

# africastartup MY BUSINESS

YOUR TRAINING GUIDE



FREE PUBLICATION

# HOW TO MAKE MONEY

The MyFarm Business Training Guide uses successful training methods developed in Africa over several years. It shows you the ingredients you need, a recipe for success and how you can make a business from the grassroots.



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# THE BUSINESS RECIPE

To make a meal you need the right ingredients, a good recipe and someone to cook it . Building a business is the same. Let's start by chopping up some quick but important questions:

## WHY?

People start businesses to make money but there are other reasons, too:

- Learn new skills.
- Invest your time and effort in the future for you and your children.
- Easier than many people think.
- Be your own boss.
- Interesting and satisfying.
- More control over your life.
- Follow your dream.

## WHAT?

There are two types of business, **products** and **services**. **Products** are things, clothes, food, soap, furniture and so on, and **services** are other needs people or businesses may have that aren't things, like cleaning, cooking, taxi-driving and hairdressing.

What your business will be is a big and important question, getting the answer right is vital to success.

## WHERE?

Businesses are run from homes and offices, shops and market stalls, in every village and city in the world. Many businesses, including some of the biggest in the world, started at home then moved into a different location when they grew.

*This guide will help you with ideas and help you decide on a good business.*

## WHO?

There are hundreds of millions of businesses in the world and the people who own them come in all colours, shapes and sizes, old and young, men and women, rich and poor. Some people start a business on their own, others do it with a partner or a group of people. But starting a business is something for anyone who really wants it!

*This guide will help you decide if you should be in business too.*

## WHEN?

The right time to set up a business is when you are ready, which can be today! Getting ready means learning about the right ingredients and recipe to make your business succeed. You can start your business part-time or full-time.

*Read this guide first and you will have taken the first important steps to business success.*

## HOW?

**Read on!!!**

### EXERCISE

Can you think of any other reasons? Why do you want to start a business?

**Write down the 3 main reasons why you'd like to start a business**

WHEN YOU SEE THIS ICON  
WRITE IN YOUR NOTEBOOK.



# THE BIG 4



## 1 BUSINESS MEANS BUSYNESS

**Business is hard work, more hard work and even more hard work.**

The clue is in the word: in English, 'business' comes from 'busy-ness'. Behind every good business are busy people. Are you ready to get busy and stay busy?



## 2 BUSINESS NEEDS PLANNING

**Successful businesses have a plan, this guide will help you build one.**

Many businesses fail because they don't plan. This guide shows you what you need to think about.



## 3 BUSINESS MAKES SALES

**Good businesses make income which means making sales!**

A successful business is one where you are selling products or services and make a profit from the income. You make money. Sales are the heart of any successful business.



## 4 BUSINESS TAKES CONTROL

**Good business is about controlling what happens with the money.**

Businesses make money but they also need money to grow. If you can't control your business and especially the money (or trust someone who can) don't start. The money will disappear and so will the business.





# YOUR BUSINESS IDEA

## 1. Need for a product/service in your or another area

You live in an area -> Think about what new products can be sold in that area. Or can you add new value to an existing product in the market so people would buy from you?

Remember, it's not always about what people want. People want lots of things. The question is: what they would put money on the table for? What do people need so much they have to buy it or what can you create a market for.

## 2. New product/service

Find the market that has a need for it or is willing to pay for it. If you have a good idea for a new product -> Think about where it could be good to sell this product.

Many people don't know about all the options, what is new or possible. You can add to the market and profits by finding something different or new in your area.

## Things to consider

Think about which products people need and consume every day or week or regularly. For example, food and soaps. Selling these products will make it easier to get regular customers.

Or is there a product that makes people feel good about themselves, like fashion clothes or hairdressing?

## The idea circle

1. Get some people together, family and friends.
2. Give everyone a piece of paper and a pen.
3. Get everyone to think of 3 ideas in 5 minutes and write them down.
4. Pass the paper to the next person to help inspire them to write 3 more ideas in 5 minutes.
5. Share and discuss the ideas.
6. Write down any new ideas or important points that come up.



## EXERCISE



# YOUR COMPETITION



Groundnut sellers are often located in the same place within the market. This is helpful for those who wish to buy groundnuts on a wholesale or retail basis.

Competition brings out  
the best in products  
and the worst in people.

Fruit sellers on the beach in Gambia - they are friends as well as competitors!



Competition means other businesses selling the same product or service.

Sometimes competition helps. For example, a clothing or food market with lots of sellers will attract lots of customers who like to browse and choose from a bigger selection.

But too many sellers or too few customers is a problem. For example, if you bake more bread in one village than it needs each day, you will need to think of other products.

## EXERCISE

Fill in an example from your experience below:

Competition can be **good** when.....

Competition can be **bad** when...



# MARKETING & SALES OVERVIEW



**There are many different definitions that describe the difference between marketing and sales. To simplify it, you can look at this way:**

**Marketing** is about getting seen by potential customers, and it's a way to find products and services that many customers are willing to pay for that fits with the market you target.

Marketing is to design the perfect product or service with the right design, the right price and the right profit.

**Sales** is about finding customers and getting money from customers. Getting people to buy, to actually hand over money, needs a special mix of personality, skills and practice. A successful sale brings money and makes a customer happy and wanting to come back.

**“Every sale has five basic obstacles:  
no need, no money, no  
hurry, no desire, no trust.”**

Zig Ziglar



# THE RIGHT PRODUCT OR SERVICE

## What product or service will your business sell?

**Products** are things people buy like soap, moringa, jam, chutney, tea, honey, cashew nuts, cakes, food, farm produce, clothes, furniture etc. A product can be something you buy and resell or something you make yourself.

**Services** are things people do for money like hairdressing, gardening, cooking, cleaning, driving, painting, teaching. Services can be sold to businesses or individual customers.

The price you can ask for your product or service is closely linked to quality. Hand-made is often seen as better quality and more personal than factory-made. Shape, size, design, fragrance and special ingredients can all make a difference. So does packaging. Packaging can tell a story adding more quality. “Hand-made in The Gambia using special African ingredients!” is better and can sell for more than “Made in a factory somewhere.” What can make your product or service unique or special? One way to find out is to start selling, and get feedback from the most important people of all in your business, your customer.



## EXERCISE

### Quick product questions

#### BUYING & RESELLING

- Do you know where to buy products for a good price you can sell at a better price? (see Pricing below)
- Do you understand the different options e.g. qualities, grades, or styles?
- Can you get reliable supplies? Can you buy in the right quantities for your business?

#### PRODUCING YOURSELF

- Do you have the skills and facilities to make it? (If not, do you know a place where you can gain the skills?)
- Can you make enough products?
- Can you make the right quality product? (This might take time: see Product Development below)



## Learn as you earn!

One idea is to buy, say, some soap wholesale, then get out and sell it. You can learn from your customers what kind of soap they like, what their maximum price is, what shapes or scents sell well, what catches people’s eye. This can be a part of your market research. And when you see you are making money, and it is easy to sell, this will give you the confidence to start your own production, which reduces your costs and increases your profits!

## How to make soap

Choose the right recipe which will depend on the oils and fat you have available to you. We are using the recipe as described here, but there are many other good recipes online. Google, for example, “Cold process soap” and “How to make soap” to find more recipes.



### SOAP RECIPE

Palm oil	3 kg
Water	1 litre
Lye/coastic soda	0,5 kg
Honey	30 ml
Beeswax	100 g
Fragrance	30 ml

Arrange a good space for all of your tools and utensils, make sure that they are clean and dust free.



1. Start weighing/measuring the ingredients from your recipe. Measure correctly, or the soap can be dangerous on your skin! Label the correct levels on cups if you don't have a scale.



2. Heat the oils to body temperature (37 degrees celsius/98.6 fahrenheit) using solar, or another heat source. Mix in the melted beeswax.



3. Prepare the lye solution. Use gloves! Mix the lye into water bit by bit. Not the other way around or it can explode! It will get very hot. Let it cool to body temperature.



4. Mix the oil and lye solution, when they both are in the same temprature range from 36 to 40 degrees. This is very important! This is around body temperature. Use a thermometer.



5. Stir until the point where you have mixed your oils and lye together without the risk of separation. If you are able to leave a trace in the mixture with a spoon, it is ready.



6. Add your fragrance and honey, and other additives or features you would like added to your soap.



7. Pour quickly into the moulds before the solution starts to set.



8. After 12-24 hours when the soaps are firm, take them out of the moulds.



9. Set them somewhere to cure and dry out for 2-3 weeks, before they can be used. It is smart idea to place a note with the production date, next to the soaps.



10. The soaps can be wrapped in cling film to protect them from dust and greasy hands, and it also helps in keeping the scent in the soap.



11. If you have your own labels, stick them on.



12. Put the soaps into a nice basket or display and get out there and sell them! Good luck!



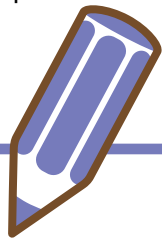
# KNOW THE CUSTOMER

Knowing your customer lets you tailor your product or service. If you really know who your customers are, you can learn what they like and then you can sell more.

### EXERCISE

#### Some questions to start with:

- Who do you think will buy from you?
- Who has the money to buy it?
- Where are your customers located?
- Where do they go to shop?
- When do they need your product?
- When are they in the mood to buy it?
- How many customers are likely to buy your product every day, every week, every month?



Tourists can be a different type of customer and can be very different to sell to. Sometimes without talking to them at all or with just a smile. Many Gambians tend to be seen as pushy when trying to sell something, and it can scare potential buyers off even before they have looked at what you are offering. Many tourists are also looking for unique and quality hand-made goods, that are different from what everybody else is selling. Can you offer this?

Many people will say they are interested in your products or services but only some will put money on the table.

You need to find out what triggers that with your product.

Ask people about the product or service you're thinking about: Would they buy it? Why? Why not? Look at similar businesses and try asking them too (nicely!) about their customers

### EXERCISE

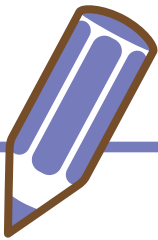
#### 1.Choose a business for the exercise:

Selling [Soaps] [Cakes] [Pencils] [Petrol] [Credit]

#### 2.Close your eyes or look at the pictures on the right and imagine your customer.

#### 3.Now pick 5 selections from the list to describe them:

- [Men] [Women] [Boys] [Girls] [Parents] [Students]  
 [Hungry] [Rich] [Poor] [Employed] [Boss] [Old]  
 [Cooks the dinner] [Has a car] [Uses public transport]  
 [Worker] [No work] [Care about their look] [Educated]  
 [Buys on credit] [Just got a phone]  
 [Just been paid] [Likes to pamper themself]



Imagine you are selling soaps. Who from the pictures on the right page do you think is most likely to buy your soap? Do you think they will prefer different shapes, different fragrance or different prices? What will make them feel good about buying your soap? Can you think of other products/services that might be easy to sell to some or all of them?

### IN YOUR NOTEBOOK

Write down your experiences when you sell.

#### What describes your customers the best way?

Learn from it, so you manage to focus more on that group.





# PACKAGING & LABELS

## Does your product need packaging and labelling?

Some customers will pay a lot more for a product if it is nicely packed. For example, it comes in a gift basket or looks special. Others will only buy it if there is no packaging. It all depends on your product, your customers, what they can afford, and how nice you can make your packaging. If good packaging makes sense for your product, it can add value to the product and you can sell it for more.

Attractive packaging and labels make it easy to make a nice little display for a shop or a stand. It is very important how you display your products. Products should be easy to see, delicate to look at and be tidy and clean. They should also be inspiring to touch and smell, so that customers can’t resist getting a good feeling and buy it!

Mango jam ready for labelling.



Mariama out for sales.

### REMEMBER

Good packaging will cost you more, so you will have to sell at a higher price or sell more to make a profit.



These packaging materials are available wholesale from MyFarm. Can they add value to your product?

### EXERCISE

#### Quick packaging questions to ask yourself

- What would be good packaging for your products?
- What is available in your area?
- How much extra cost will this add to your product and how much will this reduce your profit?
- Can you increase the price with packaging and still manage to sell it?
- How much will it improve your sales?

### EXERCISE

#### Quick labelling questions to ask yourself

- Do you need a label?
- What information should be on the label?
- Do your labels include contact details for further sales? Do they promote your brand (see Branding, below)?
- How will you get labels? Can you make them yourself?
- What easy ways could you make a good looking label? (e.g. nice writing and correct spelling)





Coca Cola is a brand that has succeeded in becoming recognised across the globe.



# BRANDING

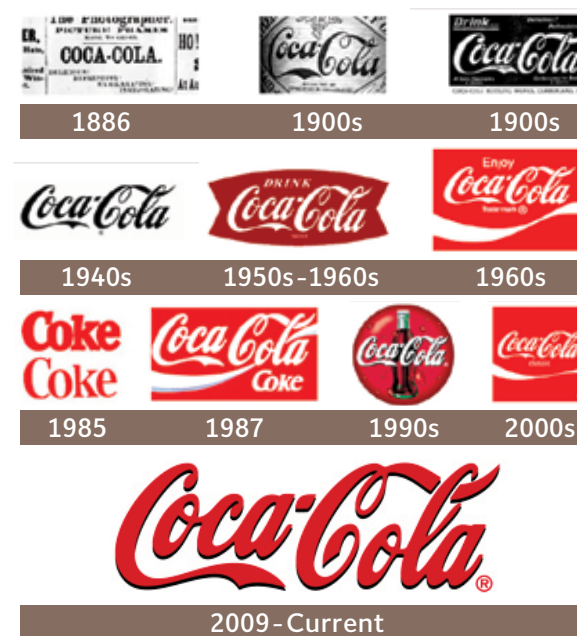
Branding is how some businesses ‘stand out from the crowd.’ Good branding can help customers remember (and buy again) products they like. Branding can also communicate a ‘feeling’ about the product and sometimes that ‘feeling’ is part of what customers are buying.

Brands usually use a logo, a special name and design. Branding can be simple and powerful. Simple names and brand designs are generally better, they stand out and are more easily remembered.

But branding can be expensive too, e.g. the cost of design and printing labels or special packaging.

Think carefully about the cost. Can you afford it? Will it pay off? Can you do it more cheaply? Try a free logo generator online .

You can call your business something without spending money on it, and then see and learn from feedback whether it works well with customers.



The design of the Coca Cola brand adjusted over time to attract new generations.

## EXAMPLE

“Awa’s Special Soaps”. This is easy to remember and people remember it quickly because they liked both Awa and the soap!

## REMEMBER

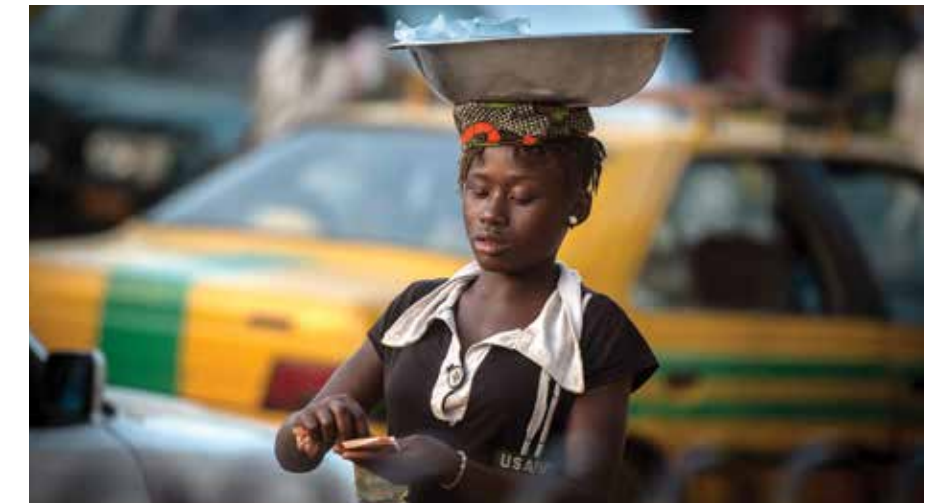
Brands take time. If your business is successful, you can improve your brand over time. Pepsi is a famous example.



# THE RIGHT PLACE LOCATION, LOCATION, LOCATION

Location is the most important thing! Some locations have lots of people passing and in the mood to buy, but others don’t.

Where are **your** customers in the mood to buy **your** products?



People are thirsty in overheated cars during traffic jams. This girl is at the right location, at the right time, with the right product.

## EXERCISE

### Quick location questions:

- Is your product or service so good they will come to you? How do they know you exist and what you have for sale? By seeing you or knowing you are there? If not, where can you reach them?
- Are there enough customers in your location? Will they be in the mood to buy there?
- Are you selling the right thing in the right place? E.g. food near where lots of people work and want to buy lunch?
- Can you move locations? E.g. have a mobile shop that goes to where the customers are?



Also on this location some products might sell better than others.

## COMPOUND PARTY



A Compound Party can be a successful way to introduce and sell your products. You or someone you know invites lots of friends and neighbours to a ‘home party’ to look at, try out, and buy some products. You can present your products and your business. This is often done with kitchen products, make-up and accessories. The guests who come are already in the mood to buy. You can have a good time showing off your products. Don’t forget to let people test your products too.



Your customers might be in your village but you might be able to find a place where you can reach more customers.



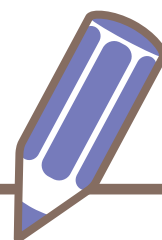
# THE RIGHT TIME OPERATIONAL HOURS

We've talked about the right product and the right place, now let's talk about the right time.

## EXERCISE

### Quick operational hours questions:

- What will your business hours be?  
How will customers know your business times? Have you put up a sign?
- Is there a good time to sell different products?  
For example: if you're selling fresh bread, when do most people want to buy it?
- If you're selling seasonal fruits like mangos, what will you sell outside the season?
- Are you there when your opening hours say you are?  
Customers who come to a shop or stall ready to purchase can get very annoyed if it should be open but it isn't. At the very least, is there a number they can call to find out when you are open?
- Test out what is the best time of the day to sell your product.  
Be available when people need and want to buy your product!



It is difficult to tell whether this lady's stall is open or closed!



### Right time for tomatoes:

When your business is a market garden, you should be able to grow crops when other gardeners are not growing. The price of a tomato in June or November is not the same. Read the example below.



A gardener should be a good planner!

## EXAMPLE

At MyFarm we grew 60m<sup>2</sup> of tomatoes, and harvested 300kg of marketable fruits. During June, we received D 30 per kg. In total, we earned D 9000. If those tomatoes were ripe during February, we probably would have received D 15 per kg, earning a total of D 4500. So it is much more profitable to sell our tomatoes in June than it is in February because there is higher demand for tomatoes. The cost of seeds, fertilizer, and manure is the same. You have to plan 3 to 4 months ahead, as the total cycle of growing tomatoes is 120 days. Targeting June as a harvesting month means sowing your seed in the beginning of March.



# ADVERTISING



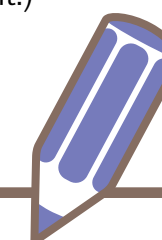
Advertising can be shown in a variety of different ways, for example on gates, banners, billboards, vehicles, doors etc.

Advertising is all about getting attention. Start by thinking about what you notice when a product or service gets your attention. You need to raise awareness of your product.

## EXERCISE

### Quick questions on simple low-cost advertising:

- Do you show your products to others? Who? How many?
- Do you talk about them whenever you can?  
When did you do that last time? What did you say?
- Have you asked your friends and family to tell other people about it?  
Have they done it? How many times? Can they do more?
- Do you have a funny or interesting story about it that people remember and share?  
If not, try to make one up. Count how many times you tell it, and see its effect!
- Have you thought about social media like Facebook to spread the word or sell your product? There are many new sales groups and pages in Gambia. (If you can't find a good one, start one yourself and tell others about it.)
- Remember: in a small country, people talk.  
How you can get them talking about your business?



## IDEAS

- Business cards, letterheads, stickers
- Word of mouth
- Events
- Product testing day
- Music
- Free samples (but be careful about the costs)
- Brochures, flyers, leaflets or catalogues and price-lists
- Coupons and sales promotions
- Newsletters
- Publicity from newspapers, magazines or radio
- Postcards or calendars
- Posters or T-shirts

Making and handing out business cards will make the customer remember you, and your nice products, easily. You can print them out on a normal printer, and laminate them to handle dust and humidity. Give them only to those customers you think are very likely to want to reach you to buy more products. Not to others, as it does cost money!



### Hairdressing for queens of the jungle

Advertising is all about getting attention. The best way to get attention is to stand out. Think creatively, get noticed!



# PRICING

Finding the right price for a product can be difficult. To make money, a profit, it's important to know about all your costs, not just the price customers pay.

Costs can include: ingredients, firewood, transport, electricity, packaging, advertising, labour and so on.

### Calculation of price per soap in Dalasis

Ingredients:	Recipe amount	Price batch	Unit price	Cost per litre/kg
Palm oil	3 kg	150	3,75	50
Lye/coastic soda	0,5 kg	20	0,5	40
Honey	30 ml	6	0,15	200
Beeswax	100g	20	0,5	40
Fragrance	30 ml	60	1,5	2000
Label/wrapping	40 pc	20	0,5	20
<b>Total cost for batch</b>		<b>276</b>		
<b>Qty of soaps made</b>		<b>40</b>		
<b>Cost price per soap</b>		<b>6,9</b>	<b>6,9</b>	

### Profit calculation

Item sold	Qty	Price	Total
Soap wholesale	10	15	150
Soap retail	30	25	750
<b>Sum</b>	<b>40</b>		<b>900</b>
<b>Production costs</b>	<b>40</b>	<b>6,9</b>	<b>276</b>
<b>Profit</b>			<b>624</b>

What is the profit when you sell the soap retail vs wholesale? How do you calculate that? The profit is **D 25 - D 6,9 = D 18,1** for retail and D8,1 for wholesale. Do you think that is a good profit margin? Remember you have to take into your account your material costs and labour to see the real profit.

### REMEMBER

Get someone else to check your figures to be sure they are correct.

Important things to find answers on:

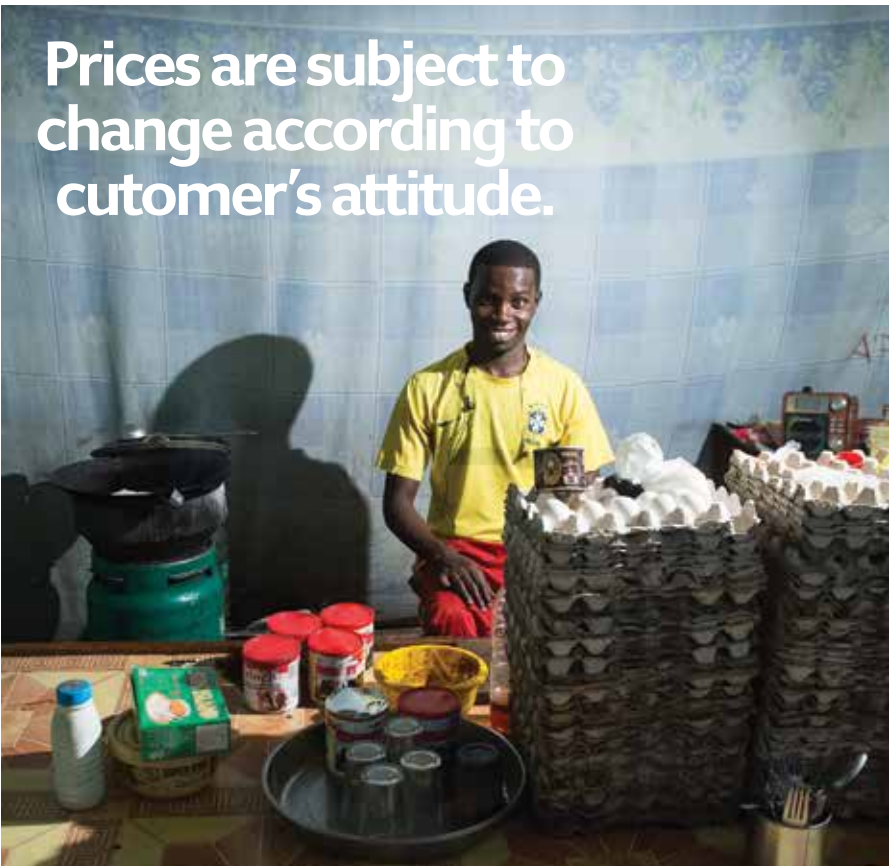
What is the market willing to pay for your product?  
And does the price of that product give you profit?

### EXERCISE

Quick pricing questions before you decide your price strategy:

- Have you worked out all your costs? Double check them, a mistake at this point could be a real problem.
- Are others already selling something similar in the market? If so, what price do they charge? How is your product different? And can the price you charge relate to the difference?
- Do you plan to sell fewer products for a higher price or many products at a lower price?
- Does the price suit the product? (e.g. higher price = higher quality, unusual or special product, or lower price = lower quality, more common or standard?)
- Does the price suit the market (e.g. richer customers in the city centre or poorer customers up country?)
- Are your prices fixed or will you negotiate?
- What's the minimum price when you can still make a profit?

Are you willing to sell your product at a lower cost, if the customer is willing to buy a larger quantity? Sometime the price you sell to retailers who buy many products might be less than you charge an individual customer who only buys one.



Isatou is making sure that she is well prepared, she is doing her calculations. This is an important part of her planning.

# PLANNING

“Do a thing at the right time and peace follows.”

Mandinka proverb

### EXERCISE

Quick planning plan:

- Make a list of what you need to do (go through this guide)
- Estimate how many hours or days each thing will take!!
- Put each task in order of importance
- Add some extra time in case there are delays
- Make goals (e.g. number of items made/sold etc)
- Evaluate and revise your list regularly
- Start new lists if needed

Because any business is a busy-ness, you will need to plan. Starting and running a business normally involves many tasks. It is important to do the right things first.

If you are doing several things it helps to plan so you are sure you can get everything done on time.

For example, there is a big festival in three weeks and you want to sell your soaps there. But the soaps need to cure for two weeks before they can be sold. So you need make the soap in time. Also you might need to book the stall well in advance.



# CUSTOMER RELATIONS

How you treat your customers is very important: a customer that feels special comes back. Every Gambian living on “the smiling coast of Africa” knows the power of a smile. As the proverb goes: ‘Smile and the world smiles with you, frown and you frown alone.’

If you do some extra service for a customer, a discount, a thoughtful comment, some helpful advice, they will remember, possibly talk about it, and probably come back.

Different customers want different things. Some like to be greeted, some like to be left alone while they browse. Some want quick service, others want credit on products but this can be risky if there’s a problem and they can’t pay you back! How can you avoid that?

It’s important that the customer feels that you care for them.



Would you like to buy from this smiling lady?



You learn more from failure than from success.

Don’t let it stop you.

Failure builds character.



## EXERCISE

Think about your own experience as a customer...

- What do you like?
- What makes you feel good when you shop?
- What makes you go back somewhere?
- Was it a friendly word, a smile, being treated with respect, finding the right product, getting good advice or discount?
- What gave you the feeling that you got ‘value for money’?

Keep thinking about what works for you and bring it to your own customers. **Good customer relations is the secret to successful sales.**



“Ninaa joo mu niñaa le ti”

“A good action is rewarded by a good action”

Mandinka proverb



Always remember to make your customers feel important!!



# SEED MONEY

To start and grow food – or a business – you need ‘seed money’. In business this is also called ‘**start up capital**’.

Start small  
but think  
**Big!**

Many people say they can’t start a business because they lack money. Some businesses need a lot of start up capital – but others don’t. Many businesses start small, with a tiny amount of ‘seed capital’ – and then grow and grow. **You can do that!**



Something that starts out very small.....

A good business can be started with very little money. For example, you could buy a few products wholesale, sell them at a profit, and build up from there. Remember, you don’t need to start with a big shop full of products.



.....can end up very big!

A business can grow and grow and grow  
like a tree if you look after it.



You don’t need much money to start out with.

## COMMISSION TIP

Get a friend or neighbour to give you products to sell on commission by putting something in to guarantee you’ll bring the money or products back: something like your mobile phone – then you will definitely come back for it!

## LOAN TIP

If you borrow money: always pay it back!!! Not paying it back will affect your reputation and could affect your future. Also it will stop that person from helping others.

## SMALL INVESTOR TIP

Gather together a lot of small amounts from people you know by making them ‘seed investors’. Explain the risks and the benefits. If you succeed, they make money too as you give them a small proportion of their profits. Or, for example, you can do this with a batch of soap: everyone putting in some money will get soap/s, and you can then sell the rest.

Let’s break down the problem.

## PEN AND PAPER TIME!

1) What are your ‘start up’ costs? These might include:

- Products
- Ingredients
- Equipment
- Transport money to sell it
- Packaging
- ‘Fixed costs’ (also called overheads) like an office, electricity, phone, internet etc. -you might not need a lot of this in the beginning. Start with as little as possible!

2) How can you get seed money?

There are several ways:

- Find something ‘free’ you can sell
- Sell on commission
- Save money from a job
- Friends, family and/or neighbours as seed investors
- Loan







**What ever  
you sell, you sell  
a feeling**

It's all about making your customer feel comfortable buying from you. When the customer feels good, they are more likely buy your products,

# SALES

## OVERVIEW

There are many ways to sell and you should pick what is the best for you and your product. Selling is not only about 'the thing' you sell, it is also about **selling a vision or a feeling.**

### EXAMPLE

"Our soap is good and our soap does good too. How? We want to make a clean and healthy Gambia. Buy our soap!"

You could put information on the packaging about how soap kills bacteria and saves lives. Or on a leaflet. Or just share the knowledge with customers as they browse.

### EXERCISE

As you start selling, write down your experience. This way you will learn while you earn and become an even better sales person.

**What worked?**

**What didn't?**

**What did you learn?**



### Selling a feeling

To succeed in sales, you need to discover which feelings you think your customer is looking to have. Ask yourself: how does your product make people feel? Can you also make them come back to buy more?

Try to imagine yourself: When you buy something what feeling do you get?

**You will get all  
you want in life  
if you help  
enough other  
people get what  
they want.**

Buying can make people feel:

- **Satisfied**  
(e.g. they were hungry)
- **Happy**  
(e.g. they got good value for high quality)
- **Richer**  
(e.g. they think they bought something cheap)
- **Attractive**  
(e.g. they will look more pretty)
- **Better than others**  
(e.g. it will improve their status)
- **Just like others**  
(e.g. a football shirt: it's the 'in' thing)
- **Loving**  
(e.g. it's a gift for someone)
- **Caring**  
(e.g. it supports a good cause or charity)



Some people are 'naturals' at selling, but good sales technique can also be learned. You need confidence, and you need to practise, practise, practise. Like a good football player, over and over and over again.

# SALES

## TECHNIQUE

### MY 7 POINT SALES TECHNIQUE

- 1 GET OUT THERE**  
GO AND FIND CUSTOMERS
- 2 MAKE EYE CONTACT**  
REMEMBER, IT'S A RELATIONSHIP
- 3 BE FRIENDLY**  
LOOK & TALK (BUT DON'T PUSH & SHOVE)
- 4 BE CONVINCING**  
KNOW & SHOW YOUR 'EVIDENCE'
- 5 BE PROFESSIONAL**  
DON'T GET ANGRY IF THEY DON'T LIKE YOUR PRODUCT
- 6 CLOSE THE DEAL**  
MAKE THAT SALE & GET THE MONEY!
- 7 SPREAD THE WORD**  
ENCOURAGE CUSTOMERS TO SPEAK ABOUT YOUR BUSINESS





# GET OUT THERE

## GO AND FIND CUSTOMERS



Look for your customers - they can be anywhere!

This is also known as **prospecting** – finding the right place where the right potential buyers are for what you’re selling.

**Who really wants your product or service?**

**Who will get the most benefit from it?**

**Where are those people?**

### EXERCISE

Use the knowledge of the marketing topics:

- Look again at (2) Know Your Customer
- Work through the Imagine Your Customer Exercise again
- Re-read (5): The Right Place, Location, Location, Location



Now it's time to go out there in the field and find them or identify them when they enter your shop or arrive at your stall.



# MAKE EYE CONTACT

## REMEMBER, IT'S A RELATIONSHIP

Imagine your first potential customer of the day walking up to look at your product or talk about your service. This is the first contact and it's very important. Research has shown that first impressions count more. As the proverb go,

**You only get one chance to make a first impression.**

Are you tidy and clean? Alert and in a good mood? Looking tall and proud? Let's hope so because they'll notice you before your product or service. In that way:

**You are your business.**

Make eye contact and look at the customer and

**Be friendly.**



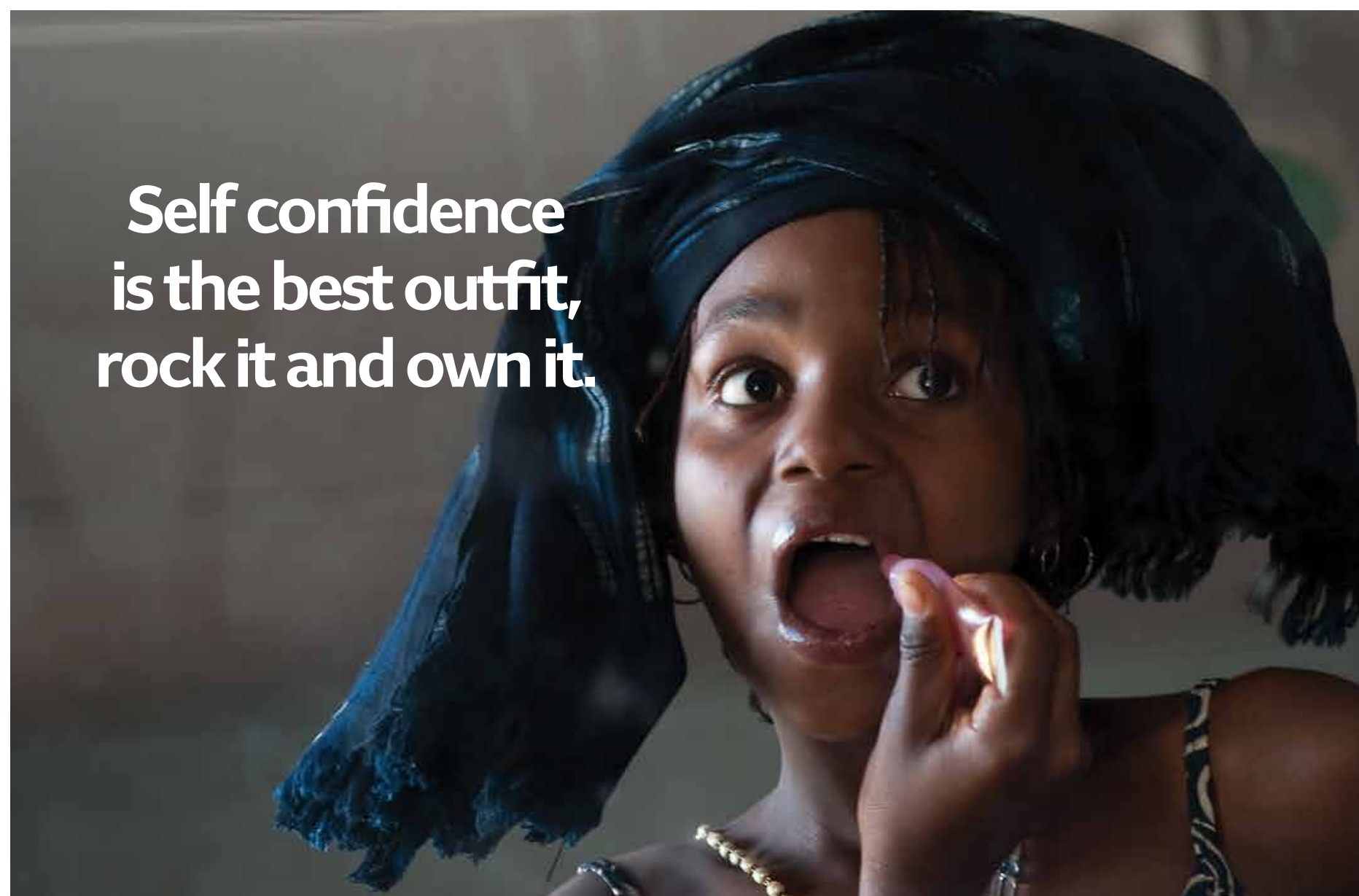
It's a lot easier to get someone's attention if you first catch their eye.

### REMEMBER

**This is a relationship.**

- Today's customer who browses but doesn't buy could be tomorrow's sale.
- Today's small sale could be tomorrow's big sale or regular customer.
- Do they look like they are in the right mood to buy something? Maybe they're unsure. Say hello, chat away, ask if you can help.
- You're trying to build trust in you, and your product or service. Are you confident? Do you believe in your business? Are you trying to help them not just sell to them? Everything communicates **you!** your attitude, your display, the packaging.
- Make it all as attractive as possible, you want that bee to come to your flower!

**Self confidence is the best outfit, rock it and own it.**







It's very important to greet your customers in a friendly manner, according to your culture.

MY 7 POINT  
SALES  
TECHNIQUE  
3

BE FRIENDLY  
LOOK & TALK  
BUT DON'T  
PUSH & SHOVE

People love to shop but they hate to be 'sold at'. This is all about the presentation of you and your product. Customers are buying more than your product, they are buying you! Start with a good mood, a **friendly** smile. Don't be robotic though: adjust to the person just as you would if you were meeting a stranger at a neighbour's house. Try to build a comfortable atmosphere.

You need to feel good about the product and yourself. If people like you, and the product is presented well, they are more likely to buy.

If the customer looks open to talking, describe your product. Talk about what other people and customers have said about it. (This is called 'social proof' and is another type of 'evidence').

Talk about its benefits. Be ready to answer their questions. Give examples of other customers coming back because they like it so much, or share a good story about it.

How do you like to present yourself and the product?

How will you start after a greeting like 'As-Salaam-Alaikum' or 'Hello sister', 'Hello brother'? Perhaps something like 'Can I show you these nice soaps I've made? Have you heard about them? They're locally made to the best standard! Would you like to try a small sample?'

Getting a customer to touch and feel and smell and look closely at a product can be very powerful. If you have nice products, and they've experienced them, they are much more likely to buy.

REMEMBER

You won't have long but you don't want to be intense and 'push' a customer. It's a seduction! You want them relaxed and happy.

Learn from each experience, watch how other people deal with customers.

Think about your own good experiences as a customer.

MY 7 POINT  
SALES  
TECHNIQUE  
4

BE CONVINCING  
KNOW & SHOW  
YOUR 'EVIDENCE'

In business this is also known as **qualifications**. It's about convincing your customer that you and your product and service are trustworthy, a good buy.

Take soap as an example

Does it have different fragrances? Then let the customer smell them. Maybe have tiny samples and some water (and a clean towel) so they can see the 'evidence' of how good the product is themselves.

- Ask them what they like.  
Convincing a customer is about building that relationship of trust.
- Ask them about themselves.  
What do they do? What do they have? What do they need?

Most people like to speak about themselves, and some are very sure about what they need and would like. If you

don't have the right thing there and then, still try to help. They'll remember the positive experience. And listen, maybe what they want is a good idea for another product?

Share the 'evidence'

Tell them about the benefits of the ingredients are, your experience, other people's experience: it all adds up to help convince. If the relationship goes well, and you think they will want to have more information from you at some point, ask for their contact details, a mobile number or email address. Eg. to let them know about special offers or a sale in the future or to share your business facebook page with them.

- Be competent and skilled. In the soap example, maybe share your knowledge about how hygienic soap is, why soap does clean, how soft and pleasant this soap is to use, the special ingredients you used: you're the expert!.
- Be dependable, trustworthy, intelligent, but most important, enjoyable company.
- Make their experience of your business a pleasant one. If they remember nothing else, they'll remember that feeling.
- How can you prove these desirable qualities? Listen and watch and respond to them.
- Be honest! People will notice if you are not honest. Being honest helps to build trust which helps build the relationship.
- At the end of each experience with a customer, think about how well it went and how it could have gone better.

Keep learning!

If you know your product well, it's easy to sell it.



EXAMPLE

Soap example

To build trust and show your confidence in your product, promise them that if they are not satisfied, they can return the soap and you'll give them their money back.

Money back guarantee is convincing evidence. You really believe your products are great!





Keep smiling - keep shining!



## BE PROFESSIONAL

### DON'T GET ANGRY IF THEY DON'T LIKE YOUR PRODUCT

Some people just don't like your product or business. Some people won't like it. That's life and that's business. What you can do is stay professional and businesslike.

Be thankful for any good feedback.



Don't be insulted or upset. Always use unemotional terms and have recommendations ready.

Listen too, they might have a point. Or in their problem might be a solution you could turn into a better business opportunity.

#### EXAMPLE

##### Handling Criticism

Perhaps you are selling the soap 'raw' and unpackaged to start with. A customer says 'I don't want my bag to smell of soap'. You realise that if you had nice well-wrapped soap in attractive packaging then that wouldn't be a problem. You can get upset, or say 'I'm planning to have packaging soon. Perhaps you'll come back and try them then?' Think about what criticisms might you expect? e.g. sensitivity to the Borax in the body butter? Smells too strong? Don't like that fragrance? Is it harmful when used in a wrong way? Think about your answers before the questions come up. And always listen with respect to any criticism. If you do, and stay honest and friendly, no one can expect more.



## CLOSE THE DEAL

### MAKE THAT SALE & GET THE MONEY!

Everything you've read in the MySeven Sales Technique section above comes together now. How do you make that sale, close the deal and get the money?

**By being ready, friendly, convincing, human and professional.**

##### How do you begin to close the sale and get the money?

If they don't act immediately, try asking some questions to make them act:

- "How many do you want?"
- "Do you want the orange or rose fragrance?"
- "Would your wife like it wrapped?"
- "This body butter works very nicely with that soap you chose"
- "Did you know this 3-pack is on special deal right now?"
- "How soon do we start?"

Try to remember your closing comments on the last sale you made, and use this again in the future.



It's all about being natural and smooth not pushy or aggressive. Think of it like catching a fish: you want your customer relaxed and attracted to your product, not scared away!

Be ready to negotiate and stay friendly, even if they want to pay too little. Know what you can and can't do on price, and be firm but friendly. Stay relaxed and professional.

And don't forget, if they don't buy today they might come back tomorrow, but they certainly won't if the experience is unpleasant! If they do start to buy, sometimes they are also more likely to buy even more products. You can also suggest other things that might be of interest to them.





Ask your friends, to tell their friends, and those friends to tell their freinds.

↑  
**BIG PICTURE**

↓  
**BIG FACT**

**Nine out of ten people trust friends' recommendations more than all other types of advertising!**



**SPREAD THE WORD**  
**ENCOURAGE CUSTOMERS TO SPEAK ABOUT YOUR BUSINESS**

That's an enormous number – and a big truth. The business terms used for this include 'word of mouth' and 'referrals.' And it's a very, very powerful way to introduce new customers, especially for small businesses.

So if you have the right product, and the time feels right, ask customers to recommend you! It's a great way to extend your network of customers. Even if you don't get a sale, you can still get someone to recommend your products to others!

### BIG WARNING!

- Not all 'word of mouth' is good.
- If people spread 'bad words' they can damage your business.
- Happy customers may tell a few friends but unhappy customers tell many more people when they complain.

### BIG IDEA?

- Get more referrals by rewarding people for them.
- You can give customers who 'refer a friend' a discount.
- And give their friend a discount too.
- The customer and their friends are happy and you get more business!

## BUSINESS LUCK

To succeed in business many people say you need **LUCK**. Do you agree? The successful people on the right worked with a special kind of **LUCK**. The kind of **LUCK** you also need to work with to succeed means:

**The difference between who you are and who you want to be is what you do.**



**Bill Gates**  
Founder of Microsoft and currently the richest man of the world.



**Jennifer Lopez**  
Singer, actress and also very successful business entrepreneur.



**Oprah Winfrey**  
Showhost, actress, writer, producer and business woman.



**Mohammed Jah**  
Founder of Qcell and Espace Motors and a business man from The Gambia.

**L Location.** Be at the right place, at the right time. You have to be around and take opportunities that can help your business. They don't come to your doorstep.

**U Understanding.** You need to understand what your customers think about your product, and to understand the larger market your business is in.

**C Contacts.** The more people that know about your business, the more input and customers you can get. It is as simple as that. Talk about your business with everyone!

**K Knowledge.** You need to know how to run your business, what your product or service is about, and how you can be better than your competitors.



# MONEY, MONEY, MONEY

Here are two quick stories:

1) Awa reads this guide. She plans her business. She works hard. She sells lots of products. She makes some money. She controls her money so that it keeps growing. Her business is successful. It keeps making money.

2) Adama reads the guide, plans a business, works hard, sells many products, makes some money – and then eats it all. Now there is no money and no business. All that effort has gone.

Do you recognise both stories? Which story do you want to be your story?



Isatou and Mariama can sell and control the money

**If you take too much money from your business, it won't just cost you 'fish money', it will cost you the boat too.**



## MANAGING MONEY

The real secret of business success

Controlling the money from your business is the secret of success:

- In Gambia, too many people and too many businesses 'eat all the money'.
- There will always be people who want all the money for shoes, a naming ceremony, an emergency, school fees and so on.
- You have to say **NO**. To other people and to yourself to protect your business.
- Money is like blood for a business: if you take too much out, the business will die.
- You have to be strong. And you may have to explain this in a strong way to people:

# HOW TO CONTROL YOUR BUSINESS MONEY

## Understand it

First, you need to understand that the money from your sales is not profit. Profit is what's left after you deduct everything else, ingredients, transport costs, marketing costs, packaging costs and the money you need to grow the business.

## Separate it

A common mistake is to mix up private money and business money until it's a mess, and a problem.

## Culture challenge

There's a big challenge for a single person business – family and friends will expect you to share with them according to traditional culture. And they won't respect the difference between private and business money. If you do join in business with others, then you are committed to them, and must not spend the business money. This approach is sometimes much easier for family and friends to accept because it is not your money and so you can't spend it on them!



Ida Badjie has been trained at MyFarm and is using three different pockets in her purse to follow the method of controlling her money.



**WHEN A PRODUCT IS SOLD THE MONEY SHOULD BE DIVIDE INTO 3**

## INVEST



Money for investments to buy/make a new product

Take 3 bags, boxes, envelopes or some other container. Write INVEST, SAVE and USE on them with different colours so they can be easily remembered. Or cut out the circles from the image above.

When you have sold the product and have the money in your hand, you need to divide the money into three groups.

**1** Put in the INVEST bag the amount of money it will cost to produce or buy a

## SAVE



Money to save for scaling up the business

new product. If you always do this, it will ensure you always stay in business because you can always afford to buy products for selling.

**2** Add as much money as you can afford into the SAVE bag, so that you have some money to buy more products. In this way you can start a bigger business.

**3** The rest of the money can be placed in the USE bag. This is your salary and

## USE



Money to use as a salary

money to spend on what is most needed outside of the business.

You can also cut out this model and keep it in a place where you can get a reminder every day.

To follow this model, it is sometimes a good idea to do it in groups, so you can discuss progress and help each other without spending all the money!









# PEOPLE ARE THE HEART OF EVERY BUSINESS

Good people make good businesses. Bad people (unreliable, untrustworthy or unfriendly people) usually don't help a business. And they are less fun to work with!

You might start your business alone but as you expand, you might need help. Getting the right people involved can make or break a business – it's a big

decision to take very carefully. Just because someone is available, a friend, a relative, or wants to work in your business doesn't mean that they're right

for your business. A growing business needs different skills.

Business needs different tasks, making, organising, selling, growing and as you expand, you need to think carefully about the future and what the right mix of people will be.



## SKILLS

Here are some of the types of people found in successful businesses, and the skills they bring.

Look through to help understand what skills you need to be thinking about for your business and who you might work with as your business grows.

### ENTREPRENEURS/FOUNDERS

The people who start & steer businesses.

- They see and act on an opportunity or chance.
- Often good at finding new ideas and solutions.
- They take the risk and the responsibility of starting and building a business.
- Flexible, good at finding ways to overcome challenges.
- Committed to the business idea.

- Driven to make things happen.
- Decision-makers.
- Always learning.
- Focused on success.
- Good at creating a structure for the business.
- Profit-minded.
- Enthusiastic and exploratory.
- Thinking about the future of the business.

### WORKER/PRODUCERS

The people producing things (including sales or services)

- Workers with a drive to get results.
- Professional.
- Like to do things and make products.
- Care about what they do and getting things right.
- Like to be effective, clear and concrete.
- Take action and decisions when appropriate.
- Goal-oriented.

### MANAGERS/ADMINISTRATORS

The people who run things & help keep control

- Good with numbers.
- Financial skills to help control money.
- Focused on getting details right.
- Good at controlling production.
- Can work independently.
- Good at checking processes are going as planned.
- Enjoys clear routines.
- Focus on how to do things the best way.

### SALES/INTEGRATORS

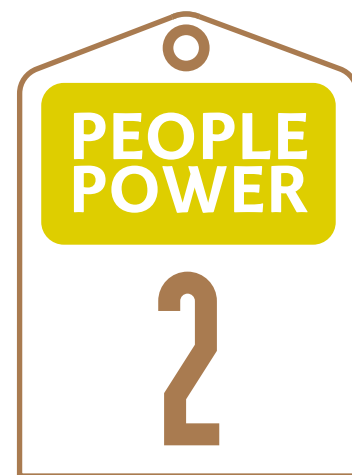
The people people!

- Helps people work together well.
- Strong communicators.
- Encourage a good atmosphere.
- Helpful and supportive.
- Good at giving credit to people.
- Listen to others and hear their opinion.
- Good at dealing with customers.

A good team has a mixture of people that make the business run smoothly.







## SELECTING YOUR WINNING TEAM

Some people work best by themselves, others works best in a group. What kind of person are you?

Use the list in the previous section to tick off what you can do yourself and identify if you need to team up with others or learn new skills.

In Africa it is very common to work in groups. Groups can provide company, support and encouragement.

And it can make it easier to control the money, so neither you or your family “eats” the money.

But remember: choose the team that is best for your business not just because they are friends, family or youths from the same village.

Think very carefully about how many you need in your business, people are the biggest cost in most businesses.

And remember, you need clear agreements and good communication with everyone in a team at all times. Money issues are the most important thing to be absolutely clear about. How much profit should be taken out and shared, and how much should be kept in the business to grow and sustain it? How will the money be shared? What tasks are each partners expected to responsible for?

A small group is easier to organise, and has lower costs. Fewer than five is probably a good number to start with.

Choosing the right team takes time and should be done carefully.



## TEAMS NEED TRUST

It's important to have a strong team and vital to be able to trust your team to work well.

Talk about the business with everyone, and be as clear as possible from the start.

Think now, before they happen, about how you will handle any disagreements. How they will be resolved?

But a **TEAM** can be a strong thing for a business because Together Everyone Achieves More.

Can you trust your team with money? Find a good way to build mutual trust in the group that is also an easy way.

### Employees

When your business starts to succeed you might have the need for help.

You can either pay for someone doing it for you for a fixed price, or you can employ someone to work for you.

What is best for your business? How to get people to do their job? What kind of routines can you expect them to follow? How much do you need to follow them up? Can you manage that on a daily basis?

The most expensive thing in the world is trust.

It can take years to earn and just a matter of seconds to lose.



With payment for each item produced or per hour?

Will people be paid daily, weekly or monthly? What are the risks with each choice?

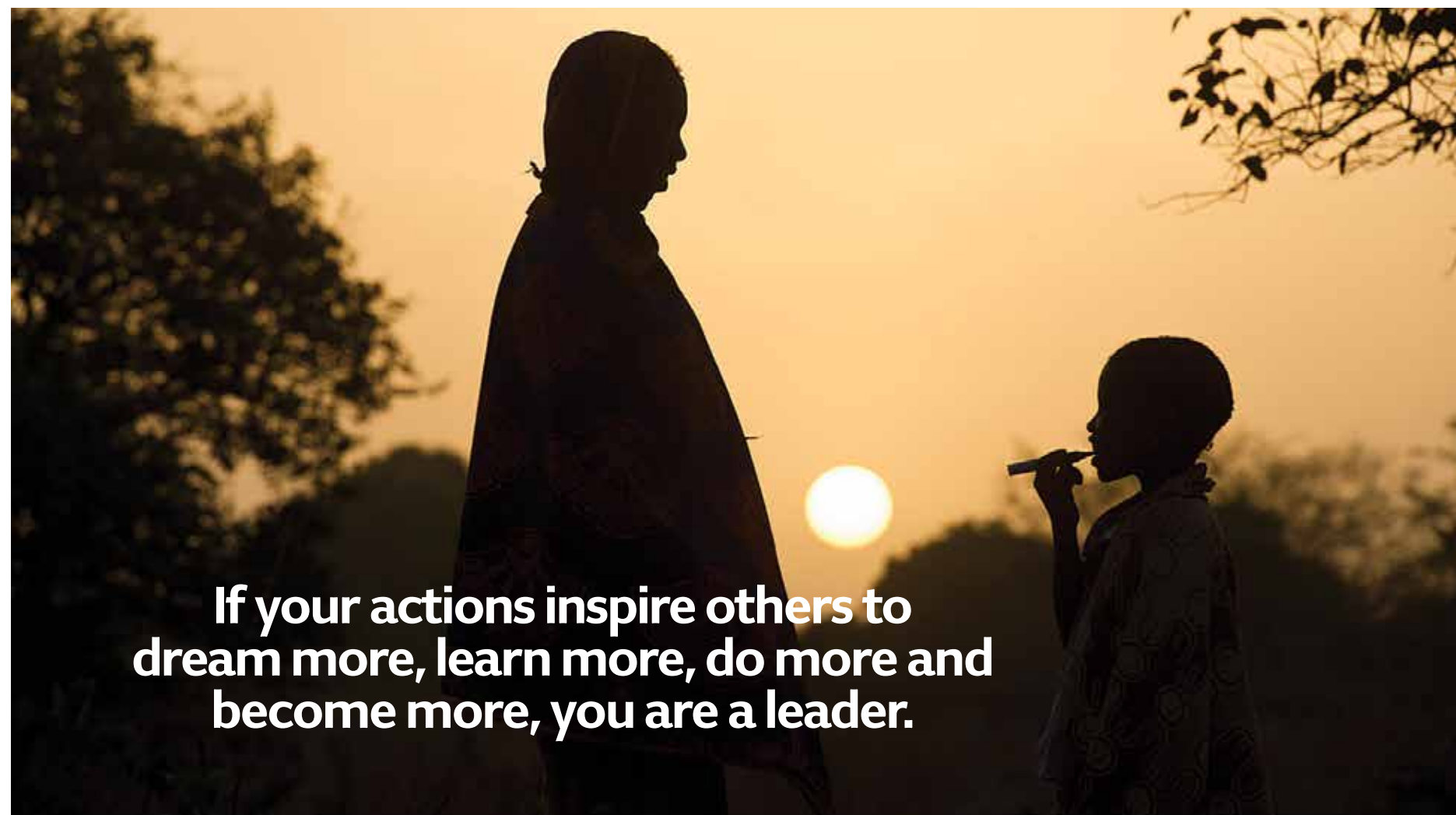
What are the regulations for employees in your country? What happens if they get sick, for example?

How will you handle security? Does someone knows what to do in case you are not around or there is a problem?

The important thing is to be very clear about what your expectations are, and very clear about what the consequences will be if they are not fulfilled.

Remember: put your agreement down in writing, and keep copies. Make sure there are very clear job instructions and agreements so there can't be arguments later.





**If your actions inspire others to dream more, learn more, do more and become more, you are a leader.**



## INSPIRING PEOPLE

Motivating people to perform well is an important part of any successful business. Inspiring people to work well is a lot more effective than scaring them. Here are two types of approaches you may recognise.

### CONTROLLING MANAGER

- Drives employees
- Depends on authority
- Inspires fear
- Says “I”
- Places blame for the breakdown
- Knows how its done
- Uses people
- Takes credit
- Commands
- Says “Go”

### INSPIRING LEADER

- Coaches employees
- Depends on goodwill
- Generates enthusiasm
- Says “we”
- Fixes the breakdown
- Shows how its done
- Develops people
- Gives positive feedback
- Asks
- Says “Lets go”

### Hard problems

Every business has ups and downs, successes and problems. How you deal with the difficult things will have a big impact on your business. Think through these questions before the problem happens, so you’ll be ready to deal with them if they occur:

- How will you deal with conflicts?
- How will you handle lazy behaviour?
- How will you respond to people who are not trustworthy?
- How will you cope when the business is not going well?

**“Vision without action is just a dream, action without vision just passes the time, and vision with action can change the world.”**

**Nelson Mandela**



## MENTORS

Everyone needs help, advice, and encouragement at different times and it’s the same with businesses. One way small businesses get support as they are starting out and growing is by linking up with mentors, people with experience, who can help ‘coach’ a business. Just like a coach for a football team!

Do you know someone you admire who has succeeded in business? Ask for them for advice or their story. People are often keen to help others, and to talk about their experiences. Listen and learn.

Are there people you know with skills you don’t have but which could be useful? Again: ask them to share their knowledge with you.

A mentor is an important help for bringing your business to the next level.



**When you talk, you are only repeating what you already know.**

**But if you listen, you may learn something new.**

Start discussing different kinds of business with others. It’s amazing what you will learn about how they think, as customers or as business people.

And if you succeed, people will then come and discuss their business ideas with you! Use the approach in this guide and keep learning.

You can also use places like MyFarm for mentoring – and they in turn can help link you up with others.





The mobile phone might be the most useful tool for your business.

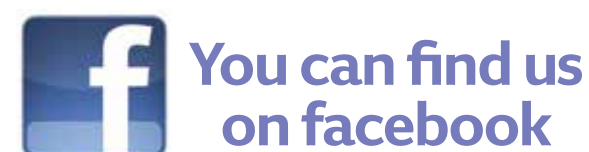


## TECHNOLOGY

New technology is changing the world and offers big opportunities to businesses everywhere – there are now many successful businesses all over Africa using new technology.

Mobile phones are normally great tools in business. They can help you save money. You can call different suppliers to get the best prices for example. If you collect customers' numbers, you can send text messages of offers to tempt them back.

The internet is a very good place to get free tools, tips, 'how to' videos and much more, from downloadable business plan outlines to ideas about branding and logos. There are also lots of online market places where you can promote your



business and products to the world at no cost. Facebook and other social media can also be effective ways to advertise and to stay in touch with enthusiastic customers and supporters.

You might even consider a webpage, but these often cost money if you need someone else to do it for you. There are lots of free webpage templates that you can easily edit yourself online, too. Meanwhile Facebook is also free, very popular, and very effective. Using photos and updates, you can promote your business products or services effectively there and on other sites.

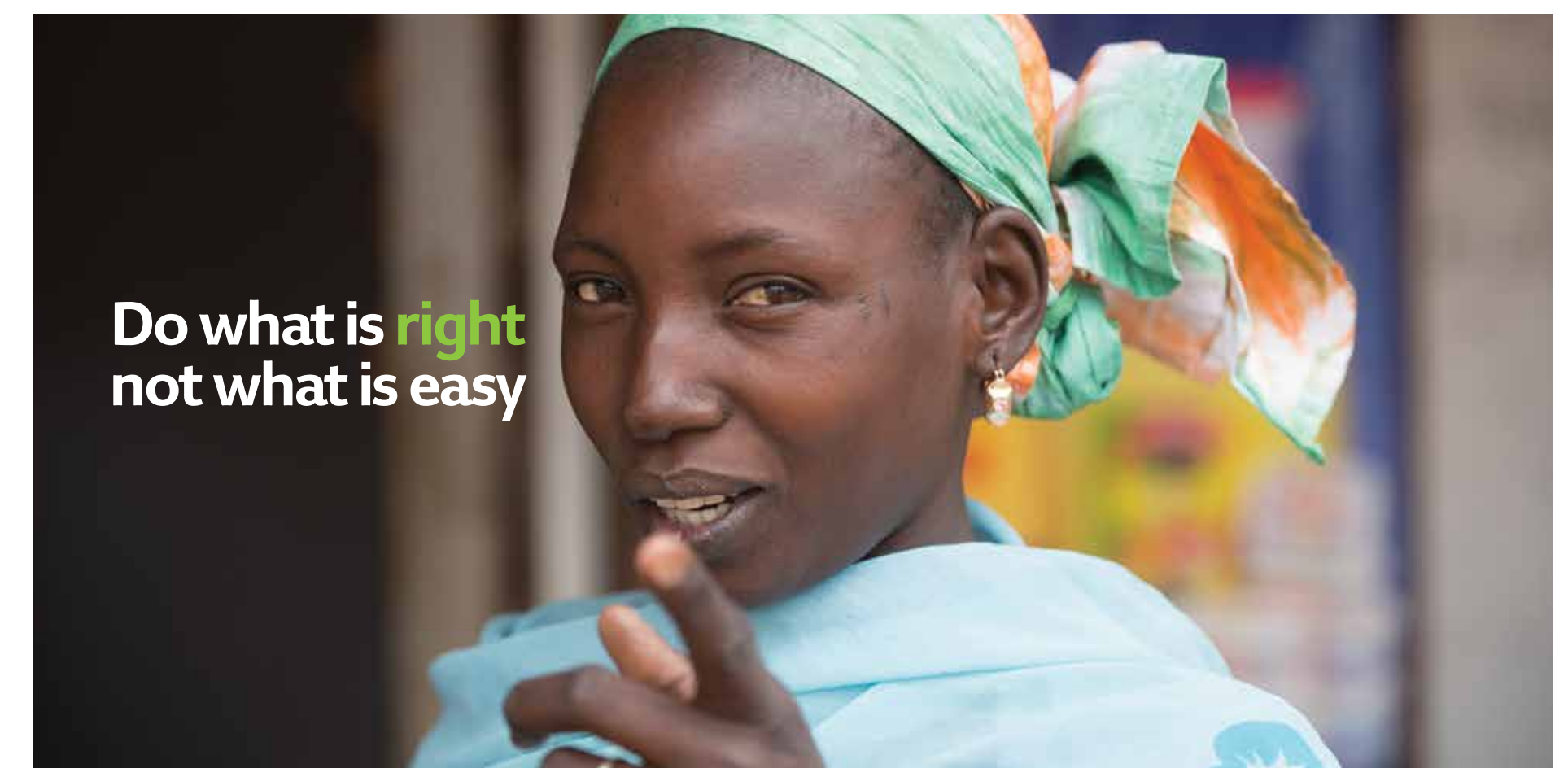
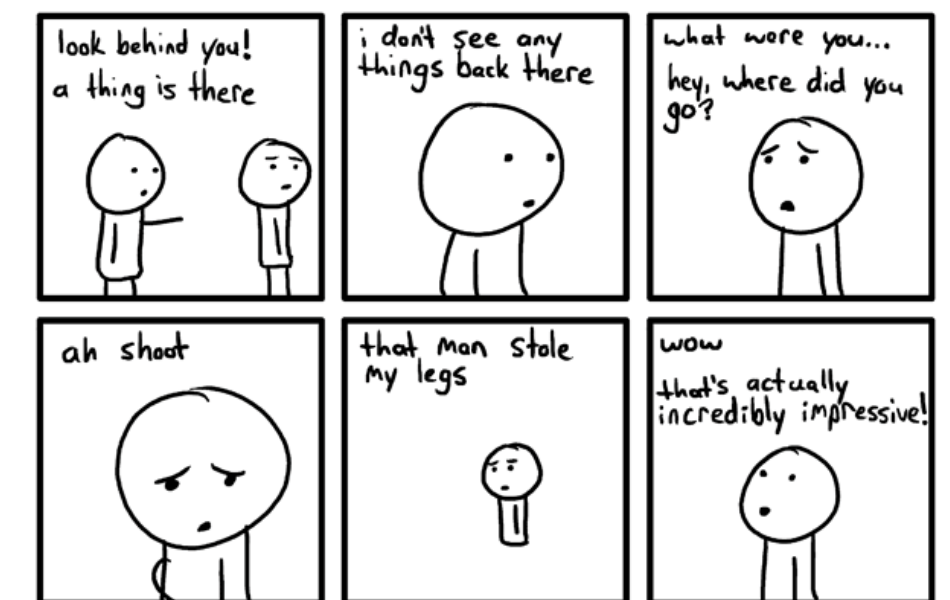
## COMPANY REGISTRATION & REGULATIONS

Different countries have different rules and regulations about business registration. You may need to ask other businesses to get a feel for what the rules are. Every country will want taxes at a certain point. Find out when and what you will have to pay and make sure you set aside the money to pay it.



## CORRUPTION & TRICKERY

Corruption and trickery are problems in many countries, and they are bad for business. Be an example of integrity and honesty, it will always come back to you as something good.







# SCALING UP

Scaling up means growing the size of the business you can do. It normally happens step-by-step as your business slowly grows. You will need income you have saved in your INVEST container to grow. Some businesses take loans to scale up, but again, there are risks here, especially if you don't manage to pay back the loan.

Scaling up has to be done carefully – getting too big too quickly can be very risky. Having too much business is the second largest cause of business failure (after having too little business). Reasons include big salary bills, too much money invested in stock, unhappy customers and failure to manage the transition.

It's very important to remember that as you are scaling up, step-by-step, you will also learn as you go about what it takes, and how to manage the process. Take one step at a time.

Get control - and then move on up to the level you want to be on!

**Don't wait  
for opportunity.  
Create it!**



# BUSINESS PLAN

Every business should have a plan. Businesses with a plan succeed much more often than businesses without a plan.

If you want to scale up and perhaps attract investors you will need a plan for your business. By using this book and practical training you should now be in a position to start writing important parts of a good business plan.

- Your Mission
- Your Goals
- Your Qualifications
- The Business Structure (just one person or a team?)
- The Product/Service
- Target Market
- Costings & Startup capital
- Marketing Plans
- Partners/Team Members

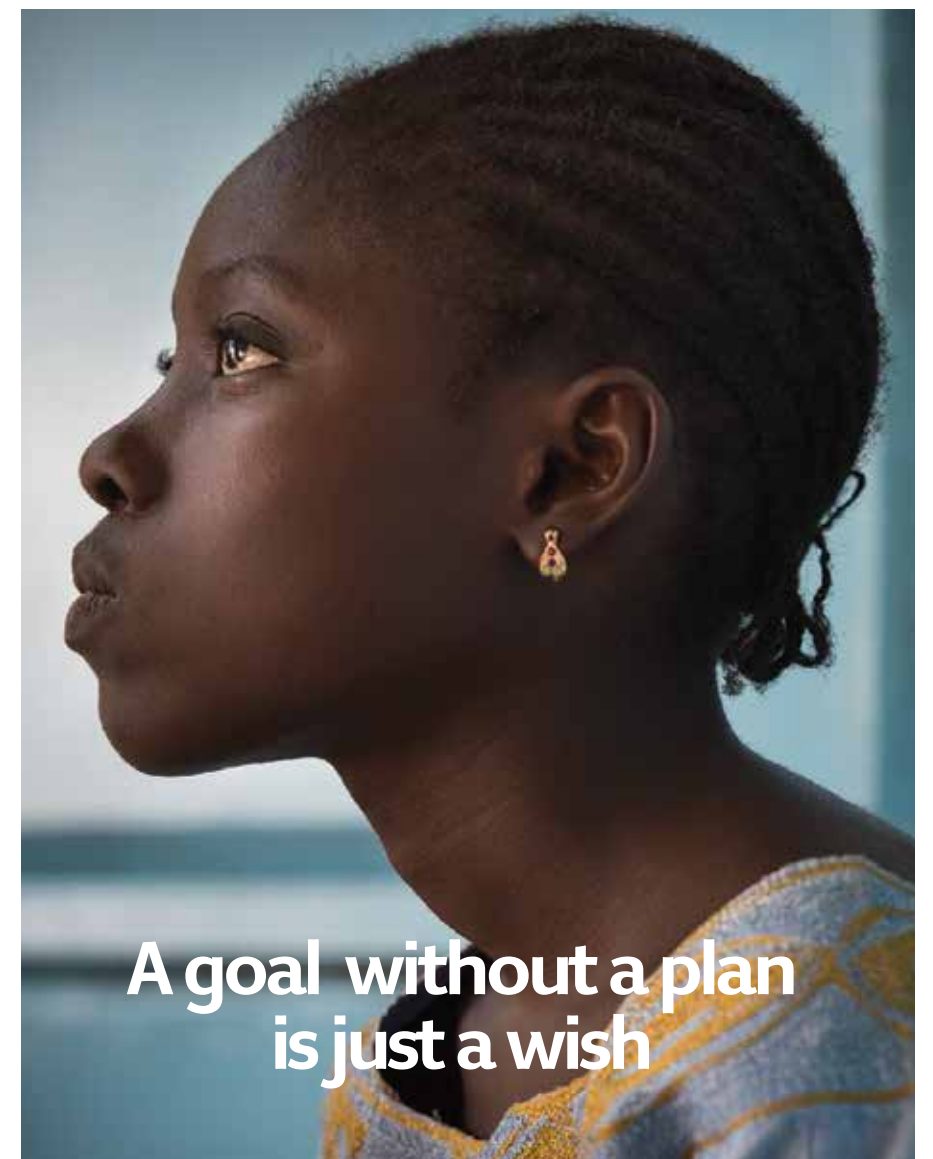
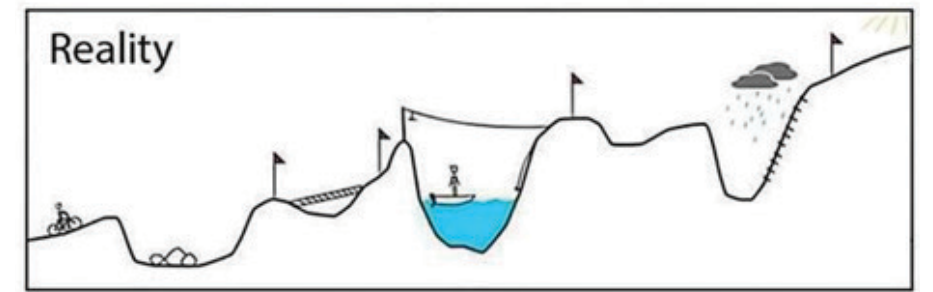
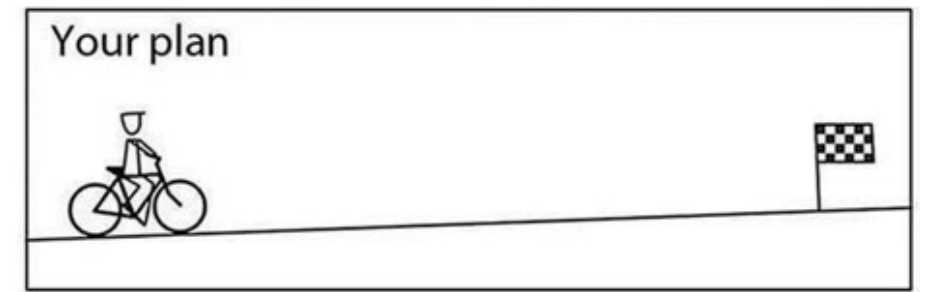


# ACTION PLAN

To ensure you get going and to commit yourself to stay focused, always make up an action plan.

It can also be good to show the action plan to your mentor or some others, to give comment on it. You can then also easily change priorities and add things to your action plan.

The action plan can be for shorter or longer periods. Like day to day, for weeks or months. Make it realistic for yourself and your business. **Make your own action plan today!**



## PROJECT

### Priority

When you list down the activities, you might want to change the order and give other things higher priority.

## WHAT

### Activity

Make a list of the things you are going to do.

## HOW

### Resources

What resources you need to fulfil each of the activities. Do you need extra equipment/ technology, time, people, cash, skills, contacts or other things? What is possible? Where can you get assistance? Do you need to revise your plan to meet the resource you have in reality?

## WHO

### Responsible person

Include who will carry out each aspect and organise resources.

## WHEN

### Timescale

State when each aspect should be completed by.

## PROGRESS

### What happened?

Describe your experiences and comments. Sign off when completed.







# MYFARM

An interview with MyFarm manager Kelly Smeets and with MyFarm founder Marit Linnebo Olderheim.

*Tell us a bit more about what you're trying to achieve with the MyFarm project?*

"MyFarm started two years ago and in that time we have inspired children and young people, farmers and visitors – both nationally and internationally. Our holistic approach involves natural farming, processing, smart packaging and marketing of local products. Our slogan "an educational journey from seed to business" describes this very well. From an inspirational educational journey, we are now focusing on how to demonstrate the possibilities for local business startups in Gambia, giving people the necessary knowledge and coaching.

"We want to make young people aware that capital is not the main challenge to starting their own small business. The most important things are confidence and perseverance, starting with what people have and moving ahead step by step, learning along the way. "MyFarm's emphasis is on adding value to local products. For example, with moringa oleifera, mangoes and honey.

By learning how to grow it and process it, together we can make sure these products get more awareness. Our strength is that we share all the ideas we have with youth groups, individuals and farmers' groups so that together we can have a bigger impact on the local market and society. "We have noticed a real need for good packaging material in Gambia.

Africa StartUp and MyFarm have imported packaging materials that local food processors can purchase at cost price – thus reducing one of the main limiting factors on growing their business!

"Our aim is to showcase a holistic way of running a farm by diversification and re-cycling. The different renewable energy sources form an important part of this. We use biogas, solar ovens, solar dryers and a solar driven watering system. We have beehives on site and a fish pond. We make and use biochar and showcase microgardens using hydro-

## BEE KEEPING

Keeping bees is very beneficial to your garden. Bees are pollinators and higher yields can be expected when there are many bees around. Bees produce a healthy product: Honey. You can eat or sell your honey, and use it in many beauty products like soap and body cream. There are various beekeeping asso-



ciations in the Gambia that can help you with setting up your beehives. The beeswax, which used to be thrown away, is now transformed into other added value products like body butter, candles and lip balms. At MyFarm, we can train you on making these items!



## DRIED FRUITS



Drying fruits and foodstuffs is an ancient practice. It turns fresh produce into products, which can be stored for a very long time. The mango season in the Gambia is short, and many tons of fruit spoil every year, due to the lack of processing

techniques, practices and packaging materials. You don't need a lot to dry out your fruit: just a covered area to keep flies away, placed in the sun, which shines almost every day here!

Dried mango is known to be a potent source of fibre that can aid your digestive system really well. It is a healthy snack introducing vitamins B, C, E and K to your system, as well as, antioxidants to keep your immune system strong. Likewise, mango contains vitamin A, which is needed by the body because it aids in cell metabolism.

Vitamin C, which is present in many fruits, is lost when drying the mango. Additionally, it contains iron and calcium, which is essential for normal body functions. Iron is

essential for oxygen transportation, while calcium strengthens bones and teeth. This shows how nutritious it is.

Just imagine, every medium sized mango makes one package of 25gr dried fruit. The mango is for free, or if you don't have access to free mangoes, you can pay D5 per mango (the expensive option). You can sell one pack of dried fruit for D25. Instead of sitting idle under a mango tree, you can make money selling the mangos!



ponics and substrate gardens made with groundnut shells. We showcase all of this on a small scale to inspire young entrepreneurs to venture into areas of interest, share our knowledge and/or connect them with our contacts to receive more information. "One part of MyFarm focuses on children. They can come to learn by playing with our resources like Lego, iPads, puzzles, small gardens, arts and crafts, reading and The Alphabet King. Seven days a week "drop-in" children from the community of Nema Kunku can enjoy our resources and we are always open for school visits, too."

*How long has MyFarm been active?*

"The land was purchased two and a half years ago and since then we have

continuously developed the place and the different educational programs. In summer 2012 we started organised classes for children and the first training sessions with members of Activista."

*What type of trainee base do you target and how well are they responding to your offers?*

"We have mainly been targeting young people via youth organisations. We have a Memorandum of Understanding (MOU) with Activista/Action Aid, for example. In addition, youth groups, farmers' groups and individuals often contact us directly. Recently we trained the first support group of GEIPA members. Everybody who has an interest in what we do and wants to work hard to succeed is welcome."

## MY FARM ON WHEELS

MyFarm on Wheels visits communities to show what we do at MyFarm and to inspire people to come for a visit and skill trainings with us. Our visits also includes a lot of play with the kids with Lego, puzzles and iPads.



The kids are very happy when we come.



Playing with Lego is very popular!




*How many jobs have you created so far and how many more do you think you can create?*

“This is really hard to estimate, as almost two hundred people have been trained, but not all of them are continuing with their businesses. At the Farm itself, we have a core team of ten and a number of sales people who, although not trained at MyFarm, are adept at the sales of our products without making them. As we include hands on training in areas like sales in the programme, we know that many of the students go on to continue at least in a part time business, for example, by selling soap in their local community. Others are producing soap in places like Lamin, Madina Salam, Tujering, Kiang Nema and all the way up in Basse. Many people are coming here to produce or to buy wholesale so that they too can sell our products. MyFarm trainees have so far made around 4000 soaps that are sold by students in the field or from the farm.”

### JAM MAKING

Jam is a sweet fruit spread that goes on bread. Many fruits available in The Gambia, can be turned into jam by boiling the sliced fruits then adding sugar, lime juice and ginger (optional). You will need to invest in sugar. You also need access to packaging materials, which in this case are jars. When carefully processed (jars have to be sterilized), it can store for over 1 year, so you have to estimate how many jars you will use for yourself, and how many you can sell.



*If the government could do one thing to help your cause, what would you ask for?*

“We have already got very positive feedback from the Government, expressed in a MOU with the Ministry

of Education for MyFarm and the Alphabet King project, which allows us to share all we do with schools and communities.

“We are now developing a business training manual [which you have in your hands!] based on our experiences, with the skills needed for small businesses to start and succeed. We would like the government to see how this can be used and to help us to share it with as many as possible who need help to succeed in their business startup.”

*What strategies do you use to survive?*

“Our strategy is to focus on what we are good at, do it really well, believe in what we do, and be happy with all the good stories and the feedback from those who have been trained by us. It is, of course, a challenge to run an educational project sustainably, so even though we do prove our business by selling at the campus, we do need more funding to continue until our reputation has reached a level where people will pay for training with us. Currently, people that can afford to pay do so, but the rest are welcome anyway.”

*Can your service be accessed anywhere or is there a particular location beneficiaries have to go to?*

“Our main campus” is MyFarm in Nema Kunku. We have been fortunate to get a "MyFarm on Wheels" truck, sponsored by our main sponsor, Erna and Knut Eng’s Children Foundation.

The truck brings our ideas out to communities and schools that cannot reach us. We are currently preparing the vehicle and the programme for MyFarm on Wheels. We will begin by showcasing food processing, soap making, solar ovens, micro-garden tables, learning by playing with Lego and iPads, as well as bringing packaging materials with us so that potential processors up country can start their businesses right then and there!”

### COMPOST



Compost is organic matter that has been decomposed and recycled as a fertilizer and soil amendment. Leaves, grass, crop residue (when not infected with disease) and animal droppings can be used to make compost. Fish residue and

oysters are very good soil amendments for those who have easy access to them. If you are burning all of your crop waste and grasses, you are throwing away fertilizer! It is tedious to make compost but it is the basis of organic growing. Chemical fertilizers are expensive, not always available, and harmful when used over and over again. If you have animals, and turn their droppings into good compost, you can put it in bags and sell it. Gardeners, especially in urban areas, are always in need of this!

## MY FARM ON WHEELS

# We might come and visit you!





### MINT TEA / HYDROPONICS



If you don’t have any soil around your house there are alternative methods to grow food. You can grow food in water! Mint grows

very easily in water. You can cut an oil bidon into half, fill it with water, use a piece of polystyrene as a floater, and clip your mint cutting into a piece of sponge, and put it into some holes in the polystyrene. In a few days time, you will observe the roots forming. In a few weeks, you can harvest mint for a delicious herbal tea, or add-in your attaya! It only needs a bit of fertilizer, once every week. Aerate the water every day by whisking your hand into it.

If you have plenty grown, you can dry it and pack it into plastic bags or even make tea bags. Another added value activity, and more money!



## NURSERY



If you don't have enough space to put up a large garden, you can make money by raising and selling seedlings. A seedling is a young plant raised from a seed. A major problem for many gardeners is the high cost of seeds, especially at the beginning of the season. If you are a smart market researcher you know how many seedlings, and of which variety of vegetable, gardeners need to start off an early production. You can invest in the seeds and make the seedlings available at the right moment. You take away some of the risk for the gardeners, and you can

make money within 1 months time, instead of a 4 month cycle of a full tomato crop. Making onion nurseries available, for sale, is always a success. At MyFarm, we buy a large pot of onion seeds, produce the seedlings, and ensure that we make the cost of the seeds back, by selling the seedlings; we also leave enough planting material behind for ourselves, so that we can grow enough onions to feed ourselves for a whole year. Free seeds for us! Try it in your area!

*Information and Communication Technology (ICT) is central to the concept and implementation of your cause idea. Could you give us an insight into how well the use of ICTs can help in the creation of jobs and also in facilitating training procedures?*

"We believe ICT will be an even more powerful tool in the future as a market-

place for local produce using Facebook, local classified pages and so on. Even

just basic access to mobile phones really help small businesses. Being able to search for information and knowledge about products and businesses is essential, so we are incorporating this into our training to give students more confidence in how ICT can help them in their business.

## MICRO GARDENING

Micro gardening is suitable for people living in urban areas. You can prepare small wooden tables from pallets, cover them with plastic, and fill it with groundnut shells. The micro tables prevent your vegetable crop from soil borne diseases but they do not contain any nutrients, so you have to fertilize your crops everyday. Micro gardening is very suitable for lettuces and herbs, but also tomatoes, cucumbers, cabbages and sweet peppers can grow well on these substrate tables. A quick calculation: You need 2l of nutrients (both macro and micro nutrients) to grow 1 micro table with lettuce. You can plant 30 lettuces in table, each returning you D 15. A Litre of fertilizer costs D 40. You gain D 450

while using D 80 inputs. The cost of lettuce seed is very small. Grow lettuce continuously by using 3 or 4 tables ensuring your clients can



have it, whenever they need.

The cost of installing your table will soon be recovered!

## MORINGA OIL

In addition to the Moringa powder at MyFarm, we are also producing Moringa oil. The oil has tremendous cosmetic value and is used in body and hair care, as a moisturizer and skin conditioner. Moringa oil is light and spreads easily on the skin. It penetrates deep beneath the top layer allowing it to deliver vital nutrients to your aging skin. Moringa oil can also be used to produce soap or body creams. If you have a lot of

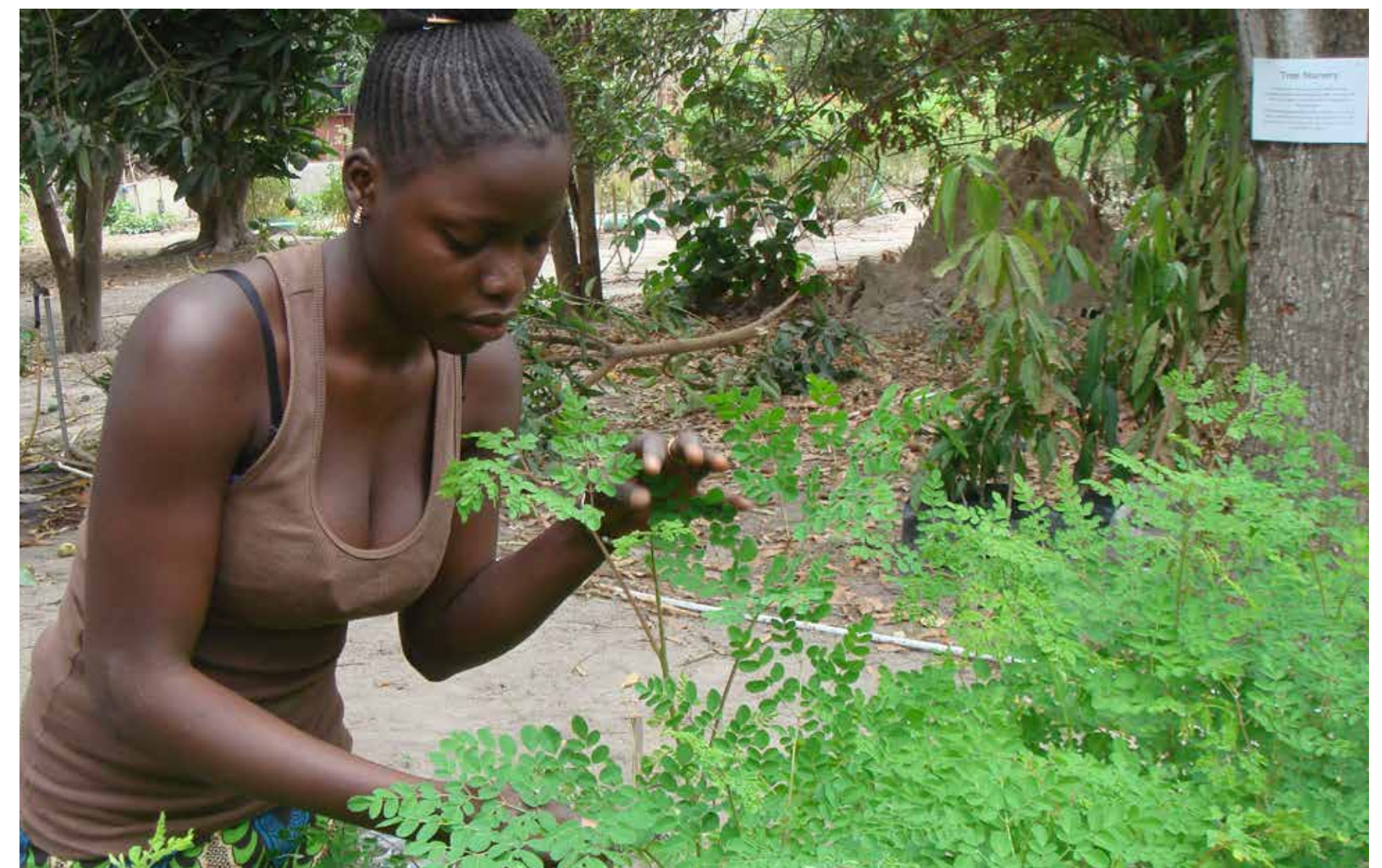
Moringa seeds in your area, there are a few people in the Gambia pressing and selling the oil. They are ready to pay money for the Moringa seeds. If you have large quantities of seeds, you can invest in a small hand press (Euro 90) and start making oil for yourself. You can sell the oil either through retail or wholesale, to those who have ready markets abroad. Being part of the value chain will turn Moringa into money!



"ICT has been used extensively at MyFarm to inspire children to learn by playing. We also have selected games as part of our courses that use mathematics, planning, searching and presentation, important skills in a business. We will soon start coaching our trainees via Skype, as we

have seen a need for more follow up on individual businesses. Also starting soon will be computer programming classes using the Mit website <http://scratch.mit.edu>. This can teach anyone how to code and make really advanced programs and games by themselves!"

**We hope to see you at MyFarm!**







## SOLAR COOKERS

The negative effects of cooking with firewood, especially indoors, are in general known (hazardous smoke and

deforestation), but alternatives are not yet used on a larger scale due to a lack of knowledge and materials. Cooking with the power of the sun in a country,

such as The Gambia, is a very good alternative! Solar cookers are well insulated, locally made boxes, that are able to capture the optimal sun-rays, whereby the temperature inside the box becomes so high that you can cook your food or bake bread inside. You need a minimum temperature of 110°C to bake cake, bread or other snacks. A parabolic cooker focusses the sun's rays to the central point where you have laid a black coloured cooking pot. It is a very fast way to boil water for tea or cook rice.

There are more alternatives to cooking with firewood and charcoal. Did you ever hear about biogas? The fresh manure from your cows, garden/kitchen waste and spoiled fruit (mango season!) can be put in a biogas digester, and turned into fuel. Therefore, when you want to cook early in the morning, or at night when there is no sun, you can use the biogas.

In addition, we have stoves that use groundnut shells or sawdust to cook on (Mayon Turbo Stove). These materials which are often considered 'waste', can actually be turned into great use. We call this recycling or up-cycling, and it conserves our forests!

## BIOCHAR

What's biochar? Basically, it's organic matter that is burned slowly, with a restricted flow of oxygen, and then the fire is stopped when the material reaches the charcoal stage. The making of biochar at MyFarm illustrates, again, our recycling mindset. Nothing should go to waste, but should be made into a useful product, either to sell direct and gain money, or to re-use in the system and gain more money indirectly (through higher crop yields and sustainable practices).

Biochar is simply charcoal that is used for agricultural purposes to enrich the soil. At MyFarm, we are using small branches from our Mango pruning,

crop residues, and even mango leaves that have dropped on the ground. (Don't start cutting trees for the purpose of making biochar, because that is defeating its purpose).

Biochar is created using a pyrolysis process, heating biomass in a low oxygen environment. At MyFarm, we are using simple equipment to make biochar, like old barrels and empty oil drums. Biochar is added to the soil with the intention of improving soil function, and maintaining nutrients from organic or non-organic matter available for increased crop productivity. Biochar is a stable solid, rich in carbon, and can endure in soil for thousands of years,



so it reduces emissions from biomass that would otherwise naturally degrade to greenhouse gases.

# When you are done with this newspaper, please give it to someone else who might be interested in starting a business!





## About MyBusiness

MyBusiness Training Guide is a publication developed by Africa Startup (Gambia) as a

training manual for our Entrepreneurial Program sponsored by The Kavli Foundation.



**MyBusiness is not for sale but donations and volunteer support are always welcome and encouraged.**

We want to share this content with as many as possible, to inspire and empower people to start and succeed with their own business.



## Africa Startup (Gambia)

is a charitable foundation based in Norway with the mission to improve

livelihoods in The Gambia through education in agricultural innovation, environmental protection and entrepreneurship. We believe that access to information and education is critical to a child's future success and this newsletter strives to spark the curiosity to learn more.



## MyFarm

MyFarm is a beautiful one-hectare farm with mixed fruit orchards and a

residential education centre for children, young people and farmers, that provides an exciting **educational journey from seed to business**, and encourages students to dare to ask 'Why?' and to discover their own answers.



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**YOU ARE WELCOME FOR A FARM VISIT!**



## MyFarm Products

MyFarm Products is a brand focused on turning crops into products that can be sold in the marketplace, such as soaps, candles, honey and more.

MyFarm Products focus on produce that increase profits, maximize nutrition, and reduce waste and imports. Through local sales agents, the farm products are sold, which generates income and provides additional support to the projects on MyFarm.

It is a micro-franchising concept that is offered to students once they have completed their training. We also supply the packaging materials for preserving and marketing local products. In all, we provide the necessary support to our students in creating their own successful small businesses. If you would like to learn more about how to purchase MyFarm Products or how to get involved with our programs, please do not hesitate to contact us!

## For our sponsors

"We wish to give special thanks to our major sponsor, Erna and Knut Eng's Children Foundation, who helped us purchase land for MyFarm and who contributed to the development of our structures, water supply and car for MyFarm and MyFarm on Wheels. The initiatives of Africa Startup are made possible by the generous contributions of individuals and private donors, schools, corporations and foundations. We always welcome further support from our sponsors so that we can continue our work at MyFarm.

**Support us today, so that we can plant the seeds of hope and guide the youth of The Gambia on their way to success!**



## How to find us:

Only 15mins from Senegambia, 2km off Coastal Road, Ask for the 'Nema junction'. Turn right off the sand road at the big silk tree and go through the mango orchard.

## MyFarm

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