



DAY 01

01

WELCOME TO WORKSHOP DAY 01

01 WELCOME TO WORKSHOP DAY 1

🎯 About Program Objective

Train 25 individuals from selected organisations working with Cambodian women, to effectively deliver Basic Business Finance Management Training for women micro entrepreneurs in provinces around Cambodia.

Introduce the SHE Bookkeeping App; a simple tool for Khmer women to record basic income and expenses, and improve their financial management of informal micro enterprises.

🎯 About UNESCAP

The Economic and Social Commission for Asia and the Pacific (ESCAP) serves as the United Nations' regional hub promoting cooperation among countries to achieve inclusive and sustainable development. The largest regional intergovernmental platform with 53 Member States and 9 associate members, ESCAP has emerged as a strong regional think-tank offering countries sound analytical products that shed insight into the evolving economic, social and environmental dynamics of the region.

The Commission's strategic focus is to deliver on the 2030 Agenda for Sustainable Development, which is reinforced and deepened by promoting regional cooperation and integration to advance responses to shared vulnerabilities, connectivity, financial cooperation and market integration. ESCAP's research and analysis coupled with its policy advisory services, capacity building and technical assistance to governments aims to support countries' sustainable and inclusive development ambitions.

ESCAP actively supports its member States in efforts to enhance women's economic empowerment and entrepreneurship as a strategy for poverty reduction, social wellbeing and sustainable economic growth, towards the progressive realization of SDG 5 on Gender Equality and multiple related goals of the 2030 Agenda. As part of its support, ESCAP is implementing a five year (2018-2023) regional programme on "Catalyzing Women's Entrepreneurship - Creating a Gender-Responsive Entrepreneurial Ecosystem" funded by the Government of Canada. The project endeavors to advance women's economic empowerment and contribute to poverty reduction in the Asia-Pacific region. It aims to increase women entrepreneurs' access to capital through innovative financing mechanisms, increase women entrepreneurs' use of business development services and financial technologies, and support the development of gender-responsive business development and investment policies and programs.

What is SHE Investments?

SHE Investments is a social enterprise in Cambodia that began in 2015 to support Cambodian women entrepreneurs to grow their businesses to create social and economic impact by providing business training, mentoring and ongoing support. SHE Investments started with 3 co-founders and launched 2 pilot programs in Cambodia; one in Phnom Penh, and one in Siem Reap, with 14 women micro-entrepreneurs in total.

Why Women?

Women run 65% of the businesses in Cambodia. Women operate more than half of the businesses in Cambodia but most of these are small and informal businesses. Even though men operate less than half of the businesses here in Cambodia: medium and large businesses in Cambodia are often operated by men. There is a big opportunity here for women to further themselves in business.

What are the key takeaways for the entrepreneurs?

- To give participants an overview of SHE Investments program; values and participation requirements.
- Participants getting to know each other.

HOW TO PREPARE

1. Practice the explanations & prepare any personal examples
2. Watch the Video
3. Ask SHE or fellow facilitators any questions you have
4. Prepare the materials (listed below)
5. Print this guide if you need to make notes
6. Prepare other materials: Ensure that the workshop space has a whiteboard, you have markers, pens, post-it notes, etc.

Classroom Setup	Materials
<ul style="list-style-type: none"> • 15 participants • Round table • Keep half space for group activities 	<ul style="list-style-type: none"> • The Gap in SMEs between men own businesses and women own businesses -on Flipchart • Workshop Agenda-on flipchart • Pre-test

HOW TO PUT ON THE WORKSHOP

Summary Steps:

Total Duration: 40 mins				
Step	Duration	Activity	Outcome	Material
Step 1	15 mins	Getting to know each other	To build rapport and make everyone know each other	N/A
Step 2	5 mins	UNESCAP and SHE Investments overview	To understand about SHE Investments	-The Gap in SMEs between men own businesses and women own businesses -on Flipchart
Step 3	5 mins	Participant's expectation	To understand about their expectation	Flipchart and marker
Step 4	5 mins	Introduction to two days' workshop	To understand the big picture of the whole program and see if it matches with their expectation	-Workshop Agenda-on flipchart
Step 5	10 mins	Pre-Test	To understand the big picture of the whole program and see if it matches with their expectation	-Pre-Assessment

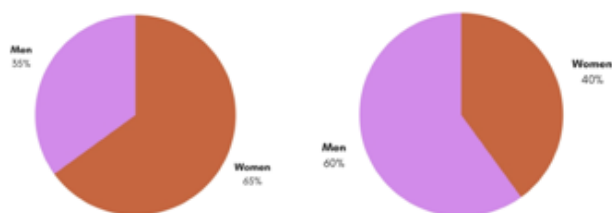
Step 1: Getting to Know Each Other

- Facilitator welcomes everyone and welcome to the program.
- Facilitator to ask participants to put everything on the table and let them to stand in the circle and tell them:
 1. Each of them has one minute to tell:
 - a. Name
 - b. Where they are from
 - c. Business' name and a short description of the business
 - d. And one body Action
 2. Everyone in the circle needs to listen carefully and repeat the action that they did.
 3. Repeat until the end

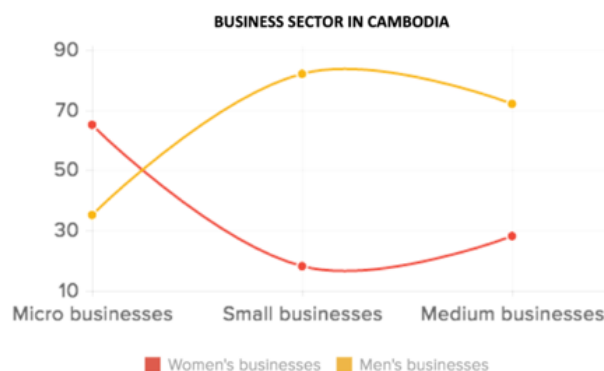
Step 2: UNESCAP and SHE Investments Overview

- Facilitator tell the participants about UNESCAP
 - What is UNESCAP stand for?
 - What is UNESCAP?
- Facilitator Introduction about SHE
 - Tell the participants about the detail of the program let know bout SHE First
- Asking the participants
 - WHY WE FOCUS ON WOMEN?
 - Listen to their answer
 - Show them “The Gap in SMEs between men own businesses and women own businesses”

Women own 65% of the businesses in Cambodia



but they account for only 40% of total business revenue



- Explain them by using the graph above

Step 3: Participant's Expectation

- Divide into a pair
- Give each pair have 2 mins to list down 3 outcomes that they want to get after the program on A4 (one outcome/A4
- After finished, give each pair have 3mins to present. If there anything not clear, let them explain more specific.

Step 4: Introduction to Two Days' Workshop

- Stick the two day's agenda on the wall
- Tell them what will we focus on the agenda and the outcome after two days workshop

Step 5: Pre-Test

- Provide the pre-test for them
- Let them complete it in 10mins
- After they finished, collect the pre-test

Common problems, solutions and best approach to resolve

Additional resources:

- Facilitator resources (general references about how to be a good facilitator)
- Handout
- Activity bank
- Case study bank

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**INVESTING IN
WOMEN IS
OPPORTUNITY; NOT
CHARITY.**

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DAY 01

02

BASIC BOOKKEEPING PRINCIPLES



02 BASIC BOOKKEEPING PRINCIPLES

🎯 What is bookkeeping principles ?

Bookkeeping principles is the basic accounting word that business owner should understand.

🎯 Why is it important?

It is really important to understand some basic accounting words because they can manage their finance better.

🎯 Key-words

1. Assets: Anything the business owns that has value

- Current Assets: Assets that will be converted to cash within 1 year (e.g. Cash, inventory)
- Non-current Assets: Assets that will be converted to cash after 1 year (e.g. Fixed Assets : Office Equipment , Furniture , Production Machine)

2. Liabilities: Money owed by the business that have not yet been paid in cash (e.g. Loans)

- Current Liabilities: Liabilities that will be paid within 1 year
- Non-Current Liabilities: Liabilities that will be paid after 1 year

3. Equity: Money invested into the business by the business owner, and any profit or loss from previous periods (e.g. Share Capital or Owner's equity)

- Share Capital or Owner Equity
- Withdraw Capital

4. Profit: = Revenue - Expense

5. Revenues : Money that you receive in exchange for goods or services (also called "Revenue" or "Sales").

6. Expenses: Money that you spend in exchange for goods or services, including cost of goods and operation/overhead expenses

7. Variable cost: Cost changing as production and sales. E.g. A coffee shop's variable expense would be coffee beans, because the more coffee they sell the more coffee beans they must include in their expenses

8. Fixed Cost: Is the cost that remain same, regardless of production output (e.g. Rent, Salary, utilities).

🎯 What are the key takeaways for the entrepreneurs?

- To understand the basic accounting word in the business

HOW TO PREPARE

1. Practice the explanations & prepare any personal examples
2. Watch the Video
3. Ask SHE or fellow facilitators any questions you have
4. Prepare the materials (listed below)
5. Print this guide if you need to make notes
6. Prepare other materials: Ensure that the workshop space has a whiteboard, you have markers, pens, post-it notes, etc.

Classroom Setup	Materials
<ul style="list-style-type: none">• 15 participants• Round table• Keep half space for group activities	<ul style="list-style-type: none">• Basic bookkeeping principle matching card• Basic bookkeeping principle case study

HOW TO PUT ON THE WORKSHOP

Summary Steps:

Total Duration: 60 mins				
Step	Duration	Activity	Outcome	Material
Step 1	10 mins	Introduction	To what is bookkeeping	N/A
Step 2	20 mins	Matching Activity	To understand each the definition of bookkeeping principles	Basic bookkeeping principle matching card
Step 3	25 mins	Case study	To demonstrate their understand the meaning of each word	Basic bookkeeping principle case study
Step 4	5 mins	Wrap up and conclusion	To sharing feeling and key takeaway	N/A

Step 1: Introduction

- Ask the group what is bookkeeping principle and why you need to know?
- Note their answer on the whiteboard and add the missing part.

Step 2: Matching Activity

- Hand one or two cards over each participant
- Ask them to look for matching cards between their word and definition.
- After matching their card, facilitator checks in and correct the answer

Step 3: Case study

- Divide into pairs.
- Round 1:
 - Each pair has to read through the case study 1 and identify the asset, the liabilities, the expenses, the revenues, variable cost, fixed cost, and equity
 - Once identified, Let them report to the big group and facilitator note on the white board
 - Faciliatory demonstration in the big group so at the end they will know is their answer right or wrong and open questions for any discussion on the case study.
- Round 2:
 - Each pair has to read through the case study 2 and identify the asset, the liabilities, the expenses, the revenues, variable cost, fixed cost, and equity
 - Once identified, Let them report to the big group and facilitator note on the white board
 - Faciliatory demonstration in the big group so at the end they will know is their answer right or wrong and open questions for any discussion on the case study.

Step 4: Introduction to Two Days' Workshop

- Ask one participants to share
- Sharing feeling and the key takeaway

Common problems, solutions and best approach to resolve

- Problem:
 - They confuse the different between profit Vs. income/revenue
- Solution:
 - Use the case study explain them again

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DAY 01

03

WELCOME TO WORKSHOP DAY 1

03 PROFIT VS. MARGIN

🎯 What is margin?

The margin is the difference between the price you paid for a good and the price you sold it. Margin is the gross profit after paid the total direct cost of the product or service that not include fixed cost, tax, and dividends. If you sell a product \$3 but you bought it \$2, your margin is worth \$1. You can increase your margin by decreasing your costs or increasing the price of your product.

🎯 Why is margin important?

Margins you make on your goods or services are important because your revenue and the profit of your company depends on the amount of all your margins.

🎯 What is profit?

The profit is the amount of money remaining from your total revenue after having paid total costs, tax and dividends. This is the income your business generates.

🎯 Why is profit important?

Profit is important in the balance and the sustainability of a company. If your business is profitable you can pay yourself, invest in future projects; hiring, opening a new shop, increasing your production, etc.

🎯 What are the key takeaways for the entrepreneurs?

- To practice calculating product margin and business profit

HOW TO PREPARE

1. Practice the explanations & prepare any personal examples
2. Ask SHE or fellow facilitators any questions you have
3. Prepare the materials (listed below)
4. Print this guide if you need to make notes
5. Prepare other materials: Ensure that the workshop space has a whiteboard, you have markers, pens, post-it notes, etc.

Classroom Setup	Materials
<ul style="list-style-type: none">• 15 participants• Round table• Keep half space for group activities	<ul style="list-style-type: none">• A4 paper• Picture of coconut• Picture of Strew• Picture of shop

HOW TO PUT ON THE WORKSHOP

Summary Steps:

Total Duration: 90 mins				
Step	Duration	Activity	Outcome	Material
Step 1	10 mins	Introduction	To understand what and why of margin and profit	N/A
Step 2	25 mins	Exercise 1	To let the participants learn to calculate the margin per item	-A4 paper -Picture of coconut -Picture of Strew -Picture of shop
Step 3	20 mins	Exercise 2	To let the participants learn to calculate the profit	-Picture of coconut -Picture of Strew -Picture of shop
Step 4	10 mins	Explain the fixed and variable cost	To understand the different between fixed and variable cost	N/A
Step 5	15 mins	Individual exercise	To allow them list all the fixed cost and variable cost and this exercise very impart for COGs session	N/A
Step 6	5 mins	Wrap up and conclusion	To sharing feeling and key takeaway	N/A

Step 1: Introduction

- The facilitator Asking questions:
 - What is margin?
 - What is profit?
- Asking the group why it is important
- Note their answers on whiteboard and facilitator add the missing points

Step 2: Exercise 1

- The facilitator writing the case on the whiteboard

Nary sell coconut:

- Coconut from wholesaler 1000 riels per coconut
 - Straws 5000 riels (packet of 100) or 50 riels each
 - Monthly rent for food stall 200 000 riels
 - Sale price 3000 riels
 - Every time she sell one coconut, she will give one straws
- Asking the group: How much margin per coconut?
 - Let each participants calculate around 5 mins
 - Let them sharing and let them explain how they come up with the number
 - Show them the answer by demonstrate in the big group

Margin Per Coconut

Selling price 3000riels

Cost of one coconut -1000riels

Cost of one Staw -50riels

Margin per item=Price-cost of goods sold per one item

$$=3000 - (1000+50)=1950 \text{ riels}$$

- Congratulation for the participants who got the write number. Open the discussion around the case study

Step 3: Exercise 2

- The facilitator write on the whiteboard. How much profit her make per month if she sole 500 coconut?
 - Let each participants calculate around 5 mins
- Let them sharing and let them explain how they come up with the number
- Show them the answer by demonstrate in the big group

Profit per month

Selling price 3000riels

Cost of one coconut-1000riels

Cost of one Staw-50riels

Renting: 200000riels

Profit per month = Revenue - cost of goods sold (variable cost) - fixed cost

$$= (3000 \times 500) - (1050 \times 500) - 200000$$

$$= 1500000 - 525000 - 200000$$

$$= 775000 \text{riels}$$

Profit per month = (margin per item x amount of item sole) - fixed cost

$$= (1950 \times 500) - 200000$$

$$= 975000 - 200000$$

$$= 775000 \text{riels}$$

- Congratulation for the participants who got the write number. Open the discussion around the case study

Step 4: Explain the fixed and variable cost

- **Some costs are fixed and others are variable. Can you identify what costs are fixed and what costs are variable?**
 - Our rent will be the same no matter how many coconuts we sell – this cost is fixed. If sell a small amount of coconuts, or a large amount of coconuts, these will affect how many we buy from the wholesaler - this costs varies therefore it is a cost that is variable. The straws are also variable. If you are unsure whether a cost is fixed or variable ask the question: will this cost change for any reason

Step 5: Individual exercise

- The facilitator ask to everyone to calculate the margin and the potential profit of their business
 - List down fixed costs: costs that occur no matter what you sell
 - Your variable costs (costs that change with a decrease/increase in sales)
 - Your margin per item (you may not be able to calculate this if you have a service business)
 - Your average profit – think about sales and expenses as an average.

Step 6: Wrap up and conclusion

- Asking one participants to share
- Sharing feeling and the key takeaway

Common problems, solutions and best approach to resolve

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DAY 01

04

COST OF GOODS SOLD

04 COGS

⦿ What are COGS ?

COGS stand for Cost of Goods Solds

COGS - this refers to the cost of the raw materials of your product. An example is the cost of the ingredients for a restaurant meal, or the cost of the material for clothing.

⦿ Why is COGS important?

COGS is important because it provides direct information about how much your product costs. This is a very important number in many businesses to understand how much you are spending on the product, it can be a very important indicator of your overall profit.

⦿ What are the key takeaways for the entrepreneurs?

- To understand what COGS is, and why it is important
- To be able to understand how to calculate COGS for their business

HOW TO PREPARE

1. Practice the explanations & prepare any personal examples
2. Watch the Video
3. Ask SHE or fellow facilitators any questions you have
4. Prepare the materials (listed below)
5. Print this guide if you need to make notes
6. Prepare other materials: Ensure that the workshop space has a whiteboard, you have markers, pens, post-it notes, etc.

Classroom Setup	Materials
<ul style="list-style-type: none">• 15 participants• Round table• Keep half space for group activities	<ul style="list-style-type: none">• A4 paper• List of fixed cost and variable cost• COGS case study (on flipchart)• List of COGs and Margin of the product per item-worksheet

HOW TO PUT ON THE WORKSHOP

Summary Steps:

Total Duration: 75 mins				
Step	Duration	Activity	Outcome	Material
Step 1	10 mins	Introduction	To understand what & why COGS is important	N/A
Step 2	5 mins	Review Profit calculation and Margin calculation	To review about profit and margin form	A4 paper
Step 3	10 mins	List all the fixed cost and direct cost	To let the participants list all their fixed cost and direct cost	List of fixed cost and variable cost table form
Step 4	15 mins	Example COGS	To provide an example of why COGS is important and how to calculate it	COGS case study (on flipchart)
Step 5	20 mins	Group example of calculate COGs	To explain how to calculate COGs	N/A
Step 6	15 mins	Individual calculate their COGs	To allow everyone calculate their COGs	List of COGs and Margin of the product per item-worksheet
Step 7	10 mins	Individual calculate their Margin	To allow everyone calculate their Margin	List of COGs and Margin of the product per item-worksheet
Step 8	5 mins	Wrap up and conclusion	To sharing feeling and key takeaway	N/A

Step 1: Introduction

- The facilitator explains:
 - What is COGS?
- Asking the group why it is important
- Note their answers on whiteboard and facilitator add the missing points

Step 2: Review Profit calculation and Margin calculation

- **Review:**
 - $\text{Margin per item} = \text{Price} - \text{cost of goods sold per one item}$
 - $\text{Profit per month} = \text{Revenue} - \text{cost of goods sold (variable cost)} - \text{fixed cost}$ or

$$= \text{Profit per month} = (\text{margin per item} \times \text{amount of item sold}) - \text{fixed cost}$$
- **Review about variable cost and fixed cost:** Selling price
 - Our rent will be the same no matter how many coconuts we sell this cost is fixed. If we sell a small amount of coconuts, or a large amount of coconuts, this will affect how many we buy from the wholesaler - these costs vary and therefore it is a cost that is variable. The straws are also variable. If you are unsure whether a cost is fixed or variable ask the question: will this cost change if I sell more or if I sell less?

Step 3: List all the fixed cost and direct cost

- Ask individual to list all their products and services that are directly related to their product or service and fixed cost.

Step 4: Example COGS

- Facilitator to go through the example
 - COGS case study (on flipchart)
 - A t-shirt business uses 1 metre of fabric to make one t-shirt. 1 metre of fabric costs \$3 they sell each t-shirt for \$10. What is their COGS?
 - At the end of the month, this business has looked at their raw material costs for the month, they have spent \$350 on t-shirts but their sales have only been \$900, they still have \$100 of t-shirts in stock.
 - Asking the group
 - What are their COGS?
 - Why are the possible reasons for the difference?
 - Let them think around a few minutes then let them sharing.
 - Answers
 - COGS for one item is 3\$
 - Their COGS for the month are \$350, this is higher than their predicted COGS
 - They sold t-shirts at a discount. They miscalculated their COGS, ie. they have wastage or loss. They've had returned t-shirts due to faults. They may have bought some extra stock for the next month.

Step 5: Group example of COGs of one item

- Calculate COGs
 - Ask one participant that has a product to volunteer to use their business as an example
 - Facilitator go through the example

Step 6: Individual calculate their COGs of one item

- Give them 15 mins to calculate their own COGS of one item
 - If they have a few products, let them just choose only one first to actual practice in the class
 - Give them the “List of COGs and Margin of the product per item-worksheet” and give them to do it
- Please asking one or two volunteer to share thier COGs and the experience of doing the activity

Step 7: Individual calculate their Margin

- Give them 10 mins to calculate their own margin by using “List of COGs and Margin of the product per item-worksheet”

Step 8: Wrap up and conclusion

- Asking one participant to share
- Sharing feeling and the key takeaway

Common problems, solutions and best approach to resolve

- They have difficulty thinking in detail the costs of their product
 - Ask them in detail what their product is and what needs to go into each item. What are the raw materials?

Additional resources:

- Facilitator resources (general references about how to be a good facilitator)
- Handout
- Activity bank
- Case study bank

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DAY 01

05

**PAY MYSELF
WAGE**

05 PAY MYSELF WAGE

🎯 WHAT IS PAY MYSELF WAGE?

Figuring out how much to pay yourself is a balancing act, as you have to ensure you get an adequate wage without putting your business at risk. It is therefore vital to understand how much a reasonable compensation amount is to take from the business.

🎯 Why pay yourself a wage?

When running a business it can be useful to set aside a wage for yourself so that you are getting a reliable and consistent source of income, and so that you have money set aside for upcoming business expenses. Although, it can be difficult to calculate what figure this wage should be, especially when you are in the first few years of running your business it is really important that you start to do it now because:

- To understand accurately how well the business is performing?
- If you want to sell the business you can clearly explain how much the business makes, how much the manager gets paid etc.
- It is easier to budget both personally and for the business when both finances are separated clearly

🎯 How to pay yourself wage?

We have to find a balance between paying ourselves and having enough money to run the business and pay for regular and irregular (such as yearly) business expenses. Planning and tracking is key.

One option is to pay oneself a low fixed amount every month or week and the weeks that the business goes very well, get a variable amount.

🎯 What are the key takeaways for the entrepreneurs?

- To understand how to calculate how much a business owner can pay themselves in terms of their wage

HOW TO PREPARE

1. Practice the explanations & prepare any personal examples
2. Watch the Video
3. Ask SHE or fellow facilitators any questions you have
4. Prepare the materials (listed below)
5. Print this guide if you need to make notes
6. Prepare other materials: Ensure that the workshop space has a whiteboard, you have markers, pens, post-it notes, etc.

Classroom Setup	Materials
<ul style="list-style-type: none">• 15 participants• Round table• Keep half space for group activities	<ul style="list-style-type: none">• Nisa's case study- handout

HOW TO PUT ON THE WORKSHOP

Summary Steps:

Total Duration: 45 mins				
Step	Duration	Activity	Outcome	Material
Step 1	10 mins	Introduction	To illustrate why do they need to separate business and personal finances	N/A
Step 2	20 mins	Nisa's case study	To illustrate how to much should Nisa's give herself wage	Nisa's case study-handout
Step 3	10 mins	Amount to pay myself wage	To allow them to list down how much they commit to pay themselves wage for the first 3 months	List of fixed cost and variable cost table form
Step 4	15 mins	Example COGS	To provide an example of why COGS is important and how to calculate it	COGS case study (on flipchart)

Step 1: Introduction

- Write down “Pay Myself Wage” on the whiteboard and asking the what does it means.
- Allow a few participants to answers. Facilitator add if they missing any point
- Asking the group:
 - o Why is it important?
 - o Give them a few minutes for them to list down their answer
 - o Allow a few participants to answers.
- Facilitator explain
 - o Profit = income - expense on the whiteboard
 - o It mean to make the profit accurate you need to record all the income and expense so it mean if you don't give yourself salary you will miss one important expense and so:
 - You can't not know the accurate of your business performed
 - You don't have any income to expense in your household so you will use the money in your business so the result you will hard to manage your expense and can't know how much your business make exactly money
 - It hard for you to the accurate business bugetting and cashflow

Step 2: Nisa's case study

- Give the “Nisa's case study handout” to each participants
- Asking one volunteer to read out load the case study and let them to ask questions if they have any questions related to the case study and the facilitator respond base on the case study
- On “Nisa's case study handout”, let them to write down their answers on “Blank” the amount that they think Nisa's should take the salary from her business. Spend around 2mins
- Asking them to stand like a row from the small amount to big amount. If they have the same amount, please let them to stand in the same line
- Asking each of them to share why they put in that amount
- Facilitator explain :
 - o There is no right or wrong answer. It is really depending on the business owner decision making how much they should get the salary from the business
 - o Base on the cast study:
 - I think Nisa's should get 200 000 riels per month so she has enough money to operate her business
 - If she get above 200 000 riels is too much as she would not have enough cash to spend on her business to keep the business move forward.
 - o Monthly accounts are the most useful in this example because they provide a picture of all the expenses and incomes. Weekly is too short because the rent is paid once a month.

- Open the discussion around the case study
 - The most questions that participants always ask is “If the business income could not pay their salary what should they do? ”
 - Answer should be:
 - I am encourage you to set how much should you pay yourself so if your business could not pay your salary which mean you know your business is loss
 - You need to record that your business owe your salary. When the business make money so the business can pay you back.
 - You need to keep in mind “Why you take your salary from your business?”
- Extra explanation:
 - **We have to find a balance between paying we and having enough money to run the business and pay for regular and irregular (such as yearly) business expenses. Planning and tracking are key. One option is to pay oneself a low fixed amount every month or week and the weeks that the business goes very well, so you can get pay much higher.**

Step 3: Amount to pay myself wage

- Write down the questions on whiteboard. By those questions you help you to come up with the number that you should try to take your first salary from your business
 - How much profit you make in the past few months?
 - How much you spend for your household every month?
 - How much money you need to afford yourself for the basic personal expense?
 - If you hire someone to do your job, how much should you pay them or the market pay?

Step 4: Wrap up and conclusion

- Ask one participants to share
- Sharing feeling and the key takeaway

Common problems, solutions and best approach to resolve

- Problem:
 - They can't come up the number that they should pay themselves
- Solution:
 - Encouragement them to answer the questions and start with getting the small amount of money from their business may be daily, weekly, or monthly.

Additional resources:

- Facilitator resources (general references about how to be a good facilitator)
- Handout
- Activity banks
- Case study bank

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DAY 01

06

**CLOSING
DAY 01**



06 CLOSING DAY 01

🎯 WHY?

To allow the facilitator and the participants to sum up how is going for the whole day training.

HOW TO PREPARE

1. Ask SHE or fellow facilitators any questions you have
2. Prepare the materials (listed below)
3. Print this guide if you need to make notes
4. Prepare other materials: Ensure that the workshop space has a whiteboard, you have markers, pens, post-it notes, etc.

Classroom Setup	Materials
<ul style="list-style-type: none">• 15 participants• Round table• Keep half space for group activities	<ul style="list-style-type: none">• Feedback form• Small Ball

HOW TO PUT ON THE WORKSHOP

Summary Steps:

Total Duration: 25 mins				
Step	Duration	Activity	Outcome	Material
Step 1	20 mins	Learning Reflection	To allow each participants to share their feeling and express what they have learnt	Small Ball
Step 2	5 mins	Feedback about the workshop	To allow each of them feedback of the workshop what can be improve next time	Feedback form

Step 1: Learning Reflection

- Ask the participants to sit in circle
- Facilitator tell them, who have the ball, they have the power to speak and the raise is listening
- Facilitator through the ball to one participants. Who have the ball will share to their feeling, one thing that they learnt, one action plan. After they finish, they need to through the ball to other
- Facilitator should limit the time (let do it short and go straight to the point)

Step 2: Feedback about the workshop

- Provide the participants the Feedback form
- Give them 5 mins to complete it
- After they complete Facilitator say thanks to all the participants that fully participants and active in the class. Tell them to sleep well and come up with the questions if they have for tomorrow

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**INVESTING IN
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DAY 02

07

**WELCOME TO
WORKSHOP
DAY 02**



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Programme undertaken with the financial
support of the Government of Canada
provided through Global Affairs Canada

07 WELCOME TO WORKSHOP DAY 02

🎯 WHY?

It is very important to start the day with very energy and positive environment because it will make the whole day workshop fully of energy and run smoothly.

HOW TO PREPARE

1. Practice the explanations & prepare any personal examples
2. Watch the Video
3. Ask SHE or fellow facilitators any questions you have
4. Prepare the materials (listed below)
5. Print this guide if you need to make notes
6. Prepare other materials: Ensure that the workshop space has a whiteboard, you have markers, pens, post-it notes, etc.

Classroom Setup	Materials
<ul style="list-style-type: none">• 15 participants• Round table• Keep half space for group activities	<ul style="list-style-type: none">• The Gap in SMEs between men own businesses and women own businesses -on Flipchart• Workshop Agenda-on flipchart• Pre-test

HOW TO PUT ON THE WORKSHOP

Summary Steps:

Total Duration: 30 mins				
Step	Duration	Activity	Outcome	Material
Step 1	15 mins	Energizer Game	To let everyone laugh and wake up	N/A
Step 2	5 mins	Sharing one positive thing about them last month	To get everyone feeling positive about themselves. Feeling great about themselves	N/A
Step 3	10 mins	Learning Reflection Day 1	To sharing what they learnt to their peer	Sticker note

Step 1: Energizer Game: I love You

- Facilitator give the instruction how the activity run:
 - o Stick the sticker note on the floor for each participant
 - o Ask the participants stand in the circle behind the sticker note
 - o One person stand in the middle of the circle. The person in the middle need to say “I Love the person who have” for Example “I love the person who have long hair so all the people that have long hair need to change the place and the middle person need to find the place too.
 - o The person who can’t find the place need to stand in the middle and do the same thing
- Repeat like this about 5 round then facilitator can finish the activity
 - o After finished the activity, facilitator asking the following question:
 - o How do they feel?
 - o Do you have a lot of fun?

Step 2: Sharing one positive thing about them last month

- Let everyone stand in the circle
- Give them 10 sec to say one positive thing about themselves last month
- Everyone need to share

Step 3: Learning Reflection Day 1

- Let write one thing one the sticker note what they have learn from yesterday (2mins)
- Let them to go small group and sharing to each other what they have write (8mins)

Additional resources:

- Facilitator resources (general references about how to be a good facilitator)
- Handout
- Activity bank
- Case study bank

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DAY 02

08

BASIC BOOKKEEPING RECORDING



08 BASIC BOOKKEEPING RECORDING

⦿ What is basic bookkeeping recording?

Basic bookkeeping recording is the minimum amount of record keeping you need to do to understand how well your business performs. It includes an income day book, which records sales for each day and an expense day book which records expenses for each day. This is also the minimum requirement for a registered sole proprietor in Cambodia.

⦿ Why is important?

Basic bookkeeping record is important for every business because without basic finance tracking a business owner will not understand how their business is performing and whether it is making money or not. Additionally, basic finance tracking is important to help understand what day of their business is busiest and where they are spending most of their money.

⦿ What are the key takeaways for the entrepreneurs?

- To understand how to track their finances
- To understand why it is important to track their finances

HOW TO PREPARE

1. Practice the explanations & prepare any personal examples
2. Ask SHE or fellow facilitators any questions you have
3. Prepare the materials (listed below)
4. Print this guide if you need to make notes
5. Prepare other materials: Ensure that the workshop space has a whiteboard, you have markers, pens, post-it notes, etc.

Classroom Setup	Materials
<ul style="list-style-type: none">• 15 participants• Round table• Keep half space for group activities	<ul style="list-style-type: none">• List all the main items for tracking income and expense worksheet• Sale day book and expense day book template-on flipchart• Books -2 books for each participants (Option for the participants who really can't using the app)

HOW TO PUT ON THE WORKSHOP

Summary Steps:

Total Duration: 90 mins				
Step	Duration	Activity	Outcome	Material
Step 1	15 mins	Introduction	Understand WHY tracking record is very important and get their commitment to tracking record after this session	N/A
Step 2	20 mins	List all the main items for tracking in income and expense	To allow them to list all the important item that they need to record in revenue and expense	N/A
Step 3	30 mins	Sale and expense day book design	To get the sample sale and expense day book that should with them	Sale day book and expense day book template-on flipchart
Step 4	15 mins	Managing the income and expense day book	To get the key points that they need to do in order to manage their income and expense day book effectively	N/A
Step 5	10 mins	Conclusion and Wrap Up	To check their understanding and feeling	N/A

Step 1: Introduction

- Dividing the participants a group of three members
- Discuss in a group
 - Why is it important to have accurate bookkeeping (tracking finances)
 - Asking the group to share
- Facilitator add the missing points and asking them:
- Facilitator asking for commitment
 - Because of this important “Are you commit to tracking record? Do you really want to know how your business performance?”
 - Let raise up their hand if they say “Yes”. For the participants that say “No” asking them WHY and let them explain

Step 2: List all the main items for tracking in income and expense

- Group discussion:
 - Putting them in the same group from the step 1
 - Give the “List all the main items for tracking income and expense worksheet” to each and let them list down what should they record in the income and what should they record in the expense
 - Asking them to choose one business to do the exercise. Give them time around 5mins
- After they finished, let them sharing the experience

Step 3: Sale and Expense Day Book Design

- Dividing the participants a group of three members
- In small groups, participants are to design their own sales and expense day book, think about
 - What you would the form to record sale and expense
 - Tell the participants that the form should be simple and easy to record
- As a large group discuss together, facilitator show them the example of income and expense day book but they can adjust to make them feel easy and practical for their business

Step 4: Managing the Income and Expense Day Book (15 mins)

- In the big group, discuss together how they can implement the income and expense day book
- Facilitator list down all their ideas on the whiteboard
- Facilitator add the missing points. The important points that they need in order to implement income and expense day book, should include the following points:
 - Collect all the invoices at the end of each day (both Income and expense)
 - Record all the invoices
 - Add the total amount of income and expense
 - Record the total amount of income and expense each month

Step 5: Conclusion and Wrap Up

- Ask the participants how they feel
- Reiterate the importance of bookkeeping
- Explain to the participants that we will follow up with the basic bookkeeping in later workshops so it is important for them to start now
- Asking them “Are you ready for tracking your income and expense?”

Common problems, solutions and best approach to resolve

- They don't believe they can track 100% after training, usually because they cannot manage their priorities
 - Ask them a series of closed questions, that they say yes to - is it important for you to know how much money your business makes? Is it important for you to have better decision making about your business finances? Do you want your business to be more successful?
- Complain about their situation
 - Have to try to get them to commit
- They think it adds more work
 - Have to try to get them to commit

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DAY 02

09

**BASIC
BOOKKEEPING
RECORDING
WITH SHE
BOOKKEEPING
APP**



09 BASIC BOOKKEEPING RE- CORDING WITH SHE BOOK- KEEPING APP

🕒 What is SHE Bookkeeping App?

SHE Bookkeeping App is a simple tool for Khmer women to record basic income and expenses, and improve their financial management of informal micro enterprises.

🕒 Why the App exist?

There are a lot of App exist but most of them are English version and some Khmer version but all are complicated and it is not practical for micro and small business to use it.

SHE Bookkeeping App is design to make it accessible, available, and easy use in micro and small business in Khmer version.

🕒 Why the App is important to you?

Basic bookkeeping record is important for every business because without basic finance tracking a business owner will not understand how their business is performing and whether it is making money or not. Additionally, basic finance tracking is important to help understand what day of their business is busiest and where they are spending most of their money so this app will help them a lot of tracking regularly, and saving a lot of time.

🕒 What are the key takeaways for the entrepreneurs?

- To understand how to track their finances
- To understand why it is important to track their finances

HOW TO PREPARE

1. Practice the explanations & prepare any personal examples
2. Watch the Video
3. Ask SHE or fellow facilitators any questions you have
4. Prepare the materials (listed below)
5. Print this guide if you need to make notes
6. Prepare other materials: Ensure that the workshop space has a whiteboard, you have markers, pens, post-it notes, etc.

Classroom Setup	Materials
<ul style="list-style-type: none">• 15 participants• Round table• Keep half space for group activities	<ul style="list-style-type: none">• A4 paper, scissors, whiteboard marker, sticker note• Slide PowerPoint• LCD projector• Computer• Make sure internet is accessible• Nary's bookkeeping record handout• SHE Bookkeeping is available to download• Books for tracking (Incase they don't have phone)

HOW TO PUT ON THE WORKSHOP

Summary Steps:

Total Duration: 90 mins				
Step	Duration	Activity	Outcome	Material
Step 1	15 mins	Introduction	Understand what and why of SHE Bookkeeping App	N/A
Step 2	20 mins	Introduction to SHE Bookkeeping App Feature	To understand the App feature	Slide PowerPoint: LCD projector Computer
Step 3	20 mins	Everyone Download App and sign in	To download the app and sign in	Make sure everyone have internet Slide PowerPoints
Step 4	30 mins	Testing the App	To demonstrate the App	Nary's bookkeeping record handout
Step 5	90 mins	Practice the App with their own business	To allow them using the App for making their product list and expense items	N/A
Step 6	10 mins	Conclusion and Wrap Up	To check their understanding and feeling	N/A

Step 1: Introduction

- Facilitator Explain What is SHE Bookkeeping App and Why it is exist
- After explanation, asking the big group why is it import for you to use it?
- Allow a few participants to share their ideas. Facilitator making conclusion and add the missing points

Step 2: Introduction to SHE Bookkeeping App Feature

- Facilitator using projector to do the slide presentation. The facilitator explain in the detail slid by slide
- When finished the presentation, give participants a few minute to ask the question related to the feature and the facilitator responding the answers

Step 3: Everyone Download App and sign in

- Showing on the slide PowerPoint how to download and sign in step by step
- Both facilitator and assistance need to go around to help them and make sure that everone have the app on their phone
- Allow a few minute for them to explore the App
- Q&A

Step 4: Testing the App

- Give the “Nary’s bookkeeping record handout” to everyone
- Let them using the App to record Nary’s business income and expense (10mins)
- After recording Nary’s business, asking them to sit as circle. Let them reporting the result of using the App. If they were Nary:
 - o How the App helping Nary?
 - o What information does nary know after using the App regularly?
 - o How does Nary feel at the end of the month about using the App?

Step 5: Making their products list and expense items

- First give each of them A4 paper and let them list (15mins)
 - o Please list all your product detail
 - o What kind of expense that they need to record?
 - o What currency do you want to use?
- Give them other 30mins to 40mins to explore the App more and set up their business on the App.
- Asking them to sit as circle. Let them reporting the result of using the App. (30mins)
 - o How do you about the App? Do you think the App will help you? Do you think the App will help to be more easier on tracking record?
 - o What is your strategy to make sure that you use the App regularly for recording your business ?

Step 6: Conclusion and Wrap Up

- Ask the participants how they feel? Will you commit to use the App

Common problems, solutions and best approach to resolve

- They don't know how to download App
 - o Helping them to Download the App
- Participants don't have smartphone
 - o Using assistance or facilitator phone to allow them to experience the App
 - o Give the books to her to tracking record

Additional resources:

- Facilitator resources (general references about how to be a good facilitator)
- Handout
- Activity bank
- Case study bank

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DAY 02

10

CLOSING DAY 02



/ APCICT

Canada

Programme undertaken with the financial support of the Government of Canada provided through Global Affairs Canada

10 CLOSING DAY 02

🎯 Why?

To allow the facilitator and the participants to sum up how is going for the whole workshop.

HOW TO PREPARE

1. Practice the explanations & prepare any personal examples
2. Watch the Video
3. Ask SHE or fellow facilitators any questions you have
4. Prepare the materials (listed below)
5. Print this guide if you need to make notes
6. Prepare other materials: Ensure that the workshop space has a whiteboard, you have markers, pens, post-it notes, etc.

Classroom Setup	Materials
<ul style="list-style-type: none">• 15 participants• Round table• Keep half space for group activities	<ul style="list-style-type: none">• Action plan form• Feedback form• Post-test• Certificate

HOW TO PUT ON THE WORKSHOP

Summary Steps:

Total Duration: 40 mins				
Step	Duration	Activity	Outcome	Material
Step 1	10 mins	Post-Assessment	To test how much they understand about the topic	Post-Assessment
Step 2	10 mins	Learning Reflection	To allow each participants to share their feeling and express what they have learnt	N/A
Step 3	5 mins	Writing Action Plan	To allow each participants to write a few action to implement after the training	Action Plan form
Step 4	5 mins	Feedback about the workshop	To allow each of them feedback of the workshop what can be improve next time	Feedback form
Step 5	10 mins	Certificate and group photo	To give the certificate to each of the participants and photos	Certificate

Step 1: Writing

- Provide the participants the post-test
- Give them 10mins to do the post-test

Step 2: Learning Reflection

- Ask the participants to sit in circle
- Asking the participants to share to their feeling, one thing that they learnt, one action plan
- Facilitator should limit the time (let do it short and go straight to the point)

Step 3: Writing Action Plan

- Provide the participants the action plan handout to each of them
- Give them 5 mins to writ

Step 4: Feedback about the workshop

- Provide the participants the Feedback form
- Give them 5 mins to complete it

Step 5: Certificate

- Facilitator call the participant one by one and give the certificate to them (if you don't have time you can give as a group)
- Group photos

Common problems, solutions and best approach to resolve

Additional resources:

- Facilitator resources (general references about how to be a good facilitator)
- Handout
- Activity bank
- Case study bank

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