

CAPTURE

BUSINESS AND HUMAN RIGHTS TRAINING MODULE



THIS PROJECT, CAPTURE, HAS BEEN DEVELOPED WITH THE SUPPORT OF THE BERLIN SENATE DEPARTMENT FOR ECONOMICS, ENERGY AND PUBLIC ENTERPRISES. IT IS A COLLABORATIVE INITIATIVE BETWEEN THE CITY OF WINDHOEK, BGZ (BERLIN INTERNATIONAL COOPERATION AGENCY MBH) AND THE NID (NAMIBIA INSTITUTE FOR DEMOCRACY)

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The Gateway to Endless Opportunities



CAPTURE TRAINING MODULES ON **BUSINESS AND HUMAN RIGHTS**

Prepared by: Department of Economic Development and Community
Services Division of Economic Development
Section: SME Development and Promotion

This document is a summary of the training content presented to the CBD
vendors during the training session in July, September and October 2024

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The contents of this publication are intended for the trainees to have access to manual content to have a reference source when managing their small business.

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Acknowledgement

This training manual is produced as part of the implementation of the CAPTURE Project, which is aimed at street vendors in the city centre of Windhoek. The focus is on female vendors. Appreciation to the facilitators of the training sessions of the Business Training and Development Unit of Economic Development Division of the City of Windhoek.

Partners

Namibian partner

The Namibia Institute for Democracy

The Namibia Institute for Democracy (NID) was established in 1991 with the core mission of promoting civic education and citizen participation in Namibia's democratic landscape and is a key partner of civil society. Operating within the legal framework of Section 21 of the 2008 Societies Act, the NID is dedicated to community development, civic education, socio-political research, voter education, gender equality, and the promotion of the rights of citizens. In line with the supreme law of the land, the Constitution of the Republic of Namibia, NID continues to empower policy makers, representatives of political parties, civil society organizations, law enforcement agencies, activists, traditional authorities and the public on the fundamental principles of human rights, good governance and democracy.

The City of Windhoek

The Windhoek Municipality was established in 1906 by the Municipalities Act 23 of 1992 and is the capital municipality of Namibia. As the largest urban centre in the country, the Municipality plays a central role in government, administration and urban development. The Municipality is responsible for the provision of essential services to residents and oversees areas such as infrastructure development, waste management, urban planning, public transport and social services. In addition, the Windhoek Municipality is tasked with promoting economic growth, supporting sustainable development and improving the overall quality of life for residents. Through its diverse tasks and responsibilities, the municipality plays a crucial role in shaping the socio-economic and cultural landscape of the capital.

German partners: BGZ - Berlin Society for International Cooperation

BGZ Berliner Gesellschaft für internationale Zusammenarbeit mbH has been implementing international cooperation projects since 1983. It is a joint institution of the State of Berlin and the Berlin Chamber of Crafts. The BGZ is currently undergoing strategic development and repositioning. In the future, the BGZ will focus its work on four program areas. These are Sustainable management, Cooperation with the Global South, Social cohesion and participation, Innovation and digital challenges. The 17 sustainability goals serve as a guideline for project development in all project areas. The projects are intended to create ecological and social added value for Berlin and beyond. As the area of development cooperation needs to be (re)established, the BGZ is planning various smaller projects with partners in the Global South.



TRAINING NEEDS ASSESSMENT (TNA) WORKSHOP

VENUE: FUNCTION HALL, CITY OF WINDHOEK

DAY 1 : 23-JULY 2024

ITEM	FACILITATOR	TIME
Arrival and Registration of the Participants	City of Windhoek Trainers	08:30 – 09:00
Welcoming Remarks	Naita Hishoono -ED:NID	09:00 – 09:20
Introduction and Workshop Objectives	Paulus Tjukulia	09:20 – 09:40
Introduction to SWOT Analysis	Paulus Tjukulia	09:40 – 11:20
BREAK	ALL	11:20 – 11:30
Facilitation of SWOT analysis of their businesses with the participants	Leah Olu-King	11:30 – 13:00
CLOSING AND LUNCH	ALL	13:00 – 13:30

DAY 2 : 24 JULY 2024

ITEM	FACILITATOR	TIME
Arrival and Registration of the Participants	City of Windhoek Trainers	08:30 – 09:00
Introduction to the TNA Questionnaire	Leah Olu-King	09:00 – 09:30
Questions and Discussions	City of Windhoek Trainers	09:30 – 10:10
Completing the TNA Questionnaire	City of Windhoek Trainers	10:10 – 11:30
Closing and Way Forward	Claudius Kaverua	11:30 – 12:00
CLOSING AND LUNCH	ALL	12:00

TRAINING NEEDS ASSESSMENT (TNA) WORKSHOP

Conducted by the: Business Training and Development City of Windhoek

Workshop Objectives

The purpose of the workshop is to assess and identify the traders' training and developmental needs.

The TNA will help to identify the specific skills and knowledge that traders need in order to successfully expand and grow their businesses.

The traders will share their business experiences with others and also, analyze their business's internal and external environment in order to minimize the weaknesses and harness opportunities.

It will also help to identify any areas where traders need improvement and once the areas of need have been identified, a training program will be designed that will address those needs.

SWOT ANALYSIS

When we talk about SWOT what do we mean?	What do we mean?
S	Strength
W	Weakness
O	Opportunity
T	Threat

1. **STRENGTH** – assessing internal things we have that are good or do well in our business.
2. **WEAKNESS** – assessing internal things we do not have or do not do well in our business.
3. **OPPORTUNITY** – assessing external factors that may help in the achievement of the business goal and objectives.
4. **THREATS** – assessing factors that may be barriers to achievement of the business goal and objectives.

Assessing internal of the business

- Assessment of the internal environment of the business involves finding out of business strength and weakness. i.e. those aspects that **helps** or **hinder** achievement of the business' goals and objectives.
- We consider the followings:
 - › Availability of the market
 - › Availability of skills
 - › Availability of raw materials or stock
 - › The knowledge of business management
 - › Profitability of the business
 - › Customers satisfactions etc.
- Good opportunities for our business and access for trainings
- Economical and political factors
- Environmental factors
- Identification of competitors and associates etc.

Strength

- that makes our business special?
- that resources, performances handle well what is our major internal strength?

Weakness

- what is our weakness?
- what resources, performances we do not handle well in our business?

Opportunity

- what event help business?
- what are the positive social, technological, economical, environment and political factors influencing business?

Threat

- that events can hinder our business.
- what are the negative factors hindering the success of our business?

Once this is completed, SWOT analysis determines if the information indicates something that will assist the business in accomplishing its objectives (a strength or opportunity), or if it indicates an obstacle that must be overcome or minimized to achieve desired results (weakness or threat)

Elements of SWOT Analysis

Strengths and Weaknesses

- A business person must begin to think in terms of what the business can do well and where it may have difficulties. Strengths and weaknesses exist internally within a business or in key relationships between the business and its customers. SWOT analysis must be customer focused to gain maximum benefit. a strength is really meaningful only when it is useful in satisfying the needs of a customer.

Opportunities

- After all, opportunities are everywhere, such as the changes in technology, government policy, social patterns, and so on. An opportunity is a major situation in a firm's environment.

Threats

- No one likes to think about threats, but we still have to face them, despite the fact that they are external factors that are out of our control, for example, the economic situation in Zimbabwe, government regulation, municipal regulations, unstable political situation, weather etc. It is vital to be prepared and face threats even during unstable times. A threat is a major unfavorable situation in a business environment.

Exercises

Identify the strength, weakness, opportunity and threat from the following statements:

- | | |
|--|-----|
| › The sales girl sells baskets to her friend at half price | (W) |
| › A new tourist hotel is being built near the kiosk | (T) |
| › The business owner record sales every day in the cash book | (S) |
| › Three other business people in the area started same business as yours | (T) |
| › Some business people are careless in making their dresses which are poor quality | (W) |
| › The sales lady always smiles and is friendly to customers | (S) |



SMEs ENTREPRENEURSHIP TRAINING PROGRAM 2024

VENUE: FUNCTION HALL, HEAD OFFICE

DATE: 30 SEPTEMBER-03 OCTOBER 2024

DAY ONE : 30 September 2024~Monday

ITEM	FACILITATOR	TIME
Arrival and Registration of the Participants	Trainers	08:00 – 08:30
Introduction, Training Expectations and Workshop Norms	Ivondia	08:30 – 10:00
Introduction to the Workshop Objectives	Paulus	10:00 – 10:30
BREAK	ALL	10:30 – 11:00
Introduction to the World of Business	Leah	11:00 – 12:30
Training Evaluation	Leah	12:30– 13:00
LUNCH	ALL	13:00

DAY TWO : 01 October 2024~Tuesday

ITEM	FACILITATOR	TIME
Review of Previous Day	Ivondia	08:00 – 08:30
Marketing	Ivondia	08:30 – 09:30
Costing and Pricing	Paulus	09:30 – 11:00
Costing and Pricing Continue	Paulus	11:00 –12:00
Budgeting	Paulus	12:00 – 13:00
Training Evaluation	Paulus	13:00 – 13:20
LUNCH	ALL	13:20

DAY THREE : 02 October 2024~Wednesday

ITEM	FACILITATOR	TIME
Review of Previous Day	Leah	08:00 – 08:30
Customer Care	Leah	08:30 – 09:30
Introduction to the Business Game	Leah	09:30 – 10:00
Business Game	Leah	10:00 –11:30
Processing of the Business Game	Leah	11:30 – 12:00
Basic Record Keeping in Business	Ivondia	12:00 – 13:00
Final Training Evaluation	Ivondia	13:00 – 13:20
LUNCH	ALL	13:20

DAY FOUR : 03 October 2024~Thursday

ITEM	FACILITATOR	TIME
Arrival and Registration of the Participants		08:00 – 08:30
Presentation From NID	Ms. Naita Hishoono <i>NID Director</i>	08:30 – 09:10
Presentation from Ministry of Labour	Mr. Shou-Henock Amukwa & Mr. Eliakim Nashiku <i>MoLSW Representative</i>	09:10 – 10:30
Presentation from Social Security Commission	Mr. Castro Tjizoo <i>SSC Representative</i>	10:30 –11:20
Presentation From Nedbank	Mr. Muamer (Romeo) Hengombe <i>Transactional Banker: Corporate & Investment Banking</i>	11:20 – 12:20
Presentation From Health Division	Ms. Quinny Ipinge <i>Health Inspector CoW</i>	12:20 – 13:00
LUNCH AND CLOSING	ALL	13:20

TRAINING GOAL

To empower SMEs by enhancing their business management capabilities through entrepreneurial training and raising awareness about the intersection of human rights and business practices.

WORKSHOP OBJECTIVES

Introduce the SMEs to business management skills to enable them to;

- **Enhance Business Management:** Build the skills necessary to run successful and sustainable businesses.
- **Foster Peer Learning:** Facilitate the exchange of real-world business experiences among participants.
- **Explore the World of Business:** Introduce foundational concepts such as costing and pricing of products or services.
- **Strengthen Marketing Skills:** Improve participants' understanding of marketing principles to better promote their businesses.
- **Prioritize Customer Care:** Highlight the significance of exceptional customer service for business growth.
- **Optimize Budgeting Strategies:** Review and refine participants' approaches to budgeting for better financial planning.
- **Develop Record-Keeping Skills:** Provide hands-on practice in maintaining accurate business records and introduce interactive tools such as the Business Game for practical application.
- **Refine Business Strategies:** Equip participants with advanced strategies for managing and growing their enterprises.
- **Promote Human Rights Awareness:** Highlight the intersection of human rights and business to foster a dignified work environment and improved working conditions for vendors.

INTRODUCTION TO THE WORLD OF BUSINESS

What is a business?

- A business can be defined as an activity or action carried out to maximize **profit**. For a business to make profit it must be able to make enough money (**income**) to cover its expenses such as raw materials, rental, transport, electricity and salaries, to mention a few.
- A business can also be defined as the transformation of an **idea** into a saleable product or service in order to provide benefits to both the consumer and owner, as well as generate profit to ensure continued existence of the business.

Business Start Up Ingredients

- Business Idea and Identified Market
- Your Ability and Experience
- Resources Needed and Availability
- Motivation and Determination
- **Availability of the market:** Before you select a business idea, you must ask whether there are people who are willing to buy your products.
- **Availability of raw materials:** Find out whether the raw materials to be used to produce a product/ service are available in sufficient quantities? Is the supply reliable? Is the price of raw materials reasonable?
- **Resources (You need money to make money):** Estimate the money you need to start your business. This requires you to consider the 6 M's of the business
- **Ability (knowledge and skills) and experience.** You must find out the type of knowledge and skills required for your business idea. You must also find out whether you have the abilities and experience necessary to carry out the business idea you have chosen? Can the business be implemented easily? Can you control difficulties?

The 6 M's of business

- **Man** (manpower):
- **Machines** (equipment, tools):
- **Market** (consumers):
- **Money** (capital):
- **Material** (stock):
- **Methods** (ways of conducting the business)

What are the 3 types of Businesses?

- Partnership
- Close Corporations
- Private Companies

Some Common Start up Business Challenges

- Failure to develop a business plan

- Lack of understanding of the role of marketing in one's business
- Lack of entrepreneurial skills
- Lack of management skills
- Lack of experience
- Lack of financing
- Negative cash flow
- Mixing business income with personal income.

Why most of the small businesses fail?

- Lack of Finance
- Lack of Training
- Lack of Experience in running a business
- Mismanagement of Business Funds
- Family Interference
- Lack of Business Budgeting
- Government Regulations
- High Crimes
- Lack of Customers
- Technology

Costing Your Goods and Services

What are costs?

- Costs are all the money your business spends to make and sell your goods or services.
- Costs for businesses can be broadly classified into two categories: **Fixed Costs** and **Variable Costs**.
- Fixed Costs remain constant even when production volumes, sales volumes, or the amount of service being provided, changes. Rent, loan payments and salaries for administrative workers are examples of Fixed Costs.
- Fixed Costs can change sometimes, for example, your rent may increase. But reasons for the change are not related to the production or sales volumes.
- **Variable Costs** are those that fluctuate with production volumes, sales volumes or the amount of service you provide. For example, raw materials, packaging and wages of production workers are all Variable Costs.

What is Costing?

- **Costing** is finding out how much money was spent in making a product or providing a service

Why is costing Important?

- It enables you to set prices that cover all your costs and give you a reasonable profit.
- It helps you to find out which costs or items are forcing you to increase your selling price and cause you to lose customers.
- It helps you to provide your customers with quotations which are realistic, when they make inquiries on your prices
- It helps you understand the effect reducing costs have on your profit.

Costing for a manufacturer or service operator

Step 1: Estimate Variable cost per Item

+

Step 2: Estimate Fixed cost per item

=

Step 3: Add up Total Cost per Item

Calculate the unit cost of one Bracelet

EXAMPLE 1: John Erastus (manufacturer)

He makes and sells leather bracelets every month.

His business costs are as follows:

Leather cost	N\$ 300.00	for 30 bracelets
Rent cost	N\$ 97.00	
Transport cost	N\$ 780.00	
Salary cost	N\$ 2 200.00	
Beads cost	N\$ 30.00	for 6 products
Thread cost	N\$ 15.00	for 100 products
Hooks cost	N\$ 25.00	for 20 products

What is the cost of one leather bracelet?

Exercises

What is the unit cost of milk for Mr. Patrick Kafidi (Milk Vender)?

Patrick Kafidi sells milk. Every morning, 365 days per year, he buys 100 liters of fresh milk from farmers at N\$5 per liter. He delivers the milk to the city with his truck; and he spends approximately N\$50 per day on fuel and other vehicle related expenses (including its maintenance). He bought his truck second-hand for N\$14,600 and it has a life span of 5 years.

Mr. Kafidi pays himself a daily salary of N\$100 and pays a young boy, who assists in selling milk, a daily salary of N\$30. How much is the cost of one liter of milk?

Budgeting

What is a budget?

- A budget is a detailed forecast of expected income and expenditure for a given period of time, for example, a month.
- Planning is one of the most important tasks in business management, because a business must always know how much money is available for paying costs.

Uses of a budget

A budget can be used for any of the following;

- For drawing up a cash flow and capital budgets
- Providing an idea of expected gross and net income
- Indicating capital requirements
- As a plan for achieving targets
- As a basis for making good business decisions
- As an opportunity to compare your achievements, to your set targets

What is budgeting?

- Budgeting is a logical consistent method for finding alternative plans for the business, and estimating profitability of each alternative.
- A budget is a plan to control your finances. You do not want to fall short on payments.

Steps in budgeting

- **STEP 1:** Make a list of what you need to buy / do.
- **STEP 2:** Determine your sales / income.
- **STEP 3:** Add up your costs and see if it exceeds your income / sales.
- **STEP 4:** Prioritize things, if your cash is not enough.

Total Project Cost/Budget

Item	Quantity	Cost Price per Item (N\$)	Total Cost (N\$)
Transport			
Total			

INTRODUCTION TO THE INTERSECTION OF HUMAN RIGHTS AND BUSINESS

The intersection of human rights and business emphasizes the responsibility of businesses to operate in ways that respect, protect, and promote the inherent dignity and rights of all individuals involved in or affected by their operations. This approach acknowledges that businesses are not merely economic entities but also key players in shaping societal norms and values. For street vendors and SMEs, integrating human rights into their operations can profoundly enhance both their working conditions and their relationships with customers, stakeholders, and communities.

Key Areas of Intersection

1. Dignity and Decent Work

Every individual has the right to work in an environment that upholds their dignity. For vendors, this translates to equitable access to safe, clean, and respectful workspaces. Businesses can advocate for infrastructure improvements and policies that support fair treatment and non-discrimination.

2. Equality and Non-Discrimination

Vendors often represent diverse backgrounds, including marginalized groups. Promoting equal opportunities and ensuring non-discrimination in access to resources, markets, and training enhances social cohesion and strengthens vendor communities.

3. Freedom of Expression and Association

Vendors should feel empowered to express their concerns, negotiate with stakeholders, and participate in decision-making processes that affect their livelihoods. Vendor committees and associations play a crucial role in facilitating this.

4. Customer and Community Relations

A business that respects human rights fosters trust and loyalty among customers. Vendors can integrate ethical practices, such as transparency in pricing and fair treatment of customers, to build long-term community relationships.

5. Corporate Responsibility and Accountability

While many vendors operate as individuals or small businesses, understanding corporate responsibility principles—like fair labor practices and environmental stewardship—can position them as ethical entrepreneurs who attract socially conscious consumers.

Practical Applications for Vendors

- **Promoting Awareness:** Vendors can use their businesses as platforms to educate customers and peers on human rights, creating a ripple effect of positive change in their communities.
- **Advocating for Improvements:** By understanding human rights frameworks, vendors can effectively advocate for better infrastructure, security, and policies that protect their interests.
- **Creating Inclusive Spaces:** Vendors who acknowledge cultural diversity and gender equality contribute to a more welcoming and inclusive market environment.

Why Human Rights Matter in Business

Respecting human rights isn't just a moral imperative; it's also a strategic advantage. Vendors who align their practices with human rights principles:

- Attract a wider customer base, including tourists and socially conscious buyers.
- Build stronger relationships with local authorities and stakeholders.
- Enhance their reputations as ethical and responsible entrepreneurs.

By embedding human rights into their business strategies, vendors can contribute to a more equitable, resilient, and sustainable marketplace. This alignment not only improves individual livelihoods but also strengthens the broader socio-economic fabric of their communities.



