>- Clearly understand the objectives of the training program</li> </ul> <p><b>Materials:</b></p> <ul style="list-style-type: none"> <li>• A presentation board to include the names of all participants and identify whether they have dependents, if they are married, their schooling, etc. This is available as an appendix to this manual.</li> <li>• Wall clear enough to project slides</li> <li>• Projector</li> <li>• Electrical extension wire</li> <li>• Table for installing the projector</li> <li>• Presentation table allowing to enter the names of all the participants as well as to present their individual characteristics.</li> <li>• Pencils for the participants</li> </ul> <p><b>Guidelines:</b></p> <ul style="list-style-type: none"> <li>• Welcome all participants first, then introduce yourself and give the reasons for your presence today.</li> </ul>	<p>Before each training session, if it is broadcast on the same day, read all the stories in the Sketches' document and listen to the soundtracks to learn more about the characters and content of the episodes specific to each lesson. The more you master the essence of the stories, the better you will be able to tackle the main themes of this training program and ask the key questions that will allow your audience to think.</p> <p>The trainer should break the ice, by setting an example and revealing information about himself in order to make the participants feel at ease. For example, where did he come from, what did he do before being a trainer? From the start, it is important to create a pleasant atmosphere.</p>

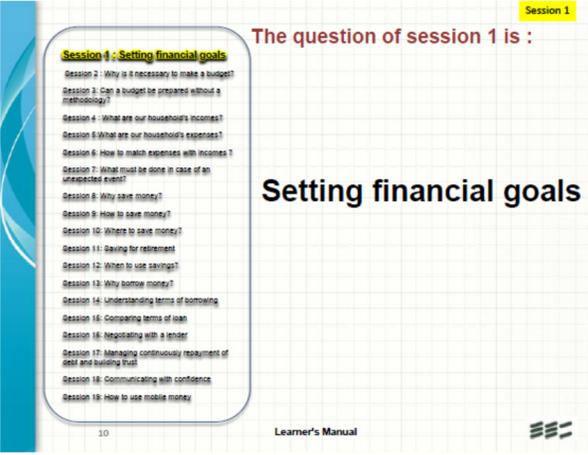
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ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
 	<ul style="list-style-type: none"> <li>Then, using the presentation table, let each participant present himself using the information elements of the table.</li> </ul>	<p>It is important to gather as much information as possible about each participant so that you can refer to it during each session, so let participants talk while limiting overflows in time.</p> <p>This table is attached and will be your guide during all training sessions. By allowing yourself to have as much information and details about the participants as possible, you will be well equipped in your interventions.</p>

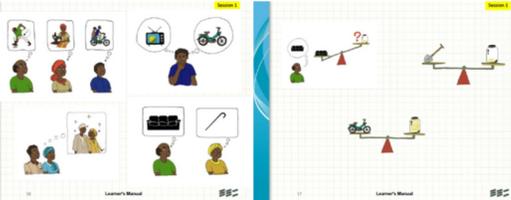
FEP		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>What will be covered in each session?</b></p> <ol style="list-style-type: none"> <li>1. Listen to a story on each question</li> <li>2. What does each story tell us?</li> <li>3. Do you experience such situations and how do you deal with those?</li> <li>4. Which important messages must be remembered?</li> </ol> <p><small>7 Learner's Manual</small></p>	<p>Guidelines:</p> <ul style="list-style-type: none"> <li>• Explain the structure of each session: 1) Listen to the story 2) Reflect on the story 3) Ask about their own situation 4) Finish by identifying the key message.</li> <li>• Present the style of questions that will be used in this training.</li> <li>• Specify that, at the end of the training, each participant or family should have an idea of the important times of the year when there are exits and cash receipts.</li> <li>• Mention that they will have a small tool to make a budget and correctly identify their incomes (cash inflows) and their expenses (cash outflows) in order to see if it balances each month and at the end of the year.</li> </ul>	<p>The trainer can present the questions for each session. However, the challenge is to make participants understand the main themes, concepts and those that will be addressed in this program. The questions are important because they invite participants to link these stories to their own context. But this is not enough, it is also important that many of these reflections, comments, ideas re-emerge to create interaction between groups in plenary sessions.</p> <p>This work of group reflection will allow to recognize their financial situation and identify better ways to plan their finances. Moreover, by sharing their own stories, they will not feel as the only ones with specific problems.</p> <p>It is likely that participation at the beginning of the session will be less active. However, little by little, a certain confidence should be established if the climate of the group is favorable and respectful. We should note a sharing of personal stories more and more, which will allow the trainer to link these situations to seeking concrete solutions with the group through, among other things, better planning.</p> <p>But beware, training should not become the place of financial complaint.</p>
<p><b>Questions by session...</b></p> <p><b>Session 1 :</b> Setting financial goals</p> <p><b>Session 2 :</b> Why is it necessary to make a budget?</p> <p><b>Session 3 :</b> Can a budget be prepared without a methodology?</p> <p><b>Session 4 :</b> What are our household's incomes?</p> <p><b>Session 5 :</b> What are our household's expenses?</p> <p><b>Session 6 :</b> How to match expenses with incomes?</p> <p><b>Session 7 :</b> What needs to be done in case of an unexpected event?</p> <p><b>Session 8 :</b> Why save money?</p> <p><b>Session 9 :</b> How to save money?</p> <p><b>Session 10 :</b> Where to save money?</p> <p><small>5 Learner's Manual</small></p>		
<p><b>Questions by session...</b></p> <p><b>Session 11 :</b> Saving for retirement</p> <p><b>Session 12 :</b> When to use savings?</p> <p><b>Session 13 :</b> Why borrow money?</p> <p><b>Session 14 :</b> Understanding terms of borrowing</p> <p><b>Session 15 :</b> Comparing terms of loan</p> <p><b>Session 16 :</b> Negotiating with a lender</p> <p><b>Session 17 :</b> Managing continuously repayment of debt and building trust</p> <p><b>Session 18 :</b> Communicating with confidence</p> <p><b>Session 19 :</b> How to use mobile money</p> <p><small>6 Learner's Manual</small></p>		

FEP		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
	<p>Guidelines:</p> <ul style="list-style-type: none"> <li>• Before beginning the audio segment, introduce the characters of the stories starting with the father, the mother, the grandmother (Nana), the eldest daughter, the son ...</li> </ul>	

**MODULE 1: FINANCIAL GOALS**

**SESSION 1: SETTING FINANCIAL GOALS**

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 1. SETTING FINANCIAL GOALS</b></p>  <p><b>Session 1</b></p> <p><b>Session 1 : Setting financial goals</b></p> <p>The question of session 1 is :</p> <p><b>Setting financial goals</b></p> <p>Session 2 : Why is it necessary to make a budget?          Session 3 : Can a budget be prepared without a methodology?          Session 4 : What are our household's incomes?          Session 5 : What are our household's expenses?          Session 6 : How to match expenses with incomes?          Session 7 : What must be done in case of an unexpected event?          Session 8 : Why save money?          Session 9 : How to save money?          Session 10 : Where to save money?          Session 11 : Saving for retirement          Session 12 : When to use savings?          Session 13 : Why borrow money?          Session 14 : Understanding terms of borrowing          Session 15 : Comparing terms of loan          Session 16 : Negotiating with a lender          Session 17 : Managing continuously repayment of debt and building trust          Session 18 : Communicating with confidence          Session 19 : How to use mobile money</p> <p>10 Learner's Manual</p> <p> <b>TOTAL SESSION 1: 60 MINUTES</b></p>	<p>Objectives of Session 1:</p> <p>At the end of this session, participants will know precisely what financial goals are, and the type of characteristics that financial goals should have.</p> <p>Materials:</p> <ul style="list-style-type: none"> <li>- Wall clear enough to project slides</li> <li>- Projector</li> <li>- Electrical extension wire</li> <li>- Table for placing the projector</li> <li>- Presentation board allowing to enter the names of all the participants and highlight their individual characteristics.</li> <li>- Pencils for the participants</li> </ul> <p>Guidelines:</p> <ul style="list-style-type: none"> <li>- After the introduction of the program, we begin with a module on financial goals.</li> <li>- Ask: What do you think is a financial goal?</li> </ul> <p>Response elements:</p> <p>A financial goal is a monetary target you set: it is composed of something you want to achieve, its value in monetary terms and a period within which you would like to attain it. It is usually driven by specific future financial needs.</p>	<p>Never forget to use the 'presentation table' which contains information on household composition, type of activity, etc. to take concrete examples in the participants' lives, and probe them if they do not spontaneously draw from their life experience.</p>

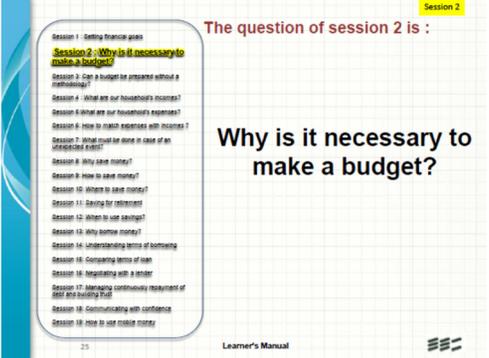
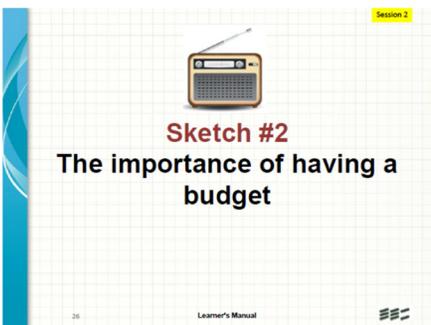
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>INTRODUCTION SESSION 1: .. MINUTES</b></p>    	<p>Guidelines:</p> <ul style="list-style-type: none"> <li>- Open the discussion by inviting participants to express themselves freely about the story.</li> <li>- Your turn, what do you think about the story?</li> <li>- What are we talking about?</li> <li>- Assist participants to identify concretely the elements of the story related to the financial goals.</li> <li>- How are these financial goals different one from the other?</li> </ul> <p>Productive good or non-productive good</p> <p>Productive good: use to generate revenue. (Sewing machine, tools, motorbike, etc....)</p> <p>Non-productive good: use to improve our comfort only. (Couch, television, walking stick etc...)</p>	<p>Summary of the history of Session 1:</p> <p>The young adults of the household talk about future income generation projects that they would like to implement, in collaboration with a group of friends.</p> <p>Already their parents are both encouraging them while giving them advice on qualities required to attain these goals (persistence for instance), and give them cautionary advice (roles between friends involved in a common project will have to be defined, etc.).</p>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
	<p>Guidelines:</p> <ul style="list-style-type: none"> <li>- Invite participants to think about their own situation or that of the members of their household.</li> <li>- And in your life, do you have ‘money objectives’? Which ones?</li> </ul> <ul style="list-style-type: none"> <li>- Are these specific? Your goal has to be precise and clear instead of vague and difficult to identify.</li> <li>-Are these achievable? Your goal must be directly related to your income (and expected income). Don’t count on unrealistic / hypothetical income to achieve your goal.</li> <li>- Are these measurable? By measurable, can you put a specific monetary value on the goal.</li> <li>- Are these realistic? Do you think your goal can be attained, with some degree of effort, or is it unrealistic at first glance? Consider your personal limitations, the external obstacles. But do not eliminate the goal if it simply requires efforts.</li> <li>- Can you identify the time frame your goal? You should have a sense of the length of time required to attain the goal: for instance, by the end of the year, or within the next 3 years, or in three to five years.</li> <li>- Take the time to identify these. Record answers and correct if necessary.</li> </ul> <p>Verify if the financial objective expressed is known to other household members, or if it kept as a secret. Examine if once shared with other household members, if these are supportive of one another, or if the burden of attaining the objective, relies solely on the shoulders on one of the household members.</p>	<p>Recommendation:</p> <p>It is tricky to share information on income and expenses in public. The trainer can start by being transparent about his own situation. As this is very early in the training process, the trainer can still invite participants to express at least 1 financial goal, or one goal in monetary terms. The trainer can then build on the goals expressed by participants.</p> <p>The trainer can ask if these goals are clear enough, measurable, attainable. If these goals are distinct from simple desires or dreams.</p> <p>Recommendations:</p> <p>In this section, aiming to focus on real life experiences of participants, do not be afraid to leave some moments of silence. In fact, it is necessary to allow time so that learners can ‘connect’ to their lives and extract specific examples that they can share with others. Often, once one of the learners verbalizes his /her experience, other learners will be prodded to dig into their own lives and present their own experience.</p>

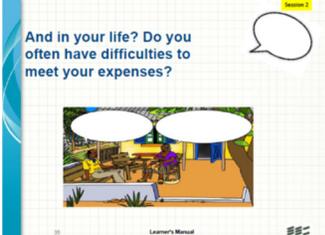
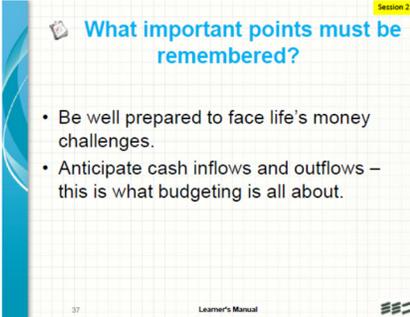
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p>Session 1</p> <p><b>What important points must be remembered?</b></p> <ul style="list-style-type: none"> <li>In order to move forward in money matters, the simplest way is to target <b>objectives on each aspect</b> of money matters.</li> <li>Objectives must be <b>precise, realistic,</b> and <b>understood by all</b> members of the household.</li> </ul> <p>23 Learner's Manual</p> <p>Session 8</p> <p><b>Key Messages</b></p> <p>« Going slowly does not prevent from arriving »</p> <p>24 Learner's Manual</p>	<p><u>Guidelines:</u></p> <ul style="list-style-type: none"> <li>- After the discussion, ask participants to remember the proverb ("<b>Going slowly does not prevent from arriving</b>"). Can anyone recall the proverb? What does this proverb mean in the context of this session?</li> <li>- Conclude with the meaning of the proverb, and explain it so that the participants all understand it in the same way.</li> <li>- Invite participants to recap what was discussed during the session: Financial goals, are specific, measurable, achievable, and realistic.</li> </ul> <p>- Ask: What is important to remember?</p>	<p>Meaning of the proverb:</p> <p>Sometimes, some goals will seem very far away from the starting point. Also, some goals may appear disproportionately high relative to one's income. Nevertheless, once the goals are set, and you start pursuing them, even if it takes a long time to get there, you can still make it. The fact that progress towards a final goal is slow, does not mean that you should be discouraged.</p> <ul style="list-style-type: none"> <li>In order to move forward in money matters, the simplest way is to target <b>objectives on each aspect</b> of money matters.</li> <li>Objectives must be <b>precise, realistic,</b> and <b>understood by all</b> members of the household.</li> </ul>

**MODULE 2: THE BUDGET**

**SESSION 2: WHY IS IT NECESSARY TO MAKE A BUDGET?**

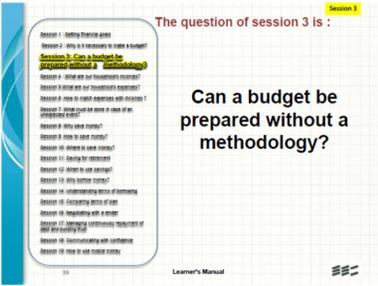
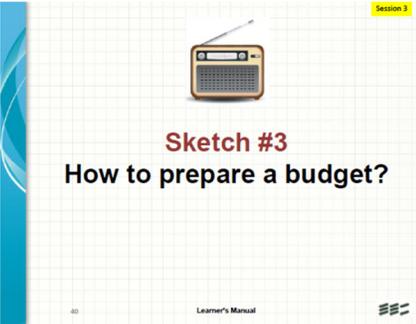
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
 <p><b>TOTAL: 60 MINUTES</b></p>  <p><b>SKETCHES #2: 60 MINUTES</b></p> 	<p>Objectives of Session 2:</p> <p>During this session, participants will:</p> <ul style="list-style-type: none"> <li>• Know the usefulness and necessity of having a budget</li> <li>• Become aware of cash inflows and outflows in the household.</li> </ul> <p>Materials:</p> <ul style="list-style-type: none"> <li>- Wall clear enough to project slides</li> <li>- Projector</li> <li>- Electrical extension wire</li> <li>- Table for placing the projector</li> <li>- Presentation board allowing to enter the names of all the participants and highlight their individual characteristics.</li> <li>- Pencils for the participants</li> </ul> <p>Guidelines:</p> <ul style="list-style-type: none"> <li>• Clarify that participants can follow the story using their handbook, as the actions of characters are summarized.</li> <li>• Start by asking participants to listen and understand what is going on, as they will be asked to discuss it.</li> </ul>	<p>Summary of the story of the session 1:</p> <p>Father discusses with his wife, they will be joined by their son, their daughter and then by grandmother (Nana). The conversation is going to speed up, as the parents realize the accumulation of expenses that are coming from all sides without being fully prepared to handle them. The father will propose to buy the walking stick promised to the grand-mother first, and start by beating himself up for not adequately planning his household’s expenses. The household is struggling to cope with all the expenses they have to tackle, and the young adults of the household are going to suggest organizing a ‘budget session’ to have a better vision as to where they should go from there.</p>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
 <p>DISCUSSION ABOUT THE STORY: .. MINUTES</p> 	<ul style="list-style-type: none"> <li>Explain to the participants that you will begin the session with a discussion on some terms that will often come back in the session.</li> </ul> <p>Guidelines:</p> <ul style="list-style-type: none"> <li>Open the discussion by inviting participants to express themselves freely about the story: <ul style="list-style-type: none"> <li>✓ Your turn, what do you think of the story?</li> <li>✓ What is the problem with this household?</li> <li>✓ What are we talking about?</li> </ul> </li> <li>Conclude the discussion by asking participants if they have ever heard about the concept of a budget and under what circumstances?</li> <li>Explain with simple words what a budget is.</li> </ul>	<p>Content Elements</p> <p>A budget is simply a tool for forecasting and managing one's money during a given period of time. Quite simply, it is a financial tool that makes it possible to better know the inflows and outflows of money in the household. Then, this tool allows anybody to see what types of expenses are costlier. The budget also makes it possible to assess future spending. Once this information is known, it is easier to make good financial decisions.</p> <p>Recommendation:</p> <p>This first stage of discussion must remain broad. It is about breaking the ice and demonstrating to the participants that this training is also a place of discussion and reflection.</p>

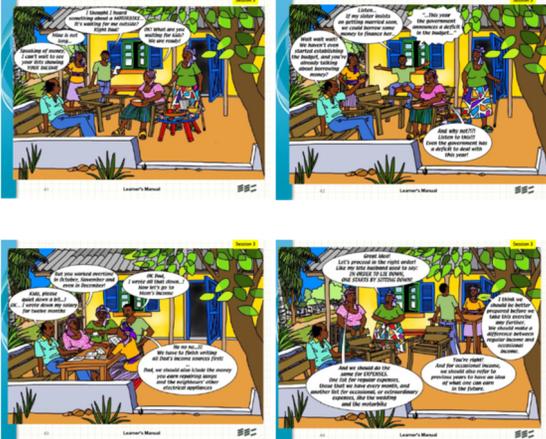
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SHARE OF EXPERIENCES: .. MINUTES</b> </p>  <p>And in your life? Do you often have difficulties to meet your expenses?</p>  <p>What do you do in a similar situation?</p> <p><b>CONCLUSION: .. MINUTES</b> </p>  <p>What important points must be remembered?</p> <ul style="list-style-type: none"> <li>• Be well prepared to face life's money challenges.</li> <li>• Anticipate cash inflows and outflows – this is what budgeting is all about.</li> </ul>	<p>Guidelines:</p> <ul style="list-style-type: none"> <li>• Invite participants to reflect on the cash outflows in their household. Request: And in your life, do you often have difficulties to meet your expenses?</li> </ul> <p>Guidelines:</p> <ul style="list-style-type: none"> <li>• After allowing the participants to present certain spending situations, ask which ones are: essential, necessary, occasional, unexpected ...</li> <li>• Note the participants' responses carefully so that they can be used to provide additional explanations when you present the budget in more detail in subsequent sessions. This will allow you to illustrate key concepts with examples of their everyday life.</li> </ul> <p>Guidelines:</p> <ul style="list-style-type: none"> <li>• After the discussion, ask participants to remember the proverb: Can anyone recall the proverb? In your opinion, what does this proverb mean?</li> </ul> <p><b>'It is not the day of battle that you sharpen your blade'</b></p> <ul style="list-style-type: none"> <li>• Conclude on the meaning of the proverb, and explain it so that the participants all understand it in the same way</li> <li>• Invite participants to recap what was discussed in the session: there are incoming and outgoing flows of money and different types of expenses.</li> <li>• Before going to the next session - at the discretion of the trainer and time available - invite participants to take a short break.</li> </ul>	<p>Conclude at this level that to make spending decisions, you must determine what to spend, when to spend and how to spend? You also need to know what you will have as money, when it will be available, and if it will not already be tied for a particular expense / obligation.</p> <p>As such, it is absolutely necessary to make a budget</p> <p>Meaning of the proverb:</p> <p>The proverb simply means that preparation is at the heart of any successful endeavor in our lives. Otherwise failure is hardly avoidable. It is the same if we want to face the money challenges of our lives.</p>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
	<p>Conclude with this message after What important points must be remembered:</p> <ul style="list-style-type: none"> <li>• One must plan ahead to face the money challenges of our lives. This 'planning ahead' expresses the necessity to have a budget.</li> </ul> <p>This is what will be seen step by step in the following sessions.</p>	<p>Important points to be remembered:</p> <ul style="list-style-type: none"> <li>• Be well prepared to face life's money challenges.</li> <li>• Anticipating cash inflows and outflows – this is what budgeting is all about.</li> </ul>

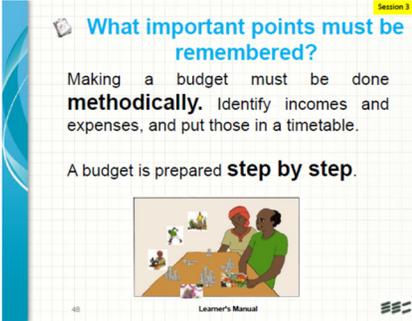
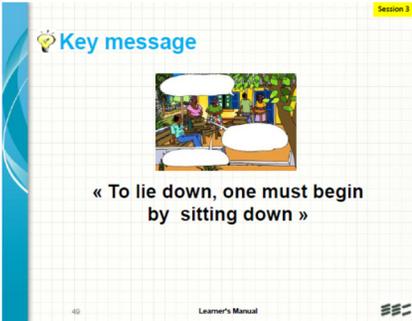
**SESSION 3: CAN WE MAKE A BUDGET WITHOUT A METHODOLOGY?**

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 3. CAN WE MAKE A BUDGET WITHOUT A METHODOLOGY?</b></p>  <p>Slide 39 content: The question of session 3 is: Can a budget be prepared without a methodology? It lists 18 discussion questions for the session.</p>  <p>Slide 40 content: Sketch #3: How to prepare a budget? It features an illustration of a radio.</p> <p><b>TOTAL: 60 MINUTES</b></p>	<p><b>Objectives of Session 3:</b></p> <p>During this session, participants will know how to:</p> <ul style="list-style-type: none"> <li>- Identify the elements of a budget</li> <li>- Define a method for developing a budget</li> </ul> <p><b>Note:</b></p> <p>Having understood that it is necessary to make a budget for our household, it is important to know now how to set it up.</p> <p>What did we learn in Session 2? Let the participants bring some answers in their own words.</p> <p>If the trainer feels that session 2 was not well understood or remembered, the trainer can use his own words to remind learners that it is necessary to have a budget, and why.</p> <p>Ask participants if they have ever heard the notions of method? Income? Expense? And under which circumstances? Come back on each of the following notions:</p> <ul style="list-style-type: none"> <li>✓ Method: a set of tools and rules to perform a better job and achieve a better result.</li> <li>✓ Income: any money coming into the household.</li> <li>✓ Spending: any money going out of the household.</li> </ul> <p>This is important because this sketch and the others to come are dealing precisely with 'the notion of a budgetary method': how to identify incomes and expenses and aligning them in a manner such that it will correspond to a budget.</p>	<p>Take a minute or two with the participants, asking them what they have remembered from Session 2. They should recall that it is necessary to prepare a budget in order to meet life's money challenges, and more precisely to be able to determine if and when they can afford to undertake some specific expenses.</p> <p>Use the recommendations from the previous session to inspire you. Repetition being pedagogical, this will be beneficial for the participants.</p> <p>These notions should be understood by the participants, so do not hesitate to explain them with examples if necessary.</p>

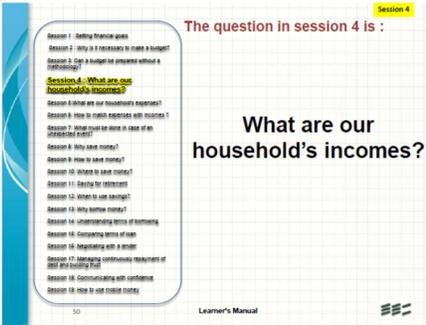
<b>NATIONAL G2P CASH TRANSFER PROGRAM</b>		
<b>ACTIVITIES, DURATION, SLIDES</b>	<b>ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE</b>	<b>RECOMMENDATIONS</b>
	<p>Tell the participants that we are defining these concepts to enable them, once again, to better extract the lessons from the sketches.</p> <p>Ask participants:            Do you sometimes use methods to do a better job? Small steps, after other small steps to achieve a result? Highlight a concrete example provided by the audience, steps to make patties or to change a tire, etc. If we mix the steps, does it work?            Then take advantage of the opportunity to specify that to realize a budget, one also needs a method.            Invite participants to listen to the sketch to find out how the family starts to develop (or make) their budget. Do they get confused? How do they correct themselves?</p> <p>Before presenting the sketch, remind the participants the same procedure as in earlier sessions:</p> <ul style="list-style-type: none"> <li>✓ We listen to the story</li> <li>✓ We reflect on the story</li> <li>✓ We wonder about our own situation</li> <li>✓ We finish by identifying the key message.</li> </ul>	

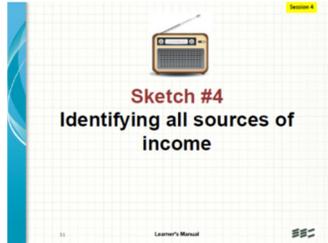
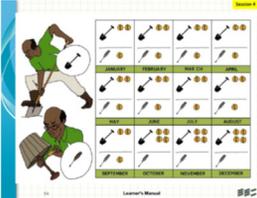
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
 <p>1. I thought I had... 2. I thought I had... 3. I thought I had... 4. I thought I had...</p> <p>5. Your turn, what do you think of the story? What are we talking about?</p> 	<p>Guidelines:</p> <p>Clarify to participants that they can listen to the story, but can also follow the story using their handbook, as the actions of the characters are summarized in the illustrations.</p> <p>Guidelines:</p> <p>Open the group discussion by inviting participants to express themselves freely about the story:</p> <ul style="list-style-type: none"> <li>✓ Your turn, what do you think of the story?</li> <li>✓ What are we talking about?</li> </ul> <p>Does it seem easy for the family to make a budget? Does the family seem to have a method that allows them to put in order incomes and expenses and have clarity on the overall money situation of the household for the coming year? If we help the family by putting some order, what are the incomes and expenses in this sketch? To help participants identify concrete elements of this story related to a methodology, draw 2 columns on the flip chart, one column for Incomes and another one for expenses, and then probe participants.</p>	<p><b>Summary of Sketch 3:</b></p> <p>The family meets as planned in order to prepare a budget, but the 'random' way with which income and expenses are listed proves inefficient. They will conclude by deciding to have another get together solely on incomes.</p> <p>Recommendations:</p> <p>Record the important elements of the participants' comments. They may serve as examples for your explanations.</p>

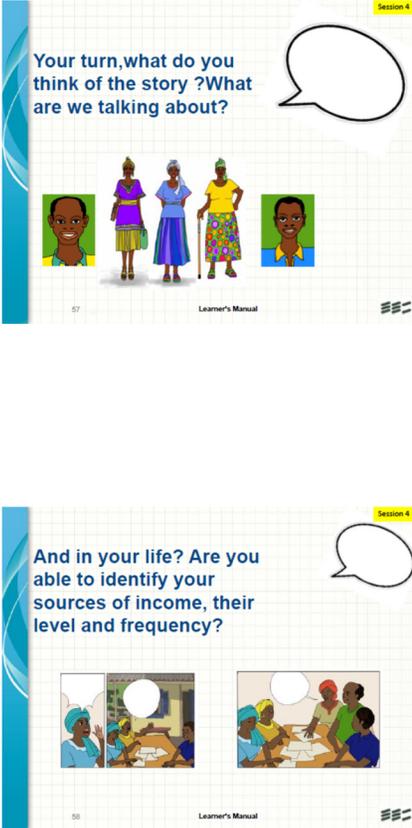
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p>Slide 46: And in your life? How do you manage the money of your household?</p> <p>Slide 47: What do you do in a similar situation?</p>	<p>Guidelines:</p> <ul style="list-style-type: none"> <li>• Invite participants to reflect on the situation in relation to their household: <ul style="list-style-type: none"> <li>✓ Do you sometimes sit with your family to talk about household incomes and expenses?</li> <li>✓ How do you go about deciding which expenses to undertake apart from the daily expenses?</li> <li>✓ And how do we put all these numbers together (cash inflows and outflows)? Apply a method that allows you to make a coherent budget.</li> </ul> </li> <li>• Conclude by reinforcing the importance of: <ul style="list-style-type: none"> <li>✓ All incomes in the household and knowing these.</li> <li>✓ Major expenditures</li> <li>✓ All of them in a calendar</li> </ul> </li> </ul> <p>Elements of content:</p> <ul style="list-style-type: none"> <li>• Often, more occasional income allows money to be paid for urgent expenses or for the purchase of necessary things such as medicines, school supplies, etc.</li> <li>• Knowing incomes and expenses will help to make a budget. It will take some method to get there.</li> </ul>	<p>Key questions to guide the discussion:</p> <p>How should the family begin? Identify incomes (all receipts of money) or expenses (all cash outflows) of the household?</p> <p>Is it a good idea to say that it is better to wait to know the incomes of the family before deciding to spend for the wedding?</p> <p>Recommendations:</p> <p>Invite participants to search in their own experience to participate in the discussion. Do not be afraid to leave some moments of silence giving learners a chance to remember their own experience in relation to the notions discussed in this session.</p> <p>–</p>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
 	<p>Guidelines:</p> <p>After the discussion, ask participants to remember the proverb. Can anyone recall the proverb? What does this proverb mean? As Nana said so well in the sketch we just heard: <b>"To lie down, you start by sitting down"</b></p> <p>Conclude on the meaning of the proverb, and explain it so that the participants all understand it in the same way</p> <p>Invite participants to recall what was discussed in the session:</p> <p>Ask: What is important to remember? To prepare a budget one has to do it step-by-step: First by identifying all incoming flows of money, then all outgoing flows of money, and placing all of them in a calendar, to see how they even out.</p> <p>Before going to the next session, invite the participants to stretch themselves: small exercise, a song, coffee, food, etc.</p>	<p>Note the main elements of participants' answers on the table or flip chart so that they can be used to provide additional explanations when you see the budget in more detail in subsequent sessions. This will allow you to illustrate key concepts with examples of their everyday life.</p>  <p><b>Meaning of the proverb:</b> One cannot make a budget without a methodology, so one must proceed step by step.</p> <p>To make a budget it is necessary to do it methodically, to identify incomes and expenses and put them in a timetable.</p>

**SESSION 4: WHAT ARE OUR HOUSEHOLD’S INCOMES?**

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 4. WHAT ARE OUR HOUSEHOLD’S INCOMES?</b></p>  <p><b>TOTAL SESSION 4: 60 MINUTES</b></p>	<p><b>Objectives of Session 4:</b></p> <p>At the end of this session, participants will know how to:</p> <ul style="list-style-type: none"> <li>- Identify all sources of incomes of household members</li> <li>- Classify these incomes in terms of sources, frequencies, seasonality and levels.</li> </ul> <p><b>Guidelines:</b></p> <ul style="list-style-type: none"> <li>- Having understood that it takes a clear and precise methodology to prepare a budget, go to the first design step.</li> <li>- Ask: What do you think is the first step in designing a budget?</li> </ul> <p><b>Response elements:</b></p> <ul style="list-style-type: none"> <li>- The first step would be to identify all incomes, their amount, type, frequency and seasonality.</li> </ul>	<p>Never forget to use the presentation board to draw concrete examples in the participants' lives.</p> <p>Take a minute or two with the participants, asking them what they remember from the previous sessions. This would make it possible to start this session and make sure that they can follow without problems.</p>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>INTRODUCTION SESSION 4:</b></p>      	<p>Guidelines:</p> <ul style="list-style-type: none"> <li>- Open the discussion by inviting participants to express themselves freely about the story.</li> <li>- Your turn, what do you think about the story?</li> <li>- What are we talking about?</li> <li>- Does it seem easy for the family to identify incomes?</li> <li>- If we helped the family, what are the incomes mentioned in this sketch 4?</li> <li>- Assist participants to identify concretely the elements of the story related to sources of income, frequencies, seasonality and levels.</li> <li>- How are these incomes different?</li> </ul>	<p><b>Summary of the history of Session 4:</b></p> <p>The family meets as planned to start their budget and talk about incomes. Each one, in turn, beginning with the father, come and talk about his/her income.</p> <p>Following the methodology, the family realizes that incomes have different characteristics that must be taken into account to make its budget</p>

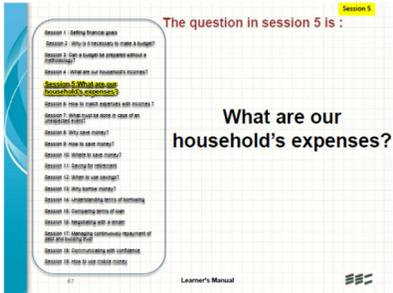
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
	<p><b>Guidelines:</b></p> <ul style="list-style-type: none"> <li>- Invite participants to reflect on the situation in the context of their household.</li> <li>- Identify the types of incomes in your households: Salary, retirement pension, sewing, selling garden products, donations.</li> <li>- Who has regular income? What are the less regular incomes? Do you know the amount of such incomes (per month for example)?</li> <li>- Take the time to identify these. Record answers and correct if necessary.</li> <li>- Explain to the participants the concepts of predictable or regular income and those of less predictable or occasional income.</li> </ul> <p>Show the slide with the timetable. Take the example of a participant. Without asking him /her the amount of income, ask him /her when does the income materialize on a calendar? Then check with the group: is it an occasional or regular income?</p>	<p><b>Recommendation:</b></p> <p>It is tricky to talk about the levels of personal income in front of a group of 'strangers'. Remain general when it comes to specific levels of income of learners. The important thing is to understand that there are different categories of incomes. Also that some are regular or irregular. This information will help to record the amounts methodically in the timetable and provide a better understanding of the perspective of household incomes.</p> <p>Recommendations:</p> <p>In this section, aiming to focus on real life experiences of participants, do not be afraid to leave some moments of silence. In fact, it is necessary to allow time for the memory to look back on specific situations related to the concepts.</p>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p>Slide 99: Are you able to put these in a timetable? The slide features two empty grid timetables, each with 4 columns and 3 rows. To the left of the first grid are icons for a person, a clock, and a calendar. To the right of the second grid are icons for a person, a clock, and a calendar. The slide is labeled 'Section 4' in the top right corner and 'Learner's Manual' at the bottom.</p>	<p><u>Response elements:</u></p> <ul style="list-style-type: none"> <li>- Predictable or regular income: it is money that comes into the household in the same period (E.g. salary, retirement pension).</li> <li>- Less predictable or casual income: it is money that comes into the household in variable amounts and time intervals. (e.g.: sewing work, sale of garden products, etc.)</li> <li>- Ask if some participants receive transfer income. And take the opportunity to explain this concept</li> </ul>	
<p>Slide 100: What are the important points to be remembered? The slide contains the text: "For each household member, it is important to know the <b>type</b> of income, the <b>level</b>, the <b>frequency</b>, the seasonality, the degree of certainty to know on what we depend." The slide is labeled 'Section 4' in the top right corner and 'Learner's Manual' at the bottom.</p>	<p><u>Response elements:</u></p> <ul style="list-style-type: none"> <li>- Transfer Income: This is an income that comes to the household from a third person by money transfer.</li> <li>- Introduce the notion of income level, explain to them what is meant by this concept. Use as an example the allowance that learners receive in the context of the social support programs.</li> </ul>	<p>Use the information on the 'presentation board' to probe participants using some of their personal characteristics, which can then inspire others to recall their own experience.</p>
<p>Slide 101: Sources of income. The slide displays various icons representing different income sources: a person working, a group of people, a person with a globe, a person with a plant, a person with a globe, and a person with a plant. The slide is labeled 'Section 4' in the top right corner and 'Learner's Manual' at the bottom.</p>		

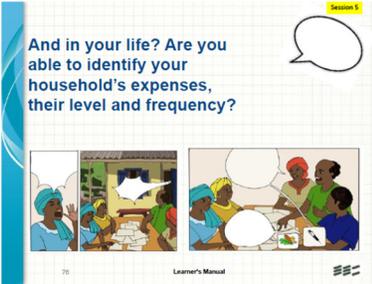
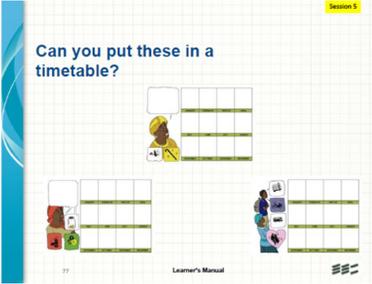
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
 <p>The image contains three slides from a learner's manual, each showing a calendar with income levels marked for each month. The first slide, titled 'Regular incomes', shows a steady increase in income from January to December. The second slide, titled 'Irregular or Occasional Incomes', shows income that is zero for most of the year but spikes in certain months. The third slide, titled 'Incomes from money transfers (Windfalls)', shows income that is zero for most of the year but has a single large spike in one month.</p>	<p><u>Response elements:</u></p> <ul style="list-style-type: none"> <li>- Income levels can vary as a function of the intensity of the activities performed by someone. (for example, you can earn more money by working more during the last months of the year).</li> <li>- Participants should be encouraged to cite other examples than what they see in their notebooks, or what they heard during the sketch.</li> </ul> <p>Have participants reflect on the following thoughts:</p> <ul style="list-style-type: none"> <li>- What are the "best" incomes, which ones can be trusted?</li> <li>- Can we increase our incomes rather than relying on luck?</li> <li>- Can you plan your spending based on irregular income?</li> </ul> <p>Ask participants to decide on what they can count on when planning their spending, setting aside money and achieving their goals. Focus on predictable revenue for the bulk of planning, and the least predictable and random for less important items.</p>	

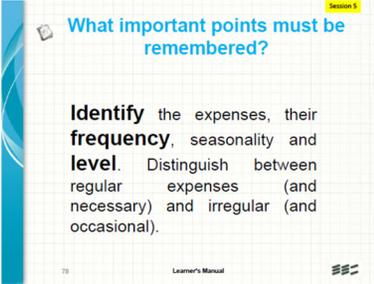


**SESSION 5: WHAT ARE OUR HOUSEHOLD’S EXPENSES?**

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 5. WHAT ARE OUR HOUSEHOLD’S EXPENSES?</b></p>  <p><b>TOTAL DE LA SESSION 5: 60 MINUTES</b></p>	<p><b>Objectives of Session 5:</b></p> <p>At the end of this session, participants will know how to:</p> <ul style="list-style-type: none"> <li>- Identify all types of expenditures of household members</li> <li>- Classify expenditures in terms of sources, frequencies, seasonality and levels.</li> </ul> <p>Instructions:</p> <ul style="list-style-type: none"> <li>- After identifying all revenues clearly and precisely, move on to the next preliminary step in designing a budget</li> <li>- Ask the following question: What do you think is this other step?</li> </ul> <p><b>Response elements:</b></p> <ul style="list-style-type: none"> <li>- The second step would be to identify all types of expenditures, their amount, frequency and their level.</li> </ul>	<ul style="list-style-type: none"> <li>- Revisit the notion of expenditure and say that it will be viewed more thoroughly in this session.</li> <li>- An expense is any money that goes out of the household.</li> <li>- Take two or three participants and ask them for examples. Then move on to the next step</li> </ul>



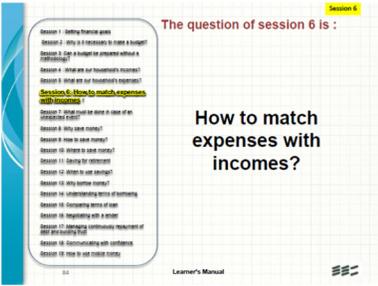
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
 <p>75 Learner's Manual</p>	<p>Guidelines:</p> <p>Open the discussion by inviting participants to express themselves freely about the story:                      Your turn, what do you think of the story?                      What are we talking about?                      Does it seem easy for the family to list and identify all household expenses?                      Looking at this family, what are the expenses that it faces in this sketch?                      Help the participants identify in this story all expense elements, including frequencies, seasonality and levels.                      How are such expenses different one from the other?</p>	<p>Recommendation:</p> <p>It is tricky to talk about the levels of personal expenses in front of a group of 'strangers'. Remain general when it comes to specific levels of expenses of learners. The important thing is to understand that there are different categories of expenses. Also that some are regular or irregular. This information will help to record the amounts methodically in the timetable and provide a better understanding of the perspective of household expenses.</p>
 <p>76 Learner's Manual</p>	<p>Guidelines:</p> <p>Invite participants to reflect on this situation as it affects their households.                      Identify the types of expenses in their households: food, clothing, electricity, etc.                      Who has regular expenses? What are the irregular expenses? Do you know the corresponding amounts of such expenses (per month for example)?                      Take the time to identify these. Record answers and correct if necessary.                      Explain to the participants the concepts of regular and irregular expenditure.</p>	
 <p>77 Learner's Manual</p>	<p>Guidelines:</p> <p>Show the slide with the timetable. Take an example of a participant. Without asking for the amount of these expenses, ask when he/she is making each expense. Then check with the group: are these regular or irregular expenses?</p>	

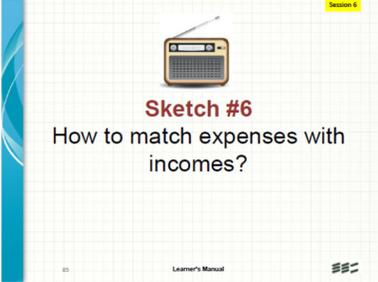
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
 <p>78 Learner's Manual</p>  <p>79 Learner's Manual</p>		<p><b>Recommendations:</b></p> <ul style="list-style-type: none"> <li>- In this section, aiming to focus on real life experiences of participants, do not be afraid to leave some moments of silence. In fact, it is necessary to allow time for the memory to look back on specific situations related to the concepts.</li> </ul>

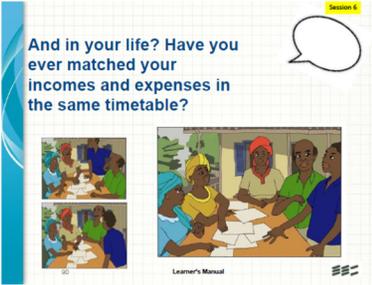
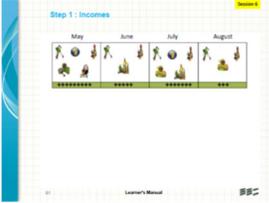
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>Regular expenses</b> <span style="float: right;">Session 5</span></p>  <p>00 Learner's Manual</p>	<p>Response elements:</p> <ul style="list-style-type: none"> <li>- A regular expense: it is money that comes out of the household frequently on a continuous basis. (e.g., food, daily)</li> <li>- An irregular expenditure: it is money that comes out of the household but less frequently and on a discontinued manner. (e.g. clothes, books, tools, once every quarter, or every six-months, etc.)</li> <li>-After defining these concepts, ask the participants to give other examples for each one.</li> <li>- Note examples and correct participant responses</li> <li>- Introduce and explain the notion of level of expenditure with participants.</li> </ul>	
<p><b>Irregular expenses</b> <span style="float: right;">Session 5</span></p>  <p>01 Learner's Manual</p>	<p>Response elements:</p> <ul style="list-style-type: none"> <li>- The level of expenditure: There are variations in expenditures depending on the intensity of the period in which they occur. (Ex: you can spend more on food during festive periods, or at the beginning of the school year). Participants should be encouraged to give other examples than what they see in their notebooks.</li> </ul>	
<p><b>Level of expenses</b> <span style="float: right;">Session 5</span></p>  <p>02 Learner's Manual</p>	<p>- Make participants think about the level of spending: What are the most important expenses for your family? (Mark the most important expenses on the chart with an X.)</p> <ul style="list-style-type: none"> <li>- What are the expenses that are important, but not at the same level? (Mark these expenses with a circle O)</li> <li>- Finally, what are the optional expenses? (Mark these expenses with another sign – a square for instance).</li> <li>- Emphasize that sometimes, certain expenses are very important for one family, but not for another. But in general, some are always essential (rent, school, transport to work, medication), others are optional: (changing furniture for instance)</li> </ul>	

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
 <p>Key message</p> <p>« The new rope is woven at the end of the old rope »</p>	<p>Guidelines:</p> <ul style="list-style-type: none"> <li>- After the discussion, ask participants to remember the proverb. Can anyone recall the proverb? What does this proverb mean?</li> <li>- <b>"It is at the end of the old cord that we weave the new one"</b></li> <li>- Conclude on the meaning of the proverb, and explain it so that all participants understand it in the same way</li> <li>- Ask: What is important to remember?</li> <li>- Before going to the next session, invite the participants to stretch themselves, small exercise, a song, coffee, food. (at the discretion of the trainer).</li> </ul>  <p>For each member of the household, it is important to identify expenditures, their frequencies, seasonality and levels. Distinguish regular/ essential and irregular/occasional</p>	<p><b>Meaning of the proverb:</b></p> <p>It is a step by step process involving first identifying income, then expenses, and then, for the next session, aligning them one on the other. To identify all expense components is an intermediate step on which the rest can be built.</p>

**SESSION 6: HOW TO MATCH EXPENSES WITH INCOMES?**

FEP		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 6. HOW TO MATCH EXPENSES WITH INCOMES?</b></p>  <p><b>TOTAL SESSION 6: 60 MINUTES</b></p>	<p><b>Objectives of Session 6:</b></p> <ul style="list-style-type: none"> <li>- During this session, participants will know how to prepare a simple budget</li> </ul> <p><b>Guidelines:</b></p> <ul style="list-style-type: none"> <li>- After identifying the revenues and expenses the next step is to prepare a budget.</li> <li>- Ask the following question: In your opinion, what will this step consist in?</li> </ul> <p><b>Response elements:</b></p> <p>It will consist in preparing a detailed plan by matching our expenses with our revenues to make sure that we can cover our expenses with our incoming flows of money</p>	<p>Take a minute or two with the participants, asking them what they remember from the previous sessions. This would make it possible to start this session and make sure that they can follow without problems.</p>

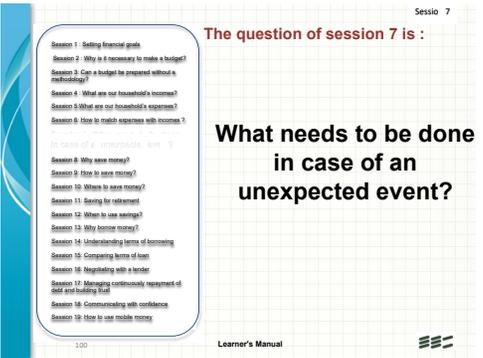
FEP		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>INTRODUCTION SESSION #6:</b></p>    	<p>Guidelines:                      Always the same instructions as in previous sessions:                      We listen to the story                      We reflect on the story                      We wonder about our own situation                      We finish by identifying the key message.</p> <p>Clarify to participants that they should listen to the story, but can also follow the story using their handbook, as the actions of the characters are summarized in the illustrations.</p>	<p><b>Summary of the history of session # 6:</b></p> <p>The family meets as planned to make their budget with all the various elements that they have previously identified and to talk about balance between incomes and expenditures.</p>

FEP		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
  	<p>Guidelines:</p> <p>Open the discussion by inviting participants to express themselves freely about the story                  Your turn, what do you think of the story?                  What are we talking about?                  Does it seem easy for the family to match spending with incomes?                  If we were to help the family, how would we do it?                  Help the participants identify concretely the elements of the story that apply to the establishment of a balanced budget.</p> <p>Guidelines:</p> <p>Invite participants to reflect on the situation as it relates to their household</p> <p>In our budget, are expenditures greater than income, or vice versa?                  In cases where spending is higher than income, what can be done?</p>	<p>Recommendation:</p> <p>Always speak of amounts in general terms. The important thing will be to understand how to match spending with incomes, how to strike a balance over a period of time, and how to allocate funds intelligently.</p> <p>Recommendations:</p> <p>In this section, aiming to focus on real life experiences of participants, do not be afraid to leave some moments of silence. In fact, it is necessary to allow time for the memory to look back on specific situations related to the concepts.</p> <p>Allow participants to share their ideas. If they do not mention any constructive idea, suggest to: 1) look for expenses to decrease, eliminate, or downgrade to optional expenses; Or 2) We can look for another way to make money. It is so important to have a balanced budget. Or, 3) Transfer income from a period when we have more to a period when we have less.</p>

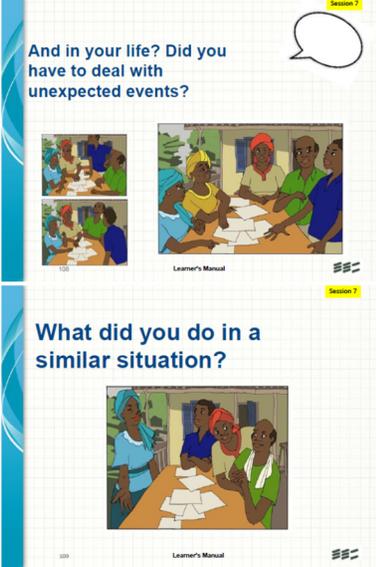
FEP		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
	<p>In periods where incoming flows exceed our basic expenses, what should we do?</p> <p>Explain to the participants the notion of balanced budget</p> <p>Balanced budget: sometimes, our income exceeds our basic expenses and we are able to set money aside. It is that amount that can be mobilized in periods where we do not have enough money to meet our basic needs.</p> <p>Show the slide with the timetable and the different steps to achieve a balanced budget, gradually revamping the process with participants, enabling them to assimilate and replicate in their own home environment.</p>	<p>Allow participants to share their ideas. If they do not mention, add: 1) We can save, or set aside, the money that remains for the future; Or 2) we can use that excess cash to engage on things that we have been holding back on, and as a priority think of the most important expenses that have been neglected (on better nutrition, education, improving income generating capabilities).</p> <p>Use the information on the 'presentation board' to probe participants using some of their personal characteristics, which can then inspire others to recall their own experience.</p> <p>If you have enough time you can take the case of one participant and replicate the same process with everyone. It would serve as a practical exercise.</p>



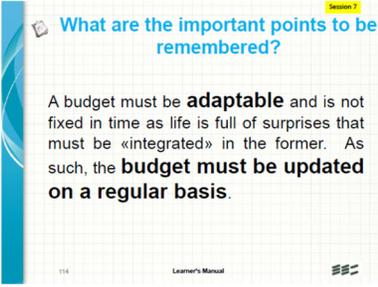
**SESSION 7: WHAT NEEDS TO BE DONE IN CASE OF AN UNEXPECTED EVENT?**

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 7. WHAT NEEDS TO BE DONE IN CASE OF AN UNEXPECTED EVENT?</b></p>  <p><b>What needs to be done in case of an unexpected event?</b></p> <p><b>TOTAL SESSION 7: 60 MINUTES</b></p>	<p><b>Objectives of Session 7:</b></p> <p>At the end of this session, participants will know how to adjust their budgets to one or more unforeseen events.</p> <p><u>Guidelines:</u></p> <ul style="list-style-type: none"> <li>- After learning how to put in place a solid and consistent budget over time, it is important to test this tool.</li> <li>- Ask the following question: In your opinion, what will this stage consist of?</li> </ul> <p><u>Response elements:</u></p> <p>It will consist of knowing how a budget will stand in face of an unforeseen event and how to make the necessary adjustments in this specific case.</p>	<p>Budgets are adjusted constantly also because some income may be lower than expected, or some expenses may reveal themselves to be higher than expected. It is not only 'unexpected events' that trigger the necessity to adjust budgets.</p>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>INTRODUCTION SESSION #7:</b></p>      	<p>Guidelines:</p> <p>Always the same instructions as in previous sessions                  We listen to the story                  We reflect on the story                  We wonder about our own situation                  We finish by identifying the key message.</p> <p>Clarify to participants that they should listen to the story, but can also follow the story using their handbook, as the actions of the characters are summarized in the illustrations.</p>	<p><b>Summary of the history of Session 7:</b></p> <p>The family will receive a surprise visit next week. How is it possible to deal with this unexpected expense? All household members will offer solutions to adjust the budget. All these solutions have merit and can be discussed.</p>

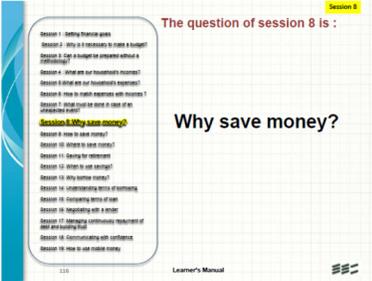
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
	<p><u>Guidelines:</u></p> <p>Open the discussion by inviting participants to express themselves freely about the story.          Your turn, what do you think of the story?          What are we talking about?          Define for participants the notion of an unforeseen event.          An unexpected event is when something happens and you do not expect it. (Ex: a surprise trip, rain in the dry season).          Does it seem easy for the family to face such event?          If we were to help the family, how would we do it?</p> <p>Help the participants identify concretely the elements of the story relating to such kind of event and its consequences.</p>	<p><u>Recommendation:</u></p> <p>Always mention amounts in general terms. The important thing will be to understand how to deal with an unexpected event and provide for it in the budget, how to strike a balance over a period of time, and how to allocate the funds wisely.</p>
	<p><u>Guidelines:</u></p> <ul style="list-style-type: none"> <li>- Invite participants to reflect on the situation as it relates to their household.</li> <li>- Have you had to deal with unforeseen events in your life?</li> </ul> <ul style="list-style-type: none"> <li>- What have you done in such a situation?</li> </ul>	<p><u>Recommendations:</u></p> <ul style="list-style-type: none"> <li>- In this section, aiming to focus on real life experiences of participants, do not be afraid to leave some moments of silence. In fact, it is necessary to allow time for the memory to look back on specific situations related to the concepts.</li> <li>- If they say "borrow from a friend or family member", ask them how they will repay. They might be able to eliminate certain expenses, but very quickly they should cut into the essentials: food, etc.</li> </ul>

<b>NATIONAL G2P CASH TRANSFER PROGRAM</b>		
<b>ACTIVITIES, DURATION, SLIDES</b>	<b>ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE</b>	<b>RECOMMENDATIONS</b>
 <p>The image shows four presentation board slides arranged in a 2x2 grid. Each slide features a monthly calendar from May to August with various icons representing expenses and income.          <ul style="list-style-type: none"> <li><b>Slide 1 (Top Left):</b> Titled 'Step 1: Budget', it shows a calendar with icons for expenses like food, transport, and entertainment, and income icons like a person and a banknote.</li> <li><b>Slide 2 (Top Right):</b> Titled 'Step 2: Unexpected event', it shows the same calendar but with a red arrow pointing to a new expense icon (a person with a question mark) in August, indicating an unexpected event.</li> <li><b>Slide 3 (Bottom Left):</b> Titled 'Solution 1: Cut or decrease expenses', it shows the calendar with some expense icons crossed out, indicating a reduction in spending.</li> <li><b>Slide 4 (Bottom Right):</b> Titled 'Solution 2: Use one's savings', it shows the calendar with a red arrow pointing to a savings icon (a piggy bank) in August, indicating the use of saved money.</li> </ul> </p>	<p>- Show the slide with the timetable and the different steps to manage an unexpected event.</p>	<p>Always use the presentation board by giving participants specific examples that can inspire others to bring up interesting types of life experiences.</p> <p>If you have enough time you can take the case of one participant and replicate the same process together with everyone. This would serve as a practical exercise.</p>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
 	<p>Guidelines:</p> <p>After the discussion, ask participants to remember the proverb. Can anyone recall the proverb? What does this proverb mean?          "The fig never falls right in the mouth"          Conclude on the meaning of this proverb, and explain in such a way that all participants understand it in the same way.          Invite participants to recap what was discussed in the session: unexpected event, etc.          Ask: What is important to remember?</p> <p>Before going to the next session, invite the participants to stretch themselves: small exercise, a song, coffee, food, etc. (at the discretion of the trainer)</p>	 <p><b>Proverb:</b> the budget must be able to adapt and is not fixed in time because life is full of surprises that must be "fed back" into the process. As such, budgets must be revised and updated on a regular basis.</p> <p>Tell the participants that now they are ready to develop their own budgets with their families. This allows us to move on and introduce to them the topic to be addressed in the next session – saving.</p>

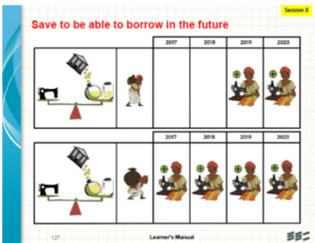
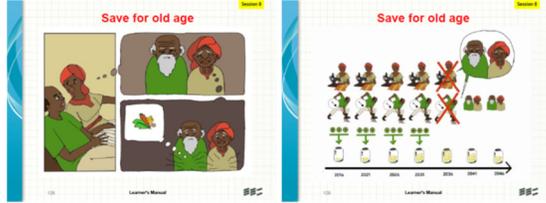
**MODULE 3: SAVE**

**SESSION 8. WHY SAVE MONEY?**

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 8. WHY SAVE MONEY?</b></p>  <p><b>Why save money?</b></p> <p><b>Session 8</b></p> <p>The question of session 8 is :</p> <p>1. Why do we save money? 2. Why do we save money to make a budget? 3. Can a budget be made without a salary? 4. What are our household's expenses? 5. What are our household's expenses? 6. How do we make decisions with money? 7. What could be done to save the expenses? 8. Why save money? 9. How to save money? 10. Where to save money? 11. How to save money? 12. How to save money? 13. Why save money? 14. How to save money? 15. How to save money? 16. How to save money? 17. How to save money? 18. How to save money?</p> <p>110 Learner's Manual</p>  <p><b>TOTAL SESSION 8: 60 MINUTES</b></p>	<p><b>Objectives of Session 8:</b></p> <ul style="list-style-type: none"> <li>- At the end of this session, participants will know the reasons for saving</li> </ul> <p><b>Material:</b></p> <ul style="list-style-type: none"> <li>- Wall clear enough to project slides</li> <li>- Projector</li> <li>- Electrical extension wire</li> <li>- Table for placing the projector</li> <li>- Presentation board allowing to enter the names of all participants and highlight their individual characteristics.</li> <li>- Pencils for the participants</li> </ul>	<p>Do not forget to use the 'presentation board' to use concrete examples in participants' lives.</p>



NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
	<p><b>Saving to generate income:</b> Investing your savings in income-generating activities in order to convey part or all of the income earned to savings.</p> <p><b>Saving for social obligations:</b> Use your savings to cover inevitable social expenses such as weddings, funerals, and other ceremonies.</p> <p><b>Saving for the unexpected:</b> Use your savings to cover all unexpected expenses related to unforeseen events and not put yourself in a precarious financial situation.</p> <p><b>Saving to improve your comfort:</b> Use your savings to buy all the things necessary for your well-being.</p>	<p>Give your explanations in your own words if this is necessary to make it much more obvious to the participants. Do not hesitate to give examples of some participants if possible to illustrate this or reinforce your explanations.</p>

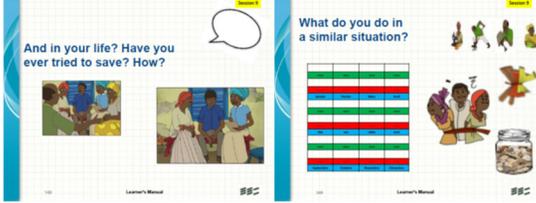
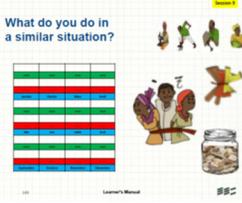
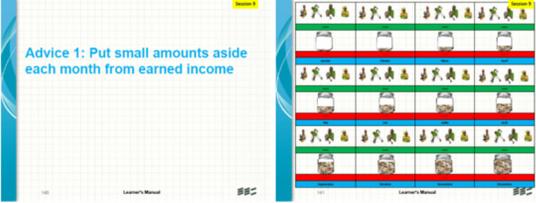
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
 	<p><b>Saving to borrow more:</b> Savings determine our ability to meet a repayment obligation. It is a guarantee of our financial health and good management habits.</p> <p><b>Saving for your old age:</b> Using your savings to support yourself when you have reached an age where it is difficult for you to maintain an income-generating activity.</p>	

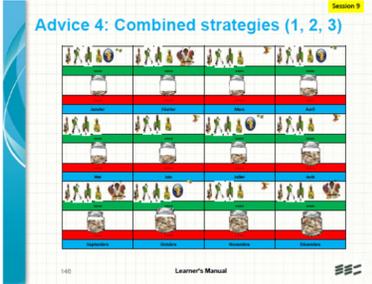
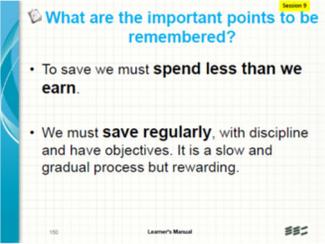
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
	<p><b>Guidelines:</b></p> <p>Invite participants to reflect on the situation as it relates to their household.            And do you often save yourself?            If YES, do you have reasons to save?</p>	<p>Without Savings = Less income, less security, difficulties in dealing with social obligations and unforeseen circumstances, less comfort, more precarious for old age.</p> <ul style="list-style-type: none"> <li>- The more difficult it is to save, the more important it is to have strong motivations to save. The trainer should coach learners to identify targets for saving. We all have dreams and plans for the future, right? What are your reasons for saving, what would your savings goals be?</li> <li>- If some participants indicate that they have been capable of saving, the trainer should invite them to share their experience with the group. And if possible, let them give their reasons for saving.</li> </ul> <p>Be very courteous with participants and do not force their answers, some may have personal reasons they do not want to disclose so do not be insistent if you feel some reluctance. Always use the presentation board with specific examples of participants, this can inspire you by taking examples drawn directly from them. If you have enough time you can take the case of a participant who has not saved in the past, and ask him/her if he/she can formulate a target for saving. This could serve as a trigger for others in the same situation.</p>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
 	<p><b>Guidelines:</b></p> <ul style="list-style-type: none"> <li>- After the discussion, ask participants to remember the proverb. Can anyone recall the proverb? What does this proverb mean?</li> <li>- <b>"Who has a pestle does not use his teeth"</b></li> <li>- Conclude on the meaning of the proverb, and explain in such a way that participants by remembering the proverb, will remember the importance of saving.</li> <li>- Invite participants to recap what was discussed in the session: saving to purchase and generate income, saving to meet social obligations, saving for unexpected, saving for comfort, saving for borrowing more later, saving for old age ...</li> <li>- Ask: What is important to remember?</li> <li>- Before going to the next session - at the discretion of the trainer and time available - invite participants to take a short break.</li> </ul>	<p><b>Meaning of the proverb:</b></p> <p>Having savings makes material life easier. Without savings meeting monetary challenges is more difficult. If we have savings (a 'pestle' as in the proverb) things will be easier for you ('you won't have to use your teeth to grind the grains, as you will be using the pestle')</p>  <p>To cope with higher expenditures, those for income generation, those for security, those to meet social obligations and the precariousness of old age, those for increased comfort: it is necessary to SAVE together.</p>

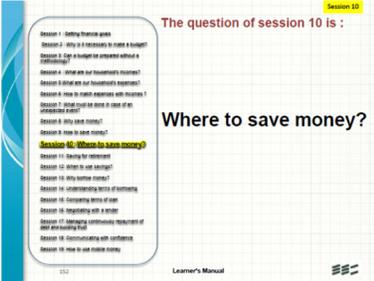


<b>NATIONAL G2P CASH TRANSFER PROGRAM</b>		
<b>ACTIVITIES, DURATION, SLIDES</b>	<b>ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE</b>	<b>RECOMMENDATIONS</b>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>INTRODUCTION SESSION #9:</b></p>     	<p>Guidelines:</p> <p>Invite participants to reflect on the situation as it relates to their household. And you, have you ever tried to save money? How?</p> <p>Ask participants: Do you have any practices you use to save in your household? Invite those that do to share them</p> <p>Show the slide on the different tips on HOW TO SAVE MONEY, explain the slides along with the participants so they can understand the advices and assimilate these.</p>	<p>Allow participants to share their ideas. If they do not mention any, help them find one.</p> <p>Emphasize that for saving money, they can follow some rules and apply them considering their situation like:</p> <ul style="list-style-type: none"> <li>- Put small amounts aside each month from earned income. Here it's really important to maintain some habit even if we don't put the same amount every time.</li> <li>- Transfer part of our windfalls in our savings. When they receive, for example, a transfer from family members living abroad or transfer from government, they can use a part of this for personal consumption and transfer the other part in their savings.</li> <li>- Reduce less necessary expenses to top up our savings.</li> </ul>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
 <p>Advice 4: Combined strategies (1, 2, 3)</p>  <p>What are the important points to be remembered?</p> <ul style="list-style-type: none"> <li>• To save we must <b>spend less than we earn</b>.</li> <li>• We must <b>save regularly</b>, with discipline and have objectives. It is a slow and gradual process but rewarding.</li> </ul>  <p>Key messages</p>  <p>« When a tree falls we hear it, however, the forest grows silently »</p>	<p><b>Guidelines:</b></p> <ul style="list-style-type: none"> <li>- After the discussion, ask participants to remember the proverb. Can anyone recall the proverb? What does this proverb mean?</li> <li>- <b>"When a tree falls we hear it, however the forest grow silently"</b></li> <li>- Conclude on the meaning of the proverb, and explain in such a way that participants understand it in the same way.</li> <li>- Invite participants to recap what was discussed in the session...</li> <li>- Ask: What is important to remember?</li> </ul>	<p><b>Meaning of the proverb:</b></p> <p>Save regularly with discipline and have objectives. It is a slow and gradual process but rewarding. Similar to the forest that grows silently, savings do not make noise to grow, but is impressive to contemplate once it has grown.</p> <p><b>Important points to be remembered:</b></p> <ul style="list-style-type: none"> <li>- To save we must spend less than we earn</li> <li>- We must save regularly with discipline and have objectives. It is a slow and gradual process but rewarding.</li> </ul>

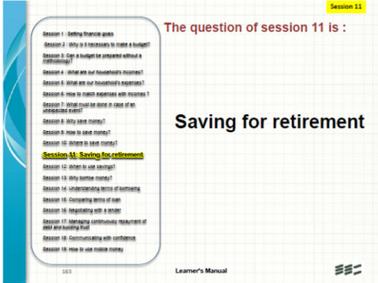
**SESSION 10: WHERE TO SAVE MONEY?**

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 10. WHERE TO SAVE MONEY?</b></p>  <p><b>Where to save money?</b></p> <p><b>Session 10: Where to save money?</b></p> <p><b>Session 10: 60 minutes</b></p> <p><b>TOTAL SESSION 10: 60 MINUTES</b></p>	<p><b>Objectives of Session 10:</b></p> <ul style="list-style-type: none"> <li>- At the end of this session, participants will know the difference between saving money 'under the mattress' and saving money in reliable institution.</li> </ul> <p><b>Reliable institution:</b> It's an institution which is ready to help you at every stage of your life, understand your needs and fill them.</p> <p><b>Under the mattress:</b> By using the expression 'under the mattress' we are referring here to money set aside outside of financial institutions: it could be in a hole in the ground, in a box at home, or anywhere. All these locations are subject to loss or deterioration (by the rain, rodents, theft or simple forgetfulness).</p>	



NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
	<p><b>Guidelines:</b></p> <p>Invite participants to reflect on the situation as it relates to their household. And you, where do you save?</p> <p>Is it under the mattress or a reliable institution?</p> <p><b>Guidelines:</b></p> <ul style="list-style-type: none"> <li>- After the discussion, ask participants to remember the proverb. Can anyone recall the proverb? What does this proverb mean?</li> <li>- "No matter how long you leave it in the river, the piece of wood will not become a caiman"</li> <li>- Conclude on the meaning of the proverb, and explain in such a way that participants understand it in the same way.</li> <li>- Invite participants to recall what was discussed in the session: Saving under the mattress, saving in a reliable institution...</li> <li>- Ask: What is important to remember?</li> <li>- Before going to the next session - at the discretion of the trainer and time available - invite participants to take a short break.</li> </ul>	<p>Allow participants to share their ideas. If they do not mention any, help them find one.</p> <p>Emphasize that you must decide to save in <b>RELIABLE INSTITUTION</b> instead of hiding money under the mattress, which does not yield interest income</p> <p><b>Meaning of the proverb:</b></p> <p>Even if you keep your savings for a very long time under the mattress, the amount set aside will remain at best the same (it may actually have deteriorated, or be stolen). Similar to the piece of wood in the water, that will not change one bit, no matter how long it remains floating: it will never change into a caiman. Contrary to your savings that you put in a financial institution, it will increase overtime with interest that you will earn, and if after a long time you need to use the savings you will discover a bigger amount.</p>

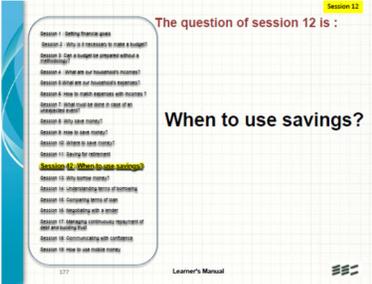
**SESSION 11: SAVING FOR RETIREMENT**

FEP		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 11. SAVING FOR RETIREMENT</b></p>  <p><b>Session 11: Saving for retirement</b></p> <p>The question of session 11 is :</p> <p><b>Saving for retirement</b></p> <p>Session 1: Setting financial goals          Session 2: Why is it necessary to make a budget?          Session 3: How is budgeting important without a retirement?          Session 4: What are our retirement's options?          Session 5: How do we choose between options?          Session 6: How to match retirement with resources?          Session 7: How can we save in case of an emergency?          Session 8: Why save money?          Session 9: How to save money?          Session 10: When to save money?  <b>Session 11: Saving for retirement</b>          Session 12: When to use savings?          Session 13: Why make money?          Session 14: Understanding terms of borrowing          Session 15: Consequence terms of loan          Session 16: Repayment with a lender          Session 17: Approving creditworthiness requirements of bank and financial firm          Session 18: Communicating with confidence          Session 19: How to use mobile money.</p> <p>103 Learner's Manual</p>	<p><b>Objectives of Session 11:</b></p> <ul style="list-style-type: none"> <li>- At the end of this session, participants will know the reasons why they must save at an old age.</li> </ul> <p><b>Retirement:</b> When a person decides to leave the workforce in old age.</p> <p><b>Saving for your old age:</b> Using your savings to support yourself when you have reached an age where it is difficult for us to maintain an income-generating activity.</p>	<p>Explain it to the participants in order for them to understand what it is about in this session.</p>
 <p><b>TOTAL SESSION 11: 60 MINUTES</b></p>		

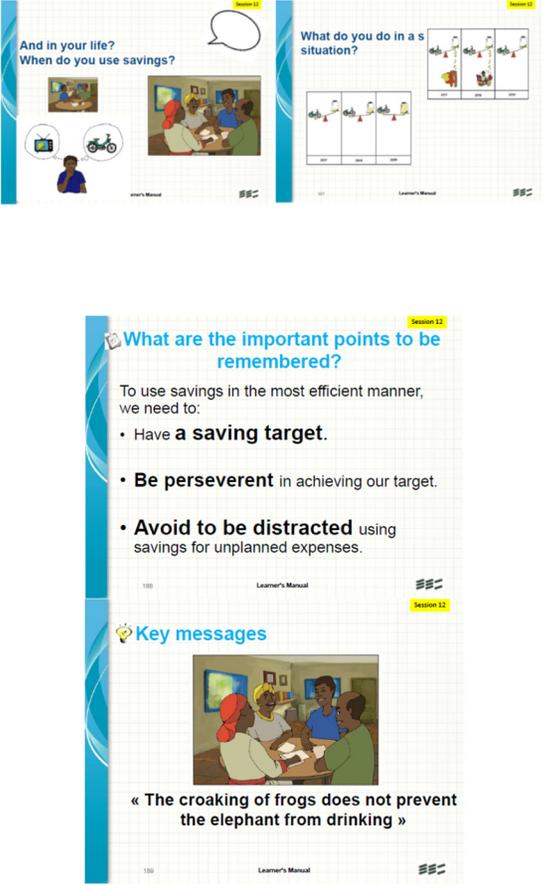
FEP		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>INTRODUCTION SESSION 11:</b></p>	<p><b>Guidelines:</b></p> <p>Tell the participants that now that they know where it is preferable to save, it's important for them to think about their retirement.</p> <p>Ask: In your opinion, what is saving for retirement?</p> <p><b>Response elements:</b></p> <p>It will consist in finding ways of putting some money aside for the budget on a regular basis in order to cover the retirement needs.</p> <p>Clarify to participants that they should listen to the story, but can also follow the story using their handbook, as the actions of the characters are summarized in the illustrations</p> <p><b>Guidelines:</b></p> <p>Invite participants to reflect on the situation as it relates to their household.</p> <p>Have ever think about your retirement? If YES, how do you plan for old age?</p> <p>For peace of mind concerning old age it is preferable to:</p> <ul style="list-style-type: none"> <li>- SAVE CONTINUALLY in anticipation for when we will work less.</li> <li>- ACCUMULATE ASSETS that will safeguard or increase its value and could be sold to suit your needs.</li> <li>- DEVELOP A CAPACITY to generate income that is adapted to a period of less work intensity.</li> </ul>	<p>You can develop this points with the participants by some practical examples. Always based on the presentation board with their characteristics.</p> <p>Without Savings = More precarious for old age.</p>

FEP		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
 <p><b>What are the important points to be remembered?</b> For peace of mind concerning old age it is preferable to:</p> <ul style="list-style-type: none"> <li>• <b>save continually</b> in anticipation for when we will work less.</li> <li>• <b>accumulate assets</b> that will safeguard or increase its value and could be sold to suit your needs.</li> <li>• <b>develop a capacity</b> to generate income that is adapted to a period of less work intensity.</li> </ul> <p><b>Key messages</b></p> <p>« Time is a file that works without sound »</p>	<p>. Guidelines:</p> <ul style="list-style-type: none"> <li>- After the discussion, ask participants to remember the proverb. Can anyone recall the proverb? What does this proverb mean?</li> <li>- "Time is a file that works without sound"</li> <li>- Conclude on the meaning of the proverb, and explain in such a way that participants understand it in the same way.</li> <li>- Invite participants to recall what was discussed in the session on saving for old age ...</li> <li>- Ask: What is important to remember?</li> <li>- Before going to the next session - at the discretion of the trainer and time available - invite participants to take a short break.</li> </ul>	<p>Meaning of the proverb: Time flies, and old age arrives much faster than one expects. Essentially, one day, you discover that your energy is decreasing and that you can no longer rely exclusively on your work for income generation.</p> <p> Savings for retirement give us the tools to avoid being confronted with situations that are difficult to sustain during old age.</p>

**SESSION 12: WHEN TO USE SAVINGS?**

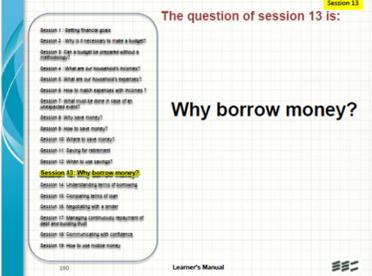
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 12. WHEN TO USE SAVINGS?</b></p>  <p>The question of session 12 is :</p> <p><b>When to use savings?</b></p> <p><b>Session 12</b></p> <p>Session 1 - Getting the finance assist                  Session 2 - Why is it necessary to make a budget?                  Session 3 - Explain a budget and understand why it is important?                  Session 4 - How does our household budget?                  Session 5 - How to match expenses with income?                  Session 6 - Explain how to adjust a budget if you are over budget?                  Session 7 - Why save money?                  Session 8 - How to save money?                  Session 9 - Why use money?                  Session 10 - Why use money?                  Session 11 - Saving for retirement                  Session 12 - <b>When to use savings?</b>                  Session 13 - Why save money?                  Session 14 - Understanding terms of borrowing                  Session 15 - Understanding terms of loan                  Session 16 - Understanding risk in saving                  Session 17 - Managing continuously requirements of risk in borrowing fund                  Session 18 - Communicating with confidence                  Session 19 - How to use credit wisely.</p> <p>177 Learner's Manual</p>  <p><b>TOTAL SESSION 12: 60 MINUTES</b></p>	<p><b>Objectives of Session 12:</b></p> <ul style="list-style-type: none"> <li>- At the end of this session, participants will know how to keep their savings until the achievement of their goals.</li> </ul> <p><b>Saving target:</b> the reason or the motivation for saving money.</p>	<p>Use as always the 'presentation board' to use concrete examples in participants' lives.</p>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>INTRODUCTION SESSION #12:</b></p>	<p><b>Guidelines:</b></p> <p>Tell the participants that now that they understand the importance of saving for retirement, it will be important for them in order to keep their saving to know when to use them.</p> <p>Ask: In your opinion, what do you understand by `when to use our savings`?</p> <p><b>Response elements:</b></p> <p>It will consist in understanding and applying some rules to use savings in the most efficient manner.</p> <p>Clarify to participants that they should listen to the story, but can also follow the story using their handbook, as the actions of the characters are summarized in the illustrations</p>	<p>Take a minute or two with the participants, asking them what they remember from the previous sessions. This would make it possible to start this session and make sure that they can follow without problems</p>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
	<p>Guidelines:</p> <p>Invite participants to reflect on the situation as it relates to their household. And do you when do you use your savings?</p> <p>Do you use them effectively for the goal you were saving for?</p> <p>How do you do to use them in the most efficient manner?</p> <p>To use savings in the most efficient manner, we need to:</p> <ul style="list-style-type: none"> <li>• Have a saving target.</li> <li>• <b>Be persistent</b> in achieving our target.</li> <li>• <b>Avoid to be distracted</b> using savings for unplanned and avoidable expenses.</li> </ul> <p><b>Guidelines:</b></p> <p>- After the discussion, ask participants to remember the proverb. Can anyone recall the proverb? What does this proverb mean? - "The croaking of frogs does not prevent the elephant from drinking"</p> <p>- Conclude on the meaning of the proverb, and explain in such a way that participants understand it in the same way.</p> <p>- Invite participants to recall what was discussed in the session: saving target...</p> <p>- Ask: What is important to remember?</p> <p>- Before going to the next session - at the discretion of the trainer and time available - invite participants to take a short break.</p>	<p>In order to help the participants to understand this, you can give them some practical examples on `perseverance`, `unplanned expenses to illustrate your arguments.</p> <p><b>Meaning of the proverb:</b></p> <p>The movement to save is equated to an `elephant drinking`, he does not get distracted by the croaking of frogs, similar to the `saver` who should not listen to the sirens of `distracting spending`.</p> <p>To use savings in the most efficient manner, we need to:</p> <ul style="list-style-type: none"> <li>• Have a saving target.</li> <li>• <b>Be perseverant</b> in achieving our target.</li> <li>• <b>Avoid to be distracted</b> using savings for unplanned expenses.</li> </ul>

**MODULE 3: BORROW**

**SESSION 13. WHY BORROW MONEY?**

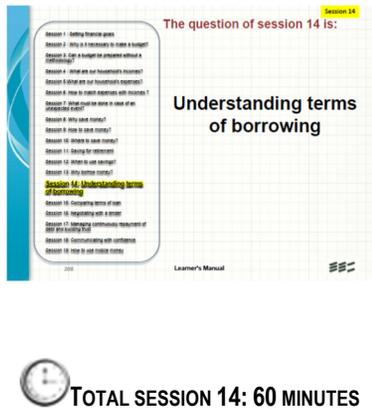
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 13. WHY BORROW MONEY?</b></p>  <p><b>TOTAL SESSION 13: 60 MINUTES</b></p>	<p><b>Objectives of Session 13:</b></p> <ul style="list-style-type: none"> <li>- At the end of this session, participants will know the reasons for borrowing and not borrowing.</li> </ul> <p><b>Material:</b></p> <ul style="list-style-type: none"> <li>- Wall clear enough to project slides</li> <li>- Projector</li> <li>- Electrical extension wire</li> <li>- Table for placing the projector</li> <li>- Presentation board allowing to enter the names of all participants and highlight their individual characteristics.</li> <li>- Pencils for the participants</li> </ul> <p><b>Borrow:</b> To obtain or receive something on loan with the promise or understanding of returning it or its equivalent.</p> <p><b>Debt:</b> Something that is owned or that one is bound to pay to or perform to another</p> <p><b>Capacity of pay back:</b> Refers to a capacity’s borrower to make good on his loan obligations. It is also call `financial capacity`</p>	<p>Take a minute or two with the participants, asking them what they remember from the previous sessions. This would make it possible to start this session and make sure that they can follow without problems</p>

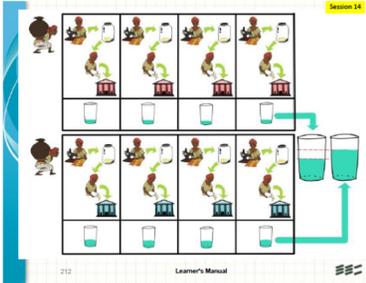
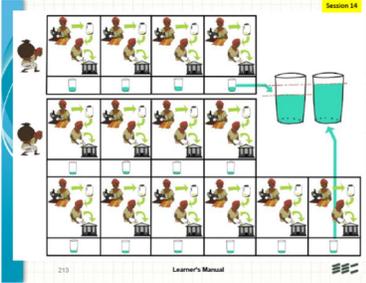
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>INTRODUCTION SESSION #13:</b></p> <p>Slide 1: A slide titled "Sketch #13 Why borrow money?" with a radio icon and "Session 13" label.</p> <p>Slide 2: A dialogue between two characters. One says, "My savings shouldn't be used for my children's education. It's better to let them go to school. We'll have to wait until we can afford to pay for the rest of the school." The other replies, "I would like to see how you would do that." Labels: "Session 13", "Learner's Manual".</p> <p>Slide 3: A dialogue between two characters. One says, "The education will cost more money than the cash we have. We need to borrow money to pay for it." The other replies, "I'll try to find a way to borrow money." Labels: "Session 13", "Learner's Manual".</p> <p>Slide 4: A slide titled "Why not borrow?" with a balance scale icon. Labels: "Session 13", "Learner's Manual".</p> <p>Slide 5: A balance scale with a question mark on the right side. Labels: "Session 13", "Learner's Manual".</p> <p>Slide 6: A balance scale with a question mark on the right side. Labels: "Session 13", "Learner's Manual".</p>	<p><b>Guidelines:</b></p> <p>Tell the participants that now that they know why save, how to save, where to save, why to save for retirement and when to use their savings, it is important for them to learn an equally important notion, which is <b>borrowing</b>.</p> <p>Ask the following question: What do you think the loan is?</p> <p><b>Response elements:</b></p> <p>It will consist in finding the necessary financing for an income-generating project with a reliable institution, when our savings are not sufficient.</p> <p><b>Guidelines:</b></p> <p>Always use the same guidelines as in previous sessions:          We listen to the story          We reflect on the story          We wonder about our own situation          We finish by identifying the key message.          Clarify that participants can follow the story using their handbook, as it summarizes the actions of the characters.</p> <p>Clarify to participants that they should listen to the story, but can also follow the story using their handbook, as the actions of the characters are summarized in the illustrations</p>	

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	<p>Show the slide on the different tips on WHY NOT BORROW and WHY BORROW, explain the slides along with the participants so they can understand the reasons and assimilate them.</p>	<p>Recommendation:</p> <ul style="list-style-type: none"> <li>- Always speak in general terms when utilizing amounts. The important thing is to understand the reasons for borrowing.</li> </ul> <p>Recommendation:</p> <ul style="list-style-type: none"> <li>- In this section, aiming to focus on real life experiences of participants, do not be afraid to leave some moments of silence. In fact, it is necessary to allow time for the memory to look back on specific situations related to the concepts.</li> </ul>

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ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
	<p><b>Guidelines:</b></p> <p>Invite participants to reflect on the situation as it relates to their household. And you, have you ever tried to borrow? Why?</p> <p>Was it to borrow for income-generating projects?</p> <p><b>Guidelines:</b></p> <ul style="list-style-type: none"> <li>- After the discussion, ask participants to remember the proverb. Can anyone recall the proverb? What does this proverb mean?</li> <li>- "A canoe is never too big to tip over"</li> <li>- Conclude on the meaning of the proverb, and explain in such a way that participants understand it in the same way.</li> <li>- Invite participants to recall what was discussed in the session: Borrow, debt, capability to pay back...</li> <li>- Ask: What is important to remember?</li> <li>- Before going to the next session - at the discretion of the trainer and time available - invite participants to take a short break</li> </ul>	<p>Allow participants to share their ideas. If they do not mention any, help them find one.</p> <p>Emphasize that when borrowing for investments, income generating projects, money works for us, and we are able to generate more income. If we borrow for non-essential motives, or consumption, the money has disappeared – and we have not won anything. In addition, we are always responsible for paying back this credit.</p> <p>Always use the presentation board with specific examples of participants, this can inspire you by taking specific cases from the lot to illustrate a point.</p> <p>If you have enough time you can take the case of another participant and replicate the same process together with everyone. This would serve as a practical exercise.</p> <p><b>Meaning of the proverb:</b></p> <p>Always borrow depending on his capacity to pay back the debt, to avoid sinking under the weight of this debt.</p> <p>Important to be remembered:</p> <ul style="list-style-type: none"> <li>- Borrowing to generate future income can be a great idea.</li> <li>- Borrow only on the basis of one's ability to repay the debt.</li> <li>- Do not borrow if you know you will not be able to pay back.</li> </ul>

**SESSION 14: UNDERSTANDING TERMS OF BORROWING**

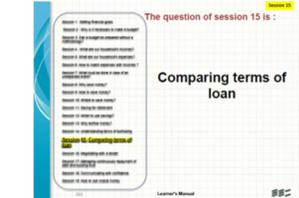
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 14. UNDERSTANDING TERMS OF BORROWING</b></p>  <p>The question of session 14 is:</p> <p><b>Understanding terms of borrowing</b></p> <p><b>TOTAL SESSION 14: 60 MINUTES</b></p>	<p><b>Objectives of Session 14:</b></p> <ul style="list-style-type: none"> <li>- At the end of this session, participants will know what terms of loans are (Interest, duration, lever).</li> </ul> <p><b>Interest:</b> It is the cost of renting money.</p> <p><b>Duration:</b> Repayment period of a loan.</p> <p><b>Lever:</b> The amount that you can borrow relative to the amount that you have saved and are allocating to acquire the good bought with the loan.</p>	

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<p><b>INTRODUCTION SESSION #7: 5 MINUTES</b> ⌚</p>   	<p>Guidelines:</p> <p>Tell the participants that now that they know what to borrow for, it is important for them to understand the terms of borrowing to be well prepared.</p> <p>Ask the following question: What do you think terms of borrowing are?</p> <p>Response elements:</p> <p>Interest, duration or length period, lever.</p> <p>The slide shows that the person is borrowing the same amount from 2 different institutions (notice the colour of the institutions), and generates income – and uses that income to repay the loan, but in one case the amount paid back will be higher than the other. This shows that not all institutions have the same interest that they charge for a loan.</p> <p>Here the slide shows that you can borrow the same amount (the 'brown bag'), the burden of debt, is identical but in one case you repay over a longer period of time: the periodic payment is smaller (since you are depreciating the loan over a longer period), notice the green monthly square is smaller in the lower calendar of repayment, but the effective cost is greater (the glass is fuller when the term is longer).</p>	<p>Recommendation:</p> <ul style="list-style-type: none"> <li>- Always speak in general terms when utilizing amounts. The important thing is to understand the terms of borrowing.</li> </ul>

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	<p>Here you can see that in the upper portion of the slide the amount saved is bigger, the portion of the loan is smaller relative to the value of the sewing machine. The acquisition is delayed (and so is the income generation) since accumulating savings takes time. In the lower illustration, the portion of the loan in the value of the sewing machine is bigger, you require less savings (you have a bigger lever), the burden of debt is greater, but the income generation can start earlier.</p>	

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	<p><b>Guidelines:</b></p> <p>Invite participants to reflect on the situation as it relates to their household. And you, how much did it cost you to borrow?</p> <p>How much time did it take to pay it back?</p> <p><b>Guidelines:</b></p> <ul style="list-style-type: none"> <li>- After the discussion, ask participants to remember the proverb. Can anyone recall the proverb? What does this proverb mean?</li> <li>- "The old man who puts fire to his beard must be able to put it out"</li> <li>- Conclude on the meaning of the proverb, and explain in such a way that participants understand it in the same way.</li> <li>- Invite participants to recall what was discussed in the session: Interest, duration, lever...</li> <li>- Ask: What is important to remember?</li> <li>- Before going to the next session - at the discretion of the trainer and time available - invite participants to take a short break</li> </ul>	<p><b>Meaning of the proverb:</b></p> <p>When you borrow ('you put your beard on fire' in the proverb) you have to afford the debt and be able to refund it otherwise you get burnt (you have to be able to put the fire out).</p> <p><b>Important to be remembered:</b></p> <p>To understand loan terms and conditions, we must grasp:</p> <ul style="list-style-type: none"> <li>• What <b>interest</b> will we have to pay?</li> <li>• During <b>how long</b> will we have to pay back?</li> <li>• Which <b>part of the purchase price comes from our savings</b> (how long does it take to save before borrowing, and to start earning money)?</li> </ul>

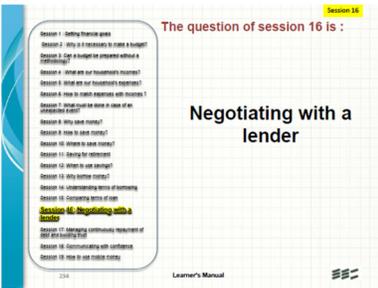
**SESSION 15: COMPARING TERMS OF LOANS**

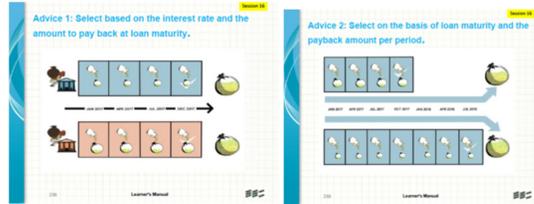
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 15. COMPARING TERMS OF LOANS</b></p>  <p>The question of session 15 is :</p> <p>1. Why do you need a loan? 2. How do you choose between different lenders? 3. What are the terms of a loan? 4. How do you compare different loans? 5. How do you choose between different lenders? 6. How do you choose between different lenders? 7. How do you choose between different lenders? 8. How do you choose between different lenders? 9. How do you choose between different lenders? 10. How do you choose between different lenders?</p> <p>Comparing terms of loan</p> <p><b>TOTAL SESSION 15: 60 MINUTES</b></p> 	<p><b>Objectives of Session 15:</b></p> <ul style="list-style-type: none"> <li>- At the end of this session, participants will know how to compare terms of loan and make a choice between different lender based on them.</li> </ul> <p><b>Guidelines:</b></p> <p>Tell the participants that now that they understand the terms of loan, it is important for them to compare them to be able to make an efficient choice.</p> <p>Ask the following question: How can we make a difference between a bad loan and good loan?</p> <p><b>Response elements:</b></p> <p>By comparing the terms of loan (Interest, duration, lever) from different services providers.</p>	<p>Recommendation:</p> <ul style="list-style-type: none"> <li>- Always speak in general terms when utilizing amounts. The important thing is to understand the terms of borrowing.</li> </ul>

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ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p>Compare the levers</p> <p>Slide 226: Illustration showing two scenarios of borrowing for a sewing machine. In the first, a person borrows a large amount with a high interest rate. In the second, they borrow a smaller amount with a lower interest rate, resulting in a different leverage ratio.</p> <p>Slide 227: Illustration showing a timeline of monthly payments and savings over 18 months. It compares two different starting levels of savings and how they affect the monthly payments and the total amount paid back.</p> <p>Slide 228: Illustration showing a timeline of monthly payments and savings over 18 months. It compares two different repayment structures where the same amount of savings is used, but the repayment period and total disbursements differ.</p>	<p>Numerous differences exist when comparing terms of loans between lending institutions. The first illustration shows that for the same eventual acquisition, and with the same level of personal contribution, you can borrow different amounts. All institutions do not offer the same leverage to lenders.</p> <p>The second illustration shows that with 2 different starting levels of savings, you can borrow different amounts, over different periods of time. The monthly payment will not be the same, and the cumulative amount paid back during the entire period will not be the same.</p> <p>The third illustration shows that the same amount of savings may offer different levers for borrowing (on the left hand side the borrower keeps a portion of their savings, borrows more, but depreciates the loan over a longer period). The monthly payment is smaller, but total disbursements are higher over the entire period.</p>	

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	<p>Guidelines:</p> <p>Invite participants to reflect on the situation as it relates to their household. And you, in your life, have you had to choose from two services providers?</p> <p>Guidelines:</p> <ul style="list-style-type: none"> <li>- After the discussion, ask participants to remember the proverb. Can anyone recall the proverb? What does this proverb mean?</li> <li>- "We make friends with the elephant to escape the dew"</li> <li>- Conclude on the meaning of the proverb, and explain in such a way that participants understand it in the same way.</li> <li>- Invite participants to recall what was discussed in the session: compare Interest, maturity, lever...</li> <li>- Ask: What is important to remember?</li> <li>- Before going to the next session - at the discretion of the trainer and time available - invite participants to take a short break</li> </ul>	<p><b>Meaning of the proverb:</b></p> <p>When selecting a financial institutional from which to borrow, you should select the one that offers you the loan that is most in line with your capacity to pay it back.</p> <p><b>Important to be remembered:</b></p> <p>The set of loan terms and conditions (interest, share of purchase price financed by the loan, loan maturity – which together create <b>the debt service burden</b>) must be linked to one’s capacity to pay the loan back.</p> <p>All loans are not equivalent and institutions offer different conditions <b>that we must be able to compare correctly</b>.</p> <p>It is more judicious to select the loan that is the most congruent to one’s financial means.</p>

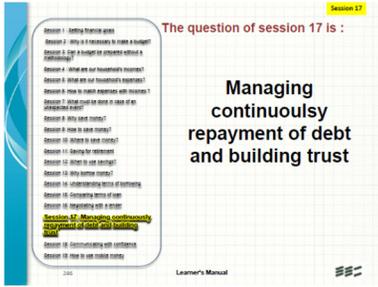
**SESSION 16: NEGOTIATING WITH A LENDER**

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 16. NEGOTIATING WITH A LENDER</b></p>  <p><b>Session 16</b> The question of session 16 is :</p> <p><b>Negotiating with a lender</b></p> <p>Session 1: Setting financial goals Session 2: Why do individuals need a budget? Session 3: How a budget can ensure without a budget? Session 4: What are our household's expenses? Session 5: How to create expenses with resources? Session 6: Budgeting for expenses in order of an individual's needs? Session 7: Why save money? Session 8: How to save money? Session 9: Where to save money? Session 10: Budgeting for retirement Session 11: Why budget? Session 12: Why save money? Session 13: Why budget? Session 14: Understanding needs of retirement Session 15: Calculating needs of retirement <b>Session 16: Negotiating with a lender</b> Session 17: Managing creditworthiness requirements of a loan Session 18: Communicating with creditworthiness Session 19: How to use credit history</p> <p>234 Learner's Manual</p>  <p><b>TOTAL SESSION 16: 60 MINUTES</b></p>	<p><b>Objectives of Session 16:</b></p> <ul style="list-style-type: none"> <li>- At the end of this session, participants will know how to negotiate their loan efficiently.</li> </ul> <p><b>Negotiate:</b> To deal with a lender as in the preparation of a contract in order to borrow an amount of money.</p> <p><b>Lender:</b> is an individual or a financial institution that make funds available to another with the expectation that the funds will be repaid in addition to any interest or/and fees.</p>	<p>Take a minute or two with the participants, asking them what they remember from the previous sessions. This would make it possible to start this session and make sure that they can follow without problems.</p>

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<p><b>INTRODUCTION SESSION #16: .. MINUTES</b> ⌚</p>  	<p><b>Guidelines:</b></p> <p>Tell the participants that now that they understand the terms of loan and how to compare them, it is important for them to develop their negotiation’s skills.</p> <p>Ask the following question: What do you understand by the expression `negotiate with a lender`?</p> <p><b>Response elements:</b></p> <p>Agreeing to borrow money, is not unlike buying fruits and vegetables. You have to make sure that what you buy is edible. You have to agree with the merchant that the price you pay is in line with the quality and the quantity of what you are acquiring. You are always comparing the prices of various merchants to make sure that you get the best deal. Also, if you regularly buy from the same merchant you expect to be treated as a regular client or customer, and be given some advantages every now and then. The same holds if you want to borrow.</p> <p>According to what we learn previously, what are the basic advice you need to apply before going to negotiate with a lender?</p> <ul style="list-style-type: none"> <li>- Select based on the interest rate and the amount to pay back at loan maturity</li> <li>- Select on the basis of the repayment burden relative to the cash flow that you can count on.</li> </ul>	<p><b>Recommendation:</b></p> <p>- Always speak in general terms when utilizing amounts. The important thing is to understand the skills we need to make a good negotiation.</p>

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ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
	<p>Guidelines:</p> <p>Invite participants to reflect on the situation as it relates to their household. And you, in your life, how do you negotiate with the service providers?</p> <p>Guidelines:</p> <ul style="list-style-type: none"> <li>- After the discussion, ask participants to remember the proverb. Can anyone recall the proverb? What does this proverb mean?</li> <li>- "Everything goes wrong when we lack patience"</li> <li>- Conclude on the meaning of the proverb, and explain in such a way that participants understand it in the same way.</li> <li>- Invite participants to recall what was discussed in the session...</li> <li>- Ask: What is important to remember?</li> <li>- Before going to the next session - at the discretion of the trainer and time available - invite participants to take a short break</li> </ul>	<p><b>Meaning of the proverb:</b></p> <p>Patience during negotiations is a virtue. You do not have to rush to a decision, it may lead you to the wrong path.</p> <p><b>Important to be remembered:</b></p> <p>To negotiate a loan, we must:</p> <ul style="list-style-type: none"> <li>• Choose by our comparison of the terms of loan</li> <li>• Be patient, calm</li> <li>• <b>Listen carefully</b> and ask some questions</li> <li>• Take advantage of <b>our customer's status</b> because the institution need us</li> <li>• <b>Respect</b> the person in front of us and <b>remain firm on your goals</b></li> <li>• Perceive the other as a partner, not an adversary</li> </ul>

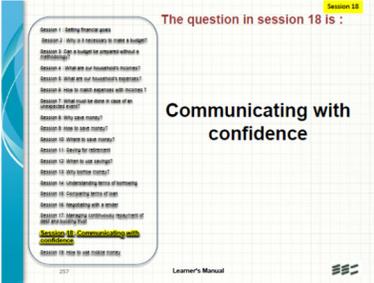
**SESSION 17: MANAGING CONTINUOUSLY REPAYMENT OF DEBT AND BUILDING TRUST**

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 17. MANAGING CONTINUOUSLY REPAYMENT OF DEBT AND BUILDING TRUST</b></p>  <p><b>Managing continuously repayment of debt and building trust</b></p> <p>The question of session 17 is:</p> <p><b>Session 17: Managing continuously repayment of debt and building trust</b></p> <p><b>Session 1:</b> Setting financial goals  <b>Session 2:</b> Why it is important to make a budget?  <b>Session 3:</b> Can a budget be prepared without a spreadsheet?  <b>Session 4:</b> What are our household's expenses?  <b>Session 5:</b> What are our household's expenses?  <b>Session 6:</b> How to track expenses with receipts?  <b>Session 7:</b> Budgeting and how to save money?  <b>Session 8:</b> Why save money?  <b>Session 9:</b> How to save money?  <b>Session 10:</b> Where to save money?  <b>Session 11:</b> How to save money?  <b>Session 12:</b> What is a loan?  <b>Session 13:</b> Why borrow money?  <b>Session 14:</b> Why borrow money?  <b>Session 15:</b> Understanding terms of borrowing  <b>Session 16:</b> Understanding terms of loan  <b>Session 17:</b> Managing continuously repayment of debt and building trust  <b>Session 18:</b> Communicating with confidence  <b>Session 19:</b> How to use credit wisely</p> <p>200 Learner's Manual</p>	<p><b>Objectives of Session 17:</b></p> <ul style="list-style-type: none"> <li>- At the end of this session, participants will know how to manage debt efficiently and to build trust in the community.</li> </ul> <p><b>Debt management:</b> Learn how to live on a budget and provide for repayment of loans.</p> <p><b>Trust:</b> The lender that has agreed to lend you money, is actually trusting you with something that he owns, and is expressing confidence in the fact that you will pay him back. As long as the debt exists, you have to show him the respect he deserves and be worthy of his trust in you. This is essentially done by abiding by the terms of reimbursement that you have agreed to.</p>	
 <p><b>TOTAL SESSION 17: 60 MINUTES</b></p>		

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>INTRODUCTION SESSION #16:</b></p>  <p>Section 17</p> <p>Advice: Respect the given word.</p> 	<p><b>Guidelines:</b></p> <p>Tell the participants that now that they know how to negotiate with lender, it is important for them to learn how to manage their repayment of debt and maintain mutual trust.</p> <p>According to what we learn previously, what are the basic advice you need to apply for building trust?</p> <ul style="list-style-type: none"> <li>- Respect the given word</li> </ul>	

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p>And in your life? How do you build trust with your lenders?</p> <p>What do you do in a similar situation?</p> <p>What are the important points to be remembered?</p> <ul style="list-style-type: none"> <li>• NEVER miss a monthly payment regardless of the situation.</li> <li>• Be sure to always pay the required amount</li> </ul> <p>Key messages</p> <p>« The dignity of man is in the word given »</p>	<p>Guidelines:</p> <p>Invite participants to reflect on the situation as it relates to their household. And you, in your life, how do you build trustworthiness with the service providers?</p> <p>Guidelines:</p> <ul style="list-style-type: none"> <li>- After the discussion, ask participants to remember the proverb. Can anyone recall the proverb? What does this proverb mean?</li> <li>- "The dignity of man is in the word given"</li> <li>- Conclude on the meaning of the proverb, and explain in such a way that participants understand it in the same way.</li> <li>- Invite participants to recall what was discussed in the session: debt management, trust...</li> <li>- Ask: What is important to remember?</li> <li>- Before going to the next session - at the discretion of the trainer and time available - invite participants to take a short break</li> </ul>	<p><b>Meaning of the proverb:</b></p> <p>Trust is at the heart of durable financial relations, not unlike most of human relations.</p> <p><b>Important to be remembered:</b></p> <ul style="list-style-type: none"> <li>• <b>Do not</b> miss a monthly payment.</li> <li>• Be sure to always pay the required amount</li> <li>• Should you find yourself in difficulty you will need to address this (as will be seen in the next session)</li> </ul>

**SESSION 18: COMMUNICATING WITH CONFIDENCE**

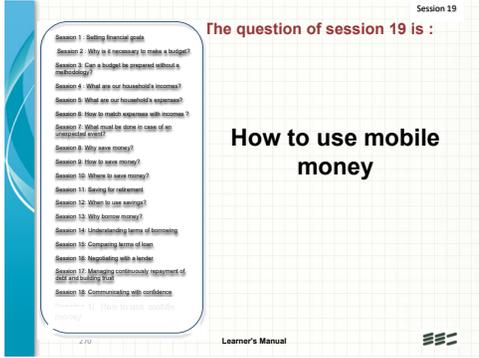
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 18. COMMUNICATING WITH CONFIDENCE</b></p>  <p><b>TOTAL SESSION 18: 60 MINUTES</b></p>	<p><b>Objectives of Session 18:</b></p> <ul style="list-style-type: none"> <li>- At the end of this session, participants will know the importance of regular communication to ensure loan provider’s support.</li> </ul> <p><b>Communication:</b> The act or the process of exchange with the loan provider, in good <u>and</u> in bad times.</p>	<p>Take a minute or two with the participants, asking them what they remember from the previous sessions. This would make it possible to start this session and make sure that they can follow without problems.</p>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>INTRODUCTION SESSION #18:</b></p> <p>The illustrations show a group of people in a community setting. One woman is at a sewing machine, another is at a desk with a loan schedule, and a third is talking to a man. A loan schedule is shown with a red 'X' over it, indicating a problem. A slide asks: 'Your turn, what do you think of the story? What are we talking about?' with a speech bubble icon.</p>	<p>Guidelines:</p> <p>Tell the participants that now that they know how to manage their repayment of debt and maintain, the next and last step in this module is to learn how to communicate with confidence in all circumstances.</p> <p>Clarify to participants that they should listen to the story, but can also follow the story using their handbook, as the actions of the characters are summarized in the illustrations</p>	<p>Explain with your own word what happens in these pictures to help the participants understand. In particular, here, the borrower foresees that she will not be able to repay the loan for at least maybe two months. The best approach consists in going to the lender, and explaining that this happening. When possible, the lender may reschedule the loan by adding a few periods to the term of the loan, and allowing the borrower to get over the difficult period encountered. This is not always possible, but it is preferable to still go and see the lender, as they may have other solutions to offer.</p>

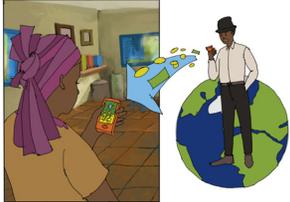
NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
	<p><b>Guidelines:</b></p> <p>Invite participants to reflect on the situation as it relates to their household. And you, in your life, how do you communicate with assurance and serenity?</p> <p><b>Guidelines:</b></p> <ul style="list-style-type: none"> <li>- After the discussion, ask participants to remember the proverb. Can anyone recall the proverb? What does this proverb mean?</li> <li>- "Pleasant words pull the snake out of its hole"</li> <li>- Conclude on the meaning of the proverb, and explain in such a way that participants understand it in the same way.</li> <li>- Invite participants to recall what was discussed in the session.</li> <li>- Ask: What is important to remember?</li> <li>- Before going to the next session - at the discretion of the trainer and time available - invite participants to take a short break</li> </ul>	<p>Meaning of the proverb:</p> <p>No matter how dreadful the situation may seem to you, it is better to communicate with clarity and honesty, and work together to find a solution. This will always be welcomed by the other party no matter how antagonistic you may think they are.</p> <p>Important to be remembered:</p> <p>ALWAYS be proactive to discuss with the lender.</p>

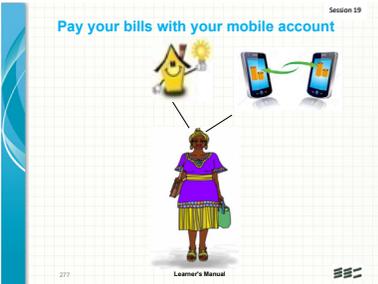
**MODULE 5: MOBILE MONEY**

**SESSION 19. HOW TO USE MOBILE MONEY**

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p><b>SESSION 19. HOW TO USE MOBILE MONEY?</b></p>  <p><b>TOTAL SESSION 19: 60 MINUTES</b></p> 	<p><b>Objectives of Session 19:</b></p> <ul style="list-style-type: none"> <li>- At the end of this session, participants will know the usefulness of mobile money services.</li> </ul> <p><b>Material:</b></p> <ul style="list-style-type: none"> <li>- Wall clear enough to project slides</li> <li>- Projector</li> <li>- Electrical extension wire</li> <li>- Table for placing the projector</li> <li>- Presentation board allowing to enter the names of all participants and highlight their individual characteristics.</li> <li>- Pencils for the participants</li> </ul> <p><b>Mobile Money services:</b> Refers to payment services operated under financial regulation and performed from or via a mobile device. In other words, the mobile device is considered as a wallet (Electronic Wallet) to carry out our daily transactions instead of using cash.</p>	<p>This definition gives you an idea and a base to be able to explain it in your own words. This is the best way to get a message across.</p>

<b>NATIONAL G2P CASH TRANSFER PROGRAM</b>		
<b>ACTIVITIES, DURATION, SLIDES</b>	<b>ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE</b>	<b>RECOMMENDATIONS</b>
<p><b>INTRODUCTION SESSION #19:</b></p> 	<p><b>Guidelines:</b></p> <p>Tell the participants that now that they know many things about budgeting, saving, borrowing, it is important for them to be initiated to the usefulness of the mobile money services.</p> <p>Ask the following question: How do you think we can use Mobile Money (MM) services for?</p> <p><b>Response elements:</b></p> <p>We can use MM services for cashing in or cashing out money, person-to-person fund transfer, account-to-account fund transfers, Bill payments or merchant payments, storing money.</p> <p><b>Guidelines:</b></p> <p>Always use the same guidelines as in previous sessions:                      We listen to the story                      We reflect on the story                      We wonder about our own situation                      We finish by identifying the key message.</p> <ul style="list-style-type: none"> <li>• <b>How to open an account (Sketch #1)</b></li> </ul> <p>Clarify to participants that they should listen to the story, but can also follow the story using their handbook, as the actions of the characters are summarized in the illustrations</p> <p>Open the group discussion by inviting participants to express themselves freely about the story:</p> <ul style="list-style-type: none"> <li>✓ Your turn, what do you think of the story?</li> <li>✓ What are we talking about?</li> </ul>	<p>Tell to the participants that all these points will be reviewed in details later.</p>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<p>Session 19</p> <p><b>Open and top-up a mobile money account</b></p> 	<p>Help participants identify concrete elements of this story related to open a mobile money account.</p> <p>Invite participants to reflect on the situation as it relates to their household. And you, have you ever tried to open a mobile money account et receive money in it?</p> <p>Was it easy to open one? How did you do it?</p> <p>First of all, it's important to have a mobile phone with a SIM card. To subscribe:</p> <ul style="list-style-type: none"> <li>- Go to a mobile money operator and provide a valid identification card (Passport, driver's license, Voter's ID).</li> <li>- Fill in the membership's form</li> <li>- Load money in your mobile money account to activate it.</li> </ul> <p>Tell to the participants that there will get more details on the usefulness of MM by listening again to the sketch #2 on mobile money.</p> <ul style="list-style-type: none"> <li>• <b>Receive money and send money via your mobile (Sketch #2)</b></li> </ul> <p>Clarify to participants that they should listen to the story, but can also follow the story using their handbook, as the actions of the characters are summarized in the illustrations.</p> <p>Open the group discussion by inviting participants to express themselves freely about the story:</p> <ul style="list-style-type: none"> <li>✓ Your turn, what do you think of the story?</li> <li>✓ What are we talking about?</li> </ul> <p>Help participants identify concrete elements of this story related to receive and send money via mobile money account.</p>	<p>Review this procedure with the participants to help them understand the ease with which open a MM account. You can also lead them by example, if you have a MM account, by talking about your experience in opening an account.</p>
<p>Session 19</p> <p><b>Receive money in your mobile</b></p>  <p>275 Learner's Manual</p>		

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
 <p>Send money from your mobile</p>	<p>Invite participants to reflect on the situation as it relates to their household. And you, have you ever tried to receive or send money via your mobile?</p> <p>Was it easy to do it? How did you do it?</p> <p>Show the slide on RECEIVE MONEY ON YOUR MOBILE and SEND MONEY VIA YOUR MOBILE, explain the slides along with the participants so they can understand what does it mean.</p> <p>For sending money:</p> <ul style="list-style-type: none"> <li>- Select the option "Send money" in the menu of the telephone.</li> <li>- Enter the telephone's number of the receiver and note the digits PIN number.</li> <li>- Send this digits PIN number to the receiver, to be able to cash in or cash out the money.</li> </ul> <p>For receiving money:</p> <ul style="list-style-type: none"> <li>- Request and accept payments via text message (SMS confirmation)</li> <li>- Present an ID to an agent with your mobile money account</li> <li>- Cash in (deposit in your account) or Cash Out (withdraw)</li> </ul>	
 <p>Pay your bills with your mobile account</p>	<ul style="list-style-type: none"> <li>• <b>Pay bills and merchant (Sketch #3)</b></li> </ul> <p>Clarify to participants that they should listen to the story, but can also follow the story using their handbook, as the actions of the characters are summarized in the illustrations</p> <p>Help participants identify concrete elements of this story related to pay bills via mobile money.</p>	

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
	<p>Invite participants to reflect on the situation as it relates to their household. And you, have you ever tried to pays bills via your mobile? How?</p> <ul style="list-style-type: none"> <li>- Select the option “Pay Bills” (“Pay merchant) in the menu of the telephone.</li> <li>- Enter the account’s number after selecting the supplier.</li> <li>- Put the amount you want to pay.</li> <li>- Confirm with your PIN code.</li> </ul>	
	<ul style="list-style-type: none"> <li>• <b>Store Money (Sketch #4)</b></li> </ul> <p>Help participants identify concrete elements of this story related to store money via mobile money.</p> <p>Invite participants to reflect on the situation as it relates to their household. And you, have you ever tried to store money via your mobile? How?</p> <p>Same procedure as a deposit.</p>	<p>You can ask to the participants to recap this procedure.</p>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
    	<ul style="list-style-type: none"> <li>• <b>Protect your Mobile Money Account (Sketch #5)</b></li> </ul> <p>Help participants identify concrete elements of this story related to protect your Mobile Money account.</p> <p>Invite participants to reflect on the situation as it relates to their household. And you, have you ever tried to protect your mobile money account from fraud? How?</p> <ul style="list-style-type: none"> <li>- Choose a complex PIN (mobile locking code hard to guess for those close to you).</li> <li>- Never answer to a suspicious SMS or click on a link send you by SMS or Email / give your personal information on the phone (Phishing)</li> <li>- Avoid putting on display your personal ID</li> <li>- Be vigilant when you proceed a transaction with a mobile money agent.</li> </ul> <p><b>'if you lick the lion’s tongue, he will devour you’</b></p> <ul style="list-style-type: none"> <li>• <b>What to do in case of fraud (Sketch #6)</b></li> </ul> <p>Help participants identify concrete elements of this story related to what to do in case of fraud.</p> <p>Invite participants to reflect on the situation as it relates to their household. And you, have you ever tried to proceed a complaint in case of fraud? How?</p> <ul style="list-style-type: none"> <li>- Go to your agency and lodge a complaint to your mobile money service provider</li> <li>- Keep all the traces of the procedure you initiated (to have a recourse in case)</li> </ul>	<p>Don't give an opportunity to be a victim of fraud. So be smarter than these persons and be proactive.</p>

NATIONAL G2P CASH TRANSFER PROGRAM		
ACTIVITIES, DURATION, SLIDES	ACTIVITY OBJECTIVES, MATERIALS AND GUIDELINE	RECOMMENDATIONS
<div style="border: 1px solid black; padding: 5px;"> <p style="text-align: right; font-size: small;">Session 19</p> <p> <b>What are the important points to be remembered?</b></p> <ul style="list-style-type: none"> <li>• We can <b>use mobile money services</b> to:                             <ul style="list-style-type: none"> <li>– <b>Send and receive</b> money</li> <li>– <b>Pay bills and merchants</b></li> <li>– <b>Store money for security</b></li> </ul> </li> <li>• <b>Protect</b> your mobile account</li> <li>• <b>Enforce your rights</b></li> </ul> <p style="font-size: x-small; margin-top: 10px;">282      Learner's Manual      </p> </div> <div style="border: 1px solid black; padding: 5px;"> <p style="text-align: right; font-size: small;">Session 19</p> <p> <b>Key Messages</b></p>  <p style="text-align: center; font-weight: bold; font-size: 1.2em;">Mobile Money is Peace of Mind</p> <p style="font-size: x-small; margin-top: 10px;">283      Learner's Manual      </p> </div>	<ul style="list-style-type: none"> <li>- File a complaint with the ombudsman (after waiting 14 days and you are not satisfied)</li>   <li>- Invite participants to recall what was discussed in the session.</li>   <li>- Ask: What is important to remember?</li> </ul>	<p><b><u>Important points to remember:</u></b></p> <p>We can <b>use mobile money services</b> to:</p> <ul style="list-style-type: none"> <li>– <b>Send and receive</b> money</li> <li>– <b>Pay bills and merchants</b></li> <li>– <b>Store money for security</b></li> </ul> <p><b>Protect</b> your mobile account</p> <p><b>Enforce your rights</b></p> <p><b>MOBILE MONEY IS PEACE OF MIND</b></p>

## CONCLUSION

At the end of the formation, the trainer must review with the participants the important points to be remembered:

Sessions	Important points to be remembered
<b>Session 1:</b> Setting Financial Goals	<ul style="list-style-type: none"> <li>In order to move forward in money matters, the simplest way is to target <b>objectives on each aspect</b> of money matters.</li> <li>Objectives must be <b>precise, realistic</b>, and <b>understood by all</b> members of the household.</li> </ul>
<b>Session 2:</b> Why Is It Necessary to Make a Budget?	<ul style="list-style-type: none"> <li>Be well prepared to face life's money challenges.</li> <li>Anticipate cash inflows and outflows - this is what budgeting is all about.</li> </ul>
<b>Session 3:</b> Can a Budget Be Prepared Without Methodology?	<p>Making a budget must be done <b>methodically</b>. Identify incomes and expenses, and put those in a timetable. A budget is prepared <b>step by step</b>.</p>
<b>Session 4:</b> What Are Our Household's Incomes?	<p>For each household member, it is important to know the <b>type</b> of income, the <b>level</b>, the <b>frequency</b>, the seasonality, the degree of certainty to know on what we depend.</p>
<b>Session 5:</b> What Are Our Household's Expenses?	<p><b>Identify</b> the expenses, their <b>frequency</b>, seasonality and <b>level</b>. Distinguish between regular expenses (and necessary) and irregular (and occasional).</p>

<p><b>Session 6:</b> How to Match Expenses with Incomes?</p>	<p>As « <b>Each trickle of water has its way</b> », each household can have a budget by matching expenses with incomes.</p> <p>One must wait for time periods during which we have more money to incur bigger expenses, like « <b>Do not throw water from the jar simply because the rain is coming</b> ».</p>
<p><b>Session 7:</b> What Needs to Be Done in a Case of Unexpected?</p>	<p>A budget must be adaptable and is not fixed in time as life is full of surprises that must be «integrated» in the former. As such, the budget must be updated on a regular basis.</p>
<p><b>Session 8:</b> Why Save Money?</p>	<p>In order to face higher level of expenses, to generate income, to increase security, to handle social obligations, old age and improve your well-being: you must SAVE together.</p>
<p><b>Session 9:</b> How to Save Money?</p>	<p>To save we must spend less than we earn.</p> <p>We must save regularly, with discipline and have objectives. It is a slow and gradual process but rewarding.</p>
<p><b>Session 10:</b> Where to Save Money?</p>	<p>You must decide to save in a reliable institution au instead of hiding money under the mattress, which does not yield interest income.</p>
<p><b>Session 11:</b> Saving for Retirement</p>	<p>For peace of mind concerning old age it is preferable to:</p> <ul style="list-style-type: none"> <li>• <b>save continually</b> in anticipation for when we will work less.</li> <li>• <b>accumulate assets</b> that will safeguard or increase its value and could be sold to suit your needs.</li> <li>• <b>develop a capacity</b> to generate income that is adapted to a period of less work intensity.</li> </ul>

<p><b>Session 12:</b> When to use savings?</p>	<p>To use savings in the most efficient manner, we need to:</p> <ul style="list-style-type: none"> <li>• Have a <b>saving target</b>.</li> <li>• <b>Be perseverent</b> in achieving our target.</li> <li>• <b>Avoid to be distracted</b> using savings for unplanned expenses.</li> </ul>
<p><b>Session 13:</b> Why borrow money?</p>	<ul style="list-style-type: none"> <li>• Borrow to <b>generate future income</b> can be a good idea.</li> <li>• Only borrow to the extent of your <b>capability to pay back</b> your debt.</li> <li>• Do not borrow if you know that you cannot reimburse the debt.</li> </ul>
<p><b>Session 14:</b> Understanding terms of borrowing</p>	<p>To understand loan terms and conditions, we must grasp:</p> <ul style="list-style-type: none"> <li>• What <b>interest</b> will we have to pay ?</li> <li>• During <b>how long</b> it will we have to pay back?</li> <li>• Which <b>part of the purchase price comes from our savings</b> (how long does it take to save before borrowing, and to start earning money) ?</li> </ul>
<p><b>Session 15:</b> Comparing of terms of loan</p>	<ul style="list-style-type: none"> <li>• The set of loan terms and conditions (interest, share of purchase price financed by the loan, loan maturity – which together create <b>the debt service burden</b>) must be linked to one's capacity to pay the loan back.</li> <li>• All loans are not equivalent and institutions offer different conditions <b>that we must be able to compare correctly</b>.</li> <li>• It is more judicious to <b>select the loan that is the in line with one's financial means</b>.</li> </ul>

<b>Session 16:</b> Negotiating with Lender	To negotiate a loan, we must: <ul style="list-style-type: none"><li>• Choose by <b>comparing the terms of the loan</b></li><li>• Be <b>patient, calm, Listen carefully</b> and ask questions</li><li>• Take advantage of <b>your customer's status</b> and <b>Respect</b> the person in front of us and <b>remain firm on your goals</b></li><li>• Perceive the lender <b>as a partner, not an adversary</b></li></ul>
<b>Session 17:</b> Managing Continuously Repayment of Debt and Building Trust	<ul style="list-style-type: none"><li>• <b>NEVER</b> miss a monthly payment regardless of the situation.</li><li>• Be sure to always <b>pay the required amount</b></li></ul>
<b>Session 18:</b> Communicating with Confidence	<ul style="list-style-type: none"><li>• Maintain <b>ongoing and active communication</b> with lenders</li><li>• <b>ALWAYS</b> inform your lender of a change that could affect the repayment of your loan.</li></ul>
<b>Session 19:</b> How to Use Mobile Money	We can <b>use mobile money services</b> to: <ul style="list-style-type: none"><li>• <b>Send and receive</b> money</li><li>• <b>Pay bills and merchants</b></li><li>• <b>Store money for security</b></li></ul> <b>Protect</b> your mobile account <b>Enforce your rights</b>

**CLOSING OF THE SESSION**

FEP	CLOSING OF THE SESSION	
THEMES, SUB THEMES / DURATION	CONTENTS	RECOMMENDATIONS
<p style="text-align: center;"><b>CLOSING OF THE SESSION</b></p> <div style="text-align: center;">  <p><b>TOTAL TIMES:5 MINUTES</b></p> </div> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">« It is in trying harder and harder that the monkey learns to bounce »</p> <p style="text-align: center; color: #e67e22;"><b>Thank you for your participation</b></p> <div style="text-align: center;">  </div> <p style="font-size: 8px; margin-top: 5px;">Learner's manual </p> </div>	<p>Ask participants if they remember the key messages on:</p> <ul style="list-style-type: none"> <li>- expenditure and income</li> <li>- the budget</li> <li>- saving</li> <li>- borrowing</li> <li>- using Mobile Money services</li> </ul> <p>Review the key messages with them one by one.</p>	<p>Conclude by thanking and congratulating all the participants</p>

## 10. ANNEX 1: TEACHING MATERIALS

TRAINER LIST		
Instruction	Number	Completed
Trainer Manual	1	<input type="checkbox"/>
Participant Manual	# participants	<input type="checkbox"/>
Pencils	# participants	<input type="checkbox"/>
Laptop computers, including PowerPoint presentations	1	<input type="checkbox"/>
Backup of PowerPoint presentations (CD or USB key)	1	<input type="checkbox"/>
Chalk board or flip chart		
Chalk or large tip erasable markers for flip chart (2-4 colours)	1 package	<input type="checkbox"/>
Calculator	1	<input type="checkbox"/>

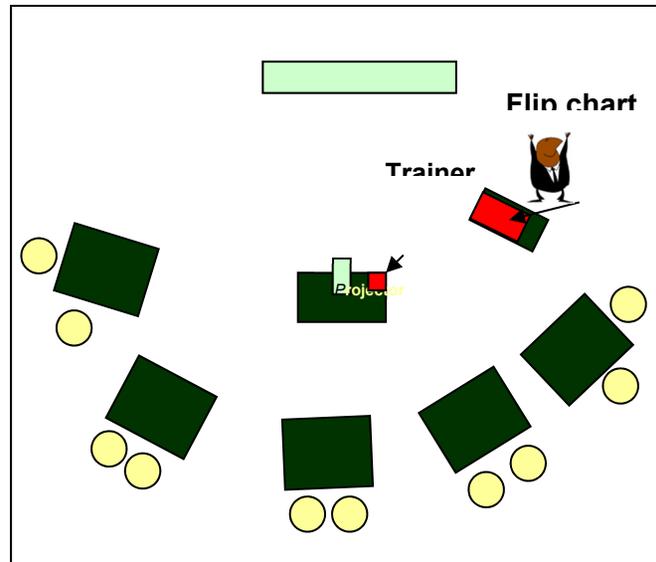
### LIST OF LOGISTICAL ELEMENTS TO CARRY OUT ON SITE

To improve training organization, we recommend verifying if all listed points below are in place before, during, and after the session.

<ul style="list-style-type: none"> <li>Welcome the participants.</li> </ul>	<input type="checkbox"/>
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<ul style="list-style-type: none"><li>• Insure that the arrangement of tables and chairs correspond to the proposed plan.</li></ul>	<input type="checkbox"/>
<ul style="list-style-type: none"><li>• Insure that there is fresh water available in sufficient quantity for each participant.</li></ul>	<input type="checkbox"/>

**CLASSROOM ORGANIZATION**



As much as possible, arrange chairs and tables, if appropriate, so that participants are seated in a semi-circle. Think of promoting interaction so that the participants do not feel they are in a classroom where interactions are seldom permitted.

**PRESENTATION BOARD**

Names	Marital Status	Age	Occupation	Children	Dependent elderly	Money Transfers/Remittances	Level of schooling
1.							
2.							
3.							
4.							
5.							

6.							
7.							
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							
16.							

17.							
18.							
19.							
20.							

**INCOMES FORM**



JANUARY	FEBRUARY	MAR CH	APRIL
MAY	JUNE	JULY	AUGUST
SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER

**EXPENSES FORM**



JANUARY	FEBRUARY	MARCH	APRIL
MAY	JUNE	JULY	AUGUST
SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER

## 11. ANNEX 2: PATHWAY TO SUB-LOCAL 'GRANULAR' ADAPTATIONS

In order to be able to adapt the training materials in Financial Education Programs (FEPs) at the sub-local level, so that it can be accessible to specific populations in various localities within the country, the following presents a step-by-step approach to further adapt the FEPs:

### Phase 1: Generic Adaptations of Names, Activities and Dress

- One of the first steps would be to adapt the character names to the locality. Indeed, some regions have local names based on the predominant ethnic group in the region, So, the names of the characters can be adjusted for this purpose to adequately match the region or locality targeted. The names would have to be replaced in the full text of the sketches, as well as the learners' manual.
- A second step may be to also consider the dress code which may be ethnic- or regional-specific, and hence require a change in the 'illustration' package of the entire FEPs (mostly the **Learner's Manual**, the **Calculation Supplement**, the **Trainer's Manual**
- A third step may be to also consider specific economic activities (Agriculture, Fishing or Trading) typical of the localities. In which case, the sketches, and the entire set of documents supporting the FEPs would also have to be reviewed (**Learner's Manual**, the **Calculation Supplement**, the **Trainer's Manual**).

### Phase 2: The level of vocabulary

- While it is true that the vocabulary of the sketches and the literary content of the FEPs have already been simplified to take account of our target populations, in some localities there may still be a need to further adjustment this level. We suggest that a series of adjustment be identified, and then a list of the material containing these terms be also identified, and then that adjustment be implemented in a coherent manner across all the components of the FEPs. The changes introduced should at all times remain consistent and maintain the simplicity, clarity and coherence of the entire FEP.

### Phase 3: Adjustment to the audio-material

- Finally, one of the last phases of the granular adjustment would consist in adapting the ***audio material*** to any adjustment of character names, profession, or level of vocabulary, using very local accents that would reflect sub-local language idiosyncrasies. If local actors are not available, it would be a good idea to try and have a 'read-through' of the material by the trainer, and record that as part of the training material to replace the audio-files of the FEP.

Since all the FEP components are 'interdependent', any adjustment made in one document must migrate to the others.





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