



Milne Bay Provincial Administration

# FINANCIAL LITERACY TRAINING REPORT



<b>Project Site</b>	Wabumari
<b>Program</b>	Financial Literacy Training
<b>Program Coordinated by</b>	Lelebo. Betuela, Eco-enterprise Coordinator
<b>Date</b>	19 <sup>th</sup> – 23 <sup>rd</sup> September 2022
<b>Report Submitted by</b>	Lelebo. Betuela, Eco-enterprise Coordinator



### Acknowledgment

This Financial Literacy Training program would not have eventuated without the support and commitment of the following people and partners.

1. **Cool Earth** for fully supporting and funding the entire program. Thank you, Ali, Jules and Sophie Smart and rest of the UK team. Also, big thankyou to PNG Team for your assistance.
2. **Division of Commerce** for always making time available to meet and discuss training plans, the actual implementation, and M&E plans. Your positive response to assist with 2 trainers, Mr Kameko and Mr Mokailuku has been very helpful in delivery of this program. Thank you so much for giving your best efforts to train Wabumari participants and for the addition stationery supplies and use of portable printer taken and used at training site.
3. **Mr Judah Tapo** for being passionate about our people and sacrificing your time & commitment to this program is very much appreciated.
4. **Mr Warden Gegera (CEFI)**, without CEFI's TOT in November 2021, this program wouldn't be implemented. Thank you for conducting the TOT in Milne Bay which led to this program and for the coaching & mentoring of the 4 Trainers. Your dedication to each trainer daily with constant encouragements, critiques, motivation and assurance to see these trainers set benchmarks in CEFI trainings has inspired us to meet CEFI standards and train our people as best as we could.
5. **Service Providers-** Mr Wingi and Mr Benoma for vehicles hired, Gilbert for dinghy hired, Aloalo Church Pastor Ruka Mairi for accommodation and training venue, local women for catering.
6. **Basil Matasia, Community Facilitator** for your tireless efforts given since the planning phase. Your contribution on the ground greatly led to this program's delivery.
7. Most importantly the **28 Participants**, the main reason behind this program being delivered. Your respect and willingness to learn has driven the trainers to appreciate your commitment.

## 1. Background

In November 2021, a Financial Literacy Training or Trainers (TOT) was delivered by Centre for Excellence in Financial Inclusion (CEFI) the training arm of the Bank of PNG. This was based on an MOU signed between Milne Bay Administration and CEFI. The Division of Trade & Commerce is responsible for caretaking and coordinating all financial literacy programs in the province hence organized and selected more than 20 participants to undergo the CEFI TOT. Participants comprised of public sector-Government officers, private sector-NGO workers, and SME owners within the province. Cool Earth was also included in this list, this was due to my employment as a Business Development Officer with the Government years back and still maintain the dialogue with the respective office as it's a potential partner in delivering income generation programs or projects within Cool Earth partnership communities.

The TOT was a weeklong intensive training with participants' assessments carried out by the CEFI Trainer- Mr Warden Gegera. Certification was done for all participants for attendance of the TOT.

## 2. Purpose of the training

A follow-up action plan for all participants was to organize and deliver a training with practical assessment and coaching to be done by the CEFI trainer, this will be a lead-up to certification as a trainer under CEFI standards and competencies. Therefore, this resulted in this training captured as a 2022 workplan deliverable.

## 3. Training Objectives

This training had the following main objectives:

- ✓ Deliver a weeklong financial literacy training for 30 participants at Wabumari community from 19-23/09/2022
- ✓ Deliver this training in partnership with Commerce Division
- ✓ Assessment, mentoring & coaching of the 4 TOT participants conducted by CEFI

## 4. Expected Outcomes

The target group identified for this training were those engaged in informal micro businesses and those whose minimum education are grade 6 and above. Women were also a target group, and which resulted in a good representation of the gender showed.

With these target group, the expected outcome is closely aligned to the income generation theme that we achieve a higher financial literacy rate within this community by boosting more economic activities such as micro SMEs and achieve 50% of participants opening personal or business bank accounts. This also shows participants understand the need to save financially and formally.

## 5. Trainers

This training was endorsed by CEFI, fully funded by Cool Earth and delivered in partnership with Trade & Commerce Division. The following trainers conducted the program:

No.	Names	Office	Titles	Trainers' roles
1	Ms Lelebo Betuela	Cool Earth	Eco-enterprise Coordinator	Trainer
2	Mr Claudius Joshua Kameko	Commerce Division	SME officer	Co-trainer
3	Mr Editho Mokailuku	Commerce Division	Cooperative officer	Co-trainer
4	Mr Judah Tapo	Private sector	SME Owner	Co-trainer
*	Mr Warden Gegera	CEFI- NCD	Financial Literacy Trainer	Trainers' mentor/couch & overall training supervisor

## 6. The Training

### i. Preparations

Preparations begun with close & regular consultation with Mr Kameko at Division of Commerce who provided the CEFI training outline & delivery requirements. The training initiative and planning begun with awareness & dissemination of information on the training to the community with the help of Wabumari Community Facilitator Basil Matasia, who distributed the Expression of Interest (EOI) forms (*refer attachment*) to the interested participants.

### ii. Venue Inspection & Selection

Identification of a proper training venue was vital, hence a trip to Wabumari was organized in August 2022. Places visited on this trip were the Aloalo United Church Hall, Wabumari Resource Centre, and the Wabumari Elementary Classroom. It was then identified that the Church Hall was ideal and able to accommodate the 30 participants, there was available accommodation within the church area for facilitators and kitchen area for catering purposes, access to clean water and accessible by all the 30 participants to travel to and from their homes daily for the weeklong program.

Whilst there at Wabumari, arrangements were finalized for the Church Hall as a training venue. However, based on the inspection, a few maintenances work was required. With Basil and Nicky's assistance, a budget and material list were drawn up for the needed work to be carried out prior to the actual training eventuating. Basil was in charge on the grounds and coordinated the minor works with the assistance of the youths and church leaders, the venue was then prepared as expected.

### iii. Accommodation & Catering

All 3 facilitators and CEFI Trainer were accommodated by the Church Pastor Ruka Mairi and his family at the Pastor's house. The hospitality was very well given to all and that included the catering services as well.

Catering was provided by the women group with the assistance of a TVET student (i.e. Miss Lele Kama) who recently graduated in Commercial Cookery & Hospitality operations. The

women organized themselves in 2 groups; the bigger group catering for the 30 participants' tea breaks and lunch while the Miss Kama catered for the facilitators breakfast, lunch, and dinner meals. Store goods were purchased in Alotau shops, all veggies, greens, fish, and crabs to complement meals for all was purchased at Wabumari daily from the locals.

iv. Transport & Travel Itinerary

CEFI trainer Mr Gegera flew into Alotau on Saturday (17/09) and the team traveled out to Wabumari on the Sunday (18/09) as shown below.

Date	Depart	Arrive	Transport used	Remarks
18/09/22	Alotau	Fife Bay	Mr Benoma's 1 x 10 siter	Driver: Tomofa Benoma
			Mr Wingi's 1x 10siter	Driver: Tory <i>Accompanied by Ricky</i>
	Fife Bay	Wabumari	Gilbert's dinghy	2 trips made
24/09/22	Wabumari	Mariawatte	Gilbert's dinghy	
	Mariawatte	Alotau	Mr Benoma's 1 x 10 siter	Driver: Tomofa Benoma
			Mr Wingi's 1x 10siter	Driver: Tory <i>Accompanied by Ricky</i>

Travel to Fife Bay was made using 2 vehicles, Tory and Ricky assisted the team in this trip. The dinghy also made 2 trips to Wabumari due to training materials, food supplies and camping gears.

The return trip was made via Mariawatte which the 2 vehicles then picked the team back to Alotau safely.

In addition, safety measures were also considered on this trip. Police were contacted informing them of the team's movement, life jackets were issued to the team for safety out at sea, raincoats also taken onboard, and Covid-19 PPEs distributed prior to start of training with sanitizers and hand washers used throughout the week.

## 7. Training Methodology & Materials

All facilitators were allocated topics (*refer attached program*) to deliver using CEFI training standards while mentoring, and coaching was done by Mr Gegera. The delivery of the training was organized using the 2 CEFI modules:

- Savings and,
- Budgeting.

Training aids used were power point presentations, printed handouts, flip charts, and relevant short videos.

The participants were put into 4 groups and allowed to also name their groups to make it a fun learning environment. For example, Group 2 called their group: Tiktok Group.

Adult Learning Principles were mostly applied throughout all the sessions.

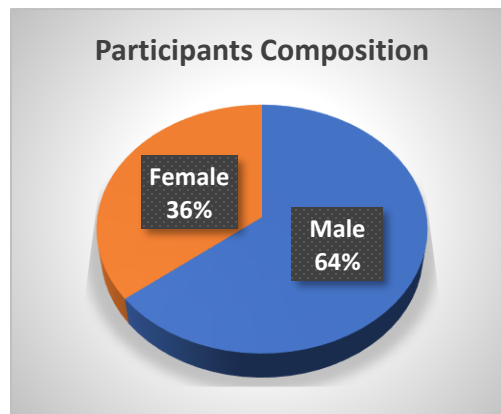
- using life experiences to facilitate learning,
- practical group exercises and presentations focused on achieving session objectives,
- story telling aligned to session topics,
- close supervision of group activities to guide participants and motivate their learning,
- allowing for open discussions in both English or Suau dialect to accommodate participants understanding and,
- instilling respect for others' opinions.

## 8. Results

This training resulted in the team achieving the following.

### 8.1. Participants Composition

As clearly shown in the pie chart, more male was in attendance than female gender. There's no specific reason why, from discussions with Community Facilitator Basil, he did announce for interested persons to obtain EOI forms. However, men freely approached him to fill out the forms. Upon the forms reaching the office, I then contacted Women's rep Sandra to obtain 8 more women which I had to review the participants list and exclude 8 men to include the 8 women. A total of 10 women and 18 men attended this program.



### 8.2. Learning Outcomes

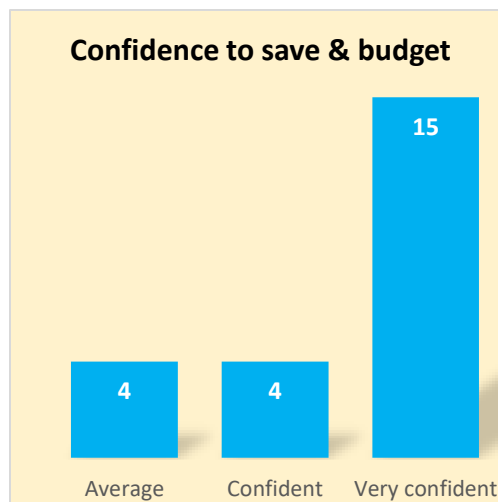
Participants learning was closely assessed via Q&A sessions, group activities and group presentations. In addition, daily recaps and summaries were also a way to assess participants understanding and knowledge of topics delivered. Mistakes and confusions identified throughout the sessions were always corrected and allowed for open discussions. Generally, it was satisfying to receive answers from participants, group activities encouraged participation and teamwork as they did presentations. Trainers were able to also learn new ideas from the group work which was always highlighted and acknowledged.

More than 70% of participants were interested to open bank accounts, which trainer Mr Judah Tapo has volunteered to help them open accounts with MiBank and currently in the process of submitting applications.



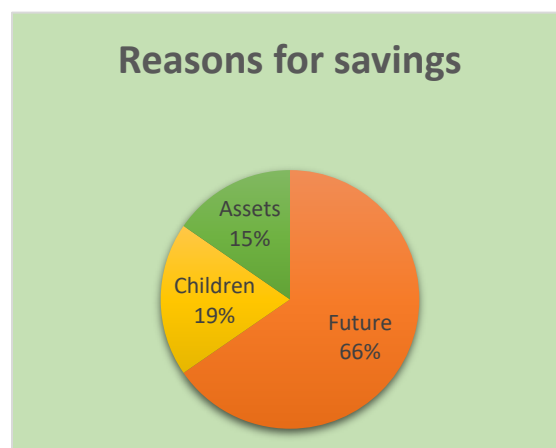
From daily recaps and summaries, feedback from individuals confirmed participants learnt something new, expressing their need to practice savings & budgeting skills being taught and others spoke about developing new mindsets for a start.

- The M&E forms filled by participants showed the level of confidence in savings & budgeting after attending this training.



Out of 28 participants, 15 expressed being very confident, 4 confident and 4 had average confidence and may need assistance. The other 4 didn't indicate anything on the M&E forms, this may imply that they didn't understand the question or may not be able to save and budget.

- Reasons for savings
- M&E forms shows the 3 main reasons for savings as illustrated in pie chart.



66% indicated they would save for long term future goals such as business, 19% for children's education and wellbeing whilst 15% see there's also need for assets such as solar lights, gardening & carpentry tools, bank savings accounts.

## 9. Conclusion

The weeklong program ended with a closing ceremony & certification of all participants. Invitations were sent out to community leaders in the likes of the Silosilo Councillor, Silosilo Primary School Principal, Community Health Worker (CHW), Mr Frazer Halaba, Local Pastor and the Aloalo Church Chairman.

Acknowledgement remarks were made by CEFI Trainer to Cool Earth for taking ownership of the Financial Literacy training and fully funding and conducting the 1<sup>st</sup> financial literacy training under CEFI since the TOT in Milne Bay and throughout PNG.

Commerce Division representative shared the same sentiments and reassured Cool Earth and Wabumari community of future partnership work with follow-ups and capacity building or refresher programs to closely monitor and evaluate participants progress and aim for success stories.

Wabumari Chairman Perth Simeon represented the community and participants was given time to make remarks and thanked all trainers and especially Cool Earth for bringing such programs down to the community with collaborators. He also asked 2 participants (1x male & female reps) from the groups to also share their thoughts about the program.

Cool Earth officer Lelebo acknowledged participants' time and efforts towards their learning, thanked all service providers such, the local church, local women, and youths for their support. Follow-up plans will be captured in 2023 workplans to continue working with Commerce Division and CEFI for advice and guidance when needed.

## 10. Recommendation

- ✓ Follow-up action plans to be discussed closely with Commerce Division and factored in 2023 workplan & budget.
- ✓ MiBank arrangements need to be discussed and identify ways for regular accounts upkeep.
- ✓ Identify and secure markets for participants products developments linking to bank accounts to avoid account closures and maintain financial literacy skills and best practices.
- ✓ Wabumari will remain pilot/model partnership for financial literacy program until success stories and key outcomes are achieved, lessons learnt to better improve and duplicate into the next Cool Earth partnership.



- *Pictures*



Participants doing group activities



Participants group photo after receiving certificates with 5 trainers seated



## Trainers

*Back (left-right)* Mr Warden Gegera (CEFI), Mr Editho Mokailuku (Commerce) & Mr Judah Tapo (local SME)

*Front:* Mr Claudius Kameko (Commerce) & Lelebo Betuela (Cool Earth)

## Day#1.

Date	Time	Activities	Facilitator
Monday	8:30am- 9:00am	Registration of all participants	Cool Earth
05-Sep	9:00am- 9:30am	Openning Prayer	Pastor Ruka Mairi
		Openning Remarks	Cool Earth
		Introduction of Program/Official Opening	Commerce
	9:30am- 10:00am	Tea Break	
	10:00am-11:00am	Session1. Savings: What are they and why save?	CK
	11:00am-12:00pm	Session 2. Set savings goals	LB
	12:00pm - 1:00pm	Lunch Break	
	1:00pm - 2:00pm	Session 3. Increase your savings	JT
	2:00pm- 3:00pm	Session 4. Save for emergencies	LB
	3:00pm-4:00pm	Session 5. Decide how to save	CK
	4:00pm-4:30pm	Recap	JT
		Afternoon Tea	

## Day#2

Date	Time	Activities	Facilitator
Tuesday	8:30am- 9:00am	Arrival of participants	
06-Sep	9:00am-9:30am	Recap	JT
	9:30am-10:30am	Session 6. Compare savings services	LB
	10:30am-11:00am	Tea Break	
	11:00am-12:00am	Session7. Select Savings Product	CK
	12:00am-1:00pm	Session 8. Meet with the providers of savings services	JT
	1:00pm-2:00pm	Lunch	
	2:00pm-3:00pm	Session9. Make a savings plan	LB
	3:00pm-3:30pm	Recap	CK
		Afternoon Tea	

Day#.3

Date	Time	Activities	Facilitator
Wednesday	8:30am- 9:00am	Arrival of participants	
07-Sep	9:00am-9:30am	Recap	LB
	9:30am-10:30am	Session 1. Set financial goals	LB
	10:30am-11:00am	Tea Break	
	11:00am-12:00pm	Session 2. Examine your money management	JT
	12:00pm - 1:00pm	Session 3. Describe the importance of a budget	JT
	1:00pm-2:00pm	Lunch	
	2:00pm- 3:00pm	Session 4. Make a budget	CK
	3:00pm-4:00pm	Session 5. Make spending decisions	CK
	4:00pm-4:30pm	Recap	LB
		Afternoon Tea	

Day#.4

Date	Time	Activities	Facilitator
Thursday	8:30am- 9:00am	Arrival of participants	
08-Sep	9:00am-9:30am	Recap	JT
	9:30am-10:30am	Session 6. Stay within your budget	JT
	10:30am-11:00am	Tea	
	11:00am-12:00pm	Session 7. Track daily income and expenses	LB
	12:00pm - 1:00pm	Session 8. Track monthly income and expenses	LB
	1:00pm-2:00pm	Lunch	
	2:00pm- 3:00pm	Session 9. Use cash-flow tracking to make decisions	CK
	3:00pm-4:00pm	Session 10. Keep records to manage your money	CK
	4:00pm-4:30pm	Recap	JT
		Afternoon Tea	

Day#.5



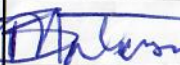
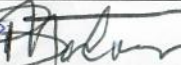
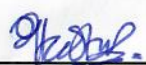

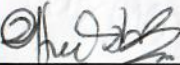













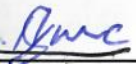

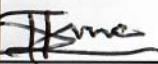
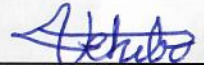




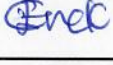
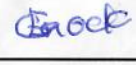
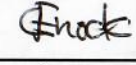
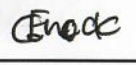
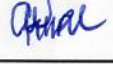

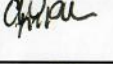









Closing Program

Date	Time	Activities	Facilitator
Friday	9:30am- 10:00am	Arrival of Participants and Invited Guests	
09-Sep	10:00am	Welcome Remarks	MC
	10:10am	Special Remarks	CEFI





	10:25am	Special Remarks	Commerce
	10:40am	Remarks	Cool Earth
	10:40am	Certification of participants	CEFI
	11:00am	Remarks	Participant's Rep
	11:10am	Closing Remarks	Wabumari Assoc. Chairman
	11: 20am	End of Program	MC
	11:30am	Refreshments/Entertainment	



Participants Attendance List

No.	Name	Surname	19/09/2022	20/09/2022	21/09/2022	22/09/2022	23/09/2022
1	Basil	Matasia					
2	Jack	Kostolo					
3	Nicky	Roma					
4	Perth	Simeon					
5	Igo	Enoch					
6	Hila	Eric					
7	Sandra	Midiana					
8	Lina	Vekibo					
9	Johnta	Nigel					
10	Cathrin Gelewino	Enoch Deosi					
11	Cathy	Ranu					
12	Samson	Johnta					
13	Ruka	Mairi					



14	Chris	Penky					
15	Liddie	Lemaile	<i>Lemaile</i>	<i>Lemaile</i>	<i>Lemaile</i>	<i>Lemaile</i>	
16	Johan	Joseph					
17	Ali	Peter					
18	Korosi	Midiana	<i>Korosi</i>	<i>Korosi</i>	<i>Korosi</i>	<i>Korosi</i>	
19	Heather	Eatunusi	<i>H. Eatunusi</i>	<i>H. Eatunusi</i>	<i>H. Eatunusi</i>	<i>H. Eatunusi</i>	
20	Stanley	Basil	<i>Basil</i>	<i>Basil</i>	<i>Basil</i>	<i>Basil</i>	
21	Dorcas	Solomon	<i>Solomon</i>	<i>Solomon</i>	<i>Solomon</i>	<i>Solomon</i>	
22	John Situ	Benoma	<i>Benoma</i>	<i>Benoma</i>	<i>Benoma</i>	<i>Benoma</i>	
23	Midiana	Midiana					
24	Joseph	Halaba	<i>Halaba</i>	<i>Halaba</i>	<i>Halaba</i>	<i>Halaba</i>	
25	Rita	Kidi		<i>Rudy</i>	<i>Rudy</i>	<i>Rudy</i>	
26	Shirley	Epeso		<i>SHirley</i>	<i>SHirley</i>	<i>SHirley</i>	
27	Masa	Peter			<i>Masa</i>	<i>Masa</i>	
28	Thelma	Basil	<i>Basil</i>	<i>Basil</i>	<i>Basil</i>	<i>Basil</i>	
29	Julie	Penny	<i>Penny</i>	<i>Penny</i>	<i>Penny</i>	<i>Penny</i>	

30	Mark	Stanley					
31	Loien	Lisania	Lisania	Lisania	Lisania	Lisania	





# Certificate of Attendance



MILNE BAY ADMINISTRATION



This certificate is awarded to

**CATHREEN ENOCH**

for successfully completing the Savings & Budgeting **Financial Literacy Course endorsed by the Centre for Excellence in Financial Inclusion**, from the

19<sup>th</sup> – 22<sup>nd</sup> September, 2022 at Wabumari Village, Suau RLLG, Milne Bay Province

A handwritten signature in black ink, appearing to read "Matthew Owen", written over a horizontal line.

Matthew Owen- Director  
Cool Earth

A handwritten signature in black ink, appearing to read "Sedrick Noel", written over a horizontal line.

Sedrick Noel- Principal Advisor

Division of Commerce & Industry, Milne Bay  
Administration



# WORKSHOP EVALUATION FORM

## QUESTIONS

ONLY TICK ONE BOX

Very poor      Poor      Fair      Good      Very good

Do you think this workshop has covered things that are useful for your business

Did this workshop cover what you had expected

Do you feel you have learnt the topics properly so that you can use them after the workshop is over

Did you discuss your business ideas and experiences with other participants during the workshop

Do you feel confident to complete the savings and budgeting exercise by yourself

What do you think about the venue and other facilities

Overall what do you think about the workshop

Do you expect to start making your savings plan for your business?

Yes

☒

No

☐

If No, Why not?

---

---

---

Do you expect to start making your budgeting plan for your business?

Yes

☒

No

☐

If No why not?

---

---

---

Description of your business:

---

---

---

---

---

If yes when you do expect to start saving?

Immediately

☐

Within the next 3 months

☒

Between 3 and 6 more months

☐

Between 6 and 12 more months

☐

After the next 12 months

☐

Why do you save? Choose one only

To put away for future use

☒

To build assets

☐

To invest in children

☒

# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					✓
Did this workshop cover what you had expected					✓
Do you feel you have learnt the topics properly so that you can use them after the workshop is over					✓
Did you discuss your business ideas and experiences with other participants during the workshop				✓	
Do you feel confident to complete the savings and budgeting exercise by yourself					✓
What do you think about the venue and other facilities				✓	
Overall what do you think about the workshop					✓

Do you expect to start making your savings plan for your business?

Yes

☐

No

☒

If No, Why not?

My capital is not available yet ready →

Do you expect to start making your budgeting plan for your business?

Yes

☐

No

☒

If No why not?

capital is not available ready.

Description of your business:

haven't decided yet.

If yes when you do expect to start saving?

Immediately

☐

Within the next 3 months

☐

Between 3 and 6 more months

☐

Between 6 and 12 more months

☐

After the next 12 months

☐

Why do you save? Choose one only

To put away for future use

☐

To build assets

☐

To invest in children

☐



# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					<input checked="" type="checkbox"/>
Did this workshop cover what you had expected					<input checked="" type="checkbox"/>
Do you feel you have learnt the topics properly so that you can use them after the workshop is over				<input checked="" type="checkbox"/>	
Did you discuss your business ideas and experiences with other participants during the workshop					<input checked="" type="checkbox"/>
Do you feel confident to complete the savings and budgeting exercise by yourself					<input checked="" type="checkbox"/>
What do you think about the venue and other facilities				<input checked="" type="checkbox"/>	
Overall what do you think about the workshop					<input checked="" type="checkbox"/>

Do you expect to start making your savings plan for your business?

Yes ☒ No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒ No ☐

If No why not?

---



---



---

Description of your business:

---

TRADE store

---



---



---

If yes when you do expect to start saving?

Immediately ☐

Within the next 3 months ☒

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☐

To build assets ☐

To invest in children ☒



## WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					
Did this workshop cover what you had expected					<input checked="" type="checkbox"/>
Do you feel you have learnt the topics properly so that you can use them after the workshop is over				<input checked="" type="checkbox"/>	
Did you discuss your business ideas and experiences with other participants during the workshop					<input checked="" type="checkbox"/>
Do you feel confident to complete the savings and budgeting exercise by yourself				<input checked="" type="checkbox"/>	
What do you think about the venue and other facilities				<input checked="" type="checkbox"/>	
Overall what do you think about the workshop				<input checked="" type="checkbox"/>	

Do you expect to start making your savings plan for your business?

Yes

☒

No

☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes

☒

No

☐

If No why not?

---



---



---

Description of your business:

---



---



---



---



---

If yes when you do expect to start saving?

Immediately

☐

Within the next 3 months

☐

Between 3 and 6 more months

☐

Between 6 and 12 more months

☐

After the next 12 months

☒

Why do you save? Choose one only

To put away for future use

☐

To build assets

☐

To invest in children

☒

## WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					<input checked="" type="checkbox"/>
Did this workshop cover what you had expected					
Do you feel you have learnt the topics properly so that you can use them after the workshop is over					<input checked="" type="checkbox"/>
Did you discuss your business ideas and experiences with other participants during the workshop					<input checked="" type="checkbox"/>
Do you feel confident to complete the savings and budgeting exercise by yourself				<input checked="" type="checkbox"/>	
What do you think about the venue and other facilities				<input checked="" type="checkbox"/>	
Overall what do you think about the workshop					<input checked="" type="checkbox"/>

Do you expect to start making your savings plan for your business?

Yes ☒ No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒ No ☐

If No why not?

---



---



---

Description of your business:

---



---



---



---



---

If yes when you do expect to start saving?

Immediately ☐

Within the next 3 months ☒

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☒

To build assets ☐

To invest in children ☐



# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					✓
Did this workshop cover what you had expected					✓
Do you feel you have learnt the topics properly so that you can use them after the workshop is over					✓
Did you discuss your business ideas and experiences with other participants during the workshop					✓
Do you feel confident to complete the savings and budgeting exercise by yourself					✓
What do you think about the venue and other facilities					✓
Overall what do you think about the workshop					✓

Do you expect to start making your savings plan for your business?

Yes ☒ No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒ No ☐

If No why not?

---



---



---

Description of your business: CANTEEN

---



---



---



---

If yes when you do expect to start saving?

Immediately ☐

Within the next 3 months ☒

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☒

To build assets ☐

To invest in children ☐

## WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					
Did this workshop cover what you had expected					
Do you feel you have learnt the topics properly so that you can use them after the workshop is over					
Did you discuss your business ideas and experiences with other participants during the workshop					
Do you feel confident to complete the savings and budgeting exercise by yourself					
What do you think about the venue and other facilities					
Overall what do you think about the workshop					

<p><b>Do you expect to start making your savings plan for your business?</b></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><b>If No, Why not?</b></p> <p>_____</p> <p>_____</p> <p>_____</p>	<p><b>If yes when you do expect to start saving?</b></p> <p>Immediately <input type="checkbox"/></p> <p>Within the next 3 months <input type="checkbox"/></p> <p>Between 3 and 6 more months <input type="checkbox"/></p> <p>Between 6 and 12 more months <input type="checkbox"/></p> <p>After the next 12 months <input type="checkbox"/></p>
<p><b>Do you expect to start making your budgeting plan for your business?</b></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><b>If No why not?</b></p> <p>_____</p> <p>_____</p> <p>_____</p> <p><b>Description of your business:</b></p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p><b>Why do you save? Choose one only</b></p> <p>To put away for future use <input type="checkbox"/></p> <p>To build assets <input type="checkbox"/></p> <p>To invest in children <input type="checkbox"/></p>



# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					✓
Did this workshop cover what you had expected					✓
Do you feel you have learnt the topics properly so that you can use them after the workshop is over				✓	
Did you discuss your business ideas and experiences with other participants during the workshop				✓	
Do you feel confident to complete the savings and budgeting exercise by yourself					✓
What do you think about the venue and other facilities					✓
Overall what do you think about the workshop					✓

Do you expect to start making your savings plan for your business?

Yes ☒ No ☐

If No, Why not?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

If yes when you do expect to start saving?

Immediately ☒

Within the next 3 months ☐

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

Do you expect to start making your budgeting plan for your business?

Yes ☒ No ☐

If No why not?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Why do you save? Choose one only

To put away for future use ☒

To build assets ☐

To invest in children ☐

Description of your business:

*\* Now I can start off with my family small business.*

\_\_\_\_\_

\_\_\_\_\_

# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					✓
Did this workshop cover what you had expected					✓
Do you feel you have learnt the topics properly so that you can use them after the workshop is over					✓
Did you discuss your business ideas and experiences with other participants during the workshop					✓
Do you feel confident to complete the savings and budgeting exercise by yourself					✓
What do you think about the venue and other facilities					✓
Overall what do you think about the workshop					✓

<p>Do you expect to start making your savings plan for your business?</p> <p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p> <p>If No, Why not?</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>If yes when you do expect to start saving?</p> <p>Immediately <input checked="" type="checkbox"/></p> <p>Within the next 3 months <input type="checkbox"/></p> <p>Between 3 and 6 more months <input type="checkbox"/></p> <p>Between 6 and 12 more months <input type="checkbox"/></p> <p>After the next 12 months <input type="checkbox"/></p>
<p>Do you expect to start making your budgeting plan for your business?</p> <p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p> <p>If No why not?</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>Why do you save? Choose one only</p> <p>To put away for future use <input type="checkbox"/></p> <p>To build assets <input checked="" type="checkbox"/></p> <p>To invest in children <input type="checkbox"/></p>
<p>Description of your business:</p> <p>TO IMPROVEN IN MY budgeting and saving of money.</p> <p>_____</p> <p>_____</p> <p>_____</p>	



# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					✓
Did this workshop cover what you had expected					✓
Do you feel you have learnt the topics properly so that you can use them after the workshop is over					✓
Did you discuss your business ideas and experiences with other participants during the workshop					✓
Do you feel confident to complete the savings and budgeting exercise by yourself					✓
What do you think about the venue and other facilities					✓
Overall what do you think about the workshop					✓

Do you expect to start making your savings plan for your business?

Yes ☒

No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒

No ☐

If No why not?

---



---



---

Description of your business:

I am planning ahead to Run a Small business on my own.

If yes when you do expect to start saving?

Immediately ☐

Within the next 3 months ☒

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☒

To build assets ☐

To invest in children ☐

# **WORKSHOP EVALUATION FORM**

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					✓
Did this workshop cover what you had expected					✓
Do you feel you have learnt the topics properly so that you can use them after the workshop is over			✓		
Did you discuss your business ideas and experiences with other participants during the workshop					
Do you feel confident to complete the savings and budgeting exercise by yourself					
What do you think about the venue and other facilities					
Overall what do you think about the workshop					

**Do you expect to start making your savings plan for your business?**

Yes ☒

No ☐

**If No, Why not?**

---



---



---

**Do you expect to start making your budgeting plan for your business?**

Yes ☒

No ☐

**If No why not?**

---



---



---

**Description of your business:**

---



---



---



---



---

**If yes when you do expect to start saving?**

Immediately ☐

Within the next 3 months ☒

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

**Why do you save? Choose one only**

To put away for future use ☒

To build assets ☐

To invest in children ☐



## WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					✓
Did this workshop cover what you had expected				✓	
Do you feel you have learnt the topics properly so that you can use them after the workshop is over				✓	
Did you discuss your business ideas and experiences with other participants during the workshop			✓	✓	
Do you feel confident to complete the savings and budgeting exercise by yourself				✓	
What do you think about the venue and other facilities					
Overall what do you think about the workshop					✓

Do you expect to start making your savings plan for your business?

Yes ☒ No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒ No ☒

If No why not?

---



---



---

Description of your business:

---



---



---



---



---

If yes when you do expect to start saving?

Immediately ☒

Within the next 3 months ☒

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☒

To build assets ☐

To invest in children ☐

# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					✓
Did this workshop cover what you had expected					✓
Do you feel you have learnt the topics properly so that you can use them after the workshop is over				✓	
Did you discuss your business ideas and experiences with other participants during the workshop			✓		
Do you feel confident to complete the savings and budgeting exercise by yourself			✓		✗
What do you think about the venue and other facilities					✓
Overall what do you think about the workshop					✓

Do you expect to start making your savings plan for your business?

Yes ☒

No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒

No ☐

If No why not?

---



---



---

Description of your business:

---



---



---



---



---

If yes when you do expect to start saving?

Immediately ☐

Within the next 3 months ☒

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☒

To build assets ☐

To invest in children ☐



## WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					/
Did this workshop cover what you had expected					/
Do you feel you have learnt the topics properly so that you can use them after the workshop is over				/	
Did you discuss your business ideas and experiences with other participants during the workshop			/		
Do you feel confident to complete the savings and budgeting exercise by yourself			/		
What do you think about the venue and other facilities				/	
Overall what do you think about the workshop					/

Do you expect to start making your savings plan for your business?

Yes ☒

No

☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒

No

☐

If No why not?

---



---



---

Description of your business:

---



---



---



---



---

If yes when you do expect to start saving?

Immediately

☐

Within the next 3 months ☒

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☒

To build assets ☐

To invest in children ☐

# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business				<input checked="" type="checkbox"/>	
Did this workshop cover what you had expected					<input checked="" type="checkbox"/>
Do you feel you have learnt the topics properly so that you can use them after the workshop is over				<input checked="" type="checkbox"/>	
Did you discuss your business ideas and experiences with other participants during the workshop					<input checked="" type="checkbox"/>
Do you feel confident to complete the savings and budgeting exercise by yourself				<input checked="" type="checkbox"/>	
What do you think about the venue and other facilities					<input checked="" type="checkbox"/>
Overall what do you think about the workshop					<input checked="" type="checkbox"/>

Do you expect to start making your savings plan for your business?

Yes ☒

No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒

No ☐

If No why not?

---



---



---

Description of your business:

Canteen

---



---



---



---

If yes when you do expect to start saving?

Immediately ☐

Within the next 3 months ☐

Between 3 and 6 more months ☒

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☐

To build assets ☒

To invest in children ☐



# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					<input checked="" type="checkbox"/>
Did this workshop cover what you had expected					<input checked="" type="checkbox"/>
Do you feel you have learnt the topics properly so that you can use them after the workshop is over					<input checked="" type="checkbox"/>
Did you discuss your business ideas and experiences with other participants during the workshop					<input checked="" type="checkbox"/>
Do you feel confident to complete the savings and budgeting exercise by yourself					<input checked="" type="checkbox"/>
What do you think about the venue and other facilities				<input checked="" type="checkbox"/>	
Overall what do you think about the workshop					<input checked="" type="checkbox"/>

Do you expect to start making your savings plan for your business?

Yes ☒ No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒ No ☐

If No why not?

---



---



---

Description of your business:

PIGRY / LIFESTOCK  
FARMING

---



---



---

If yes when you do expect to start saving?

Immediately ☐

Within the next 3 months ☒

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☐

To build assets ☐

To invest in children ☒

# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					
Did this workshop cover what you had expected					
Do you feel you have learnt the topics properly so that you can use them after the workshop is over					
Did you discuss your business ideas and experiences with other participants during the workshop					
Do you feel confident to complete the savings and budgeting exercise by yourself					
What do you think about the venue and other facilities					
Overall what do you think about the workshop					

Do you expect to start making your savings plan for your business?

Yes ☒ No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒ No ☐

If No why not?

I WANT TO HAVE MORE CARPENTRY TOOLS TO MAKE FUTURE BUSINESS.

Description of your business:

---



---



---



---



---

If yes when you do expect to start saving?

Immediately ☐

Within the next 3 months ☐

Between 3 and 6 more months ☒

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☐

To build assets ☒

To invest in children ☐



# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					✓
Did this workshop cover what you had expected					✓
Do you feel you have learnt the topics properly so that you can use them after the workshop is over					✓
Did you discuss your business ideas and experiences with other participants during the workshop				✓	
Do you feel confident to complete the savings and budgeting exercise by yourself					✓
What do you think about the venue and other facilities				✓	
Overall what do you think about the workshop					✓

Do you expect to start making your savings plan for your business?

Yes ☒ No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒ No ☐

If No why not?

---



---



---

Description of your business:

Riggy

---



---



---



---

If yes when you do expect to start saving?

Immediately ☒

Within the next 3 months ☐

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☒

To build assets ☐

To invest in children ☐

# WORKSHOP EVALUATION FORM

ONLY TICK ONE BOX

## QUESTIONS

Very poor

Poor

Fair

Good

Very good

Do you think this workshop has covered things that are useful for your business



Did this workshop cover what you had expected



Do you feel you have learnt the topics properly so that you can use them after the workshop is over



Did you discuss your business ideas and experiences with other participants during the workshop



Do you feel confident to complete the savings and budgeting exercise by yourself



What do you think about the venue and other facilities



Overall what do you think about the workshop



Do you expect to start making your savings plan for your business?

Yes



No



If No, Why not?

---



---



---

If yes when you do expect to start saving?

Immediately



Within the next 3 months



Between 3 and 6 more months



Between 6 and 12 more months



After the next 12 months



Do you expect to start making your budgeting plan for your business?

Yes



No



If No why not?

---



---



---

Why do you save? Choose one only

To put away for future use



To build assets



To invest in children



Description of your business:

Informal selling of stone goods —



# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					/
Did this workshop cover what you had expected					/
Do you feel you have learnt the topics properly so that you can use them after the workshop is over			/		
Did you discuss your business ideas and experiences with other participants during the workshop					/
Do you feel confident to complete the savings and budgeting exercise by yourself			/		
What do you think about the venue and other facilities					/
Overall what do you think about the workshop					/

Do you expect to start making your savings plan for your business?

Yes ☒ No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒ No ☐

If No why not?

---



---



---

Description of your business:

Trade store.

---



---



---

If yes when you do expect to start saving?

Immediately ☐

Within the next 3 months ☐

Between 3 and 6 more months ☒

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☐

To build assets ☐

To invest in children ☒



# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					✓
Did this workshop cover what you had expected					✓
Do you feel you have learnt the topics properly so that you can use them after the workshop is over					✓
Did you discuss your business ideas and experiences with other participants during the workshop					✓
Do you feel confident to complete the savings and budgeting exercise by yourself					✓
What do you think about the venue and other facilities					✓
Overall what do you think about the workshop					✓

Do you expect to start making your savings plan for your business?

Yes ☒ No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒ No ☐

If No why not?

---



---



---

Description of your business:

Manage to run business  
supportive for the  
churchs financial growth.

If yes when you do expect to start saving?

Immediately ☒

Within the next 3 months ☐

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☒

To build assets ☐

To invest in children ☐

# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					✓
Did this workshop cover what you had expected					✓
Do you feel you have learnt the topics properly so that you can use them after the workshop is over					✓
Did you discuss your business ideas and experiences with other participants during the workshop					✓
Do you feel confident to complete the savings and budgeting exercise by yourself					✓
What do you think about the venue and other facilities				✓	
Overall what do you think about the workshop					✓

Do you expect to start making your savings plan for your business?

Yes ☒ No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒ No ☐

If No why not?

---



---



---

Description of your business:

---

Trade Store.

---



---



---

If yes when you do expect to start saving?

Immediately ☒

Within the next 3 months ☐

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☐

To build assets ☒

To invest in children ☐



# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					✓
Did this workshop cover what you had expected				✓	
Do you feel you have learnt the topics properly so that you can use them after the workshop is over				✓	
Did you discuss your business ideas and experiences with other participants during the workshop				✓	✓
Do you feel confident to complete the savings and budgeting exercise by yourself					✓
What do you think about the venue and other facilities					
Overall what do you think about the workshop					✓

Do you expect to start making your savings plan for your business?

Yes ☒

No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒

No ☐

If No why not?

---



---



---

Description of your business:

① To start up small business.  
(Trade store)  
② Farming

If yes when you do expect to start saving?

Immediately ☒

Within the next 3 months ☐

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☒

To build assets ☐

To invest in children ☐



## WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					✓
Did this workshop cover what you had expected					
Do you feel you have learnt the topics properly so that you can use them after the workshop is over					✓
Did you discuss your business ideas and experiences with other participants during the workshop				✓	
Do you feel confident to complete the savings and budgeting exercise by yourself					✓
What do you think about the venue and other facilities				✓	
Overall what do you think about the workshop					✓

Do you expect to start making your savings plan for your business?

Yes ☒ No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒ No ☐

If No why not?

---



---



---

Description of your business:

---



---



---



---



---

If yes when you do expect to start saving?

Immediately ☒

Within the next 3 months ☐

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☒

To build assets ☐

To invest in children ☐

# WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					✓
Did this workshop cover what you had expected				✓	
Do you feel you have learnt the topics properly so that you can use them after the workshop is over				✓	
Did you discuss your business ideas and experiences with other participants during the workshop			✓		
Do you feel confident to complete the savings and budgeting exercise by yourself					
What do you think about the venue and other facilities				✓	
Overall what do you think about the workshop					✓

Do you expect to start making your savings plan for your business?

Yes ☒ No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒ No ☐

If No why not?

---



---



---

Description of your business:

To accomplish A small  
caterer business.

---



---

If yes when you do expect to start saving?

Immediately ☒

Within the next 3 months ☐

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☐

Why do you save? Choose one only

To put away for future use ☒

To build assets ☐

To invest in children ☐



## WORKSHOP EVALUATION FORM

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					<input checked="" type="checkbox"/>
Did this workshop cover what you had expected					<input checked="" type="checkbox"/>
Do you feel you have learnt the topics properly so that you can use them after the workshop is over				<input checked="" type="checkbox"/>	
Did you discuss your business ideas and experiences with other participants during the workshop				<input checked="" type="checkbox"/>	
Do you feel confident to complete the savings and budgeting exercise by yourself					<input checked="" type="checkbox"/>
What do you think about the venue and other facilities				<input checked="" type="checkbox"/>	
Overall what do you think about the workshop					<input checked="" type="checkbox"/>

Do you expect to start making your savings plan for your business?

Yes

☒

No

☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes

☒

No

☐

If No why not?

---



---



---

Description of your business:

---



---



---



---



---

If yes when do you expect to start saving?

Immediately

☐

Within the next 3 months

☒

Between 3 and 6 more months

☐

Between 6 and 12 more months

☐

After the next 12 months

☐

Why do you save? Choose one only

To put away for future use

☒

To build assets

☐

To invest in children

☐



# **WORKSHOP EVALUATION FORM**

QUESTIONS	ONLY TICK ONE BOX				
	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business				<input checked="" type="checkbox"/>	
Did this workshop cover what you had expected			<input checked="" type="checkbox"/>		
Do you feel you have learnt the topics properly so that you can use them after the workshop is over			<input checked="" type="checkbox"/>		
Did you discuss your business ideas and experiences with other participants during the workshop				<input checked="" type="checkbox"/>	
Do you feel confident to complete the savings and budgeting exercise by yourself		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
What do you think about the venue and other facilities			<input checked="" type="checkbox"/>		
Overall what do you think about the workshop					<input checked="" type="checkbox"/>

Do you expect to start making your savings plan for your business?

Yes ☒ No ☐

If No, Why not?

---



---



---

Do you expect to start making your budgeting plan for your business?

Yes ☒ No ☐

If No why not?

---



---



---

Description of your business:

---



---



---



---



---

If yes when you do expect to start saving?

Immediately ☐

Within the next 3 months ☐

Between 3 and 6 more months ☐

Between 6 and 12 more months ☐

After the next 12 months ☒

Why do you save? Choose one only

To put away for future use ☒

To build assets ☐

To invest in children ☐