





# FINANCIAL LITERACY TRAINING REPORT



Project Site	Wabumari
Program	Financial Literacy Training
Program Coordinated by	Lelebo. Betuela, Eco-enterprise Coordinator
Date	19 <sup>th</sup> – 23 <sup>rd</sup> September 2022
Report Submitted by	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 & couching 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	Trainer
			Coordinator	
2	Mr Claudius Joshua	Commerce	SME officer	Co-trainer
	Kameko	Division		
3	Mr Editho Mokailuku	Commerce	Cooperative officer	Co-trainer
		Division		
4	Mr Judah Tapo	Private sector	SME Owner	Co-trainer
*	Mr Warden Gegera	CEFI- NCD	Financial Literacy	Trainers'
			Trainer	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 Accompanied by Ricky
	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 Accompanied by Ricky

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 usings CEFI training standards while mentoring, and couching 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.

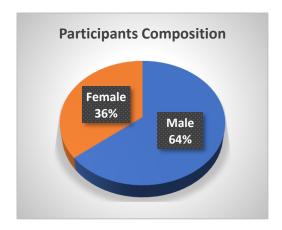
- using life experiences to facilitate learning,
- practical group exercises and presentations focused on achieving session objectives,
- story telling aligned to session topics,
- close supervision of group activities to guide participants and motivate their learning,
- allowing for open discussions 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.<u>Learning Outcomes</u>

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.



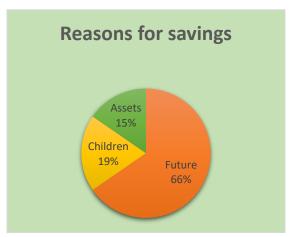
From daily recaps and summaries, feedback from individuals confirmed participants learnt something new, expressing their need to practice savings & budgeting skills being taught and others spoke about developing new mindsets for a start.

• 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 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?	СК
	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	СК
	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	СК
	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	СК
		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. Examinne 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	СК
	3:00pm-4:00pm	Session 5. Make spending decisions	СК
	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	СК
	3:00pm-4:00pm	Session 10. Keep records to manage your money	СК
	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	

Cool Earth

Programme

Financial Literacy Training

Partnership

Wabumari

### **Participants Attendance List**

No.	Name	Surname	19/09/2022	20/09/2022	21/09/2022	22/09/2022	23/09/2022
1	Basil	Matasia	Bota	Batin 6	Dolen	Abolon	7
2	Jack	Kostolo	glados.	que oran.	Of water	Heady	
3.	Nicky	Roma	De	A	R	The state of the s	
4	Perth	Simeon	Simen	Smein	Ames	7	nusy
5	Igo	Enoch	there	In I	Henk	to	
6	Hila	Eric		Ame	Anne	Jane	
7	Sandra	Midiana					
8 .	Lina	Vekibo		Athibo	Adabo	Vehito	
9	Johnta	Nigel			Magel	Tegel	
10	Cathrin Gelewina	Enoch Deosi	<b>E</b> nell	Grock	<b>Enock</b>	Enock .	
11	Cathy	Ranu	anac	athae	attal	Qual	
12	Samson	Johnta	All the second	gr.			
13	Ruka	Mairi	- Salkas.	Stubra?	Relland	Solina	

14	Chris	Penky			· Or	
15	Liddie	Lemaile	Domáste	Denaine	Donáile	Deneuce
16	Johan	Joseph				
17	Ali	Peter	48 2 3	15 de	150 h	and a
18	Korosi	Midiana	Maranga	Whistana	Whaner.	Wardang
19	Heather	Eatunusi	HEatunigi	H. Eaturusi		H. Eatunusi
20	Stanley	Basil	( Saal	Bacil	ARosil	Ragil
21	Dorcas	Solomon	Balomon	Dolomon	Balomon	Sonon
22	John Situ	Benoma	Geroce,	Leromer	Genow	Lenana
23	Midiana	Midiana				
24	Joseph	Halaba	Aalaby	Agalorses	Hala89	Adase
25	Rita	Kidi		. Rudy	Rioy	Rudy
26	Shirley	Epeso		SHIrley	SHILLE	SHINEY
27	Masa	Peter			Masa	Y SHINEY Masu
28	Thelma	Basil	Posy	Basu	Basy	Pasis
29	Julie	Penny	Dany	Day	Pay	Brey

30	Mark	Stanley		100			
31	Loien	Lisania	llisaria	Olipania	Plixania	llisanio-	



# Certificate of Attendance







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

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

Matter Dran

Matthew Owen- Director

Cool Earth

Sedrick Noel- Principal Advisor

Division of Commerce & Industry, Milne Bay Administration

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QUESTIONS	Very	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business	poul				/
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					/
The state of the state of 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?	lmm With Betv	s when you rediately nin the next ween 3 and ween 6 and r the next 1	3 months 6 more m 12 more m	onths	ving?
Yes V No	Why	do you save	e? Choose	one only	
If No why not?	Тор	ut away for	future use	$\checkmark$	
	Tobu	uild assets			
Description of your business:  Now I can start off with my family 5 mull business.	To in	vest in child	lren		

	ONLY TI	CK ONE BO	(		
QUESTIONS	Very	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business	DOOL				. /
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					V
Did you discuss your business ideas and experiences with other participants during the workshop					V
Do you feel confident to complete the savings and budgeting exercise by yourself					
What do you think about the venue and other facilities					V
Overall what do you think about the workshop					V
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	lmm With Betu	s when you rediately hin the next ween 3 and ween 6 and :	3 months 6 more m 12 more m	onths	ing?
for your business? Yes V No	Why	do you save	e? Choose	one only	
If No why not?	Тор	it away for	future use		
	Tobu	ild assets			
Description of your business:  TO IMPROVEM IN MY budgeting and saving of money.	To in	vest in child	ren		

	ONLY TI	CK ONE BOX	(		
QUESTIONS	Very	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					1
Did this workshop cover what you had expected					V
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					1
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 f your business?  Yes No		es when you nediately	do expec	t to start sa	ving?
If No, Why not?	Wit	hin the next	3 months	s V	
	Bety	ween 3 and	6 more n	nonths	
	Bety	ween 6 and	12 more r	nonths	
Do you expect to start making your budgeting pla for your business?	n Afte	r the next 1	2 months		1-6
Yes No	Why	do you sav	e? Choose	one only	
If No why not?	Тор	ut away for	future use	e V	
	Tob	uild assets			
Description of your business:	Toir	nvest in child	dren		
a Small Carreen in many gany					

	ONLYTI	CK ONE BOX			
QUESTIONS	Very	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business	poor				
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			1		
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?	Witi Betv	s when you nediately nin the next ween 3 and i ween 6 and 1 r the next 12	3 months 6 more mo 2 more m	onths	ving?
Yes No	Why	do you save	? Choose	one only	
If No why not?	Тор	ut away for f	uture use	J	
	_ To be	uild assets			
Description of your business:	To in	vest in childr	ren		

	ONLYT	ICK ONE BOX		1113	
QUESTIONS	Very	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				1	
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 f your business?  Yes No  If No, Why not?	lmi	es when you nediately thin the next ween 3 and	3 months		vilig :
Do you expect to start making your budgeting pla for your business?		ween 6 and er the next 1			
Yes X No V	Wh	y do you sav	e? Choose	one only	
f No why not?	Тор	out away for	future use		
	Tol	ouild assets			
Description of your business:	Toi	nvest in child	dren		

	ONLY	TICK ONE BOX			
QUESTIONS	Very	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					V
Did this workshop cover what you had expected					V
Do you feel you have learnt the topics properly so that you can use them after the workshop is over				<b>/</b>	
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			1		X
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 f	or If	yes when you	do expec	t to start sa	aving?
Yes No		nmediately			
If No, Why not?		ithin the next			
		etween 3 and			
		etween 6 and			-
Do you expect to start making your budgeting pla for your business?	in A	fter the next 1	2 months		
Yes No	W	hy do you save	e? Choose	one only	
If No why not?	To	put away for	future use	e V	
	To	build assets			
Description of your business:	To	o invest in child	dren		
	_				
	_				

	ONLYTI	CK ONE BOX	K		
QUESTIONS	Very	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business	PYC				1
Did this workshop cover what you had expected					1
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			1		
What do you think about the venue and other facilities				1	
Overall what do you think about the workshop					/
Do you expect to start making your savings plan your business?  Yes   No	Imn	es when you nediately			ving?
If No, Why not?		hin the next ween 3 and			
	Betv	ween 6 and	12 more n	nonths	
Do you expect to start making your budgeting pla for your business?	an Afte	r the next 1	2 months		
Yes No	Why	do you sav	e? Choose	one only	
If No why not?	Тор	ut away for	future use	V	
	Tob	uild assets			
Description of your business:	To in	vest in child	dren		
	#				

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	Very poor	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business				1	
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?		es when yo	u do expec	t to start s	aving?
Yes No		thin the nex	ct 3 months		
If No, Why not?		tween 3 and			
		tween 6 and			
Do you expect to start making your budgeting plan for your business?	n Aft	er the next	12 months		
Yes No	Wł	ny do you sa	ve? Choose	one only	
If No why not?	То	put away fo	r future use	e 🔲	
	То	build assets			
Description of your business:	To	invest in chi	ldren		

	ONLY T	ICK ONE BOX	C		
	Very	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business	poor				/
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					1
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 fo your business?	r If ye	es when you	do expec	t to start sav	ring?
Yes No		nediately			
If No, Why not?		hin the next		No.	
		veen 3 and			
		veen 6 and	12 more n	nonths	
Do you expect to start making your budgeting plan for your business?	Afte	r the next 1	2 months		
Yes No	Why	do you save	? Choose	one only	
If No why not?	Тор	ut away for	future use		
	Tob	uild assets			
Description of your business: PIBRY/LIFE(TORK)	To in	vest in child	ren	1	
PIERY / LIFE (TORK FARMING					

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QUESTIONS	Very	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	poor				, y good
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?	Withing Between Between	when you ediately in the next: een 3 and 6 een 6 and 1	3 months	onths 1	ving?
Do you expect to start making your budgeting plan for your business?	After	the next 12	months		
Yes No	Why	do you save?	Choose	one only	
If No why not?  I want to have more	To put	t away for fu	iture use		
CARPENTARY TOOLS TO MAKE FUNTURE BUSINESS.	To bui	ld assets			
Description of your business:	To invo	est in childro	en		

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QUESTIONS	Very	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business	PPOI				
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					1
What do you think about the venue and other facilities				1	
Overall what do you think about the workshop					V
Do you expect to start making your savings plan f your business?  Yes No  If No, Why not?	lmn	es when you nediately hin the next ween 3 and	3 months		ring?
Do you expect to start making your budgeting platfor your business?		veen 6 and 1		nonths	
Yes No	Why	do you save	? Choose	one only	
If No why not?	Тор	ut away for f	uture use	V	
	_ To be	uild assets			
Description of your business:	To in	vest in child	ren		

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Poor	Fair	Good	Very good
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n the next 3 n	nonths		ring?
een 6 and 12 r	nore mo	nths	
the next 12 m	onths		
lo you save? C	hoose o	ne only	
	ire use		
ld assets			
est in children			
	een 3 and 6 m een 6 and 12 m the next 12 m do you save? Co t away for futu ild assets	in the next 3 months een 3 and 6 more more een 6 and 12 more mo the next 12 months do you save? Choose of t away for future use	in the next 3 months een 3 and 6 more months een 6 and 12 more months the next 12 months do you save? Choose one only t away for future use

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QUESTIONS	Very	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business	poor				1
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		s when you ediately	do expec	t to start sav	ring?
If No, Why not?		in the next			
	_	een 6 and 1			
Do you expect to start making your budgeting plan for your business?	After	the next 12	months		
Yes No	Why	do you save	? Choose	one only	
If No why not?	Тори	it away for fi	uture use		
	Tobu	ild assets			
Description of your business:	To in	est in childre	en		
Trade Store.					

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	Very	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business					<b>/</b>
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					V
What do you think about the venue and other facilities					V,
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?	lmn Wit	es when you nediately hin the nex ween 3 and ween 6 and	at 3 months	nonths	iving?
Do you expect to start making your budgeting plan for your business?	n Afte	r the next	12 months		
Yes No	Why	do you sa	ve? Choose	one only	
If No why not?	Тор	ut away fo	r future use		
	_ Tob	uild assets			
Description of your business:  Menage to run business Supportive for the Church Financial growth	To ii	nvest in chi	dren		

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QUESTIONS	Very	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business	poor				1
Did this workshop cover what you had expected					1
Do you feel you have learnt the topics properly so that you can use them after the workshop is over					<b>J</b>
Did you discuss your business ideas and experiences with other participants during the workshop					5
Do you feel confident to complete the savings and budgeting exercise by yourself					1
What do you think about the venue and other facilities				J	
Overall what do you think about the workshop					1
Do you expect to start making your savings plan for your business?  Yes No  If No, Why not?	Imme Withi	ediately in the next een 3 and een 6 and 1	3 months 6 more mo		ing?
Do you expect to start making your budgeting plan or your business?	After	the next 12	months		
No why not?		o you save		ne only	
escription of your business:		d assets	en		

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QUESTIONS	Very	Poor	Fair	Good	Very go
Do you think this workshop has covered things that are useful for your business	poor				/
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				1	
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					V
What do you think about the venue and other facilities					
Overall what do you think about the workshop					1
	A CAMPAGE STATE				
f No, Why not?			t 3 months		
If No, Why not?	Betw	veen 3 and	6 more m	onths	
Do you expect to start making your budgeting plan	Betw	veen 3 and	6 more m	onths	
Do you expect to start making your budgeting plant for your business?	Betw Betw	veen 3 and veen 6 and the next 1	6 more m	onths onths	
Do you expect to start making your budgeting plant for your business?  Yes V No	Between After	veen 3 and veen 6 and r the next 1 do you sav	16 more more more more months	onths onths	
Do you expect to start making your budgeting plant for your business?  Yes V No I No I No Why not?	Between After Why	veen 3 and veen 6 and r the next 1 do you sav	12 more m 12 more m 12 months e? Choose	onths onths	
Description of your business:	Between After Why To pu	veen 3 and veen 6 and r the next 1 do you sav	12 more m 12 more m 12 months e? Choose future use	onths onths	
Do you expect to start making your budgeting plant for your business?  Yes V No I No I No Why not?	Between After Why To pu	veen 3 and veen 6 and r the next 1 do you sav ut away for uild assets	12 more m 12 more m 12 months e? Choose future use	onths onths	

ry or	Poor	Fair	Good	Very good
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If yes			\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	\/ \/
If yes			/	\/ \/
If yes			✓ ✓	/
If yes			1	1
If yes			/	~
If yes				/
If yes	u ban da			
Withi	n the nex			
Betwe	een 6 and	12 more n	months	
After	the next	12 months		
Why	lo you sa	ve? Choose	one only	
To put	away fo	r future use	e 🗸	
To bui	ld assets			
To inv	est in chi	ldren		
	Imme Within Betwee Betwee After Why o	Immediately Within the next Between 3 and Between 6 and After the next Why do you sa To put away for To build assets	Within the next 3 months Between 3 and 6 more m Between 6 and 12 more m After the next 12 months Why do you save? Choose	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

ery	Poor	Fair	Good	Very good
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			onths 🗀	
After t	he next 12	months		
Why de	o you save	? Choose o	ne only	
To put	away for f	uture use	Z	
To build	d assets			
To inve	st in childr	en		
	Imme Within Betwee Betwee After t Why do To put To build	Immediately Within the next Between 3 and Between 6 and 1 After the next 12 Why do you save To put away for fi	Within the next 3 months  Between 3 and 6 more mo  Between 6 and 12 more mo  After the next 12 months  Why do you save? Choose of  To put away for future use	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

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Very	Poor	Fair	Good	Very good
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With Betw	in the next	6 more m	onths	
			-	
Why	do you sav	e? Choose	one only	
To pu	t away for	future use		
To bu	ild assets			
To inv	est in child	fren		
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	for If yes Imm With Betw Betw To pu	for If yes when you Immediately Within the next Between 3 and Between 6 and After the next 1 Why do you sav To put away for To build assets	for If yes when you do expect Immediately Within the next 3 months Between 3 and 6 more man After the next 12 months Why do you save? Choose To put away for future use	for If yes when you do expect to start sa 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

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QUESTIONS	Very	Poor	Fair	Good	Very good
Do you think this workshop has covered things that are useful for your business	poor				
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?	lmm	ediately in the next	3 months		ving?
Do you expect to start making your budgeting plan for your business?		een 6 and 1		nonths	
Yes No If No why not?	То ри	do you save			
Description of your business:		ild assets vest in childi	ren		