



UNIT 3: PLAN



THREE PLANS

1. Plan for Business.
2. Plan for Home.
3. Plan to Serve the Community.

REPORT

Last Week's Promises:

Business Plan: Choose your product or service for your business. Talk to at least 6 customers or competitors.

Home Quality of Life Plan: Choose to improve a specific area from your Home Plan.

Savings: Save money, even just a coin or two.

ACT:

Business Spotlight presentation

REPORT:

COMMITMENTS CHART			
<i>Name</i>	<i>Business</i>	<i>Home</i>	<i>Savings</i>
John C.	yes	yes	yes
Maria T.	no	yes	no
Your Name	?	?	?

DISCUSS:

- What did you learn last week as you kept your promises?
- What problems did you have as you tried to keep your commitments?
- What can we do to help everyone keep weekly promises?

“When We Fail to Plan, We Plan to Fail.”

CODE:

- What do you think this statement means?
- Why are plans necessary to achieve self-reliance?



DISCUSS:

- What do you see in this image?
- Today we will learn how to develop three plans for self-reliance. As a reminder, what are those three plans?



DISCUSS:

- Why do you think we need to develop home and community plans and not just a business plan to become self-reliant?
- How do problems in the home or community such as crime, sickness, or contention affect your business?



ACT:

Learn how to implement the 3 plans for the MBS requirements.

THREE PLANS

1. Plan for Business.
2. Plan for Home.
3. Plan to Serve the Community.

Principle 1 PLAN FOR BUSINESS



Principle 1
PLAN FOR BUSINESS

CODE:

- Turn to page 56 in the resource section of your workbook or the next slides.
- This is a sample business plan based on the 6P's.
- In order to certify or earn an MBS Certificate, you will need to complete a similar plan for your own business online via myPlatform

SAMPLE BUSINESS, HOME & COMMUNITY PLANS

SAMPLE BUSINESS PLAN

**PLAN**

Describe in your own words your business plan for the next six months:

I plan to sell 22 to 24 buckets of fish next month, and 150 buckets in six months. I plan to add value by contracting with a new carrier to help smooth my business process. Now, I buy fish at the dock and pay someone to carry it to market. The transporter is slow and often damages fish on the way. I found a new carrier at the same price who delivers faster and more carefully. I'll hire him to deliver fish and with higher quality.

Describe in your own words your business plan for the next three years:

I would like to buy a refrigerator this next year. With the refrigerator, I can increase sales. With more sales I can keep saving money to put back into my business. In two years, I want to open a restaurant. For that, I'll need money from this business to start my second restaurant business. In three years, I want to have at least one employee and have a sustainable successful restaurant.

PRODUCT

What are your talents, desires, and resources?

Friendly, hard working, want to be successful in business, know a lot about fish, live by a body of water, good at negotiating, I love cooking and interacting with people.

What is your product/service?

I sell many types of fish that I get from fishermen at a local lake. The lake is fresh and I rinse the fish to make sure they are clean.

If you do not have a product/service, what ideas do you have that could be your product/service?

I have a product already.

Describe two strengths and two weaknesses of your top three competitors. Why do the people like or prefer their product?

Competitor #1- Strengths: Has a better location. Has been here three years longer than I have. Weaknesses: Doesn't care about the quality of the fish. Only sells one type of fish.

Competitor #2- Strengths: Sells multiple types of fish. Sells in a great location. Weaknesses: doesn't promote his business and only looks for foot traffic. Has only been selling for one year.

Competitor #3: Strengths: Sells the fish at a lower price than the other two competitors. Promotes his company well. Weaknesses: Doesn't have a good selling location. Doesn't keep business records.

Why will your product/service be better than the others?

My product will be better than the others because I will promote well, I will sell more than one type of fish, I would look for the providers that can give me the best deal. I will apply what I am learning to improve my business.

How could you improve your business to get advantage over your competitors?

I could improve my business by getting a refrigerator so I can buy more products to sell that won't turn rotten in the heat. I can look for a cheaper provider. I can improve my business process by finding a new carrier.

What can you do to obtain a better price for your product/service, without ceasing to be competitive?

Find a new carrier and a new provider.

SAMPLE BUSINESS PLAN

**PROMOTION**

What is your 30-second Business Statement?

My business name is Happy Fish. I sell the best fish for the best price. At Happy Fish, the customer is always right and I work really hard to get my customer the best product available. I get my fish to market as quickly and as fresh as possible. I clean and package each fish in a clean and safe area to ensure it's healthy. I believe that when you eat my fish, it will leave a smile on your face because it is the best fish for you. Happy Fish makes happy people!

What is the name of your business?

What is the logo, if you have one?

The Happy Fish. The logo is a picture of a green happy fish!



What methods are you currently using in order to promote your product/service?

Happy Fish makes happy people! I created my logo and put it on my sign. The fish smiles because it's happy; the fork and knife are an invitation to eat. I chose the colors to show fresh, clean and healthy. I greet customers with a smile and say, "Welcome to Happy Fish." I am helpful. I have a uniform with my logo and colors. I printed flyers with my name, business name and logo that I pass to everyone I know and tell them why my fish are the best. My brand says that my fish are fresh, clean and healthy and will make you happy. You will be glad you bought my fish instead of my competitors.

With the acquired knowledge that you have because of this course, what actions will you take in order to constantly improve the promotion of your business?

I will pass out flyers, make banners, talk to people I see about my business. I'll also go to restaurants, hotels and people's homes to tell them about my business. I have a policy that if you refer three other people and they come and buy fish from me, then you get 10% off your next purchase. I also give out coupons. One coupon says "Buy 3 and get a 4th for 20% off". Every Friday, I cook some fish and give free samples. I cook using a good recipe that shows how good the fish can be. I also offer my customers a free special recipe if they buy my fish. This encourages people to buy from me and not my competitors.

**PAPERWORK**

Why is it important to keep record of transactions that occur in your business?

I keep records in a book using a simple chart. I track the date, vendor, customer, category, expense, income, and cash balance. I track my starting and ending cash position too. A sample from my Income & Expense Log, Income Statement and Cash Flow Projection are attached.

How can you keep records for your business?

I am going to keep them in my notebook for the time being. I hope to be able to learn how to use a computer program that will help me.

Are you keeping an Income & Expense Log? Yes

Do you create an Income Statement each month? Yes

Do you have a Cash Flow Projection? Yes

(Make sure your Success Ambassador takes pictures of these form to upload to the Success Platform.)

In this course, you learned how to keep an Income Statement, and with that information you can create an Income and Expense log, and a Cash Flow Projection. Which of these records you are currently keeping within your business?

I am keeping the Income and Expense log, the Income Statement and I am going to start using the Cash Flow Projection.

Principle 1

PLAN FOR BUSINESS

PLAN:

SAMPLE BUSINESS, HOME & COMMUNITY PLANS

SAMPLE BUSINESS PLAN



PLAN

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PLAN FOR BUSINESS

PROMOTION:



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HAPPY FISH

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Principle 1

PLAN FOR BUSINESS

PAPERWORK:



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Principle 1
PLAN FOR BUSINESS

DISCUSS:

- How could these questions help to develop your business?
- What are some way applying the 6P's of Business will help your business grow?

ACT:

Set a time to work on your blank business plan on page 61 or in your notebook.

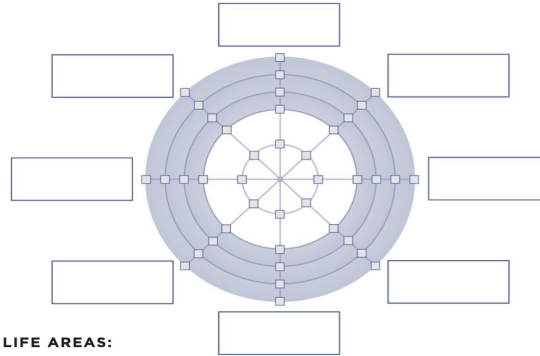
Principle 2
PLAN FOR HOME

CODE:

- Turn to page 4 in your workbook to Unit 1 or the next slide.
- Look at the list of Your Life Areas that you filled out. Now you will be filling in your Quality of Life Plan.

Principle 2 PLAN FOR HOME

BLANK HOME QUALITY OF LIFE PLAN



YOUR LIFE AREAS:

Life Area #1: _____ Life Area #5: _____

Action Step: _____ Action Step: _____

Life Area #2: _____ Life Area #6: _____

Action Step: _____ Action Step: _____

Life Area #3: _____ Life Area #7: _____

Action Step: _____ Action Step: _____

Life Area #4: _____ Life Area #8: _____

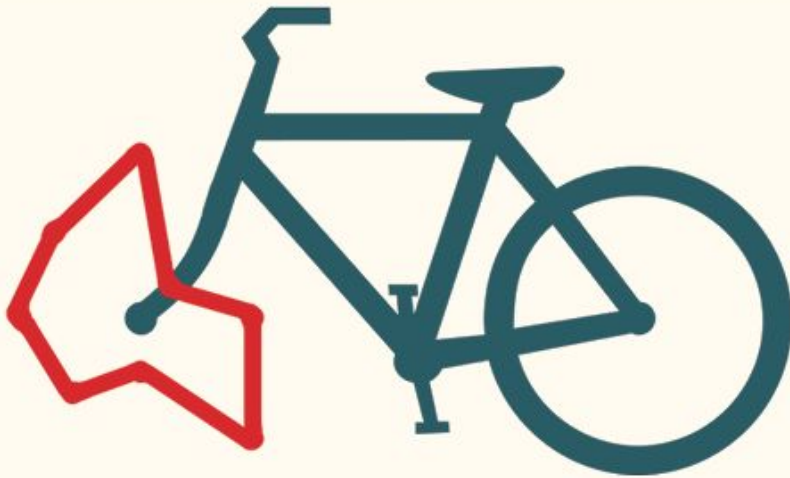
Action Step: _____ Action Step: _____

Principle 2
PLAN FOR HOME

CODE:

- Turn to page 10 in your workbook, or on the next slide and look at the image of two bicycles.

Principle 2
PLAN FOR HOME



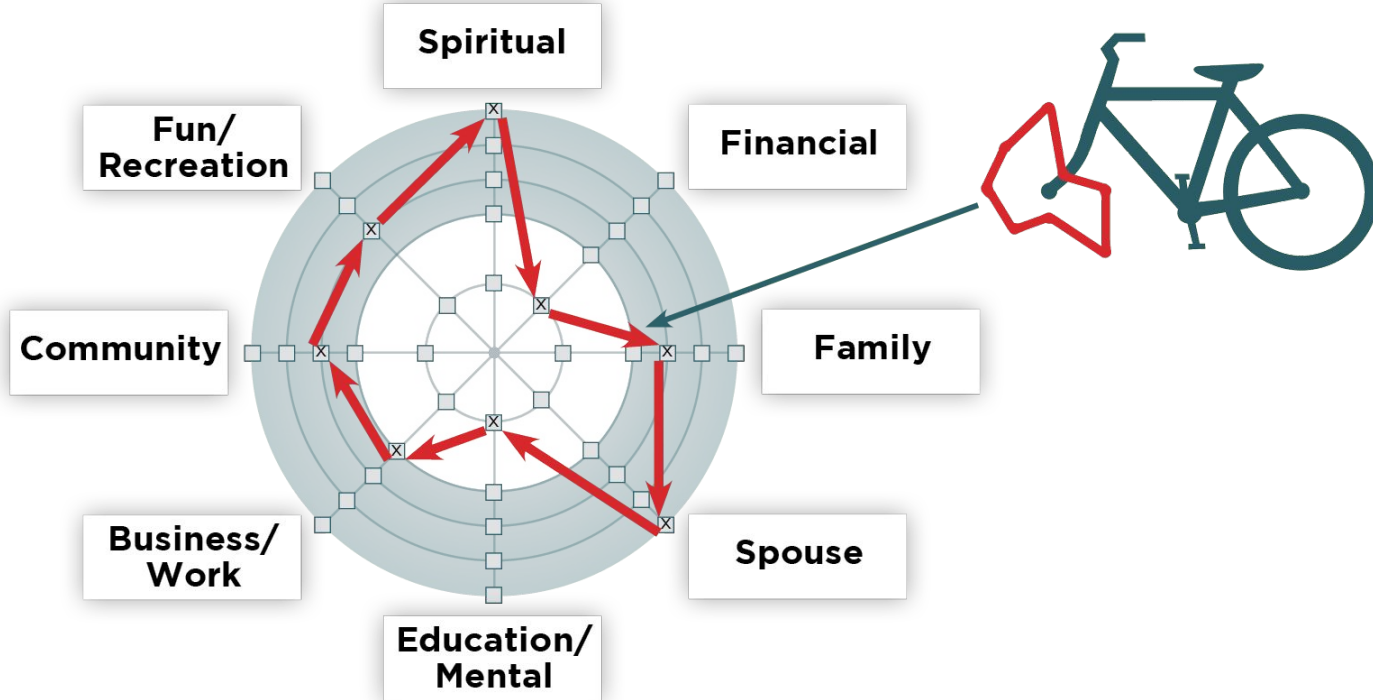
Are You Out-of-Balance or Well-Rounded?

Principle 2
PLAN FOR HOME

DISCUSS:

- What do you see?
- If you tried to ride the bicycle on the left what would happen?
- If a wheel isn't round and balanced, can it roll forward?
- Why does a well-rounded wheel work better than one that is out of balance?
- Either wheel above could represent your life. What kind of wheel do you think you would like?

Principle 2 PLAN FOR HOME

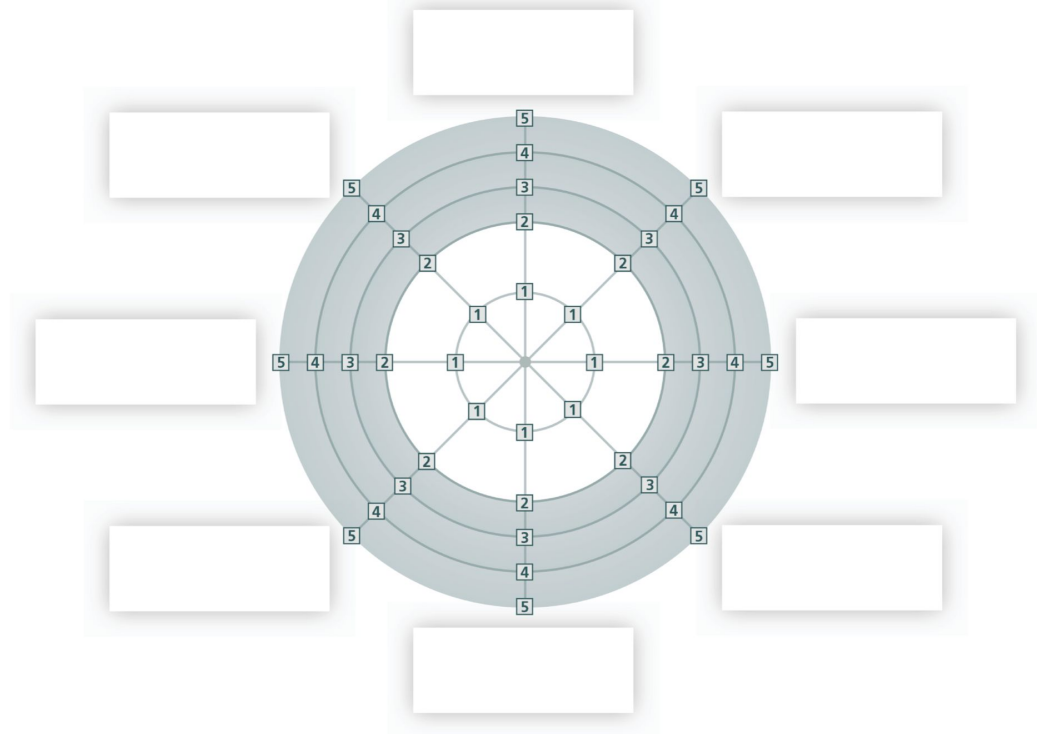


Principle 2
PLAN FOR HOME

CODE:

- Turn to page 11 in your workbook, or to the next slide to the blank wheel.

Principle 2 PLAN FOR HOME



Principle 2
PLAN FOR HOME

CODE:

- 5 box = I am very happy with this area of my life.
- 4 box = I am usually happy with this area of my life.
- 3 box = I am occasionally happy with the area of my life.
- 2 box = Sometimes I am unhappy with this area of my life.
- 1 box = I am unhappy with this area in my life.

Principle 2
PLAN FOR HOME

CODE:

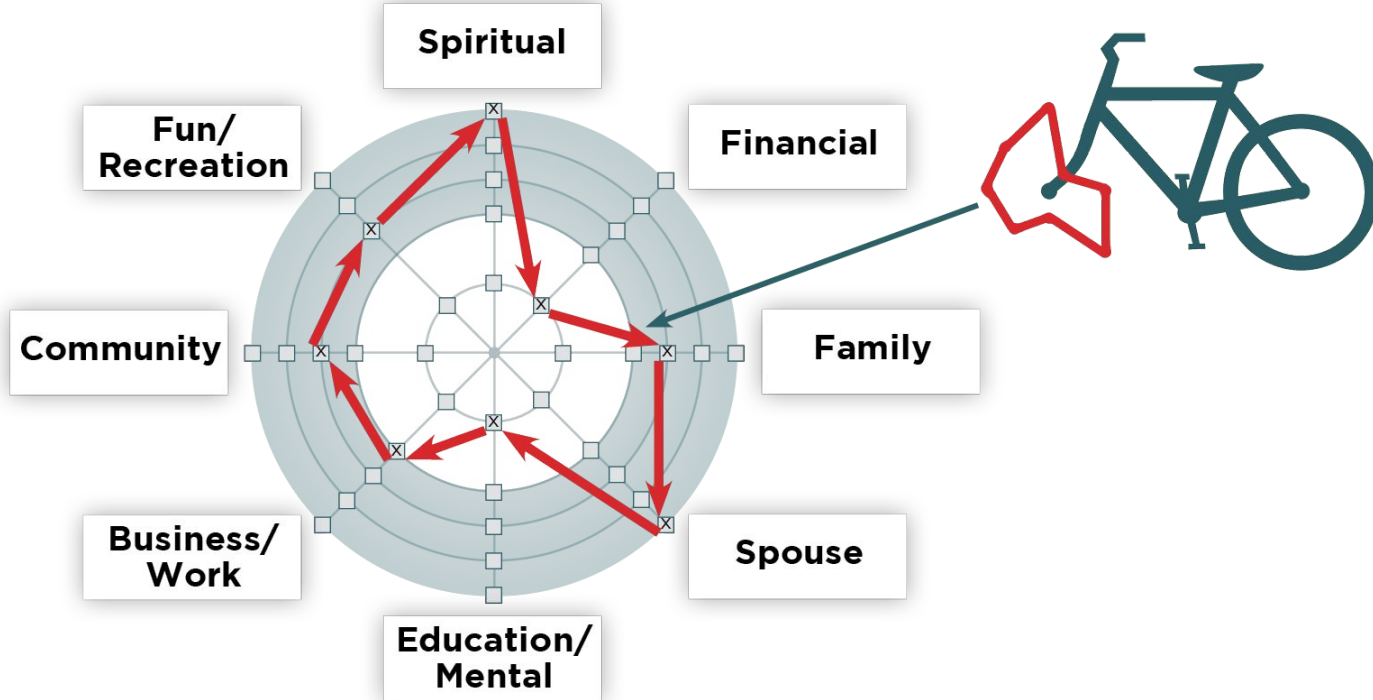
- (Insert blank Quality of Life Wheel)

Principle 2
PLAN FOR HOME

CODE:

- Look again at the sample life wheel on the bottom of page 10 of your workbook, or the next slide.

Principle 2 PLAN FOR HOME



Principle 2
PLAN FOR HOME

ACT:

- Connect the marks on your Quality of Life Wheel.
- What shape does your connected line make?
- If the wheel of your bicycle was the shape of your connected line, would you be smiling and having fun?

Principle 2
PLAN FOR HOME

ACT:

- After you write and score the eight important areas in your Quality of Life Plan, choose an area you want to work on first and think of an action step to improve that area.
- In the workbook box titled *Your Life Areas* write action step goals for each area. (On the next slide is an example)

Principle 2
PLAN FOR HOME

ACT:

Here's an example:

Life Area #3: Financial – Action Step: Save a set amount each week.

Life Area #7: Family – Action Step: Have a weekly family night.

Principle 2
PLAN FOR HOME

ACT:

- Write action steps for each of these eight areas.
- These action steps are goals for you to achieve balance and improve your quality of life.
- These personal long-term life goals will be your Home Plan.
 - We sometimes also call this a Quality of Life Plan.

Principle 3 PLAN TO SERVE THE COMMUNITY



Principle 3 PLAN TO SERVE THE COMMUNITY



Principle 3

PLAN TO SERVE THE COMMUNITY

DISCUSS:

- What do you see in these images?
- Why do you think they chose to do service when they could have been doing something else?
- How do you think these group service projects helped their communities, home and businesses?
- How could giving service help our group and help others?

Principle 3
PLAN TO SERVE THE COMMUNITY



DISCUSS:

- This group in Benin organized a project to clean the weeds and debris from the local lake, thus clearing paths for transportation and improving the environment.

Principle 3
PLAN TO SERVE THE COMMUNITY



DISCUSS:

- How long would it have taken one person to collect all the weeds?

Principle 3
PLAN TO SERVE THE COMMUNITY



DISCUSS:

- This group is cleaning up the streets near the market area where members sell their products.
- How do you think the group members are feeling?

Principle 3
PLAN TO SERVE THE COMMUNITY



DISCUSS:

- This group has spent days preparing a dance and presentation for the local care center facility for the elderly. Here they are performing their dance.

Principle 3

PLAN TO SERVE THE COMMUNITY

ACT:

Let's start making our community service plan.

- What are some problems or needs in our community?
- Is there a problem or need our group could help solve?
- What is something we could do as a group service project that might help solve this problem?
- Would each of you be willing to support a service project?

Principle 3

PLAN TO SERVE THE COMMUNITY

ACT:

As a group answer the following questions and list the answers on page 12 of your workbook or another notebook.

- What do we want to do for a group service project?
- When? Where? What's your part?

Have fun and get it done!

PLAN PRINCIPLES SUMMARY

1. Plan for Business.
2. Plan for Home.
3. Plan to Serve the Community.

COMMITMENT

Business Plan Commitment:

- I will complete my Quality of Life Wheel (Home Plan) and consider how I can improve each area of my life.
- I will plan a Community Service Project with the group.

COMMITMENT

Home Quality of Life Commitment:

- I will thoughtfully choose one or two areas of my Quality of Life Wheel and write down goals to improve this week.
- I will be specific with my written goals and follow through.

Savings Commitment:

- I will add to my savings – even if it's just a coin or two.

COMMITMENT

DISCUSS:

- Who would like to share their Home Quality of Life Commitment this week?
- Which commitment will be the easiest to keep for you this week?
- Which commitment will be the hardest?

COMMITMENT

ACT:

- Meet now with your Action Partner for this week. Discuss your business ideas and decide how you will contact and encourage each other during the week to keep your commitments.

