

ENTREPRENEUR DISCOVERY

Six Weekend Training Guide



Operator Manual containing **lesson plans** and **homework** for a six weekend training program.

You can teach them how to make money!

This is a recipe for hope.

Dr. Jerry Dean Epps, Ph. D.



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Entrepreneur Discovery

Dr. Jerry Dean Epps, Ph. D.



Every community needs entrepreneurs if a strong economy is to develop.

Entrepreneur Discovery is a six-weekend training program that discovers who has the natural aptitude to be an entrepreneur and then educates and arms men and women around the world with the tools necessary to end poverty in their neighborhoods.

About the Author



Dr. Jerry Dean Epps, (Ph.D. in Human Services, M.A. in Sociology, B.A. in education) is a teacher and a counselor. He has taught at the university and elementary levels. He has spent a lifetime teaching and devising instructional materials for various projects that he loves including Recipe For Hope. He has spent time in Latin America and enjoys a passable facility in speaking Spanish. Post 9/11 he searched for ways to make the world a better place for all people.

He decided that teaching democracy and free enterprise is a viable way to do that. In 2014, having an epiphany after reading Brinkley's book, he realized there actually are ways to eradicate most poverty from earth! This became a major turning point in his life. From that moment on, teaching the poor how to lift themselves out of poverty became a strong heart calling for him.

Recipe For Hope is a heart gift to the human family. He lives with his wife in Marietta, Georgia, USA, and is active in Spanish activities, counseling, and business. He desires for all people to be politically and economically free!

If you are ever on a elevator with Dr.Epps,
he will probably smile at you, and say

“I’m with RECIPE for HOPE

I’m Dr. Jerry Epps.

We eradicate poverty in the developing world!
We have a really effective method!

We sponsor the

ENTREPRENEUR DISCOVERY PROGRAM.

We work with folks without the means
to change their income level.

We select ones with potential—that special “spark”—for starting business.

We train them, we invest in them.

They start businesses & make profits—lives improve!”





WHAT KIND OF TEACHER/TRAINERS ARE WE LOOKING FOR?

Teachers who take on this project already have basic business experience. This operator's manual will not teach them what they would need to already know about simple business operations. This operator's manual is:

*A "guide" that will point them in the right direction to train students from the poorer sections of town or country, in the few basics they need to know to actually go out and start a tiny business.
This will change their lives forever!*

Trainers will fill in with details, stories, additional exercises (if they want), give counsel, and so on, as they draw from their own experience and education.

TEACHERS COME FROM A VARIETY OF OCCUPATIONS AND BACKGROUNDS

Unlike the money poor students whom they will teach in the 6 weekends, I see the first group of teachers as bank workers, store owners or managers, investors, or school teachers and other educated and life experienced people. The school teachers may need to go on-line and learn a little about business basics if they don't already know them.

JUST THE BASICS

It was never my intention to put "everything" into this manual one might need to know. They can search the internet in the areas they are weak. But remember: a huge part of what they need is either in their personal experience or right here in the pages of this operator's manual.

MOTIVATION & ENCOURAGEMENT

There is neither the time, nor was it ever the purpose, to give "advanced training" to the students selected for the 6 weekends of training—JUST THE BASICS! Basic information is sufficient. The students don't need a LOT of information. What they need is MOTIVATION and ENCOURAGEMENT, and just a little information and practice on how to use it, to get them to actually GO OUT and START a tiny business. It is more important that teachers are MOTIVATORS and SUPPORTERS than it is that they have MBA skills.

We need Teacher/Trainers:

- who already know how to teach and
- already have basic business experience.

It is the personal encouragement, the confidence building, the being “selected” and being believed in that will get some of the students to “go out and do it.” These are the “fire-crackers”—they just need a shove much more than they need information. Teachers need to personally connect with the students, and also, present the material enthusiastically!

PART MILITARY DRILL SERGEANT & PART KINDLY PASTOR

These students may not be used to classrooms and they may not be “efficient learners” with developed classroom learning skills. Their study habits may not be well developed. As a result, the Trainer will need to put in extra effort at classroom control, behavioral re-direction, encouraging students to listen, not talk over each other, etc.

INFORMAL

IMPORTANT NOTE: Don’t get frustrated if half of Trainer’s energy/time in any given teaching hour went to classroom management and re-directing student behavior and only half into “actual teaching” time. It goes with the territory. Constantly monitoring the classroom atmosphere and constantly re-directing students in how to participate in a group learning setting are just “part of the job” you volunteer for.

HOW YOU RUN YOUR CLASSROOM IS JUST AS IMPORTANT AS WHAT YOU TEACH

The students will follow your examples that you set here—when later on they become the trainers and coach and teach their new employees. In the short term it may be frustrating for you, but, in the long run your efforts will pay off big! Someday you will visit a former student now running his/her own business and chuckle to yourself as you see them putting “your” practices into operation.

JUST THE BARE BONES

Also, there will be many wonderful features, traits, and skills you wish you could teach the students but you simply won’t have time to. Don’t try to “stick them in.” They are not necessary to the over-all goal: to actually start a tiny business. Instead, teach a very few basics.

YOUR JOB IS NOT DONE UNTIL STUDENT SHOWS YOU THAT THEY UNDERSTAND IT

This next point is a MUST: it is important that in class you lead them through practicing what you just taught them. After decades of teaching, I know this: what SEEMED clear by teacher saying it and the students listening to you say it, it is only HALF clear!! This will soon become obvious as you say, “ok, now, you draw it on paper.”

You only get what you expected the student to produce after more coaching. Then, finally, they get it. Your saying it aloud to them was only half of their learning it. Or, “ok, get in teams of two and role play this back to each other.” Again, you find more coaching is needed. They learn best when **actually practicing what you taught.**

IN CLASS STUDENT PRACTICE LIKE THIS IS ESSENTAL
FOR SKILLS ACQUISITION!

The un-motivated ones will give up, the motivated will push on. We rely on the idea that only very basic information is required to get these “firecracker” types going. We want them to actually start a tiny business. They really only need the most basic of skills to do that. We have identified and refined those skills and put them in the sequential lesson plans and in the homework.

I am counting on teachers being verbal, enthusiastic and being good at enrolling people. Again, it will be less about the information gained and more about the experience the student had in the training that will get the few who make it thru the program to actually start a little business and be successful.

Teacher just:

- Brings up the topic,
- Tells some basics about it,
- Uses Socratic dialogue/questions to get students pondering “how would I do this?”
- Leads students through practicing what was just taught.

It is not information that moves people. It is enthusiastic energy, encouragement and a sense of emotional connection to a respected person (like a teacher or trainer) that move people to action.

If your heart pulls you to conduct the 6 weekends of training in your community, please listen to your heart and do it! Mr. James Art Ville (illustrator & producer) and I put in hundreds of hours preparing this operator’s manual—we did it for you! You will be offering “new lives” to the maids and field hands who take the training who never before thought they could have a successful life beyond the kitchen and the field.





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ADDITIONAL PROGRAM INFORMATION

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Feel free to shift, sort, double up, use over, or replace **resource articles** as you see fit. We placed them in numbered Cores simply to give you a suggestion as to where they might fit--but actually, you can use any of them where ever you like. Be creative.





For the Class Trainers

Each day, start with handling any details that need attention.

Here are some suggestions.

- Welcome the students,
- Mention topics to covered and sequential complexity strategy— same topic, but gets more advanced as we move through the 6 weeks of training.
- Explain “discover” aspect—we discover who the most motivated are by their homework and classroom observation—the motivated will be invited back.
- Classroom discipline is strict/military like....here to learn and eventually to help your community—we are looking for the most committed people.
- NO cell phones allowed during school hours (disruption not tolerated)
- Must attend ALL sessions. Maybe only 10% will graduate, or maybe more— depends on your performance during the training.
- NO certificates given—reward of doing this work is the business you create— certificate is meaningless unless you can start and maintain a business for 1 year.
- Home work is a MUST and turned in ON TIME is a must.
- Program benefits: it is like a streamlined, practical, University business degree! If motivated, we can teach you to make money!
- We will coach the motivated graduates.
- We make modest investments (\$200 or \$300 US dollars) to help you get started. You will need to come up with 15% of amount or we won't invest in you. AFTER you demonstrate success, we may make larger investments in you.

Trainer can truly say: “This school can change your life forever! ITS UP TO YOU!!”

Special Note to Trainers: As compared to the “average” adult in the United States, many adults in developing world don't have efficient classroom decorum habits — strict order is a must or much time and teacher energy will be wasted. Based on experience in Honduras and Haiti.



The SIX Core Topics

Core Topic 1

- A) Select a microbusiness
- B) Research your market
- C) Develop a new market

Core Topic 2

- A) Write a business plan
- B) Ask creator for help

Core Topic 3

- A) Basic bookkeeping
- B) Simple record keeping
- C) Handling money
- D) Cell phone banking

Core Topic 4

Examples of Successful Microbusinesses (see what is possible)

Core Topic 5

- A) Personal Traits Needed for Success
- B) Creative Problem Solving

Core Topic 6

- A) Persuasive Speaking
- B) Persuasive Writing

Homework

Students practice, and thereby integrate, Skills & Theory learned in each core topic.

FIRST WEEKEND



CORE 1: SELECT A MICROBUSINESS, RESEARCH YOUR MARKET, DEVELOP A NEW MARKET

LESSON PLAN

- Microbusiness: teacher asks questions & leads discussion to introduce idea of microbusinesses.
- Worksheet “decide which one”
- Discussion: use worksheet, students evaluate (teacher feedback) various potential microbusinesses they suggest
- Introduce worksheet “Quick Analysis”. Practice it in class with teacher feedback



DECIDE WHICH ONE?

Q'S	IDEAS					
	WATER					
	CHICKENS					
	BAKERY					
	COSMETICS					
	MINI MARKET					
DO YOU LIKE IT?						
MAKE A PROFIT?						
WORK IN YOUR AREA?						
MEANS AVAILABLE?						

On the left side of the chart, under the large letter “Q”, are the four questions one must ask when they think of an idea for a micro business.

- Do you like it?
- Will it make a profit?
- Will it work in your area?
- Do you have the means available to bring it into being?

Slanted diagonally across the top of the table are various ideas to be evaluated by asking the four questions. Keep track of your ideas, and put an “x” in the box if the answer to the question is “YES”. The ideas given here, from left to right, are: water, chickens, bakery, cosmetics, mini market. For it to make a successful micro business, you need an idea that has an “x” (yes) for EACH question.

QUICK ANALYSIS

- Is there already a lot of it available?
- Would there be a market for it , or more of it if it already exists?
- Who will buy it? How much will they buy? How often will they buy?
- What is needed to produce it? Make a list of things needed to produce it.
- List what is needed for production?
- Estimate expenses: _____
 Estimate Income: _____
 Estimate profits: _____
- Start up costs? What will it cost to get started?
- How long to get it to market?
- What will be the most effective and widely accepted sales pitch?
- Will there still be a market for this in 2 years? 5 years?
- Will it need to be promoted, or will people just see it, and automatically want to buy it?
- If it needs promotion, are you willing to learn how to promote things?

Material Costs	_____	Selling price for each	_____
Other Costs	_____	How many sold in a month?	_____
Income for month	_____		

Total Income _____ – Total Costs _____ = Gross Profit _____

Now, Gross Profit – Re-supply costs = Net Profit _____
 (amount you actually made for one month)

- Will this micro business be profitable?

Resources

- A Cow. A Few Goats. Bees - The Power of Hope is Real Pg 92
- Choose Item for Sale and Launch Business Pg 93
- Social Enterprises for the Slum Pg 94
- Solar lights in Guatamala Pg 95
- Water Tank, Ferro-Cement, CoRe Solutions Ferro Pg 96
- Multi funcions of rural store in Kenya Pg 97
- Anything Can be a Microbusiness Pg 98
- Microbusinesses Likely To Be In Demand Pg 101
- Top 10 Cottage Industry Products Pg 102

Homework*

*assigned at the end of the weekend.

- DECIDE WHICH ONE worksheet: fill out and add a one line (20 words) explanation to each item.
- QUICK ANALYSIS worksheet: fill out for a microbusiness that you like.
- Student will deliver a prepared thirty (30) second "ELEVATOR SPEECH" about a project.



CORE 2: WRITE BUSINESS PLAN. ASK CREATOR FOR HELP.

LESSON PLAN

- Worksheet “Quick Analysis”. Teacher lead discussion and explanation
- Business Plan
- Mission
- Objectives
- Financial Plan



BUSINESS PLAN

MISSION

Example: To earn money for my family while providing service to my community.

OBJECTIVES

- You can have 2, 3 or 4 objectives.
- What do you want to happen? (See examples.)

Example: My customers will be very satisfied with the service I give.

Example: I will build the business to have \$3,000 USD a month gross profit.

Example: I will supply easy-to-install auto parts. I will stock frequently sold items, lesser used items I will order.

Example: Sell chickens to people in my community for butchering.

FINANCIAL PLAN

- Where and how will you get the money?
- What is the market, or demand, for your goods or services?
(this is a general statement about the size and money characteristics of your market.)

Include your QUICK ANALYSIS here, even though the details may be reported elsewhere.

- Start-up costs (What will it cost to get what you need in order to get started?)

Example: Gas generator	\$ 325
Gasoline, 5 gallons	\$ 25
Basic inventory	\$ 95
Total	\$ 445 USD

- Basic Operations

Example: Buy baby chicks and raise, then sell. Sell adult chickens at \$3.25 USD each and sell 5 a day. Costs for 24 chicks is \$10.00 USD, and I will need three bags of food at \$15 a bag to get them to the size to sell for butchering.

- Funding

Example: I need \$280 USD to start. I will borrow \$40 USD from my aunt and put in \$40 myself. I will ask 4 other people to each lend me \$50. Total = \$280. I will use at least half of it for re-stocking inventory and saving for emergencies and the other half, if needed, I can use as "take home pay" to help with family living expenses.

Resources

- Business Plans, Supplemental Questions Pg 103
- China adopts Capitalism Pg 106
- Commerce is the Mother's Milk of OPPORTUNITY and HOPE Pg 107
- Free Enterprise, A Primer On Pg 109
- KickStart, Martin Fisher Pg 111
- Measured Business Plan Implementation Pg 112
- Rule of Law Pg 113
- Start-Up Investment, Small! Pg 114
- Steps To Prosperity Pg 115
- EXPRESSIONS Benefit of Democracy Pg 116

Homework*

*assigned at the end of the weekend.

- Student will submit a business plans as was taught in class (practice facilitates integration).



CORE 3: BASIC BOOKKEEPING, SIMPLE RECORD KEEPING, HANDLING MONEY

LESSON PLAN

- Worksheet: “Simple Bookkeeping”. Discuss and practice with teacher. Lead discussion on use of
- Worksheet: “Quick Analysis”. Review use of this worksheet
- Teacher to Introduce and Demonstrate the following:
 - Maintaining check book register
 - Deposit money
 - Write at least two checks
 - Show the running balance of each check written
 - Cell phone banking
- Introduce: spreadsheet on device



SIMPLE BOOKKEEPING

SAMPLE

Week beginning, Monday , October 7 , 2021

INCOME in \$USD

Monday	<u>500</u>
Tuesday	<u>460</u>
Wednesday	<u>410</u>
Thursday	<u>490</u>
Friday	<u>480</u>
Saturday	<u>510</u>
Sunday	<u>560</u>
TOTAL	<u>3,410</u>

EXPENSES in \$USD

Gas for generator	<u>5</u>
Candles	<u>6</u>
Batteries	<u>7</u>
Re-stock inventory	<u>580</u>
New light	<u>32</u>
Paper and pens	<u>13</u>
Other	<u>?</u>
TOTAL	<u>640</u>

BREAK DOWN OF INCOME & EXPENSES:

Total income of 3,410 – expenses of 640 = 2770 Gross Profit.

Here is the Gross Profit break down:

40% = 886 for next re-stock

20% = 443 to save

40% = 886 to take home pay for local partner(s) if that much is needed

It is better to save a larger amount if possible! In life, there are almost always unexpected expenses—save money, be ready for them!

You will need a bank account. The only expenses allowed are the ones for which you get a receipt. No exceptions. Get receipts. It is just good business practice. As you expand in a few years, you will be glad you learned to get a receipt for everything.

A calculator helps, but is not required. They are very cheap. If it will add, subtract, multiply, divide and do % (percentages), that is good enough.

Resources

- Crowd Funding Sites Pg 117
- Democracy & Free Enterprise Go Hand In Hand Pg 118
- Pooling Capital for Acquiring a Factory in the 3rd World Pg 119
- Simple Bookkeeping Pg 120
- Thailand and Self-Sufficiency Pg 121
- Business Conditions Pg 122

Homework*

*assigned at the end of the weekend.

- Submit photo of yourself filling out an Excel spreadsheet with 8 to 12 entries (maybe a friend takes the photo for you).
- Include copy of the spreadsheet.



CORE 4: EXAMPLES OF SUCCESSFUL MICROBUSINESSES

LESSON PLAN

- Present (need laptop) examples of successful ones
- Introduce Analysis: WHO?, WHO?, WHO? WHAT? WHERE?

List company/group names

Who are their distributors,?

Who are their customers?

WHAT?

WHERE?



Resources

- Concrete That Is NOT Heavy Pg 123
- Invention That Saves Lives--Cold Thermos Pg 124
- Planting Business Seeds Pg 125
- Australian Permaculture Farm, 1 acre Pg 127
- Coca-Cola Entrepreneur Training Pg 128
- Create Wealth, the Steps Pg 129
- One Foot in the 21st Century Pg 131
- Small House, Earthblock, Costs, Owen Pg 132
- Under Ground House Pg 133

Homework*

*assigned at the end of the weekend.

Visit one (1) microbusiness and give a 200 word (about 10 typed lines) report on it. Mention things like:

- Who are they?
- Who are their customers?
- Who are their competitors?
- What do they produce?
- Where do their supplies come from?
- What are the boundaries or limits of their market?
- Is their market geographic or virtual?
- Gross annual revenue.



CORE 5: PERSONAL TRAITS NEEDED FOR SUCCESS, CREATIVE PROBLEM SOLVING

LESSON PLAN

- Socratic Discussion of traits needed—10 minutes
- Present the steps of Creative Problem Solving

Work through with students

Do several examples so they get used to the process

Don't belabor the actual problem--emphasize instead the STEPS so see the importance of following the steps sequentially. It often helps to use "made up" simple problems so the attention goes to getting the steps mastered.

1. Define the Problem:

Write it! Refine & re-write it. Emotional conviction. WHO decides what the real problem is? (the people who said they had a problem) Get it right— be thorough. Ex: some people getting sick when drink milk. Is the problem "milk made people Sick" or is it "people drank milk!?"

Depends on point of view. Make sure you are clear on what is the problem! Have a group leader to make sure all get to talk and keep the group on track. One or more over nights may help— let sub conscious work on it.

Are you working with Symptom or Cause?

2. Criteria for Evaluating the Solution:

Ex: "It must be practical, timely, acceptable, affordable." Figure this out before you look for a solution. Figure this out BEFORE you look for a solution.

3. Brain Storm for Solutions:

Be light about this, not heavy. No criticism! (it stifles creativity) rapidly write each one down. Later they can be discussed—but no discussion now.

Let creativity flow!

4. Discuss the Possible Solutions, until consensus develops:

Discuss it. Have a group leader to make sure all get to talk and keep the group on track. Does it meet the criteria earlier established?

5. State the Solution in Writing:

Write it, edit it, until there is agreement that the solutions are good.

6. Develop Implementation Plan & Assign & Clarify Roles

What are the likely steps to activating the solution? List them!
WHO will do what?

7. Develop a Plan for Monitoring the Implementation & created timeline.

Resources

- Appetite Test for Entrepreneurs Pg 134
- Building Personal Wealth Pg 135
- Problem Solving Pg 136
- Sequential Steps in Teaching How To Solve Problems Pg 137
- Purpose & Goal of Recipe For Hope Pg 139
- The Dream Story Pg 140
- The Goose Story Pg 147

Homework*

*assigned at the end of the weekend.

- Tell us one trait needed for entrepreneurial success and WHY it is important— limit to 20 words.
- List 3 steps in the Problem Solving process and explain each— limit 20 words per step.

CORE 6: PERSUASIVE SPEAKING, PERSUASIVE WRITING

LESSON PLAN

- Topic selection (for both speaking & writing)
- Is the topic relevant?
- Passion, (you have passion for it)
- Does it make the point you wanted to make?
- Prepare an opening & a closing line.

Resources

- Story of a Country With Mineral Resources Pg 148
- Story of a Country Without Mineral Resources Pg 153
- Skills for Clear and Persuasive Writing Pg 158
- Persuasive Writing Sample Pg 163
- Persuasive Public Speaking Pg 164
- Example Elevator Speech Pg 165

Homework*

*assigned at the end of the weekend.

- Student will deliver a prepared thirty (30) second “ELEVATOR SPEECH” about a project.
- Student will demonstrate using a PREPARED OPENING LINE & a PREPARED CLOSING LINE for a speech on a selected topic.
- Student will demonstrate using TWO (2) CITATIONS during a speech.
- Student will demonstrate telling ONE (1) JOKE during a speech.
- Student will demonstrate using the “FUNNEL TECHNIQUE” to introduce audience to their topic.

First Weekend Homework

CORE 1: Select A Microbusiness, Research Your Market, Develop A New Market

- DECIDE WHICH ONE worksheet: fill out and add a one line (20 words) explanation to each item.
- QUICK ANALYSIS worksheet: fill out for a microbusiness that you like.
- Student will deliver a prepared thirty (30) second “ELEVATOR SPEECH” about a project.

Core 2: Write Business Plan. Ask Creator For Help

- Student will submit a business plans as taught in class (practice facilitates integration).

Core 3: Basic Bookkeeping, Simple Record Keeping, Handling Money

- Submit photo of yourself filling out an Excel spreadsheet with 8 to 12 entries (maybe a friend takes the photo for you).
- Include copy of the spreadsheet.

Core 4: Examples Of Successful Microbusiness

Visit one (1) microbusiness and give a 200 word (about 10 typed lines) report on it. Mention things like:

- | | |
|--|---|
| ● Who are they? | ● Who are their customers? |
| ● Who are their competitors? | ● What do they produce? |
| ● Where do their supplies come from? | ● Gross annual revenue. |
| ● Is their market geographic or virtual? | ● Boundaries or limits of their market? |

Core 5: Personal Traits Needed For Success, Creative Problem Solving

- Tell us one trait needed for entrepreneurial success and WHY it is important— limit to 20 words.
- List 3 steps in the Problem Solving process and explain each— limit 20 words per step.

Core 6: Persuasive Speaking, Persuasive Writing

- Student will deliver a prepared thirty (30) second “ELEVATOR SPEECH” about a project.
- Student will demonstrate using a PREPARED OPENING LINE & a PREPARED CLOSING LINE for a speech on a selected topic.
- Student will demonstrate using TWO (2) CITATIONS during a speech.
- Student will demonstrate telling ONE (1) JOKE during a speech.
- Student will demonstrate using the “FUNNEL TECHNIQUE” to introduce audience to their topic.

SECOND WEEKEND



CORE 1: SELECT A MICROBUSINESS, RESEARCH YOUR MARKET, DEVELOP A NEW MARKET

LESSON PLAN

- Research Your Market
- Worksheet “Market Research” (teacher lead discussion & give feedback to students) & the “Additional Research questions” on same worksheet



MARKET RESEARCH

Before Walmart or Sears puts a store in an area, they do Market Research—before they ever buy land or build a building, they learn how many POTENTIAL CUSTOMERS live in the area where they are thinking about building a store. That is what you have to do. You have to learn HOW MANY customers will use WHAT KIND of store. Will 45 customers come into your little store each day, or 180? Are there competitors nearby? Is there a little store just 10 houses away from you? If so, not so many customers will come to your store. But if the next little store is a long way away, then you will have lots of customers. How many are likely to come to your store?

THESE ARE VERY IMPORTANT QUESTIONS and you can not just say “I don’t know”. You have to look up the information on the internet, if it is available there—or from municipal and other public records. OR you have to walk around and count households. You can do it either way—but you must get the numbers.

By the time you actually open the doors of your new micro business, we want to know it will be successful. We cannot have you start the business and then learn whether or not it will be successful. No, we have to know in advance (ahead of time) how many customers, all the costs, the estimated profit, etc. Learn everything first, then you will have success—if you work hard and operate smart.

1. How many people do you estimate DRIVE past your house each day?
2. How many people WALK past your house each day?
3. For example, if you had a little store, would people walk to it or would they drive to it, or both walk and drive? Specify HOW MANY would do each.

It is a very important difference if there are 85 households in the community that would use a little store OR if there are 400 households in the community that would shop at the store. AND, do very busy roads with fast traffic separate people from getting to your store, etc.? OR, if it is something like batteries, people will come from farther away to buy specialty items—so that makes the “market area” larger. How many households are there in this larger market area? OR, perhaps we should ask, how many functioning cars are in that market area? You have to know your market area very well.

What is the market potential for ordinary items (bread, cooking oil, batteries for flash light, ice cream, candy, etc.) and what is the market potential for specialty items like car batteries?

SERIES OF QUESTIONS, EACH ONE LEADING TO ANOTHER

- How much money can I make?
- How many people in my market area?
- How many of them are potential customers?
- With how many competitors so I have to share those customers?
- Will they buy one or many?
- How often will they buy?

Depending on what micro business you choose, you may have more than one market.

- What expensive products will you be selling, what is the market area and numbers for them?
- What mid-range products will you be selling, what is the market area and numbers for them?
- What inexpensive products will you be selling, what is the market area and numbers for them?



ADDITIONAL MARKET RESEARCH QUESTIONS:

1. Where will this business be located?
(In your house? If so, what room or part of room? Are you in a location with a lot of foot traffic? Car traffic? Give us the particulars.)
2. Who will you promote to (give flyers to, tell about your business, etc.)?
3. In relationship to your business, where are other similar businesses located?
4. In relationship to your business, where are your potential clients located (schools, offices, etc)?
5. Approximately how many potential clients exist in the market where you want to start this business?

(example: there are 2 high schools with approximately 500 students each, and 1 university with approximately 1,000 students, and 3 office complexes with approximately 300 employees... etc)

6. Can you get on radio free with a “Public Service Announcement”?
7. How many business will be near enough to you that your customers can go to your competition if they want to?
8. What will you offer that your competition does not offer?

(This is about WHY will customers come to you and not to your competitors)

9. Who is your “average” customer?
(Tell us their income, education level and residence location)

RELATED QUESTIONS:

10. Who will be there to serve customers?
11. How many hours a day will business be open?

Resources

- A Cow. A Few Goats. Bees - The Power of Hope is Real Pg 92
- Choose Item for Sale and Launch Business Pg 93
- Social Enterprises for the Slum Pg 94
- Solar lights in Guatamala Pg 95
- Water Tank, Ferro-Cement, CoRe Solutions Ferro Pg 96
- Multi functions of rural store in Kenya Pg 97
- Anything Can be a Microbusiness Pg 98
- Microbusinesses Likely To Be In Demand Pg 101
- Top 10 Cottage Industry Products Pg 102

Homework*

*assigned at the end of the weekend.

- WORKSHEET “MARKET RESEARCH”: answer each question, including the questions in the “Additional Research Questions” section.
- (Repeat) Student will deliver a prepared thirty (30) second “ELEVATOR SPEECH” about a project.



CORE 2: WRITE BUSINESS PLAN. ASK CREATOR FOR HELP.

LESSON PLAN

- Business Plan Worksheet continued: do Market Analysis and Executive Summary
- Practice writing in class



MARKET ANALYSIS

OVERCOMING OBJECTIONS:

What will be the main objections people will have to buying what you have to sell? Write them here:

1.

2.

3.

4.

Now, after you have written down the objections, write down something to say to “overcome” that objection. Example: Customer says, “I think I would rather have fish for dinner.” You say, “Fish is good, but the good thing about my chickens is they have eaten only healthy food. I fed them myself so I know, that means the meat will be healthy and good for you.”

Do this for each objection.

QUESTIONS:

Study the Market research questions: Answer them thoroughly.

Resources

- Business Plans, Supplemental Questions Pg 103
- China adopts Capitalism Pg 106
- Commerce is the Mother's Milk of OPPORTUNITY and HOPE Pg 107
- Free Enterprise, A Primer On Pg 109
- KickStart, Martin Fisher Pg 111
- Measured Business Plan Implementation Pg 112
- Rule of Law Pg 113
- Start-Up Investment, Small! Pg 114
- Steps To Prosperity Pg 115
- EXPRESSIONS Benefit of Democracy Pg 116

Homework*

*assigned at the end of the weekend.

- Submit "Business Plans, Supplemental Questions"
- Submit prayer/wish to Creator (Traditional & Physics)



CORE 3: BASIC BOOKKEEPING, SIMPLE RECORD KEEPING, HANDLING MONEY

LESSON PLAN

- Simple Record Keeping
- Employee hours worked: discuss and create a record
- Inventory: bought, sold, on hands. Discuss & create
- List of potential clients: discuss & create
- Continue: Demonstrate how to maintain checkbook register
- Continue: spreadsheet on device
- Pros & Cons: discuss, model it, create



Resources

- Crowd Funding Sites Pg 117
- Democracy & Free Enterprise Go Hand In Hand Pg 118
- Pooling Capital for Acquiring a Factory in the 3rd World Pg 119
- Simple Bookkeeping Pg 120
- Thailand and Self-Sufficiency Pg 121
- Business Conditions Pg 122

Homework*

*assigned at the end of the weekend.

- Checkbook
 - You opened a checking account and maintained a checkbook register—
 - Show us a photo of you holding your checkbook register up close to your face (so we can identify you with your register).
 - If bank account not possible, keep a register on a private fund (put a few dollars in a jar) and show deposits and withdrawals.



CORE 4: EXAMPLES OF SUCCESSFUL MICROBUSINESSES

LESSON PLAN

- Practice Internet searching
- For “good” ones:
 - List search topic used
 - Site addresses
 - What they do



Resources

- Concrete That Is NOT Heavy Pg 123
- Invention That Saves Lives--Cold Thermos Pg 124
- Planting Business Seeds Pg 125
- Australian Permaculture Farm, 1 acre Pg 127
- Coca-Cola Entrepreneur Training Pg 128
- Create Wealth, the Steps Pg 129
- One Foot in the 21st Century Pg 131
- Small House, Earthblock, Costs, Owen Pg 132
- Under Ground House Pg 133

Homework*

*assigned at the end of the weekend.

Visit one (1) microbusiness and give a 200 word (about 10 typed lines) report on it. Mention things like:

- Who are they?
- Who are their customers?
- Who are their competitors?
- What do they produce?
- Where do their supplies come from?
- What are the boundaries or limits of their market?
- Is their market geographic or virtual?
- Gross annual revenue.



CORE 5: PERSONAL TRAITS NEEDED FOR SUCCESS, CREATIVE PROBLEM SOLVING

LESSON PLAN

- Socratic Discussion ...
- Teacher present problem situations
- Students write steps & a few notes under each step
 - Building familiarity with the process
- Read various ones aloud

Resources

- | | |
|--|--------|
| ● Appetite Test for Entrepreneurs | Pg 134 |
| ● Building Personal Wealth | Pg 135 |
| ● Problem Solving | Pg 136 |
| ● Sequential Steps in Teaching How To Solve Problems | Pg 137 |
| ● Purpose & Goal of Recipe For Hope | Pg 139 |
| ● The Dream Story | Pg 140 |
| ● The Goose Story | Pg 147 |

Homework*

*assigned at the end of the weekend.

- Tell us one trait needed for entrepreneurial success and WHY it is important—
limit to 20 words.
- List 2 more steps in the Problem Solving process and explain each—
limit 20 words per step.

CORE 6: PERSUASIVE SPEAKING, PERSUASIVE WRITING

LESSON PLAN

- Break into 3 or 4 natural divisions
- Write/say the general idea for that section (write it in the section)
- Make 2 – 4 sub points for each general idea in the various sections
- Writing: Put the “outline” you have created into a single paragraph—how many words is it?
- Speaking: Say aloud the outline as if it were a speech—how many minutes is it?
- Funnel technique: Teacher explain, then lead students to make examples using it.

Resources

- Story of a Country With Mineral Resources Pg 148
- Story of a Country Without Mineral Resources Pg 153
- Skills for Clear and Persuasive Writing Pg 158
- Persuasive Writing Sample Pg 163
- Persuasive Public Speaking Pg 164
- Example Elevator Speech Pg 165

Homework*

*assigned at the end of the weekend.

- Student will demonstrate giving a FOUR (4) MINUTE SPEECH on topic.
Using notes is good.

Second Weekend Homework

CORE 1: Select A Microbusiness, Research Your Market, Develop A New Market

- WORKSHEET “MARKET RESEARCH”: answer each question, including the questions in the “Additional Research Questions” section.
- (Repeat) Student will deliver a prepared thirty (30) second “ELEVATOR SPEECH” about a project.

Core 2: Write Business Plan. Ask Creator For Help

- Submit “Business Plans, Supplemental Questions”
- Submit prayer/wish to Creator (Traditional & Physics)

Core 3: Basic Bookkeeping, Simple Record Keeping, Handling Money

- Checkbook
 - You opened a checking account and maintained a checkbook register—
 - Show us a photo of you holding your checkbook register up close to your face (so we can identify you with your register).
 - If bank account not possible, keep a register on a private fund (put a few dollars in a jar) and show deposits and withdrawals.

Core 4: Examples Of Successful Microbusinesses

Visit one (1) microbusiness and give a 200 word (about 10 typed lines) report on it. Mention things like:

- Who are they?
- Who are their competitors?
- Where do their supplies come from?
- Is their market geographic or virtual?
- Who are their customers?
- What do they produce?
- Gross annual revenue.
- Boundaries or limits of their market?

Core 5: Personal Traits Needed For Success, Creative Problem Solving

- Tell us one trait needed for entrepreneurial success and WHY it is important— limit to 20 words.
- List 2 more steps in the Problem Solving process and explain each— limit 20 words per step.

Core 6: Persuasive Speaking, Persuasive Writing

- Student will demonstrate giving a FOUR (4) MINUTE SPEECH on topic. Using notes is good.

THIRD WEEKEND



CORE 1: SELECT A MICROBUSINESS, RESEARCH YOUR MARKET, DEVELOP A NEW MARKET

LESSON PLAN

- Develop a New Market
- Socratic discussion (teacher lead) to brainstorm to create 3 or 4 sequential steps in developing a new market
- List potential people who could help you create the new market
- List potential business who could use your product/service
- Discuss roles of Product vs Personal persuasion



Resources

- A Cow. A Few Goats. Bees - The Power of Hope is Real Pg 92
- Choose Item for Sale and Launch Business Pg 93
- Social Enterprises for the Slum Pg 94
- Solar lights in Guatamala Pg 95
- Water Tank, Ferro-Cement, CoRe Solutions Ferro Pg 96
- Multi functions of rural store in Kenya Pg 97
- Anything Can be a Microbusiness Pg 98
- Microbusinesses Likely To Be In Demand Pg 101
- Top 10 Cottage Industry Products Pg 102

Homework*

*assigned at the end of the weekend.

- List 3 businesses or persons who could buy your potential product or service and contact them and ask if they would buy from you if you had the product or service ready.
- Take a “selfie” photo of you and that person together, OR list the time, date, and place where and when you spoke to them and have them sign it.



CORE 2: WRITE BUSINESS PLAN. ASK CREATOR FOR HELP.

LESSON PLAN

- Put all 5 parts together, discuss and practice write (teacher suggest/encourage)
- Introduce concept of Quantum Field (physics)
- Discuss, explain, practical applications
- Select “view/picture” to imprint in Q. F. for success



Resources

- Business Plans, Supplemental Questions Pg 103
- China adopts Capitalism Pg 106
- Commerce is the Mother's Milk of OPPORTUNITY and HOPE Pg 107
- Free Enterprise, A Primer On Pg 109
- KickStart, Martin Fisher Pg 111
- Measured Business Plan Implementation Pg 112
- Rule of Law Pg 113
- Start-Up Investment, Small! Pg 114
- Steps To Prosperity Pg 115
- EXPRESSIONS Benefit of Democracy Pg 116

Homework*

*assigned at the end of the weekend.

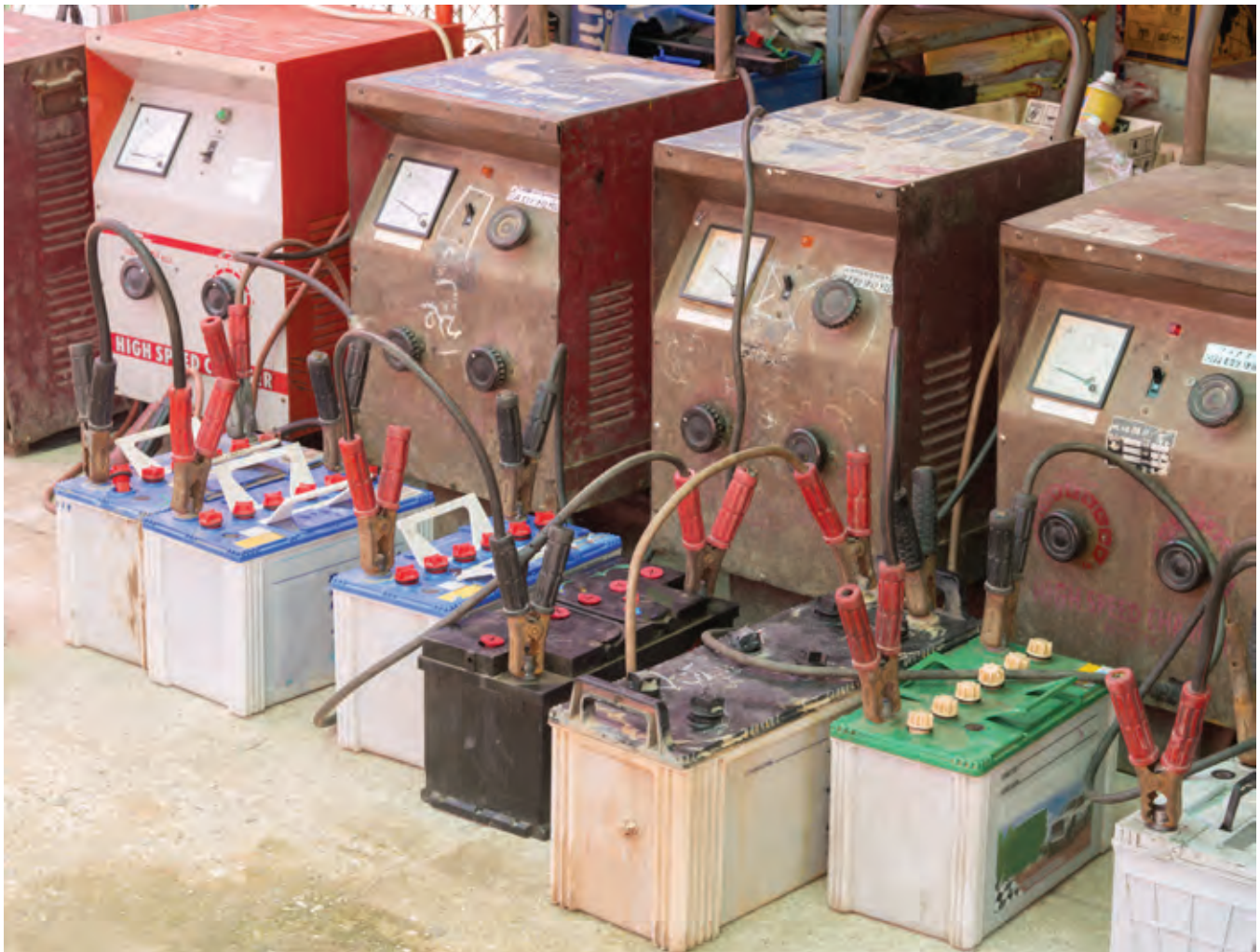
- Submit Business Plan (on format provided in class) for two different possible microbusinesses.
- Submit prayer to Creator and simple record showing how many days you did it.



CORE 3: BASIC BOOKKEEPING, SIMPLE RECORD KEEPING, HANDLING MONEY

LESSON PLAN

- Handling Money
- Counting back money—correct technique
- Use phone calculator
- Bank Account: maintain a register, showing deposit, balance withdraw/write check
- Handout: “Planting Seeds”, discuss and demo



Resources

- Crowd Funding Sites Pg 117
- Democracy & Free Enterprise Go Hand In Hand Pg 118
- Pooling Capital for Acquiring a Factory in the 3rd World Pg 119
- Simple Bookkeeping Pg 120
- Thailand and Self-Sufficiency Pg 121
- Business Conditions Pg 122

Homework*

*assigned at the end of the weekend.

- Maintaining checkbook register (accounting practice good even if don't use manual check book)
 - To demonstrate the correct way to write a check, write one
[BE SURE TO WRITE THE WORD "VOID" ON THE FACE OF THE CHECK IN BIG LETTERS AT LEAST FOUR TIMES].
 - Take a photo of it and submit it.
 - Submit checkbook register showing 3 deposits; 5 checks written; and correct running balance.



CORE 4: EXAMPLES OF SUCCESSFUL MICROBUSINESSES

LESSON PLAN

- Present more examples of successful ones
- Required to be successful:
 - Your creativity (how will yours get noticed, why will it stand out?)
 - Market needs or desires it



Resources

- Concrete That Is NOT Heavy Pg 123
- Invention That Saves Lives--Cold Thermos Pg 124
- Planting Business Seeds Pg 125
- Australian Permaculture Farm, 1 acre Pg 127
- Coca-Cola Entrepreneur Training Pg 128
- Create Wealth, the Steps Pg 129
- One Foot in the 21st Century Pg 131
- Small House, Earthblock, Costs, Owen Pg 132
- Under Ground House Pg 133

Homework*

*assigned at the end of the weekend.

- Create and submit a business plan for a business.



CORE 5: PERSONAL TRAITS NEEDED FOR SUCCESS, CREATIVE PROBLEM SOLVING

LESSON PLAN

- Repeat the lesson done the weekend before
 - Learn the process well

Resources

- Appetite Test for Entrepreneurs Pg 134
- Building Personal Wealth Pg 135
- Problem Solving Pg 136
- Sequential Steps in Teaching How To Solve Problems Pg 137
- Purpose & Goal of Recipe For Hope Pg 139
- The Dream Story Pg 140
- The Goose Story Pg 147

Homework*

*assigned at the end of the weekend.

- Student to make up a “problem” and write out the steps and in 20 words or less tell us what took place in each step.

(use your imagination to present a realistic problem)

CORE 6: PERSUASIVE SPEAKING, PERSUASIVE WRITING

LESSON PLAN

- Speak:
 - Delivery style
 - Grooming
 - Posture
 - Body movement
 - Gestures
- Jokes: 1 (or 2)

Resources

- | | |
|--|--------|
| ● Story of a Country With Mineral Resources | Pg 148 |
| ● Story of a Country Without Mineral Resources | Pg 153 |
| ● Skills for Clear and Persuasive Writing | Pg 158 |
| ● Persuasive Writing Sample | Pg 163 |
| ● Persuasive Public Speaking | Pg 164 |
| ● Example Elevator Speech | Pg 165 |

Homework*

*assigned at the end of the weekend.

- Student will demonstrate creating an interest generating TITLE for an article.
- Student will demonstrate writing a ONE LINE (20 words) project description.
- Student will demonstrate use of the “funnel technique” to introduce the reader to the topic about which they are writing.

Third Weekend Homework

CORE 1: Select A Microbusiness, Research Your Market, Develop A New Market

- List 3 businesses or persons who could buy your potential product or service and contact them and ask if they would buy from you if you had the product or service ready.
- Take a “selfie” photo of you and that person together, OR list the time, date, and place where and when you spoke to them and have them sign it.

Core 2: Write Business Plan. Ask Creator For Help

- Submit Business Plan (on format provided in class) for two different possible microbusinesses.
- Submit prayer to Creator and simple record showing how many days you did it.

Core 3: Basic Bookkeeping, Simple Record Keeping, Handling Money

- Maintaining checkbook register (accounting practice good even if don't use manual check book)
 - To demonstrate the correct way to write a check, write one [BE SURE TO WRITE THE WORD “VOID” ON THE FACE OF THE CHECK IN BIG LETTERS AT LEAST FOUR TIMES].
 - Take a photo of it and submit it.
 - Submit checkbook register showing 3 deposits; 5 checks written; and correct running balance.

Core 4: Examples Of Successful Microbusinesses

- Create and submit a business plan for a business.

Core 5: Personal Traits Needed For Success, Creative Problem Solving

- Student to make up a “problem” and write out the steps and in 20 words or less tell us what took place in each step.

(use your imagination to present a realistic problem)

Core 6: Persuasive Speaking, Persuasive Writing

- Student will demonstrate creating an interest generating TITLE for an article.
- Student will demonstrate writing a ONE LINE (20 words) project description.
- Student will demonstrate use of the “funnel technique” to introduce the reader to the topic about which they are writing.

FOURTH WEEKEND



CORE 1: SELECT A MICROBUSINESS, RESEARCH YOUR MARKET, DEVELOP A NEW MARKET

LESSON PLAN

- Review as needed
- Practice taking “selfies” in small groups in class (skill to be used later)



Resources

- A Cow. A Few Goats. Bees - The Power of Hope is Real Pg 92
- Choose Item for Sale and Launch Business Pg 93
- Social Enterprises for the Slum Pg 94
- Solar lights in Guatamala Pg 95
- Water Tank, Ferro-Cement, CoRe Solutions Ferro Pg 96
- Multi funcions of rural store in Kenya Pg 97
- Anything Can be a Microbusiness Pg 98
- Microbusinesses Likely To Be In Demand Pg 101
- Top 10 Cottage Industry Products Pg 102

Homework*

*assigned at the end of the weekend.

- Search the internet to find 5 or more businesses or people who could use your goods or service. List them and their contact information.



CORE 2: WRITE BUSINESS PLAN. ASK CREATOR FOR HELP.

LESSON PLAN

- Assign sample topic to have each write a fast Business Plan (repeat above if time allows)
- Discuss creating from Q. F.
- Explain role of high value emotion and clear intent



Resources

- Business Plans, Supplemental Questions Pg 103
- China adopts Capitalism Pg 106
- Commerce is the Mother's Milk of OPPORTUNITY and HOPE Pg 107
- Free Enterprise, A Primer On Pg 109
- KickStart, Martin Fisher Pg 111
- Measured Business Plan Implementation Pg 112
- Rule of Law Pg 113
- Start-Up Investment, Small! Pg 114
- Steps To Prosperity Pg 115
- EXPRESSIONS Benefit of Democracy Pg 116

Homework*

*assigned at the end of the weekend.

- Student will submit copy of his/her "30 second elevator speech"
- Submit prayer to Creator and record of how often you did it



CORE 3: BASIC BOOKKEEPING, SIMPLE RECORD KEEPING, HANDLING MONEY

LESSON PLAN

- Review as needed
- Continue: maintain check book register
- Continue: spreadsheet on device
- 3 day activity plan: Today, Tomorrow, Near Future—model this for students
- Internet searching: visit funding sites
 - Kickstarter
 - Go Fund Me
 - Kiva
 - Fundly
 - Double the Donation
 - Crowdfunder
 - etc.



Resources

- Crowd Funding Sites Pg 117
- Democracy & Free Enterprise Go Hand In Hand Pg 118
- Pooling Capital for Acquiring a Factory in the 3rd World Pg 119
- Simple Bookkeeping Pg 120
- Thailand and Self-Sufficiency Pg 121
- Business Conditions Pg 122

Homework*

*assigned at the end of the weekend.

- Submit: example of maintaining check book register
- Submit: copy of spreadsheet prepared on device (10 entries)
- Submit: Names of five (5) or more places where you can apply for seed money to start a project.



CORE 4: EXAMPLES OF SUCCESSFUL MICROBUSINESSES

LESSON PLAN

- Brainstorm for successful ones (teach how to do “brainstorming”)
- Analyze ones presented—teacher guided



Resources

- Concrete That Is NOT Heavy Pg 123
- Invention That Saves Lives--Cold Thermos Pg 124
- Planting Business Seeds Pg 125
- Australian Permaculture Farm, 1 acre Pg 127
- Coca-Cola Entrepreneur Training Pg 128
- Create Wealth, the Steps Pg 129
- One Foot in the 21st Century Pg 131
- Small House, Earthblock, Costs, Owen Pg 132
- Under Ground House Pg 133

Homework*

*assigned at the end of the weekend.

- Submit IP address for 3 sites you found on-line about food growing
- Submit IP address for 3 sites you found on-line about soil preparation for growing food



CORE 5: PERSONAL TRAITS NEEDED FOR SUCCESS, CREATIVE PROBLEM SOLVING

LESSON PLAN

- Review as needed
- Discuss/explain importance of business resources in

Resources

- Appetite Test for Entrepreneurs Pg 134
- Building Personal Wealth Pg 135
- Problem Solving Pg 136
- Sequential Steps in Teaching How To Solve Problems Pg 137
- Purpose & Goal of Recipe For Hope Pg 139
- The Dream Story Pg 140
- The Goose Story Pg 147

Homework*

*assigned at the end of the weekend.

- Student to interview one successful business person and describe the FIRST, then the SECOND, trait that you think made them successful.
- Student to make up a different “problem” and write out the steps and in 20 words or less tell us what took place in each step.

(use your imagination to present a realistic problem)

CORE 6: PERSUASIVE SPEAKING, PERSUASIVE WRITING

LESSON PLAN

- Citations:
 - How to use/word
 - How to write
- Re-introduce Elevator speech
- Re-introduce Funnel technique
- Review as needed

Resources

- | | |
|--|--------|
| ● Story of a Country With Mineral Resources | Pg 148 |
| ● Story of a Country Without Mineral Resources | Pg 153 |
| ● Skills for Clear and Persuasive Writing | Pg 158 |
| ● Persuasive Writing Sample | Pg 163 |
| ● Persuasive Public Speaking | Pg 164 |
| ● Example Elevator Speech | Pg 165 |

Homework*

*assigned at the end of the weekend.

- Student will demonstrate writing a BRIEF DESCRIPTION (200 words) of the same project making sure to employ the writing techniques previously taught.

Fourth Weekend Homework

Core 1: Select A Microbusiness, Research Your Market, Develop A New Market

- Search the internet to find 5 or more businesses or people who could use your good or service. List them and their contact information

Core 2: Write Business Plan. Ask Creator For Help

- Student will submit copy of his/her “30 second elevator speech”
- Submit prayer to Creator and record of how often you did it

Core 3: Basic Bookkeeping, Simple Record Keeping, Handling Money

- Submit: example of maintaining check book register
- Submit: copy of spreadsheet prepared on device (10 entries)
- Submit: Names of five (5) or more places where you can apply for seed money to start a project

Core 4: Examples Of Successful Microbusinesses

- Submit IP address for 3 sites you found on-line about food growing
- Submit IP address for 3 sites you found on-line about soil preparation for growing food

Core 5: Personal Traits Needed For Success, Creative Problem Solving

- Student to interview one successful business person and describe the FIRST, then the SECOND, trait that you think made them successful.
- Student to make up a different “problem” and write out the steps and in 20 words or less tell us what took place in each step.

(use your imagination to present a realistic problem)

Core 6: Persuasive Speaking, Persuasive Writing

- Student will demonstrate writing a BRIEF DESCRIPTION (200 words) of the same project making sure to employ the writing techniques previously taught.

FIFTH WEEKEND



CORE 1: SELECT A MICROBUSINESS, RESEARCH YOUR MARKET, DEVELOP A NEW MARKET

LESSON PLAN

- Review as needed
- Goose Story

Resources

- A Cow. A Few Goats. Bees - The Power of Hope is Real Pg 92
- Choose Item for Sale and Launch Business Pg 93
- Social Enterprises for the Slum Pg 94
- Solar lights in Guatamala Pg 95
- Water Tank, Ferro-Cement, CoRe Solutions Ferro Pg 96
- Multi funciones of rural store in Kenya Pg 97
- Anything Can be a Microbusiness Pg 98
- Microbusinesses Likely To Be In Demand Pg 101
- Top 10 Cottage Industry Products Pg 102

Homework*

*assigned at the end of the weekend.

- List 2 strangers who are business people who you can ask to refer your business to others they know— cultivate relationship with them.

CORE 2: WRITE BUSINESS PLAN. ASK CREATOR FOR HELP.

LESSON PLAN

- Review as needed
- Goose Story
- Practice high value emotion and clear intention when using Quantum Field.

Resources

- Business Plans, Supplemental Questions Pg 103
- China adopts Capitalism Pg 106
- Commerce is the Mother’s Milk of OPPORTUNITY and HOPE Pg 107
- Free Enterprise, A Primer On Pg 109
- KickStart, Martin Fisher Pg 111
- Measured Business Plan Implementation Pg 112
- Rule of Law Pg 113
- Start-Up Investment, Small! Pg 114
- Steps To Prosperity Pg 115
- EXPRESSIONS Benefit of Democracy Pg 116

Homework*

*assigned at the end of the weekend.

- Elevator Speech and Prayer to Creator/how often

CORE 3: BASIC BOOKKEEPING, SIMPLE RECORD KEEPING, HANDLING MONEY

LESSON PLAN

- Review as needed
- Goose Story (read & discuss—help students understand more deeply each week)
 - What the real point of this story is

Resources

- | | |
|--|--------|
| ● Crowd Funding Sites | Pg 117 |
| ● Democracy & Free Enterprise Go Hand In Hand | Pg 118 |
| ● Pooling Capital for Acquiring a Factory in the 3rd World | Pg 119 |
| ● Simple Bookkeeping | Pg 120 |
| ● Thailand and Self-Sufficiency | Pg 121 |
| ● Business Conditions | Pg 122 |

Homework*

*assigned at the end of the weekend.

- Submit names of two on-line banking facilities
- Submit picture of SAMPLE on-line account showing deposit and withdrawal



CORE 4: EXAMPLES OF SUCCESSFUL MICROBUSINESSES

LESSON PLAN

- Review as needed
- Goose Story

Resources

- Concrete That Is NOT Heavy Pg 123
- Invention That Saves Lives--Cold Thermos Pg 124
- Planting Business Seeds Pg 125
- Australian Permaculture Farm, 1 acre Pg 127
- Coca-Cola Entrepreneur Training Pg 128
- Create Wealth, the Steps Pg 129
- One Foot in the 21st Century Pg 131
- Small House, Earthblock, Costs, Owen Pg 132
- Under Ground House Pg 133



Homework*

*assigned at the end of the weekend.

- Submit IP address for 3 sites you found on-line for Aquaponics
- Submit 1 sentence explanation for why we encourage brainstorming
- Submit 3 things to keep in mind when leading a brainstorming session



CORE 5: PERSONAL TRAITS NEEDED FOR SUCCESS, CREATIVE PROBLEM SOLVING

LESSON PLAN

- Review as needed
- Goose Story

Resources

- Appitude Test for Entrepreneurs Pg 134
- Building Personal Wealth Pg 135
- Problem Solving Pg 136
- Sequential Steps in Teaching How To Solve Problems Pg 137
- Purpose & Goal of Recipe For Hope Pg 139
- The Dream Story Pg 140
- The Goose Story Pg 147

Homework*

*assigned at the end of the weekend.

- Pick a REAL business or social problem that exists in your community. Limit yourself to 20 words or less per step and explain how you HOPE the problem solving process would unfold step by step. Ok to work with one or two other students if you want to. Identify the students who worked with you because your information will all be the same.

CORE 6: PERSUASIVE SPEAKING, PERSUASIVE WRITING

LESSON PLAN

- Review/practice as needed
- 2½ minute “on demand” speech (teacher explain, demo, assign topics)
 - Students quickly prepare & deliver
- 75 word “on demand” article (teacher explain, demo, assign topics)
 - Students quickly write and read aloud
- Goose Story: teacher draw out discussion

Resources

- | | |
|--|--------|
| ● Story of a Country With Mineral Resources | Pg 148 |
| ● Story of a Country Without Mineral Resources | Pg 153 |
| ● Skills for Clear and Persuasive Writing | Pg 158 |
| ● Persuasive Writing Sample | Pg 163 |
| ● Persuasive Public Speaking | Pg 164 |
| ● Example Elevator Speech | Pg 165 |

Homework*

*assigned at the end of the weekend.

- Allow student to choose to either prepare a SPEECH to be delivered in the next class OR to prepare a 200 word written article to be read in the next class meeting.

Fifth Weekend Homework

CORE 1: Select A Microbusiness, Research Your Market, Develop A New Market

- List 2 strangers who are business people who you can ask to refer your business to others they know— cultivate relationship with them.

Core 2: Write Business Plan. Ask Creator For Help

- Elevator Speech and Prayer to Creator/how often

Core 3: Basic Bookkeeping, Simple Record Keeping, Handling Money

- Submit names of two on-line banking facilities
- Submit picture of SAMPLE on-line account showing deposit and withdrawal

Core 4: Examples Of Successful Microbusinesses

- Submit IP address for 3 sites you found on-line for Aquaponics
- Submit 1 sentence explanation for why we encourage brainstorming
- Submit 3 things to keep in mind when leading a brainstorming session

Core 5: Personal Traits Needed For Success, Creative Problem Solving

- Pick a REAL business or social problem that exists in your community. Limit yourself to 20 words or less per step and explain how you HOPE the problem solving process would unfold step by step. Ok to work with one or two other students if you want to. Identify the students who worked with you because your information will all be the same.

Core 6: Persuasive Speaking, Persuasive Writing

- Allow student to choose to either prepare a SPEECH to be delivered in the next class OR to prepare a 200 word written article to be read in the next class meeting.



SIXTH WEEKEND



CORE 1: SELECT A MICROBUSINESS, RESEARCH YOUR MARKET, DEVELOP A NEW MARKET

LESSON PLAN

- To Be Announced (TBA) , possibly working with the final selected candidates in setting up future housekeeping, and organizing themselves, for their real microbusinesses going forward.

Resources

- A Cow. A Few Goats. Bees - The Power of Hope is Real Pg 92
- Choose Item for Sale and Launch Business Pg 93
- Social Enterprises for the Slum Pg 94
- Solar lights in Guatamala Pg 95
- Water Tank, Ferro-Cement, CoRe Solutions Ferro Pg 96
- Multi funciones of rural store in Kenya Pg 97
- Anything Can be a Microbusiness Pg 98
- Microbusinesses Likely To Be In Demand Pg 101
- Top 10 Cottage Industry Products Pg 102

Homework*

*assigned at the end of the weekend.

- To be determined



CORE 2: WRITE BUSINESS PLAN. ASK CREATOR FOR HELP.

LESSON PLAN

- To Be Announced (TBA) , possibly working with the final selected candidates in setting up future housekeeping, and organizing themselves, for their real microbusinesses going forward.

Resources

- Business Plans, Supplemental Questions Pg 103
- China adopts Capitalism Pg 106
- Commerce is the Mother’s Milk of OPPORTUNITY and HOPE Pg 107
- Free Enterprise, A Primer On Pg 109
- KickStart, Martin Fisher Pg 111
- Measured Business Plan Implementation Pg 112
- Rule of Law Pg 113
- Start-Up Investment, Small! Pg 114
- Steps To Prosperity Pg 115
- EXPRESSIONS Benefit of Democracy Pg 116

Homework*

*assigned at the end of the weekend.

- To be determined



CORE 3: BASIC BOOKKEEPING, SIMPLE RECORD KEEPING, HANDLING MONEY

LESSON PLAN

- To Be Announced (TBA) , possibly working with the final selected candidates in setting up future housekeeping, and organizing themselves, for their real microbusinesses going forward.

Resources

- Crowd Funding Sites Pg 117
- Democracy & Free Enterprise Go Hand In Hand Pg 118
- Pooling Capital for Acquiring a Factory in the 3rd World Pg 119
- Simple Bookkeeping Pg 120
- Thailand and Self-Sufficiency Pg 121
- Business Conditions Pg 122

Homework*

*assigned at the end of the weekend.

- Submit picture of SAMPLE on-line account showing deposit and withdrawal





CORE 4: EXAMPLES OF SUCCESSFUL MICROBUSINESSES

LESSON PLAN

- To Be Announced (TBA) , possibly working with the final selected candidates in setting up future housekeeping, and organizing themselves, for their real microbusinesses going forward.

Resources

- Concrete That Is NOT Heavy Pg 123
- Invention That Saves Lives--Cold Thermos Pg 124
- Planting Business Seeds Pg 125
- Australian Permaculture Farm, 1 acre Pg 127
- Coca-Cola Entrepreneur Training Pg 128
- Create Wealth, the Steps Pg 129
- One Foot in the 21st Century Pg 131
- Small House, Earthblock, Costs, Owen Pg 132
- Under Ground House Pg 133

Homework*

*assigned at the end of the weekend.

- Explain in 100 (plus or minus 10) words WHY we emphasize the Goose Story

CORE 5: PERSONAL TRAITS NEEDED FOR SUCCESS, CREATIVE PROBLEM SOLVING

LESSON PLAN

- To Be Announced (TBA) , possibly working with the final selected candidates in setting up future housekeeping, and organizing themselves, for their real microbusinesses going forward.

Resources

- Appetite Test for Entrepreneurs Pg 134
- Building Personal Wealth Pg 135
- Problem Solving Pg 136
- Sequential Steps in Teaching How To Solve Problems Pg 137
- Purpose & Goal of Recipe For Hope Pg 139
- The Dream Story Pg 140
- The Goose Story Pg 147

Homework*

*assigned at the end of the weekend.

- Identify your strongest entrepreneurial trait. Explain how you use it in 20 words or less.
- Identify your weakest entrepreneurial trait. Explain 2 things you can do to improve, in 20 words or less.

CORE 6: PERSUASIVE SPEAKING, PERSUASIVE WRITING

LESSON PLAN

- To Be Announced (TBA) , possibly working with the final selected candidates in setting up future housekeeping, and organizing themselves, for their real microbusinesses going forward.

Resources

- Story of a Country With Mineral Resources Pg 148
- Story of a Country Without Mineral Resources Pg 153
- Skills for Clear and Persuasive Writing Pg 158
- Persuasive Writing Sample Pg 163
- Persuasive Public Speaking Pg 164
- Example Elevator Speech Pg 165

Homework*

*assigned at the end of the weekend.

- Student to prepare either a speech or an article, opposite of the assignment they did last time.



Sixth Weekend Homework

CORE 1: Select A Microbusiness, Research Your Market, Develop A New Market

- To be determined

Core 2: Write Business Plan. Ask Creator For Help

- To be determined

Core 3: Basic Bookkeeping, Simple Record Keeping, Handling Money

- Submit picture of SAMPLE on-line account showing deposit and withdrawal

Core 4: Examples Of Successful Microbusinesses

- Explain in 100 (plus or minus 10) words WHY we emphasize the Goose Story

Core 5: Personal Traits Needed For Success, Creative Problem Solving

- Identify your strongest entrepreneurial trait. Explain how you use it in 20 words or less.
- Identify your weakest entrepreneurial trait. Explain 2 things you can do to improve in 20 words or less.

Core 6: Persuasive Speaking, Persuasive Writing

- Student to prepare either a speech or an article, opposite of the assignment they did last time.



RESOURCES



The below is an interesting newspaper clipping given to Dr. Epps, date unknown, that offers hope.

> **A cow. A few goats. Bees**

The power of hope is real

An awkward truth for bleeding hearts like myself is that there has never been much rigorous evidence that outside aid can sustainably lift people out of poverty.



Nicholas
D. Kristof

Sure, evidence is overwhelming that aid can overcome disease, boost literacy and save lives. But raising incomes is trickier — and the evidence in that arena has been squishier.

Now, that's changing. A vast randomized trial — the gold standard of evidence — involving 21,000 people in six countries suggests that a particular aid package called the graduation program (because it aims to graduate people from poverty) gives very poor families a significant boost that continues after the program ends. Indeed, it's an investment. In India, the economic return was a remarkable 433 percent.

The heart of this aid package? A cow. Or a few goats. Even bees.

Why would a cow have such an effect? This gets interesting: There's some indication that one mechanism is hope. Whether in America or India, families that are stressed and impoverished — trapped in cycles of poverty — can feel a hopelessness that becomes self-fulfilling. Give people reason to hope that they can achieve a better life, and that, too, can be self-fulfilling.

In the graduation program, recipients of livestock were inspired to work more hours, even in areas unrelated to the livestock. They took more odd jobs. Their savings rose. Their mental health improved.

"Poverty is not just poverty of money or income," noted Sir Fazle Abed, founder of a Bangladeshi aid group called BRAC that developed the graduation program. "We also see a poverty of self-esteem, hope, opportunity and freedom. People trapped in a cycle of destitution

changed for the better through their own activities. Once they understand that, it's like a light gets turned on."

Esther Duflo, an economist at the Massachusetts Institute of Technology and a co-author of the study, believes that's right. "The mental health part is absolutely critical," she said. "Poverty causes stress and depression and lack of hope, and stress and depression and lack of hope, in turn, cause poverty."

Could hopelessness and stress create a "poverty trap" — abroad or here in the U.S. — in which people surrender to a kind of whirlpool of despair? Some economists and psychologists are finding evidence to support that theory, and experiments are underway to see if raising spirits can lift economic outcomes.

One study found that Ethiopians randomly assigned to watch an hourlong inspirational video ended up saving more and spending more on their children's education, compared with participants randomly assigned to watch an hour of comedy television. The forward-leaning behaviors persisted in a six-month follow-up.

Researchers are now studying whether exposure to religion might have a similar effect, improving economic outcomes. If so, Marx had the wrong drug in mind: religion would not be an opiate of the masses but an amphetamine.

The graduation program is a bit similar to the model of the well-known group Heifer International, which provides "gifts of hope" such as heifers, goats and chickens to impoverished families. "There was a lot of excitement — with just a

published results," said Pierre Ferrari, the president of Heifer. But the graduation model includes a couple of other elements.

The graduation program starts with a cow or other animals, as well as training on how to raise them. It includes months of food or cash support, partly to reduce the need to eat or sell the animal in a financial crisis. There's a savings account (microlending has disappointed in randomized trials, but microsavings works very well), health education and regular coaching to reinforce skills and build confidence.

The study, which was just published in the journal *Science*, found that the graduation model was enormously successful in India, Ethiopia, Ghana and Pakistan, and somewhat less effective in Peru and in Honduras (where some animals died). A follow-up found the effects still strong three years after the donation of the animals.

Dean Karlan, a Yale economist who is co-author of the study, said that aid groups focused on very similar approaches include Trickle Up, the Boma Project, Village Enterprise and Fonkoze. Karlan's students in a seminar on philanthropy were given a pool of money from a foundation and the challenge to donate it where it would do the most good; they spent the term reviewing the evidence and, in the end, voted to donate it to Trickle Up.

So bleeding hearts, rejoice!

Much of the news about global poverty is depressing, but this is fabulous: a large-scale experiment showing, with rigorous evidence, what works to lift people out of the most extreme poverty. And it's exhilarating that one of the lessons may be so simple and human: the power of hope.

Nicholas Kristof writes a column for the New York Times, 620 Eighth Ave., New York, NY 10018. He's at Facebook.com/Kristof and Twitter.com/NickKristof

CHOOSE ITEM FOR SALE AND LAUNCH BUSINESS

Pick an item: can be a fruit, vegetable, hand item, piece of furniture, etc.

- Is there already a lot of it available?
- Would there be a market for it, or more of it, if it already exists?
- Who will buy it? How much will they buy? How often will they buy?
- What is needed to produce it?
- List steps/items needed for production:

- Estimate expenses:_____ Estimate Income:_____ Estimate profits:_____
- Start-up costs?
- How long to get it to market?
- What will be the most effective and widely accepted sales pitch?
- Will there still be a market for this in 2 years? 5 years?
- Write up the business plan: (cover all the above)
- Write up the main objections that will be raised about the plan:
- Write up an argument to overcome each objection

Be prepared to [a] present in class, [b] answer questions and [c] overcome objections.

SOCIAL ENTERPRISES FOR THE SLUM*

Thoughts inspired after reading this article:

*MBA diary: A social enterprise for the slums

Jul 22nd 2013, 15:15 by JON MYER, ESADE



Jon Myer, an MBA student at ESADE Business School, offers this concept of how mini stores in slums can ease food insecurity [Picture credit: Cesar del Valle]

It is said that 1 out of every 4 children in our world are hungry and malnutrition is likely involved in the deaths of millions more each year.

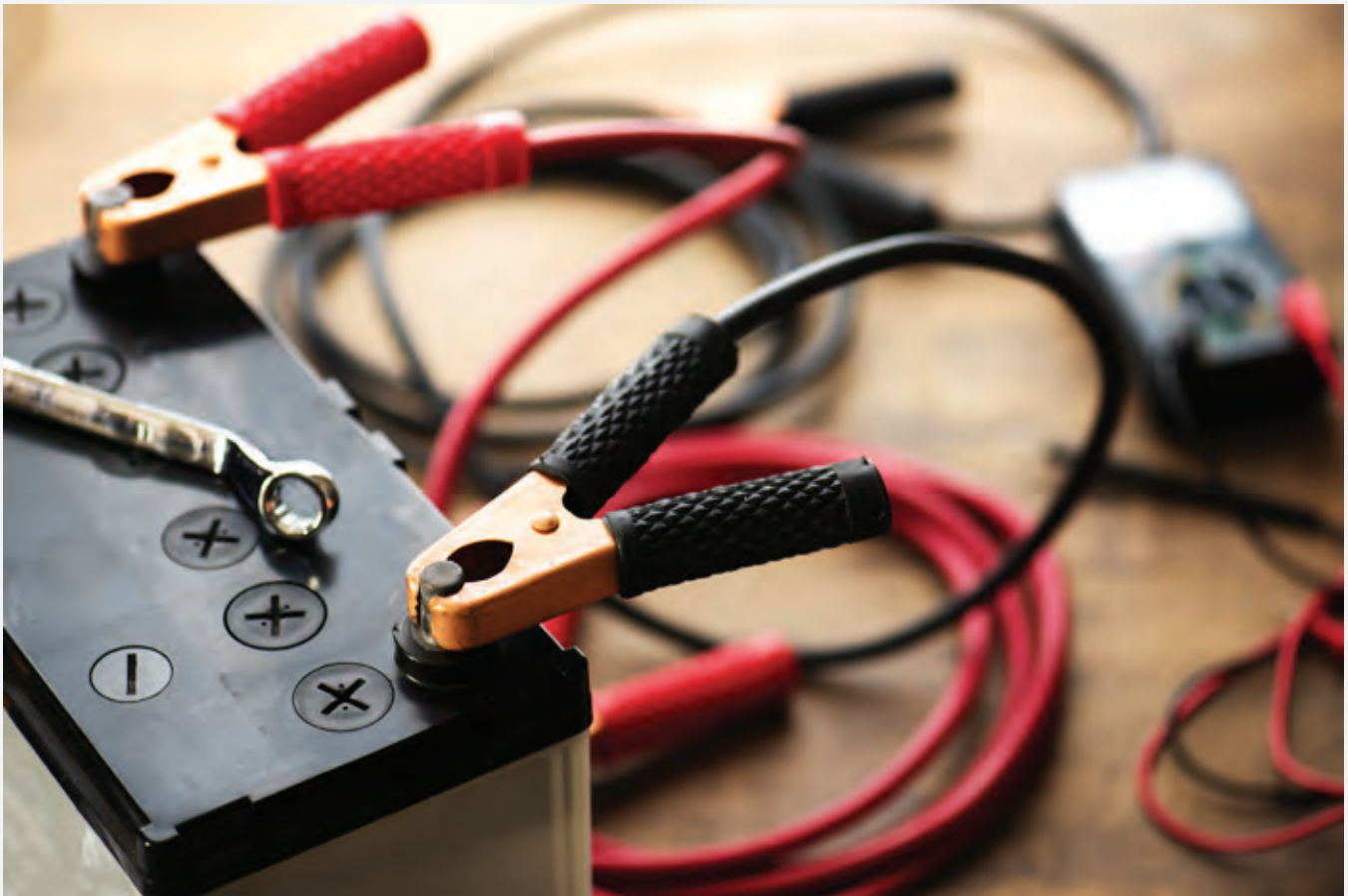
Mini stores serve urban slum dwellers the world over—they bring needed food and necessities to the hands of those who don't travel and who can only afford small packages of items. All may need flour or sugar, but some can only afford 1/2 pound and not the more standard 5 pound packaging of these common staples. These mini stores could be more efficient if they had business policy updates and computerized inventory and sales records. Group buying power and re-imagining supply chain structure could make them more profitable and efficient.

SOLAR LIGHTS IN GUATEMALA

youtu.be/EvE1fO5l4C4

The link is to an informative 4 minute 57 seconds video about two entrepreneurs bringing electric lights to Guatemala, a poor country in Central America.

Dr. Epps highly recommends this video.



CORE SOLUTIONS FERRO-CEMENT RAIN TANK CONSTRUCTION IN INDONESIA*

Thoughts inspired after reading:

*By: Owen Geiger

naturalbuildingblog.com/core-solutions-ferro-cement-rain-tank-construction-in-indonesia

Having clean and pure water to drink is a major issue in some parts of the world. Many of the poorer countries in the Global south have plenty of rainfall, yet many don't have ready access to pure water.

In his blog, cited above, Dr. Owen Geiger says: "Indonesia has some of the most contaminated rivers and groundwater sources in the world. Yet much of the country receives more than 200cm of annual rainfall that goes virtually unused. CoRe Solutions has perfected a locally appropriate method for constructing high quality Ferro-cement rainwater harvesting tanks that are empowering Indonesia's people to tap into this sustainable clean water source."

Saving a resource like pure water is very important. Suitable/affordable tanks for water storage fill a definite need, and can be a profitable business.

youtu.be/ANp5Kirlcn8

Here is another great rainwater storage tank.

youtu.be/mVhnDGVBDrU

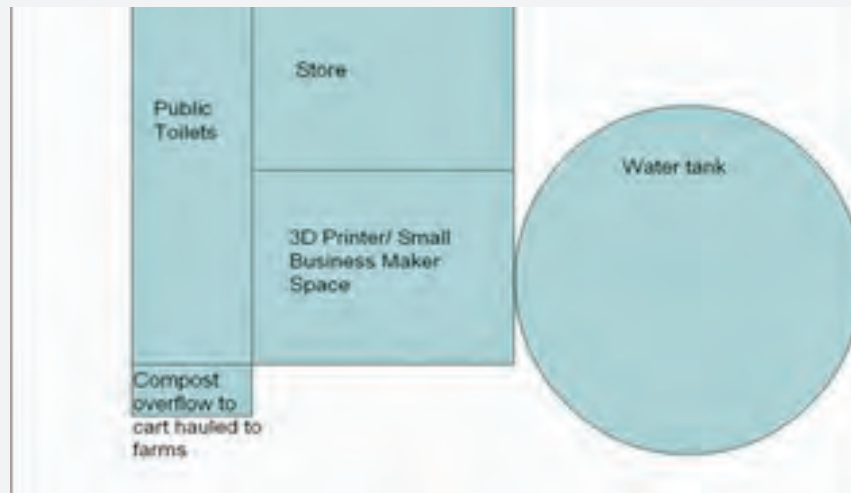


MULTI FUNCTIONS OF A RURAL STORE IN KENYA

Ideas inspired by:

*Stacking Solutions, Posted September 5, 2015, by: Owen Geiger

naturalbuildingblog.com/stacking-solutions



This is a great sketch showing how several functions can be done at one location. Many of the local needs are met at one establishment, such as a rural store.

Owen Geiger says, in the blog post cited above, “Toilets, water, depleted tropical soils, and refrigeration are four of the myriad challenges of the developing world.”

The toilet in the sketch is not just a place for humans to deposit their body waste. It can also be used to capturing methane, which can provide energy (converted to gas for cooking and lighting and heating), or to run steam turbines and to produce electricity or to power small machines. The human waste can also furnish fertilizer to depleted costal soils.

More can be seen at:

growingfutureskenya.blogspot.com/2015/03/stacking-solutions.html

ANYTHING CAN BE A MICROBUSINESS

Most anything that humans need or want can be turned into a microbusiness. Set it up to do it in a small space and with small inventory and a family member to operate it. Most things can also become a medium sized or large business too. It just takes more space, more inventory and more capital investment. When there is greater potential for loss one needs a more thorough market analysis, sales projections, and etc. But when it is a microbusiness, just try it and see how well it works. If you can attract enough paying customers you have a winner! If not, try something else.

NOTE: Money has to be made at two points:

First Point: The entrepreneurs who become agents for Recipe For Hope will start new businesses to create employment for local residents. Recipe For Hope agents need for those businesses to be profitable because the profits will earn them a bigger commission from Recipe For Hope.

Second Point: The residents of the area need to earn money by being hired to work in the new businesses. They improve their lives by working jobs and also by growing much of their own food and raising small livestock.

The list below is in no particular order. A creative thinker will add many more ideas to this list.

- Water, for drinking and cooking
- Used tires shipped in via container and resold
- Used clothing
- Mini pharmacies
- Beauty supply and cosmetics
- Simple auto parts—belts, brake fluid, spark plugs
- Mini store to sell rice, batteries, shoe strings, thread, cooking oil, batteries, etc.
- Cell phone recharging
- Computer & copy service and more
- Well “drilling” by hand, various methods, simple to mid-complexity
- Condensation water collection system
- Fish farming
- Fuel for cooking, as alternative to charcoal
- Construction of simple buildings

Most of these can be either stationery or mobile with various locations served on scheduled days or routes. The stationery ones will likely be in one room of someone's house, or part of the room, or even a closet in the room or outside under a simple shed roof attached to the house.

- Block and brick making
- Street vendors selling sandwiches
- Repair shoes
- Repair and sell used items—all types of things
- Solar
- Mini Store for daily Essentials
- Mini Store for beauty products
- Medical supplies
- Selling automotive supplies (brake fluid, motor oil)
- Pharmacies
- Elder care
- Water and wells
- Tires
- Light mechanics
- Motor cycle repair
- Earthbag technology housing
- Pumps
- Toilets
- Land reclamation
- Growing food
- Livestock (goats, rabbits, pigs)

Aquaculture (the growing of fish and vegetable plants together. Garden vegetables are fertilized in water by the waste of fish and the water in turn is purified by the plants and recycled back as fresh water for the fish once again. Very little water needed and not extra fertilizer needed for the vegetables, One harvests vegetables and fish for meat.

- Automobile battery rejuvenation
- Chickens and eggs
- Oil Seed Press, produce cooking oil

- Barrel oven for baking bread and other items—heats up fast
- Teach English
- Sell produce
- Motorcycle repair
- Selling simple hand farm implements

Solar related: solar cooking, lighting, power for machines and tools, solar hot water —adobe solar barrel bakery.

- Solar panels, making them
- Anaerobic toilets
- Re-stores (building supplies & other)
- Bamboo building materials store
- CEB making business
- Brick, geopolymers, room temp dried, construction quality
- Cement making, geopolymers or Portland
- Ferro cement forms
- Lightweight insulated concrete panels
- Cabinets/counter, tops
- Bee keeping
- Candle making
- Clothes making
- Raising animals for milk production
- Ceramics
- Tire recapping (broken into several steps to provide more hire jobs)
- Toilet systems manufacturing and installation

Motorcycle/side car, “food truck” is another microbusiness idea that would apply to Haiti, etc. A local guy sells grilled corn on the cob and sweet potatoes on a motorcycle sidecar. The grill is part of the rig. A canopy keeps off the sun and rain. The best part is he can easily move around to where customers are. He parks outside office buildings, on busy streets and often right across from the largest supermarket.

The food is outstanding. The corn husk is charred, but the corn inside is cooked to perfection. People are often lined up and he’s making sales as fast as his hands can move. I’ve read on a Thai website that street vendors like this in busy areas make more money than teachers and ordinary office workers.

Oh... businesses like this operate tax free and don’t require any license here.

MICROBUSINESSES LIKELY TO BE IN DEMAND

These examples are based upon the author's experience in Haiti and in Honduras—the latter being obviously better off financially than is Haiti.

Based upon experience in Honduras and Haiti, the following will be in strong demand. Whether or not the customers will be poverty people, or non-poverty people is indicated.

- | | |
|---|--|
| ● Copy services | Customer: non poverty |
| ● Animals (goats, rabbits, chickens, cow/calf) | Customer: poverty and non-poverty |
| ● Taxis | Customer: poverty and non-poverty |
| ● Motorcycle repair | Customer: non poverty |
| ● Tires for cars, trucks and other | Customer: non poverty |
| ● Toilets, if dry area with no public sewer lines | Customer: non poverty, but poverty too |
| ● Food Treats (Mangada fruit, sandwiches, etc) | Customer: non poverty, but poverty too |
| ● Internet Café | Customer: non poverty & poverty |
| ● Building a simple basic house
(Do people want to own a home? Is there loan money available at reasonable terms?) | Customer: non poverty, some poverty |
| ● Solar lanterns (rechargeable at central location within walking distance) | Customer: poverty, but non-poverty too |
| ● Food growing with harvest to sell, sandwiches & snacks | Customer: poverty and non-poverty |
| ● Grow chicken food (for example; none in Haiti) | Customer: non-poverty |

POINT: They get good at running the business and then go teach others when they set up businesses in new locations.

EXAMPLE: a business with 5 to 10 lines of product/service. The focus is on what is a certain need and demand. A lot happens for good: employees learn, and earn some money, basic good/services needed are provided and it is an informal management training program. The “best & brightest” go to another potential market and start the very same business there. Business needs to locate in area frequented by people who can afford to buy. Ideally it can serve the poverty area and the working class area—need money to be spent to generate commerce, to in turn generate more jobs, money being spent, etc.

TOP 10 COTTAGE INDUSTRY PRODUCTS

*Top 10 Cottage Industry Products posted on February 25, 2015 by Owen Geiger
naturalbuildingblog.com/top-10-cottage-industry-products

#1 - Rocket Stove

rocketstove.org

Rocket stoves have become ubiquitous because they are extremely efficient and practical. You can burn twigs, stalks of plants and other readily available material that's close at hand.

#2 - Treadle Pump

blogs.worldwatch.org/nourishingtheplanet/tag/treadle-pump

#3 - Solar Oven

instructables.com/id/Cardboard-and-Duct-tape-Solar-Oven

Other solar oven plans:

solarcooking.wikia.com/wiki/Category:Solar_cooker_plans

#4 - Clay Oven

amazon.com/dp/096798467X

See *Build Your Own Earth Oven* book at Amazon.com. One drawback is these ovens use quite a bit of wood.

#5 - EMAS Water Pump

naturalbuildingblog.com/emas-handpumps

Water filter:

vimeo.com/20835450

#6 - CEB Press

naturalbuildingblog.com/star-top-ceb-presses

The best value for the money at this time, in my opinion, are Star Top CEB presses. You can make your own CEB press with free plans from the Internet, but the quality will not be the same.

#7 Recycled Plastic Block Press Ubuntu Blox

recycledplasticblockhouses.com

Harvey Lacey's new press and block design is better than ever with 3 strands of poly baling twine for ease of construction and improved performance.

#8 Solar Water Disinfection

wikipedia.org/wiki/Solar_water_disinfection

Solar water disinfection is a type of portable water purification that uses solar energy to make biologically-contaminated (e.g. bacteria, viruses, protozoa and worms) water safe to drink. Water contaminated with non-biological agents such as toxic chemicals or heavy metals require additional steps to make the water safe to drink.

#9 Solar Bottle Light

naturalbuildingblog.com/water-bottle-lightbulbs

#10 Pedal Powered Grain Mill

countrylivinggrainmills.com/grainmill1.html

armageddononline.org/uploads/Peddle_Operated_Grain_Mill.pdf

The author thanks Dr. Owen Geiger of the Natural Building Blog for the ideas suggested in the above list.

BUSINESS PLANS, SUPPLEMENTAL QUESTIONS

Answer EACH question. Think your answers through carefully. Think now before we spend money! New businesses that fail (most new start-up businesses do fail) simply had a quickly put together plan on paper, but they were not really prepared for what was coming. We want you prepared! We want you to think everything through, over and over. We say, “think it through frontwards and backwards.” And since we will be putting in money, we want you to be ready for success—or we lose our money!

If you give us a quick answer that does not show us you have thought deeply, we won't think you are ready to do a good job managing our money. The “answer” provided below is a SAMPLE answer that was for a moto taxi business—you should put in the REAL answer that describes your situation.

#1 Will there be an actual cost for the space?

Answer: No cost for the space

#2 Who will be there to serve customers?

Answer: The Moto Driver

#3 How many hours a day will business be open?

Answer: About ten hours a day.

MARKET ANALYSIS

#4 Who will you promote to (give flyers, tell about your business, etc.)?

Answer: The moto taxi driver and me, people at church, people in my neighborhood.

#5 In relationship to your business, where are other similar businesses located?

#6 In relationship to your business, where are your potential clients located (schools, offices, etc)?

#7 Approximately how many potential clients exist in the market where you want to start this business?

(EXAMPLE: there are 2 high schools with approximately 500 students each, and 1 university with approximately 1,000 students, and 3 office complexes with approximately 300 employees...etc.)

#8 Can you get on radio free with a “Public Service Announcement”?

#9 Can you visit local businesses and see if they will use your service?

#10 Are you planning to use any profits from the business for personal living expenses in the first year?

(the answer to # 10 should be “no”. Do not plan to “have the business feed you” in the first year. Put all money made back into the business. Later you can take out profits, but not in the first year!! There are NO exceptions to this rule)

PROJECTED CASH FLOW

#11 How much business do you plan to generate in the first week?

Answer: USD \$34

#12 How much do you plan to generate in the second week?

Answer: USD \$34

#13 How much do you plan to generate in the third week?

Answer: USD \$34

#14 How much do you plan to generate in the fourth week?

Answer: USD \$34

#15 How much do you plan to generate in the second month?

Answer: USD \$272 (2 x \$136 = \$272)

#16 How much do you plan to generate in the third month?

Answer: USD \$408 (2 x 272 = \$408) Most businesses grow and produce MORE each month than they did the previous month.

#17 How much do you plan to generate in the fourth month?

Answer: USD \$544

#18 Who are these customers?

Answer: The passengers

#19 Did anyone else try a business like this? Who?

Answer: Yes, a good friend of mine

#20 What did you learn when you talked to them and asked for advice for your new business?

Answer: He encourage me get involved in that business. When I talk to him he always show me that is a profitable business and that I can generate money. Good!

#21 Can you Skype with us?

Yes, I can Skype at any time and whenever.

We will need to communicate with you—cheaply. Skype calling capacity will be a necessity. Dr. Epps speaks English and some Spanish.

#22 How many business will be near enough to you that your customers can go to your competition if they want to?

Answer: Many

#23 What will you offer that your competition does not offer? (This is about WHY will customers come to you and not to your competitors)

Answer: We will be courteous, always smiling at people, we will always wear red caps, and will always say "Thank You" when people get off the moto. In addition to getting a ride, we help them feel good.

#24 Describe your "average" customer? (Tell us their approximate income, education level and residence location and anything else that describes them.)

#25 How will you and your partners share the work load?

#26 How will you share the profits?

#27 Make up some examples of your bookkeeping. We want you to make a sample of how you will record income and expenses in the business and show them to us. After we see your samples, we will offer some suggestions.

#28 Who will keep your books? Have you already discussed this with them?

Answer: my wife. Yes, she has already agreed.

#29 How much time will it take each day? Each week? Each month?

Answer: about 20 minutes a day in the beginning. Later on, it could be much more.

#30 What bank will you use?

Answer: Bank Nation de Credit (BNC)

#31 Do any of you have an account there now?

Answer: Yes, I have One

#32 Are you willing to take our advice and apply the advice in your business?

Answer: Yes, I will take your advice and apply to my business.



CHINA ADOPTS CAPITALISM

In 1978 something very interesting happened in China. In Seougong a group of 18 farmers met secretly. They met in secret because they feared being caught and imprisoned by the Communist authorities. They took the risk of being caught and punished because... they were tired of not having enough food to feed their families! No one was willing to work hard to bring in a good crop because everyone got an equal share of the harvest, regardless of how hard each worked. Everything was owned by the state. No private ownership was allowed. Private ownership was against the Communist ideal of all work equally and all share equally. Nowhere in the world has it ever worked, but none the less, it was their ideal.

The Communists simply had it wrong. People in this world do have self-interest and will not work hard if they will not be rewarded for their hard work. There was no incentive to work hard and apply innovations in order to bring in a good crop.

At the secret meeting they, with fear hanging in the air, each signed an agreement outlining the division of the communal lands secretly into individual farmer plots. What you grew on your plot, you got to keep! Grow a lot, keep a lot. Grow little, have only little to keep. Knowing they might be punished by the government for doing this, they agreed to raise each other's children to age 18 if any of them were imprisoned or executed. The farmer being interviewed, the one who brought this story out of secret, had hidden the paper the farmers had signed in a piece of bamboo in his ceiling.

They started working hard! They secretly competed against one another to see who could do the best. They produced more food that year than in the previous five years combined! It was soon very obvious that something had greatly increased production! Word as to why there was such a great crop eventually leaked out!

But fortunately it was just at a time when some Chinese leaders wanted to change the economic system, and so were pleased with the increased production. Rather than imprison the rebel farmers, they held them up as a model for other farmers. Soon farmers all over China were competing and being allowed to keep what they individually produced. And that is how Capitalism made it's way back into the Chinese economy. In the face of low production, the leaders saw that the communist/socialist model was not producing enough food!

In 2011 they had an economic growth rate of 9 %. They have had that kind of growth rate every year now for thirty years. It started with those farmers in Seougong risking execution to do what works: compete and keep what you earn.

*This information taken from a radio report heard by Jerry Dean Epps, PhD, on "All Things Considered," PBS radio Jan. 20, 2012 in Atlanta, Georgia, USA

COMMERCE IS THE MOTHER'S MILK OF OPPORTUNITY AND HOPE

I feel like it is everywhere—the need for a society, community, nation, ethnic sub-group, cultural niche, etc. to “have a better life!” The people I refer to, largely 3rd world, don't have flat screen tvs, doctors they can taxi to in twenty minutes, indoor plumbing, the option to eat three meals a day, free education, regular hot showers, \$100 walking shoes, and more clothes than they can wear—I am not talking about America's poor who nowadays live better than did royalty in the 1700s. For them, opportunity is not totally absent, there are some ladders up and a few make the climb. I pray for the day when every kid in an American ghetto sees and uses a ladder to the middle class. But the poor in America's ghettos are NOT the people I am talking about.

Nor am I saying that material things make people happy. But I am saying that when life's essentials are daily in question, there is little energy for happiness. Get the economy going and the essentials for living available and then one is free to choose happiness.

I am talking about pockets in the 3rd world where the life they lead is one of survival and seems devoid of opportunity and hope. Think Somalia, the Sudan, and Haiti. With the absence of opportunity, and it's follow-up companion—hope, existence in their world is bleak. On the national and international news, I see this over and over. It is easy on our planet to find groups of people who are strangers to opportunity and hope.

Then right away I start thinking, “maybe the fix needed is in the socio-economic fabric in which they live each day and not within their individual psyches. Rather than work on the attitude of individuals and send them each to a Tony Robbins fire walk or self-improvement program so they will individually buck up and get happy and start becoming a high performers—so they can overcome the blunting nature of their environment— I turn to: get commerce flowing vigorously in their world so hope and opportunity “just come naturally”! Then no individual prodding is needed. Basic Premise: people will look out for their own interests and most are of average or higher intelligence. Therefore, when they have a reasonably good chance at having a “good life”, they will take that chance and will then feel like they have a good life! This seems to be true the world over!

Most will agree that the basics of individual health and public health are so important to the citizenry that the basics should be taught to children in school. Let's also add basic instruction in personal wealth building and economic principles—“how economies work” could be taught in elementary and junior high school.

Sure, some won't get it, some will decide not to apply the principles. Some will be unable to apply them. But the majority will get it. As they become adults they will take the reins and do what is good for them and for the economic vigor of their society. It is not rocket science! For a society to have a high standard of living, commerce needs to be robust. Trade needs to flow, or the transporters won't have anything to transport. It follows, someone has to make or grow the things being transported. The things they grow or make must have value to the people—so there will spend their money for them. As they spend their money for essentials, and non-essentials, more jobs are created and more people go to work producing those essentials and non-essentials. They in turn spend the money from their job on goods and services. The market is kept active by the operation of these principles.

We say such an economy is sustainable—it will continue to function “on its own” because, just like water flows downhill without instructions and objects predictably fall to the ground when dropped from a height, the operations of a free economy are natural—they will automatically occur and continue to reoccur if not interfered with. Throughout history and all over the world, people will trade items of value for things they want. Someone will produce the desired items and sell them for a profit.

This is over simplified, but the basics are accurate. People do want things—essentials and, if they can afford them, non-essentials. They will give something of value, if they have it, to get those things. Someone will, for a profit, provide the desired essentials and non-essentials. This is human nature. There are some abuses and negative side effects to the free market system. But most people, in an economy that is sluggish or dead, would love the opportunity to deal with the abuses that seem petty when compared to the widespread malaise of a society with almost no economic activity.

The more vigorous the economy, the more likely that most people will have more money to spend. Like a watch with an eternal mainspring, the operations continue, and in so doing, stimulate even more jobs, more purchases, more children going to school because more parents can buy books and afford to spare their children from work in the fields, shops and kitchens. In the main, most people yearn to live in a society where economic growth is widespread and can be pretty much taken for granted.

Maybe if we make this very clear in places where the economy is dead or dying, especially if we jump start that near dead economy with some local production and jobs, and teach locals how we did it, at least some of the “have-nots” will become “haves.” Who knows—it might catch on! Give people economic opportunity, and hope for a “good life” will follow. Bleakness will fade away. Long live opportunity, and it's offspring HOPE!

FREE ENTERPRISE: A PRIMER ON THE CARE AND FEEDING OF A ROBUST ECONOMY; BASIC PRINCIPLES PLAINLY STATED

Sign in animal park: “Don’t feed the animals. Feeding them causes them to become dependent on food given to them and they lose the ability to fend for themselves.” It illustrates the point that skills and attitudes must be practiced in order to keep those skills and attitudes alive in people. This is true across species.

Here are some examples. Horses raised in stables don’t know how to paw the ground and uncover the frozen grass beneath deep winter snows if they are not taught. When placed with animals used to fending for themselves in the winter, the stable horses quickly learn how to paw the snow aside and nibble the frozen grass that was covered by the snow. When the first White settlers came from Europe to America they did not know how to grow corn. They did not know how to fertilize the corn by placing a fish (that would slowly disintegrate and furnish need elements to the growing corn plant) in each hill of corn planted. The Brown natives saw the Whites starving, took pity on them, and taught them these things. All children, regardless of color, develop work habits at an early age if they are modeled and taught to them. If not, when they report for their first real for-pay work, they may not know how to work.

It is said that at one time the government of Sweden granted unemployment benefits (a monthly check) for a period of five years. Research discovered that most Swedes got another job in the last few months of year five. Therefore, the government lowered the benefits period to four years. Research showed that most got another job in the last few months of year four. The government lowered the benefits period to three years. Research showed that most found another job in the last few years of year three. The government then lowered the benefits period to two years, and that is where it remains today.

While there have been some benefits, most agree that, even though built on good intentions, Lyndon Johnson’s Great Society program has created 3 generations of crippling dependency among America’s poor. Waiting for “check day” usually does not foster creativity, productivity or desire to excel. If you doubt this, get involved with most any school in America’s inner cities and follow the children from kindergarten through junior high and high school. As the dropout rates increase with each ascending grade, you will find the family and home life these children come from to be financially dependent upon the government, usually fatherless, not supportive of learning, heavily drug dependent, parents are often educational dropouts themselves, high exposure to criminal activity, and teenagers and adults often unemployable.

Widespread availability of government funds and food stamps have made it possible for these folks to have food, clothing and shelter without having to provide it for themselves. Their dependency upon the government has led to an entire subculture of poverty and it's many woes. Perhaps government aid was not such a good idea after all. This author personally witnessed the exodus from welfare to jobs when USA President Bill Clinton started making it harder for able bodied people to receive welfare. The author had had purchased a small apartment building in the inner city of Atlanta. He wanted to "to help."

The residents learned of the coming government changes regarding welfare. Many of them would no longer qualify to receive a check. They would have to be enrolled in a learning program or get a job. They no longer waited for "check day," they got jobs or went to school to become qualified for a job. It was amazing to see. People who had been on welfare for years and years, suddenly, under threat of not getting a check, went to work or job training.

Dr. Paul Polak (*Out of Poverty*, Polak, 2008, Berrett-Koehler Pubs.) declares that: you can't donate people out of poverty. He further asserts that the best thing we can do for the third world is not to send them boat loads of aid, but to ignite their entrepreneurial spirit. Give a person bread, and he eats today. Give him a rake and seeds, and he can eat for a lifetime. The old adage suggests giving consumable help is not always beneficial. Sometimes it cripples people.

The point being, taxpayer money going to feed those who could be feeding themselves is a drain on the economy because it produces nothing of economic value—nothing that appreciates. We learned in *Rich Dad, Poor Dad*, (Kiyosaki, 1997, Plata Publishing, LLC) that things are either liabilities or assets. That is, they either appreciate or depreciate. Giving people money for food, which is a good thing when the recipient is unable to work, is a depreciating use of capital. Moral values lead us to feed those who cannot feed themselves. But feeding those who could be feeding themselves is a drain on society's resources and sometimes lulls the recipient into a life of poverty. It sidelines otherwise able bodied people and siphons off money that could be going to building factories and roads—things that are appreciating assets: things that have value and therefore increase the gross national product (GNP) and that leads to prosperity for all.

When a society actually produces more goods and services of value (increase the Gross National Product), all in society benefit. Investors have more money to invest. More business ventures are undertaken, more people are hired, more product is produced and sold, more second and third tier companies hire more people [General Motors makes the cars in a factory, but someone has to make the tires, someone else transports the tires to General Motors, someone sells insurance to the people who buy the cars, someone builds the warehouses that house the repair parts, and so on], more taxes are paid, there is more money for maintaining the roads and utilities, and on and on it goes. We often simply use the phrase, "All boats lift with the rising tide."

KICKSTART, MARTIN FISHER

Martin Fisher, founder of KickStart, is offering the poor a way out of poverty. We summarize here some of his ideas. After a lot of trial and error, he learned this basic fact: what the poor need is to make money! His work became identifying profitable businesses that people can start with only a small amount of money. As a result, thousands of new businesses have been started and thousands of acres of farm land are being irrigated by his treadle points—just one of the profitable new businesses he inspired. These people are moving out of poverty. He sees this as leading to an entrepreneurial middle class in Africa.

The world, for the poor, has gone to a CASH economy! Gone are the days when you grew what you needed to eat, to make clothes and could build your own shelter—back then you did not need much cash. But now you do! Therefore, finding ways for the poor to get all the cash they need is the way to get them out of poverty. This is Fisher's central theme. The agrarian crop cycle was not a good business model. All crops come in at same time, all farmers are selling at the same time—good for the middle man buyer, bad for the many small farmers. They needed other ways to earn money.

KickStart does two basic things: they identify profitable businesses the poor can get into for little investment. And, they make tools needed to start other businesses and sell them in affordable ways to the poor who will use them in starting businesses that require having tools. Along the way he learned that if you dig a well for the community, and put a pump in it, years later the pump will break and no one fixes it—because no one person owns it, so it is no one person's responsibility. Ownership in common leads to this—no one person taking responsibility. Similarly, if people don't have skin in the game, they don't appreciate items given to them.

When people more than needed to survive, they buy a cow and earn even more money. They can send the kids to school. They can say good-bye to poverty and join the middle class.

Galvin, M.D., Iannotti, L. Social Enterprise and Development: The KickStart Model. *Voluntas* 26, 421–441 (2015) published January 17, 2014.

doi.org/10.1007/s11266-013-9424-z

MEASURED BUSINESS PLAN IMPLEMENTATION

In starting the business, the entrepreneur gets a reward at each sequential level when tasks/goals at a given level are successfully accomplished. This requires the tasks/goals at each level be stated/defined in a way that makes them easy to measure.

The business plan therefore should be written as a series of sequential and measurable steps to be taken that lead to ultimate desired profits.

The Entrepreneur takes our basic 6 week end training program, then writes a measurable steps business plan, and once approved, begins implementation of the plan. The first reward may be the getting of a business coach. Assigning or paring a business coach to a new entrepreneur is a big deal! It demonstrates that program administrators have a LOT of faith in the new entrepreneur—that he or she is worth assigning a valuable resource into—a business coach is a valuable resource not to be taken lightly! Then small money (for use in the business) can be given as sequential steps are accomplished.

NOTE: The training they received was designed as sequential levels, and now they establish their business in sequential levels, being rewarded as the steps are accomplished. The money/investment “rewards” are increasingly larger as one gets nearer functioning business.

We only give money as accomplishment happens.



RULE OF LAW

Rule of law brings order and stability to society. *Ordered* conditions operate in an organized and predictable way. Stable conditions exist when the features of orderliness continue uninterrupted. Living in a society that is ordered and stable makes living less stressful than living in one that is **unordered** and **unstable**.

Predictability supports many useful institutions and traditions. For example, rule of law makes schools possible. Rule of law brings order and stability to the collecting of taxes. Taxes make possible roads, bridges, hospitals and schools. With schools we have an educated society. Education raises the standard of living for the individual. When many are educated the entire society enjoys a higher standard of living.

Banking too benefits from the order and stability created by the rule of law. When the regulations governing banks are ordered and stable, bankers know what to count on in the future. They can make plans. Successful plans will allow the banks to earn profits. Because banks are profitable, they can lend money. Lending means entrepreneurs can borrow start-up money and people can borrow money to buy homes.



START-UP INVESTMENT, SMALL!

It is easier to attract small investment from familiar sources than to attract large investments from unfamiliar sources. Consider what can be done, to get started, with the following amounts.

- \$200
- \$500
- \$750
- \$1,000
- \$1,500
- \$2,000

These amounts are much easier to obtain than are amounts like \$40,000, \$135,000, \$250,000 and \$3,000,000. Get your new enterprise started with small investment amounts, THEN go for a \$10,000 or \$15,000 loan for expansion. Take sure small steps. Demonstrate to lenders that you can earn profits. Demonstrate that you have a good track record. Demonstrate that you are dependable.

Most new business fail! Why? Not enough capital to operate (so, start smaller) and not enough research ahead of time to determine if there is a profitable market for the goods or service. Don't rent a nice store and purchase \$5,000 of stock! Start by selling out of your backpack with \$50 stock. Grow step by step.

Do your research, and start small! Remind yourself of this often.



STEPS TO PROSPERITY

Jobs are what put money in people's hands. Often economists speak of investment as being the first step. Technically that is correct. But while investment is helpful, it really is *paying jobs* that we want. If you have a job, you have money. We use investment to create jobs. With a good product or service and a wise business plan, even a small investment can Create a few jobs.

- Step 1 Jobs gives rise to the second step.
- Step 2 Spending & paying taxes gives rise to the third step.
- Step 3 Demand for a product gives rise to the fourth step.
- Step 4 Manufacturing of the demanded product gives rise to more jobs.

Focus on creating jobs! Find a way to get some people working a job for pay and you start the steps to prosperity!

“PRACTICAL SKILLS SERVING NOBLE GOALS”



THE EXPRESSION BENEFIT OF DEMOCRACY

When people are not oppressed by the government they are free to express themselves. This means they might express something we don't like—but freedom of expression is guaranteed in a Democracy! Democracy and freedom of expression protect each other!

Why do we put up with expressions we don't like? BECAUSE we get the BEST of people too. They can express the “bad”, but they also can express the “good”. Beautiful songs, important criticisms of the government, criticisms of crime organizations, creative ideas, medical break-throughs, cutting edge art, and scientific advance are each expressions of some person, or a group of people. Without them society does not grow, does not breath, does not facilitate the essence of the human spirit.

In a society where each one is allowed to express, the best is allowed to emerge from each person. One can discover their talent and develop it. Society benefits when all it's citizens are expressing their talents.

In the long run, what is best for the individual person turns out to be the best for society too.



CROWD FUNDING SITES

indiegogo.com

landing.indiegogo.com/crowdfunding

seedinvest.com

inc.com/magazine/201306/eric-markowitz/how-to-choose-a-crowdfunder.html

entrepreneur.com/article/228534

kiva.org

en.wikipedia.org/wiki/Comparison_of_crowd_funding_services

crowdfundingpr.wordpress.com/top-100-crowdfunding-websites

crowdsunite.com

crowdfundingpr.wordpress.com/top-100-crowdfunding-websites

tapraise.com

gofundme.com

crowdsourcing.org/directory

en.wikipedia.org/wiki/Crowdsourcing



DEMOCRACY AND FREE ENTERPRISE GO HAND IN HAND

Being free without money or having money without freedom each leave the heart yearning. If resources are poured into an undemocratic society the powerful and ruthless will grab the resources and financially, perhaps literally, enslave the rest. We often see this in two class societies in the undeveloped world—the wealthy upper class and poor lower class. If society is democratic but has no resources, life for the people will still be a struggle.

A vital principle of Free Enterprise is that when an entrepreneur succeeds, all those he hired, who ship his product, who sell his product, etc. benefit. “All boats rise with the tide” is a relevant saying. Society must have a robust economy if it is to provide a satisfying standard of living. Society needs entrepreneurs to drive and maintain a robust economy.

A robust economy can not guarantee a social nirvana. Money alone cannot cause one to be a good person. Having money for decent housing, medical care and education for the children will not make one a good person. It will provide a standard of living that, if operating in a democratic system, allows one to discover and use his natural talents. All benefit when each person focuses on developing his individual/natural talents.

Democracy and Free Enterprise alone cannot create “Heaven on Earth.” But without them, “Hell on Earth” is much more likely. Poverty and oppression are cancers that sap the strength out of society and each individual in it. When the hunger pangs are gone and the individual is free, there is a chance for everyone to have a better life.

Democracy and Free Enterprise are worth whatever it takes to establish them. Dr. Polak demonstrates in his book, *Out Of Poverty: What Works When Traditional Approaches Fail*, that you cannot donate a society out of poverty. Unless that society throws off it’s own shackles, as soon as a well meaning benefactor removes the shackles, an opportunist will find a way to re-shackle it!

To paraphrase Dr. Polak, the way to raise the standard of living in the undeveloped world is to awaken it’s entrepreneurial spirit. If we want to effect lasting change in the undeveloped world, we can help it discover it’s entrepreneurial spirit. Assist it to develop a thirst for grass roots democracy. It’s own natural inclinations will lead it forward from there. Democracy and Free Enterprise go hand in hand.

POOLING CAPITAL FOR ACQUIRING A FACTORY IN THE 3RD WORLD

This idea illustrates how “small operators” can advance to larger operations—making more money and hiring more people.

It would begin by an individual starting and successfully operating a microbusiness. Continue this until \$21,000USD is saved. Then these operators can band together with 9 others to increase their purchase and leverage power. Each keeps some of his savings, but puts in \$14,000 to the pool for the joint investment. Jointly, since there are 10 of them each putting in \$14,000, they will have a total of \$140,000. This they invest in a small factory. After it does well, they do a larger one.



SIMPLE BOOKKEEPING

Week beginning, Monday, October 7, 2021

INCOME in \$USD

Monday	<u>500</u>
Tuesday	<u>460</u>
Wednesday	<u>410</u>
Thursday	<u>490</u>
Friday	<u>480</u>
Saturday	<u>510</u>
Sunday	<u>560</u>
TOTAL	<u>3,410</u>

EXPENSES in \$USD

Gas for generator	<u>5</u>
Candles	<u>6</u>
Batteries	<u>7</u>
Re-stock inventory	<u>580</u>
New light	<u>32</u>
Paper and pens	<u>13</u>
Other	<u>?</u>
TOTAL	<u>640</u>

EXAMPLE: Make a note of each expense when it happens. At end of day, write down your expenses for the entire day. This business task will become more important to you than you might think. Detail the expenses, and record the income you receive each week, and date it. Keep the weekly sheets together in an organized manner.

BREAK DOWN OF INCOME & EXPENSES:

Total income of 3,410 – expenses of 640 = 2770 Gross Profit.

Here is the Gross Profit break down:

40% = 886 for next re-stock

20% = 443 to save

40% = 886 to take home pay for local partner(s) if that much is needed

It is better to save a larger amount if possible! In life, there are almost always unexpected expenses—save money, be ready for them!

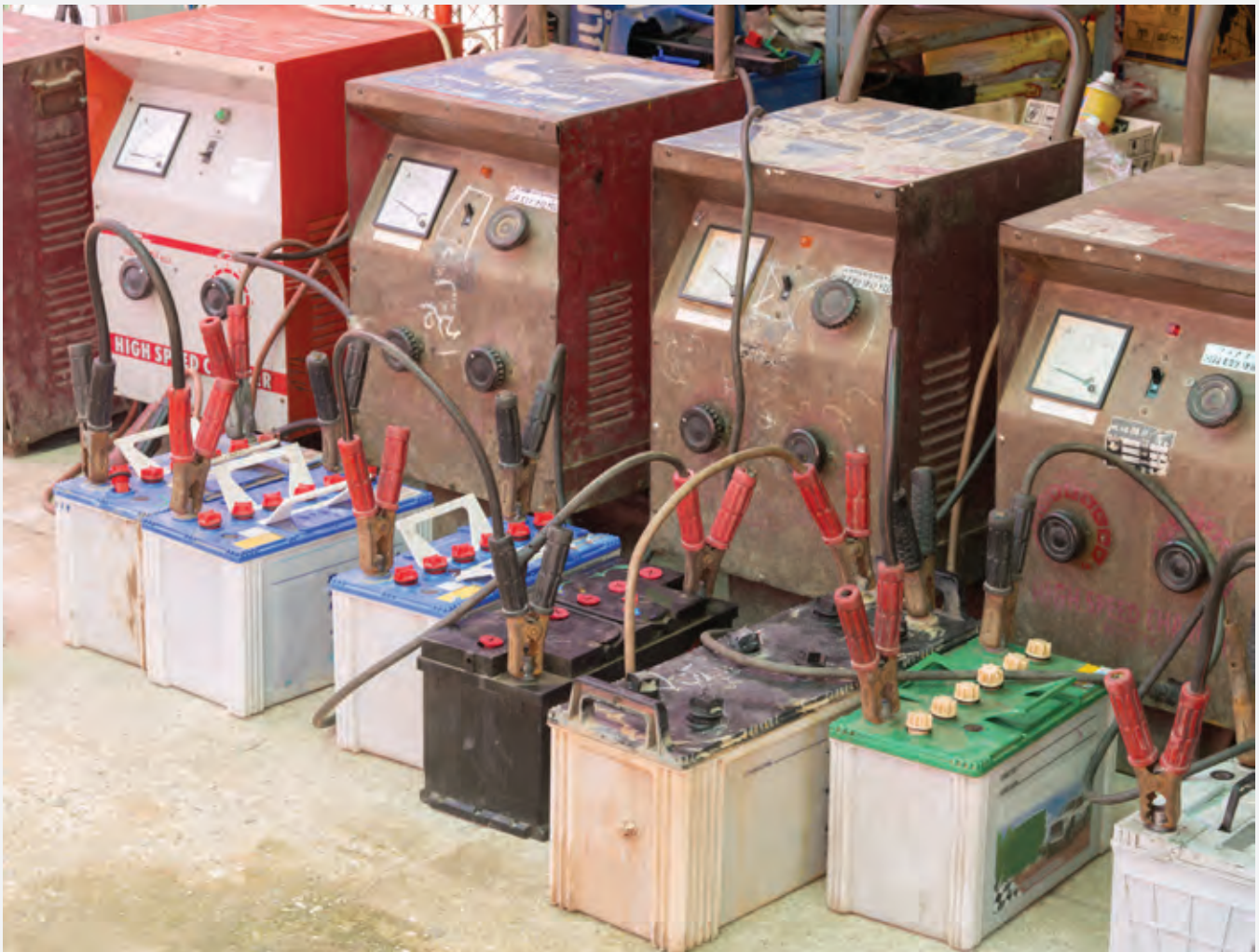
You will need a bank account. The only expenses allowed are the ones for which you get a receipt. No exceptions. Get receipts. It is just good business practice. As you expand in a few years, you will be glad you learned to get a receipt for everything.

A calculator helps, but is not required. They are very cheap. If it will add, subtract, multiply, divide and do % (percentages), that is good enough.

THAILAND AND SELF-SUFFICIENCY

See the site below to learn of the clever and natural ways the king of Thailand has improved his country. From how to restore the soil by natural means to purifying polluted water with plants to making sure there is enough food grown to feed all, the king has demonstrated projects that inspire. Follow link below to learn more.

thaiembassy.jp/thailand/e-king.htm



BUSINESS FRIENDLY ENVIRONMENTAL CONDITIONS

All over the world these conditions apply. If they do not exist, a business will have to decide if it can operate profitable without them, or how to work around the missing or unfavorable condition. KNOW these conditions well so you can plan accordingly!

- 1 Infrastructure (roads, transport, bridges, fuel available, etc.)
- 2 Tax structure, low rates
- 3 Regulations minimal
- 4 Credit Market open (credit readily available)
- 5 Labor cheap, labor rules business friendly

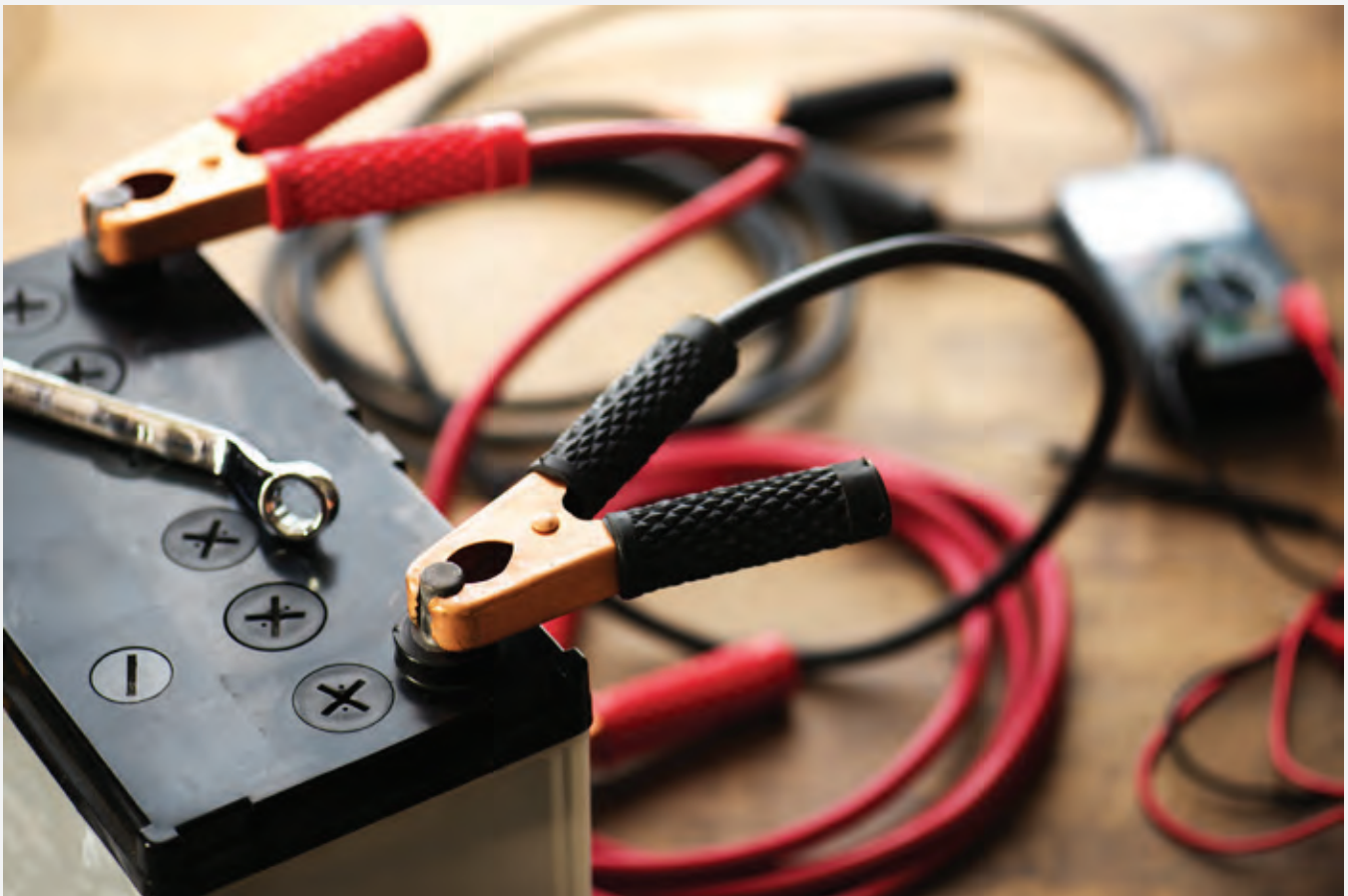


CONCRETE THAT IS NOT HEAVY

See Owen Geiger's wonderful explanation of how this special concrete product works.

naturalbuildingblog.com/air-crete-building

Air-Crete as building material that can change how things are built. While a cubic foot of normal concrete can weigh 120 pounds, a cubic foot of air-crete can weight as little as 20 pounds! Check it out!



INVENTION THAT SAVES LIVES

Cold Thermos Saves Lives

The link below will take the reader to see the description of a wonderful and clever invention that keeps vaccines cool (and prevents the doses from spoiling) for 30 days in high heat climates. Previously 5 days was the limit for keeping vaccines stored a safe temperatures to insure their usability. This means lives will be saved! Clever invention!!

borgenproject.org/arktek-keeping-vaccines-cool



PLANTING BUSINESS SEEDS

HOW TO DEVELOP AN ENTREPRENEUR

Here are the steps in planting seeds that grow businesses.

SELF STARTERS

These are the entrepreneurs who are not yet awake, they don't yet know that they are entrepreneurs. You are always on the look out for them.

OFFER HELP

When you discover a budding entrepreneur, offer to help them get started in business. However, in exchange for your help they need to prove to you their entrepreneurial willingness and energy. You require of them two things before you help them.

THE TASK

First, they must complete a simple task, on time, that the two of you agree upon. [Example: find an expert and learn 2 types of wood good for making furniture that is available in Haiti. OR, ask 8 families if they would buy a small B & W TV if it only cost them \$2 a week, OR find out who the top 3 courier services are that operate in Haiti and which one, if any, has a sterling reputation, etc.] You will discover:

1. Will they keep their word?
2. Will they perform?
3. And in a timely manner?

THE PLAN

Second, add a creative, yet practical, plan to the simple task, and do this in writing. Not to exceed fifteen (15) sentences. They need to create an idea that in some way improves, enlarges, enriches or streamlines the task or something relevant to it. Will they, can they, tackle this situation and add something of value? That is of course what entrepreneurs do all the time.

IF they do the TASK and PLAN as described above, continue with the steps below.

FIND DEMAND

Third, help them identify a Demand, or potential Demand, for something. This has to be real. Brainstorm with them how this demand can be met. It can range from the simple (example: reselling used tires, collecting old clothes from the middle class and selling to the working poor, selling pure drinking water) to the more sophisticated.

Be the middle man who puts an English language teacher together with business people wanting to learn English, investing in a rent-to use toilet in a part of town where there is a need for a clean toilet, organize a dependable maid service to service the “rich” foreign guest hotels. Encourage their creativity, but, keep it practical.

After you have together found a real Demand and a way to meet or fulfill that Demand: have them write a business plan. Show them how. It need not be fancy. It should be clear and realistic. Critique the plan, have them rewrite it until you both are satisfied that they are describing a business that will actually work, will be successful.

You will be financing this business. Agree in writing that you are 50% owner and will have 50% of the profit each and every quarter or until they buy your half ownership of the company. You fund the business (until you have done several, do not go over \$500). Cash is king. They do the work, you furnish the money. That is fair.

MONITOR

Fourth, monitor how they are doing. Let them run things, just look in on the business each week at first. Keep an eye on things but do not step in and micro manage. You are the investor-advisor, they are the executive running the company. If you need to pull out, do so. Not every business succeeds. But if you continue this seeding practice, and keep your losses small, you will eventually have financial success. If the amounts get large, make an arrangement for how you can get your money out of the company when you want to.

FIND OTHERS

Fifth, keep looking for others in whom you can plant business seeds. This is how Haiti becomes a civil and prosperous society. It is also how you become wealthy, and in so doing, you can help your country develop a vigorous economy!

AUSTRALIA PERMACULTURE FARM ON 1 ACRE

Link below shows a successful permaculture operation on a very small farm in Australia. They grow lots of food, feed themselves, and sell it. They also raise small livestock. For those who like growing things, this can become a profitable business—selling vegetables, fruits, chicken eggs, etc.

It takes a couple of years to get the soil ready and the permaculture “garden” into full operation. But after that, healthy vegetables can be easily grown.

youtu.be/jSNc13cmknE

1 acre permaculture farm in Australia, grow lots of great stuff!



COCA-COLA ENTREPRENEUR TRAINING

The link below takes you to a 2 minute video describing how Coca-Cola gives business training to women who live in various slums in Nairobi, Africa. After they complete the training in basic business skills, they receive an icebox to use in a Coca-Cola products business that they start.

youtu.be/2Pdh6NnleNA



CREATE WEALTH, THE STEPS

Step 1

To start, you need money. [Amounts given in \$USD] With \$66 you can make money. With \$600 you can make more money—9 times as much. It does not matter what amount you start with—the important thing is to get started!

Step 2

Prepare self. Visualize you with lots of money. Think of money making plans that might work. Get skilled in Quick Analysis. Talk to experts about money, about business. Read money ideas on internet, magazines, listen to programs on radio and tv about money. Get your mind ready to think like a business person! Your mind must become a good place for hosting money ideas.

Step 3

Discover what is needed in your area—and how you will fill that need. We make money by providing for others what they need or want. What is needed in your area?

Step 4

Attend to your wealth creating operation every day. Mother Nature will bless your actions, but you must provide the action. Your activity, like talking to people, working with your products, finding new customers, is like watering your garden. If you are serious about creating wealth, do activity toward it every day! Your activity IS the “water” that will grow you wealth creation operation.

Step 5

Protect your wealth creation operation from negativity. No negative people—be very careful who you tell your ideas to—most may mean well, but will discourage you. No negative thoughts—if you see you are thinking negative—stop it! And don't spend the money you make in the early days. Keep it all to go back into the business—build a strong base before you spend any of the money you make.

Step 6

Harvest! You will have money to buy things you value for you and for those you love.

You did not do the creating—the Creator or Mother Nature did that for you. When growing food, you provided the conditions for growing food—but Mother Nature worked her “magic”, her “miracle” of turning seeds into little plants, then big plants with vegetables—into mature eatable food. Using the water, the soil and your protection, Mother Nature worked her ways and brought you food.

So it is with wealth creation—you follow the steps and the Creator or Mother Nature will prosper your business and bring you money. You did the basic work in growing a garden and Mother Nature brought food. You do the basic work on wealth creation and Creator will bring you money.

The steps in growing a garden to produce food are the same as the steps for creating wealth to produce money.



ONE FOOT IN THE 21ST CENTURY & ONE FOOT IN THE 19TH CENTURY

The Importance of Sustainability and Self Reliance:

When all functions well, a thriving modern economy that has many specializations, is wired digitally, has international connections, and full employment, etc. is a good thing. BUT, when there is widespread unemployment, lack of access to credit to start new ventures, etc., THEN it is good that people can be self-reliant and survive without “modern conveniences”.

What does self-reliance look like in actual practice? Called “urban homesteads” on the internet, the concept is that each family, in the city and in the country, operate their own little self-sufficient “economy”. It is a great way to survive. It is less “rich”—perhaps you can’t buy a plane ticket, but you have food to eat and clothes on your back. It is great for food and clothes survival! It means each family, or group of families, grows their own food, can and preserve harvested fruits and vegetables, has a cow or two to milk, a couple of pigs, rabbits, chickens, trade work back and forth—they develop sub-specialties like electrical, vet work on the animals, carpentry, tanning hides, sewing clothes, making cloth by spinning, etc. The “growing food” part of this is ONE of the four aspects of Recipe For Hope.

Ideally an economy would have both—that is, an individual would have a garden and a cow AND be computer technician for a large corporation in the city. But usually the guy making a good salary with the corporation sells the cow, stops growing a garden and buys his food from the store in town. Too bad, because when disaster strikes (like widespread unemployment) folks don’t know what to do. They have forgotten how to be self-reliant, and don’t know how to actually grow food, tan hides, make cloth, preserve their potatoes in a root cellar, etc.

I mention all this in response to your telling me of impending unemployment—the “homestead” approach is not instant, but it is one type of solution. You may, or not, want to promote the HOMESTEAD approach for self-reliance and financial independence. I include the video on what happened in Cuba for the examples it gives of what people did when cut off from “modern world” conveniences.

I encourage both: Self-reliant Homestead living as a personal lifestyle AND education and professional career for employment and engagement in the world.

That gives one a foot in the 19th century and a foot in the 21st century! Then you are covered for all situations. Work with and feel the cycles of the earth AND have cyber connection with people all around the globe. Oh yes, and build your own house out of natural materials and one’s own (and the neighbors) labor—no loan from the bank to have to pay back.

Attached video: “Cuba during embargo”, is about what Cuba did during the embargo—very inventive. Much like the USA and other countries on small family farms in years gone by—like before World War II. In 1920 “everyone” in America (outside of the major cities) operated what we would now call “homesteads”. I was born in 1944. I milked cows, watched my dad and brothers farm with horses, worked in the family garden, watched my mother can fruits and vegetables each fall, used the cool water of the spring as a “refrigerator”, churned butter, watched mother bake bread, etc.

SMALL HOUSE, EARTH BLOCK, COST

Here is a rough estimate for the earth blocks. I drew a square 18'x18' with interior CEB walls to divide the living, kitchen, bath and bedroom, plus a covered entry. I didn't deduct blocks for windows and doors because they'll go towards the 3' high entry and balcony walls.

Total number of blocks = 1,660

Estimated cost per block = 20 cents (price in India might be lower than Thailand)

Total cost of blocks = **\$332**

Note how we've eliminated grout and vertical rebar. Walls are short and reinforce each other. The bond beam ties them all together. The simple grid means there's very little cutting of blocks except at doors and windows where we make half blocks.

Estimated labor at \$4/day for 2 workers and \$2/day for 2 workers for one day to set CEBs: **\$48** labor

- Total labor on house for 7 days x \$48 labor = **\$336**
- Plumbing, electrical, ceiling fan, shelves are very simple and so won't cost much. **\$100**
- Cabinets are low fired brick covered with tile = **\$100**
- Floor is colored concrete **\$200** (extra if we use tile)
- Doors, windows, security grates = **\$300** (guess)
- Septic tank **\$50**
- Stairs **\$50**
- Roof framing **\$400**
- Grade beam and trench **\$50**
- Subtotal: **\$1,625**
- Concrete roof: **\$150**
- Paint **\$25**
- Roofing **\$100**
- Deliveries **\$100**
- Total cost of materials and labor: **\$2,293**
- Land 20 km from town? **\$1,000**
- Taxes and closing costs? **\$200**
- Grand total approx. **\$3,500**
- Selling price of USD **\$4,500** leaves **\$1,000** for profit.



UNDER GROUND HOUSE, DIG IT YOURSELF

Amazing video showing step-by-step digging of beautiful underground home.

youtu.be/Mq4VZaPYaDA



APPITUDE TEST FOR ENTREPRENEURS

1. Are You a Self-Starter?

- If someone gets me started, I keep going all right.
- I do things my own way. Nobody needs to tell me to get going.
- Easy does it. I don't put myself out until I have to.

2. How Do You Feel About Other People?

- Most people bug me.
- I like people. I can get along with just about anybody.
- I have enough friends and I don't need anybody else.

3. Can You Lead Others?

- I can get people to do things if I drive them.
- I can get most people to go along with me without much difficulty.
- I usually let someone else get things moving.

4. Can You Take Responsibility?

- I'll take over if I have to, but I'd rather let someone else be responsible.
- There's always some eager beaver around waiting to show off. I say, let him.
- I like to take charge of and see things through.

5. How Good An Organizer Are You?

- I like to have a plan before I start. I'm usually the one who lines things up.
- I do all right unless things get too complicated. Then I may cop out.
- I just take things as they come.

6. How Good a Worker Are You?

- I can't see that hard work gets you anywhere.
- I'll work hard for a time, but when I've had enough, that's it.
- I can keep going as long as necessary. I don't mind working hard.

7. Can You Make Decisions?

- I can if I have plenty of time. If I have to make up my mind fast, I usually regret it.
- I can make up my mind in a hurry if necessary, and my decision is usually O.K.
- I don't like to be the one who decides things. I'd probably blow it.

8. Can People Trust What You Say?

- I try to be on the level, but sometimes I just say what's easiest.
- They sure can. I don't say things I don't mean.
- What's the sweat if the other fellow doesn't know the difference?

9. Can You Stick With It?

- If I make up my mind to do something, I don't let anything stop me.
- If a job doesn't go right, I turn off. Why beat your brains out?
- I usually finish what I start.

10. Can You Keep Records?

- Records are not important. I know what's need to be known without keeping records.
- I can, but it's more important to get the work out than to shuffle numbers.
- Since they are needed I'll keep records even though I don't want to.

BUILDING PERSONAL WEALTH

Principles of Building Personal Wealth

1. Save your money. Don't spend it all. Build up savings so you can invest in something.
2. Buy things that appreciate, not depreciate. (Beyond life necessities)
3. Write down your goals. (Important to write, measurable, review, ok to fail)
4. Be willing to take risks. If you always stay "safe" you will never take a chance.
5. Watch for opportunities to make money. If you keep looking for it, opportunity will come.
6. Look for a need, then find a way to fill it.
7. Put energy into projects you enjoy. Making money at something you do not like will make you tired and leave you unhappy.
8. Start small but keep adding.
9. Be competitive. Try to do it better and cheaper than someone else does it.
10. Be honest and keep your word. If you can't be trusted people will not do business with you. Reputation will stand you in good stead.
11. Work hard. Success comes to those who put energy into projects. Don't sit and wait.

Now you know how the free enterprise economy works. You can see that it is good for society. It encourages each person to contribute because it rewards those who make the society more productive. But what can you do to make sure you have a profitable place in a free enterprise economy? How can you make money? Remember, if you make money, others will too. Why? Because you will hire others, borrow money to fund your operations, create products or services that others want or need.

Those products or services will be bought (money will change hands) and profits will be made at every point of exchange all down the line. Even if you don't want to be an entrepreneur, you still help wealth build. You will spend the money you earn and this helps keep business alive. Not everyone wants to build profits. Some will feel rewarded by the good feelings that come from serving others. That is good also. Money is not the most important thing to them.

If you want to build personal wealth, apply the 11 principles above.

PROBLEM SOLVING

1. Define the Problem

Write it! Refine & re-write it. Emotional conviction. WHO decides what the real problem is? (the people who said they had a problem) Get it right—be thorough.

Ex: Some people getting sick when drink milk. Is the problem “milk made people sick” or is it “people drank milk!?” Depends on point of view. Make sure you are clear on what is the problem! Have a group leader to make sure all get to talk and keep the group on track. One or more over nights may help—let subconscious work on it. Are you working with Symptom or Cause?

2. Criteria for Evaluating the Solution

Ex: “It must be practical, timely, acceptable, affordable.” Figure this out before you look for a solution. Figure this out BEFORE you look for a solution.

3. Brainstorm for Solutions

Be light about this, not heavy. No criticism! (it stifles creativity) rapidly write each one down. Later they can be discussed—but no discussion now. Let creativity flow!

4. Discuss the Possible Solutions Until Consensus Develops

Discuss it. Have a group leader to make sure all get to talk and keep the group on track. Does it meet the criteria earlier established?

5. State the Solution in Writing

Write it, edit it, until there is agreement that the solutions are good.

6. Develop Implementation Plan & Assign & Clarify Roles

- a. What are the likely steps to activating the solution? List them!
- b. Who will do what?

7. Develop a Plan for Monitoring the Implementation & Created Timeline

Determine who will encourage/enforce this step.

SEQUENTIAL STEPS IN TEACHING HOW TO SOLVE PROBLEMS

Step 1

Use two sheets of paper, one for FACTS and one for PROBLEMS” Later, are some of their listed problems symptoms and not causes?

Read it. Have some share.. Emphasize separating fact from problem.
(Move back to whole class now)

Teach idea of “Criteria for Evaluating the Solution”. Ex. “I need a job ...” Develop criteria as to time, money, no transportation, etc. All this before looking for job.

After idea is clear, have them vote on which problem to focus. Put students back into small groups again. Develop criteria for solution. Share/discuss.

Homework: write down the 7 steps in solving a problem.

Step 2

Review “fact” and “problem”. Review importance for criteria for evaluation solution. Quickly do another example of Criteria for Evaluation of Solution in class. Call on various students.

Go thru the entire 7 step process—create some discussion, spark some questions.

In small groups, do a “fast model” example. Use, “We have no chairs”. Group leader, make sure all participate. Refer to sheets. Get all the steps in. Scramble membership in the small groups. Get Leaders. Go thru another “fast model” example a few minutes. Make up your own this time. You are on the clock. You have 10 minutes for entire process.

IF HAVE TIME: Re-teach “brain storming”. Then, brain storm for what are your country’s most significant problems. Two people at board writing, very fast! NO criticism.

Homework: Write down at least 5 problems in 8 words for each problem you wrote.

Step 3

Review the 7 step process one more time.

Students share problems they came up with in homework. Have volunteer writers put on board the frequently mentioned probs.

Trainer to pick a problem not very important and lead whole class in working thru the 7 steps on it. (this is for re-enforcing the steps. You can tell them it is a “practice” run.

Homework: (start it in class if time) In small groups, quietly pick (don't share with other groups) two problems, clearly state it, list symptom and cause, get at least 3 criteria for Evaluation of Solution for each of the two probs.

Step 4

Review homework with class. Discuss, ask questions. Scramble small groups members, have take various (I can assign) problems and start 7 step process. (if get done, take another)

It time, start fish bowl modeling: (put 1 small group in center of room and have other students watch them go through the 7 steps in solving a problem).

No homework

Step 5

Run “fish bowl” modeling groups (small group in front, all other students, quiet, making notes of feedback to group. Do at least two.

Step 6

Review the process. Then, discuss/share their personal experience during this class this weekend.

Discuss what to do about members of local community who do not know the process.

Do one or two problems using the process.

Summarize

PURPOSE & GOAL OF RECIPE FOR HOPE

The purpose of Recipe For Hope is to eradicate most poverty on Earth.

The goal of Recipe For Hope is to get the poor earning more money. To facilitate this, we stimulate entrepreneurship. This leads to more money and also to more jobs. With more money and more jobs comes a higher standard of living for area residents. This in turn raises the level of economic health for the larger community and region.



THE DREAM STORY

Let me tell you of the most beautiful dream I awoke from not long ago. It was so beautiful. It was so practical it could have been real. I will tell you the dream, but I can't tell you the ending because that part was not clear. But the rest of it was very clear--sometimes I wonder if it were real. Who can say? I leave you to be the judge of that for yourself.

Let me tell you the dream. There was a family that had a lot of wealth. They had been well off for as long as anyone could remember. They were prudent and carefully tended their money, almost as if it were a crop. They watched over it, and made sure it grew. Some years it grew more than others. They dared not invest in their own country because it was too corrupt, too unstable.

Frequently one heard of a new political threat. Was more unrest coming to the country? The problem was worsened because the masses were uneducated and gullible. They were often swayed by whoever last spoke and promised them something—something in return for their vote. The promises never got delivered, the politicians stayed corrupt and the masses stayed ignorant and gullible.

No one else the family knew was investing in the home country. “Why take a risk?” they all would say. “Go where the economy is stable and there is a proven track record for investors to earn profits.” So the family was careful. They put their money to work (at a handsome rate of return) in other countries. But one day something strange, very strange, happened.

Word has it that the old grandmother of the wealthy Perchevana [Per-chev'-a-na] family awakened one morning to find an owl sitting on the sill of her window.

“What do you want?” she asked, not really expecting the owl to answer.

But to her surprise, the owl said, “It is time you stop thinking of just your own family. You have enough money already. You should think of the whole country as your family. In the eyes of the Creator, all people are your family—the human family. It is time to help your human family—it is time to help your country.” The owl cleared his throat, as owls are not used to talking this much.

“What must I do?” asked the old woman.

“Invest in your own country!” exclaimed the owl. “Can't you see that the people cry out for jobs? Can't you see many bright minds go uneducated? Can't you see that many of the people barely know how to sign their name or how to do

basic math skills--let alone being able to practice political awareness?!" And the owl cleared his throat again. This was a lot of talking, for an owl. When owls do talk they say wise things, but it still makes their throats feel scratchy.

The old woman, the oldest person in the Perchevana family, said: "I need to take a minute to think about this." She closed her eyes and sat there in her bed and thought. She thought for a long time. Finally, just when she was ready to say "Yes, I will do it," she heard the flutter of wings! Quickly she opened her eyes and looked toward the window—but there was nothing there, nothing but the curtains swaying slightly in the breeze. There was no owl, nothing but the open window. But she noticed a good feeling in her heart, and pleasant warmth. The warmth grew. Soon it felt as if her entire heart was glowing. She felt really good. She had not felt this good in a very long time!

It was not long after the owl visit that she noticed how hard her gardener, Maurice, was working. There was really too much work for one person. She hired an extra gardener to help Maurice. She told the man who kept her stables he could hire some extra help too—and she specified it should be someone who really needed a job—perhaps someone with a family to feed. When her granddaughter's friend, Katiana, mentioned she had lost her job, Grandma told Katiana to come around, maybe they could use her in the kitchen. And of course, as you probably guessed—Katiana was hired too. Grandma Perchevana liked creating jobs so people could earn a living.

But Grandma Perchevana worried that even though she had the money and could afford it, she couldn't keep making up jobs for people, not real jobs, not productive jobs. She simply didn't need any more help. She was wise enough to know that responsible people want to earn their keep, as the saying goes, not just be given a hand out. She knew it wouldn't work to give them money for doing nothing.

Not long after that her gardener, Maurice, told her his son Jean was going to go to the United States to work in a furniture making factory. The son was good at making things with his hands, and he needed a job badly. The economy was good in the States and people there were buying furniture. Of a sudden an idea came to her!

She blurted it out! "Maurice, tell Jean to stay here in our country! We'll start a furniture making factory right here. We will ship it to the States for sale—since there is a demand for furniture there!"

Maurice's eyes lit up! "Marvelous!" he cried. "I did not want Jean to have to go so far away. He is very precious to me."

"OK", she said. "Do you think you can fix up the old barn for a place to start building the furniture?"

“Of course I can! And I will get Jean and his friends to help me.”

The barn was made ready and within 30 days simple pieces of furniture were being turned out by Jean and his friends, who were good with their hands too. Jean and Grandma spent several evenings making phone calls to set up plans to have the furniture sent to a wholesaler in the States. He would pay, up front, 30% of the negotiated price for the furniture. He would pay another 30% upon arrival at his warehouse and he would pay the final 40% when he sold the furniture to retailers.

It looked like, if he knew about it, the old owl, would be happy. Maurice would get to keep his grandson in the country. Jean and his friends were working at real jobs and they would need to hire others as the business grew. The stores in the village benefited as Jean and his employees spent part of their new salaries for things they needed and wanted. Grandma was glad to be creating jobs and receiving interest on the money she lent to the business for start up. Who knows? Maybe the owl did know....

* * * * *

Things developed quickly. Soon there were 8 employees working for Jean. The freight man who handled the shipping hired a part time person to help him with the increased shipping. He liked having more freight to ship because he made more money. His wife and children enjoyed getting to shop for items they could never afford before their business increased.

But a problem was developing in the factory—if you can call a converted barn a factory. Some of the men making the furniture couldn’t read, write or do basic math, at least not without a major effort. As the little factory got busier, Jean wanted to leave written instructions for the men. But because they couldn’t read, trying this plan caused lots of confusion and slow downs.

Jean also wanted them to count up about how many of each of the various furniture parts they would need for the upcoming week and to give him a written request for parts. For example, how many yards of leather, how many small wooden legs, how many large wooden legs, how many braces, how many wedges, how many upholstery tacks, and etc. This would bring helpful organization to the work and allow them to produce with fewer delays. And by ordering in advance, Jean could get better prices on the parts needed. This made the entire operation more efficient, more profitable. He explained to the workers that they would get a share of the increased profits.

All the workers liked the idea and understood that it made sense. But, with some embarrassment, the ones who had trouble reading, writing, and doing basic math explained why they could not carry out Jean’s new plan.

Jean thought about this long and hard. The people were good workers; they merely lacked basic academic skills. They were uneducated. He discussed this with his father, Maurice. After a lot of discussion, they hit upon an idea. They really liked their new idea. They agreed to present it to Grandma Perchevana the next morning!

The next morning, Maurice began hesitantly. “You know, Ma’am, if we ever needed more space for something, here in this agreeable climate, all we would really need is to put up support poles, roof trusses and put on a roof. It would not be a lot of trouble. It would cost very little and not take a lot of time to build it.”

“That’s right,” Jean chimed in. “If we needed a place to teach, you know, sort of a school. Well, it would be easy to build.” He was about to say more, but Grandma interrupted.

“I think you men want me to say it’s okay to build a school here on Perchevana land. I think you want me to sponsor it and be its benefactor!”

When they dared look up to see her face, they saw her grin! Then all three were grinning.

“It is a great idea,” she said. “But in case anyone questions our reasons for it, can you tell me exactly WHY we are going to do it?”

They explained in detail to her about Jean’s idea for improving organization and efficiency in the little factory.

He wanted the men to be able to read, and also to write some—but without struggle. He told how the men needed basic math skills too, so they could add, subtract, multiply, divide, and in general, work with numbers.

He also explained his thoughts about the need for education in personal and in public health practices. Diseases could be prevented if good sanitation and health practices were taught and adopted. He mentioned hand washing, toilets that don’t use water and deal with human waste scientifically and the importance of wells and clean water supplies.

He went on to explain that by using a friend’s computer he had learned on the internet how some people are drilling their own well in many parts of the world simply using pressurized water and a few pieces of inexpensive equipment. It involved a gasoline engine powering an air compressor and several barrels of water that one re-uses many times in the drilling process—going down anywhere from fifteen to ninety feet. If the well tested okay people could drink the water. But regardless, they could use it for drip irrigation in their gardens. He thought if people would learn basic gardening skills and plant nutrition they could both save money and be healthier by growing more of their own food.

He finally stopped talking.

In her usual wisdom, Grandma, after hearing them out, summed it up thusly. “In other words, if the work force is educated and is healthy, they, and all the rest of us too, will benefit.” She was right, when the workmen had more skills, everyone associated with the business would benefit. And having them be more healthy just seemed obvious!

“I like it. Let’s do it,” she said. As she walked away, probably happy herself, both Maurice and Jean were very happy.

But the next morning when Grandma visited the factory and told Jean they needed to have a talk, he grew concerned. What if she had changed her mind!

As it turned out she did have some changes in mind. She wanted to educate not only their adult workers, but also the children in the community whose parents could not afford to send them to private schools! Wow! This was a great idea. Educate everyone.

Jean said, “Well, I can see that, just as it helps with our factory, it will help lift up the entire community if our people are educated because ...”

But she cut him off, “because when people are educated they go on to help raise the standard of living for everyone. All boats rise with the tide! Not only do they learn basic skills, like we need here, but their creativity is stimulated, so they can develop their natural talents. That way, the world will get the best they have to offer. Also, they become more politically aware and corrupt government officials can’t lead them around blindly. Educated people are better equipped to demand better government from their leaders.” Then she stopped talking. Those seemed to be her final thoughts.

* * * * *

After awhile she spoke again. “You know, Jean” Grandma Perchevana said, “Mr. Hotshot Cigarito would really get a big surprise the next time he comes to the community to buy votes if people we educated enough to see through his old political tricks.”

“Right you are,” Jean said.

“Dad, how long has Mr. Cigarito been buying up the votes around here—and how has he gotten away with it for so long?”

Maurice was glad to share light on this. “That Mr. Cigarito, he has been promising these people the moon for so long I can’t remember!”

“Has he ever delivered?” asked Jean with a twinkle in his eye, knowing full well he hadn’t.

“You know what I mean, not the real moon—but stuff the people want. Instead he comes up with excuses like budget cuts, new regulations; the other party won’t support him, etc. etc.”

“Surely they know he is a fake, a fraud, don’t they?” asked Grandma.

“Well yes, sort of,” said Maurice. “But he turns around and buys a bicycle for a poor family, gets a new bell put in the church and so on.” Maurice explained that the people just didn’t know how to go about finding out what was true and what was not.

“Got a way to educate them to not vote for Hotshot Cigario?” asked Maurice.

Grandma and Jean exchanged knowing glances. Jean spoke first, sensing that Grandma would agree.

“We can’t educate against one specific person Dad. But what we can do is teach people to do political analysis on politicians and political situations.” Grandma was smiling.

Jean continued by stating the obvious. “What you do is FOLLOW THE MONEY. See who is paying for certain ads, bankrolling campaigns, who are granting very special deals on the fancy car the politician is driving. WHO will benefit from laws being proposed? Will it be the people or some wealthy private interest group?”

“So, you mean you just learn to ask these questions and they lead you to see which politicians are a fraud?” asked Maurice, still skeptical.

“He is right,” Grandma said. “Teaching people to ask the questions about money, who benefits, how are opposition rivals treated, and others too. Some politicians are wonderful and some are crooks. Oh yes, don’t forget to check their wealth levels before they entered office and now, or when they left. Check on their tax returns—what did they report? And how much tax do they pay? Also, there is timing—especially if so called ‘news releases’ had an effect upon other events. Why announce the item at this time? What else is, or is not, going on in politics—often the timing of announcements is strategic.”

“And I should imagine, check their record and see what they are saying they believe now and compare that to what they said they believed in the past. Do they have a consistent record or does it jump all over the place.” said Maurice. “I have to get back to work, but I am glad something really useful is gong to be taught in our public schools! How to spot the political crooks!” Maurice left.

Grandma and Jean knew they had just developed an idea for the school that was really good.

“You know,” Jean mused. “This could become a real game changer!”

“That’s right,” Grandma said. “If we start creating lots of jobs around here, and get kids to learn how to analyze political situations and politicians, that—that will be a big deal.”

As if taken by a noble idea, they each got quiet. It is as if they were profoundly amazed as to the far reaching effects of what they had just discussed.

In the hush that followed her strong and wise words, Jean thought he heard something ... something like the flutter of feathered wings ... perhaps an owl. Yes, that must be it ... an owl, somewhere far off in the distance ... an owl ... and the sound of its fluttering wings ... carried on the wind.

In a bit, Grandma broke the unplanned silence that pulsed around them.

“Did you just hear something?”

Softly Jean replied.

“I kind of think so, but I can’t be sure.”

Then they both fell silent again, in that pulsating silence, listening to hear if the wind would bring them another gift...the blessed sound of owl wings fluttering from so far away that it seemed to come on the winds of a distant magic world.



*This story illustrates the importance of

- 1) Investments [leading to jobs]
- 2) Education [basics in reading, writing, math, personal and public health]
- 3) Political Awareness [understand how politics work] in raising the standard of living, usually simultaneous with developing a middle class, in 3rd and 2nd world societies.

THE GOOSE STORY

There were two farmers. They were each poor and had to feed their families plain and common food. They had no money for meat or eggs. They wore raggedy old clothes.

During a storm, two geese wandered off from a wealthy farm far, far away. They never found their way back to the wealthy farm. After days of walking, the two geese came to the two poor farms and stopped for some water. The two poor farmers were delighted, and each took a goose and put it in a pen on his farm. Yeah! At last, they owned something special. They did not feel quite so poor now!

As each goose got comfortable in its new home, it started doing what geese naturally do—lay eggs! Each laid an egg. In a few days each laid another egg, and another and so on.

The first poor farmer, the one not so wise, was excited. “We have eggs to eat!” he exclaimed! “We will not be as poor as before—now that we can eat eggs like the rich people.” They waited eagerly for each new egg to come—so they could eat it! The eggs tasted very good. After a few years, they had eaten a lot of eggs.

But one day the goose wandered off in a storm and they never saw it again. They really missed the eggs. But their one goose was gone so they had no more eggs to eat.

The second poor farmer, the more wise one, wanted to eat the eggs his goose laid. But he thought, “If I wait, if I don’t eat these eggs now, I can let them hatch, and someday in the future I will have many geese, and many eggs.” He liked that idea very much! “Don’t eat the eggs, let them hatch!” That became his motto and he said it over and over to himself. It became a promise to himself. “I won’t eat the eggs, I will let them hatch.”

He kept his promise to himself. In a few years, he had almost three dozen geese on his farm! He had sold several others for money. Eventually he allowed himself and his family to eat half of the eggs, hatch the rest, keep some to increase his flock, and sell the rest for money.

He was now living a comfortable life. He was eating eggs three days a week, and he had a large flock of geese. He was also making a good living selling the geese he had no room for on his farm. He was known as a wise man. And he was known as a wealthy man.

The first farmer, who was still poor, often walked past the farm of the wise farmer, and saw how wealthy his neighbor had become. The first farmer would say to himself, “If I ever am lucky enough to get another goose, I won’t eat the eggs, I will let them hatch!”

STORY OF A COUNTRY WITH MINERAL RESOURCES

Mr. Federoff was taking a walk one morning. It made him feel sad to see how uncared for the homes and businesses, some vacant, were. He wished that people could afford to spend the money to fix up their places—but the country was just too poor. People had to try hard just to keep food on the table, there was no money for paint or anything extra. He was better off than most, due to the small pension he received from the company he worked for abroad as a geologist. He was retired now, and liked walking in the open areas near the edge of town. He enjoyed identifying interesting rock formations and soil colorations here and there.

He was also fortunate that his daughter, Anna, had married well—she was the wife of the mayor, Sam Starfield, and that brought some occasional favors to she and her family that not every family gets. The people liked the mayor, so probably he would get to keep the job for a long time—so his daughter would be assured of a stable income. That was comforting. But he knew not all were so lucky.

As he neared the edge of town, he decided to turn off toward the low hills to the West. Being still early in the morning, the rising sun was illuminating the sides of the hills and this morning they seemed to be beckoning him. He loved the morning sun. Several minutes later he was at the hills and started up the worn trail. The trail itself was now a few centimeters deeper than the surrounding ground—it had been worn down from years of use.

He had only gone a few meters when he stopped suddenly—what was that greenish-brownish rock that was half exposed in the side cut of the trail worn deep by long use? Wow! He wondered—could it be?! He picked it up and examined it. He turned it over in his hand. He started to grin. He spat on it to see what it looked like wet. Yes, maybe it could be ... he rubbed the wet spot vigorously with his fingers, then, ... hesitantly ... touched them to his lips and tongue. There was that unmistakable tangy, slightly bitter, taste. Sure enough, it was copper!

His thoughts went reeling. How much of it would there be? Would it be deep, deep down and hard to get—requiring expensive underground mining operations? Or would it be nearer the surface and accessible by open-face mining? What grade was it? Would it be high quality? And what about pollution from the mining—people talked so much about not polluting the environment these days. But many in his town were close to starving—how much pollution would be ok if it brought in the money that fed the people?

He somehow knew he had just stumbled upon something that could very possibly become a life changer for him and his town. Wow! It was almost like finding money lying on the ground. But was it real? And how much was there? They would need more testing

than his simple spit and taste test. And yes, mines were noisy, and unless special care was taken, could leave the earth looking ugly. If the copper deposit were rich enough, they could afford to do the environmental restoration. Even a little pollution was not good—but so many were going without things they really needed. Poverty could leave his town forever if the people got jobs. On and on went his thoughts...

But finally, maybe 45 minutes later, with 5 or 6 more little rocks laced with copper in his pocket, he decided he better get back home and do the field kit type of test himself before saying anything to anybody. He hurried along—knowing that if it was what he thought, it would be hard to keep it secret!

The test proved positive—it was copper!! Mayor Starfield was quick to contact friends in the University town to get a team to come assess the situation more thoroughly. In simple terms, they found there to be a lot of copper and it was high grade. Some was near the surface, with much more deep underground. The mayor knew more than just their town would eventually be affected by this, so he contacted leaders from all around his section of the country. There ended up being 16 men and women who were stake holders with influence and concern for the wellbeing of this section of the country.

They formed the Area Planning Group responsible for creating goals and a plan to fulfill those goals. They knew the economy of their section of the country was about to change and they wanted a say in how that happened. They had heard stories of mineral wealth being found in a country and all the benefits ending up in the hands of persons who don't even live in the country!

At their meeting Mayor Starfield retold the group how his Father-in-law, Mr. Fedhoffer, retired geologist, had serendipitously made the copper find and how it had looked to be very promising. Everyone knew the story by now—but still loved hearing it. Many in the group had already been on the phone and meeting in coffee shops. While not everyone agreed, a majority consensus had already been reached: the good fortune of finding wealth in the ground was a gift from the Creator and so should go to benefit all—not just a few. That is, all who were willing to work for it—to pitch in and help make it happen.

Mr. Starfield summed up his remarks by saying, “Well, I think money, political influence and education are what it really boils down to. That is what our people really want.” As if to clarify, he added, “they want enough money for a decent living, a say in what happens to them, and to be able to give their kids a good education so they can get ahead in life.” After a couple of seconds of silence, as if by unseen command, hearty shouts of “YES!, YES!, YES!” filled the room. Apparently Mayor Starfield had put it exactly right—he knew what really mattered to his people.

Clearing his throat, he spoke: “Alright then, how do we go about getting those things for our people—how do we make this copper wealth work for us?”

The banker, Mark Riddle, spoke up. “We are going to have to pay for constructing a mine—the copper won’t just jump out of ground you know!” There was laughter around the room as visions of copper jumping out of the ground went through the minds of the Area Planning Group members.

Mr. Riddle went on.

“I know of financial groups with experience in mineral extraction operations and capital investment. One is in America, out of Huston, one is from Germany, and the other one is also from America—based in Los Angles. They all have reputations for fair dealing and efficiency. If the Group likes, I can contact them and find out what is normal in a case like this, what terms they offer, what concessions they need and a likely timeline, and initial estimates of our profits over the next several years.” At the latter, he broke into a huge grin.

He added, “I will see if any set up fees and early operations charges can be made part of the loan—collateralized by the future copper mine of course, with no payments due until the mine is producing. We could make bigger profits if we financed and master-minded the whole thing ourselves, but I don’t think we have that kind of money, or experience. I say its better to take less profit in exchange for their expertise and capital—but of course, its up to the Group.” They took a vote. The Group agreed with banker Riddle.

The German financial group, specializing in mineral extraction and raising capital for same, was chosen. Within 90 days contracts were signed and the German Head Engineer and the Financial Procedures Officer had arrived on site. They in turn hired in-country engineers and draftsmen and accountants and computer tech people and got things rolling. Eleven months later the mine had opened, and sales proceeds were coming in and the town was making a net profit. The Area Planning Group was happy!

They got more good news as a result of the area-wide survey they had authorized to be conducted. They surveyed the usual demographics (age, gender, income, nationality, education) and also potentials for new income for the area. They also surveyed what people wanted and felt they needed. But it was the geological portion of the survey that brought the surprise. It revealed a large bed of high quality coal about 70 kilometers from the copper deposit. Over the next many years it, and supplemental enterprises supporting it, would yield billions for the area.

There was of course debate over the use of fossil fuels and the pollution that brings. They learned of minimal environment protection and how much more profit they gained that way versus a medium to high level of protection for the environment and the resulting profit levels in that manner. But in the end they decided upon the approach most people living in a depressed economy in need of jobs would decide upon.

They would mine the coal, sacrifice some of the profits for environment protection, but allow a small amount of pollution in exchange for profitability rates that made the project feasible. That meant jobs that gave paychecks that bought medicine, food, school books and uniforms, hired teachers and improved farm to market roads. They would tolerate a small amount of pollution in exchange for prosperity. They realized that it would be a continual balancing act—but they had held community meetings, had weighed the issues, had public debate, and then made a decision. They were prepared to live with it.

There was already an established shipping center in Central City outside of their area. The plan called for transportation infrastructure development. They were investigating a cost sharing and profit sharing plan to bring a spur line of the railroad from Central City to the copper mine—but branching North of the copper mine and extending the branch line over to the coal bed. The debate was whether or not it would be worth it since the roads would be developed for citizen travel and for farmers to transport to market. Did they need a railroad too?

There was no debate however about the road improvements. They would be needed for product shipment outbound from both mines and inbound for various supplies and replacement parts needed. With better roads coming, amount and type of crop the farmers grew would change as wider markets with easier access (the roads to Central City) came into existence. More farming, road construction, and increased trucking meant more jobs. With income, everyone was driving more—they could afford it now. All this called for more fuel stations and truck drivers and warehouses.

The mayor's wife, Fern, invited her good friend from school days to return to the country—it promised to now be as good as living abroad. The friend returned with her MBA and about 10 years of experience in factory management—it built household appliances. After doing some surveys and market analysis of her own, she opened a small factory for building household appliances, located near where the new housing development where many of the copper mine workers lived. They created a ready demand. It required little in the way of freight to get the appliances from her factory to the store where the appliances would be sold.

A group made up of gas station operators and computer technicians pooled their funds and set up a small factory of 18 employees to begin with. They made copper parts used in communication technology and copper parts used in the automotive industry. Living so close to the copper mine, a lot of their overhead costs were reduced—increasing their profit margin.

One evening at dinner Sam Starfield, the mayor, asked Mr. Fedhoffer if he was glad he found that small copper laced rock on the trail. Of course Mr. Ferhoffer was glad about it. His big smile said that.

“And what do you like best about it?” asked the mayor.

Mr. Fedhoffer replied, “I like best that people around here who used to be poor are better off now. They have the money to buy the things that they need. People seem less depressed. I like how they stood up for what they believed at the community meetings in debate over prosperity and pollution. The people found their voice! And I like it that parents can have pride that they are getting a good education for their children.”

Then he added this thought, “Money alone won’t make people happy—but it is so much easier to be happy when you have enough money that you don’t have to worry about just surviving. Yes, I’m glad I found the copper!”



STORY OF A COUNTRY WITHOUT MINERAL RESOURCES

Professor Klinemere was excited! He had just had a wonderful idea. He was smart, and his university professor friends were smart. And he knew a lot of business people and he knew of lot of people who worked in factories and labor jobs. They were all smart!

His idea: get the most enthusiastic ones together in one place and brainstorm about what to do to get their country out of the depressed, some would say stagnant, economy they lived in. With such a wide range of experience they could surely come up with something. They could have a first meeting, each take on assignments of things to explore, and then report back. Even if it took months, they would eventually come up with something that could take their economy out of the 3rd world lows they seemed to be stuck in.

He called them together. It was a hot night so all the windows were open. Everyone seemed to have an idea. But the 24 people in his living room could not all speak at once! Someone suggested they be allowed 2 minutes to present their idea, then the most popular ideas could be discussed—limiting discussion to 10 minutes each—for the 5 most popular ideas. They all felt the need for their meeting to succeed. It is not fun to live in a country where most of the population live below the poverty line. Having no rich minerals to exploit like their neighbor to the West of them, and no beautiful natural scenic features to draw tourists, they needed a miracle—or drudge on in their anemic economy.

Herbert thought raising rabbits would be good and Francine wanted them to write a really good play and take it around the world selling tickets as they went. But there were some compelling ideas too. Bill wanted to become a “country of financial wizards” and give America’s Wall Street a run for its money! When they came back for the 10 minute discussion of his idea it became clear that it was a possibility—they could sell existing, and even invent new ones, financial products—by phone and internet. They could train their people to become very financially savvy.

But the professor realized they we getting the cart before the horse.

“Wait a minute! We ought to do this thing right. Shouldn’t we do a study first—at least a survey?” Murmurs of approval came from the group.

“I mean, I know we are smart—but we ought to find out more clearly what the actual situation is in our country before we try to fix it! We all have ideas, but let’s get some facts to back us up.” This drew more agreement from the group.

Lester, a foreman on a labor crew, had been making notes. He stood up.

“Ok, the way I figure it,” he said, glancing at his notes, “we ought to have experienced people do a survey and look at our country in terms of its 1) demographics, 2) resources, and 3) needs.” He sat down. Everyone was staring at him. No one spoke. Then someone broke the silence:

“Lester, that’s great!” The group broke into an applause.

“Now, why don’t you be in charge of finding the right experienced people to do the survey—everyone here agree?” Big nods and smiles all around. Lester would be their survey man.

Three months passed. Lester had gotten people to conduct the survey, and the group had gotten the results and had a chance to study them. They had met a few times, sometimes as the whole group and sometimes in sub groups. As things developed, it became clear that they were focusing on two areas for economic improvement. They were going to, just as Bill had suggested months earlier, give Wall Street a run of its money—they were going to become the next giant in offering financial services and products. And they were also focusing on offering services in all things computer—from call centers to tech support to training coders.

After discussion, they decided to form themselves into an Advisory Board. It would have 12 members. Three would specialize in financial services and products, three would be more focused on tech and computer topics and three would have strengths in schools and political processes in their country and the other three would be generalists. Together they hoped to usher in a new economic era for their country.

Bill started researching and found who he considered to be the top 8 wall street wizards in the world. Three of them he could not get in touch with—they would not take his calls or answer his emails. Two laughed at his suggestion that they help his country turn into a little Wall Street. But the other three said they would help, in fact, they were willing to pay their own expenses and fly there to help out! Wonderful!

Soon they had ideas about a lot of products and services. These guys knew what they were doing! Even Professor Klinemere did not feel smart around them! They had a lot of ideas, but decided to start with a small “menu”, so to speak, of services and products to offer the world. They could add more after they developed a good reputation. On the services side they went with basic accounts for checking and savings—only, all their accounts paid interest 1/8th % higher than others were paying, and they made their paper and digital reports real easy to read/understand and did not clutter them up with lots of advertising. They offered estate planning and beginner and advanced investing. Straight forward help, but with the very highest in customer service.

On the products side, they put together a bundle aimed at the beginner, the intermediate and the advanced user. Again, not really different from other services out there, but the price was lower and the customer service would be excellent. Real people would answer the phones—no tedious recorded menu for the customer to have to wade through.

The three wizards who came in from Wall Street each took on 5 bright interns to work with them and they continued to coach the interns when not in country. They would be the ones to eventually be the gurus of “Little Wall Street”—right here in their own country. They lead the way in forming a few companies to operate all the services and the product offerings.

As the companies got clients, they hired and trained people. They leased more office space. Plans were underway for a new financial park on 50 hectares of land. Not that it would be built out right now—but they would be growing! The park would build out gradually. Not only were there new jobs, there was a new optimism among the people. People were smiling more, and spending money from their paychecks. There was hope in the air—something this country had not experienced before.

The computer arm of the build our economy plan had similar experience. It felt like the optimism was catching on. The whole country suddenly felt willing to try new things. Basic computer classes were given free to the entire country—anyone wanting to learn. Computer companies around the world competed to see who could give the deepest discount to residents of the country—the country that was headed full steam into the digital age! Thanks to the deep discounts, everyone was getting a home computer. People who last year did not even know how to type were now using word files to send and receive information. Adobe had become something you use for a pdf, not just a building block in the wall of your house! A hard drive no longer meant an exhausting car trip on rough and bumpy roads.

One small 24 hour a day operation call center was established. The plan was to double its size every month until they had enough accounts to keep 600 customer service and account specialists busy. Then another call center would be started about 30 kilometers away, providing a new employment source for that area. Again, just like in banking, the professionals brought in from Europe and America were training their replacements. They took on interns—who eagerly soaked in all the learning they could. It felt like a once in a lifetime opportunity for them. There was training, and just 60 days behind the training new companies were being formed, in everything. Coding, tech support, hacker prevention just to name a few. Thailand, India, and the Philippines would not be the only ones offering affordable digital service anymore.

As the country moved into banking and digital they found themselves in a new position—they were the leaders in something! True, not the only leaders in the world in banking and digital, but leaders none the less. As an offshoot of the banking and digital work,

new opportunities emerged. They began hosting seminars, which required a nice hotel and conference center. There was an opening for on-line courses and training for others. They sent agents-in-training abroad to learn firsthand how other leaders in their fields were presenting themselves and their services.

Professor Klinemere and his friends could hardly believe the changes that had come about in the past three and a half years. Professor Hugport mused, “It’s like our country symbol for centuries could have been the water buffalo—but now it would be a water buffalo being driven by a banker carrying a laptop!” They all laughed. It was true. Both the old and the new were present. Not every person in the country had gone into banking and things digital. In reality it was probably only 10 or 12 percent who had, but it had been enough to turn the tide—money was now flowing within the country and also into the country. In another generation or two a field being worked by a real water buffalo might be hard to find. The scales had tipped—prosperity was on its way.

Bill and Lester met for coffee. Just like professors Klinemere and Hugport, they were witnesses to the change. Not everyone, but more people than either of them could now count, had a decent job and could afford textbooks and school uniforms for their children—in another 10 years, kids going to school would be a regular feature of life—the old days of 8 and 10 year olds working in the field would be gone.

“Are you as blown away as I am ... by all this?” Lester asked.

“I sure am,” Bill answered. “I was half kidding that first night at Professor Klinemere’s place when I suggested we should give competition to Wall Street. But, here we are—you building new fancy four story, glass, office buildings in the office park and I am a bank Director with a 17 million dollar budget to watch over.”

“So, what really happened?” Lester asked. “I mean, how come now, and not 15 years ago or 15 years into the future—what got the ball rolling?” He was sincerely asking.

“I have thought about this a lot,” Bill said. “I think it is really three things. First, you gotta’ have a visionary leader, or leaders. Someone who can see the possibilities and present them in a believable way to the people. So, I am saying you need a leader, who has a vision of how things could be.”

“Ok, I get it” Lester said. “What is your number two?”

“There has to be an opportunity—the situation in the country and in the world has to be such that there is room for something new to happen. In our case, if there were no computers yet, and no internet, this would never have happened.” He paused. “I am saying, there has to be a ripe situation, a ripe opportunity, out there for the visionary leader to see and then lead the people in taking advantage of it.”

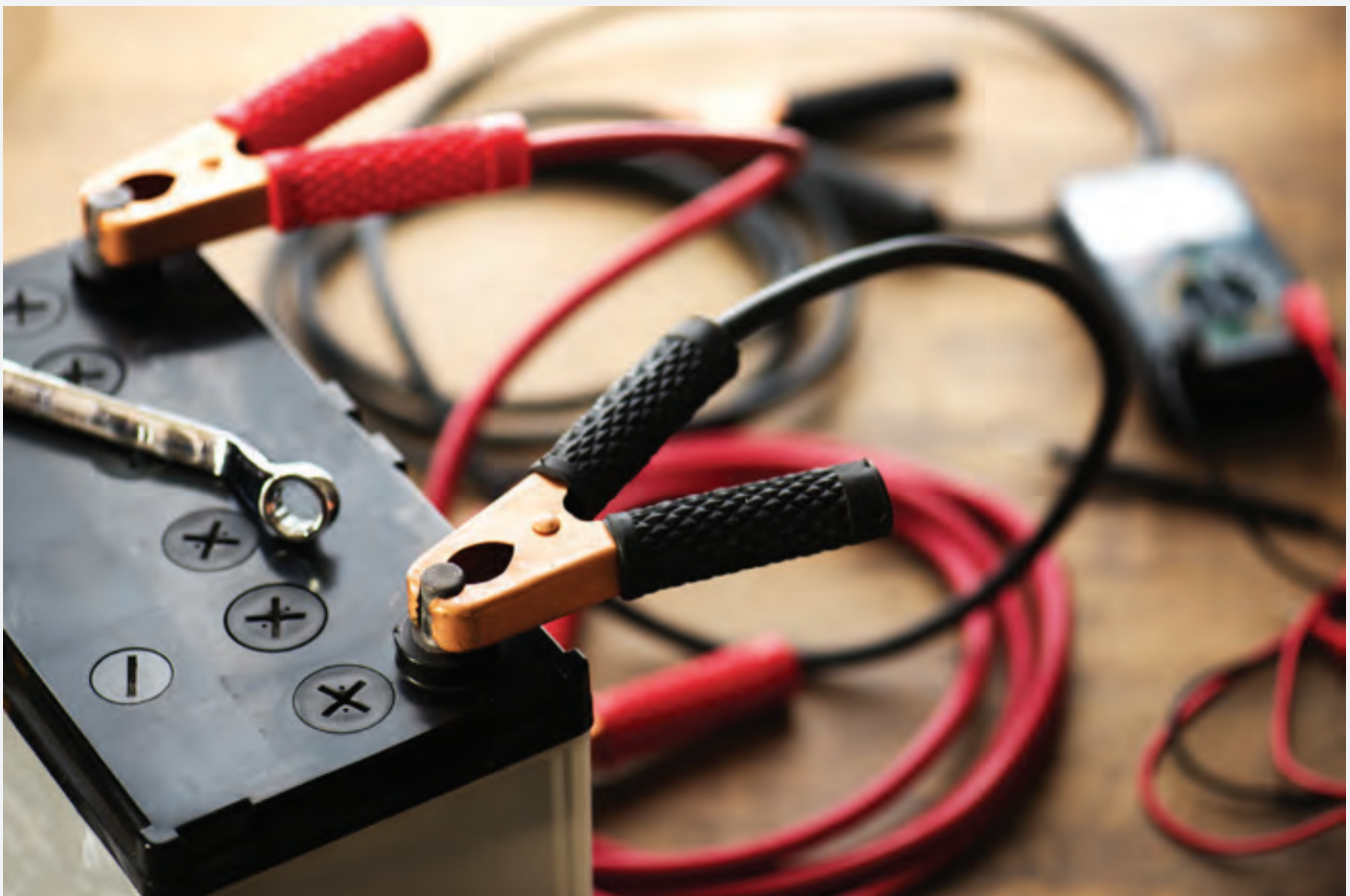
Lester responded, “I guess you are right—makes sense.” Then he asked, “And who is our visionary leader—who do you think?”

Bill spoke. “It is not so obvious, because he did not do it all on his own—but I would have to say Professor Klinemere. He is the one who called us all together in the first place. Maybe he didn’t have the specifics—but he thought that things could change—he sensed that the winds of change were out there and could blow in our country. I’d have to say it was professor Klinemere. And then after him, a lot of people got good ideas—it just sort of snowballed after he planted the idea of change being possible.”

“Well, are you gonna’ tell me the third thing that you think gets the ball rolling?” asked Lester.

“It’s the people,” Bill said. “When they get the idea that they CAN have a better life. When they see others in the world having the good life, they start thinking, ‘why can’t I have that?’ and that opens up the door in their minds. When people think they can have it better—that it is actually possible for them—I think that is when it starts.”

“Wow! And we were here. We were at the right place at the right time! I am so glad professor Klinemere invited us to that first meeting!”



SKILLS FOR CLEAR AND PERSUASIVE WRITING

“It is often said that ideas make the world go `round. However, in truth, it is clearly stated and persuasively presented ideas that make the world go `round!” Hard to understand ideas presented in a sloppy fashion do not influence people.

THE SKILLS TO BE MASTERED

1. Target topic selection—what do you really want to focus upon?

“People from small villages have to go several kilometers to get basic supplies.”

2. Funneled Introduction (general to specific)

“Everyone wants more money. Most don’t know how to get it. But they can learn money making skills. We can teach community classes on making money.”

3. Thesis Statement (one concise sentence saying what you believe is true)

“If there is more than one supplier of a goods or service, they will compete for customers by lowering prices OR increasing the quality of what they offer.”

4. Keeping the reader oriented

“The reader needs to keep in mind that these people are not used to banking practices. And cell phone banking just came to them one year ago.”

5. Indicate the relative importance of the various ideas you present

“While the number of fishing ponds can be increased, remember that a lasting solution will involve investment leading to jobs.”

6. How to handle changes in topic

“But let’s consider another approach. Pretend you wanted more money. Perhaps you would think of raising a goat or some chickens. Keeping small livestock can be profitable.”

7. Referring to previously mentioned ideas

“As was mentioned in the second paragraph,”

8. Indication that an argument has been successfully built

“Given the three situations just mentioned, it is reasonable to conclude that ...”

9. Using plausible and specific postulates

“Plastic make-shift raincoats are cheap.”

“It rains a lot in our country.”

“Some people are more enthusiastic than others.”

“If you keep working in the rain you will get more done.”

10. Drawing and presenting conclusions from the postulates

“If one is prepared, he/she can continue do work when it rains and therefore produce more.”

11. Using convincing documentation

“Using notes taken from Dr. Gonzales’ speech at the 2018 Rotary convention in San Pedro Sula ...”

12. Reader friendly use of citations

This argument has already been made (Epps, 2016) and was supported by other experts (Sanchez, 2019) in the field.”

13. Thoughtful use of humorous examples

“Seldom do people think that chickens can talk. But if they could talk, I bet they would say, ‘if you want eggs, you better keeping feeding us!’”

14. Suggest an action plan to the reader

“Now that you understand the benefits of pure drinking water—discuss with some of your neighbors the possibility of drilling a well together.”

WHY THESE SKILLS ARE NEEDED:

People have good ideas; but their ideas get lost because other people are opposed to them, think they won't work, or are not inspired by them. Most of these difficulties are removed when the ideas are clearly stated and persuasively presented.

NGOs, like the Haitian National Congress, have a valuable untapped resource in the form of the good ideas of their members. But it is only when these members have the practiced ability to offer their ideas in a clear and persuasive written presentation that this valuable resource can be brought to the service of a society struggling to become a real democracy. Regardless of whether the reader of a good idea is a poor person, a wealthy businessman or a member of the government, if the idea is not presented in writing, clearly and persuasively, it will likely (a) not be received at all, (b) readily dismissed or (c) thrown in the nearest trash basket.

NOTE TO TEACHER: MORE THAN A WRITING COURSE ... SELF DEVELOPMENT TOO!

Dr. Epps believes that all people have a creative spark within them and an urge to express that creativity. A subtle but pervasive part of the course is his supportive and confidence building manner that urges each student to express him/herself. On the surface this is a writing course, but under the surface it is also an esteem building course. Dr. Epps is an enthusiast for people making their contribution to life. Effectively making a contribution often depends upon one's ability to write clearly and persuasively. He gives students the tools to do that. In addition, he encourages each one to find their personal best and to express it in a useful way-to benefit the organization, their community and possibly the world.

SOME of the SKILLS TO BE MASTERED are demonstrated in the following article.

Ever since the first entrepreneurial cave man hired a few friends ("Funneled Introduction"-starts general, grabs the reader's attention, rapidly but logically goes specific, ending with a clear message, the "Thesis Statement") to help him operate his business people around the world have struggled between their urge to hoard private gains and their urge to share the gains with the group! We can see this in corporate America today: on the one hand, owners want to rake in profits. On the other hand, they want to share the wealth so their employees can have a good life-but that would take away from the profits!

The ancient struggle is still with us. But there is hope. Corporate leaders can share something besides money. An inexpensive way to boost employee performance, reward desired work behavior and also benefit the worker is to honor an outstanding employee each month. Below this writer presents evidence that doing so will benefit both the corporation and the workers.

The industrial sociologist, Dr. James Britton of Central Missouri State University, holds that the majority of workers (Use convincing documentation) are more interested in being honored in the presence of their peers than they are in receiving small cash rewards. Few states of being are more desirable to a human than the warm glow that first floods the psyche, and then the physical body, as (plausible and specific postulates) his peers and bosses stand, clap and cheer him for a job well done! People like to be honored.

Furthermore, as Dr. Skinner, the father of behavioral psychology, (convincing documentation) so aptly demonstrated: when behavior is rewarded, it is more likely to be repeated. Seems like a no-brainer! (postulate, specific & believable)

Who doesn't remember enticing the stray puppy to stay at your house by slipping it food when your Mom and Dad were not around. But some corporate chiefs fail to use this basic tool—they get trapped in the belief that folks ought to work hard just because it's the right thing to do. Well, let's wish them luck! But, if they are serious about wanting behavior repeated, they should reward it! They can use honoring as the reward.

Of the companies questioned by this writer over the years, the ones who have a plan to reward outstanding employees. This is true with Black & Decker, Hallmark Cards, Enrich International. (convincing documentation) all plan to continue it because they say it benefits the company! It increases worker output and makes work more enjoyable because of the spirit of camaraderie it creates.

Based upon their actual experience it is clear that companies benefit from honoring their employees. (postulate, specific & believable) As the reader can see from the evidence presented here, rewarding employees for desired behavior is a win/win- (Indicate argument is built) for the company and the employee.

Three points have been demonstrated thus far: (Keep reader oriented) people want to be honored, rewarded behavior tends to be repeated and companies who have tried rewarding say it works. Based on the above, it seems reasonable to conclude that companies will benefit from a rewards program. (DRAWING and presenting conclusions) (List the benefits)

The reader can sense by now that there is an abundance of benefits to having an employee rewards program. Some, but not all, are listed here: increases worker performance while costing the company very little, increases worker pride in achieving at work, lowers absenteeism-people like to come to work because they get rewarded and there is a spirit of camaraderie, clearly signals what work behaviors/attitudes the company thinks is important, allows management to feel good about themselves they don't just "use" the workers they also do something good for them, promotes harmony-which leads to trust and so on-between management and workers.

Given these benefits, one wonders why every company doesn't have an employee rewards program! If your company does not have one, share this article with a friendly boss and ask how you can help get the ball rolling.

(Suggest action plan) You might be tempted to say, "Well, of course! All can see that this article is clearly and persuasively written. Therefore, we'll tell people to write better. Think that should handle the problem?" It is the experience of this writer that most people do not feel good about their writing skills. Also, they are quite hesitant to write and then present their ideas to others—especially if the others are higher in authority.

Merely telling them to write better is not likely to increase the flow of good ideas to upper management. And beyond that, most do not have practice in using the skills being discussed here. Riding a bicycle is easy—once you know how. Writing with these skills is also easy—once you've learned and practiced them.



PERSUASIVE WRITING SAMPLE

LENGTH - About 210 words

How To Make Electricity Where There Is None

The Portable Temporary Power Device is an inexpensive way for 1 to 3 people to make electricity. They can go to a location where there is no electric power. Once there, they set up a power production device that will give them power so they can work using electric tools. They use only what they carried with them walking or riding a bicycle. They can work all day with the power (1KW to 3KW) they generate on the spot. They can store the device overnight and return the next day to work. Or they can take the device with them and go to another location the next day. There are many situations in which this device could be used:

1. Selling freezer and refrigerator space by operating a freezer chest and refrigerator that they leave onsite and locked for the night hours and return next day to replenish the freeze and refrigeration.
2. Or they could be charging various radios, lamps and *cell phones
3. Or they could be operating a mini clothes making factory by powering multiple sewing machines.
4. Or it could be construction tasks operating tools like saws and drills.

These are examples of ways to have a profitable microbusiness when you have power in an otherwise powerless area or an area in which power is unreliable, of low quality, or very expensive.



PERSUASIVE PUBLIC SPEAKING

Speaking skills are much the same as writing: choose topic, funnel introduction, etc. Most of the writing skills to be mastered can be converted to speaking skills.

Here is an excellent video on How To Start A Speech:

youtu.be/w82a1FT5o88

It is in English, about 8 minutes, gives good sub-points--students can take notes, and then stand up and practice. Break the speech into parts. Perhaps like this:

1. Introduction
2. Body of speech, part A
3. Body of speech, part B
4. Conclusion
5. Final sentence

Give students practice at standing up and delivering part of their speech. Not every student (in the early weekends) can give an entire 5 minute talk—but EVERY student can give 40 seconds of a selected portion of their speech. That way they get used to standing and facing others and speaking. Teacher could say? “Amanda, stand up and give us your Body of speech, part B”. Then, “Juan, stand up and give up your conclusion.” And so on.

Trainer should give quick praise, or instruction, and quickly move on to next student. Do this a lot. Students need to get used to doing this.



EXAMPLE ELEVATOR SPEECH

I'm with RECIPE for HOPE— I'm _____ (first & last name) _____.

We eradicate poverty in the developing world!

We have a really effective method!

We sponsor the **ENTREPRENEUR DISCOVERY PROGRAM**.

We work with folks without the means to change their income level.

We select ones with potential—that special “spark”—for starting business.

We train them, we invest in them.

They start businesses & make profits—lives improve!



YOUR COUNTRY CALLS HER SONS AND DAUGHTERS

Steps in planting seeds that grow businesses.

1 Self Starters. These are the entrepreneurs who are not yet awake, don't yet know they are entrepreneurs. You are always on the look out for them.

2 When you discover a budding entrepreneur, offer to help them get started in business. However, in exchange for your help they need to prove to you their entrepreneurial willingness and energy. You require of them two things before you help them.

FIRST, they must complete a **simple task**, on time, that the two of you agree upon. [Example: find an expert and learn 2 types of wood good for making furniture that is available in Haiti. OR, ask 8 families if they would buy a small B & W TV if it only cost them \$2 a week, OR find out who the top 3 courier services are that operate in Haiti and which one, if any, has a sterling reputation, etc.] You will discover: will they keep their word, will they perform, and in a timely manner.

SECOND, add a **creative, yet practical, plan** to the simple task, and do this in writing. Not to exceed fifteen (15) sentences. They need to create an idea that in some way improves, enlarges, enriches or streamlines the task or something relevant to it. Will they, can they, tackle this situation and add something of value? That is of course what entrepreneurs do all the time.

IF they do the **TASK** and **PLAN** as described above,

3 Help them identify a Demand, or potential Demand, for something. This has to be real. Brainstorm with them how this demand can be met. It can range from the simple (example: reselling used tires, collecting old clothes from the middle class and selling to the working poor, selling pure drinking water) to the more sophisticated. (be the middle man who puts an English language teacher together with business people wanting to learn English, investing in a rent-to use toilet in a part of town where there is a need for a clean toilet, organize a dependable maid service to service the "rich" foreign guest hotels).

Encourage their creativity, but, keep it practical. After you have together found a real Demand and a way to meet or fulfill that Demand: have them write a business plan. Show them how. It need not be fancy. It should be clear and realistic. Critique the plan, have them rewrite it until you both are satisfied that they are describing a business that will actually work, will be successful. You will be financing this business. Agree in writing that you are 50% owner and will have 50% of the profit each and every quarter or until they buy your half ownership of the company. You fund the business (until you have done several, do not go over \$500). Cash is king. They do the work, you furnish the money. That is fair.

4 Monitor how they are doing. Let them run things, just look in on the business each week at first. Keep an eye on things but do not step in and micro manage. You are the investor-advisor, they are the executive running the company. If you need to pull out, do so. Not every business succeeds. But if you continue this seeding practice, and keep your losses small, you will eventually have financial success. If the amounts get large, make an arrangement for how you can get your money out of the company when you want to.

5 Keep looking for others in whom you can plant business seeds. This is how Haiti becomes a civil and prosperous society. It is also how you become wealthy, and in so doing, you can help Mother Haiti awaken even faster.

DEVELOPMENT IN THE 3RD WORLD

Development is happening in the 3rd world. Where it succeeds it will bring a better life for those who live there. Three examples, three countries: Indonesia, India, and Mexico.

Indonesia: The new president, Joko Widodo, puts emphasis on development. He did not run on religion, nationalism or populism. Indonesia has more Muslims than all Gulf states put together. He tackled the country's huge fuel subsidy, that has been crippling the country and distorting the market--very inefficient. This action is stabilizing democracy there.

India: The 2nd most populous country elected President Pranab Mukherjee who represents a single party. This is a step away from coalition government that has helped keep India weak, along with an active obstructionist opposition party. He ran on development, despite his party's ties to fundamental Hinduism. He must avoid going to a Nationalist agenda to continue emphasis on development.

Mexico: President Enrique Pena Nieto got a bill passed ending 75 years of government control of energy. This will open Mexico to 1) investments, 2) new technology, and 3) new jobs in the hundreds of thousands. If he keeps on with such reforms, a middle class will develop and change the nature of its relationship with USA.

The above was reported by Fareed Zakaria, on GPS, CNN, Aug, 2014.



DRILL WELL, WEBSITE LIST

youtu.be/1ANS4awOxrl

I really like this one because man seems credible, it will go to 90 ft deep as I recall (many DIYs for wells don't go so deep). Very close to a "drilled well".

emas-international.de/fileadmin/pics/virtueller_lehrgang/lehrbuecher/water_for_everybody_6_2012.pdf

Excellent site on all things about getting pure water to the house!!

ehow.com/way_5935252_diy-well-water.html

RELATED ITEMS TO WELL DRILLING.

howtodrillawell.com

waterwelldrillingequipment.net/diy-water-well

ehow.com/how_7508152_diy-water-well-through-sand.html

wellmanager.com/diy.htm

ssrsi.org/sr2/Water/drillh20.htm



VIDEOS FOR MICROFINANCE

Micro Finance 101

youtu.be/_LK4XMF2u8Y

Grameen Bank

youtu.be/MgYes4bA7oM

The \$100 Startup

youtu.be/e9iy82vevo



EXAMPLES OF BRINKLEY'S WORK IN IRAQ

While not the main issue, Brinkley's *War Front To Store Front* (2014, Turner Publishing Company/Wiley General Trade) touches on several issues, such as how America's foreign policy could change to be more effective, what it is like to work for high ranking officials with differing personalities, and streamlining business models in the Pentagon.

But I will focus on the portions of his book that illustrate the practicality of my mission—enrolling persons (within and without 3rd world countries) of power and influence to assist entrepreneurs in 3rd world countries to build and rebuild their economies so they can achieve prosperity for their people. I want every country to develop a vigorous economy. After reading Brinkley I know it is possible. IF the “powers that be” want it, each, or at least most every, country having a strong economy is a possibility. If teams of “Brinkley-like” people were turned loose in every 3rd world country, economic mountains would move!

He did his work in a war zone but it could be done with fewer obstacles if done in a country not at war. In Brinkley's case, people with power and money wanted it to happen. Here is a basic facts of life on. For something of enormity to get done it will require at least partial support from people with power and money. But the initial group of people who kick this off in their country will not find support hard to find—if they can show the powers that be how they will benefit from the economic building and rebuilding.

I quote almost two paragraphs from the dust cover of *War Front To Store Front* (Brinkley, Paul).

“The dramatic inside story of America's efforts to rebuild economies in the face of violence and terror, as told first hand by former Deputy under Secretary of Defense Paul Brinkley. As the top-ranking official at the U.S. Department of Defense in charge of economic rebuilding, Brinkley and hundreds of business volunteers struggled against bureaucratic policies to revolutionize foreign aid by leveraging America's strength—its private sector. Demonstrating success in the midst of failure, they created hundreds of thousands of jobs in areas written off by bureaucracy as hopeless.”

Still quoting from the dust cover:

“Reporting directly to Secretary of Defense Robert Gates, Brinkley spent five years overseeing economic improvement in Iraq and Afghanistan. The lessons learned were extended into the war-torn nations of Pakistan, Rwanda, and Sudan. Brinkley, who worked for both George W. Bush and Barack Obama ...”

Here is what Brinkley and associates did in Iraq. I give 10 examples of practical projects or at least, lessons learned.

AGRICULTURAL PROJECTS The task force worked with agricultural colleges in Ramadi, Najaf, Basra, and Baghdad to provide textbooks and modernize the curriculum—water management to soil science. They saw to the completion of fish farms, farmers markets, produce-processing operations and farm improvement projects. (Brinkley, 162)

GREENHOUSE INDUSTRY Learning that some farmers wanted to expand their growing season by use of green houses, the task force invested “... in metal-bending equipment ...raw material... established an industrial-sized greenhouse manufacturing operation...” (Brinkley, 163) By agreement, they gave them at no charge to the local jurisdiction, who in turn sold them at half of cost to farmers who bought the greenhouses on three year payment plan. “Today, hundreds of industrial greenhouses fill the desert, and an entire vegetable cultivation industry has emerged in Karbala, creating economic opportunity for thousands of farmers, handlers, and distributors...” (Brinkley, 164) Karbala was historically hostile to America, but much less so after this.

FACTORIES The task force made a strong effort to restart factories earlier idled by misguided policy of the U. S. state department. These were large and small and ranged from a fertilizer plant to a machinery manufacturing factory. As these industrial operations were reopened, thousands of Iraqi’s went back to work, not on temporary construction jobs or jobs carrying guns with security operations—they were real jobs. (Brinkley, 129-130)

BANKING “For Iraq to take its place in the global economy... [needed to] ... move away from a cash-based transaction environment to an automated modern banking infrastructure.... The idea was to require Iraqi companies, once they were awarded a contract from the United States ... to open an account with one of the new private banks... emerging around Iraq...this stimulated the growth and capitalization of the private banking sector... and eliminated the distribution of cash for payments.” (Brinkley, 118) Loss by theft went down and bank liquidity went up! This fostered the electronic transfer of funds to international standards. This new private bank liquidity In turn paved the way for Iraqi banks to grant loans and enter into relationship with the international banking community. (Brinkley 119)

NEW MARKETS It was obvious that factories they restarted “... could not survive if it did not develop its own markets. Our goal was to get production running again in Iraqi factories, and then to get outsiders interested in using the production capacity to build products for sale in Iraq and internationally.” (Brinkley 115) Several “...worked ... around the clock to find creative ways to generate demand for factories throughout Iraq. ... was remarkably effective at getting international companies to engage. His greatest success was the reengagement of Daimler Benz.” (Brinkley, 116)

STEEL, INTERNATIONAL The reader may wish to read the fascinating account of how a win-win agreement in steel, stimulated by the task force, resulted to the mutual benefit of Iraq and South Korea. (Brinkley, 185, 187)

PAIRING 1ST & 3RD WORLD BUSINESSES Brinkley aptly observes “It was also apparent that our approach to economic development, with highly tactical focus on business-to-business engagement and connecting international companies to struggling countries, was not needed just in post conflict environments, and that the gap we were filling in Iraq existed throughout the developing world.” (Brinkley, 205)

UNDERSTAND BEFORE JUMPING IN When invited to extend their work to Afghanistan, Brinkley insisted on 3 months to quietly study and prepare a report on what experts in agriculture, industry and natural resources found—then they could “develop an understanding of opportunities for economic development across the country.” (Brinkley 209)

FOCUS ON LOCAL NEED His team learned that you have to focus on what the locals value. Previous aid efforts in Afghanistan had often been on commodities like fruit and nuts. But most Afghans were working in grains, oilseeds and livestock. “Failure to invest in these areas meant that most Afghans experienced little or no daily impact of the international presence on their economic well-being.” (Brinkley, 223)

MONEY WASTED He observed that USAID spent a lot of money on advisory staff and contractors, most often congregated in Kabul, and that many international relief agencies were “... spending hundreds of millions of dollar a year on human rights, education, ministerial support, and rule-of-law advisory services. While these programs were noble in their intent ... the results of the investments were hard to see.” (Brinkley 223)

FIELD TO GLOBAL MARKET In Lahore they made a coordinated effort in textiles. Agricultural experts worked to improve cotton yields and update irrigation technology. Relatedly, a manufacturing team worked with the textile factories to improve efficiency so they could be more competitive in price. “Finally , a textile-marketing effort would be launched to provide ... company sales personnel with strategies for competing for American and European clothing, including how to better market to young female clothing buyers who were inundated with options for supply in the competitive global marketplace...” (Brinkley 240)

The above examples give the reader a small taste of what Brinkley and his many helpers did in Iraq and Afghanistan. Get Brinkley’s book and read it. It is informative and his writing holds your attention. His book will take you behind the scenes and show the operative relation between people, money, and project completion.

BRINKLEY, THE BASICS

The basics of his approach:

1. Conduct survey (demographics, needs, and social and physical resources) from which to develop a relevant action plan.
2. Determine overall purpose(s) [*1] and list strategic observations [*2]; from there, identify key arenas of action, and then develop specific goals per arena.
3. Identify key Players in accomplishing arena goals.
4. Pair experienced 1ST world businessmen with in-country key Players to establish and operate businesses that can sustain themselves and provide jobs.
5. Encourage and assist the paired teams to obtain capital as needed.

“From North Africa to Afghanistan, from large countries like Egypt and Pakistan to small nations such as Yemen, unemployment and lack of prospects for a better life define daily existence for millions of restive young people, in spite of massive amounts of aid funding channeled from U.S. taxpayers ...” (Brinkley, p 3)

*1, For examples see Page 170, “EXAMPLES OF BRINKLEY’S WORK IN IRAQ”

*2, For examples see War Front to Store Front, Brinkley, 2014, pp 223-225, 232, 238



WHAT ARE THE 5 ECONOMIC FREEDOMS?

Said another way, these are the five principles of economic freedom:

- Property rights
- Rule of law
- Free trade
- Constitutionally limited government
- Sound money supply

When the 5 principles of economic freedom are present, a society has a strong record of generating long-lasting economic growth, opportunity and prosperity.

What is Economic Freedom?

thelibreinitiative.com/economic-freedom

On the flip side, there are nations that have a command economy. This means that prices are not determined by the free market but are instead set by the government.

Nations that have this type of economy include:

- Belarus.
- China.
- Cuba.
- Iran.
- Libya.
- North Korea.
- Russia.

worldpopulationreview.com/countries/command-economy-countries

DETAILED DESCRIPTION OF ENTREPRENEUR DISCOVERY PROGRAM

This is a program to identify/discover entrepreneurs, and then guide, coach, and fund them to “do the doing” of enhancing the economy in their country. The beauty of this model is that it doesn’t depend upon having to find and train local business owners, who in turn would go out and set up microbusinesses—in hopes of finding and enrolling potential entrepreneurs to get involved.

The Entrepreneur Discovery Program model goes directly to potential entrepreneurs! They demonstrate their ability to be entrepreneurs by completing a course. It consists of five intense classes. Each class is three days long. The course spans several months. Some will drop out along the way and some will complete the course.

Here is an example of how the numbers might work. While each starting class would actually have 25 students (ages 21 – 50), to make the math easy, let’s pretend 100 adult students start the level 1 class. They have to qualify, by documenting homework projects, to enter each next advanced level class. By end of the level 5 class many weeks later, we may have only 8, 10 or 12 students out of the beginning 100 who started. However, they are very capable and highly motivated people! They will have proved, through the documented homework projects, that they are:

- Self-starters
- Creative
- Eager to learn,
- Dedicated to “making a difference” in their society through economic development.
- Determined
- Able to follow through,
- Highly motivated to make money,

The nature of the homework projects is such that they have to be “doers”, otherwise they won’t complete, and document, the homework. However, this is not a “wash-out” program.

The students for the first class are selected/recommended by community leaders — called “**Field Agents.**” The Field Agents recommend people whom they perceive to have a natural capacity to become entrepreneurs. They are perceived to be entrepreneurs “in the rough” who, with some direction and encouragement, are highly likely to become successful entrepreneurs. If all one hundred starting students emerge a year later having successfully completed the entire program—that would be wonderful! Their country would be blessed with a great influx of entrepreneurs! However, it is likely that many, while getting benefits from the course before they drop out, will not be sufficiently motivated to complete the necessary homework to gain admission to the next and more advanced class.

Those who successfully complete the entire program will be encouraged to form a functioning work group, elect a facilitator, and work together to plan and execute a program of microbusiness economic development. They will do such things as determine projects, set goals, discover funding sources when needed, establish timelines, and more. They will earn money themselves, and cause their employees, suppliers, merchants, and others to make more money too. By following their natural capacity to be entrepreneurs, they help all to prosper.

ELECTRONIC DEVICE POLICY

I envision the Entrepreneur Discovery Program to be for recommended potential entrepreneurs currently living in poverty—ones outside the mainstream education and business system. Perhaps they have no, or very little, education and they live in substandard housing—perhaps a makeshift hut or shack. I sometimes think of them as the “barefoot poor.”

However, they must own, or have access to an electronic device such as a somewhat smart phone, an I-pad or tablet, or a computer with email capability. Perhaps the Field Agent who recommended the student, or a priest/minister, social worker, or friendly shop owner will allow a student to use their device. Why this requirement? Because that is the only way we can electronically receive and evaluate their homework (by folks trained to evaluate it) and communicate with them as necessary.

Also, it is the only way in our modern world they can interactively operate a business, connect with suppliers, promote themselves to potential buyers, see what the competition is doing, ask questions and have the support of other graduated students, etc. They don't have to own the device, but to take the course, and to successfully operate a business after the course, they will need access to one and know how to, or learn quickly, to use it. The use of electronic communication GREATLY enhances the likelihood of economic success.

Others may not agree with either of these concepts. They are free to use my material anyway they can. If one is only conducting the program locally, they may wish to have the homework done by hand and not require students to have electronic devices.



ADDITIONAL BOOKS & RESOURCES RECOMMENDED

TeachDemocracy.org

The Democracy Book by Dr. Jerry Epps

The Free Enterprise Book by Dr. Jerry Epps

Mother Goose Story by Dr. Jerry Epps

The Case for Democracy by Sharonski

War Front To Store Front by Paul Brinkley

Banker To The Poor by Muhammad Yunus

Out of Poverty by Dr. Paul Polak,

The Business Solution to Poverty by Drs. Paul Polak & Mal Warwick

emas-international.de/fileadmin/pics/virtueller_lehrgang/lehrbuecher/water_for_everybody_6_2012.pdf

Very good site for all aspects of getting pure water to a house in 3rd world, well types, drilling, distribution, purification.

endpoverty.org

Excellent grp, sensible programs, great site, wealth of info for the blog.

ted.com/playlists/67/the_quest_to_end_poverty

Woman works to stop hunger, uses digital food (card to buy 9 food items locally grown and nutritious) food warehouses, borrow in lean times and payback with food interest in times of plenty, etc. She had experience—hunger not necessary—we KNOW how to fix it (not like a disease we don't know how to cure!)... Josette Sheeran.

youtu.be/rAsZNdif-A

Easy to understand facts and figures on poverty, deaths, etc. Good for my Image and world state section.

EXPORT OPPORTUNITY & HOPE

The world is hungry for opportunity and hope! This quote offers an unpleasant but obvious look at how much of the world lives. “From North Africa to Afghanistan, from large countries like Egypt and Pakistan to small nations such as Yemen, unemployment and lack of prospects for a better life define daily existence for millions ...” (Brinkley, 2014, Turner Publishing Company/Wiley General Trade, p 3) While we cannot bring everyone to America, we can, if we set our minds to it, take “America” to everyone else! That is, we can export the skills and information that play a large part in creating the opportunity and hope we enjoy in America. Prosperous countries can export the recipe for economic opportunity to the world. This “operator’s manual” is one such practical approach. And where enthusiastically undertaken, it will nourish the human spirit—it will bring hope!

The following may help paint a picture to stir the imagination. A real live example of exporting American optimism and know-how was accomplished in Iraq between 2006 and 2013 by Paul Brinkley and associates and written about in his book, *War Front To Store Front*, Brinkley, 2014. Admittedly over simplified, here is what happened. He, with business executives, investors and manufacturers, (from America and Iraq) lead the rebuilding of the economy of Iraq, put thousands of Iraqis back to work, reduced government welfare dependence, slashed corruption and put idled or unused resources to work, got the banking system functional, and created new productive trade relationships.

The deliberate aim was, after first surveying to see what was available in the way of resources—be it minerals in the ground or humans skilled and unskilled—to get the engines of industry and commerce rolling! It was to rebuild and in some cases, build, a productive and profitable economy that could sustain a good standard of living so the nation and its citizens could support themselves. Unfortunate turf-guarding squabbles in Washington, D. C., and foreign policy decisions at the highest level have made it impossible to protect and sustain the huge achievements of his economic rebuilding efforts. America pulled the plug and left. The toddling economy was still on wobbly legs and much of it did not survive what came after Brinkley and his able helpers were ordered out. It is unfortunate indeed that those able economy rebuilders were forced to stop their fruitful work!

But here is my point. We did see the rebuilding and its results in successful operation for almost seven years right up to the American pull out. It was working! The solution I offer is real and it is practical! It has already successfully been done! Brinkley and company did it!

It is not speculation, it actually happened! There is a way to export economic well-being and opportunity to any country in the world: smart and experienced business men like Brinkley and those he enrolled were able to find country specific resources, involve investors and technical experts and start growing a vigorous economy in all facets: raw materials, manufacturing, markets, trade relationships and services.

With previous business experience, and talented expertise brought in as needed, his team awakened and was steadily ending the post-invasion stagnation of the Iraqi economy. Eventually they worked in Afghanistan too. In areas where they worked, poverty decreased, shoppers once again crowded the streets and people returned to the shops and cafes. The Taliban found it hard to recruit in areas that were economically strong—a man could feed his family without having to go to work for the Taliban!

I dubbed their way of stimulating the economy and the resulting society changes it fostered, the “Brinkley Approach.” A sincere reader in a 3rd world country could read Brinkley’s book, mentally digest the themes, and put together a core group of three to five people who could spark the application of the Brinkley Approach in their country.

As I read Brinkley’s book, and saw the powerful results of the Brinkley Approach that lead to an obvious and measurable rise in the standard of living, I said, “wow! We could be doing this in every country around the world!” “We CAN export the recipe for hope!” Those wanting the recipe for economic opportunity used by a prosperous country do not need to go to the prosperous country! They can use the recipe for economic opportunity right where they are. If they do that, their fellow countrymen will owe them an unfathomable debt of gratitude.

I wrote the Recipe For Hope operator’s manual to encourage motivated readers to be the one(s) who read this book, then start the process—perhaps hold a first meeting with trusted friends of like mind. It will unfold from there.



VILLAGE SELF-SUFFICIENCY!

youtu.be/dRxfzO8i6b8

Village self-sufficiency, sanitation, housing micro factories, schools.

He is doing the work of RfH!! Wonderful!!



TED PLAYLIST ON HOW TO END POVERTY

Visit these links to play the TED talk you want to hear. Keep the ideas that makes sense for you in your area—and let the rest go. Excellent!! MANY 20 MINUTE TALKS BY EXPERTS WHO CARE.

ted.com/playlists/67/the_quest_to_end_poverty

Jacqueline Novogratz An escape from poverty



ted.com/talks/jacqueline_novogratz_on_an_escape_from_poverty

Jacqueline Novogratz tells a moving story of an encounter in a Nairobi slum with Jane, a former prostitute, whose dreams of escaping poverty, of becoming a doctor and of getting married were fulfilled in an unexpected way.

Paul Collier The “Bottom Billion”



ted.com/speakers/paul_collier

Around the world right now, one billion people are trapped in poor or failing countries. How can we help them? Economist Paul Collier lays out a bold, compassionate plan for closing the gap between rich and poor.

Richard Wilkinson How Economic Inequality Harms Societies



https://www.ted.com/talks/richard_wilkinson

We feel instinctively that societies with huge income gaps are somehow going wrong. Richard Wilkinson charts the hard data on economic inequality, and shows what gets worse when rich and poor are too far apart: real effects on health, lifespan, even such basic values as trust.

Esther Duflo Social Experiments to Fight Poverty



[ted.com/talks/esther_duflo_social_experiments_to_fight_poverty](https://www.ted.com/talks/esther_duflo_social_experiments_to_fight_poverty)

Alleviating poverty is more guesswork than science, and lack of data on aid's impact raises questions about how to provide it. But Clark Medal-winner Esther Duflo says it's possible to know which development efforts help and which hurt — by testing solutions with randomized trials.

Nick Hanauer



ted.com/speakers/nick_hanauer

Josette Sheeran

ted.com/speakers/josette_sheeran



VIDEO GAME FOR PEACE

[washingtonpost.com/video-games/2019/10/14/once-he-was-refugee-now-hes-ceo-making-video-games-peace](https://www.washingtonpost.com/video-games/2019/10/14/once-he-was-refugee-now-hes-ceo-making-video-games-peace)

Refugee makes video game for peace. Very good!



WHY ENTREPRENEUR DISCOVERY?

People can differ greatly from one another in their inclinations and natures. Some are artists by nature, others entertainers by nature, and still other are natural teachers. To be sure, not all are cut out for business, and even fewer are entrepreneurs by nature. But it is entrepreneurs who create new businesses. New businesses lead to job creation and increase in tax revenue. We need entrepreneurs!

It is entrepreneurs who see business opportunities where others do not. They have the drive to put the idea into practice and make a profit. It is not easy to make a profit, but entrepreneurs find a way to make enterprises profitable. When a business is profitable, others share in the benefits too. Employees get hired, merchants have new products and services to sell, the banks have more deposits and can expand their investments, salaries are spent at local stores, and on and on the chain goes. Every economy needs entrepreneurs if a strong economy is to develop.

Entrepreneur Discovery Program, while teaching skills for all who attend a class, is designed to discover the ones who are entrepreneurs by nature. This is a practical program for discovering entrepreneurs. After they are discovered they can be encouraged, coached, and funded to create micro and small businesses. Beyond that it is difficult to predict with certainty. But the future looks bright for a society regularly identifying and then supporting young entrepreneurs.

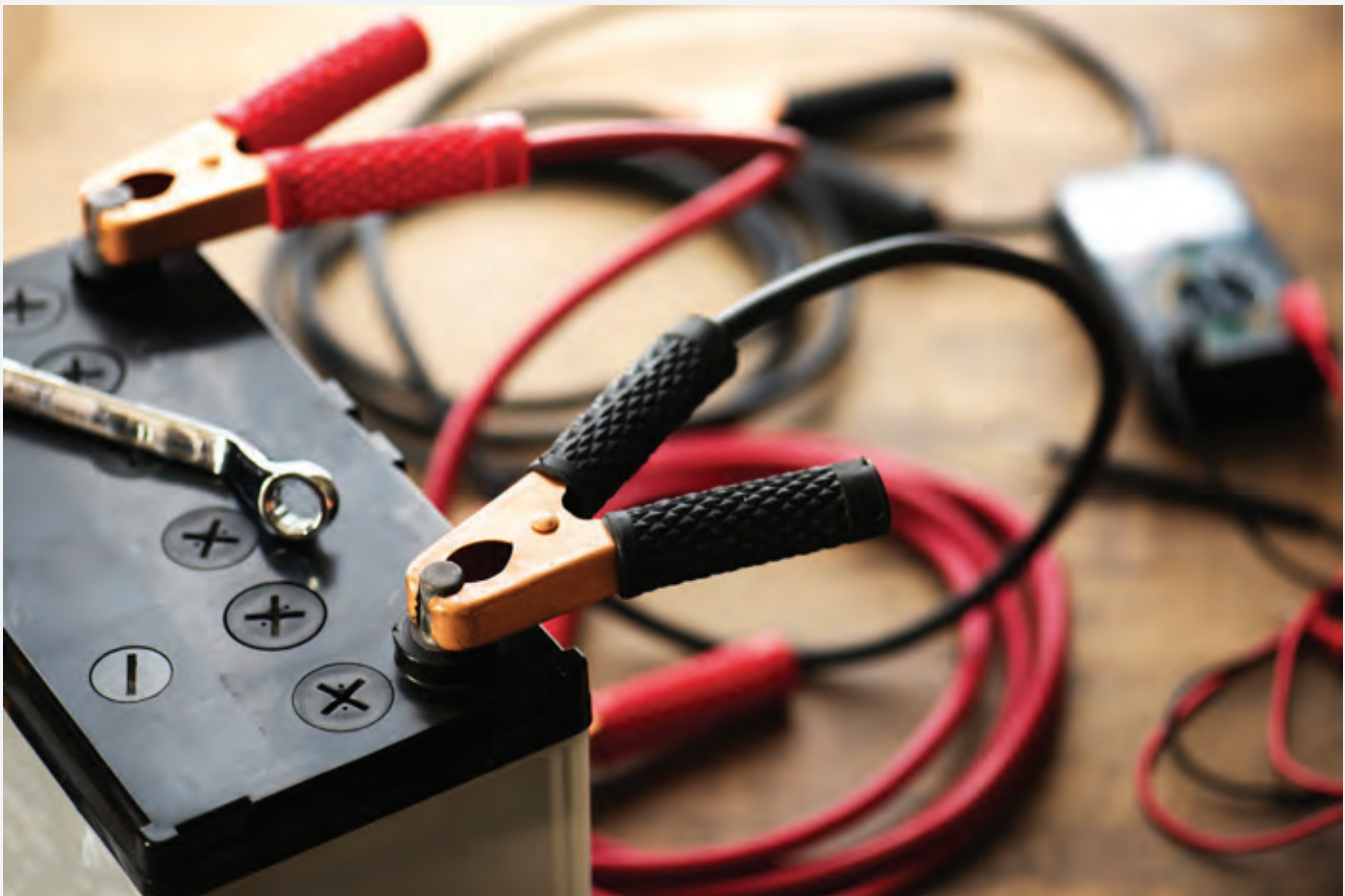


SYNOPSIS

Basically, students qualify for levels of training that increase in complexity and sophistication. Primary requirement for admission to next higher level of training is to have successfully completed the homework projects. These projects demonstrate some degree of mastery of skills and concepts taught in the previous class. There are no written tests. Instead, students must do, and document, the hands-on projects assigned at the end of each level of training.

Briefly stated: do the homework projects from Level I class if you want to qualify for admittance to the Level II class.

The discovery process will teach basic skills to many adults who live in poverty, but more importantly, it will gradually reveal the few who are natural entrepreneurs, the future makers and shakers, the ones motivated and capable enough to create and lead serious economic revitalization in the poverty areas where they live. Once these individuals are discovered, the sky is the limit as to what poverty eradicating projects they will undertake.



CIRRICULUM

During the 6 weekends of Training, the student will develop the additional confidence and skills to add to their natural “spark” to actually become an entrepreneur. The training activities include watching portions of selected videos, discussing relevant articles, strengthening individual leadership skills, and thoroughly digesting the Recipe for Hope model.

The Trainer uses a mix of lecture, group discussion, relevant stories, videos, role playing, brain-storming, goal setting, creative problem solving, internet searches, and classroom money making exercises all in an experiential manner to shape students into becoming skilled and motivated change makers ready to be entrepreneurs who start and maintain profitable businesses and in turn become economic developers to eradicate poverty in their community. Homework is assigned at end of each weekend. Students who successfully complete the assignments will be invited back the next weekend.

There are 6 core topics taught in the course. While the same 6 topics are taught at each level, they are taught at a new depth on each level. The learning is increasingly sophisticated and challenging at each new level. The students won't be bored and their skill and insight will improve significantly with mastery of each new level. What the student learns in a new level builds upon what they learned in a lower level. They move from basic skills to advanced skills as they progress up through the 5 levels.

Here are some of the areas to be covered: how to select the right microbusiness for you, researching your market, developing new markets, write a business plan, grow food, bookkeeping, handling money, public speaking, water collection and purification, write a report and write an ad, computer skills, and personal traits needed for success. The homework is designed to demonstrate level of mastery of the topics and to give the student hands-on practice at applying the skills.

Many will begin the program and attend the first class. Depending on natural aptitude for being an entrepreneur, and degree of motivation and ability to work hard, some will not finish the course. Several or many may drop out. My estimate is, 30-35% qualify to come back for 2nd level class; then 50% of that number will likely qualify to return for the 3rd level class. Then for the 4th and 5th level classes the percent is higher for returning number. Probably 75% to 85% or more at the higher levels will qualify to come back. Applying these percentages: we start with 100, drop to 30, then drop to 15, then 12. That means 12 out of the original 100 completed the course.

For example, if you want to end up with 100 highly motivated entrepreneurs, start with 800 at the bottom level, and end up with approximately 96 completing the 6th Level. Good. Now we have 96 very motivated new entrepreneurs! The material for the course, conducted in 6 sequential classes, will be straight forward and well prepared. Skills and concepts are laid out sequentially, and presented in a way that reinforces previously learned skills and concepts.

Students become more and more motivated to do well as they advance through the levels. With increased motivation to succeed, participating in the class becomes more significant for them. The classroom experience is also more fun for them. The students connect more deeply with each other. Bonds of respect and bonds of friendship will be formed between students that will serve them well for the rest of their lives. Entrepreneurs have been discovered and given basic training. They are ready to go to work to develop microbusinesses that will strengthen their local economy.



BUSINESS COACHES

After a student has completed the training he/she is placed in a working group. That working group will have a business coach—a business volunteer from the community. The coach will share their experience and insight with the group. As business projects are planned, the coach and guide the group in making wise decisions.



SYNOPSIS

Basically, students qualify for levels of training that increase in complexity and sophistication. Primary requirement for admission to next higher level of training is to have successfully completed the homework projects. These projects demonstrate some degree of mastery of skills and concepts taught in the previous class. There are no written tests. Instead, students must do, and document, the hands-on projects assigned at the end of each level of training.

Briefly stated: do the homework projects from Level I class if you want to qualify for admittance to the Level II class.

The discovery process will teach basic skills to many adults who live in poverty, but more importantly, it will gradually reveal the few who are natural entrepreneurs, the future makers and shakers, the ones motivated and capable enough to create and lead serious economic revitalization in the poverty areas where they live. Once these individuals are discovered, the sky is the limit as to what poverty eradicating projects they will undertake.



FIELD AGENTS

What is needed is:

1. Find “Field Agents” (3, 4, or 5) willing to recommend, talk to, and secure commitment, from students to take the 6 weekends of Entrepreneur Training. Each Field Agent must secure enough students so the first Training has about 25 students. Field Agents might be lawyers, teachers, Priests, ministers, business owners, doctors, nurses, government administrator, etc.)

CONDITIONS THE STUDENT MUST AGREE TO:

Explain the Training to the potential student: The Field Agents explain the conditions discussed below to the students and secure their commitment to participate in the training. Students must attend all of the classes during the 6 weekends. They must do the assigned homework in order to be allowed to take the next week end of training. They have to turn off cell phones during class. We don’t give certificates—what we choose to celebrate is a student learning how to, and actually succeeding in, starting and profitably maintaining a microbusiness for one year. We give a certificate after a student has accomplished that. The training is for men and women ages 24 through 44.

DESCRIBE THE TYPICAL STUDENT:

Training is only for those who are economically poor: We hate labels. We don’t like to label people. But, please forgive, we say it here directly: this training is for people who economically poor. It is for people who Field Agents see as “firecracker” individuals—outstanding among their peers and thought to be able to become successful entrepreneurs if given the opportunity. But their condition of being economically poor has kept them from professional education and training. This training is for the maids, field hands, taxi drivers, factory workers or unemployed who are thought to have special talent—can become entrepreneurs. Few fit this description, but Field Agents well connected in their community will know who these the jewels in the rough are—and recommend them for this training. The training will be geared to those with little or no formal education.

2. Find location for class.

3. Someone to be Interpreter if one is needed.

4. Provide General Leadership in inspiring people and in managing the details need to make the training happen. That means, before the training, secure the location, select the volunteer Field Agents and manage them, and see that all logistics are in order. After the training it means the volunteer business coaches have already been secured, a few “student support groups” are organized to keep the process moving as needed, and students are paired with business coaches. They “shepard” the process along as needed until it is obvious the students are successfully operating their own microbusinesses.

I am thinking, for first Trainings we do, students are selected who can walk/bus home each night and walk/bus back the next morning.

GENERAL NOTES

Role Playing will be used a lot—so students can “practice” techniques and so they can see what it looks like when fellow students act it out.

Philosophy — emphasize a lot and often, “You have to want it!” “You have to be an enthusiastic go-getter!” “Average intelligence is enough, but WAY ABOVE AVERAGE in motivation is required!”

How to Plant Seed Businesses is good handout.

How to Write Persuasively and How to Speak Persuasively... have someone try it at beginning of each period.

“Elevator pitch—45 seconds”, Overcoming customer objections—how to, etc.

WHY is homework required to get into next class?

ANSWER: We are looking for people willing to work, who can demonstrate they understand the concepts taught, show initiative in documenting with cell phone or other device their homework.



HOW TO START A MICRO BUSINESS - VIDEO SERIES

One of the proven methods for improving the standard of life for your family and your community is to start a microbusiness. Money is not the most important thing in life, but it is necessary to purchase the essential items to live a decent lifestyle, including food, clothing, shelter, and more. How to Start a Microbusiness is a video series in nine parts. Please watch and re-watch the videos and complete the accompanied worksheets in order to start making more money!

recipeforhope.net/video-series



In addition to watching our 9-part video series, the following worksheets correspond to the steps described in the mentioned video series and are required if partnering with Dr. Epps for investment opportunities. Completing these worksheets to the best of your ability can make the difference between a successful start up microbusiness or not.

recipeforhope.net/worksheets



Entrepreneur Discovery

by Dr. Jerry Epps

It is entrepreneurs who see business opportunities where others do not. They have the drive to put the idea into practice and make a profit. It is not easy to make a profit, but entrepreneurs find a way to make enterprises profitable. When a business is profitable, others share in the benefits too. Employees get hired, merchants have new products and services to sell, the banks have more deposits and can expand their investments, salaries are spent at local stores, and on and on the chain goes. Every economy needs entrepreneurs if a strong economy is to develop.

Entrepreneur Discovery Program, while teaching skills for all who attend a class, is designed to discover the ones who are entrepreneurs by nature. This is a practical program for discovering entrepreneurs. After they are discovered they can be encouraged, coached, and funded to create micro and small businesses. Beyond that it is difficult to predict with certainty. But the future looks bright for a society regularly identifying and then supporting young entrepreneurs.

ABOUT THE AUTHOR

Dr. Jerry Dean Epps, (Ph.D. in Human Services, M.A. in Sociology, B.A. in education) is a teacher and a counselor. He has taught at the university and elementary levels. Recipe For Hope is a heart gift to the human family. He lives with his wife in Marietta, Georgia, USA, and is active in Spanish activities, counseling, and business. He desires for all people to be politically and economically free!



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