



interweave  
SOLUTIONS



*English for Business  
Success!*

LEARNING FOR SELF-RELIANCE

# ENGLISH FOR BUSINESS SUCCESS!

## NOTES FOR FACILITATORS

The *English for Business Success!* manual has two goals:

1. To introduce basic principles for starting and running a small business through discussion, group activities and language learning.
2. To introduce, practice and apply English language vocabulary, phrases and skills needed to run a small business.

Local Church leaders can use this manual as a one-time, stand-alone resource or as a preparation for the Church's comprehensive Self-Reliance program. While participants can benefit from individual study, the full potential of this program requires participation within a group. Groups of individuals with interest in running a business and desire to improve English skills are invited to participate.

In addition to gaining greater proficiency in business vocabulary and phrases, participants will learn to:

- Make and keep commitments
- Create and use a personal budget
- Start savings
- Identify a product or service they intend to sell and
- Become familiar with basic business principles

It is helpful but not necessary to follow the book in order. Use pieces of the curriculum that meet your individual or group needs. Work at your participant pace: As needed, spend one day, one week, or one month on each unit.

Facilitators can make this workbook available to all participants or make copies of the pages they wish to discuss.

Above all, encourage discussion. Allow participants to learn from one another. Some group members may have extensive prior business experience, and others have none, but everyone's perspective should be valued. Group members learn and grow through discussion.

Small business owners are problem solvers. They plan for the future. These are skills that can be valuable as a business owner, as an employee, as a community member or as a family member.

Starting a business is not about getting rich quickly. It takes hard work, risk, creativity, and dedication.

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Welcome to the English for Business Success Program!

Together we're going to learn Words, Ideas and Skills to help you make a better life.

## UNIT 1 YOU CAN BECOME SELF-RELIANT

*"Self-Reliance is the ability, desire and effort to provide for the spiritual and temporal necessities of life."*

• Thomas S. Monson

*Read aloud and discuss:*

### NYREE'S STORY

Nyree felt worried and alone. Her husband left her. She needed to pay school fees for her two daughters, but didn't know if she had enough money for food, rent and other bills. She didn't have a job or a business. She hadn't finished school.

Nyree joined a self-reliance group at Church, and they helped her feel hope. She understood that she could learn skills to help her family become self-reliant.

With her group she set short-term and long-term goals to earn more money and help her children be strong.



### KEY WORDS AND SENTENCES

#### WORDS

Discuss what these words mean to you:

The terms listed below are words from Nyree's story.

Understood

Short-Term

Worried

Group

Increase

Hope

Self-Reliant

Long-Term

Enough

Money

Income

Expenses

#### SENTENCES

Read aloud and complete the sentences below:

Nyree felt \_\_\_\_\_ and \_\_\_\_\_ .

Her husband \_\_\_\_\_ .

She needs money for \_\_\_\_\_ .

She set \_\_\_\_\_ and \_\_\_\_\_ goals so she can become \_\_\_\_\_ .

I can join a self-reliance \_\_\_\_\_ .

In a self-reliance group I can learn to \_\_\_\_\_ .

If I had more money, I could \_\_\_\_\_ .

Look again at the list of words above. Write and read aloud two sentences using at least two of these words in each sentence:

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## LET'S TALK ABOUT NYREE

*Read aloud and discuss these questions:*

What happened to Nyree?

How did she feel?

How did her self-reliance group help her?

What does it mean to be self-reliant?

What is a goal?

What was one of Nyree's goals?

How do you think goals could help Nyree become self-reliant?

## LET'S TALK ABOUT YOU

*Read aloud and discuss these questions:*

Have you ever had an experience where you felt like Nyree?

How could making goals help you?

What are some ways you could increase your income?

Would you like to join a self-reliance group?

Name one or two of your long-term goals.

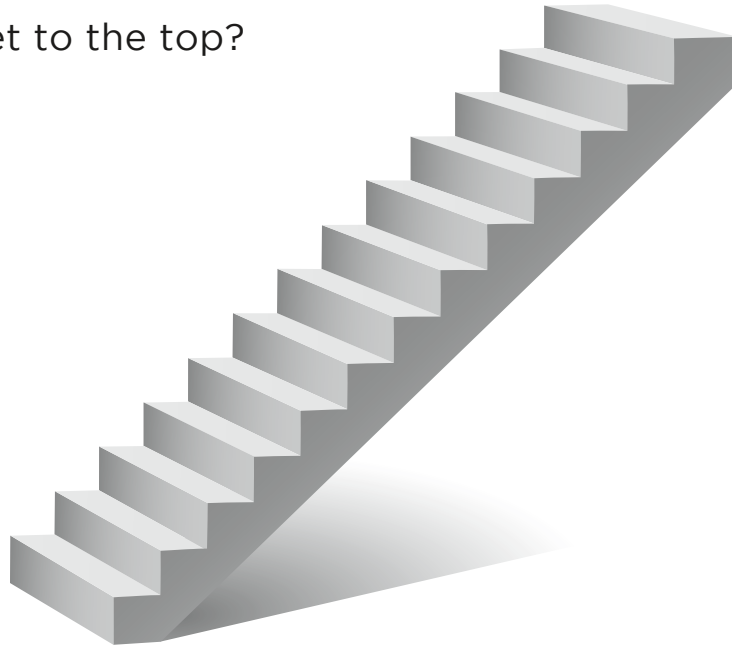
## YOUR STEPS TO BECOME SELF-RELIANT

*Read aloud and discuss.*

Have you ever climbed a long staircase like the one in this picture?  
Where?

Would it be possible to go from the bottom to the top in one step?

How can you get to the top?



Like climbing this staircase, big goals like self-reliance, your own business or strong English skills can't be reached all at once. You reach success one step at a time. We call successes at the top long-term goals and smaller steps to reach these goals are short-term commitments.

Can you reach your long-term goals without short-term commitments?

Do you think increasing your income will be easy?

Why is each step important?

As a step in your journey to self-reliance each session you'll have assignments to do at home. These will be your weekly short-term commitments.



## IMPORTANT IDEAS AND SKILLS

*Read aloud and complete these ideas:*

### 1. YOU AND YOUR FAMILY CAN BECOME SELF-RELIANT

The Lord wants you to be self-reliant, and He will bless you as you strive to support your family. As you work through this course, you can learn skills and ideas to increase income and make your family stronger.



### 2. BECOME PART OF A SELF-RELIANCE GROUP

Through the Church, you can join a Self-Reliance Group. In this group, you'll get together with friends and neighbors to learn and help each other.

### 3. MAKE AND KEEP COMMITMENTS

What are some commitments you'll need to make and keep to become self-reliant?

### 4. LEARN SKILLS TO INCREASE YOUR INCOME

What skill could you learn that might help you increase income?

How could a Self-Reliance Group help you learn these skills.



### LET'S GO DO IT!

Go to the *My Progress Journal* on page 64 and apply what you've learned. Each session, we'll present homework assignments for the coming week. Complete these commitments at home and share with the group next time.

### YOUR COMMITMENT

1. I will write and say two more sentences using words from the list on page 3.
2. I will write and tell someone else one of my long-term goals.

### NOTES

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- *Did you complete last week's commitment to write two sentences and one of your long-term goals in the My Progress Journal at the end of this manual?*
- *Take 5 minutes for students to read aloud one of their sentences and to discuss their long-term goal.*

## UNIT 2 YOUR BUDGET LESS EXPENSE & MORE INCOME

*"It is essential that we develop a spending and savings plan — a budget — and distinguish between wants and needs."*

• *Robert D. Hales*

*Read aloud and discuss:*

### DIYAN'S STORY

On Monday Diyan thought he had more than enough money to pay the family's rent. By the end of the week when it was time to pay, he only had half the cash needed.

"I'm afraid about my future. Every month I think I can pay the bills, but I end up running out of money. I don't know what to do."

His friend showed him how he could develop a budget to plan and keep track of his finances. With a budget he found ways to control his expenses, increase income and start saving money.



## KEY WORDS AND SENTENCES

### WORDS

*Discuss what these words mean to you:*

Develop

Control

Expense

Future

Budget

Income

Increase

Finances

### SENTENCES

*Read aloud and complete the sentences below:*

Diyan had only half the cash needed to pay \_\_\_\_\_ .

Diyan was afraid about his \_\_\_\_\_ .

Every month he ended up \_\_\_\_\_ .

A budget helped him \_\_\_\_\_ expenses.

A budget helped him \_\_\_\_\_ income.

A budget helped him start \_\_\_\_\_ .

If I increase my income, I can \_\_\_\_\_ .

*Look again at the list of words above. Write and read aloud two sentences using at least two of these words in each sentence:*

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## LET'S TALK ABOUT DIYAN

*Read aloud and discuss these questions:*

What happened to Diyan?

How did he feel?

What is a budget?

How did a budget help him?

How could he increase his income?

## LET'S TALK ABOUT YOU

*Read aloud and discuss these questions:*

Have you ever had an experience when you felt like Diyan?

How could a budget help you?

What are some ways you could control your expenses?

What are some ways you could increase your income?

What can you do to start saving?

## IMPORTANT IDEAS AND SKILLS

### MAKE A BUDGET

*Read aloud and complete this activity:*

Under the word “PLAN” on the “Total Income” write the money amount you expect to get during the coming month. Now look below for things that you will need money for. These are your expenses.

Write all your expenses. For example, by the word “Food,” write what you’ll need to spend on food. Do the same for the other expense lines. Now add all expense amounts and write the total on the line “Total Expenses.” Look again at the “Total Income” line. If income and expense amounts are not the same, you’ll want to see if you can spend less or increase income to adjust the numbers.

### DIYAN’S BUDGET

	<i>PLAN</i>	<i>ACTUAL</i>
<i>Total Income</i>	<i>2000</i>	
<b><i>Expenses</i></b>		
<i>Donations</i>	<i>200</i>	
<i>Savings</i>	<i>200</i>	
<i>Rent</i>	<i>550</i>	
<i>Utilities</i>	<i>80</i>	
<i>Food</i>	<i>450</i>	
<i>School</i>	<i>200</i>	
<i>Transportation</i>	<i>50</i>	
<i>Insurance/Medical</i>	<i>200</i>	
<i>Entertainment</i>	<i>70</i>	
<i>Other:</i>		
<b><i>Total Expenses</i></b>	<b><i>2000</i></b>	

## IMPORTANT IDEAS AND SKILLS

### MAKE A BUDGET

*Read aloud and complete this activity:*

During the weeks to come, keep track of your budget to see if your actual expenses and income match what you wrote. By learning how you really spend your money, you can start to control your expenses.

### YOUR BUDGET

<b>YOUR BUDGET</b>	<i>PLAN</i>	<i>ACTUAL</i>
<i>Total Income</i>		
<b><i>Expenses</i></b>		
<i>Donations</i>		
<i>Savings</i>		
<i>Rent</i>		
<i>Utilities</i>		
<i>Food</i>		
<i>School</i>		
<i>Transportation</i>		
<i>Insurance/Medical</i>		
<i>Entertainment</i>		
<i>Other:</i>		
<b><i>Total Expenses</i></b>		



## LET’S GO DO IT!

*Read Aloud and Discuss These Questions:*

- Do your expenses match your income?
- Look at your budget. Will you have enough income to cover expenses?
- If you could increase income, what additional expenses would you cover?
- How much money do you think you need to support your family?
- What skills could you learn that might help you increase your income?
- How do you think a Self-Reliance Group could help you learn these skills?

*Here’s your homework assignment for the coming week. Complete these commitments at home in the My Progress Journal at the end of this manual and share with the group next time.*

### **YOUR COMMITMENT**

1. I will write two more sentences using words from the list on page 9.
2. Following the form on page 12, I will write a simple budget and make sure my expenses match my income.

### **NOTES**

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- *Did you complete last week's commitment to write two sentences in the My Progress Journal on page 64 of this manual?*
- *Did you write a simple budget and make sure your expenses match your income? Take 5 minutes to discuss your budgets.*

## UNIT 3 START SAVING

*Read aloud and discuss:*

### MARYA'S STORY

Marya loves to cook. She has a long-term goal to start a pie shop. She has a small, older oven, but for the business she envisions, she'll need a bigger one.

She wants to borrow money for a new oven. She learns that with a loan you must pay back the money you borrowed plus a high rate of interest. Loan payments will be very high.

She decides to start smaller with the oven she already has and gradually attract customers and sales. This way she can save a little each week and eventually buy the oven without a loan.

By saving regularly and building her business step by step, she is achieving her long-term goals.

*"A penny saved is a penny earned."  
• Benjamin Franklin*



## KEY WORDS AND SENTENCES

### WORDS

Discuss what these words mean to you:

The terms listed below are words from Marya’s story.

Envisions	Selling	Interest	Attract
Customers	Purchase	Borrow	Saving
Regularly	Achieving	Loan	Gradually

### SENTENCES

Read Aloud and Complete the Sentences Below:

Marya wanted to start a business selling \_\_\_\_\_ .

She’s thinking about borrowing money to \_\_\_\_\_ .

With a loan, you pay back \_\_\_\_\_ plus \_\_\_\_\_ .

Marya’s loan payment will be \_\_\_\_\_ .

She can save a little each week and eventually \_\_\_\_\_ .

Marya is achieving her \_\_\_\_\_ .

If I save money, I can \_\_\_\_\_ .

Look again at the list of words above. Write and read aloud three sentences using at least two of these words in each sentence:

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## LET'S TALK ABOUT MARYA

*Read aloud and discuss these questions:*

What happened to Marya?

How did she feel?

Why was she thinking about borrowing money?

Why didn't she get a loan?

How will she get enough money to purchase a new oven?

How is saving helping her?

## LET'S TALK ABOUT YOU

*Read aloud and discuss these questions:*

Have you ever had an experience when you felt like Marya?

Have you ever saved money?

If you got a loan, how could you afford to pay back the money you borrowed and also pay the interest?

How could saving help you?

How can you save money and also cover your daily expenses?

What can you do to start saving?

## IMPORTANT IDEAS AND SKILLS

*Read aloud and discuss these ideas:*

Savings can allow you to have money to cover emergencies and reach your goals. Savings can help you get money to start a business

Here are the steps you can take to start saving:

### **1. LOOK AGAIN AT YOUR BUDGET**

Thoughtfully consider your income and expenses. Figure out how you might reduce expenses or increase income. This can help you free up money to pay yourself through savings.

### **2. SET YOUR SAVINGS GOAL**

What money will you need in the future? How much will you need for school fees, medical emergencies, special events or starting a business?

### **3. SET A REGULAR SAVINGS TARGET**

Even if it's a few coins, save a little each time you get some income.

### **4. MAKE SAVINGS A LIFE—LONG HABIT**

After you meet each savings goal — such as starting your business, paying school fees, or buying something important for your family — set your next savings goal. Make savings an ongoing part of your life.

## IMPORTANT IDEAS AND SKILLS

*Read aloud and complete this activity:*

### ACTIVITY

#### **CREATIVE WAYS TO SAVE**

As a group, discuss creative ways to do the following:

1. Reduce expenses
2. Increase income
3. Start an ongoing savings habit
4. Gather information about local organizations that offer savings programs. (For example: which stores have the best sales, use coupons or buy in bulk.)





## **LET'S GO DO IT!**

*Here's your homework assignments for the coming week. Complete these commitments at home in the My Progress Journal on page 64 of this manual? Share with the group next time.*

### **YOUR COMMITMENT**

1. I will write and say two more sentences using words from the list on page 15.
2. I will start saving. I will set an amount — even if it's a coin or two — and put it aside to get started. I will continue to put aside money each week to make savings a life-long habit.



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- *Did you complete last week's commitment to write two sentences and start savings?*
- *Take 5 minutes for students to discuss how their first week of saving went.*

## UNIT 4 YOUR PATH JOB, BUSINESS & SCHOOL

*“Choose your path and set your compass. Then start walking.”*

*Read aloud and discuss:*

### ALISI'S STORY

Alisi has a long-term goal. She keeps a budget. She plans to double her income in two years and follow a path to success. She hopes to be self-reliant. She knows that to earn and save more money, she needs to find a job, start a business or go to school.

She could enter school this fall and learn new skills. At this moment she has employment at a store. By saving her wages from work, she could earn funds to start a business. This way she wouldn't need a loan.



### KEY WORDS AND SENTENCES

#### WORDS

Discuss what these words mean to you:

Double  
Skills

Employment  
Loan

Success  
Path

#### SENTENCES

Read Aloud and Complete the Sentences Below:

You reach success \_\_\_\_\_ at a time.

Individual steps to reach bigger goals are short-term \_\_\_\_\_.

Alisi plans to \_\_\_\_\_ her income.

Where does Alisi have employment? \_\_\_\_\_

A budget helped him \_\_\_\_\_ income.

She could be earning funds to \_\_\_\_\_.

If she saved money, she wouldn't need a \_\_\_\_\_.

Look again at the list of words above. Write and read aloud two sentences using at least two of these words in each sentence:

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## LET'S TALK ABOUT ALISI

What is Alisi's long-term goal?

What does she hope to do in order to meet her goal?

Which path do you think Alisi should choose — get a job, start a business or go to school?

## LET'S TALK ABOUT YOU

What is your long-term goal for self-reliance?

Which of the paths — job, business, or school — might be best for you?

If you start a business, how could saving help you begin without taking a loan?

## IMPORTANT IDEAS AND SKILLS

*Read Aloud and Discuss These Ideas:*

### **1. YOU CAN MEET YOUR LONG—TERM GOALS BY MAKING AND KEEPING COMMITMENTS**

Write some of the commitments you can make to meet your long-term goals.

### **2. YOU CAN EARN AND SAVE MONEY**

With a business or a job, you can earn more income and set aside some for savings. School can help prepare you for work with more income.

### **3. CHOOSE YOUR PATH — JOB, BUSINESS, OR SCHOOL**

What do you think you need to do to prepare for each of these paths?

Would it be possible to pursue more than one of these paths?

## **LET’S GO DO IT!**

*Here’s your homework assignments for the coming week. Complete these commitments at home in the My Progress Journal on page 64 of this manual. Share with the group next time.*

### **YOUR COMMITMENT**

1. I will write and say two more sentences using words from the list on page 21.
2. I will come to the next session prepared to say a sentence or two in English that describes wich path – job, business or school – I think would be best for me.

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- *Did you complete last week's commitment?*
- *Take 5 minutes to read aloud one of your sentences and say aloud a sentence or two that describes which path — job, business or school — you would like to follow.*

## UNIT 5 YOU CAN START A BUSINESS

*Read aloud and discuss:*

### BRADY'S STORY

Brady wonders if he can start a business. He hasn't been able to find a job, he doesn't have money for school, and he needs to support his family.

He wants to own a business and make money on his own schedule. In a business he can be his own boss, learn skills and add value to his community and his family.

Brady isn't sure what business he wants, but he has ideas. He likes working with cement and carpentry, and has tools. He enjoys meeting people. He's willing to work hard inside or outside.

Brady is ready to learn. He thinks that his self-reliance group can help him get started.

*"Any time is a good time to start a business."*

• *Ron Conway*





### KEY WORDS AND SENTENCES

#### WORDS

Discuss what these words mean to you:

The terms listed below are words from Brady's story.

Owning

Boss

Schedule

Family

Outside

Inside

#### SENTENCES

Read aloud and complete the sentences below:

Brady can't find a \_\_\_\_\_ and doesn't have money for \_\_\_\_\_ .

He needs to \_\_\_\_\_ his \_\_\_\_\_ .

List three reasons Brady wants to start his own business:

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Look again at the list of words above. Write and read aloud two sentences using at least two of these words in each sentence:

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## LET'S TALK ABOUT BRADY

How could a self-reliance group help Brady?

What might he need to learn to start his own business?

## LET'S TALK ABOUT YOU

What are some of the things you could do to start a business?

What are some of your thoughts about starting a business?

## IMPORTANT IDEAS AND SKILLS

*Read aloud and discuss these ideas:*

### **1. YOU CAN SUPPORT YOUR FAMILY BY STARTING A BUSINESS**

With your savings and personal budget in mind, you can develop a business idea that will earn income to support your family's needs. Through careful planning and effort you can succeed.

### **2. THROUGH YOUR BUSINESS, YOU CAN STRENGTHEN YOUR HOME AND IMPROVE YOUR COMMUNITY**

As you develop your business, remember that family, church and community are also an important part of becoming self-reliant. A wise business owner balances his priorities and learns how business, home, church and community help each other.

### **3. YOU CAN LEARN HOW TO RUN YOUR BUSINESS BY PARTICIPATING IN A SELF-RELIANCE GROUP**

By participating in your self-reliance group and completing your commitments and homework assignments, you'll be able to start and grow your business.

## LET'S GO DO IT!

*Complete these commitments at home in the My Progress Journal on page 64 of this manual. Share with the group next time.*

### YOUR COMMITMENT

1. I will write and say two more sentences using words from the list on page 25.
2. I will come to the next session prepared to say a sentence or two in English about my ideas for starting a business.

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- *Did you complete last week's commitment?*
- *Take 5 minutes to read aloud one of your sentences and say aloud a sentence or two that describes your ideas for starting a business.*

## UNIT 6 PRODUCT

*Read aloud and discuss:*

### MEILEE'S STORY

Meilee is determined to start a business. Before she can begin, she needs to decide what product or service she will sell.

First she lists her own talents and resources. She enjoys cooking. She has many delicious recipes and makes great Chinese food.

She thinks about customers, about what sells and what her competition does. She discovers that people in her town enjoy eating out, but there are already many Chinese restaurants.

None of these places sell the noodle dishes she makes. She opens a stand called *Meilee's Delicious Noodles*. Customers love her noodle bowls which she serves quickly for low-cost. Her product is a recipe for success.

*"Customers often know more about your products than you do. Use them for inspiration and ideas... ."*  
 • David J. Greer



## KEY WORDS AND SENTENCES

### WORDS

*Discuss what these words mean to you:*

The terms listed below are words from Meilee's story.

Product

Service

Talent

Resources

Customer

Competition

### SENTENCES

*Read aloud and complete the sentences below:*

Before Meilee can start a business, she needs to decide what \_\_\_\_\_ or \_\_\_\_\_ she will sell.

To choose her product, she first considers her \_\_\_\_\_ and \_\_\_\_\_.

List two other things Meilee thinks about to choose her product:

1. \_\_\_\_\_

2. \_\_\_\_\_

*Look again at the list of words above. Write and read aloud two sentences using at least two of these words in each sentence:*

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## LET'S TALK ABOUT MEILEE

What things does Meilee consider in choosing her product?

Why do you think customers are buying Meilee's product?

Do you think Meilee would have done better if she had started a larger restaurant instead of a smaller stand? Why?

## LET'S TALK ABOUT YOU

What steps will you take to choose your product or service?

Why is it important to understand yourself, your customers, and your competition as you select your product or service?

What product are you considering for your business?

## IMPORTANT IDEAS AND SKILLS

*Read aloud and discuss these ideas:*

### 1. KNOW YOURSELF

Draw upon your desires, talents and resources for your product.

### 2. KNOW YOUR CUSTOMERS

Think about who your customers are. Would they buy your product?

### 3. KNOW WHAT SELLS

Find out what products and services are selling in your area. You need to sell something that people will buy.

### 4. KNOW YOUR COMPETITION

Visit potential competitors. Find out what they do and figure out how to do it differently and better.



## LET'S GO DO IT!

*Complete these commitments at home in the My Progress Journal on page 64 of this manual. Share with the group next time.*

### YOUR COMMITMENT

1. I will write and say two more sentences using words from the list on page 29.
2. I will seriously consider the product I want to sell, develop a list of three product ideas that appeal to me and visit some prospective competing businesses.
3. I will come to the next session prepared to say a sentence or two in English about the product I'm considering.

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- Did you complete last week's commitment?
- Take 5 minutes to read aloud one of your sentences and say aloud a sentence or two about the product or service that you are considering.

## UNIT 7 PLAN

*"Before beginning, plan carefully."*

• Cicero

Read aloud and discuss:

### NOUR'S STORY

Nour chose shoes as his product to sell. Now he needs a plan.

In his group, he learned about the **6 P's of Business**: Product, Plan, Price, Paperwork, Promotion, and Process. These six concepts — all starting with the letter "P" — offer a simple framework to understand and plan a business. Nour's business is based on the 6 P's.

His **Product** is shoes. His **Plan** identifies the steps he'll take. He'll need to set the right **Price** for his shoes. With **Paperwork** he'll keep a records of income and expense. With **Promotion** he'll attract customers and sales. He'll carefully develop the **Process** to acquire and sell his shoes.

With his 6 P's plan, Nour's shoe business will thrive and grow.



## KEY WORDS AND SENTENCES

### WORDS

Discuss what these words mean to you:

The terms listed below are words from Nour's story.

6 P's

Framework

Product

Price

Plan

Paperwork

Promotion

Process

### SENTENCES

Read aloud and complete the sentences below:

Nour has chosen his P\_\_\_\_\_ . He sells \_\_\_\_\_ .

He needs a P\_\_\_\_\_ to move his business forward.

His plan is based on the 6 P's of Business. The 6 P's include:

1. \_\_\_\_\_ 3. \_\_\_\_\_ 5. \_\_\_\_\_

2. \_\_\_\_\_ 4. \_\_\_\_\_ 6. \_\_\_\_\_

With his 6 P's plan, Nour's business will \_\_\_\_\_ and \_\_\_\_\_ .

Look again at the list of words above. Write and read aloud two sentences using at least two of these words in each sentence:

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## LET'S TALK ABOUT NOUR

Why did Nour need to choose a product or service idea before he could create his plan?

How does his plan help his business thrive and grow?

## LET'S TALK ABOUT YOU

What is your product or service idea?

What's the value of having a plan for your business?

How could the 6 P's help your business?

## IMPORTANT IDEAS AND SKILLS

*Read aloud and discuss these ideas:*

### **1. IF YOU FAIL TO PLAN, YOU PLAN TO FAIL**

### **2. IN YOUR PLAN, REMEMBER TO "EAT THE ELEPHANT"**

Like eating an elephant, you start and grow your business "one bite at a time." Success in business takes consistent effort and patience.

### **3. PUT IT IN WRITING**

Write down your plan, including goals, ideas and agreements.

### **4. APPLY THE 6 P'S**

Learn and practice these six concepts for business success.

### **5. CREATE 3 PLANS — BUSINESS, HOME & COMMUNITY**

To be self-reliant, you'll need to balance business, family and church/community priorities.

## LET'S GO DO IT!

*Complete these commitments at home in the My Progress Journal on page 64 of this manual. Share with the group next time.*

### **YOUR COMMITMENT**

1. I will write and say two more sentences using words from the list on page 33.
2. I will choose my product or service idea and use that idea to start defining the 6 P's of my business plan.
3. I will come to class next time prepared to say aloud a sentence or two in English about my 6 P's business plan.

### **NOTES**

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- *Did you complete last week's commitment?*
- *Take 5 minutes to read aloud one of your sentences and say aloud a sentence or two about your product or service idea and business plan.*

## UNIT 8 PRICE

*Read aloud and discuss:*

### TIRA'S STORY

Tira's business idea is to sell candy. She wants to set the best price for her product — not too high or too low.

To understand more about the price she should charge, she visited nearby candy stores and wholesale suppliers to find out what others are charging.

She discovered that she can buy large bags with 200 pieces of candy and then put a few pieces into more convenient, smaller bags. If she charges more per piece in the smaller bags, she can make a good profit.

Now she needs to figure out the number of pieces in the smaller bags and the price she can charge.

*"The buyer is entitled to a bargain. The seller is entitled to a profit. So there is a fine margin in between where the price is right."*

• *Conrad Hilton*





## ACTIVITY

### TIRA'S PRICE FOR CANDY

Tira can buy large 200-piece bags of candy for \$20. Her cost for ten pieces is \$1. Her cost for one piece is \$0.10.

Number of pieces	200
Cost per bag	\$20
Cost for 10 pieces	\$1
Cost for 1 piece	\$0.10

She tried selling small bags with 10 pieces for \$3. For every bag she would spend \$1 and make \$3 for a gain of \$2. Customers were not willing to pay this amount. Her price was too high.

Number of pieces	10
Price per bag	\$3
Cost per bag	\$1
Profit per bag	\$2
Profit per piece	\$0.20

Then she tried selling mid-sized bags of 30 pieces for \$5. For every bag she would spend \$3 and make \$5. Customers felt okay about this price and she began making sales.

Number of pieces	30
Price per bag	\$5
Cost per bag	\$3
Profit per bag	\$2
Profit per piece	\$0.06

She next tried selling 10 pieces in an attractive gift box. The gift box cost 1. The 10 pieces cost 1. Her true cost was 2. By adding value to her product she was able to sell these candy boxes for 4.

Number of pieces	10
Price per box	\$4
Cost per box	\$2
Profit per box	\$2
Profit per piece	\$0.10

Now Tira is using two price arrangements — a 30-piece bags and a 10-piece boxes. With these prices, her business is growing.

Which price arrangement — the 30-piece bag for \$5 or the 10-piece box for \$4 — yields the greatest profit for Tira?

# KEY WORDS AND SENTENCES

## WORDS

Discuss what these words mean to you:

The terms listed below are words from Tira’s story.

Discovered	Wholesale	Supplier	Profit
Convenient	Add Value	True Cost	Charge

## SENTENCES

Read aloud and complete the sentences below:

Why did Tira visit candy stores and wholesale suppliers? \_\_\_\_\_  
 \_\_\_\_\_.

Tira can buy large bags with 200 pieces of candy and then put a few into more \_\_\_\_\_, \_\_\_\_\_ bags.

Fill in the two good pricing arrangements for Tira’s candy sales:

1. 30-piece bag: True cost —                      Tira’s price —
2. 10-piece box: True cost —                      Tira’s price —

Look again at the list of words above. Write and read aloud two sentences using at least two of these words in each sentence:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



## LET'S TALK ABOUT TIRA

*Read aloud and discuss these questions:*

Why did Tira want to find the right price for her product?

How did Tira know she was charging too much for her candy?

What was the true cost of her candy when she added the gift box?

How did adding value (the gift box) change the true cost and price of her product?

## LET'S TALK ABOUT YOU

*Read aloud and discuss these questions:*

How could visiting other businesses help you set your price?

Why is it important to find the right price for your product?

How can you know if you're charging too much for your product?

How can you know if your price is too low?

What is the true cost of your product or service?

How much more than your true cost do you think customers would pay for your product or service?

How could you add value to your product and increase the price?

## IMPORTANT IDEAS AND SKILLS

*Read aloud and discuss these ideas:*

### 1. KNOW THE TRUE COST OF YOUR PRODUCT OR SERVICE

Your true cost includes not only buying or making your product, but also packaging, transport, rent, utilities, commissions and promotions.

### 2. REDUCE COSTS

Think of ways to reduce expenses without cutting value.

### 3. ADD VALUE AND INCREASE YOUR PRICE

Look for ways to add convenience, quality, or appeal as you increase your price and profits.



## LET'S GO DO IT!

Complete these commitments at home in the My Progress Journal on page 64 of this manual. Share with the group next time.

### YOUR COMMITMENT

1. I will write and say two more sentences using words from the list on page 38.
2. I will work out the true cost of my product and find ways to reduce costs and add value so I can increase my price.
3. I will come to the next session prepared to say a sentence or two in English about how and why I set my price.

### NOTES

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- *Did you complete last week's commitment?*
- *Take 5 minutes to read aloud one of your sentences and say aloud a sentence or two about you set your price for your product.*

## UNIT 9 PAPERWORK

*“Not maintaining proper records is one of the main causes of business failure.”*

*Read aloud and discuss:*

### JERAD'S STORY

Jerad started selling tangerines, grapes, and bananas. At his busy stall, he had many customers and got lots of cash. He didn't keep records or save money. He bought new fruit each morning, rented a stall and covered family expenses.

For his wife's birthday, he bought an expensive necklace. He let his brother take some fruit for a party. Also, he paid his son's school fees.

With all the cash he had each day, he thought there would be plenty for these expenses. But when it was time to pay the weekly stall rent, there wasn't enough. He had to buy less fruit that morning and ran out by noon. Then he had far less cash than the day before and even less to buy fruit the next day. Suddenly his business is in trouble.



### ACTIVITY

#### JARED'S STORY (CONTINUED)

#### SAVING HIS BUSINESS WITH PAPERWORK

Jared needed cash to save his business. He returned the necklace and TV he bought and stopped giving away fruit to family. He started keeping a daily record of his fruit sales and wrote down expenses.

He paid himself a commission and stopped using business cash for personal expenses. He created an income statement to show how his business was doing and started saving and keeping a budget.

#### KEEP RECORDS

Jerad had plenty of sales and handled lots of cash, but he didn't keep a record of where his money goes and how much he can spend. How could keeping records of income and expense — **Paperwork** — help him know how much money he really has?

#### SEPARATES BUSINESS AND PERSONAL MONEY

Jerad didn't separate his personal money from business money. If he bought something for the family, he paid with cash from the business.

How does keeping your business and personal money together create confusion? What problems did Jerad experience because he didn't separate his business and family money?

How does using business cash for family expense rob your business?

#### PAY YOURSELF A SALARY OR COMMISSION

Instead of taking money from business cash to pay for personal and family expenses, Jared could pay himself a salary or commission.

How would paying a salary or commission help Jared's business?

What is a commission? Why is a commission better than a salary for protecting your business?

## JARED’S STORY (CONTINUED)

### RECORD YOUR INCOME AND EXPENSES

Jerad has learned how to save his business and make it grow. He needs to find out how much money comes for each of his fruit products and keep track of what his expense are.

How could a record of your income and expenses help your business succeed?

### JARED’S INCOME STATEMENT

If you keep track of your daily income and expenses, you can make a monthly summary to know how your business is doing. This summary — called an **Income Statement** — will help your business grow. (Study Jared’s Income Statement and the Blank Statement below.)

<b>Income</b>	
<i>Banana Sales</i>	<i>2210</i>
<i>Grape Sales</i>	<i>2300</i>
<i>Tangerine Sales</i>	<i>1950</i>
<i>Total Income</i>	<b><i>6460</i></b>
<b>Expenses</b>	
<i>Bananas</i>	<i>1390</i>
<i>Grapes</i>	<i>1280</i>
<i>Tangerines</i>	<i>1040</i>
<i>Stall Rent</i>	<i>240</i>
<i>Transportation</i>	<i>110</i>
<i>Total Expenses</i>	<b><i>4060</i></b>
<b>Profit (or Loss)</b>	<b><i>2400</i></b>

<b>Income</b>	
<i>Total Income</i>	
<b>Expenses</b>	
<i>Total Expenses</i>	
<b>Profit (or Loss)</b>	



## KEY WORDS AND SENTENCES

### WORDS

*Discuss what these words mean to you:*

The terms listed below are words from Jerad's story.

Paperwork	Cash	Records	Expensive	Inventory
Separate	Rent	Salary	Commission	Statement

### SENTENCES

*Read aloud and complete the sentences below:*

Jared handled lots of \_\_\_\_\_ .

He didn't bother to \_\_\_\_\_ or \_\_\_\_\_ .

He needed to separate \_\_\_\_\_ money from his personal money.

He needed to pay himself a \_\_\_\_\_ or \_\_\_\_\_ .

A monthly summary of your income & expenses logs is called an  
Income \_\_\_\_\_ .

*Look again at the list of words above. Write and read aloud two sentences using at least two of these words in each sentence:*

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## LET'S TALK ABOUT JERAD

What happened to get Jared's business in trouble?

How did Paperwork save his business and help it grow?

## LET'S TALK ABOUT YOU

What must you separate your business money from personal money?

How can you keep track of you income and expenses?

What is an Income Statement? How could it help your business?

## IMPORTANT IDEAS AND SKILLS

*Read aloud and discuss these ideas:*

### **1. DO PAPERWORK TO KEEP YOUR BUSINESS STRONG**

If you don't keep a written record of your income and expenses, you won't know how your business is really doing. You need paperwork to know how much money you can spend.

### **2. ISEPARATE BUSINESS AND PERSONAL MONEY**

Don't rob from your business. Don't eat your inventory. If you give money or product to family or friends, pay with your personal money.

### **3. PAY YOURSELF A SALARY OR COMMISSION**

Pay yourself a salary or a commission (a percentage of your sales). This way you can have money for your personal needs and protect your business. Remember also to save and keep a personal budget.

### **4. KEEP A RECORD OF YOUR INCOME AND EXPENSES**

Keep a log (list) of your daily sales and expenses. Summarize these transactions with a monthly income statement.



## LET'S GO DO IT!

Complete these commitments at home in the My Progress Journal on page 64 of this manual. Share with the group next time.

### YOUR COMMITMENT

1. I will write and say two more sentences using words from the list on page 45.
2. In my business I will separate my business and personal money, pay myself a salary or commission and keep a record of income and expenses.
3. I will come to the next session prepared to say a sentence or two in English about paperwork for my business.

### NOTES

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- *Did you complete last week's commitment?*
- *Take 5 minutes to read aloud one of your sentences and say aloud a sentence or two about paperwork for your business.*

## UNIT 10 PROMOTION

*Read aloud and discuss:*

### MAREN'S STORY

Maren sells beautiful necklaces and bracelets from home. She was too busy making her jewelry to bother selling it. She frowned when people asked about her product. She created great jewelry but did little to connect with customers.

She had few sales and ran out of cash to make jewelry. Her self-reliance group taught her about promotion. If you can attract customers, you can stay in business.

She made a sign and flyers, set up an appealing display and worked daily to grow sales. She smiled and talked with customers. She made a 30-second statement to describe her business and why her products are better.

Now her sales are growing.

*"Without promotion something terrible happens... nothing."*

• *P. T. Barnum*



## KEY WORDS AND SENTENCES

### WORDS

*Discuss what these words mean to you:*

The terms listed below are words from Maren's story.

Jewelry

Attract

30-Second Statement

Potential

Appealing

Display

Promotion

### SENTENCES

*Read aloud and complete the sentences below:*

Maren sells \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_.

Her self-reliance group taught her about \_\_\_\_\_.

If you can \_\_\_\_\_ customers, you can \_\_\_\_\_ in \_\_\_\_\_.

Promotion is how you attract customers. Name at least three things Maren did to promote her business:

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

She made a \_\_\_ - \_\_\_\_\_ to describe her business.

*Look again at the list of words above. Write and read aloud two sentences using at least two of these words in each sentence:*

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## LET'S TALK ABOUT MAREN

Why was Maren's business failing?

What did she do to improve her sales?

## LET'S TALK ABOUT YOU

Why is it necessary to show interest in your customers?

What can you do to promote your business?

## IMPORTANT IDEAS AND SKILLS

*Read aloud and discuss these ideas:*

### 1. STATE YOUR BUSINESS IN 30 SECONDS

A 30-second business statement helps you quickly promote your business. It includes the name of your business, the product or service you provide and why your product is better than the competition.

### 2. BRAND YOUR BUSINESS

More than a logo or advertisement, your brand involves every customer interaction — your smile, how you present your product, customer service, and customer impressions of your business.

### 3. CUSTOMERS FIRST

Make customers your first priority. Be friendly. If they know that you care about them, they are more likely to buy from you.

### 4. KEEP YOUR PRODUCT AND SELLING AREA FRESH, CLEAN AND ORGANIZED

### 5. CONSTANTLY IMPROVE SALES

Work to help customers find your business and buy your product.

**LET'S GO DO IT!**

*Complete these commitments at home in the My Progress Journal on page 64 of this manual. Share with the group next time.*

**YOUR COMMITMENT**

1. I will write and say two more sentences using words from the list on page 49.
2. I will come to class prepared to describe my business or business idea in 30 seconds.
3. I will come to the next session prepared to say a sentence or two in English about how I will promote my business.

**NOTES**

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- *Did you complete last week's commitment?*
- *Take 10 minutes to read aloud one of your sentences, say aloud a sentence or two about how you will promote your business, and share your 30-second business statement.*

## UNIT 11 PROCESS

*“You have to work on the business first, before it can work for you.”*  
 • *Idowu Koyenikan*

*Read aloud and discuss:*

### ALAN'S STORY

Alan runs a small bookshop. He learned that he could increase profits if he took time to improve his business process. His process includes all the steps he takes to develop and sell his product.

He looked at every aspect of his business and figured out ways to make it more convenient, cleaner, friendlier, cheaper and better.

He located new suppliers to get a better cost and variety of books. He started giving receipts and keeping an income statement. He tried to respond to customer questions and needs. He attracted more sales with a discount for every four books purchased.

All these small improvements helped him meet customer needs and increase his profits.



## KEY WORDS AND SENTENCES

### WORDS

Discuss what these words mean to you:

The terms listed below are words from Alan's story.

Process	Suppliers	Receipts	Priority	Convenient
Attention	Consistent	Discount	Aspect	Purchase

### SENTENCES

Read aloud and complete the sentences below:

Alan's business is a \_\_\_\_\_ and \_\_\_\_\_ .

Alan took time to improve his business \_\_\_\_\_ .

He located some new \_\_\_\_\_ to get better \_\_\_\_\_ and \_\_\_\_\_ .

Alan found ways to make his business more \_\_\_\_\_ , \_\_\_\_\_ , \_\_\_\_\_ and \_\_\_\_\_ .

Look again at the list of words above. Write and read aloud two sentences using at least two of these words in each sentence:

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## LET'S TALK ABOUT ALAN

*Read Aloud and Discuss These Questions:*

Why did Alan review his business process?

What did Alan do to make his business better?

## LET'S TALK ABOUT YOU

*Read Aloud and Discuss These Questions:*

Why do you think it's important to know and understand your business process?

What are the steps in your business process?

What can you do to improve your business?

## IMPORTANT IDEAS AND SKILLS

*Read aloud and discuss these ideas:*

### 1. KNOW YOUR PROCESS

Identify all the steps you take to develop your product and get it to customers. Remember all the 6 P's.

### 2. CONSTANTLY IMPROVE YOUR PROCESS

Find ways to make your business more convenient, cleaner, faster, cheaper and better.

### 3. WORK ON YOUR BUSINESS, NOT JUST IN YOUR BUSINESS

Don't just run your business. Keep looking for ways to make it better.

### 4. USE TIME WISELY

Balance priorities. Schedule time to grow your business, strengthen your family and help your community or church.

### LET'S GO DO IT!

Complete these commitments at home in the My Progress Journal on page 64 of this manual. Share with the group next time.

#### YOUR COMMITMENT

1. I will write and say two more sentences using words from the list on page 53.
2. I will come to class prepared to describe all the steps of my business process.

#### NOTES

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*Your process includes all the steps to make and sell your product.  
This example is the process for a banana chip business.*



**BUY**



**PREPARE**



**COOK**



**PACKAGE**



**SELL**

- *Did you complete last week's commitment?*
- *Take 10 minutes to read aloud one of your sentences, say aloud a sentence or two about your business process, and how you can make it better.*

## UNIT 12 BE PART OF A SELF-RELIANCE GROUP

*Read aloud and discuss:*

### KAREN'S STORY

Like you, Karen is finishing this course. She has learned business vocabulary and how to keep a budget. She learned of the 6 P's of Business and began saving money to move forward without a loan.

She chose her product. Now she feels ready to get started. She and her friends are forming a self-reliance group to learn how to make their business ideas work. Each week they will make and keep commitments. They will visit other businesses and start promoting their products. They will keep records of income and expense.

Each of them aim to write and implement three plans – business, home and church/community. They hope to become self-reliant.

*"Alone we can do so little; together we can do so much."*

• *Helen Keller*



## KEY WORDS AND SENTENCES

### WORDS

*Discuss what these words mean to you:*

The terms listed below are words from Karen's story.

**Vocabulary**

**Aim**

**Self-Reliance Group**

**Intend**

**Implement**

**Move Forward**

### SENTENCES

*Read aloud and complete the sentences below:*

Name three things Karen learned in this course:

\_\_\_\_\_ .

She chose her \_\_\_\_\_ and feels ready to get \_\_\_\_\_ .

Karen saved money to move \_\_\_\_\_ without a \_\_\_\_\_ .

Karen and her neighbors intend to form a \_\_\_\_\_ .

What do they want to do in their group?

\_\_\_\_\_ .

What three plans do they intend to implement?

\_\_\_\_\_ .

*Look again at the list of words above. Write and read aloud two sentences using at least two of these words in each sentence:*

\_\_\_\_\_

\_\_\_\_\_

## LET'S TALK ABOUT KAREN

*Read Aloud and Discuss These Questions:*

Why do you think Karen decided to join a self-reliance group?

What are some of the important things she and her friends will be doing in their self-reliance group?

## LET'S TALK ABOUT YOU

*Read Aloud and Discuss These Questions:*

What product do you want to sell? If you don't know yet, how and when will you decide?

How could becoming part of a self-reliance group help you succeed?

What do you need to do to join a self-reliance group?

## IMPORTANT IDEAS AND SKILLS

*Read aloud and discuss these ideas:*

### **1. BEING PART OF A SELF-RELIANCE GROUP WILL HELP YOU SUCCEED**

Your self-reliance group will enable you to learn, earn and serve together. You will start and grow your business.

### **2. MAKE AND KEEP COMMITMENTS**

To meet your long-term goals you'll need to make and keep weekly short-term commitments. Regular step-by-step efforts will take you to the top. A journey of a thousand miles begins with a single step.

### **3. DEVELOP THREE PLANS — BUSINESS, HOME & COMMUNITY**

Increase your income. Strengthen your family. Improve your community.

## LET’S GO DO IT!

*Complete these commitments at home in the My Progress Journal on page 64 of this manual. Share with the group next time.*

### YOUR COMMITMENT

1. I will write and say two more sentences using words from the list on page 57.
2. I will keep practicing more English words and phrases.
3. I will join a self-reliance group to start and grow my business.

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## RESOURCES

### SUPPLEMENTAL LEARNING ACTIVITIES

*Ideas for Facilitators to energize your group:*

#### WRITE DOWN PARTICIPANTS' WORDS

As you discuss the stories in this manual, write words and sentences from student responses. Use these words to create new sentences or paragraphs.

#### FIELD TRIPS: VISIT BUSINESSES OR RESOURCE AGENCIES

Take your class on a field trip to visit a nearby business, lender or resource agency to observe and discuss how they use the 6 P's of Business or any of the other lesson topics. Participants may want to write some interview questions to ask the people you visit. Discuss those questions as part of the visit.



#### WORK WITH REAL-LIFE DOCUMENTS

Use actual forms or hand-outs related to business or employment topics. Participants can practice filling out the forms and discussing the information.

#### CLIMB A STAIRCASE

The group leader stand at the top of the stairs (or the end of the hallway) and participants stand at the bottom. The participants' goal is to reach the top. To move each step, students must name a step they could take to achieve their business goals. Big goals might take them up more than one step. At the top, participants get a reward.



## ORGANIZE WORDS VISUALLY

Seeing words and ideas connected visually through graphs, lines and drawings can help you understand their meaning more clearly. Here's a sentence with an important idea: "Success in business is built on the 6 P's of Business — plan, product, price, paperwork, promotion, process." How could you demonstrate this idea with a drawing or diagram? Here is an idea:



Or you could draw a circular "sun" titled **SUCCESS!** with six "beams" with the titles of the 6 P's or six "planets" named for the 6 P's that orbit the "sun." Use your imagination to create graphs or charts using vocabulary you want to learn.

## POEMS, SONGS AND CHANTS

Identify, compose, write down and recite songs or poems related to your learning topics. This is a great way to express language and remember words and bring the group together.

## MAKE A CALENDAR

As a list or on a calendar form, write important activities (work, school, group meetings, assignments or church) and put them on the date they'll take place.



## VOCABULARY GAMES

Make a game with vocabulary words or phrases from the topics you've discussed. Be creative. Here are two examples:

**Concentration:** Write vocabulary words on two small pieces of paper. Place the paper face down and mix them. Take turns finding two pieces with the same word. The one who finds the most matches wins. Repeat the game with pairs of definitions or opposites or the first half of a sentence with the last half.

**Word Guess:** Write words and have teams or individuals guess the words by drawing pictures or acting out the meaning without writing the actual letters.

## DRAW YOUR WORLD

Combine words with pictures. Imagine a business or other meaningful theme. As a larger team or in smaller groups, draw and label your theme. Here are some examples:

**Your Group as a Vehicle:** If your group or business were a vehicle, what would it look like and where would it be going? Take 30 - 45 minutes to draw and label your vision of where you've been and where you're going. Then discuss with the group.

**Your Ideas:** Draw a picture of needs in your community, relationships in your home or work or what your business or self-reliance would look like. If you can imagine a topic you can draw it as a picture. Label and discuss your picture with the group.



## MAP YOUR WORLD

Maps can improve language skills. Make a community map and label where participants locate their businesses, where businesses already exist and new businesses are needed. Discuss and write sentences about what you discover.

## DO A SKIT

Create a drama about a topic the group cares about. For example: a store owner with poor customer service skills, a father with a drinking problem or poor health practices at home. Use words written on paper as labels for characters or props like **CUSTOMER**, **STORE OWNER** or **CAFE**. Discuss and write about the skit.



## **MY PROGRESS JOURNAL**

*Write your homework assignments here:*

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# MY PROGRESS JOURNAL

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# MY PROGRESS JOURNAL

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# ENGLISH FOR BUSINESS SUCCESS! OUTLINE

## **Unit 1: You Can Become Self-Reliant**

You and Your Family Can Become Self-Reliant  
Become Part of a Self-Reliance Group  
Make and Keep Commitments  
Learn skills to increase your income

## **Unit 2: Your Budget — Less Expense & More Income**

Make a Budget to Control Expenses and Increase Income

## **Unit 3: Start Saving**

Look Again at Your Budget  
Set Your Savings Goal  
Set a Regular Savings Target  
Make Savings a Life-Long Habit

## **Unit 4: Your Path — Job, Business and School**

You Can Meet Your Long-Term Goals by Making and Keeping Commitments  
You Can Earn and Save Money  
Choose Your Path — Job, Business and School

## **Unit 5: You Can Start a Business**

You Can Support Your Family by Starting a Business  
Through Your Business, You Can Strengthen Your Home and Improve Your Community  
You Can Learn How to Run Your Business by Participating in a Self-Reliance Group

## **Unit 6: Product**

Know Yourself  
Know Your Customers  
Know What Sells  
Know Your Competition

## **Unit 7: Plan**

If You Fail to Plan, You Plan to Fail  
In Your Plan, Remember to “Eat the Elephant”  
Put It in Writing  
Apply the 6 P’s  
Create 3 plans — Business, Home & Community

## **Unit 8: Price**

Know the True Cost of Your Product or Service  
Reduce Costs  
Add Value and Increase Your Price

## **Unit 9: Paperwork**

Do Paperwork to Keep Your Business Strong  
Separate Business and Personal Money  
Pay Yourself a Salary or Commission  
Keep a Record of Your Income and Expenses

## **Unit 10: Promotion**

State Your Business in 30 Seconds  
Brand Your Business  
Customers First  
Keep Your Product & Selling Area Fresh, Clean and Organized  
Constantly Improve Sales

## **Unit 11: Process**

Know Your Process  
Constantly Improve Your Process  
Work ON Your Business, Not Just IN Your Business  
Use Time Wisely

## **Unit 12: Be Part of a Self-Reliance Group**

Being Part of a Self-Reliance Group Will Help You Succeed  
Make and Keep Commitments  
Develop 3 Plans — Business, Home & Community

Find out more at

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