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Igniting Entrepreneurial Initiative: A Business-Planning Curriculum for Community Enterprises

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PICO International
Unlocking the Power of People™

Igniting Entrepreneurial Initiative

A Business-Planning Curriculum for Community Enterprises



Emily Fagundes and Nick Fazio

EXECUTIVE SUMMARY

PICO Rwanda envisions a future where Rwandans are equipped with the skills to solve any and all problems they face.

PICO cooperatives have expressed interest in starting community enterprises, but lack the formal business knowledge and appropriate planning methods to put these dreams into action. PICO seeks a business planning process that engages communities in fostering their own financial independence.

Over eight weeks, we engaged in a co-creation design process with two PICO community cooperatives in Mumeya and Nyange. We led weekly business plan development workshops with the cooperatives.* Our workshops centered around an active learning philosophy. We discovered that participatory business planning produces sustainable paths for cooperative development.

Two business plans were completed, and we developed a business-planning curriculum geared towards community enterprises.

If PICO uses this curriculum to instruct its cooperatives, the cooperatives will gain the business knowledge and planning methods necessary to put their entrepreneurial ideas into action. These hard skills will build upon PICO's traditional leadership training and thus push the cooperatives further along towards their goals for community development.

The intelligence, attentiveness, love, and positive energy that Kiki brought to community visits was incredible. We could not have accomplished this work without her cultural knowledge and business background. It is thanks to her that this project ran smoothly and allowed for the most meaningful impact on cooperative members.

**During the summer of 2018, Miller Center Fellows and Interns used human-centered design thinking to provide community enterprise development workshops for PICO Rwanda's cooperatives. This collaboration laid the foundation for our work.*

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Our Learning Philosophy

Our learning philosophy focuses on an active learning approach. The business plans are created through a co-creation process, in which the facilitators and cooperative members are equal participants who enter each meeting

The cooperative members we worked with are intrinsically motivated which lends itself to the success of this approach because we could rely on them to do the homework and activities and remain engaged.

ready to learn from each other. Due to this co-creation approach, the relationship between instructors and members is just as important as the actual content of meetings. The cooperative members need to feel comfortable and

in charge of their own learning. Even more than the content, what we really want the members to take with them is the lifelong-learning skills. Fostering this environment requires continuous engagement. During the meetings, ask lots of questions to keep the members involved. Scaffolding is an essential element of this process. Once you have enough information to begin drafting the business plan, bring outlines and drafts to the meetings. Bring enough copies to share with the literate members and give them the

opportunity to make changes, provide feedback, or ask questions. It is important to emphasize that this is *their* document and it is the product of *their* hard work. You didn't make this, you just compiled what they shared with you. They made this. When working in a cross-cultural context with groups of people who have only had up to a primary school education, there are some key things to keep in mind. Repetition is key. You may have to say the same thing three times until the members are fully able to grasp it. Take cues from your audience on how to proceed. Try explaining concepts in different ways and use culturally-relevant examples. Pictures are your best friend. Sketching an image that visually explains a difficult concept is sometimes the best way to make things click. Not all the members have to be literate, but it is important that a couple of them are so that they can take notes and share them with the other members when they're reviewing or doing homework between meetings.

Our cooperative members told us they love when we bring them drafts because it shows that we're thinking of them even when we're not with them.

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Part I: Meeting Structure

A key method for fostering this co-creation learning environment is through routine and ritual. To create this space, it is necessary to integrate rituals into a routine meeting structure that is followed every week. While the content of the meetings will vary, the structure of the meetings should remain as consistent as possible across all meetings.

Meeting Structure

1. **Greetings:** greet every member of the cooperative with an appropriate cultural greeting (handshake, hug, cheek kisses), keep eye contact, say hello and ask each individual how s/he is doing; after greetings everyone sits in a circle
2. **Cooperative reviews what was covered during the previous visit:** ask cooperative members what you covered the previous meeting and allow them to raise their hands and share answers one-by-one
3. **Cooperative shares the homework it has prepared:** ask the members if they were able to work on any of the homework (sometimes life gets in the way!) and allow them to share what they've prepared; be prepared to adjust the lesson plan if your plan relied on information gathered from homework that the cooperative was unable to finish
4. **Facilitators and translator guide discussion of the day's topics with the prepared questions and/or activities:** introduce new topics and be prepared to explain them multiple ways, use pictures and visual aids, pose questions to the cooperative, allow the cooperative to ask questions, oversee prepared activities and group-work
5. **Break (song, game, or dance):** take a break midway through the meeting by stepping out of the circle and away from the material; play a game that requires movement, like jumping, or join together to dance and sing
6. **Continue discussion:** resume the discussion from where you left off; if the first half of the meeting was heavily instructional, be sure to engage the cooperative more in the second half with questions or partnered activities
7. **Reflection on the day:** ask the cooperative what you covered that day, what went well, and what can be improved in the future
8. **Assign homework for the following visit:** explain what homework you would like the cooperative to work on over the next week and allow members time to write it down and then have them read it back to you
9. **Closing prayer:** stand, hold hands in a circle, and allow one of the cooperative members to lead the closing prayer
10. **Goodbyes:** as with the greeting, say goodbye to each member of the cooperative using eye contact and an appropriate cultural gesture

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1. **Greetings.** Personal greetings acknowledge every members' individual dignity. It shows that they are valued for what they have to bring to the discussion. The ritual aspect of the greeting allows everyone to enter into a collective mental space by marking the beginning of the meeting. The greetings also foster a sense of community and tighten the bond between the facilitators and members which decreases the power imbalance between them.
2. **Cooperative reviews what was covered during the previous visit.** This continues the process of bringing everyone into the same space. It brings their minds into the space through the recall of old info so that everyone can get on the same page and start where you last left off. By bringing this past information to the front of mind, it prepares the members to begin making connection between the old material and the new material that will come during the meeting. It also allows the members to take an active role in the meeting from the very start, as they lead the discussion over past topics.
3. **Cooperative shares the homework it has prepared.** This step builds on the previous step by continuing the recall of old information and allows the members to lead the discussion. The members remain an active role in the process and have the chance to showcase what they've accomplished since the last meeting. Oftentimes the days lessons will pick up where the previous meeting's homework left off.
4. **Facilitators and translator guide discussion of the day's topics with the prepared questions and/or activities.** Steps 4 and 6 are the longest parts of the meetings. This is where new information is presented by facilitators or provided by cooperative members. During this portion, facilitators should prioritize active learning. While a lot of this time may be spent by the facilitators "teaching" things, it should not be done in a lecture-type setting. Engaging the cooperative members through questions, activities, and discussions is especially important. The cooperative members should be active participants, not passive observers.
5. **Break (song, game, or dance).** The break gives everyone's brain a pause to breathe so that they can come into the second half of the meeting

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refreshed and reenergized. It also continues the process of fostering a sense of community that is laced throughout the meeting structure and is in many ways the backbone of the entire learning philosophy. It is also another way to decrease the power dynamic between members and the facilitators.

6. **Continue discussion from step 4.** Sometimes the first half of the meeting will be predominantly lecture-style because a dense amount of new information had to be presented and explained to the cooperative members. If this is the case, the facilitators should ensure that the second half of the meeting is much more interactive.
7. **Reflection on the day.** The reflection reinforces the connections in members' minds that were created during the meeting. It also allows the facilitator to gauge which concepts the members' have grasped and which they may still be struggling with.
8. **Assign homework for the following visit.** Assigning homework ensures the members continue working with and thinking about the information they've learned in the meeting even after the meeting is over. Their engagement is not limited to the sessions. They are taking the information and working with it in their everyday lives. It's another way for them to maintain an active role in the process.
9. **Closing prayer.** The ending prayer is another important ritual, like the greeting and the break. It continues to foster a sense of community. It marks the end of the "ceremony" and shared space and brings the meeting to a close.
10. **Goodbyes.** The goodbye ritual continues from the ending prayer. It also acknowledges everyone's individual dignity and value, as the greeting did.

The cooperative members we worked with loved doing their homework and always asked us to assign more because they are so passionate about this!

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Part II: Topics/Lessons

Topics
1. Introducing the Business Plan
2. Business Profile
3. Market Analysis
4. Marketing Plan
5. Financial Plan
6. Reporting Structure

This section focuses on the actual content of the meetings. Delivery and discussion of the business plan topics won't follow a linear pattern as it is laid out here. This is a dynamic process that requires adaptability. The facilitators should take their cues from the

members and use the members' answers to homework questions and reflections as indicators of how to proceed and which topics to continue with. See Appendix II for an example of how topics and homework were distributed during field research.

While delivering the material, the facilitators should emphasize the importance of planning before acting.



Photo 1: Presenting a new topic to cooperative members
(Photo Credit: Miller Center)

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1. Introducing the Business Plan

The business plan is a multi-faceted document. The cooperative can use it internally as a planning and self-assessment tool. It is also a way for the cooperative to share its story and its plans externally with potential partners and funders.

Your business has different audiences. Your customers are one audience. There is specific information you want to share with your customers. Your potential partners and funders are another audience. Think of the people you've partnered with in the past, think of

all of Pastor John's and Father Innocent's connections outside of Rwanda. Some of these people may never come to Rwanda. You may never meet in person, but they still may want to partner with you. You need a way of sharing your story with them.

At first, many members were confused and thought the business plans were for their customers, as a sort of marketing tool. We had to use many examples and a drawing to explain this concept.

Use images to help explain the concept.

The customer is an audience that the cooperative interacts with directly. However, with the business plan, the cooperative can communicate with many people, even people in different countries who have never been to Rwanda. The business plan needs to have detailed enough information for the audience to get a full picture of the cooperative's mission, goals, and operations, even without meeting the cooperative in person.

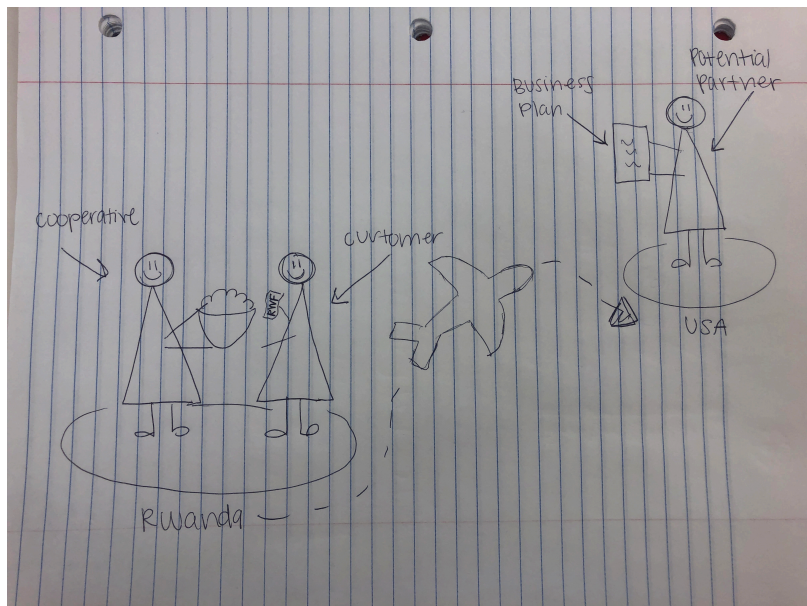


Photo 2: A drawing to explain the audiences of a business plan.

(Photo Credit: Emily Fagundes)

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2. Business Profile

- Background
 - Name
 - # of members
 - Year founded
- Mission statement
- Objectives
- Partners
- Products

Your potential partners and funder are another audience. Think of the people you've partnered with in the past, think of all of Pastor John and Father Innocent's connections outside of Rwanda. Some of these people may never come to Rwanda. You may never meet in person, but they still may want to partner with you. You need a way of sharing your story with them. You know your cooperative well. You know about your history, your day-to-day operations, and your goals. Your audience doesn't know any of this, so we have to

start with the very basic material, even things that may seem obvious to you. What type of information do you think you should include in your business plan?

The beginning of this script is repeated from the previous section because repetition is an important tool for helping the members grasp and connect concepts.

Mission Statement and Objectives

Objectives are goals that can be accomplished and checked off of a list. A mission is the “why” you’re pursuing those objectives. It drives you to pursue those objectives and continues even after you meet an objective.

Creating the mission statement is a dialogue between all the members. The mission statement asks, why are you existing? Why are you doing what you are doing? Why should people spend time and money on you?

Activity: ask the members to list out their objectives and then write them on a chalkboard or poster paper. Then, have them order the objectives from highest to lowest priority.

Partners

Who are the groups or individuals who have partnered with you to provide you with necessary resources (tangible or intangible) to be able to complete your projects and reach your goals?

Products

- *What are your products or services?*
- *What are their key features? What is your selling price?*

The members were confused by the difference between partners, facilitators, and customers.

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3. Market Analysis

- Customer Profiles
- Competitors
- SWOT

Customer Profiles

Who is the target customer? How will you reach out to customers? What are the struggles you will have with reaching/securing customers?

ACTUAL* CUSTOMERS

- *Who are your current customers?*
- *What are their jobs?*
- *What type of product are they looking for?*
- *How are they going to use this product?*
- *How much are they willing to pay?*
- *What are their alternatives?*

POTENTIAL CUSTOMERS

- *Who are your potential customers?*
- *What are their jobs?*
- *What type of product are they looking for?*
- *How are they going to use this product?*
- *How much are they willing to pay?*
- *What are their alternatives?*

*Actual customers are only relevant if the group doing the business planning is already providing product/service, otherwise the group should only discuss its potential customers.

Each of these customer segments is a different market. In order to decide which segment to expand to, a business needs to identify its own strengths and weaknesses and also to identify the opportunities and threats of each market. This is called a SWOT analysis.

SWOT

Each of these customer segments is a different market. In order to decide which segment to expand to, a business needs to identify its own strengths and weaknesses and also identify the opportunities and threats of each market. This is called a SWOT analysis.

Activity: Write out four columns for strengths, weaknesses, opportunities, and threats on a chalkboard or pieces of poster paper.

Strengths and Weaknesses

- First we are going to look at your strengths and weaknesses. These are internal components that your cooperative has complete control over and either serve as advantages or areas for growth.
- What are the strengths and advantages of your cooperative?
Examples: knowledge; location; resources, such as land or clay
- What are your cooperative's weaknesses or areas for growth?

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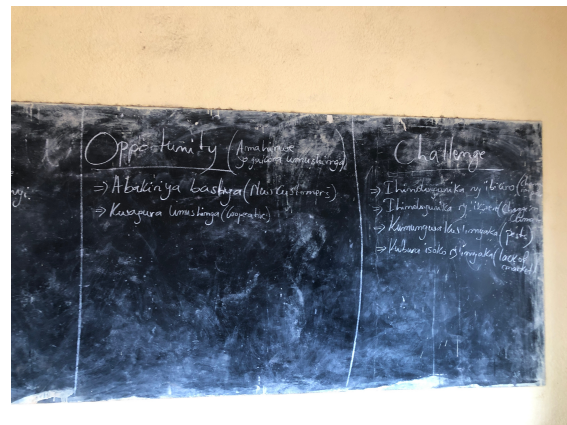
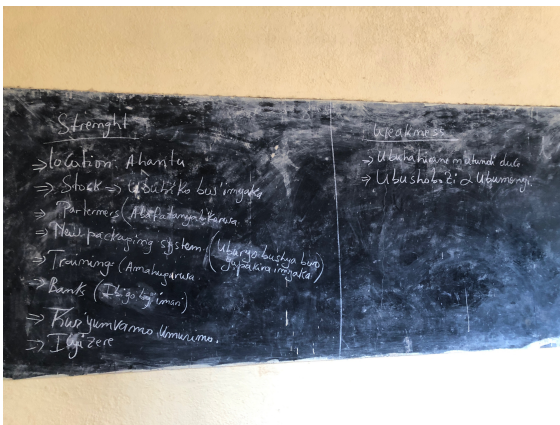


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Examples: lack of labor/few members; member timeliness

Opportunities and Threats

- Now we are going to look at opportunities and threats. We can look at opportunities for expansion with your current customers and also future opportunities to expand to potential new customer markets. Then we are going to look at the threats or obstacles of each of these markets individually. Threats or obstacles are external factors that your cooperative does not have complete control over, but that you have to be prepared to respond to.
- What are your opportunities for expansion with your current customers? What customer needs are not being met? What are external opportunities that your cooperative hasn't taken advantage of yet? Where do you see potential for growth?
Examples: partnerships; reaching a new market segment
- What are external threats that are out of your control with your current operations? How can you address these threats or minimize their impact on your success?
Examples: change in climate; increased costs of raw materials



Photos 3 & 4: A SWOT analysis performed by a cooperative.

(Photo Credit: Emily Fagundes)

Competitors

Who are your local competitors?

What are their products?

What are their strengths and weaknesses?

What are your own strengths and weaknesses?

What would attract the customer to you versus your competitors?

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4. Marketing Plan

- Introduction to Marketing
- Marketing Skit

Introduction to Marketing

Marketing is...

- *The action or business of promoting and selling products or services*
- *It is the best way to publicize to potential customers that you are in business and what type of business you are in*

What works best?

- *Focus on your customers - build your marketing strategy around your customers*
- *Build your story & be unique - storytelling is one of the most powerful marketing tools*
- *Quality is key - through creating quality products, you build customer trust*
- *Advertise - the way you tell your story is KEY in creating a successful business*

Activity: Marketing Skit For this exercise, break everyone into partners. One partner will act as a cooperative member and the other will act as a customer or potential partner. Let them take turns running through the following questions. After they've practiced with their partners, let pairs volunteer to present in front of the entire group.

1. Explain who you are.
2. Tell your story.
3. What are you selling?
4. What makes your business different?



Photo 5: Two cooperative members rehearse the marketing skit
(Photo Credit: Miller Center)

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5. Financial Plan

Activity 1: Have members draw pictures on a chalkboard or poster paper that illustrate each step they'll need to take from now until their business is in operation. This activity preps them for the planning process – to begin thinking about all the necessary inputs and their costs.

Activity 2: Have the members work together to list all the necessary production/operational costs/expenses necessary to start-up their business. They likely won't know all of the costs or necessary inputs without doing some research. Have them begin brainstorming during the meeting, and then for homework ask them to conduct 1-1 interviews with relevant professionals/engineers/community members to review and supplement the information they compiled.

Activity 3: Once all of the start-up costs are listed, ask the members to work together to list major milestones for beginning their business, and then to create a timeline of when they plan to achieve these milestones.

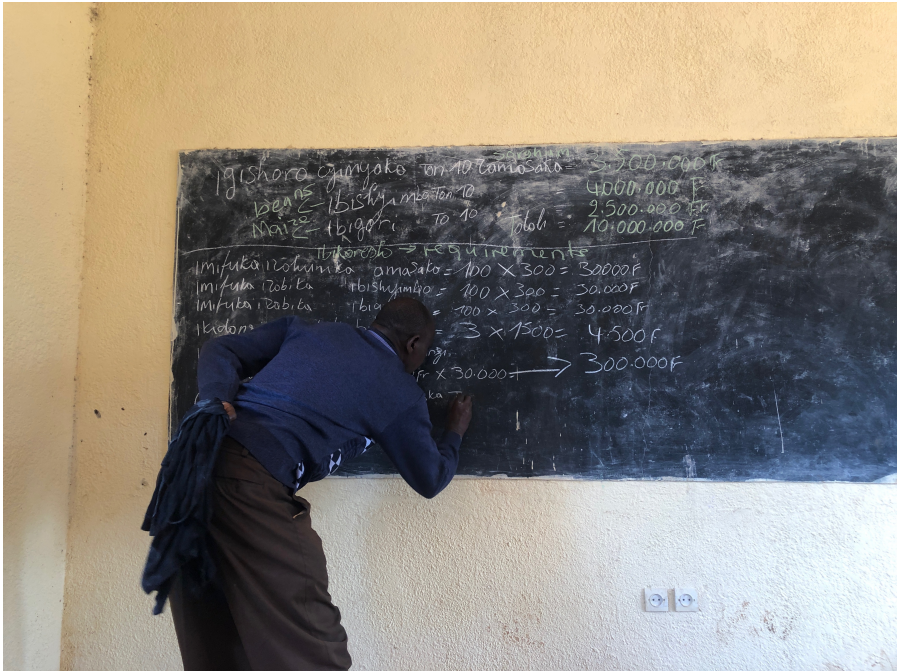


Photo 6: Cooperative member lists out anticipated start-up costs
(Photo Credit: Miller Center)

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6. Reporting Structure

- Creating Reports
- Record-Keeping

Creating Reports

You mentioned how you are interested in partnering with investors/getting a starting investment. When you partner with investors or when a person or group provides you with resources, you must be

accountable for the resources they provide you. If they are providing you with something, it is a good practice to provide them something in return -- such as a report to them how you have used those resources.

Last meeting you all went through a detailed process of listing out all the start-up expenses necessary to start your business. You were predicting what will happen in the future. The same detailed approach needs to be used to report what you actually did after it happens. When starting a business, you should have a plan/structure for how you are going to share your operations and transactions with your partners or investors.

You should plan how often you are going to compile reports (once a year, twice a year...) and what information will be included in the report. [Quantity of crops purchased? Cost of purchase? Quantity of crops sold? Revenue of crops sold? Quantity of crops not sold?]

What do you think will be important information to include in your report? What do you think your partners/investors would appreciate knowing about your progress?

If the cooperative members are already operating a business, the reporting lesson should take place before financial planning to have them collect and organize information on their current operations.

If they are starting a business from scratch, financial planning should be done first. Then, they can create a reporting structure that they will use to report on their business once it is operating.

Record-Keeping

It is important to keep detailed records of your operations/transactions so that you can compile reports/summaries to share with your partners/investors. What type of information do you think should be recorded? How often should you update your records?

Let them answer.

They should keep daily, or at least weekly, records of all of their transactions (sales and purchases) and production.

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Appendices

APPENDIX I - PICO BACKGROUND

PICO Rwanda

For the past three years, the Miller Center has sent Santa Clara University undergraduates to Rwanda to work with PICO, a branch of the Oakland-based non-profit, Faith In Action International. PICO and Faith In Action believe that real change happens when ordinary people unlock their inner potential to enact real change in their lives and their communities.

Rather than wait around for outside aid, PICO works alongside communities to help them step out of the darkness, “come into the light”, and understand that through conversations and leveraging their individual strengths, big things can happen. PICO communities have formed cooperatives to build health centers, schools, and start their own businesses.

Mumeya

Mumeya is the first PICO cooperative, founded in 2006. Since its founding, Mumeya has facilitated the construction of a health clinic, multiple classrooms, and a welding school. The cooperative’s current project is starting a crop-selling business in which it will purchase crops in-season while prices are low and resell them for a profitable margin when they are out of season.

A large number of cooperative members and their neighbors in the surrounding community are farmers. Many community members struggle to pay their children’s school fees and families’ health insurance fees. A sustainable source of income could assist cooperative members in paying those fees. The local lenders charge really high interest rates, so the cooperative wants to offer loans to its members at lower rates. It would allow members to pay back the loans with crops if they do not have the money to repay with.

Mumeya does not want the benefits of its business to end with the cooperative. The local communities are all agriculturally-based, so the cooperative will provide local farmers with business. It especially wants to focus on lifting those in the community with the lowest socioeconomic status.

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Nyange

When the PICO Nyange cooperative was founded, the members gathered together and decided that their greatest need was to build housing for their members. They also realized that there was an abundance of construction going on in the area, but no one nearby was selling tiles and bricks. There is an abundance of clay in the nearby valley, so they decided they could use that clay to make tiles and bricks and then sell the resulting products.

Since starting these operations, the cooperative has built a kiln and a workspace. It has gotten attention from the mayor and other local leaders and has sold products to the government. The members have become more confident in themselves and have been able to use their profits to pay for health insurance.

Nyange's plot of land is right off of the main highway between Kigali and Kibeyo. Since so much traffic passes by, the members want to transform the space into a rest stop. The first step is to build modern toilets with water. Aside from being vital to the rest stop, the toilets will boost Nyange's image and allow the cooperative to host more visitors and local leaders.

PICO & Miller Center Timeline

2006 - Founding of PICO Rwanda & the Mumeya Cooperative

2012 - Founding of the Nyange cooperative

2017 - Two Miller Center interns spend summer in Rwanda working with PICO

2018 - Three Miller Center fellows spend summer in Rwanda collecting video footage for promotional films for PICO

2018 - Three Miller Center interns hold business workshops in Rwanda for PICO cooperatives

2019 - Two Miller Center student fellows spend summer in Rwanda working on business planning with PICO cooperatives

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APPENDIX II - LIST OF DATA / WEEKLY FIELD AGENDA

PICO Mumeya Cooperative - 12 members			
Visit	Date	Topics Covered	Homework Assigned
1	27 June	<ul style="list-style-type: none"> • Introductions 	<ul style="list-style-type: none"> • N/A
2	5 July	<ul style="list-style-type: none"> • Number of members • Regular operations • Goal • Business basics (sorghum, maize, beans) • Why this project? • Audiences • Customers • Marketplace 	<ul style="list-style-type: none"> • Who are the businesspeople you would work with? Would you work with one or more? • How much will you sell your crops to the truck drivers for? • How much will you pay the farmers for the crops? • Who are your competitors?
3	11 July	<ul style="list-style-type: none"> • Customers • Pricing • Costs • Competitors • Innovations/advantages • SWOT 	<ul style="list-style-type: none"> • How long of a period will you sell for? • How will crops be transported from farm to storage and from storage to businessperson? • Project start-up expenses and desired initial investment • Kigali workshop review and critiques
4	18 July	<ul style="list-style-type: none"> • Competitors • SWOT • Steps for working with banks • Transportation of crops • Projected start-up expenses and desired initial investment • Review learning from 2018 workshops 	<ul style="list-style-type: none"> • Mission statement • Partners • SWOT updates • Profit
5	25 July	<ul style="list-style-type: none"> • Mission • Objectives • Lending • Farmers they will work with • Profit 	<ul style="list-style-type: none"> • Operational timeline
6	1 August	<ul style="list-style-type: none"> • Timeline • Operational logistics • Business plan draft • Partners 	<ul style="list-style-type: none"> • Reporting • Weaknesses • 4 marketing questions
7	5 August	<ul style="list-style-type: none"> • Timeline • Marketing skits • Financial plan clarifications • Reporting • General clarifications • Ethics 	<ul style="list-style-type: none"> • N/A

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PICO Nyange Cooperative - 13 members

Visit	Date	Topics Covered	Homework Assigned
1	18 June	<ul style="list-style-type: none"> • Introductions 	<ul style="list-style-type: none"> • N/A
2	28 June	<ul style="list-style-type: none"> • Business profile • Why bricks and tiles? • Days and hours per week 	<ul style="list-style-type: none"> • How many bricks and tiles do you produce per year? • What are your yearly revenues?
3	2 July	<ul style="list-style-type: none"> • Financial statistics extracted from records • Tile and brick customer profiles • Product prices • SWOT • Tile and brick demand 	<ul style="list-style-type: none"> • % of products purchased by government and % purchased by individuals • Competitors and the prices they're selling at
4	12 July	<ul style="list-style-type: none"> • Government vs. individual purchases • Competition • Mission statement • Business plan draft • Marketing 	<ul style="list-style-type: none"> • Review business plan draft and make any additions or changes • Mission statement • Partners • Answer 4 marketing questions • Discuss biggest need
5	19 July	<ul style="list-style-type: none"> • Biggest/most pressing need • Mission statement • Objectives 	<ul style="list-style-type: none"> • Projected expenses for toilet to review with engineer • Mission statement • Discuss objectives • Review business plan and make any additions or changes
6	26 July	<ul style="list-style-type: none"> • Projected toilet construction expenses • Timeline • Co-op asked about funding • Marketing skits • Shared the video from the previous fellows 	<ul style="list-style-type: none"> • Projected expenses for water project and meeting room • SWOT for rest stop
7	30 July	<ul style="list-style-type: none"> • Projected water project expenses • Meeting room dimensions • Rest stop SWOT • Water logistics with engineer • Benches • Business plan draft 	<ul style="list-style-type: none"> • Mission statement • Review business plan draft and make any additions or changes
8	8 August	<ul style="list-style-type: none"> • Partners • Rest stop customers • Rest stop competitors • Rest stop strengths and threats • Reporting • Mission statement • Biggest need for scaling tile and brick business • Ethics 	<ul style="list-style-type: none"> • 1-1s to create a mission statement

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APPENDIX III - PHOTOS



Photo 1: Greeting at the beginning of every meeting

(Photo Credit: Miller Center)



Photo 2: A brief "lecture" to introduce new topics before continuing with the group discussion

(Photo Credit: Miller Center)

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Photo 3: Sharing the first business plan draft with cooperative members to get their feedback, show them the results of their hard work, and keep them engaged in and excited about the process
(Photo Credit: Miller Center)

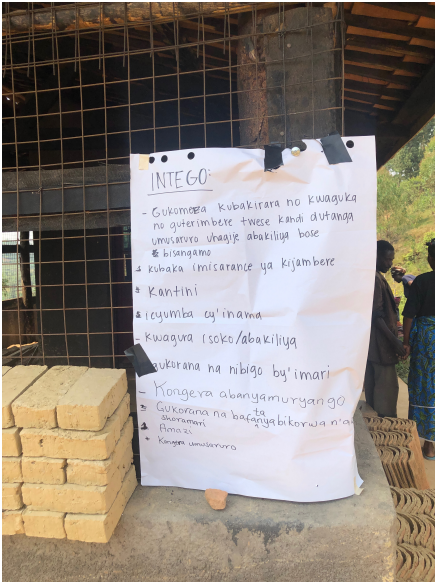


Photo 4: The cooperative's objectives after the members listed and then ranked them
(Photo Credit: Emily Fagundes)



Video 1: Taking a break in the middle of a meeting to dance and enjoy each other's company
(Video Credit: Nick Fazio)

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