



HP LIFE Instructor Manual

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Overview

HP LIFE is a global training program available online, off-platform, and in class (when and where it's safe). The program gives people all over the world the opportunity to build skills for the future— whether they want to start or grow their own business, enter the workforce or secure a better job—by providing access to free, accessible IT and business skills training courses.

HP LIFE is accessed directly by self-paced learners and used by educators, trainers, and mentors to enrich their curriculum and personalize their interactions with students. There are more than 30 HP LIFE courses available on www.life-global.org covering skills supporting startup/innovation, finance, marketing, operations, and communications. Each course is modular, interactive and full of information and practical exercises that will give users the skills to create or grow their business. The platform is available in eight languages: Arabic, Bahasa Indonesia, English, French, Portuguese, simplified Chinese, Spanish, and Hindi.

HP LIFE is a program of the HP Foundation.

The HP LIFE Instructor Manual summarizes the skills developed in each course and provides downloadable templates, additional discussion questions, activities, resources, and tools that enable a deeper dive into course topics.

The screenshot shows the HP LIFE website interface. At the top, there is a navigation bar with the HP LIFE logo, a dropdown menu for 'ALL COURSES', and a search bar. Below the navigation bar, the main content area features a large blue banner for the 'Social Entrepreneurship' course. The banner includes the course title, a brief description, and an 'ENROLL' button. To the right of the banner is an illustration of two people working at a computer. Below the banner, there are statistics: '3636 Student(s) enrolled' and 'Certificate available on completion'. A sidebar on the right lists course details: Pace (Self-Paced), Subject (Startup / Innovate), Language (English), Course Author(s) (HP LIFE), and Course Code (HPL-EN21). At the bottom of the sidebar is an 'ENROLL' button. The main content area below the banner has a sub-header 'Overview' and a question: 'How can I build a sustainable, impact-driven business to solve a problem in my community?'. Below this is a list of learning objectives.

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All Courses / Startup / Innovate

Social Entrepreneurship

Discover what a social enterprise is, how it differs from traditional businesses, and what you need to do to set one up successfully.

ENROLL Free Course 100% Online Mobile friendly

3636 Student(s) enrolled Certificate available on completion

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Overview Lessons

How can I build a sustainable, impact-driven business to solve a problem in my community?

Discover what a social enterprise is, how it differs from traditional businesses, and what you need to do to set one up successfully.

In this course, you will learn how to:

- Assess whether an idea for a social enterprise is sustainable and can create positive social impact.
- Avoid common mistakes made when setting up a social enterprise.
- Use entrepreneurial tools to better understand your audience and the challenges they face.

Pace Self-Paced

Subject Startup / Innovate

Language English

Course Author(s) HP LIFE

Course Code HPL-EN21

ENROLL

Sections of the course:

Start lesson: provides a brief overview of the course objectives and course components, along with a preview of next steps.

Story: presents a brief scenario of a fictional entrepreneur dealing with a common business challenge. This fictional character guides the learning for the remainder of the course. The story is presented as a photo novella with audio.

Business concept: explores strategies to respond to the business challenge featured in the Story. Here you can learn and demonstrate your understanding of important business definitions and concepts through interactivities.

Technology skill: teaches technology skills (associated with each course's business concept) that can help you save time and money and tackle business challenges more effectively. This includes tutorials, interactivities, downloadable exercises, additional links, and support.

End of course survey: give us feedback on the course by completing a brief survey.

Resources: provides additional online resources related to the course just completed. These articles, tips, and tools enable users to strengthen their learning on the course topic. Related HP LIFE e-Learning courses are also listed.

Certificate: celebrates what users have achieved in business understanding and skills. To receive the course completion certificate, users must complete the following:

- Story Lesson.
- Business Concept Lesson.
- Technology Skill Lesson.
- Survey.

When users complete the requirements of the course, they will receive an email with their certificate of completion. A user can also download their certificates from their dashboard by visiting the My Course page and clicking on the Completed tab. They will get the certificate in PDF format and can share via social media (e.g., Facebook, LinkedIn, etc).

HP LIFE Course Map

Startup/Innovate			
Design Thinking	Strategic Planning	Social Entrepreneurship	Starting a Small Business
Circular Economy	3D Printing	Growth Engine for Your Business	Success Mindset

Finance				
Basics of Finance	Profit and Loss	Finding Funding	Cash Flow	Sales Forecasting

Marketing				
Social Media Marketing	Unique Value Proposition	Selling Online	Setting Prices	
Marketing Benefits vs. Features	Your Target Audience	Effective Business Websites	Customer Relationship Management (CRM)	The Art of Sales: Fundamentals of Selling

Operations		
Inventory Management	IT for Business Success	Hiring Staff

Communications			
Business Communications	Effective Presentations	Business Emails	Presenting Data

Digital Business Skills		
Introduction to Digital Business Skills	Data Science and Analytics	Introduction to Cybersecurity Awareness
Agile Project Management	AI for Beginners	

Career Development		
Success Mindset	Effective Leadership	Resume Writing and Job Interviewing

Startup/Innovate

Circular Economy



Learn the fundamentals and foundational principles of a circular economy and understand how it can provide more benefits and value than a traditional linear business model.

Story

Economic hardship drove Rosette to look for a business to start. She noticed all the plastics (bottles) littering the landscape and washing into the sea because there was no proper disposal process. First, she earned money collecting plastic bottles. Later she started a collection center where materials from numerous plastic collectors were gathered before being sent to a plastics processing and recycling facility.

Terms defined: Circular Economy, Linear Business Model, Value Chain

Business concept

- Understand why a circular economy is very important in today's world.
 - The linear business model tends to have points where waste is generated, and recycled resources are not optimized in the production process.
- Learn the basic principles of circular economy. Eliminate waste and pollution, circulate products and materials at their highest value for as long as possible. Support restorative and regenerative processes. Each principle is underpinned by the transition to renewable energy and materials.
- Understand the different ways you can incorporate circular economy into your business model. Utilizing four strategies for circularity, looking for opportunities in a business's value chain, and with stakeholders.

Activity: Learning assessment: how does each entrepreneur utilize the business models of circularity in their business? Five questions to match the circularity strategies with each business.

Discussion questions:

1. **In the story, what was the problem to be solved by Rosette that prompted her to want to start a business?**

Initially it was economic hardship that drove Rosette to look for a business to start. She noticed all the plastics (bottles) littering the landscape and washing into the sea because there was no proper disposal process. She earned money collecting plastic bottles. Later she started a collection center where plastic materials from numerous collectors were gathered before being sent to plastics processing and recycling facility.

2. **What problem(s) does a circular business model solve that the linear business model does not?**

It requires less new resource extraction, it looks for ways to eliminate or generate less waste at each stage from resource input to production to consumption to product disposal, as well as supporting restorative and regenerative natural processes. Note that new resource extraction is a finite resource and can be depleted leading to shortages.

3. **What is the difference between recycling and reusing? Why is one potentially better than the other?**

Recycling takes the materials, separates them and processes them into inputs for reuse. Reuse does little or no processing or enhancement before the material is reused. The reuse process tends to consume less energy and generate less waste than recycling. Both have their place in the circular economy.

4. **3. What are 4 key circular economy business models? Ask for definitions and examples.**

Business model and example business:

1. Circular supplies - renewable, recoverable and biodegradable sources for input. Rosette's plastics recycling.
2. Product as a service - replace a product with a service that provides the same output. Staples printing/copying service printing materials for small businesses in the local area.
3. Product life extension - increase the useful life of the product. Used clothes and furniture at thrift stores. Car companies designing cars to last longer i.e. to drive more miles before being replaced.
4. Sharing platforms - products/assets used by more than one person or company. Uber and AirBnB

5. **What are some examples of a business's value chain that could be positively impacted by a circular economy business model and how would they be impacted?**

Answers may vary. This question will be addressed in further detail in the Technology Skill module. For now get the participants thinking about it.

1. Product design. Design for: Using recycled or reused materials as inputs, less energy use, longer useful product life and ease of repair, and end of life recycling or reuse.
2. Procurement input sourcing. Look for recycled/reused versus newly extracted materials to use.
3. Manufacturing. Set it up for reducing and recycling production waste, build processes and equipment for extended life and energy efficiency.
4. Set up reverse distribution to take back product, at its end of life, for recycling.
5. Product support or upgradeability for extending the useful life of the product.

Individual or group activity:

Rosette was able to start a business that participated in some aspect of a circular economy by looking at what was happening around her (plastic bottle waste/litter). As you move about during your day, notice what is going on around you. Is there some waste stream that could be converted into a circular economy business, or other opportunity to start a different type of circular economy business model?

Technology skill

- Implementing the circular economy into your business has three aspects. Your specific business, your product or service and stakeholders.
- When moving to a circular economy business model four questions should be answered. Why do you want to use a circular economy model? How can you use circular economy principles in your value chain? How could your circular business be relevant to your customer and employees? What would you need to create your circular business?
- Moving to a circular economy business model may also impact other areas of your value chain: Design, Sourcing, Manufacturing, Distribution, Use, Resource efficiency, Recycling and Circular inputs.
- Stakeholder impact should also be considered: e.g. customers, suppliers, employees, investors, governments, and other organizations.

Activity: Learning assessment: How does each entrepreneur utilize a circular economy approach in their value chain? Five questions to match the circular economy approach to their value chain.

Discussion questions:

1. If you want to launch a circular business, what are four questions you should ask yourself and why are they important?

1. Why do you want to use a circular economy model? This will be a guide for what is driving you to consider moving to a circular economy model and may lead to insights on the necessary changes/impact on your business and stakeholders.
2. How can you use circular economy principles in your value chain? This will help identify specific, potential areas that could be impacted and need to be modified.
3. How could your circular business be relevant to your customers and employees? These two stakeholder groups are key to a business's success. Anticipating the potential impact on them is critical to either mitigate potential negative outcomes for them and/or take advantage of any positive opportunities.
4. What would you need to create your circular business? Moving to a circular economy business requires not only a new business model, mind set and principles, but investment in time, effort and possibly funds to make the necessary changes.

2. When developing your business, always try to keep the steps of the value chain and the models of business circularity in mind. Why is this important?

- Moving to a new business model is no easy task as already noted. Keeping it top of mind will increase your success.
- Doing so will grant you a competitive edge over other businesses in your sector, prepare your business for the future, and allow you to become more resilient and grow while having a positive environmental and economic impact.

Tying it all together

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

1. There are many economic and environmental benefits of the circular economy. Discuss them.

Answers may vary. Here are some possible answers.

- **Economic:** Potentially less cost with reused/recycled materials, business opportunities to create a circular businesses, less waste disposal costs. More sustainable business model in the long run. More satisfied customers.
- **Environmental:** Less waste (pollution) put into the environment, less energy consumption and generation via non-renewable resources (oil, gas, etc.), less resource extraction and environmental damage caused by that.
- **How would people's health play into this discussion?** Potentially better air to breath and water to drink, and less toxic waste in the environment. What others are there?

Design Thinking



The course is an introduction to design thinking, a process that enables users to identify and understand problems, then ideate, prototype and test new products or services to solve the problem. The user will use the design thinking process to ideate and prototype a product or service to improve emergency preparedness of citizens in a small town.

Story

Dina and Carlos, owners of the Coffee Corner, are trying to come up with new products or services to help the citizens in their town to be better prepared for the next flood.

Terms defined: Design thinking, design objective, design outcome, fieldwork, stakeholder, empathy, persona, prototype, pitch

Business concept

Learn how to identify and define problems, ideate, prototype and test new products or services using a design thinking process by doing the following:

- Learn how to use a problem statement to define the problem you are trying to solve.

Activity: The user creates a problem statement for the Coffee Corner.

- Learn how to observe the audience using interviews to better understand them and the problem you are trying to solve.

Activity: The user observes an interview with two stakeholders (a citizen and a first responder) to understand them and their emergency preparedness needs.

- Learn how to use personas and scenarios to empathize and explore the problem. The personas and scenarios will help guide the product or service ideation.

Activity: The user creates a persona based on the interviews.

- Learn how to ideate, prototype and test the prototype with potential customers.

Activity: The user will ideate and prototype a product or service for the Coffee Corner to improve emergency preparedness. The user will submit their problem statement and prototype and assess 2 user submissions. Users will also have an opportunity to see the top rated submissions so they can compare to theirs. This activity does not have to be completed to receive an HP LIFE certificate.

Discussion questions:

1. Define design thinking? How is this approach different than other approaches a small business might take to create a new product or service?

Design thinking is a process that recognizes the importance of the people who will be using a product or service. Design thinking provides ways to better understand people, the context in which they will use the product or service, the objectives, and the outcomes related to using the product or service. A design thinking approach is understanding the customer and their problem first before creating an idea – and then going back to your customer to test your ideas early and repeatedly. Many entrepreneurs run with their first idea before talking to actual potential customers.

2. What is the purpose of the problem statement?

It clarifies the focus of your efforts, both the purpose of the product and the people who will benefit. As you learn more about the problem (through interviews and testing prototypes with customers), you can refine the problem statement as you refine your product/service prototypes.

3. What is the purpose of the interviews and why is it a critical step in design thinking?

Interviews are used to learn more about your potential customers and their problem or unmet needs. You need to interview several people affiliated with the problem so you can get multiple points of view and develop a better understanding of the problem. Then you can use this information to create personas, scenarios and come up with product and service ideas that solve the problem. Also by establishing relationships with your potential customers, you can go back to them and test your product or service prototype.

4. What are some of the interview best practices?

Ask open-ended questions (not questions easily answered by “yes” or “no”). Then ask follow-up questions such as “why?” to uncover deeper meaning, listen with an open mind and afterwards reflect on what you heard to consider the insights that you gained. It is also recommended to record the interview (video (best) or audio).

5. What are some of the insights from the interview with Mei (citizen) and Suraj (first responder)? How do those insights guide the ideation process?

- A new resident of the town who had never been in a flood, didn't know her neighbors well, was completely unprepared for a flood.
- There are many family members, locations and a cat to consider in emergency planning.
- Information before and during a flood is critical for safety and comfort.
- Her family is still unprepared for a flood because she doesn't want to face the possibility of another flood Suraj.
- It is difficult to predict the scale of a flood in advance.
- There are not enough first responder resources to help everyone.

These insights can be used to understand the people, the problem and how to solve the problem.

6. Why is empathy important in design thinking?

Empathy is understanding the people involved, how they do things, their physical and emotional needs, how they think, and what is most important to them within the context of your design challenge. By understanding your potential customers, you will uncover insights that give you direction to create innovative solutions.

7. What is the purpose of a prototype and why is it important that you create prototypes that are fast and inexpensive?

Prototypes are used to test your idea with a potential customer and get their feedback. The first few prototypes can be simple non-functional cardboard mock-ups, drawings or descriptions. The prototype will give you a tangible way to make your idea realistic and test with potential customers. Early prototypes should be quick, easy to make, and inexpensive, because your first idea will likely not be the final solution. You want a fast and cheap prototype so not a lot of time or money is wasted.

8. What is a “stakeholder”?

Anyone who has a vested interest in what you are creating can have a “stake” in its design and success. You may find that your idea is of interest to different types of end users, and there may be people who don’t actually buy your product but do influence others who do buy it.

Group activity #1:

Divide the students into groups of 3 to 5. Assign a design challenge and have them come up with a problem statement along with interview questions. Ask the students to identify 2 or 3 stakeholders and interview them. Have them report back on the results and what insights they discovered. The design challenge might be related to their school or community. Focus on finding solutions (products/services) that can be sold.

Group activity #2:

Use the same group as above and ask them to brainstorm several ideas to solve the stakeholders’ problem. Use the brainstorming rules in the course and try to come up with as many ideas as possible (quantity over quality at this point).

Group activity #3:

Interviewing is an important skill. In this activity, break the students into groups of 3, where one person is the “potential customer, one person is the “designer” representing the business, and the third person is the “observer” who takes notes and identifies missed opportunities for digging deeper. Take 5 minutes to conduct an interview. The observer is silent during the interview, but takes notes. After the 5 minutes, the observer describes what worked, and what could have improved the interview (potential follow-up questions, body language, other cues, etc.).

Technology skill

- Learn how to pitch a new business, product, or service to an investor or customer.
- Download: The Design Thinking Process, Interview Guide, Persona Template, Mei Persona Examples.

Discussion questions:

1. Why is a pitch different for an investor than it is for a potential customer?

The purpose of the pitch is unique to each audience. For an investor, you want funding and funders need to know that your business concept is a good investment. For a customer, you want them to be interested enough in your product or service to make a purchase. Customers want to be reassured that your product or service will solve their problem and that it's worth the cost.

2. How can I “pitch” and “listen” in the same conversation?

A lot has been written about selling, but it isn't what we often experience. Talk about benefits and give your customer time to express their interest and questions. Every customer conversation is a 'win' if you learn something along the way.

Group activity:

Have the same group as above that worked on a design challenge and interviewed stakeholders, to create a pitch for funding their idea. Have the groups present their pitches to the rest of the class. Have the audience (class) give feedback on the pitches. What did they learn, what did they like/dislike and would they fund the idea?

Strategic Planning



The course examines the process of strategic planning and using SWOT (Strengths, Weaknesses, Opportunities and Threats) analysis to determine how to choose the best strategies to help a business reach its long-term goals.

Story

Arun and Cho consider their options to increase business for their pharmacy in Myanmar (Burma).

Terms defined: Mission statement, SWOT analysis, Strengths, Weaknesses, Opportunities, Threats

Business concept

- Learn about the strategic planning process businesses must undertake to adapt to a changing marketplace.
- Learn about the types and sources of information needed to do a SWOT analysis.
- Use SWOT analysis to choose the best strategies to help a business reach its long-term goals. Tips are provided to help prioritize strategic actions.

Activity: The user is asked to select two business strategies (out of 8) based on a SWOT analysis of a pharmacy business to help the business meet their long-term goals.

- Learn about how to best do a SWOT analysis and some of the pitfalls.

Discussion questions:

- 1. In the story, what were the three approaches Aung and Cho discussed as options to expand the pharmacy business.**

In the story Aung and Chu discussed opening stalls in the markets across town, developing a Facebook page for the pharmacy and expanding the product line.

- 2. What problem or issue in the story supported one of the expansion options listed above?**

A customer came in and asked for a new face cream that they did not have in stock. Expanding the product line could have eliminated this problem.

- 3. Why is strategic planning important for a business?**

It helps to understand and analyze the marketplace and make the right strategic decisions. This helps a business grow and use resources efficiently.

- 4. Describe the two internal elements of a SWOT analysis.**

In a SWOT analysis, strengths (S) and weaknesses (W) are internal measures. Strengths are the assets, resources, or capabilities that make an organization competitive. Weaknesses are the limitations or deficiencies within an organization that serve as obstacles to achieving its purpose.

- 5. Describe the two external elements of a SWOT analysis.**

In a SWOT analysis, opportunities (O) and threats (T) are external measures. Opportunities are favorable current or prospective trends, changes, or needs that are being overlooked in the marketplace. Threats are unfavorable trends or changes in the marketplace that could cause damages or harm to the organization.

- 6. List and briefly describe the ten steps of the SWOT analysis.**

1. Review the organizations mission statement and objectives.
Is the mission statement action oriented and does it focus on the impact that the organization hopes to make in the marketplace?
2. List and evaluate the organizations strengths, weaknesses, opportunities and threats.
Draw on existing data, economic reports, customer survey reports, etc. to develop, analyze and evaluate the strengths, weaknesses, opportunities, and threats.
3. Prioritize the strategic SWOT factors.
4. Rank the factors based on likelihood of occurrence and projected short and long term impact.
5. Develop the strategies to address the combinations of internal and external factors.
6. Develop plans to minimize weaknesses and exploit opportunities.
7. Choose the highest priority actions, implement, and monitor results.
8. Prioritize and align the strategies with your mission and resources.
9. Revisit and revise the process periodically.
10. Refresh your SWOT analysis every 6-12 months.

- 7. What are three ways to help prioritize strategies?**

1. Choose a strategy that matched your organizations mission.
2. Look for a strategy that would achieve a long term competitive advantage rather than a short term gain.
3. Consider your competitors and how they will respond.

Individual activity:

Have the students prioritize the two strategies for Aung and Cho based on the three tips discussed in the business concepts and in number six above.

Technology skill

- Learn how to create a SWOT analysis document that has supporting information integrated in to the document.

Activity: The user learns how to integrate documents (spreadsheets into a Word document).

- Additional tips are provided to insert, embed or link documents.

Download: SWOT matrix template to help the user complete a SWOT analysis for their business or business idea and prioritize strategic actions.

Discussion questions:

1. What do you use to integrate spreadsheets into a word document?

You would use the Insert Object feature in Word to insert new or existing spreadsheets into word documents.

2. If you plan to make frequent changes to your excel table would you want to link or embed your table into your Word document? Why?

You would want to link an excel table that changes frequently because if it is linked anytime you make changes to the excel file it would automatically change the linked file. If you embed the table it would stay the same and have to be manually changed as changes were made.

Individual activity:

Have each student develop an excel table form for a simple SWOT analysis. Have them write a one paragraph summary of a SWOT analysis and insert the excel table into the document as a table and as an icon.

Group activity:

Start this activity with viewing the Strategic Planning and Strategic Management recorded presentations. Then divide the class into groups of three to five students. Have each group download the SWOT matrix template. Using the template, have them identify the strengths, weaknesses, opportunities, and threats for a SWOT analysis of their school. Next have them come up with 4 strategies based on the SWOT and prioritize them. Have the students present and discuss.

Next steps (English language version)

Business Concept Resources:

- How to write your mission statement: Provides questions to ask, tips and examples to help create a mission statement.

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- SWOT analysis - How to do it properly: SWOT analysis best practices and examples.
- Online SWOT analysis tool: A Silverlight based tool for doing a SWOT analysis.
- SWOT analysis method and examples: Detailed guidance on SWOT analysis including examples and a template.
- What's wrong with strategy: A Harvard Business Review article on strategy and common strategic planning mistakes.

Technology Skill Resources: Guidelines or tutorials

- Link or embed an Excel worksheet.
- Link or embed a PowerPoint slide.
 - Add a PDF to your Office file.

Tying it all together

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

1. What are some of the challenges small companies may face when doing strategic planning?

Thinking long term, doing adequate market research and planning, change their habits from the old strategy to the new, maintaining new strategies over time and measuring and analyzing the results.

2. Identify a mission statement for a company. Consider the industry this company is in and research threats and opportunities that face businesses operating in that industry.

Answers will vary. Mission Statement Example:

- Advance Auto Parts' Mission is to provide personal vehicle owners and enthusiasts with the vehicle related products and knowledge that fulfill their wants and needs at the right price. Our friendly, knowledgeable and professional staff will help inspire, educate and problem solve for our customers.
- Threat: Research indicates that many young people aren't interested in owning a car. The rising purchase price of cars along with insurance, gas and maintenance are turn offs especially when the job market is tough. Many young people are moving to cities and turning to public transportation rather than owning a vehicle. Public transportation systems are growing nationwide. Car sharing programs and cell phone apps make it possible to arrange car transportation when needed.
- Threat: Automobiles are incorporating more technology in vehicles. As a result, the threat of hacking is causing security concerns.
- Threat: Purchasing parts online instead of from physical (brick and mortar) locations.
- Opportunity: Car owners interested in DIY (doing it yourself) to trim, detail and customize their vehicle.

Individual activity:

Incorporate the following into your business plan or a "course folder" for use when creating a business plan.

- The SWOT matrix template.
- The SWOT factor prioritization template.

Social Entrepreneurship



The course provides information on how to build a financially sound business idea that positively impacts the world.

Story

Nawal wants to solve a problem in her community by repurposing fish waste into fashionable items to both reduce waste and eliminate a health hazard.

Terms defined: Social entrepreneurship, Social enterprise

Business concept

- Learn various skills and tips that can be used to properly develop a business that solves a problem or has a positive impact on the community.
- Consider the complexity of a social enterprise and the necessary steps needed to ensure its functionality.

Activity: User explores the different components of a Stakeholder Analysis and an Empathy Map to better understand the challenge of creating a successful social enterprise.

Activity: User looks at three social enterprise case studies ([Rising Academy Network in Ghana](#), [First Book in the US and Canada](#), [Eat Offbeat in the US](#)) to understand the company, social impact and financial model.

Discussion questions:

6. In the story, what was the problem to be solved for Nawal that prompted her to want to start a new business?

As is the case with many new business startups, there was a need to be addressed in Nawal's community. The commercial fishing industry had contributed to environmental issues in her area, and an increase in fish waste posed a health risk to everyone living in the city.

7. What is the difference between social entrepreneurship and a social enterprise?

Social entrepreneurship is an activity that uses innovation and market-based solutions to address social and environmental problems. A social enterprise is a business that has as its primary goals to provide a solution for a social or environmental problem while at the same time seeking to be financially viable.

8. What are 4 key principles behind a social enterprise?

1. A social enterprise has a clear goal as its core purpose.
2. It generates most of its income through selling products/services and not through charity.
3. It reinvests the majority of its profits in order to achieve its mission.
4. It regularly monitors and evaluates its impact across all areas of its business model.

9. When conducting her Stakeholder Analysis, who did Nawal need to take into consideration?

Answers will vary. Here are some examples:

1. General public.
2. Commercial fishing industry.
3. City administrators.
4. Public health officials.
5. Neighboring cities.

10. In order to understand what a community needs, a social enterprise should directly communicate with those communities by conducting interviews. What are 4 tips to successfully facilitate an interview?

6. Know your goals and questions ahead of time: It's important to understand the socio-economic and environmental contexts of your audience and the implications that may have.
7. Build trust to make space for honest: It's your responsibility to ensure a safe environment and encourage your interviewee to be honest.
8. Ask open ended questions: Ask questions that begin with "how" or "why" to encourage a further explanation.
9. Listen, don't talk: Leave space and time for your interviewee to elaborate on their answers and repeat their answers to make sure you're understanding correctly.

11. In the three social enterprises highlighted in the lesson, what were some things they had in common?

Answers may vary.
Each enterprise identified a social need, created missions that directly affected a community, and had a financial model that allowed them to be sustainable. The enterprises also focused on helping specific underserved communities (i.e. low-income, refugees).

Individual activity:

Identify a social problem that exists in your community and reflect on a new business that would make a difference in solving that problem.

Technology skill

- Using the story provided, complete all five steps of a logic model to help Nawal share her organization's mission with potential supporters.
- **Activity:** The user answers multiple choice questions that take them through Nawal's logic model. This modeling will make it easier for the users to create logic models with their own social enterprise ideas.

Discussion questions:

3. What are the elements of a Logic Model? Why are they important?

- 1) Inputs: resources available to the enterprise.
 - You need to know what financial and material resources are required for the enterprise to operate.
- 2) Activities: the actions being taken to achieve a goal.
 - You will need the necessary resources to carry out the enterprise's activities.
- 3) Outputs: the services being delivered, or the products being sold by your enterprise.
 - You need to accomplish your activities to provide your target audience with your services or products.
- 4) Outcomes: the way your enterprise has affected your customers.
 - You need to assess if the activities had the impact you intended and if your audience received the social, economic, or environmental benefits originally planned.
- 5) Impact: the long-term changes that will occur as a result of your enterprise.
 - You need to monitor the benefits your enterprise is making on your audience and if they will experience systemic change over a longer period of time.

It's important to understand the relationships between the problem at hand, the available resources, the activities of the enterprise, what services or products are being delivered, and the subsequent impact. Without all this in mind, a social enterprise could not fulfill its purpose, develop, or be financially stable.

Tying it all together

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

2. **What is the difference between a social enterprise and a company that makes philanthropic donations or coordinates community and volunteer efforts? Conduct an internet search to find an example of a company that does the later.**

The company that makes philanthropic donations and volunteerism focuses its core business on making a profit and building a strong business. Some of the profits and or business strengths (for example, employee base or brand recognition) are used to support a social need in some way. This contrasts with the social enterprise that focuses its core business on the social issue. Examples might range from a company giving employees volunteer hours to work at a local food kitchen to larger efforts such as Avon's support for breast cancer awareness and research.

3. **Why does a social enterprise need a business plan?**

The most obvious reason is that the social enterprise needs to generate enough money to cover costs and have funds to invest in future growth and development. Expenses that need to be covered are similar to those encountered by the more traditional business including items such as rent, utilities, salaries, insurance, legal fees and marketing. In addition to the financial aspect of the business, the social enterprise needs to look at issues including but not limited to market need, target market, the competition, personnel, infrastructure, legal issues and insurance just like a traditional business.

4. Many companies engage in a practice called “Cause Marketing” a marketing method in which a firm’s products or services are linked to a cause. Some people believe “cause marketing” is unethical. What are your thoughts?

“Cause Marketing” can be beneficial both for the business and for the cause. In many cases, the business donates a percentage of profits to the cause, therefore, helping with that organization’s financial stability. In addition, the partnership creates awareness and education about the cause. However, the partnership should be compatible. For example, a children’s cause wouldn’t form a relationship with a beer distributor.

Starting a Small Business



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This course shares steps aspiring entrepreneurs need to take to start a small business and how to create a business plan to keep business development on track.

Story

Luis has always wanted to start his own business, but does not have a business idea. A friend he is talking to notes that Luis is good at home repair and suggests he develops a home repair business plan to understand if it could be a viable business opportunity.

Business concept

- Introduction: Luis's friend discusses with him what it takes to be an entrepreneur and introduces the idea of a business plan. Entrepreneurship is the activity of creating a business to meet a market need.
- There are many ways to become a small business owner: start a home business, start an online business, and provide freelance services.
- Considerations for a successful entrepreneur:
 - Persistence and research are key.
 - Understand the market, competitors, and target market needs.
 - Careful planning.
 - Skills, experience, and resources.
 - Entrepreneurship inventory of your skills, life, professional experience, contacts, and resources. Current state, and areas to improve. Are you: a self-starter, persistent, curious, flexible, and capable of making long term plans and setting goals (strategic planning)?
- Steps to starting a business:
 - Develop a business idea.
 - Conduct market research for: understanding your target customers (use the Target Market Template in the resources section as an aid). Understanding your competitors (use the Competitive Analysis Template in the resources section as an aid). Understanding your industry's trends and government regulations.
 - Develop and test your business model including: can you make a profit, and generate enough cash flow?

- Side note: funds needed to start a business vary considerably from low capital to high capital businesses:
 - Low capital – personal services (handyman, tailoring, house cleaning), consulting, resale of products.
 - High capital – restaurant, retail store (clothing, business supplies, convenience store), manufacturing, real estate.
- Before going further, prototype and test your idea. Some free and low- cost ways are:
 - Use a free website builder like Wix or Wordpress to develop some webpages to showcase your idea.
 - Prototype your mobile idea with the Marvel App or InVision.
 - Pilot your business idea on a small scale with a test group of trusted friends, mentors, and family.
 - Use everyday items to develop a simple, low-tech mock-up of your product.
- Test your marketing message and buying interest with potential customers, friends, and family.
- Create a business plan (use the Business Plan Template in the resources section as an aid). Cover these areas: product or service, marketing, sales, operations, finance, and success metrics.
- Sources of funding: personal savings, bank loans, crowdfunding, friends, and family (mention HP LIFE course Finding Funding).

Discussion questions:

1. **Ask them why it might be a good idea to keep their regular job as they start a business? Why might they need to quit their regular job to start a business?**

Save money while you build your business. This extends the amount of time you have to make your business successful by giving you additional funding from your job. You may learn something early in the business start up process that leads you to believe the business idea will not work.

Your new business may need you to work in it full time. This should only be done if there is enough funding available to keep the person and the business funded until the business can generate enough cash flow to sustain them both.

2. **Ask them how to develop or come up with a business idea.**

Great idea for a product or service. You see a customer problem that needs to be solved, start observing problems or inconveniences in your daily life, Google search for business ideas. Start a common interest group and discuss how to come up with business ideas. Check and see if your location has an entrepreneur or starting you own business group already in place. Is there a local business incubator or accelerator you can contact and ask about this topic?

3. **Ask them how they will test their marketing message or product or services offering?**

Contact potential customers, mentors, friends and family. Show them the marketing message and/or product or service offering and get their feedback on it. Ask them if they would buy it instead of what they are currently using and ask how much they are paying for their current product. We suggest you don't ask them what they are willing to pay as people usually game that question and suggest low prices.

Follow up question: How do you use this information? Refine our plans to make our messages and product offering better.

4. **Ask them why they should develop a business plan if they have already gone through the three steps to starting a business?**

The three steps to starting a business will give you a basic understanding of the product or service offering, the basics of whether or not there is a target market for it, and whether the business is viable in a number of other ways. Ask why this is important to do before doing a full business plan. The answer is to save time, effort and money by vetting/identifying non-viable businesses early in the process.

A business plan will be a deeper dive into the details and create a roadmap for the business in all the necessary areas for a successful business. Areas like: specific product or service offering, marketing, promotion, messaging, sales, operations, finance, and success metrics.

5. **Ask them about the four areas below and have them give examples of each of them and describe how they contribute to a business's success?** [this could be done as an individual activity instead of discussion]

What skills and capabilities do you have to have to start a business? Creativity, innovation, self-starter, persistence, motivation, passionate, resourceful, risk tolerant, organized, flexible, and strategic planning.

What experience do you have to have to start a business? Product or service design, marketing, sales, finance and accounting, customer service, operations, and computer skills.

What contacts do you have to have to start a business? Mentors, potential customers, and funding sources.

What resources do you have to have to start a business? Savings, personal funds, funds from friends and family, loans, credit, and a job.

Group activity:

Have them break out into groups of 3-5 members. Have them pick one of their business ideas and talk about its product or service. Who is the target audience? Will the product or service appeal to the target audience? Will it offer something to distinguish it from competitor products or services?

Technology skill

- Measure business success with analytics. Things to consider when identifying what to measure: where does my revenue come from? What impacts my profitability the most (both revenue and expenses)? Why do customers buy my product or service? What are the most critical factors in delivering a quality product or service? What are my critical expenses? Where do my customer come from?

Activity: Fill in the blank for four business areas with specific, relevant metrics to measure: marketing and brand awareness, sales, business operations, and finances.

- Good metrics are:
 - critical to the success of the business.
 - Actionable for making corrections or improvements.
 - Comparable over time to spot trends.
 - Not all metrics are measured with numbers (quantitative). Some are qualitative or subjective like: people’s opinions, preferences, buying behavior, buying criteria, and product feedback.

Activity:

- Determine which example metrics would be useful by selecting checkmarks.
 - There are several metrics tools available. Links to these are available for online resources, surveys, spreadsheets.

Discussion questions:

1. Ask them why do we want to develop metrics?

We can measure results and adjust or improve our business as we learn what works and what does not work through measuring relevant metrics.

2. Ask them what are three elements that make good metrics and why?

Focus on metrics that are critical to the success of the business. We suggest that nice-to-know metrics not be tracked. Actionable for making corrections or improvements to the business, product or service. Comparable over time to spot trends.

3. Ask them for examples of quantitative metrics for the five areas below.

- 1) *What are potential metrics for measuring a product or service?* Number of returns for defects or issues. Number of warranty returns.
- 2) *Metrics for marketing?* Customer enquiries. Sales increases due to promotions, advertising, or new product introductions.
- 3) *Metric for sales?* Number of customers. Customer growth. Sales forecast. Average size of sale. Customer acquisition cost. Number of repeat customers.
- 4) *Metrics for operations?* Inventory turns. On-time delivery. Costs. Production scrap.
- 5) *Metrics for financials?* Profit. Revenue. Revenue growth. Revenue growth compared to expense growth. Expenses. Warranty costs.

4. Ask them for examples of qualitative metrics for the same five areas.

What are potential metrics for measuring a product or service? Customer reasons for product returns. Metrics for marketing? Why customer liked a particular advertisement or promotion. Metrics for sales? Customer feedback. Buying behavior. Metrics for operations? Ask employees what is driving poor product or service quality. Metrics for Financials? Due to the nature of financials, this area is best served by using numerical metrics.

Business Concept Resources:

In the Resources section of the course, there are four downloadable resources:

- My entrepreneurship inventory.
- Target market template.
- Competitive analysis template.
- Business plan template.

3D Printing



This course shows how 3D printing can help business owners create prototypes and products for business.

Business concept

Learn to about 3D printing:

- Types of manufacturing and where 3D printing excels.
- Product categories that use 3D printing.
 - Consumer products.
 - Healthcare.
 - Transportation.
- 3D printing benefits to entrepreneurs.
- How can entrepreneurs access 3D printing?
- Four common 3D printing processes.
- Common materials used in 3D printing.
- The 3D printing process.
- Three examples of 3D printing small businesses.

Activity: Do you have a 3D print business idea? Fill in the answer exercise: What would you like to 3D design and print? What material would you use? Who would you sell your 3D print product to?

Discussion questions:

1. Ask them to name a manufacturing process and describe what it is? What is the best application of each one?

Hint: have them talk about product volume and cost per unit.

- Formative: this process either press molds products or casts products. It is good for high volume, low cost products.
- Subtractive: this process takes a block of material and machines out material until the desired product is left. It is good for simple low to medium volume products at medium price.
- Additive: this process starts with a blank space and keeps adding materials until the desired product is complete. This is good for low to medium volume, light weight and customized products.

2. Ask them to identify a product category where 3D printing is a good candidate for use. Have them identified two or three specific products in each category and why they think they fit here.

- Consumer products: clothes, shoes, jewelry, eyeglasses, tech accessories, art and decorative items, sports equipment.
- Healthcare products: hearing aids, prothesis, implants, tissue and organ fabrications, dental corrections, surgical models.
- Transportation: Aviation lightweight parts for the engine and airframe.
- Maritime: spare parts.

3. How can 3D printing benefit entrepreneurs?

Relatively fast vs. other manufacturing and prototyping processes, capable of producing design types other manufacturing processes cannot produce, enhanced customization, production on demand instead of carrying inventory, reduced investment vs. tradition production equipment, and production where the units are needed.

4. There are four types of 3D printing: Material extrusion, Powder bed fusion, VAT polymerization and Binder jetting. Pick one and have the members say what it can be used to produce.

- 1) Material extrusion: Toys and art, DIY projects, concept models.
- 2) Powder bed fusion: Aerospace, medical, electronics, prototypes with metal.
- 3) VAT polymerization: Prototypes, jewelry, dental, hearing aids.
- 4) Binder jetting: Molds for casting, ceramic parts, functional metal parts and tools, orthopedics.

Group activity:

After the members have completed the individual activity of selecting a 3D printer business idea, have them break out into groups of 3-5 members. Have them pick one of their business ideas and talk about: why the idea is a good fit for 3D printers, materials and additive manufacturing.

Technology skill

- Learn how to 3D print.
- Certain skills and tools are required in 3D printing.
 - Skills: 3D modeling, basic 3D printing knowledge, object finishing skills and intermediate English.
 - Tools: 3D design software, content libraries and marketplaces.

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- Example of what activities need to be completed to do 3D printing using an online design.

Activity: Complete three activities to print a 3D object.

- Task one: Find a design online at Thingiverse and download the files after reviewing the license and permissions.
- Task two: Edit the design with Tinkercad before printing.
- Task three: Sending the design to a local 3D print service (www.3dhubs.com).

Next steps:

- Explore 3D printing business opportunities.
- Increase your 3D design and printing skills using the tools and resources provided in the course.
- Use 3D printing to innovate or grow your business.
- Start a 3D printing business.

Discussion questions:

1. **There are skills and tools necessary to 3D printing. Ask students to name a skill or tool and say why it is important to 3D printing.**

- Skills: 3D modeling, basic 3D printing knowledge, object finishing skills and intermediate English.
- Tools: 3D design software, content libraries and marketplaces.

2. **There were four tasks identified for using online resources to design, modify and 3D print a product. How would those four tasks change if they were going to produce a customized part via their own 3D printer?**

- Task one: The person would have to have their own 3D printing software. They could either purchase it or find some 3D printing freeware online. Make sure the software is compatible with their specific 3D printer.
- Task two: They would have to know how to use their 3D printing software to design a product for their specific 3D printer and their printer's capabilities.
- Task three: They would need to know use their 3D printer's functionality and software to print the product, as well as load the proper materials into the 3D printer.
- Task four: They would need to finish the product after it is printed e.g. sand any rough edges.

Group activity:

Discussion number 2 above could be a group activity. Have class members put out ideas for a 3D printing business. Select one of the ideas that involves producing a product via buying and using a 3D printer. Then ask them about the specific tasks necessary to produce the part.

Business Concept and Technology Skill Resources:

In the Resources section of the course, there are six resources.

- 3D printing course overview.
- 3D printing application areas.
- 3D printing, marketplaces, services and resources.
- 3D printing processes and technologies.

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- 3D printing materials.
- 3D printing tips.
- Water Adapter STL file.

Growth Engine for Your Business



This course shows how a growth engine system can help grow business by transforming interested visitors into engaged users and happy customers.

Story

You own a coffee shop that has been doing well, but you want to expand. Your mentor has recently expanded their business and offers to help. You head to your mentor's shop to learn about growth engines.

Business concept

- Learn to identify the major parts of a growth engine: Marketing Channels, and Get, Keep, and Grow strategies.
- Describe the individual components of each part of a growth engine.
- Ask key questions to think about the customer's experience.
 - Understanding new customers' existing approach.
 - Potential customer problems.
 - Identify explicit customer needs and solutions.
- Examples of getting new customers, keeping existing customers, and growing your business.

Activity: User is shown three examples of getting new customers. User matches the examples to the strategies.

Activity: User is shown three examples of keeping current customers. User matches the examples to the strategies.

Activity: User is shown three examples of growing current customers. User matches the examples to the strategies.

- Learn to build a growth engine for a new situation.
- Generate ideas for a growth engine for your own business.

Discussion questions:

1. Describe the four major components of a growth engine. Why they are important? Why is it important to think of the Growth Engine as a set of connected gears?

- 1) Marketing Channels how can customers find my business? Specific advertising, social media, radio, etc. plans need to be created with specific target customer groups.
 - 2) Get new customers i.e. grow your customer base.
 - 3) Keep those customers happy. In order to retain current customers.
 - 4) Grow your business through those customers.
- Because missing pieces can cause the other parts of the Engine to break down and lead to business failure. Also, some of the “gears” depend on the actions of other “gears” and must be aligned with each other.

2. What are strategies to get new customers? Ask them to name a strategy, describe it and give a specific example.

- Needs Triggers - something like an event or activity that reminds customers of a specific problem they need to solve by becoming a customer of my business.
- Search and Places - places customers would search for solutions to their problems.
- Alternatives - what other options do customers have for businesses like mine.
- Unique Value - what is unique about my business that is not shared by other businesses.
- Objections - what concerns will potential customers have that I can address.
- Selling Tactics - strategies to convince customers to try my business.

3. What are strategies for keeping customers? Ask them to name a strategy, describe it and give a specific example.

- Onboarding - how can I help customers understand all of my businesses offering and services.
- Early Usage - how can I make my customers feel comfortable and engaged in their first experiences using my business?
- Power Usage - how do I engage regular customers at a higher level?
- Key Features - what features will best fulfill my customer’s needs?
- Benefits - what benefits can I offer to my customers?
- Emotions - how do I make customers feel good about using my business.

4. What are strategies to grow new customers? Ask them to name a strategy, describe it and give a specific example.

- Core Offerings - this is the core product or service my customers would buy.
- Next-Selling - how can I incentivize return business?
- Up-Selling - ways to make customers move to a higher pricing tier.
- Cross-Selling - selling products other than the core offering.
- Virality - using social media and other strategies to spread the work about my business.
- Word of Mouth - how can I encourage satisfied customers to tell their friends and family about my business?

Group activity:

Have them break out into groups of 3-5 members. Have them pick an existing business and identify their target customer group. Then have them develop specific Get, Keep and Grow strategies for that business.

Technology skill

- Applying Growth Engine concepts from the Business Concept to a new type of customer that is being targeted. By the end of this section you will:
 - Build a Growth Engine for new situations. We will use the Coffee shop for the business.
 - Create a Growth Engine for a personal business.
- Develop a new Growth Engine for Coffee shop customers who want you to bring refreshments to their events, as well as provide set up and clean up services.

- **Activity:** Select key question examples to match with Get strategies from Need Triggers to Selling Tactics for the Coffee shop.

Set up your own business activities. Think about a business you would like to start. With that business in mind, complete the following activities:

- **Activity:** Answer the following Marketing Channels questions: what is your target group, what is your customers' existing approach, what are potential customer problems, what are solutions to these problems? Using the Growth Engine template, type in your answers to the Get strategies.
- **Activity:** Apply what you have learned: type your Get strategy answers into the Growth Engine Resources template. (Discussion question 1 below may be asked here).
- **Activity:** Select key question examples to match with Keep strategies from Onboarding to Emotions for the Coffee shop.
- **Activity:** Now apply what you have learned to your own business. Type your Keep answers into the Growth Engine Resources template (Discussion question 2 below may be asked here).
- **Activity:** Select key question examples to match with Grow strategies from Core offering to Word of mouth for the Coffee shop.
- **Activity:** Now apply what you have learned to your own business. Type your Grow answers into the Growth Engine Resources template. (Discussion question 3 below may be asked here).

Discussion questions:

1. Ask them what they learned about developing Get strategies when they filled in the template?

If no one speaks up, prompt them with the Strategies:

- Needs Triggers - something like an event or activity that reminds customers of a specific problem they need to solve by becoming a customer of my business.
- Search and Places - places customers would search for solutions to their problems.
- Alternatives - what other options do customers have for businesses like mine.
- Unique Value - what is unique about my business that is not shared by other businesses.
- Objections - what concerns will potential customers have that I can address.
- Selling Tactics - strategies to convince customers to try my business.

2. Ask them what they learned about developing Keep strategies when they filled in the template?

If no one speaks up, prompt them with the Strategies:

- Onboarding - how can I help customers understand all of my businesses offering and services.
- Early Usage - how can I make my customers feel comfortable and engaged in their first experiences using my business?
- Power Usage - how do I engage regular customers at a higher level?
- Key Features - what features will best fulfill my customer's needs?
- Benefits - what benefits can I offer to my customers?
- Emotions - how do I make customers feel good about using my business.

3. Ask them what they learned about developing Grow strategies when they filled in the template?

If no one speaks up, prompt them with the Strategies:

- Core Offerings - this is the core product or service my customers would buy.
- Next-Selling - how can I incentivize return business?
- Up-Selling - ways to make customers move to a higher pricing tier.
- Cross-Selling - selling products other than the core offering.
- Virality - using social media and other strategies to spread the work about my business.
- Word of Mouth - how can I encourage satisfied customers to tell their friends and family about my business?

Individual activity:

Look at the Get, Keep and Grow strategies you developed. At a minimum they should not interfere with each other. To maximize them, they should work together. Review your Strategies with this in mind. Modify them to make them better.

Group activity:

Assign them to groups of 3 to 4 members. Have them select one person's personal business. Have them review the Marketing channels and compare them with the Get, Keep and Grow strategies. Are the Marketing channels and target customers aligned with the Strategies? Make suggestions to make the non-aligned Strategies better.

Business Concept and Technology Skill Resources:

In the Resources section of the course, there are six resources.

- GSU The Growth Engine Board Learn: A slide showing Marketing Channels, Get, Keep and Grow strategies.
- Blank GED: Blank slide showing Get, Keep and Grow strategies.
- Typeable GED.pdf: This pdf can be used by users to input their Get, Keep and Grow strategies.
- Information from the Business Concept: A set of slides from the Business Concept section.
- Growth Engine Board with Web Design Example.
- Growth Engine Board Definitions and Key Questions.

Tying it all together

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

1. **There are many pieces of a Growth Engine: Marketing channels, and Get, Keep and Grow strategies. Why is it important to think about the Growth Engine Marketing channels and Strategies as an interconnected set of gears? When is it okay to work on individual pieces of the Growth Engine?**

Marketing Channels and the targeted customers are inputs into all Strategies. The Strategies are all related. They are optimized when they are built to work together. At a minimum this can be done at the planning/development level. When actually implementing a Growth Engine, you will find it is easiest to work on individual Strategies. When working on individual Strategies make sure to keep the overall Growth Engine in mind. Use this as a guide when creating your Growth Engine.

Finance

Basics of Finance



The course covers key expense types (start-up, fixed, variable), how these expenses affect profits and how to calculate the break-even point.

Story

Mariam is thinking about starting a business to sell bags. She doesn't know how much money she needs to start the business or how many bags she needs to sell each month to cover her expenses (break-even point).

Terms defined: Break-even point, Start-up costs, Fixed costs, Variable costs

Business concept

- Break-even point is defined along with three types of expenses (Startup, Fixed and Variable costs).
- Understand different expense types.

Activity: User sorts a list of typical expenses into start-up, fixed and variable costs by clicking on one of three expense categories.

- The components necessary to calculate the break-even point (BEP) are discussed.
- Charts are used to visually show the elements of the BEP and how they come together to form the BEP. BEP is then calculated side by side with the BEP chart. This is done first without startup costs and later with startup costs.
- Uses of BEP analysis. Test a business startup idea. Help with determining the pricing of a product or service. Testing the financial impact of different product designs and costs.
- Limitations of BEP analysis: the actual sales volume may not be correct, it assumes all the units produced and sold are the same, fixed and variable costs change over time, and prices may change over time.

Discussion questions:

1. Do you think Mariam's mother was justified in wanting specific information from her daughter? Why or why not?

Answers will vary but should be indicative that wanting a specific number and an expected time for payback is a reasonable expectation for most lenders, even family members. Also, being able to determine how many bags Mariam will have to sell will provide her an idea of whether she has a large enough market for her product.

2. Describe the concept of break-even as it relates to Mariam's business idea. What information will Mariam have to have to calculate her break-even point?

Break-even for Mariam would be how many bags she has to sell to cover her total expenses. She would need to know her costs, how much she is going to sell her bags for, and how many she expects to sell.

3. Describe the three types of costs Mariam will incur and give an example of each.

- 1) Startup costs: are one-time expenses that are necessary to start the business such as registering for a web domain name or paying for a lawyer to structure the business.
- 2) Fixed costs: expenses for goods and services that do not depend on the number of bags Mariam is making such as monthly internet access fees, insurance, wages for the owner, or rental fees.
- 3) Variable costs are costs that change based on the number of bags produced such as fabric, thread and labels for the bags.

4. Why is it important to distinguish between Startup, Fixed and Variable cost?

It is important because costs behave differently when sales volumes vary. Fixed costs and startup costs will not change whether there are no sales or a lot of sales. Variable costs will vary proportionally with changes in sales e.g. if sales increase 20%, variable costs will go up 20%.

5. Why does Mariam need to calculate a breakeven for her startup expenses separate from her ongoing fixed expenses?

The ongoing fixed expenses are expenses that need to be covered every month in order for the business to operate. The startup costs are usually paid back over an agreed upon period of time. By calculating them separately it allows Mariam to determine a realistic length of time to pay back her startup costs based upon her profit margins.

Group activity:

Assign groups of 3-5 the task of developing a bag to sell using a waterproof nylon material and cord instead of handles. Have them research the cost of the raw materials needed to produce this bag. Have each group develop a list of fixed and variable costs that they would incur if they were producing this bag in their home.

Technology skill

- Learn the basics of using spreadsheets.

Activity: User learns how to use formulas in a spreadsheet (adding, subtracting, multiplying, dividing).

Hint: User must input the formula exactly how it is stated in the instructions to successfully complete the exercise.

- Download: Break-even point spreadsheet that the user can apply to their business idea or actual business and explore how the different expense types affect profitability and the break-even point.

Discussion questions:

1. Describe the most basic way to develop a formula in an excel spreadsheet. What sign must be typed first?

The most basic way to develop a spreadsheet formula is to type it directly into the cell of the spreadsheet. All formulas must begin with the “=” sign.

2. Spreadsheets allow you to perform commonly used tasks with standard formulas. Describe what “=AVERAGE(B3:B8)” would calculate? What “=MIN(G6:G36)” calculate? And what would “=MAX(A1:A22)” calculate?

- “=AVERAGE(B3:B8)” would calculate the average of the values in column B cells 3, 4, 5, 6, 7, 8.
- “=MIN(G6:G36)” would identify the minimum value in the list of values in column G cells 6 to 36.
- “=MAX(A1:A22)” would identify the largest value in the list of values in column A cells 1 to 22.

Individual activity:

Download the breakeven spreadsheet in excel or LibreOffice using the instructions in the downloadable resource section. Use the cost information you obtained for the nylon bags to determine your breakeven point for the bag assuming you have the same fixed and startup cost as Mariam.

Group activity:

Assign students to groups of three. For each group have them conduct research to determine the startup, fixed and variable costs in the categories Mariam identified. You could also (1) give them different dollar values of start-up loans they have been provided, (2) tell them they can no longer produce their product at home and have to add in a rental and utility charge of \$800 per month, (3) surprise them with an unexpected increase in raw material cost. Have the students use the spreadsheets downloaded to calculate their total fixed costs, variable costs, contribution margin and breakeven points. Have each group determine how many they are going to produce the first year and justify their decision.

Business Concept and Technology Skill Resources:

- Instructions for Break-even Point spreadsheet.
- Break-even point Spreadsheet Excel - downloadable in Microsoft Excel.
- Break-even point Spreadsheet Libre - downloadable in LibreOffice.

Tying it all together**Discussion questions: (these questions go beyond what is covered in the HP LIFE course)**

1. Why is calculating a breakeven cost useful for a business?

The break-even quantity, the number of units you need to sell to cover your costs, give a business an easy way to estimate profit and loss - any sales above that are profit, anything below means you're losing money. It could be used in a business plan for a start up to help validate the business viability - can you sell enough units of product to make a profit and at what price will you need to sell the product. It could also be used to test different pricing strategies, channels of distribution, product design options and business expansion plans.

2. Do you think Mariam has identified all her start-up and fixed costs? What are some additional costs she might encounter?

Mariam hasn't listed costs such as business licenses, sales tax permits and web page development. Other than the industrial sewing machine, she hasn't identified any supplies, equipment and furniture needed. While she has been making these bags on a small scale, chances are she will need additional equipment and supplies to produce the volume needed for a full time business. Her ongoing operating expenses also appear to be underestimated. Mariam needs to consider marketing costs, networking, delivery/distribution and labeling/packaging, to name a few. She requested money from her mother for advertising and brochures but hasn't included them in her calculations.

3. If Mariam needed to rent space to conduct her business, how would that affect her breakeven point?

If Mariam needed to rent space, her fixed costs would rise considerably and therefore, her breakeven point would as well. In addition to rent, Mariam would probably encounter costs such as utilities, signage, trash removal, additional insurance and leasehold improvements. Mariam would need to expand her production and product line before she could consider such a move.

Profit and Loss



Find out what a Profit and Loss statement is, how it is structured, and why it's important for your business.

Story

Sherin talks with her accountant about financial reports because she wants to make her business more profitable. Anna explains the Profit and Loss statement can help her business become more profitable by looking at Revenue and Expenses shown in the Profit and Loss statement.

Terms defined: Profit, Loss, Revenue, Expenses

Business concept

- You will learn the basics of the Profit and Loss statement and discover how revenue and expenses relate to profit and loss.
- Profit and Loss statements are divided into two general categories: Revenue and Expenses. Revenue minus Expenses is Net Profit.
- A Profit and Loss statement answers critical questions like: how much Revenue was generated during a time period? How much did the business spend on Expenses to generate that Revenue? Was there a Net Profit or Loss?
- Profit and Loss statements have a specific overall format and sections. However, the line items within the sections are customized to each businesses Revenue generating activities, as well as Expenses that support those sales.

Activity: Drag and drop each item to complete the formulas for Gross Profit, Operating Profit and Net Profit.

Activity: Drag and drop each item to classify it as a Revenue or Expense.

Discussion questions:

1. Define Revenue and Expense. Give examples of each.

Revenue is the fees or income generated by the sale of products or services provided e.g. an office supply store selling paper or equipment, an accountant completing and filing tax forms for a fee.
Expenses are costs incurred to generate Revenue e.g. rent paid for an office, wages, insurance cost.

2. How is Net Profit calculated?

Revenue minus Expenses equals Net Profit. If Revenue is less than Expenses, then we have a Net Loss.

3. How can a business positively impact Net Profit? Give examples of this.

A business can impact Net Profit by increasing Revenue, decreasing Expenses or doing both. Identify opportunities for attracting new customers with new products or cross selling products or services to existing customers. Renegotiating a rent lease (decrease rent paid), looking for new less expensive insurance vendors and other suppliers.

4. Why do Profit and Loss statements have a specific structure?

The Profit and Loss statement groups related items together in a logical flow from Revenues and COGS (both of which vary with sales) to fixed expenses that do not vary with sales. Operating activities are at the top and we can evaluate them separately from non-operating activity Expenses which are not directly related to sales.

A standardized format also aids in the efficient creation and use of Profit and Loss statements.

5. What are the major sections of the Profit and Loss statement? Give examples of what might be in each Revenue or Expense section. If it is a formula section have them identify the components of the formula?

Major sections: Revenue, COGS, Other Expenses, Non-operating Expenses, and Taxes.

Formulas: Gross Profit, Operating Profit, Pre-tax Profit and Net Profit.

Group activity:

Assign groups of 3-5 the task of picking a business e.g. a phone store and have them talk about possible Revenue and Expense line items that the business would have on their Profit and Loss statement.

Technology skill

- Analyzing a profit and loss statement using one of three analysis types: Bottom-line, Investigative and Trend analysis. Each analysis type is described and followed by a knowledge check.
Activity: Bottom-line analysis knowledge check. Drag and drop the major steps of doing a Bottom-line analysis into the order they are performed.
Activity: Investigative analysis knowledge check. Drag and drop the major steps of doing an Investigated analysis into the order they are performed.
Activity: Trend analysis knowledge check. Drag and drop the major steps of doing a Trend analysis into the order they are performed.
Activity: Analysis types knowledge check. Select the analysis type for each example.

Discussion questions:

1. What does the Bottom-line analysis do? What are the major steps?

This is a quick analysis to get a snapshot of the businesses Net Profit or Loss to understand if the business is generating enough net profit to stay in business and have enough left over to cover the owner's investment in the business.

Major steps:

- Locate Net Profit, which should be the last line item on the Profit and Loss statement.
- Determine if Net Profit is large enough to support the business and the owner's investment.
- Determine if changes need to be made to make Net Profit larger.

2. What does the Investigative analysis do? What are the major steps?

In a systematic way, it looks at specific line items in the Profit and Loss statement to determine if there are opportunities to improve Revenues, reduce Expenses, and improve Net Profit.

Major steps:

- Locate the Revenue section and evaluate the largest line item to see if it can be positively impacted. Evaluate the remaining Revenue line items to see if they can be positively impacted.
- Locate the Expense section(s) and evaluate the largest line item to see if it can be reduced or eliminated. Evaluate the remaining Expense line items to see if they can be reduced or eliminated.

3. What does the Trend analysis do? What are the major steps?

Similar to the Investigative analysis except it compares the current period Profit and Loss statement with previous period Profit and Loss statement to identify Revenue and Expense trends over time that can be used to improve Revenues, reduce expenses, and improve Net Profit.

Major steps:

- Arrange at least three Profit and Loss statements in chronological order and look for increasing, decreasing and stable trends across the statements.
- Locate the Revenue section and evaluate the largest line item to see if it can be positively impacted. Evaluate the remaining Revenue line items from largest to smallest.
- Locate the COGS and Other Expense and evaluate the largest line item to see if it can be positively impacted. Evaluate the remaining Expense line items from largest to smallest.

Individual activity:

Download the sample Microsoft Excel Profit and Loss / Income Statement. Delete out the individual line item amounts. Pick a simple small business you own or know, and start populating the Revenue and Expense line items. Go ahead and make guesses or estimates for the amounts. It is okay to delete or change the description names of the Revenues and Expenses.

Technology Skill Resources:

- Income Statement (Profit and Loss statement) Excel workbook with Sherin's Salon example spreadsheets.



The course explores different funding sources, guidance on selecting the best funding source to match the business needs and what to consider before applying for funding.

Story

Mariam needs to find funding to expand her product line to include belts.

Terms defined: Collateral, Guarantor, Business plan, Credit history, Income/cash flow projection

Business concept

- Learn about different sources of start-up funds.
 - Identify the funding sources that are best for different business types.
- Activity:** User learns about six different funding sources (self funding, loans from family and friends, government funding, microfinance, crowdfunding, bank funding), and what you need to know to successfully apply.
- Hint:** The user can click on each funding source to understand more. The user can also respond to questions to help find the best funding sources.

Discussion questions:

1. What additional resources does Mariam need to begin production of hew new line of belts?

Mariam needs another sewing machine and more staff.

2. Mariam does not want to ask her mother for another loan. What sources of funding does her friend suggest?

Mariam's friend suggests credit cards, a bank loan or micro finance as potential sources of funding.

3. Describe the concept of self-funding as it relates to Mariam's business.

For Mariam to use self-funding she would use her personal financial resources such as her savings, personal credit cards or equity in her home. It would be limited to the resources she already has.

4. Loans from family and friends is a common source of small business funding. What do family and friends usually expect in return? What do you consider to be the most important pro and the most important con to asking for loans from family and friends? Why?

Family and friends usually provide funding for (1) expectation of the repayment of the loan, or (2) equity in the business. Student answers will vary on the most important pro / con but usually focus on the potential change in relationship that may occur as a negative and the ease of accessing funds or the recognition of the individual's character or creative repayment options as a positive.

5. Define a microloan. In the US microloans typically refer to loans of what amount?

Microloans are small loans to micro-entrepreneurs generally provided by community based micro finance institutions with a common requirement being that the loans be used to generate income. Most borrowers are unable to obtain a loan from a bank and the interest rates for microloans tend to be higher. Microloans typically refer to loans under \$35,000.

Individual activity:

1. Have the students research any credit cards that market specifically toward small businesses. Have them choose a card, list the attributes of the card and the pros and cons they feel might exist for a small business such as Mariam's.
2. Have the students choose one of the lending sources that they would consider for potential funding. Have them explain in writing or through an oral presentation why they choose that source over the other potential funding sources.

Group activity:

Divide the class into six groups. Have each group choose one of the six common funding sources. Have them prepare a two-to-three-minute presentation on the source including a description of the source and its pros and cons.

Technology skill

- Search for funding online, use online social bookmarking, download and print key documents.
Activity: Find a funding source using Google search, social bookmarking websites using Delicious.com, save a small business loan application and print.
Hint: The user must use Google advanced search, click on the gear icon for advance search.
- Download: Keeping track of your funding possibilities, a form to list funding sources and status for the user's business idea or actual business.

Discussion questions:

1. Describe the way you could narrow a search using the Google search engine Advance Search options. Describe how this is done.

To narrow a search in Google you need to go to the Advanced Search options by clicking on the gear symbol in the top right hand corner. It allows you to narrow results by location, date or specific types of sites.

2. Describe the process you would use to bookmark a site using Delicious.com.

Delicious.com is an online social networking bookmark site that allows you to create your own account, bookmark and categorize websites and access them from any computer. You begin by creating an account, adding the "Add to Delicious" tab to your computers bookmark or saved area. Whenever you are on a site you want to save you just click on the "Add to Delicious" tab. It will also allow you to put the site into categories and tag it through adding information in a popup window.

Individual activity:

Add the Deliciious.com bookmarking site to your personal computer. Find three website that relate to funding sources in your local geographic area or that pertain to a specific business concept you have. Bookmark the three sites including specific tags to categorize the website for future reference.

Group activity:

Choose one of the funding resources listed in the Next Steps section. Prepare a three-to-five minute presentation on how the source could help you in your search for small business funding.

Next steps (English language version)

Business Concept Resources:

- US Small Business Administration: Packed with resources for entrepreneurs including funding programs.
- Kiva: Online microfinancing community, giving access to microloans from individual lenders.
- MicroPlace: Online brokerage platform where one can invest in socially oriented organizations.
- Accion: Information on Accion's member offices, by state, where borrowers can apply for loans (US only).
- How to raise funds through crowdfunding platforms: Information and links to crowdfunding platforms.

Technology Skill Resources:

- Adobe Acrobat Reader: Link to download Adobe Reader Software, free of charge.
- Delicious.com Help: Frequently asked questions to help one get started with this online bookmarking tool.
- Five Best Bookmark Management Tools: List and explanation of five free, web-based bookmark services.
- Top Free Email Services: List and discussion of twelve of the most highly rated, free email providers.
- SBA - How to Prepare Your Loan Applications: List of loan documents required to access SBA loans.
- Accion USA Loans: Start page to begin the loan application process with Accion USA.

Tying it all together

Discussion questions (these questions go beyond what is covered in the HP LIFE course)

1. **One of the advantages of funding through family and friend is that terms can be negotiated to suit your needs – such as first payment not being due for 6 months. How could this help a start-up business?**

It could be particularly helpful to a start-up business if terms were such that loan payments could start six months (or another designated period of time) after the business opens. This would provide time for the business to establish a customer base and cash flow. It would temporarily decrease money being taken out of the business and improve cash flow.

2. **Lenders want to feel confident that they will be paid back. How can a new business owner assure the lender that this will happen?**

Preparation is the key to instilling that confidence. Be aware, that preparation needs to begin years in advance by establishing a good credit rating. Evidence that you have used credit wisely and paid bills on time will help establish your reputation as a trustworthy, responsible individual. In addition, a well written business plan with industry research and financial projections that show you have studied the market carefully will provide additional support. Lending is a business as well and lenders, like business owners, must make decisions based on data.

3. **Some sources provide funding in exchange for equity. What are the pros and cons of equity?**

Equity is an infusion of cash from an investor in exchange for a share of the business.

- “Pros” to this type of arrangement start with the fact that the equity provides cash for the business. In addition, it also often supplies a partner who has an interest in seeing the business succeed. That partner often brings skills and expertise to the table. Since the partner desires “pay back” through his return on his investment, the business owner isn’t tied to a rigid loan payment. And, if the business fails, he isn’t responsible for repayment.
- The most significant “Con” to this arrangement is the fact that the business owner is giving up partial ownership in the business. In addition, there is a partner who will want to have his say and they might not always see eye to eye.

Individual activity:

Incorporate the following into your business plan or a “course folder” for use when creating a business plan.

- Download the “Keeping Track of Your Funding Possibilities” form. As you become aware of different funding possibilities include them on the form.

Cash Flow



The course shows the importance of monitoring cash flow, developing cash flow projections and making business decisions based on cash flow.

Story

Jasmine, a flower shop owner, discovers that while her business is profitable, she may not have enough cash to pay her bills.

Terms defined: Cash flow, Revenue, Expense, Break-even point, Liquidity

Business concept

Cash flow and how it relates to businesses is defined. Key terms are defined. The difference between cash flow and accrual profitability is explored. Three significant drivers of the differences are discussed (Accounts receivable, Accounts payable and Inventory).

Activity: Scenarios showing different situations are shown. The user must identify whether the situation outcome is Cash basis or Accrual accounting.

Hint: The user needs to think about when cash changes hands versus when the activity economically occurred.

Seasonality is discussed and its impact on monthly cash flow. The benefits of managing cash flow are shown, as well as best practices for managing cash flow. The importance of having a cash buffer is stated, as well as how growth may consume large amounts of the business' cash. Three cash flow challenges are discussed.

Discussion questions:

1. What problem was Jasmine, flower shop owner, facing?

She was keeping track of her income and expenses and knew she was making a profit but did not have enough money each month to pay the bills for her business.

2. What does Jasmine's friend suggest?

Her friend suggests that she needs to do a better job keeping track of what money is coming into the business and what money is going out of the business. In other words, not just tracking profitability.

3. Define the concept of cash flow as it relates to the flower shop business.

Cash flow is the amount of cash business is bringing into the business (primarily through sales) minus the amount of cash she is spending (primarily for business expenses) for a specific period of time (like a month, quarter or year).

4. Explain the difference between cash flow and accrual profit and loss.

While profit and loss accounting tracks the economic activity of a business, cash flow considers sales and expenses when the cash comes into and goes out of the business. While a business may be making money over the long term their cash may come in at varying amounts and times causing cash shortages and surpluses that need to be planned for in order to stay in business.

5. Define a cash flow projection. How does a business use a cash flow projection?

A cash flow projection uses information to forecast the amount of incoming cash and outgoing cash your business will incur or generate at different times. It is used to indicate when your business may be short of cash and prepare for this in advance by saving more in earlier months or tap into other funding sources. And when a business might have excess cash that can be used for business investments or saved to cover anticipated cash shortages.

6. How can you prepare a cash flow projection for a company with no past financial history?

For new businesses with no financial history, you would research the market that your business operates to determine the busy and slow times, and anticipated cash sales and cash expenses to generate those sales. Remember cash flow projections are only estimates. The same research can be done to estimate potential start up costs prior to starting sales.

Individual activity:

Have the students identify a business that would have an uneven cash flow over the course of twelve months and have them prepare a simple sales line graph by month indicating the busy and slow times of the business.

Ask students to explain what their line looks like and why it is that shape. While students' answers will vary, lawn care services and accountants work well as examples for this activity to show seasonality.

Technology skill

Projecting cash flow. Past financial records can aid in this task. Use a worksheet or spreadsheet to aid in making your cash flow projection and/or estimated cash sales and expenses. When making this projection, you may uncover periods of time with negative cash flow that you will need to save cash for in advance.

Activity: User learns how to interpret an example of a quarterly cash flow projection of estimated cash flow into the business and cash flow out of the business. Then answer questions based on the information shown in the projection.

Download: Cash flow projection pdf is available to download. Note that this can be used as a template to create a cash flow projection in a spreadsheet. That spreadsheet can then be modified by users to create their own cash flow projections. Hint: when students are creating their cash flow projections, they should create it for twelve individual months.

Discussion questions:

1. What are decisions that can be made from a Cash Flow projection?

Can my business generate enough cash from sales to cover all its cash expenses? Do I have any cash negative time periods I need to save up cash to cover or find outside funding to cover? At some point, do I have enough cash on hand to be able to buy an expensive piece of equipment or software my business needs? What sales generate the most cash? What expenses consume the most cash? If I think I can reduce some expenses, how beneficial with those reductions be to my overall cash flow? The same question, but for adding new products or services for sale?

2. If Jasmine sold all of her products on account receivable and gave her customers 60 days to pay her, how would that impact her cash flow? How about if she paid her product suppliers 30 days after she received the bill?

Selling products on account receivable would negatively impact her cash flow in the short term. While she would have to pay for her expenses for products to be sold or employees to deliver them now, she would have to wait 60 days to be paid for those products and the work to deliver them. This timing difference would have to be taken into consideration when generating cash flow projections. The second question about accounts payable would do the opposite of accounts receivable - it would positively impact her cash flow timing by delaying payment for goods or services a supplier provided for her business. Specifically she would have 30 days to pay the supplier in the future i.e. delaying the cash out payment.

3. If Jasmine was running a services business, what might her Cash-In sales and Cash-Out expenses look like?

Use an accounting firm as an example. Her main cash expenses could be: Salaries of the people doing the accounting work, Buying accounting software, Cybersecurity, Office rent, Insurance, Furniture and fixtures, Utilities, Office supplies, and Computers. Her main sources of cash income could be: Performing services for small business audits, Filing and filing small business and individual tax returns, Dealing with IRS issues for individuals and businesses, and Giving tax advice to small businesses. You also might mention seasonality. In the USA, seasonality would have high sales and expenses from January through May when tax returns are filed and many business audits are conducted.

Individual activity:

Think about a business idea. Create a 12-month cash flow projection for it, with each month's Cash-In sales and Cash-Out expenses being projected. Is it a viable business? Are their cash flow negative months that need to be planned for?

Tying it all together

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

1. What are some reasons a small business experiences cash flow problems?

Answers will vary.

Undercapitalization, a result of poor planning, is one of top reasons for cash flow issues and business failure. Other reasons are outstanding (uncollected) accounts receivable, seasonality, significant change in demand (having to significantly ramp up or down products or services), too much money tied up in inventory, increase cost of raw materials or product components, poor planning or unexpected expenses and not having a cash buffer/fund.

2. What can a small business owner do to avoid cash flow problems related to customer payments?

As a small business owner, the ideal customer payment is cash on delivery or payment by credit card. However, if that isn't possible, conducting customer credit checks in advance is critical. This increases the likelihood that you are entering into business agreements with those who have an acceptable track record for paying their debts. Offering term discounts for early payment (for example net 2/10 net 30 - payment is due in 30 days but the customer receives a 2% discount if payment is made in 10 days) or charging a penalty for late payment can also help avoid cash flow problems related to customer payments. Credit insurance might also be considered especially for businesses dealing globally.

Sales Forecasting



The course explores how to gather information used to make a sales forecast. A reliable sales forecast is vital to business planning.

Story

Walid runs a food truck and needs to forecast how much he will sell each month. He has a seasonal business and is planning to start catering.

Terms defined: Conditional formatting

Business concept

Learn about factors that can affect a sales forecast (such as seasonal trends, market size, competition).

- Gather market information to make a sales forecast.

Activity: The user explores the HP LIFE online forum to seek answers about the different ways to do sales forecasting. The user must click on all forum topics related to sales forecasting.

- Use past business records to inform and generate a sales forecast.

Discussion questions:

1. What was Walid attempting to do in the story?

Walid was attempting to project how much he was going to sell each month.

2. What was making this difficult for Walid?

The weather impacts his sales and it is difficult to accurately project the weather each month. Also he was going to begin catering and he did not have historical data for catering sales.

3. What did Walid's friend suggest?

Walid's friend suggested he use an online forum to ask for advice on how to more accurately project his

4. Define the concept of a sales forecast as it relates to Walid's business.

Walid's sales forecast is a projection of the amount of sales and potential revenue he might expect to receive over a defined period of time.

5. List three benefits of a reliable sales forecast.

Student answers will vary but the items identified in the business content section include:

- Allow you to estimate your income.
- Indicate the amount of products or services that need to be produced.
- Show your business potential to investors.
- Allow you to manage your cash flow.

6. List three things that could influence a sales forecast.

Student answers will vary but the items identified in the business content section include:

- Seasonal trends.
- Size of your market.
- Business history.
- Value of your products or services.
- Events in your community or geographical area.
- Economy.
- Market demand.
- Competitors.
- Suppliers.

7. List three ways to collect information to develop a sales forecast.

Student answers will vary but the items identified in the business content section include:

- Analyzing business records.
- Surveying current and potential customers.
- Published consumer data.
- Interviews of other businesses.
- Observing trends in other businesses.

8. What should you consider when deciding how to collect information for a sales forecast?

Things to consider include the specific traits of your industry, the amount of time you have been in business, the characteristics of your target audience and the size of your market.

Group activity:

Divide students into groups of three to five students. Have them choose a simple business idea to potentially open in their local geographic area or college campus. Perhaps a coffee shop, a bagel shop, a lawn care business would be appropriate. Have them answer the following questions for that business: (1) how to make a sales forecast; (2) why make a sales forecast; (3) what to watch out for in your sales forecast; and (4) how often do you update your sales forecast. Have each group summarize and present to the class.

Technology skill

Use a spreadsheet to track a sales forecast

Activity: The user learns how to copy formulas across cells and apply conditional formatting to the sales forecast worksheet. Additional tips on cell referencing and absolute cell referencing.

Download: Sales forecasting tips and a sales forecast worksheet that can be applied to the user's business idea or actual business.

Discussion questions:**1. List three no-cost software tools that allow you to create and edit spreadsheets.**

- 1) LibreOffice.
- 2) Apache OpenOffice.
- 3) Google Docs.

2. Define conditional formatting and describe how you would create a conditional formatting rule in Excel.

Conditional formatting is changing the visual appearance of cell based on specific criteria. To create a conditional formatting rule you would begin by selecting and highlighting the cells where you would like to apply the rule. Then in the Home tab select the conditional formatting option. A drop-down menu will give you rules to choose.

3. Almost every calculation or formula you create in spreadsheet software uses referenced cells. Describe a cell reference. How is this different from an absolute reference cell? How is an absolute reference cell indicated?

A cell reference is a function that points the spreadsheet software to another cell in the worksheet. An absolute cell reference tells the spreadsheet to always refer to a specific cell no matter where a formula or calculation is pasted. It is indicated by the "\$" symbol.

Individual activity:

Download the sales forecast worksheet. Have students determine two different conditional formatting rules that they think would help them use the information on the spread sheet. Add the rules to their Excel spreadsheet and prepare a hypothetical sales forecast to illustrate the rules used in the spreadsheet.

Group activity:

1. Using the same groups and business they selected in the group activity above, have them downloadable sales forecast spreadsheet develop a sales projection for their hypothetical business concept. The projection should use real data from interviews, economic and seasonal trends, personal observation, etc.
2. Divide students into groups of three to five. Using the resources listed in the Next Steps section, have students prepare a three-to-five-minute presentation on ways to improve sales forecasting.

Next steps (English language version)**Business Concept Resources:**

- Tips for Improving Sales Forecasting: Seven concrete tips on improving the sales forecasting process.
- Creating a Sales Forecast: Resource that focuses on developing sales projections for a business plan.
- Tips for Forecasting Initial Sales for a New Business: Perfect for new entrepreneurs and startups, these tips focus on new business sales forecasting.
- Google Trends Web Search Analytics: By date, shows the topmost trending topics/items in Google searches.
- Sales strategies: tips from the SBA on increasing sales.
- Invoice template: several free invoice templates, click business and then invoices.
- Recorded Presentation: CRM – Increase your sales.

Technology Skill Resources:

- Move or Copy a Formula: A simple explanation for moving or copying excel formulas.
- Apply Conditional Formatting: An illustrated quick-start guide for conditional formatting.
- Ten cool ways to use Excel's conditional formatting feature: Detailed explanations for using Excel conditional formatting.

- OpenOffice Spreadsheets: Two chapters of online tutorials to start using OpenOffice spreadsheets. Each chapter is divided into specific lessons.
- LibreOffice Spreadsheets: Thirty-eight different video tutorials for using LibreOffice Calc spreadsheets.

Tying it all together

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

1. **How often would you want to review and revise your sales forecast? And why?**

The answer will vary depending on the business and the business/market conditions. Some of the reasons a company might want to review their sales forecast often (weekly or even daily) could be tight cash flow, tight supply chain or inventory control - they need to match demand with supply very closely, short sales cycles, seasonality, a significant change in demand of a product or service (sudden ramp up of sales or decline).

2. **Based on records from prior years, an ice cream shop owner in a popular tourist area determined the average individual sale in his shop to be \$4 with an estimated 200 customers each day during the month of June. Using the formula: \$4 average sale x 200 customers per day x 30 days he projected sales of \$24,000 in June. What events might take place that could affect this forecast?**

Answers will vary.

A colder than normal June might cause a dip in sales. The economy may be in a slump and limit the number of vacations taken to popular tourist spots. Or, ice cream may lose popularity based on a health or diet craze or a new product in the marketplace. Supplies could also affect sales if manufacturing or delivery issues such as strikes or increasing fuel costs affected the availability of the product.

The reverse could also happen. Sales might increase because of particularly hot weather, a booming economy causing an increase in tourism or a new ice cream product which gains popularity. Unplanned events such as a local sports team progressing to a playoff might also have a positive effect on sales.

Individual activity:

Incorporate the following into your business plan or a “course folder” for use when creating a business plan.

- Download the “Sales Forecast” worksheet.
- Identify three sources of information that could be used to project the sales for your business.

Marketing

Social Media Marketing



The course covers a range of different social media marketing campaigns to reach target customers.

Story

Alejandro is trying to find new ways to grow his café business. Social media is an option but he doesn't know what will work for his business.

Business concept

- Understand the benefits of various social media channels.
- Learn how to use social media for marketing campaigns.

Activity: The user explores three businesses examples (beauty salon, jewelry distribution, website design) and learns how blogs, Facebook and Twitter are used to market products or services.

Discussion questions:

1. What was the basic problem Alejandro was facing with his business?

While he has generated reasonable sales for a new business, the increase of new customers has leveled off. He knows that to grow he has to increase sales even more.

2. Which of Alejandro's customer segments would be a perfect audience for using social media?

His large number of young customers would be a perfect audience for social media. Young professionals are shown to be heavily involved with social media.

3. What were some of the common needs that each of the three social media examples have?

Responses from students will vary, but all three business owners featured wanted to create a greater visibility with potential customers and to ultimately increase sales.

4. Did you find the Facebook pages of the three examples to be effective? Why or why not?

Each appeared to be professionally done with a focus on their target market. All three had professional looking graphics and utilized the layout features of Facebook appropriately.

5. What was the main focus Salão de Beleza used in her blog?

Salão used a focus of educating potential customers to her new product line. She did this to encourage sales for those products as well as to increase customer's perception of the shop's credibility and quality.

Individual activity:

Select a company that you are familiar with and critique their Facebook page. Would you consider purchasing from this company based upon their page? What would you change to strengthen the effectiveness of this company's Facebook page and why?

Technology skill

- Create a Facebook ad targeted to customers.

Activity: The user creates a Facebook ad targeted to Alejandro's customers by selecting target audiences, interest areas and setting a budget. Additional tips are provided.

Download: Facebook ad instructions and a social media marketing planner that can be applied to the user's business idea or actual business.

Discussion questions:

1. What are some things you must decide on when creating a Facebook ad?

- The appearance of the ad.
- Who is your audience.
- What age group and gender to focus on.
- The budget for the ad, and the run time you will use.

Individual activity:

Design a Facebook ad for a business idea you have. Decide on your audience and who you specifically within those groups (age and gender) you would target.

Next steps (English language version)

Business Concept Resources:

- The Social Media Marketing Blog: Industry expert insights on social media marketing, illustrated with examples from Ford Motor Company.
- Inbound Internet Marketing Blog: Relevant and up-to-date blog posts about internet marketing.
- Twenty Social Media Marketing Tips From the Pros: A collection of tips and ideas industry experts recommend.
- Social Media Examiner: Reviews and value-added insights on social media marketing resources and websites.
- YouTube for Your Business: Ideas and benefits of using YouTube for small business marketing.
- Four Social Analytics Tips to Improve Your Social Media Marketing.
- Recorded Presentation: social media marketing.
- Recorded Presentation: Effective communications for small business marketing.
- Recorded Presentation: Mastering social media.

Technology Skill Resources:

- Facebook for Business: Steps for how to build a business Facebook page and create ads on Facebook.
- Twitter for Business: Instructions, success stories, best practices, and other Twitter web-marketing tools.
- Ten Best Blogging Platforms: The benefits of blogging and ten of the best blogging platforms.

Tying it all together

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

1. What is the first step in creating a social media marketing campaign?

First it is important to set an objective for your social media marketing campaign – do you want to increase awareness, sales, generate customer reviews or testimonials or improve your business’ reputation? What are your goals? Next you need to design your social media marketing to reach those objectives and goals and to measure the results against the objectives and goals. If you are not getting the results you planned for, you need to analyze what is working, what is not working, how you could improve the social media marketing campaign.

2. Dmitri from Studio D recommends that you make your social media interactive to increase customer engagement. Identify some ways a business owner could do that.

Responding to customer comments is one means of creating an interactive environment within social media. Conducting a contest, offering giveaways and polling customers can also engage an audience and send the message that you are interested in what they think. It doesn’t have to be complicated. In Niraagi’s jewelry business blog, she asked one simple question, “Where should I go next?” My Starbucks Idea is an excellent example of customer engagement through social media. This site invites customers to post, vote on, and discuss ideas they have for Starbucks with other customers. In addition, customer can see examples of customer ideas which have been put into action. And, of course, it is important to offer excellent content which focuses on benefits to the consumer rather than just talking about your business.

3. Why is it important to measure the effectiveness of social media? How can you do this?

Why is simple...you need to measure the effectiveness to know if you are reaching the goals you have for using social media. As with all goals, these should be specific, have measurable outcomes and a specific time frame. For example, do you want to increase sales 10% within a three month period or do you want to create brand awareness and buzz for a new product or service by reaching a designated number of “shares” within a three month period? While many social media tools are free or low cost, your time is valuable so there really is a cost. That time and effort needs to be directed elsewhere if you aren’t reaching your goals. There are many tools available to analyze the impact of your social media efforts. Explore those available through Facebook and Twitter as well as tools such as Google Analytics and Hootsuite.

Individual activity:

Incorporate the following into your business plan or a “course folder” for use when creating a business plan: A Facebook page for your business.

Unique Value Proposition



The course explores how you can differentiate your business from your competitors and how to craft your own unique value proposition.

Story

Pedro and Maria talk about Maria's English tutoring business. She wants to increase business and is trying to determine her unique value proposition, which will help her versus her competition and grow her business.

Terms defined: Unique value proposition

Business concept

- Unique value proposition (UVP) defined.
 - Describes the features and benefits of your product or service.
 - Demonstrates how your business solves problems or fulfills customer needs.
 - Shows how your business is distinct from your competitors.
- UVP is important because it:
 - Creates differentiation in the customers' mind versus the competition.
 - It aligns your product with your customers' needs, shows how it helps solve their pain points, and helps demonstrate the value your product.
 - Attracts your ideal customer and lets you optimize your marketing efforts.
 - It's the reason why people come back to your business, specifically, and not necessarily to the cheapest, newest, or most convenient vendor. It keeps you top-of-mind in your customers' thoughts. It makes people recommend you to others.
- UVP's can apply to individuals, as well as businesses. They are not slogans, catchphrases, or mission statements.

Activity: Knowledge test on elements of a good UVP, its importance and difference between it and a slogan.

- How to create a UVP. Look at customers' needs and show how your competition is, or is not, fulfilling them. Be honest and avoid exaggeration of your features and benefits.
 - Identify your ideal customer.
 - List your product or services features and benefits (from the customer's perspective).

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- o Research your competition.
 - o Focus on clarity, specificity and succinctness.
 - o Test and optimize your UVP with group of unbiased people.
- **Tips:** Find room for improvement, be open to the unexpected (you will learn more), be yourself, keep it simple, and find your niche (you don't have to be everything to everyone).

Discussion questions:

1. In your own words, how would you define UVP?

Answers will vary.

Your unique value proposition is a clear statement, in line with your customers' challenges and desires, communicating the unique contribution your company, product and services provide to your customers, differentiating you from your competitors.

2. Is this a good definition of a UVP--In the mind of a customer, a unique value proposition sets a business apart from the competition. At its most basic, it's the promise they make to their customers to deliver a unique and valuable experience? If so, why?

Yes, it is a good definition. It includes the attributes of a UVP: It takes into account the features and benefits of your product or service, and shows how it is distinct from your competitors. Also, it solves problems or fulfills customer needs. These are the reasons why people come back to your business, specifically, and not necessarily to the cheapest, newest, or most convenient vendor. It keeps you top-of-mind in your customers' thoughts. It makes people recommend you to others.

3. There are several strategies for creating a value proposition. What do you think the most important one is?

Answers will vary. Students may start by talking about 4 steps in creating a UVP (this is fine). However, defining it with the target ideal customer in mind is a good answer. Also, doing the analysis from the customers' point of view or having a customer orientation is best.

4. Identify the UVP for a company you are familiar with. What does this UVP do for this company?

One example: Apple iPhone "The experience IS the product". When it comes to making a psychological appeal to customer spending, few companies are more adept than Apple. This UVP positions its flagship iPhone smartphone as more than a collection of features, but rather as an "experience" that the customer (and millions of other iPhone users) will enjoy.

5. Experts caution new business owners who want to use the value proposition "Price". Why should this value proposition be used with caution?

A common joke among business consultants refers to the client who wants to differentiate their business on price. The saying goes "they lose money on every sale but make it up in volume." Face it, the small business owner often has increased costs because of their size. They can't buy in volume and lack the negotiating powers of the "big guys". Therefore, competing against the "big guys" on price can often be the worst choice for a value proposition. The personal service Paul and Loretta can offer will contribute to building a solid business base....low prices won't. A UVP of price is usually better left for the "big guy".

Individual activity:

Research a local or national company and identify that company's UVP. Does the UVP give the company a competitive edge? Do you feel the UVP is strong and effective? How do you see it being used in their marketing?

Group activity:

Assign groups of 3-5 a business and provide each group a website address for that business. Have each group create a “comment card” for that business to use with existing customers. A spokesperson from each group shares their comment card with the class for discussion.

Technology skill

- An example (Maria’s English tutoring business) to help craft a strong UVP to help guide her website and social media, as well as other marketing plans and pricing.
- Elements of a creating a UVP.
 - Headline of what she is offering her customers (attention grabbing, short and impactful).
 - Subhead (single sentence on the offer, for whom and why it is useful).
 - Two to three features/benefits.

Activity: Knowledge test: Select answers for Maria’s business.

- Competitive analysis matrix. Assists with understanding your competitor’s strengths and weaknesses, and your strengths and weaknesses relative to them.
- Marketing strategies impacted by UVP. Promotional, communications, pricing, product or service and placement.

Discussion questions:

1. **The course outlines three elements for creating a UVP (headline, subhead and features/benefits). Do you think this is sufficient? Explain why or why not?**

Yes. A less complex business may not need a full five-step analysis. It will save time and effort.

No. While it is simpler, it may not cover important aspects of the business and the value it provides in the customer’s mind vs. the competition.

2. **Is the competitive analysis [matrix] important to creating a UVP?**

Answers will vary.

It will allow you to see where you have a competitive advantage versus the competition. This is good input into creating a UVP that will keep it “top of mind” for your customers when they think about your business.

Individual activities:

1. Review the Resources “Unique value proposition competitive analysis matrix” and fill it out with a local or national company and analyze the results to see if it fits with their stated UVP.

Next steps (English language version)

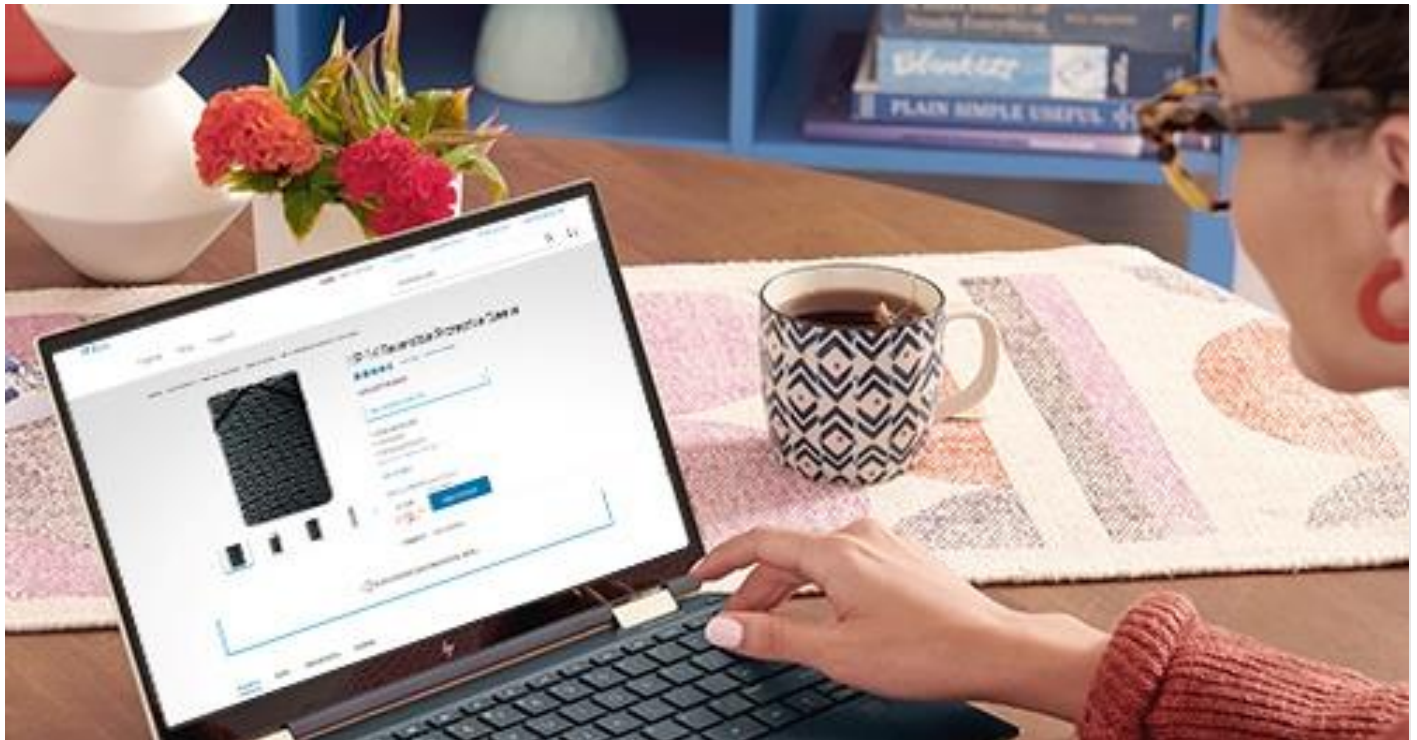
Business Concept Resources:

- None.

Technology Skill Resources:

- Unique value proposition and competitive analysis matrix.

Selling Online



Discover how selling online can improve your business's ability to make a profit and learn how you can sell to your audience more effectively through the internet.

Story

Ivan has his own HP LIFE channel. He will take us through the art of selling online from using social media to making the sale.

Business concept

- Introduction and pre-quiz for identifying areas to focus on.
 - Three questions help the participant identify areas they lack knowledge in.
- This course will look into both online selling options and how to develop sales, marketing and advertising skills, and knowledge.
- Key steps in optimizing online sales:
 - Identify your target audience.
 - Create a credible and appealing product.
 - Choose the best option for marketing your product.
 - Create a reliable/secure way to sell your product online.
- Product optimization is important. Making it easy for your customer to learn about your product and its unique value. Making it easy for them to pay and receive your product once they have decided to buy it is important too.
- Marketing Optimization. Use social media to learn more about your customers. Here are some marketing ideas:
 - Improve your search engine optimization.
 - Create a Google My Business page.
 - Distribute newsletters and updates through email.
- Choosing the right e-commerce web host.
 - Products: Etsy and Ebay.

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- o Services: Upwork and Fiverr.
- Best practices for selling online.
 - o Commit yourself to good service.
 - o Invest in how you deliver your product or service.
 - o Encourage return customers and brand loyalty.
 - o Build trust and collect feedback.
 - o Make your unique value your brand.
 - o Connect with your customers' emotional needs.

Discussion questions:

1. What did Ivan tell us he was going to teach us today?

How selling online can improve your business's ability to make a profit and learn how you can sell to your audience more effectively through the internet.

2. What are some advantages to selling products and services online?

You can research similar products and services. You can research your target audience/customers. You can engage with your customers on social media. It is relatively easy and

3. What are some key steps in optimizing online sales and why?

Identify your target audience - understand who your ideal customer is. Then develop specific marketing plans for them that will increase awareness of your product and demonstrate the value of it. Create a credible and appealing products that your customer will want to buy over other competing products. Do research here to understand your customers' needs and your competitors' offerings. How to best market your product, as stated before tailor your marketing plans to your target market to get their attention and appeal to them. Create a reliable/secure way for selling your product online - everyone is concerned about the security of their online information. Especially their

4. Other than advertising, what are some other uses for social media in online selling?

Using social media you can: Improve your search engine optimization. Create a Google my business page. Distribute newsletters and updates.

5. What are some best practices for selling online and why are they important?

Commit yourself to good service: Good customer service can be a key differentiator setting you apart from the competition. Encourage return customers and brand loyalty - keeping return customers is more efficient than finding and attracting new customers. They are also a good target for upselling and cross selling. Build trust and collect feedback - use this feedback to make your product or services better and to provide customers with a better online experience. If your customers trust you, then you can ask them for testimonials and/or recommendations to friends.

Individual activity:

Go to eBay and select an example of a good product listing and of one that needs to be improved.. Identify why the second one needs improvement.

Technology skill

Activity Part 1: Via six questions, the user learns about the placement and value of: the page title, product image, and specific, key product details.

Activity Part 2: Using six more questions, the user learns about customer testimonials, promotions, additional imagery, using appealing background colors/textures, customer loyalty rewards, and social media presence.

Download: A list of selling journey steps, e-commerce web hosts, and best practices.

Discussion questions:

1. What is one of the most important (if not the most important) elements of a product listing and why?

The service or product photo or image. This can be attention grabbing and pull the customer into learning more about it. Be shown in such a way to demonstrate the value of the product or service to the customer. People remember 80% of what they see and only 20% of what they read.

2. What are two more elements of a product listing and why are they important?

Answers may vary. Some are: Page title, price, key product details, promotions, loyalty programs.

3. We've looked at elements to include. What elements would you suggest not being in the product listing or site?

Negative comments about other products, services or companies. Items, photos, and content that has no relevance to the offered product or service. Distracting visuals like contrasting colors or

Individual activity:

Thinking about the technology skills section, prepare an online product listing. Select a personal item and take a photograph of the item. Prepare an appropriate title, description, and keywords. It is not necessary to provide a price.

Next steps (English language version)

Technology Skill Resources:

- The pdf in the Resources section provides three things:
 - A table containing the steps in the selling journey.
 - E-commerce web hosts and descriptions of them.
 - Best practices.

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

1. Explore the various online marketplaces. What additional fees might be encountered when listing on these sites?

Fees vary by site but might include: Listing fees, transaction fees, advertising, shipping, payment processing, currency conversion and wholesaler fees. Listing fees are generally charged for a specific period of time and can be renewed for an additional fee. Transaction fees are a percentage of the selling price. If you offer a discount to a customer, your transaction fee may be based on the

2. Have you purchased from an online marketplace (not an individual web page)? Why did you choose this type of retailer? What was your experience?

Answers will vary. Many students will indicate that they chose the online marketplace in search of something unique or a very specific product.



The course explores how to price products and services effectively.

Story

Alejandro owns a café and is trying to decide if he should raise the price of his popular coffee.

Business concept

Learn what variables to consider and the common mistakes when setting prices for products and services.

Activity: The user is provided summaries of three businesses (bake shop, piano lessons, and Alejandro's café) and must select the best price for the product or service. The cost, competitor pricing and value of the product or service are provided.

Discussion questions

1. In the opening story, Alejandro was told by his friend that his prices were too low and that he should consider raising them. What was the reason that Alejandro gave for not raising his prices?

Alejandro indicated that he would lose customers if he raised his prices.

2. On what grounds did Alejandro use to come up with that conclusion?

Alejandro had no grounds for thinking this would occur. He had not investigated the prices (or the perceived quality) of his competitors' products.

3. What are three approaches a business owner should use in setting prices for their products?

- 1) Analyze their own costs associated with providing their product.
- 2) Decide on how they want their customers to perceive their product.
- 3) Determine what their competitors are charging for similar products.

4. What are some common pricing mistakes many small business owners make?

- Pricing too low.
- Pricing too high.
- Forgetting to consider costs.
- Charging the same price as competitors.
- Discounting price rather than adding value to their product.

5. What are two downfalls of pricing too low?

Pricing too low could potentially prevent a business from making a profit—at a minimum it decreases the profits the business could be making. It may also cause their customers (or potential customers) to think that the quality of their product is low.

Technology skill

Use word processing software to create and customize tables for comparing and analyzing variables in setting prices

Activity: User learns how to insert a table, add rows and columns and change the page orientation in Microsoft Word.

Tips are provided to help design the table, merge/split cells and change cell height/width.

Download: Price comparison worksheet the user can apply to their business idea or actual business.

Discussion questions:

1. In this section you learned how to use some of the tools available when working with tables in Word. To create a table in a word document you would begin by following what steps?

Whether you are opening a new document or wanting to include a table in a document you are already working on, you would begin by using the "Insert" command found on the upper tool bar. After selecting "Table" in terms of what you want to insert, you then would decide the number of rows and columns by highlighting these amounts either by using the table or by entering specifically the appropriate number of each.

2. Often when working with an existing table we will find that we need additional rows or columns. How would you add both columns and rows to an existing table?

Once you have created a table use the Table Tools option. Select "Layout" and then the appropriate insert option—insert above or below for rows, and insert left or right for columns.

Individual activity:

Create a table that captures the following information related to potential competitors of Alejandro.

Competitors include Bad Joe, OK Java, and Coffee Supreme. Bad Joe charges \$.99 a cup, Ok Java charges

\$2.00 a cup, and Coffee Supreme charges \$3.25 a cup. It is agreed in the community that each shop's name reflects the quality of the coffee they serve.

Next steps (English language version)

Business Concept Resources:

- How To Set Prices When You Have No Idea How Much To Charge: An article on pricing strategy issues for small businesses, and a framework to set the right price.
- Retail Pricing Strategies: Seven retail pricing strategies are covered.
- Seven Biggest Mistakes in Setting Prices: Seven issues that price-setters must avoid for both startups and existing businesses.
- Setting Competitive and Profitable Prices: Five key questions to help set a good price, plus a price setting checklist.

Technology Skill Resources:

- Microsoft Word Tables Tutorial: Quick guide to creating and formatting tables in Microsoft Word.
- How to Format a Table in Word 2010: A detailed guide to formatting tables in Microsoft Word.
- OpenOffice Tables: A guide to formatting OpenOffice tables □ Tables in LibreOffice: A guide to formatting LibreOffice tables.

Tying it all together

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

1. What is value added pricing? How can you identify effective value added strategies?

Value added pricing is adding worth to your product or service in the minds of the consumer. This strategy can be used to make your product or service stand out from the competition instead of discounting. Extraordinary customer service might be a value added strategy. Free delivery might be another. The ideal value added strategy would not add additional costs, however, for value added strategies which add cost for the business, the increase in price should more than cover the additional cost. To identify effective value added strategies, a business owner needs to study the competition and determine what they are offering the consumer. The owner also needs to study the market itself to decide what value added strategies are appreciated by the market. The piano teacher in this lesson offers snacks to her students. That is value added and does involve additional costs.

2. Forgetting to take all costs into account is one of the mistakes identified in the Next Steps article “7 Biggest Mistakes in Setting Prices.” Identify some costs that would be easily overlooked when determining pricing in various businesses.

Answers will vary.

Lists might include: napkins, labeling, subscriptions, repairs, installation, attorney fees, bathroom and cleaning supplies, theft, décor, donations, samples, returns, legal fees (reviewing contracts, leases, etc), research and development, bad debt collection, trash and snow removal, equipment, architecture fees, requirements such as handicap accessible ramps or water fountains, instruction sheets, photography, etc.

Individual activity:

Incorporate the following into your business plan or a “course folder” for use when creating a business plan.

- A pricing strategy for your product or service. You might include a high and low price range that can be tested in the marketplace.

Marketing Benefits vs. Features



The course illustrates the differences between benefits and features and how to effectively promote the advantages of products or services.

Story

Wassim is working on a flyer, aimed at tourists, to advertise his pottery. He is focused on the pottery features and not the customer benefits.

Terms defined: Benefits, Features

Business concept

- Understand the difference between benefits and features of products and services.
- Translate this knowledge into effective promotion strategies.

Activity: The user is provided information about the differences in product features and benefits. A description of Wassim's target market is provided. The user is asked to design a flyer for Wassim's ceramics that highlights the customer benefits.

Discussion questions:

1. In the story, Wassim described several items he was going to include in an upcoming flyer. Were these items benefits or features?

Wassim was describing features of his business.

2. What is the difference between a feature and a benefit of a product?

A feature only describes what that product has. A benefit explains why it is of value to the individual—or, “what’s in it for me?”

3. How might Wassim emphasize the benefit of his new kiln versus describing a feature?

Wassim might indicate that his glazes last longer and faded less due the high and constant heat of his kiln.

4. What was another featured item Wassim mentioned that could be promoted as a benefit?

Many customers are interested in unique products when purchasing art. The fact that each item was hand painted made them one of a kind.

5. What are some common benefits that might be of interest to a customer?

A few possible benefits include:

- Saves money.
- Helps a business make money.
- Saves time and effort.
- Provides protection or reduces fear.
- Reduces stress.
- Raises social status.

6. In the exercise included in this lesson to help Wassim design his flyer, why did your choices end up bringing in lots of new customers?

The benefits described were ones desired by Wassim’s target market. In other words, they represented the reasons that group made purchases.

Individual activity:

Select a product you have purchased and list some of the features of that product. Next, describe the benefits to you related to each of the features.

Technology skill

Use online templates to create a professional-looking business flyer.

Activity: User edits Wassim’s flyer by adding a picture, text box and aligning the text. Additional tips are provided for page orientation, adding columns, themes and colors.

Download: Marketing benefits vs. features worksheet the user can apply to their business idea or actual business.

Discussion questions:

1. The first job to be done when creating your own flyer for your business is to do what?

The first order of business when designing your own flyer for your business is to identify what is important to your target market.

2. Why was it important to add the two additional items to the flyer that was being created by Wassim?

The potential customers that Wassim was targeting needed to know the location to be able to purchase his products. The image was important to gain a potential customer's interest in buying the product.

3. In modifying the flyer, explain the steps involved in adding an image.

In the edit mode, select insert and then the image. In the exercise the image was modified once inserted by changing the alignment.

4. Why might a business select themes and colors as an option for the flyer?

The image of the business should be reflected by a consistent look and feel (colors, font, wording, style, layout, graphics). This is a major element of branding the business.

Individual activity:

Select a product you want to promote for your business and design a flyer for that product. This flyer should focus on benefits of the product and be accompanied by a professionally looking graphic. Make sure you include how a customer can learn more and buy the product.

5. Select a company or product you like. How does the company create a consistent brand (look and feel) to all content about that company or product? Create a brand stylesheet that outlines all the elements of the brand (colors, font, wording, tagline, style, layout, graphics including logo) and show examples. Describe the benefits for doing this.

A brand stylesheet is commonly used to ensure that a company has a consistent brand and to train all employees and suppliers on that brand identity. A consistent brand allows customer to easily recognize your company or product and the brand value.

Next steps (English language version)

Business Concept Resources:

- Difference Between Features and Benefits: A short article that differentiates features and benefits and shows how benefits are identified.
- Why You Should Market Benefits: A detailed discussion on features versus benefits. Offers a three-step solution that applies this concept to one's own business.
- Target Market Research: Discussion of creative, budget-friendly ways to get to know one's target audience.

Technology Skill Resources:

- HP Creative Studio for Business: A free, downloadable app for creating calendars, newsletters, etc.
- OpenOffice Flyer and Brochure Templates: Free sample templates for business marketing.
- Apple Pages Flyer and Brochure Templates: Sample templates for business marketing, free of charge.
- Save a Word document as a template: A guide to converting Microsoft Word documents into templates.
- Build Templates in OpenOffice Tutorial: A guide to creating a template document in OpenOffice.

Tying it all together

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

1. **Discuss the how the benefits for a new vehicle might be different for the following markets: young, single male, fun oriented professional with a good salary; young family with a stay-at-home mom and middle school children involved in lots of activities.**

Answers will vary.

The young professional might be looking for a vehicle that makes him look successful. He might be interested in a sporty look to reflect his fun nature. Affordable or high gas mileage might not be a benefit he is seeking since he has a good paying job. The young family might want the ability to store sports equipment and transport their children's friends to sports or other activities. They might also be looking for vehicle which gets high gas mileage and is particularly safe. Affordable might be a benefit they are seeking since they have a one income family.

2. **The Next Steps article "Why You Should Market Benefits" mentions demographic and psychographic information. What is the difference and why is it important to consider each type?**

Demographic information is factual information about the potential customer such as age, gender, income, education, family size and occupation. Psychographic information considers the person's lifestyle, interests, values and buying habits. It is important to consider both since it allows you to go beyond facts and look at individual consumers in a more personal manner. In the question above, the point that the young, male professional might not be concerned with affordability since he has a high paying job was based purely on demographics. We haven't taken into account his value system. If he values financial stability and saving for his future, affordability might be important to him.

Individual activity:

Incorporate the following into your business plan or a "course folder" for use when creating a business plan.

- What are the benefits of your product/service and how can you demonstrate the benefits to your target audience?
- Add a brand stylesheet example.

Your Target Audience



The course explores ways to gather information about your existing and potential customers and how to focus your efforts for maximum impact.

Story

Soraya owns a food truck and is trying to figure out ways to grow her business. After generating a few ideas with a friend, they decide she needs to understand what her customers want and who might be potential customers, so she can better target her efforts and increase sales.

In this course you will learn how to:

- Craft questions to learn more about your customers.
- Create an online or in-person survey to gather information about your customers.
- Gather customer insights through facilitating an interview or focus group.

Business concept

- There are two main types of descriptors for looking at current and potential customers. 1. Demographic. 2. Behavioral.
- Knowing your audience is important for several reasons: Reduce risk by knowing your audience instead of guessing about them. Tailor your marketing and sales efforts to those most likely to buy your product. You will save time and money that would otherwise be wasted on consumers who are not interested in your product.
- Learn what your customers want instead of trying to convince them to buy what you have without understanding what they need.
- First step is understanding the customer or potential customer. Three methods:
 - Define your assumptions about the customer (who are they, what are their preferences and needs, what are their buying habits, their price sensitivity, etc.)
 - Create user personas that represent each of your target audiences and describe who a typical user would be demographically, behaviorally, etc. This tends to be a deep dive into a typical individual consumer.

- o Create audience segmentation by identifying different groups within your current or expected target audience based on who, why, where and how. This is a higher-level analysis of groups of people.
- o Creating personas is less complex than creating customer segments.
- Once you have your customer understanding/assumptions completed, test them with customer discovery. There are many types of customer discovery: Online research, walk in your customers' shoes, observe your customers, and ask your customers.
- Ask your customer approach. Four steps:
 - o Research design. What exactly do you need to know to understand your customer?
 - o Sample size. The number of people you will survey. More is better, but it is fine to start out with a small sample of 10-20 people.
 - o Question content. Draft a preliminary questionnaire using the best practices shown. These are not hard, but some are easy to overlook.
 - o Data collection. How will you administer the collection of data (in person, online or both).
- Conducting in-person interviews has its pros and cons. Follow the best practices to maximize the pros and minimize the cons.
- Run focus groups. This method is harder than conducting in-person interviews.
- Once data has been collected, use the information to validate or modify your assumptions about your audience(s).
- There are four marketing strategies that are best developed and optimized with your understanding of your target audience: Product or services to offer and/or develop, what price should be charged, where should it be offered for sale, and how should it be promoted.

Discussion questions:

1. How will Soraya's understanding of her customers reduce risk?

Reduce risk by knowing your audience instead of guessing about them. Tailor your marketing and sales efforts to those most likely to buy your product. You will save time and money that would otherwise be wasted on consumers who are not interested in your product.

2. What are three methods for understanding your current or potential customers? Which one is easiest?

From easy to hard they are:

- Think about who you think your customers are and make assumptions about them.
- Create user personas that represent each of your target audiences and describe who a typical user would be demographically, behaviorally, etc.
- Create audience segmentation by identifying different groups within your current or expected target audience based on who, why, where and how.

3. What is customer discovery and why is it important?

Customer discovery is the process of validating your assumptions or understanding of your current or potential customers. It is important to move from what you think your customers are to actually finding out about your customer through observation and/or research.

4. What are the four steps of "asking your customer" research design?

- Research design objectives and goals. What exactly do you need to know to understand your customer to make decisions or lower risk? This should be a list of things you need to know, not what would be nice to know.
- Sample size. The number of people you will survey. More is better, but it is fine to start out with a small sample of 10-20 people.
- Question content. Draft a preliminary questionnaire using the best practices shown. These are not hard, but some are easy to overlook.
- Data Collection. How will you administer the collection of data (in person, online or both).

5. Why is the first step the most important, but often rushed through? What is the second most neglected step and why?

People tend to rush into doing research and don't take the time to methodically think about the decisions they need to make and what information they need to make the decision. This informs the first step above, and is input into designing the exact survey questions to get the information needed from the customers in step three.

6. Why does Soraya need to find out more about her customers?

Soraya wants to grow her business. In order to optimize her marketing strategies, she needs to understand her audience/customers to understand what products or services to offer or modify, what price she should charge, where she should offer or sell her product or services and how she should promote them.

Individual activity:

1. Think about a new business's product or service idea. What customer information would you need to make pricing and promotion decisions?

Group activity:

1. The above individual activity could be done in groups of three to five students. After discussing the question above in their small group, have students present the information to the class in a two-to-three-minute presentation.
2. Assign groups of three-five students the task of obtaining a customer survey card from a restaurant or a local business. Have the group critique the comment card based on the tips for successful survey questions. A spokesperson from each group shares their comment card and critique with the class for discussion.

Technology skill

Best practices for learning about your customers: Talking to and surveying current customers, and learning about competitors' customers. Social media searches on related topics and products.

Three types of survey design: 1. Survey question design. 2. Interview question design. 3. Focus group question design.

Activity: Knowledge test of survey question design best practices. It demonstrates via five questions best practices.

Activity: Knowledge test of interview question design best practices. It demonstrates via six questions best practices.

Activity: Knowledge test of focus group question design best practices. It demonstrates via five questions best practices.

Download: Target audience profile worksheet can be used by the user to summarize their knowledge about their target audience.

Discussion questions:

1. What question design best practice did you like about each survey design and why?

Answers may vary, here are a few:

- Survey: Do not ask Yes/No questions. They aren't very informative. When asking about respondent age, do not ask for their specific age, but use age ranges, and use 1-5 scales instead of asking open-ended questions
- Interview: Do not ask leading questions like "why do you like my store?". Do ask open-ended questions as they can generate a lot of insight (but understand they take additional time to administer and analyze).
- Focus group: Ask a question that will get discussions started e.g. Do you like xyz? If so, why? If not, why not? Use open-ended questions as they start discussions (focus groups require additional people to administer: At least one person to lead the questions and discussions, and another to record the discussions and answers).

2. **Have students review the worksheet "Target Audience Profile" found in the resources at the end of the technology skill. Prepare a survey question to gather information for each of the areas indicated in the profile.**

Student answers will vary but should conform to the tips for successful survey questions. Students could also critique each other's questions based on the tips for successful survey questions.

Individual activity:

Think about a small business and what information they would need to make decisions around marketing (Product, Price, Promotion and Place). Prepare a five to ten question survey focusing on the items of information that could be used to assist in making the marketing decisions.

Group activity:

Assign students to groups of three. Have each group talk about what they learned through their individual activity.

Next steps (English language version)

Business Concept Resources:

- None.

Technology Skill Resources:

- Target Audience Profile worksheet. This can be used to think about information needed to define your target audience or to start thinking about assumptions to make about them.

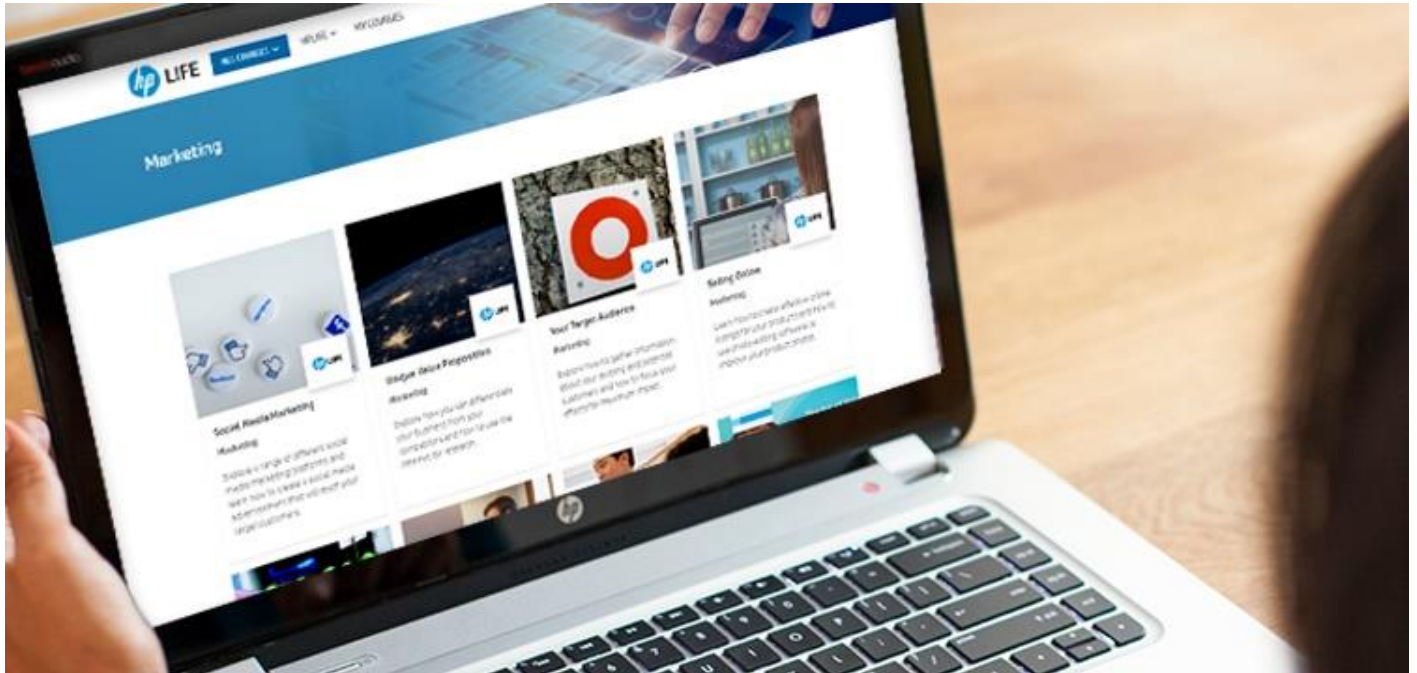
Tying it all together

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

1. **After Soraya surveys her customers, how might she use this information to market her business?**

After surveying her customers, Soraya might identify common factors that customers like or even those they dislike. For example, if there is a pattern of responses from customers indicating their enjoyment of a certain type of food, she could focus on that food type. Answers to the questions on the survey will also help her clearly define her target market - where customers come from, and their food and pricing preferences. If she determines that most customers are from downtown, like hot and spicy foods and are willing to pay a premium for larger portions, she can focus her marketing on that audience. In addition, wording in her brochures should emphasize benefits that were identified in the survey as important to that market. Testimonials from customers regarding benefits they enjoyed could also be used in marketing.

Effective Business Websites



In this course, you will learn the fundamentals of building a user-friendly website that enables you to attract new customers and retain existing ones.

- Explore the benefits and functions of a business website.
- Understand your customers and how they use a business website.
- Use online web design software to create a business website.
- Use website metrics to improve your business.

Story

The story owner talks to a customer about how to grow his business through creating a website for his business. They discuss what he wants to achieve with his website, and what he will need.

Business concept

- Determining what type of website is right for your business and how to optimize its functionality as the business grows.
- Functions of a business website (connect the company with prospective, new and existing customers) - Increase sales, Build credibility, Expand visibility and Improve customer support.
- Best Practices for Building a Business Website (create an engaging business website that stands out in the online marketplace).
 - Browse other business websites for inspiration. Look at some websites you visit most often and notice what aspects you like the most.
 - State your business purpose. Include an “About Us” page that summarizes your mission and products or services.
 - Keep your website to the point (using photos, crisp graphics, clear concise copy and easy navigation).
 - Keep it simple (use just two fonts, eye catching imagery, mobile responsive and accessibility compliant).
 - Consider your customer’s needs (put yourself in their shoes and think about what they want. Then design that into your website).
 - Maintain your website by schedule regular times (daily, weekly or monthly) to update content on the website.

- Use metrics to gauge how effective your business website is doing. Is your web traffic increasing or decreasing? Are you growing your revenue? Are the most popular products easy to see and/or find? Are you getting new users or returning users? How much time are people spending on the website?
- Accessibility (text/transcripts of audio, ability to enlarge the text font, audio for the blind).
- Download “Business Website Canvas”. It has many things/questions that should be considered and/or answered.

Activity:

- Develop a mission statement or clearly state the purpose of your business (it should include what you can provide for customers and how you can satisfy their needs).
- Reimagine the mission statement in only eight words. It should include.
 - A verb like: to provide, to grow, to sell, to design.
 - A target customer base for example: students, families, low-income communities.
 - A measurable outcome like: lessons taken, meals provided, number of products sold or service rendered.

Activity – Learning Assessment:

- Question one: select the remaining fourth function of business websites.
- Question two: select true or false with regards to the About Us section.
- Question three: select how often a business website should be updated.

Discussion questions:

1. Ask them to state one of the functions of a business website and explain why it is important to the business's success?

- Increase sales.
- Build credibility.
- Expand visibility.
- Improve customer support.

2. Ask them which of the Best Practices mentioned do they feel is the most important and why?

- *Browse other business websites for inspiration.* Look at some websites you visit most often and notice what aspects you like the most.
- *State your business purpose.* Include an “About Us” page that summarizes your mission and products or services.
- *Keep your website to the point* (using photos, crisp graphics, clear concise copy and easy navigation).
- *Keep it simple* (use just two fonts, eye catching imagery, mobile responsive and accessibility compliant).
- *Consider your customer's needs* (put yourself in their shoes and think about what they want. Then design that into your website).
- *Maintain your website* by schedule regular times (daily, weekly or monthly) to update content on the website.
- *Use metrics* to gauge how effective your business website is doing. Is your web traffic increasing or decreasing? Are you growing your revenue? Are the most popular products easy to see and/or find? Are you getting new users or returning users? How much time are people spending on the website?
- *Accessibility* (text/transcripts of audio, ability to enlarge the text font, audio for the blind).

3. For the eight-word mission statement, what are the three types of words that should be included and why are they important?

- *A verb* like: to provide, to grow, to sell, to design.
- *A target customer base* for example: students, families, low-income communities.
- *A measurable outcome* like: lessons taken, meals provided, number of products sold or service rendered.

Individual activity:

Have them review the Business Website Canvas pdf and have them fill out the blank template at the bottom of the pdf with their business website in mind. If they don't have a business, have them fill it out for a business idea they have. This could also be done as a Group activity.

Group activity:

Have them divide into team of 3-5 members. Have them one at a time share their eight-word mission statement with each other and discuss if it meets the criteria of a good short mission statement.

Technology skill

- How well you design and layout your business website will have direct impact on the number of potential and return customers will use your site.
 - Layout is dependent on what you provide to your customers. Examples are: Product layout, Menu layout (restaurant), and Services layout.
 - Website builders. Benefits of using a website builder are: Mobile responsive, Function across all devices for viewing the internet, and User and budget friendly.
 - Things you should know before starting:
 - Domain name defined along with suggested domain registration businesses.
 - It is challenging to come up with a relevant domain name that is not already in use.
 - Web host defined.
 - E-commerce platforms defined.
 - Website builder examples (they all have benefits and limitations) - WIX, Squarespace, Weebly, and WordPress.
- **Technology Skill Activity:**
 - Part one: select the most appropriate web banner.
 - Part two: select the best product layout.
 - Part three: select the most appropriate contact us layout.

Discussion questions:

1. Why is it important to customize my business website for my business and customers?

Because businesses, including mine, have: different missions, different customer needs, different offering layouts e.g. products vs. services vs. menu, different complexities, different target audiences. My business website should be customized to match my business and customers.

2. In general, what are the benefits of using a website builder?

They are: Mobile responsive, Function across all devices (PC, laptop, mobile phone) for viewing the internet, and User and budget friendly.

3. There are many website builders available. Why is it important to understand the benefits and limitations of each website builder?

WIX, Squarespace, Weebly, WordPress: Some have better and/or more design templates to use. Some are easier to use, but harder or impossible to modify in the future. Some offer less security. Costs vary somewhat.

Group activity:

Have them break out into groups of 3-5 members. Have them discuss the four website builders, select one and state why they would pick it over the other website builders listed.

Business Concept and Technology Skill Resources:

In the Resources section of the course, there are downloadable resources and other HP LIFE course suggestions:

- Business Website Canvas and Business Website Canvas Worksheet.
- Reference Sheet - Effective Business Websites.
- World Wide Web Consortium.
- Enroll in HP LIFE's Social Media Marketing course to learn more.
- Enroll in HP LIFE's Starting a Small Business course to get started.

Customer Relationship Management – CRM



Learn how to use a customer relationship (CRM) tool to keep better track of your customers' and potential customers' information to enable you to build your business.

Story

Dmitri has a website development business and was late in contacting a customer about her website requirements. As a result, he lost the business.

Business concept

- Learn the benefits of CRM and the information you collect.
 - Develop and improve relationships with your customers.
 - Enhance your customers' perception of your business.
 - Increase your customers' loyalty.
 - Increase your business visibility and revenue growth.
- CRM has four important phases that build upon each other: Discover, Analyze, Act, Optimize. When correctly done, CRM will help build and maintain good relationships with your customers.
Activity: Discover: Scenario one, select sources of customer information gathering. Discover: Scenario two, select the questions that will help Karen with new strategies and grow her business. Discover: Scenario three, select the data that would help Karen with her research into a voice recording app.
- Personally Identifiable Information (PII) needs to be carefully secured and used. Many countries have privacy laws that need to be followed. **Activity:** select the PII data.
- Analyze the customer data: segments, patterns, trends and comparisons.
- Analyze the customer journey: awareness, consideration, conversion, retention, advocacy.
- Act to foster customer loyalty and attract new customers.
- For CRM to be successful, you need to optimize your business processes. This includes setting aside time on a regular basis to review your customer data, promotion results, sales forecasting and business plans.

Discussion questions:

1. How can applying CRM help my business?

Understand your customers and their needs. Acquire new customers. Increase your awareness of customer buying patterns. Identify your “best” customers. Serve your customers better.

2. What are the four phases of CRM and what do they do?

1. Discover: gather data about your customers. Who are they, what are their current buying patterns and what are their future needs and preferences?
2. Analyze: use the data about your customers to drive decisions. For example, understand and anticipate your customers’ product and services needs.
3. Act: apply your analysis to implement a plan that is targeted and relevant to your customers, and helps with improving your business strategies.
4. Optimize: during the optimize phase, you will measure results and improve your plan.

3. Which is more important and why? Fostering loyal customers or attracting new customers.

The heart of CRM is the idea that developing and improving relationships with your most loyal customers will increase business visibility and growth. Most of your sales come from your most loyal customers. Loyal customers are the best advocates for your business. It is 20 harder to attract new customers than to keep satisfied customers. Note: Loyalty comes from satisfying customer needs.

Individual activity:

Think about your business or one you would want to start. What information would you want to collect about your customers? Which parts of that information would help you build customer loyalty? Which of parts would help you attract new customers?

Technology skill

- Set up a CRM tool for your business to track contact information and customer interactions. Before we start tracking information we need to ensure:
 - We have permission to contact the person.
 - We have security in place to protect the information.
- Microsoft Excel is a good tool for tracking both types of information and it can be password protected for information security.

Activity: The user learns how to use Microsoft Excel function “filter” as a CRM tool.

Discussion questions:

1. **What are important elements to track for the customer's interaction? Which are the most important elements?**

Customer name, date of interaction, description of contact and discussion, purchase and purchase price, future actions, date of future actions, action completed Y/N, and customer type. All the elements are important to track.

2. **What are four uses of the interaction tracking spreadsheet? Which is the most important?**

In order of importance are:

- 1) Monitor action or promises that have not been completed.
- 2) Review specific customer interactions to prepare for upcoming meetings or communications with them.
- 3) Look across customer interactions for significant things to share with other customers.
- 4) After the owner or employee has been away from the business, they can review all the interactions.

Note: you need to train employees how to use this tool.

Individual activity:

Download the Excel spreadsheet in the course Resources section and practice making example entries. Then use the filter function to find actions that are not completed.

Business Concept and Technology Skill Resources:

- Password protecting your Excel workbook/spreadsheets link.
- How to use the sorting functionality in Excel link.
- How to use filtering in Excel link.

Downloads:

- Creating a Communications plan (Microsoft doc).
- Developing a Communications strategy (Microsoft doc).
- Creating Customer Loyalty (Microsoft doc).
- CRM Tracking Excel spreadsheet example.

Tying it all together

Discussion question:

1. **How will you go about developing a plan for a CRM system?**

There is a lot of information in this course. To implement a CRM system, use an iterative process. Start with a plan for each of the individual four phases of CRM (start first with Discover, then Analyze, Act, and Optimize in that order). Once you have a plan for each phase in place, you will have learned a lot. Go back and look at each phases' plan again and make any adjustments necessary given what you have learned from the plans of the other phases.

The Art of Sales: Fundamentals of Selling



The course shows how to negotiate sales, handle customer objections, and use sales tools to become a better salesperson.

Story

Doris wants to open her own business, a mobile bakery. We will give Doris a few tips she can learn to help her business succeed and prepare her for the challenges that can sometimes occur during sales transactions.

Business concept

- Understand what sales are and how to be a more effective salesperson.
- Understand your potential customers' buying habits.
- Create an elevator speech for your business.
- Learn how to negotiate a sale and handle objections.
- Learn how to use sales tools such as Google Analytics and social media.
- Sales Fundamentals:
 - SWOT analysis (Strengths, Opportunities, Weaknesses, Threats). It is both an internal and external view of the business.
 - **Activity - knowledge check:**
 - Review the factors and place them in the correct row.
 - Create added value (saving time or effort, product aligns with personal beliefs).
 - There are four customer needs: Functional, Emotional, Life changing and Social impact.
 - **Activity - knowledge check:**
 - Select the correct example for each customer need.
 - Get to know your customer.

- There are four ways to get to know your customers (collect data, ask questions, get to know influencers, support loyalty).
- **Activity – knowledge check:**
 - Select the correct method for each statement.
- Sales Communication:
 - Create an elevator speech (short story about who you are, what you do, how you solve problems, value added, and creates interest in 60 seconds or less).
 - Negotiating a sale (create an environment where both parties are successful, listen).
 - Handling objections (common objections and practice).
- Key Sales Elements:
 - The sales process (pre-sales activities, engaging with customers, post-sales activities).
 - Soft skills.

Discussion questions:

1. Getting to know your customers is important. What are four ways you can get to know your customer and what would you gain from the information gathered?

1. Collect data like: business cards or other information they freely give you.
2. Ask the customer questions about why they shop your store, how satisfied they are with your products and service, what additional products they would like to see carried, what could be done better.
3. Get to know local influencers who are not competitors but could help promote your store or send customers to you.
4. Support customer loyalty via programs like buy 4 and get the 5th free, discounts for repeat business, newsletter with promotions and early notification of new products.

2. Ask them about what they can do to make negotiations more successful? Ask them for things they can do that will make them more likely to fail?

- Succeed: Listen carefully to your customer's needs. Look for ways to build long term value. Be transparent and honest. Demonstrate good intent.
- Failure: Don't listen to your customer. Push too hard to make the sale. Make promises you cannot keep. Rush to close the sale.

3. What are the four most common objections by customer? Why is it important to know them?

- 1) It does not fit the customer's needs.
- 2) They already have a relationship with another vendor.
- 3) Demographics e.g. that is for old people or rich people.
- 4) Price is too high.

It is important to know them so we can prepare answers that will turn the customer's concerns into an opportunity. Remember to make sure you listen carefully to your customer's answers. If you have a solution for them, then tell them about it. If you don't, then be honest with them and say you don't.

4. Ask them what are the four Soft Skills for sales are and why they are important?

Be sincere and listen, be ethical and don't sell something they do not want, ask for feedback to better serve them, be compliant with local laws and regulations.

Group activity:

Have them take 5 minutes to come up with an elevator speech. Then divide them into groups of 3-5 members where they will share and discuss their elevator speeches.

Technical Skills

- Sales Tools:
 - Managing customer data (notebook/paper, spreadsheet, mention HP LIFE course “Managing Customer Data”).
 - Google analytics for online businesses (Demographics, social engagement, technology used, mobile info, traffic sources, top content and conversions).
 - Social media (promote products and branding, mention HP LIFE courses “Selling online” and “Social media marketing”).

Discussion questions:

1. **If you are reaching thousands of customers online, what types of information would Google analytics help you with? How may they help with Sales?**

Demographics, Social engagement, Technology used, Mobile information, Traffic sources, Top content on your website, and conversions.

2. **Social media can help sales by promoting products and branding. What are four ways this can be accomplished?**

By you: sharing relevant content, interacting with potential buyers and customers online, personal branding, and social listening.

Group Activity:

Have them divide into groups of 4-5 members. Have them to discuss the types of information available in Google analytics and how that can help them with sales.

Business Concept and Technology Skill Resources:

- There were no additional resources added here.

Operations

Hiring Staff



The course provides information on how to hire the best staff for a business and create a job application.

Story

Ming's repair business is growing fast. He needs to hire an office manager.

Business concept

- Hire the right employees to fit your business needs by asking the right questions to make sure the candidates have the experience, skills and attitudes needed for the job.
- Create effective job descriptions.
- Learn to review applications and interview candidates.

Activity: The user reviews the application, interviews and checks references for four candidates. The user decides which candidate is the best fit for the job description provided.

Discussion questions:

- 1. Ming's business is growing rapidly. That is a positive thing so why is it creating problems for Ming?**

He does not have enough time to do all the work himself that his business is generating.

- 2. What is Ming thinking of doing to resolve this issue?**

He thinks it is time to hire someone to help him.

- 3. His friend said he hoped that he did not have the same problem he did with his first hire. What happened?**

His friend had hired a relative to help him who did not have the skills to correctly cut the greeting cards and did not want to do the other tasks that needed to be done.

- 4. Ming's first step in hiring was to prepare a job description. What types of information did Ming include in this document?**

The job description included a basic description of the tasks in the job, required qualifications such as the skills and knowledge needed to perform these tasks and additional qualifications that would be helpful but are not required.

- 5. After applications are received, what tools do you use to determine the best applicant to hire?**

You would:

- 1) Review the application.
- 2) Ask the applicant a series of questions in an interview and perhaps have them perform or demonstrate their proficiency with the skills required.
- 3) Check references to see how they have performed in previous jobs.

- 6. List one pro and one con of using each of the selection tools.**

Student answers will vary but may include some of the following:

- 1) Review application:
 - Pro: Easy, Fast, Consistent information between applicants; indicates gaps in employment; indicates basic job tasks performed in the past.
 - Con: Not always filled out completely. May not be accurate or truthful. Information obtained is brief and there is no opportunity to expand on the information.
- 2) Interview:
 - Pro: Ability to ask for additional information and to expand answers. Can observe nonverbal cues of applicant.
 - Con: Some applicants are slow to provide information or still provide incomplete information. Easy to be swayed by one or two positive or negative aspects in the interview.
- 3) Reference:
 - Pro: You are able to get more information about how the applicant actually performed on a previous job; you may also be able to clarify information that was unclear in the application or interview; you can explore issues of reliability (absences in job etc.) that may be important to you.
 - Con: Many businesses are hesitant to provide specific information about their past employees; the applicant may have asked someone to provide a false positive recommendation.

Individual activity:

Write a job description for the job of "Student." Include the three areas discussed; basic description, required qualifications, and additional qualifications.

Group activity:

1. Divide the students into groups of three to five students. Have the students develop a process for hiring Ming's office manager. What questions would they ask in the interview? What type of tasks would they have them perform? What questions would they ask the references? Have the students informally discuss their process with the other groups noting differences and similarities between the processes.
2. Divide the students' into groups of three to five students. Have the students explore the different types of equal employment laws that would impact Ming if he were hiring an office manager in their town.

Technology skill

Use word processing software to create and format a job application.

Activity: The user edits an existing form by bolding the title, adding a line and a checkbox.

Download: Tips for interviewing applicants that the user can apply to their business idea or actual business.

Discussion questions:

1. List three free word processing office software packages that are available.

- 1) LibreOffice.
- 2) Apache OpenOffice.
- 3) Google Docs.

2. What are tables in word processing software used for? What are the advantages to having content organized in a table?

To organize information into rows and columns. Generally content in tables improves the organization of the data, it is easy to skim, understand and find specific information and it allows the reader to easily compare and contrast the data.

3. What tasks do the shortcuts **Control + B** and **Control + C** perform?

Control + B will apply or remove the bold formatting to text. Control + C will copy highlighted text.

Individual activity:

Have the student print an online word-processed application. Have them identify the formatting that was done on the application. You may also want them to investigate the shorts cuts for one or all of the formatting in Microsoft Word.

Group activity:

1. Divide the class into groups of three to five students. Have the students develop a job description and an application form for a hypothetical job such as the office manager Dimitri is attempting to hire. Have the students critique the other groups' job descriptions and applications for clarity, ease of completion, overall appearance.
2. Divide the class into groups of three to five students. Have each group bring in three different applications from businesses in the area. Have the students critique each of the applications for both content and appearance. Then each group choose one of the application forms to "edit" improving the appearance and content issues they had identified.

Next steps (English language version)

Business Concept Resources:

- What is the hiring process for small businesses? A guide for entrepreneurs and small businesses with little experience in hiring. Includes tips on how to effectively conduct an interview.
- Seven Hiring Tips for Growing Small Businesses: Quick and short tips on staffing a small business.

HP LIFE Instructor Manual

- Writing Effective Emails - Making Sure Your Messages Get Read and Acted Upon: Helpful tips on writing effective emails. Provides good and poor examples.
- Writing Effective Job Descriptions: Overview of job descriptions, what to include and appropriate language.
- Write Effective Job Descriptions: A detailed guide to writing job descriptions.
- Job Interview Tips - How to Interview Potential Employees: Tips that will help one assess the skills, experience, and cultural fit of potential employees.
- What is an Employment Contract? An overview of employment contracts, including what they should cover.

Technology Skill Resources:

- Create Your First Word Document 1 and 2: Basic guides to creating a Microsoft Office document.
- Making the Most of Word in Your Business: A detailed guide including formatting, layout, numbering, etc.
- LibreOffice Writer Quick Start: A guide to getting started with the LibreOffice word processor.
- Ten essential LibreOffice Writer tricks: Quick details on timesaving features of LibreOffice.

Typing it all together

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

1. What are some general characteristics you think might be important in job candidates?

Answers will vary and it depends on the job.

Some good characteristics might include integrity, honesty, persistence in the face of obstacles, flexibility, teamwork, being coachable, accepting criticism, motivated, engaged and interested in the business, a good fit with the rest of the team.

2. Screening application methods vary depending on the job. Brainstorm all the screening methods you can think of without limiting yourself to a particular type of job. Select one and discuss the type of job that might require that screening method.

Answers will vary.

Examples might include a portfolio, skills test, role playing, aptitude test, personality test, drug test, physical exam, criminal background check, credit check, application, interview, group interview, internet search, resume, reference check and transcripts. Examples of types of jobs that might require specific tests might include: A criminal background check would be important for applying to work in a daycare. If someone was listed as a sexual offender, it would show up on the background check. A drug test might be important for someone repairing automobiles. The liability associated both with the fact that they would be working around machinery and the fact that they would be repairing expensive and potentially dangerous equipment would warrant this test.

3. Should employers conduct an internet search to screen potential job candidates? What might they find that would help or hurt the candidate?

Students will have varying opinions on this.

Finds that might hurt the candidate would include unprofessional conduct or language, bad-mouthing a previous employer, being caught in a lie and poor communication skills. Employers might also find postings that would help the candidate. Positive comments, involvement in volunteer activities, awards and recognitions, a strong network with the right connections and strong social networking skills. Googling yourself in advance of a job search can give you a view of your internet reputation. A professional LinkedIn profile is a plus.

Individual activity:

Incorporate the following into your business plan or a "course folder" for use when creating a business plan.

- Copies of two to three applications that you feel are well done in regards to content and appearance.
- Using a word processing software package, prepare a draft of an application that could be used to hire individuals for your business.

Inventory Management



The course shows that managing a business's inventory is essential to maintaining a successful business operation and maximizing profit.

Story

Ahmed and Moshen need to keep track of how much inventory they have on hand to meet their customer demand.

Terms defined: Inventory management

Business concept

- Learn why inventory management is important.
- Learn that inventory includes raw materials, work in process, finished goods and supplies.
- Learn methods to track raw materials, supplies and finished goods in a business.

Activity: The user examines three different businesses (café, convenience store, boutique) and their inventory management systems.

Discussion questions:

1. **Ahmed and Moshen have just received a large order. Why could this be a problem?**

They do not know if they have the inventory to fill the order.

2. **Moshen had completed the inventory list two months ago when Ahmed asked him to do this task. Why can they not use this information?**

They have had large orders since then and have not kept with the inventory on hand.

3. **What do Moshen and Ahmed need that will allow them to respond to customer orders?**

They need a system that allows them to keep a running total of the inventory at hand.

4. Define the concept of inventory management. How does this relate to the flow of money in a business?

Inventory management is the process of tracking the constant flow of goods and materials in and out of a business. Your inventory is money. You spend money on materials and receive money when the goods are sold. Inventory management tracks the flow of money in the form of materials out of your business and money in the flow of payments for your goods and services into your business.

5. List at least two of the problems that poor inventory management could create.

Answers will vary but could include: not having enough product to sell; having too many raw materials so materials and money are wasted; needing or using extra space to store a large inventory of materials or finished goods; being late on deliveries because raw materials are not available in inventory; not being able to keep track of lost or stolen raw materials or finished products.

6. List what inventory includes.

Inventory includes finished goods, raw materials, work in progress and supplies.

Individual activity:

Describe the methods used by Alejandro, Sofia, and Bethari to handle their inventory. Include specifics on how the information in each system is entered and maintained.

Group activity:

Divide the students into groups of three to five students. Assign each of the groups' one of the businesses discussed in this section; Alejandro's, Sofia's or Bethari's. Have the students briefly describe the inventory management system being used and one potential problem about the system or process that they identify. How could this problem be avoided?

Technology skill

Learn about several types of inventory management technologies: spreadsheets, databases, inventory management and accounting software, and point-of-sale systems.

Activity: The user examines four different inventory management systems including the pros and cons. Additional tips are provided on storage practices, procedures and staff training.

Download: Inventory management tips and an inventory management spreadsheet that the user can apply to their business or business idea.

Discussion questions:

1. List four things that should be considered when determining what inventory management system to use.

- 1) Size of your business.
- 2) Available budget.
- 3) The amount of time you can spend of the system.
- 4) The staff you have available to help and/or that need to access the system.

2. How do your businesses storage practices impact your inventory management system?

Storage practices refer to the physical organization of your inventory. How it is stored, labeled and categorized. These can influence how you enter data into your data management system.

3. Describe the role procedures and staffing play in your data management system.

Inventory management is an ongoing process. Standard operating practices written as procedures will help your staff do the task on a regular basis. Also, as you add staff and/or modify the procedures, training will need to be conducted to make sure everyone knows the procedure and has the skills to do it successfully.

Individual activity:

Have the students download the downloadable resources at the end of this module. Using these, the information in Next Steps and in this module have the student prepare a one-page summary of tips for a company considering an inventory management system.

Group activity:

Divide the class into groups of three to five students. Assign each group one of the four inventory management systems describe; spreadsheets, databases, inventory management and accounting systems, and point of sale systems. Have them prepare a three-to-five-minute presentation on the system including its description, some of the popular systems available and the pros and cons of the system.

Next steps (English language version)

Business Concept Resources:

- Less is More (Most of the Time) - Inventory Management 101: An introduction to inventory management, discussing key terms, trends, industry players, industry references and resources.
- ABC Analysis: Explanation of the basics of the “ABC” inventory categorization method.
- How to Establish a Practical Inventory Management System: Guidelines to streamline the inventory management process, including a few examples and tips.

Technology Skill Resources:

- Microsoft Excel and Access Templates for Inventory Management: A number of Microsoft Office templates for inventory management.
- How to Add Inventory in QuickBooks Online: A guide to using QuickBooks online.
- HP Point of Sale Solution: Links to HP retail solutions’ descriptions and overview.
- Choosing the Best Inventory Tracking Software: A guide to the basics in inventory tracking software.

Tying it all together

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

1. **How would inventory management differ between a manufacturer of goods and a retailer of finished goods?**

Inventory management for the manufacturer involves tracking raw materials, work in progress, finished goods and supplies. A retailer receives finished goods from a manufacturer and therefore, tracks only the finished goods and perhaps some supplies. Complexity of each is also determined by the variety of goods manufactured or resold.

Individual activity:

Incorporate the following into your business plan or a “course folder” for use when creating a business plan.

- Information on the pros and cons of the different types of inventory management systems.
- Inventory Management Technology Resource Links (downloadable document at end of technology skill).

IT for Business Success



The course examines the types of technology solutions that best address business goals and the different options of implementing technology. Technology solutions can accelerate the growth and success of a business.

Story

Tarek and Jamel face choices around the best technology projects for their travel agency.

Terms defined: Productivity tools, Business applications, Communication tools, Mobile connectivity and remote access, Online presence, Security tools

Business concept

- Learn how to choose technology solutions that could benefit a business the most.
- Learn about different technology solutions (e.g. productivity tools, business applications, security tools) and the benefits.

Activity: The user examines three different businesses (travel agency, import/export business, crafts store) and selects technologies that best meet the business's goals. Business goals and strategy are provided for each business.

Discussion questions:

1. What was the major issue facing the tour business highlighted in the story?

Two members of the business had independently identified IT needs for the company but had not developed a plan or reviewed resources necessary to implement their independent plans.

2. What would you suggest the two members of the company need to do at this time?

They need to sit down and develop an IT plan based upon the needs of the company as well as what resources they have available at this point in time as well as into the future.

3. Small businesses are becoming increasingly aware of the needs and benefits of technology for their companies. What are some of the latest trends in technology of concern to small businesses?

Some of the most recent trends in technology impacting small businesses include:

- Cloud-based computing.
- Mobile access.
- Big data.
- Online security.

4. What are some of the goals that would be important to most small businesses that could be addressed by technology?

Some small business goals that can be addressed by technology are:

- Acquire and retain customers.
- Increase productivity.
- Reduce costs.
- Keep business operations up and running.

5. What are four business applications of technology that would be of benefit to most small businesses?

Four business applications that apply to almost all small businesses include:

- 1) Payroll software.
- 2) Customer relationship management (CRM) software.
- 3) Financial management software.
- 4) Employee scheduling software.

6. Small businesses often rely on employees on the go using mobile connectivity and access. What are some of the technology solutions to the needs of those businesses associated with this mobility?

- Netbooks, mobile devices and tablets.
- Cloud based applications.
- Remote access and virtual desktop systems.

Technology skill

- Learn the best way to implement a technology solution given the circumstances of a particular business.
- Learn about each technology implementation approach (buy, build, subscribe, outsource) and the benefits and drawbacks.
- Learn what the business questions to ask to determine the best technology implementation.
Activity: The user learns more about the same three businesses (travel agency, import/export business, crafts store) and selects the best technology implementation approach to meet their business needs. Business requirements and technology solution research are provided for each business.
- Additional tips are provided about selecting technology solutions for companies at different stages of development (starting out, building momentum, business expansion).

Discussion questions:

1. What are some of the common choices for implementing a new technology solution for a small business?

- Buy an off-the-shelf commercial product.
- Build a custom solution.
- Subscribe to a hosted software solution.
- Outsource an organization to develop and manage the system.
- Use a hybrid model solution using a combination of the other choices.

2. What are four questions to ask that will provide the necessary information to allow a small business to make a better choice in selecting and implementing a technology solution?

- 1) How and when will the company use this technology?
- 2) What technology solutions already exist that can be purchased?
- 3) What human and financial resources does the company have available?
- 4) What are the security and regulatory issues involved?

3. When you assisted each of the entrepreneurs in selecting a technology solution for their business in the lesson, what steps did you go through in the process?

You first studied the story of the company to gain a better idea of the actual need and resources available within the company; you then did research on the options available outside of the company; and, finally you matched the needs of the business with the resources available to implement the plan.

Individual activity:

Using the downloadable “Technology Initiative Planning Template” available in the lesson, provide a general plan for a business idea you have where the company will go through a startup, building momentum and expansion stage.

Next steps (English language version)

Business Concept Resources:

- HP Institute certification portfolio: training, practical real-world experience and technical certification on IT solutions.
- The right tech is the best tech: Choosing technology to advance your company: tips for selecting the best technology for a business.
- 2013 Small Business Technology Survey (National Small Business Association): a report on how small-business owners utilize technology.
- Using technology to stay competitive: a SBA article on the different types of technology solutions.

Technology Skill Resources:

- Small business technology: A step-by-step guide to getting started.
- Software solutions -- Should I outsource, buy or develop in house?: provides questions to think about for each implementation approach and guidelines on how to select a vendor.
- Strategies for growth: Technology and growth (video).
- Basic computer and communication tools: lists types of computer and communication tools.
- Assessing computer needs for your business: steps to understand your business technology needs.

Tying it all together

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

- 1. Select a type of business. Identify specific types of technology and technology applications that might be used by that business – be specific. Which of these technologies have either been developed or become popular within the last five years?**

Answers will vary.

A student might select the restaurant industry and mention typical methods such as computers, cell phones and web pages. But, as they dig further, responses should include examples such as inventory management systems, point of sale systems that allow customers to place their order via a tablet at the table and/or allow the kitchen to receive and manage the order, reservation systems, social media, various types of apps, kitchen equipment which automates the cooking process (measures ingredients, regulates temperatures), mobile ordering, digital menus, online coupons, videos, customer tracking, customer loyalty development through online club membership and while-u-wait entertainment and gaming. While many of these have been around for more than five years, usage for most beyond the “typical methods” mentioned above have exploded in usage in recent years.

- 2. Once a business owner identifies the type of technology needed for a business, there are usually still many options. How can business owners research the best applications for his business?**

Technology and the time associated with implementation can be costly so the business owner should make this decision carefully rather than by trial and error. Research through vendors is critical, but can be biased. Business networking groups can provide a forum for interaction and recommendations. But, since IT needs vary by industry, the business owner should also look around and see what other business owners in his industry are using. This can be done to a degree simply by observation and more in-depth through personal interaction. In addition, industry associations are an excellent source of industry specific knowledge.

Individual activity:

Incorporate the following into your business plan or a “course folder” for use when creating a business plan.

- Technology Initiative Planning Template (downloadable at the end of technology skill).

Communications

Business Communications



This course defines effective communications and gives examples of how communications can go bad and the possible results. The course provides an effective communications framework for both verbal and written communications, including the use of online tools to enhance communication and collaboration with employees, partners, and customers.

Story

Julian is a manager at a catering company. His poor communication skills caused a significant loss of business and unhappy customers.

Terms defined: Effective communications, written communications, verbal communications, body language, message.

Business concept

Understand the steps of effective business communications for both verbal and written communications. Understand some of the barriers to effective communications.

Activity: the user can reflect on barriers of communication and how those barriers can be avoided.

- Learn the business benefits of effective communications.
- Apply a framework of effective communication (target the correct audience, define the purpose, ensure that a clear message, transmitted via the appropriate medium, is understood, and acted upon).

Activity: The user is given five communication scenarios and asked to pick the most appropriate communications medium (e.g., email, IM, virtual meeting, phone, face-to-face, etc.).

Activity: The user is provided an example of ineffective communication highlighting the issues and then is provided the same example with the communication issues corrected. The user can reflect on the outcomes of the good and bad communications example.

Activity: the story about Julian is redone with the user helping to correct his mistakes.

Discussion questions:

1. Jose wasn't sure which job order Julian asked him to send. He assumed incorrectly that it was the Jones' order. What should Jose have done differently in this scenario? Describe a similar situation in which you made assumptions or guessed what a person was saying or requesting of you. What held you back from asking for clarification at the time of the interaction? What are some steps that you can take in the future for clearer communication with co-workers?

Jose should have asked Julian which job order he was referring to. Asking questions is important. It leads to better communications, deeper understanding and it may lead to new and better ideas or solutions. People may not feel comfortable asking questions for a number of reasons (they think it shows they don't have the knowledge, culturally asking questions is not encouraged, etc.). Asking questions should be encouraged and seen as a good way to improve communications and job performance.

2. Describe examples of poor communication that you have experienced in the workplace or as a customer. What was the consequence? How could the communications have been improved?

Answers will vary.

Encourage discussion on what went wrong, what were the communications barriers, what were the business consequences (e.g., unhappy customers, unhappy employees, loss of business, etc). How could the business communication framework been used to improve the communications.

3. The result of poor communications is misunderstanding. What could misunderstanding lead to in a business setting?

Answers will vary. Misunderstanding leads to:

- Confusion that could cause delays, re-work, extra cost, hurt relationships, mistrust, and a lack of understanding of the proper path forward or end goal.
- Lost sales or reduced profit.
- Expectations not set properly.
- Low productivity and morale.

4. Discuss each step of the business communications framework and why it is important.

- 1) Targets the correct audience: you need to know who you should communicate with, what is their role, what are their needs and interests and whether or not they understand your message without needing more information.
- 2) Has a well-defined purpose: you need to define the purpose of the message. Is it to inform, request action, make decisions, explore or generate ideas? By understanding the purpose, you can create a clear and concise message.
- 3) Conveys a clear message: message in this context applies to both verbal and written communication. Create a message that is clear, concise, states any actions that need doing, and specifies the deadline.
- 4) Is delivered in an appropriate medium: discuss mediums and why mediums are important, Here are some examples:
 - Verbal communications (e.g., face-to-face, phone, virtual meeting, etc) enables you to build rapport, have a discussion about ideas or decisions, or deal with sensitive issues.
 - Written communications have several advantages:
 - Gives you time to think through and create the message.
 - Gives the receiver time to think through their response.
 - Documents decisions and provides basic, routine information.
- 5) Is understood and acted upon. Discuss the LEAPS (Listen, Empathize, Ask questions, Paraphrase, Summarize) model, including why it is important
 - You can apply LEAPS to make sure you have a good understanding between the sender and

5. Describe differences in communicating with coworkers versus customers? What medium would you use to communicate effectively with each audience?

The best way to answer this is to first think of who you are communicating with and for what purpose. Your target audience may have a preferred medium for communication. That information will help you create the message and select the medium. All communications should be courteous and appropriate.

6. Why should all communications be courteous and appropriate?

Part of the answer is obvious. You should treat others with respect and be courteous. The part of the answer that might not be obvious is that written messages could be forwarded to other people you did not intend to receive the message. Be mindful of this and keep all messages courteous and appropriate.

Individual activity:

How would you self-evaluate your own communication skills? Are you stronger in verbal or written communications? Provide an example. What would you like to improve about your communication skills? Use the Business Communication Action Plan (downloadable).

Group activity #1:

Give a scenario to a group and have them design the business communications. Here are some possible scenarios:

a) A product planning team needs to discuss possible new features and create a plan for the next revision of a product.

A good start would be a face-to-face or virtual meeting with the agenda sent in advance. Ask the participants to be prepared to discuss customer requirements, competitive product features, and other information needed to prioritize new features for the product. Document all decisions, timing, and action items with an email.

b) A branding team needs to create an external communications calendar for social media.

A good start would be for the leader of the team to create a communications calendar draft and send it to participants in an email. Ask each person to contribute their ideas/suggestions and return the calendar by a specific date. The leader adds all of the ideas/suggestions to the draft communications calendar and schedules a meeting with an agenda to present the updated communications calendar draft. Discuss and define next steps to finalize the calendar.

Group activity #2: Game - "Email, Phone call, Chat, Virtual, Text"

Break into teams of 3 or 4 and designate the teams as Team A, Team B, etc. Each team competes as if they are on a TV game show. Draw a "situation" out of a hat and give Team A 30 seconds to decide if the communication response should be an email, a phone call, a face-to-face chat, virtual meeting, or a text message. Have them provide reasoning for their answer. The opposing team then has 30 seconds to agree (but elaborate on the reason why) or disagree and explain. The audience then votes on which team's answer is best. Include "situations" that are vague or could actually be handled in multiple ways.

Technology skill

Learn what technologies (e.g., instant messaging, social media, internet voice and video call, screen sharing, collaborative document editing, etc.) can be used to communicate and collaborate more effectively – Activity: the user goes through each technology and learns about the technology and how to use it – Activity: the user learns how to use Skype to communicate.

Download:

- Business Communications Action Plan, create a plan to improve communications.
- Business Communications Planning Template, proactively plan for business communications.

- Business Communications Tips, a handy reference guide with lots of tips on meetings, phone calls and other communication mediums.
-

Discussion questions:

1. How has communication technology improved or impeded business communications?

- Improved: It is very easy and quick to reach out to people in any location to share and discuss information and to collaborate online. This increases information availability, collaboration, understanding, and reduces business travel.
- Impeded: The use of new tools such as Instant messaging, social media marketing, and email may reduce the face-to-face interactive conversations that are needed in some cases. It is up to us to use the right medium for the target audience and purpose of the communications. In-person meetings can help to build rapport that will enable improved communication and cooperation in the future.

2. Social Media improves communication - defend or refute.

A lot can be said about social media, and not surprisingly, it has both positive and potentially negative consequences. From “Fake News” that sways public opinion, to people becoming too narrow with regard to what they read and who they follow, points of view can become polarized. On the flip side, if the communication is authentic and empathetic, direct engagement with your customers is very valuable.

Individual activity:

Choose one of the information technology formats. Describe its pros and cons and give at least two tips for using that format. Give examples of how it might be used to improve communications.

Group activity:

Set up a virtual meeting with another class or a group in a different location. Set up the meeting, create an agenda, and conduct the meeting. Include meeting minutes to document action items and decisions. Practice LEAPS during the meeting.

Next steps (English language version)

Business Concept Resources:		Related HP LIFE Courses:	
Effective communication articles		Effective leadership	
Business skill articles		Effective presentations	
		Business email	

Technology Skill Resources				
Internet voice and video call tutorials	Instant messaging tutorials	Collaborative document editing tutorials	Screen sharing tutorials	Social media tutorials
HP MyRoom	Google+ Hangout	Google Docs	Skype	Yammer

HP LIFE Instructor Manual

Google+ Hangout	Skype	Microsoft Office 365	JoinMe	Facebook group
Skype				LinkedIn
Viber				

Effective Presentations



Learn how to develop, practice for, and give a persuasive presentation that expresses your message clearly and is targeted to a specific audience.

Story

Franks owns a business called Solar Solutions. His friend talks to him about presentation types and creating a business pitch presentation to fund his business.

Business concept

- Introduction: continuation of Frank's story talking about presentation types and what it would take to get the micro lending group to fund Frank's business.
- When preparing a presentation, you must be clear about your goals and objectives and how they relate to the needs of your audience. Consider also what action you want your audience to take and focus your presentation on what will most effectively persuade them to take that action.
- There are three major elements to creating an effective presentation:
 - Why - your goals and objectives.
 - Who -your audience for this presentation.
 - How - your call to action for the audience.
- What are some goals and objectives for Frank and his Solar Solutions presentation?

Activity: Who is Frank's target audience? Select an answer.

- There are three types of effective presentations:
 - Business pitch.
 - Informative.
 - Decision making.

Activity: 3 quiz questions on presentation type.

- Continuation of Frank's, Solar Solutions presentation. His friend Omari mentioned that he works with a microlending group in their community. He also said he is willing to help Frank develop his business pitch presentation to the group in order to secure funding to scale his solar home system business. Frank is planning to deliver his pitch presentation with a visual aid in the form of a slide deck.
- Use visuals to help the audience better understand your presentation: relevant charts, photos, graphs, images. This is especially important when weaving a story through the presentation.
- Story telling is an effective way to improve your presentation: they can be memorable and evoke emotion.
 - Understand what will resonate with your audience.
 - Be authentic.
 - People tend to be skeptical.
 - Develop a story structure.

Activity: Learning assessment: three storytelling based questions.

Discussion questions:

1. What is a good first step when starting to create a presentation and why?

A good first step would be to develop your goals and objectives. This will be a good start because they will help guide the development of the rest of the presentation. Another somewhat good answer would be to determine your target audience or define what the Ask will be. These two things will help guide the development of your presentation.

2. Why is it important to create different presentations for different audiences? Can you think of any examples?

Different audiences may care about different aspects of the same topic or have different calls to action. Answers will vary. For example, investors may be interested in the business idea (problem and solution), financials and team members with a call to action to fund it. A community members audience may be interested in the business's operations and impact on the environment with a call to action to talk with their local politicians to support the new business.

3. What are three types of presentation? Explain what each one can be used for or give an example.

The three types of presentation are:

1. Business pitch to find funding, other resources or support. For example, startups looking for investor funding for their business idea.
2. Informative presentation to educate or inform the audience on a topic. This could be a professor teaching a class. Or a 'how to' video on YouTube.
3. Decision making presentation to give relevant information to the audience to aid them in making a decision. For example, a planning commission resolving a zoning issue via a presentation to a city council to get them help decide upon which alternative is the best.

What type of presentation are we seeing? How do you know that?

4. What type of presentation was Frank creating? What was his goal and who was his target audience?

He was creating a business pitch type business presentation. His goal was to raise funds and his target audience was local micro lenders.

5. What are some professional tips for giving a presentation?

Preparation and practice are key for an effective presentation. Rehearsing your presentation in front of a trusted friend or colleague and asking for feedback. Practicing will also reduce some of the nervousness associated with public speaking

6. Name a type of visual and describe why visuals are important.

Answers could be relevant image, photo, graphic, chart. They are important because of the three types of information sharing, they are the most memorable way to convey information. This is why they need to show or contain **relevant** content.

7. What is the value of storytelling? Does anyone have any examples to share? Or can anyone identify a story from the EP presentation?

Using a story through your presentation has the potential to improve the presentation because stories are more memorable, attention grabbing and may evoke an emotional response.

8. Many audience members will be skeptical about what they see and hear. What implications does that have on your storytelling and presentation?

Don't make up stories, facts, or statistics. They could be exposed if the information presented does not line up or if the presenter's non-verbal language appears false.

9. What are some of the presenting professional tips mentioned during the course?

For presenting: Two key ingredients to success are preparation and practice. Time your practice presentations, use key words in notes to kickstart your memory (don't read slides or a script), trust yourself that you can speak confidently and with energy on the subject matter. Practicing will also help those who are nervous about public speaking. Talking fast is not a good strategy if your presentation is running long. Plan ahead of time what you would cut out in the latter part of the presentation. If you make a mistake or miss something, simply move on.

Other tips: When possible acknowledge your audience, make eye contact, don't rush through your presentation (give the audience time to digest what you are saying).

Answering questions: try to anticipate your audience's potential questions and develop answers before the presentation. Questions turning into discussions can be great for winning over your audience.

Individual activity:

Choose a business you would like to start and prepare an introduction slide for a longer presentation that includes a company name, a theme, and an image related to your business branding. Go to Google Images (<https://images.google.com>) and download some professional images related to your business theme.

Technology Skill

- A slide deck needs to organize the most persuasive elements of your business pitch and visually communicate how the narrative and story are tied to the most relevant information. It should also demonstrate how you would like the audience to get involved. It should cover:
 - Audience, intention and pace.
 - What you want your audience to know and why it matters.
 - Each slide should be linked to your intention and deepen the audience's understanding.
 - Use a combination of short and high level talking points.
- Parts of a slide
 - Title.
 - Theme and graphics.
 - Body text.
- Frank's example slide deck. Twelve slides demonstrating his business pitch

Technology Activity

- How to use MS PowerPoint mobile app to create slides.
- Specific example on how to create Frank's title slide using the mobile app.

Discussion questions:

1. **Tell us what you think the most important slide or two in a presentation is and why? If it were a business pitch and you could select another two slides what would they be and why?**

Answers may be somewhat different across the students. If no one says anything, prompt them with “What would an investor hearing a business pitch be most interested in and why do you think that?” For a decision-making example, “What would department managers, in a meeting, be interested in if they were asked to make a decision regarding a reorganization of the departments.”

Investors invest in ideas and people: problem and solution slides, team slide, financials.

2. **Why is it important to have a slide title?**

A title is like a summary of the slide focusing on the one key takeaway from the slide’s content and visuals. It can help us check that we are still supporting or within the goals, objectives, audience and ask structure of the overall presentation.

3. **What are some professional tips for slide content?**

Each slide should address only one point and should limit the amount of text and/or bullet points included. Make use of **relevant** visuals like graphs, photos, images and charts. Keep your goals and objectives, and audience in mind when creating slides and content.

4. **Why is it important to revisit your slide’s content and visuals after making any content or title changes to a slide?**

To make sure it is still aligned with your goals, objectives, audience and ask, and to check it still fits into the structure of the slides around it.

5. **What is a good test for the font size selected on a slide for an in-person presentation?**

Check to see if the slide can be easily read from the back of the room.

Individual activity:

Using the “Planning Your Presentation” handout included under this section, design a presentation relating to the business you used in the first individual activity.

Group activity:

Assign students to groups of three. Select one of the three presentations created in the individual activity above and create a slide presentation for the audience identified in the plan.

Next steps (English language version)

Business Concept Resources:

- Presentation Tips: A compilation of tips, divided into four topics: practice and prepare, focus on target audience and call to action, one key point per slide, and graphic uses.
- Planning your presentation: a worksheet to aid in planning the presentation.

Technology Skill Resources:

- None

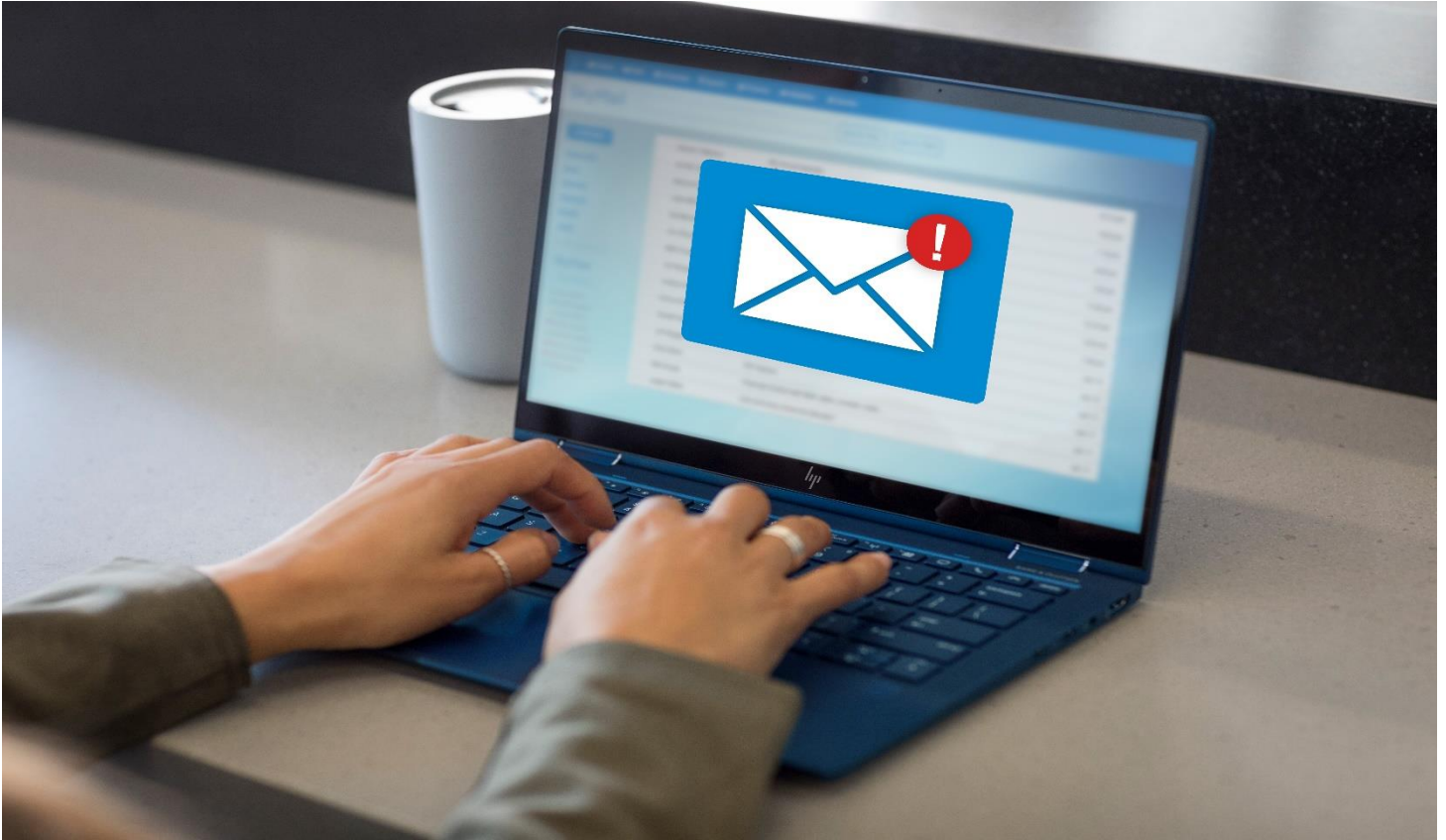
Tying it all together

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

- 1. How does the concept of target market apply to business presentations? How does it differ from the target market for the business itself?**

The target market for the products or services sold by a business consists of those people (customers) who are most likely to buy from that business and therefore, the individuals to whom marketing efforts are directed. Defining a target market is the first step in developing a marketing strategy. When making a presentation, a business owner also needs to begin by defining the target market. This may or may not be for the product or service itself as in the case of the presentation to the bankers. In that presentation, the owner of the business was selling the concept of the business as a whole and his own ability to manage that business and pay back the loan. The target audience was the bankers. The benefits sought by the bankers is very different than the benefits sought by those drinking the coffee. This needs to be kept in mind when preparing the presentation. In the presentation to the hotel and guesthouse owners, the target market is obviously the owners of those establishments. While the benefits sought by this group overlap those of the end user/coffee drinker, this group also looks for benefits generated through discounted bulk options, fast delivery and custom blending.

Business Email



The course shows how to create effective and professional emails.

Story

Disc Jockey Vijay Singh wonders why potential clients aren't responding to his emails.

Business concept

- Recognize the dos and don'ts of business email.
- Create professional and appropriate business emails.

Activity: The user learns how to create a professional email, and then is asked to edit several emails to Vijay's potential and current customers and a loan officer. Feedback is provided by the recipient on the professionalism of the email.

Discussion questions:

1. **Vijay was receiving numerous emails after potential clients saw his website. Why do you think he was not being contacted back after he responded to those emails?**

Vijay's emails were not prepared in a manner appropriate for business communications. They lacked professionalism and reflected his personal lack of business experience.

2. **What were the two criticisms that Vijay's friend gave regarding responses he had prepared.**

She suggested he not use acronyms that many readers would not be familiar with, and that his signature block did not reflect that he was responding on behalf of the business.

3. **Why is the "to" address the last item to complete on an email you are sending?**

This ensures that a recipient never gets an email you have not had a chance to review.

4. What are some reasons to be clear on what is included in the subject line of an email?

The receiver of the email will know exactly what the email is about. This may allow that person to prioritize emails they receive. In many cases it may also give a better chance that the email will not be ignored.

5. What are some items that should not be used in a business email?

The email should not include emoticons, internet slang, or obscure abbreviations.

Individual activity: Write a draft email for Vijay in response to an email received from Bob Smith from the Thirsty Turtle Bar and Grill inquiring about his services and to gather more information about the business.

Students' responses will vary but all should avoid all of the pitfalls of bad email communication covered in this lesson.

Technology skill

Learn how to compose an email.

Activity: The user learns the different parts of an email, ccs another person, adds an attachment and creates an email signature. Additional email tips are provided on spell check, insert and text formatting.

Download: Business email tips to help the user create more effective emails.

Discussion questions:

1. Who would normally be included in the Bcc box of an email?

Recipients whom you don't want visible to the primary recipients including those in the Cc box.

2. Why would you include a recipient in the Cc box rather than in the To box of an email?

Normally this person has an interest in the information in the email but is usually not expected to reply to the email.

3. Why would you not type your email in all capital letters?

Usually typing in all capital letters indicates that the sender is yelling.

Individual activity:

Prepare an email that includes a word document attachment providing a short explanation of how three tools found in email platforms (spell check, insert, and text formatting) are important for business email communication. The email should also include a new signature block from the sender. The email should be addressed to one primary recipient, one Cc recipient, and one Bcc recipient.

Group activity:

Assign students to groups of four (this would be accomplished prior to the individual activity). Once an individual email is received from the individual activity, the recipient would forward the email to the person identified in the Cc box.

Next steps (English language version)

Business Concept Resources:

- Effective E-mail Communication: Discussion of what is and is not appropriate, as well as the various components of a professional email.
- Six Steps to Writing Professional Emails: Divided into steps and loaded with tips on the topic.
- Writing Effective Emails - Making Sure Your Messages Get Read and Acted Upon: An article discussing helpful tips on writing effective emails. Provides good and poor examples.

Technology Skill Resources:

- Email Basics: Material teaching the essentials of email, in addition to other popular ways to communicate online. A good starting point for choosing an email provider.
- Gmail: The basics of how to compose, send and respond to emails, in addition to exploring Gmail's features for managing your email and accessing it from your mobile devices.
- Getting started with Hotmail: A link and guide to using Hotmail.
- Welcome to the Yahoo! Mail Tutorials: Yahoo mail help center.
- Getting started with Outlook 2010: A link and guide to using Microsoft Outlook.
- Mozilla Mail: A link and guide to using Mozilla Mail.
- GMX Mail Basics: YouTube tutorial on using GMX Mail.

Typing it all together

Discussion questions:

1. **Vijay is a DJ not a business writer. Why would potential customers care if his messages are informal and lack detail?**

Potential customers might see this as a reflection of his overall business manner and the degree to which he takes his business seriously. If Vijay doesn't pay attention to details when responding to an email, will he pay attention to details when hired to provide his services? The manner in which he responds to emails is received as a reflection of his overall character and professionalism. This may or may not be the case but might the only thing a potential customer has as an indication.

Individual activity:

Incorporate the following into your business plan or a "course folder" for use when creating a business plan.

1. A draft email describing your business to a potential client.
2. A signature line for you when responding to a business email.

Presenting Data



The course illustrates how to use charts and graphs to help people understand business information.

Story

Bethari, who runs a clothing business, has a chance to secure a loan for online advertising. She must submit a brief summary of her financials.

Business concept

- See how powerful visual representations of data can be.
- Choose the right chart or graph to present your data effectively.
- **Activity:** The user is provided a summary about different types of graphs (line graphs, bar charts and pie charts) and how each is best used.

Discussion questions:

1. Bethari's customer was very friendly to her and indicated that she liked Bethari's products. Was this the only criteria that she was going to use for a possible business loan?

While it is often to a seller's benefit that a potential investor likes their product, investors are usually driven by returns on their investments. It appears to be the case in the story that an investment may occur only if the financials looked promising.

2. What were the needs that had to be met before the investor would consider making a loan to Bethari?

As is the case with most successful investors, time is one of their most valuable resources. The potential investor needed financials that not only made good investment sense but also ones that were easy to read and find the key points quickly.

3. When is a line graph a good choice in conveying data?

A line graph is effective in showing a trend over time. If you have a lot of data this is usually the most effective means of conveying that information. In addition, the line graph is a very useful approach in comparing two or more sets of numbers (especially if there are lots of numbers in each of the comparative groups). A good example would be sales by month over the past year, as well as those numbers compared to the same data from the previous year.

4. When is a bar chart a good choice in conveying data?

Bar charts are very useful when you want to show a relationship or comparison between sets of data in a similar category. It can also be used to demonstrate changes over time. In both of these cases this type of chart works best with a limited number of items. A good example would be sales over the past four quarters compared to the same numbers of the previous year.

5. When is a pie chart a good choice in conveying data?

Pie charts are almost always used to demonstrate a comparison of numbers that make up a whole. For example, the proportion of sales by individual products within a company's product line, or total sales by region would be well represented on a pie chart. This type of chart works best in this regard when only a few numbers of categories are involved.

Individual activity:

Create a series of five sales amounts over a five-month period (Jan-May) in a spreadsheet program. Compare the appearance of the presentation of this data using a line graph, bar chart and a pie chart. Determine which chart style is most appropriate. Create a series of 24 months of sales (Jan 2012-Dec 2012, and Jan 2013-Dec 2013). Compare the two years of data using each of the chart types and determine which is most appropriate.

Technology skill

- **Use spreadsheet software to create charts and graphs.**
Activity: The user creates a line graph, adds x and y axis titles, and deletes the legend. Additional graph tips are provided on layouts, chart styles and color.
- **Download:** Tips for creating charts and graphs to help the user present data effectively.

Discussion questions:**1. What are the steps necessary to create a line graph from data included in an excel spreadsheet program?**

1. Click on the data within the spreadsheet you wish to use.
2. Click on Insert.
3. Click on line.
4. Select your choice of line graph.

2. What are the necessary steps to delete a legend in the created line graph above?

1. Click on layout.
2. Click on legend.
3. Click on none.

3. What are the necessary steps to name your X and Y axis in the chart?

1. Click on layout.
2. Click on Axis titles.
3. Click on Horizontal Axis Title and type a name.
4. Click on Vertical Axis Title and type a name.

Individual activities:

Copy the data from the table below into a spreadsheet program. Create a chart that best demonstrates the data in comparing both performance over time and comparison between the individual products. In creating the chart, create a title for the chart, legends for the sales data, and X and Y axis titles.

	Product A	Product B	Product C	Product D	Product E
2010	6000	12000	9000	25000	4000
2011	7000	16000	4000	32000	5000
2012	8000	18000	6000	42000	6000
2013	9000	15000	8000	45000	7000
2014	7000	14000	12000	50000	8000

Next steps (English language version)**Business Concept Resources:**

- **Selecting the Right Chart Type for your Data:** A guide to selecting charts, by purpose (e.g. for comparing data, for showing composition of data, or for showing distribution of data).
- **How to Select the Right Chart for your Data:** Explanation of a chart-making process and help for the user to identify the right chart. Includes some information and links to help in formatting charts.

Technology Skill Resources:

- **Google Chart Tools:** A link and guide to using Google Chart Tools.
- **Our eight best tutorials on Excel charts:** Various tutorials for Microsoft Excel.
- **Microsoft Excel Tips and Tricks:** List of a number of helpful format-related tips for Microsoft Excel.
- **Available Chart Types (Excel 2007):** List of the different chart types available for use.
- **LibreOffice Documentation:** User guides to LibreOffice.
- **Charts in LibreOffice:** A guide to LibreOffice charts.

- OpenOffice Tips and Tricks: A guide to using the OpenOffice Calc spreadsheet tool.

Tying it all together

Discussion questions:

1. What are the benefits of using charts to convey business data?

Graphs are useful visual tools that can take complicated data and translate it into a meaningful message that can often then be comprehended in a short period of time. This is extremely important in today's busy world. Often times, business owners only have a matter of minutes to get their point across. Think about making a business pitch to a group of investors. Visual are a much more effective tool to use than extensive verbiage. The old adage "A picture is worth a thousand words" applies to charts and graphs as well. And, in today's global economy where language barriers exist, visuals can help bridge these barriers.

Individual activity:

Incorporate the following into your business plan or a "course folder" for use when creating a business plan. The "Tips for Creating Charts and Graphs" download information.

Career Development

Effective Leadership



Explore the art of effective leadership through self-awareness, strategic planning, and learning how to catalyze change.

In this course, you will learn how to:

- Understand effective leadership and its importance.
- Cultivate your own leadership style and skills.
- Leverage leadership strategies to build, manage, and lead strong teams.
- Facilitate and navigate change.
- Learn how ethics play a role in effective leadership.

Story

Laura Plato, Chief Operating Officer of Sky's the Limit, will help guide us through this course. She asks us to think about examples of effective leaders or a set of personal traits or behaviors of good leaders. Good leaders inspire people, promote personal growth and communicate to achieve exceptional results.

Terms defined: Leadership, Strategic planning, Communication, Emotional intelligence, Ethical issues

Business concept

- Effective leadership is defined, including its importance and how it differs from management.
- Key traits of effective leaders are: Strong communication skills, emotional intelligence, the ability to demonstrate integrity, and leading by example.

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- Leadership styles include: Autocratic, democratic, and laissez-faire (these will be discussed more in the Technology Skill section).
- To understand yourself as a leader, two tools are useful: Self-awareness and self-reflection.
- Identifying personal values, strengths, and weaknesses will aid you in understanding your personal leadership style.
- Developing emotional intelligence, decisiveness, accountability and adaptability traits are important.

Activity: Open the three pop up boxes and think about what is presented as it applies to you (core beliefs, motivation, and principles; seeking feedback from appropriate others; self-reflection including strengths and weaknesses).

Video: To be an effective leader, you must cultivate specific skills: build and manage teams, effective communication, and strategic planning. Leadership is a journey.

- Building and managing teams is discussed with the following topics: importance of team building, effective team management, building a culture of trust, transparency and collaboration, managing conflict, recognition and appreciation, and facilitating growth and development in others.
- Communicating effectively is discussed with the following topics: role of communication, effective techniques, listening skills, giving and receiving feedback, and non-verbal communication.
- The importance of strategic planning and decision making is discussed. Topics include: vision and goal setting, the steps to creating SMART goals, analyzing data and informed decision making, risk management, managing resources and prioritizing tasks, and monitoring, evaluation and learning.

Video: Leading change and ethical leadership. Leading by example and promoting ethical behavior.

- Leading change requires attention of leaders. Some elements are: creating compelling vision, establishing communication, building a team of supports and champions, empowering your teammates to provide feedback, planning for contingencies, and celebrating success.
- Ethical leadership does not happen in a vacuum. First, understand ethical principles and values, create a framework to help guide ethical dilemmas, and make ethical decisions. Take responsibility for and report instances of harassment, discrimination, and other workplace misconduct.
- Courageous leadership means standing up for what is right and ethical. Build an ethical culture within the organization.

Activity: Business concept quiz – seven multiple choice questions. Incorrect answers can be used as quick discussion questions. Ask why they are incorrect.

Discussion questions:

1. Ask participants what the difference is between leadership and management?

Good answers will contain these elements:

- Leadership and management are distinct but interrelated concepts.
- Management focuses on overseeing and controlling resources, processes, and tasks to achieve organizational goals.
- Leadership is about inspiring and influencing individuals to accomplish those goals.
- Managers are usually more concerned with efficiency, planning, and execution.
- Leaders prioritize vision, innovation, and building relationships to motivate and empower their team members.

Point out or mention any that were missed.

2. Ask participants what the three key traits of leaders are and why they are important?

- Communication skills are necessary to articulate the vision and inspire others.
- Emotional intelligence is necessary to understand and empathize with their team and individual members to positively motivate them.
- Demonstrate integrity and lead by example by making decisions that positively impact the wellbeing of the team members and the organization as a whole.

3. To understand yourself as a leader, what are three things mentioned that can help?

- Work on being self-aware and take time for self-reflection. Insights will include your strengths and weaknesses (areas you can improve and/or correct).
- Identify your personal values, strengths, and weaknesses and how they fit into your leader style.
- Develop your emotional intelligence, decisiveness, accountability, and adaptability traits.

They may also mention taking a self-assessment test like the one mentioned in the Technology Skill section.

4. Building and managing teams is an important part of being a leader. What types of topics were covered here? Why do you think they are important?

Answers may vary. However these were specifically mentioned (importance):

- Building a culture of trust (element of integrity).
- Transparency and collaboration (team building).
- Managing conflict (conflict does not go away by itself and will distract/damage the team).
- Recognition and appreciation (highly motivating).
- Facilitating growth and development in others (value and develop team members and their capabilities).

5. Strategic planning and communications were called out as necessary to be an effective leader. Which do you think is more valuable and why?

Answers will vary, especially with the “why” part. Some possible answers are (you may point out ones not mentioned):

- Strategic planning is primarily future oriented. Where are we going (vision) and how will we get there (planning). It also monitors how we are doing against the plan and how to take corrective action if necessary.
- Effective communication is necessary to convey the vision and coordinate the plan and resources.
- Strategic planning is the building block on what needs to be communicated. However, without effective communication, the plan cannot be effectively disseminated to everyone, nor can the results and/or corrective action. E.g. both are necessary.

6. Ethical leadership does not just happen. What steps can be implemented to help ensure it happens?

- First, understand ethical principles and values.
- Create a framework to help guide ethical dilemmas and make ethical decisions.
- Develop a communications plan to communicate the principles, values, and framework.
- Take responsibility for and report instances of harassment, discrimination, and other workplace misconduct.

Individual activity:

Think about the differences between leadership and management (leaders and managers). Which difference do you think is the most important for a leader to do?

Group activity:

Divide the group into groups of three to five. Have the groups do the same activity as the above individual activity, but as a group discussion instead. Then have them report back to the group their findings.

Video: Introduction to leadership style self-assessment and understanding your leadership strengths and weaknesses.

- Leadership styles are discussed: autocratic, democratic, laissez-faire, and transformational.

Activity: Leadership style self-assessment. There are no right or wrong answers. Just be truthful. Your answers will be used to identify your leadership style.

Activity: Explore four leadership styles.

Video: Summary with a description of the leadership journey and ideas to make it successful.

Discussion questions:

1. **After taking the self-assessment test, ask for a volunteer or two to disclose their leadership style and have them comment on why it is or is not a fit for them.**

Answers may vary a lot.

- Emphasize there is no right or wrong answer. The self-assessment is an indicator of what style they have. If they don't like the result, they can work towards altering their leadership style. However, that may entail some effort to make changes.
- Also, they can follow up with other people to see if they agree with the self-assessment.

2. **Who are other people you can ask to comment on your leadership style and why might their assessment be good or bad/biased?**

Here are two types of examples:

- Mentors, colleagues, teachers – These people are in a good position to see some of your leadership traits. They also may be in a better place to provide critical/realistic feedback.
- Family, friends, and acquaintances – These people are less likely to provide critical or negatively perceived feedback, and they may not be in good positions to see your current leadership traits.

A side note on requesting this type of information from others. Most people do not like to give critical feedback. Make sure you clear a safe space for them to provide critical feedback by telling them you are looking for that type of feedback to help you and you are not looking for pats on the back.

3. **Ask what is your preferred leadership style and why?**

There is no right or wrong answer. Some examples may be:

- Autocratic because leaders need to lead in situations where time is critical. Follow up – ask them what drawbacks this style may have. E.g. team members may not feel valued.
 - Democratic because getting everyone involved leads to better decisions. Follow up – ask them what drawbacks this style may have. E.g. it will lengthen the time it takes to complete tasks.
- OR
- They might talk about the leadership style that is a personal fit for them. If they don't say why it is a fit for them, follow up with a question about that.

Individual activity:

- Review your leadership style (autocratic, democratic, laissez-faire, and transformational) and think about how it specifically fits your strengths and weaknesses.

Group activity:

- Divide the class into groups of three to five. One at a time, have the participants describe their strengths and weaknesses.

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- For strengths, have the group discuss how that enables the participant's leadership style.
- For weaknesses, have the group discuss how the participant may improve it or compensate for it in another way.

Success Mindset



This course explains what a success mindset is, how to develop one, and how it helps you create a successful future.

Story

Gianna, a furniture design store owner, talks with a client who is interested in how she started her store. Gianna explained that it was not easy. There were many obstacles to overcome. She said that she overcame them with resilience, planning, working hard and not letting obstacles stop her.

Business concept

- Understand what makes you happy—your values, interests, and priorities.
- Create a vision for your future, set personal or professional goals, and create a success plan.

Activity: Three potential goals are listed. User selects the goal that incorporates all the elements of a SMART goal.

Activity: User is shown a SMART goal. User must match the goal elements to the correct SMART category.

- Learn how to achieve your plan by developing good business habits and leveraging your strengths.

Discussion questions:

1. Describe the three major steps in creating a plan for a successful future. Why they are important?

- 1) *Define a vision.* A vision defines what your success looks like at some future time. It is important to understand what you value, are interested in, want to accomplish, and use that as a guide to setting your vision.
- 2) *Set goals.* They help focus you on achieving your vision. They break up the journey to achieving your vision into manageable pieces that can be completed in a specific time (usually within six months to a year).
- 3) *Create a success plan.* The success plan is a roadmap or set of actions needed to achieve your goals.

2. What should you consider when creating your vision?

Think big, do not think about obstacles or let negative thoughts limit you, use your imagination, and think long term (past the next year or two). Make sure your vision fits with your values, interests and what you want to accomplish. Do not worry about getting it perfect right now. You can revise your vision later and over time.

Individual activity:

Activity: Complete section 1 Create our vision in the Success Mindset worksheet.

3. What should you consider when creating your goals?

They should break your journey to accomplishing your vision into smaller pieces that you can complete within six or twelve months. Good goals should have six characteristics. They should be: Specific – provide a clear description of what needs to be achieved, Measurable – include a metric with a target that indicates success, Attainable – set a challenging target, but keep it realistic, Relevant – keep your goal consistent with higher level goals, and Time bound – set a date for when your goal needs to be completed.

Individual activity:

Activity: Complete section 2 Create your goals in the Success Mindset worksheet.

4. What four major things should you consider when creating your success plan?

- 1) Your success plan needs to be aligned with your goals.
- 2) It should contain a six to twelve month timeline of actions, skills, knowledge and resources needed to achieve your goals.
- 3) It needs to have how you will evaluate progress towards fulfilling your goals.
- 4) It needs to consider what possible obstacles that will need to be overcome or solved. Your plan does not have to be perfect. You can fine tune it later.

Hint: if you are having problems thinking about how to achieve a large goal, break the solution to achieving the goal down into pieces or smaller steps to be solved. In total, these smaller steps need to add up to accomplishing the larger goal.

Individual activity:

Complete section 3 Create your success plan in the Success Mindset worksheet.

Group activity:

Have them break out into groups of 3-5 members. Have them discuss their issues they encountered and how they solved them when trying to create visions, set goals and develop success plans. Have them share any learnings.

Technology skill

- Tools to aid you in your journey to achieving your vision.
- Identify your character strengths and how to improve them. Confidence, Courage, Critical thinking, Resilience, Innovative problem solver, Resourceful, and Other strengths. Select the links for at least two of them. The link will contain examples of each strength, as well as how to improve them.

Activity: Complete the Identify your character strengths section in the Success Mindset worksheet.

- Developing good business habits through the Relate, Repeat and Reframe model. There are improvement links to several good habits: Take initiative, Expect excellence, Keep your commitments, Set a positive attitude, Spend your time wisely and be well-organized, Stress management, Exercise, Embrace change, Journaling, and Reach beyond your comfort zone. Select at least two of them. The links for each habit contains examples, tips and/or an activity.

Activity: Complete the Develop good business habits section of the Success Mindset worksheet.

Discussion questions:

1. **Ask them why identifying and improving character strengths are important to having a successful mindset outcome? What are some of their strengths? How can they be improved?**

There are many challenges in achieving your vision. Understanding and improving our strengths can aid us in the journey to achieving our vision. Confidence, Courage, Critical thinking, Resilience, Innovative problem solver, Resourceful, and Other strengths can all help them on the journey to being successful.

2. **Ask them what are some of their good habits are that will help them be successful in business and why?**

There are many good habits that you can develop to create a successful mindset. They are: Take initiative, Expect excellence, Keep your commitments, Set a positive attitude, Spend your time wisely and be well-organized, Stress management, Exercise, Embrace change, Journaling, and Reach beyond your comfort zone.

3. **Ask them how habits can they be improved through the Relate, Repeat, Reframe model? Do they need to only consider bad habits to improve? If not, why?**

- Relate - change begins by surrounding yourself with people who exhibit good habits and behaviors.
- Repeat - engage in the desired behavior over and over again until it becomes second nature for you.
- Reframe - if you encounter a challenge in developing your habits, seek a new way of looking at the situation and/or talk with others about to gain a new perspective on them.

Seeing things from a different angle can lead to new insights.

Both good and bad habits will have an impact on their business. Both should be worked on to improve by them.

Group activity:

Assign them to groups of 3 to 4 members. Have them discuss what strengths Wassel, Elena and Gianna used to help them towards achieving their goals. At the end, have them share the top strength they identified for each one. Make note of each strength shared. Compare the results from the groups.

Individual activity:

Outside of the course, have individuals talk with people they trust and have the trusted individuals identify the strengths and good habits they have. The individual should ask the trusted person to provide realistic feedback to help them with their success mindset learnings.

Technology Skill Resources:

In the Resources section of the course, there are three Technology skill resources.

- Values in action survey instructions: to help in identifying character strengths.
- Strengths' assessment: examples of what strengths are, their value and two assessment techniques.
- Time management: definition and benefits of time management.

Tying it all together

Discussion questions: (these questions go beyond what is covered in the HP LIFE course)

- 1. Why are personal visions, goals and plans important to business or professional visions, goals and plans? How about personal strengths and habits as they relate to business or professional ones?**

Personal success potentially impacts business or professional success. The personal vision, goals and plan may play a significant role in determining the business or professional ones. Personal habits influence business habits. Personal strengths can be used in business or professionally. Improving personal habits and strengths most likely will have a positive impact on business.

Resume Writing and Job Interviewing



How can I best prepare for a job search and ensure I remain a competitive candidate?

In this course, you will learn how to:

- Create an effective, tailored resume, and cover letter.
- Prepare for an interview and make a strong impression.
- Conduct a self-assessment which can be used to generate personal and professional insights.

Story

Jamerson is a career development coach at the Greater Houston YMCA. He says that although the job market is challenging, we will help you to land your next position. We will cover skills and best practices for resume and cover letter writing and a technique for assessing your professional skills and personality traits.

Business concept

Video: Resume is a written document that summarizes your education, work experience, and skills. It is tailored to a particular position and company culture. To show why you are a strong candidate and land you an interview.

- We list and describe six types of resumes that can be used in specific situations: Chronological, functional, combination, targeted, creative and CV (Curriculum Vitae).
- Resumes for those with little or no work experience (recent or soon to graduate). You very well may have relevant items to showcase like: Your degree, grade point average, leadership in student organizations, volunteer work, etc.
- Keep your resume up to date as you never know when a new job opportunity will open up.
- Resume key elements are contact information and header, education and relevant coursework, work experience and accomplishments, skills and certifications, hobbies, interests, and volunteer work. The last element listed is optional.
- Formatting and design tips:

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- Use a clear easy to read font, such as Times New Roman or Arial.
- Keep the formatting consistent throughout the resume including font, spacing and margins.
- Use bullet points to break up long paragraphs and improve readability.
- Don't use too many different colors, graphics, or other distracting elements.
- Make sure the resume is well organized with the most relevant information at the top.
- Include key words from the job posting to ensure the resume is tailored for the specific role.
- Keep the resume concise and focused, usually one page but no more than two pages.
- Proofread the document carefully for grammar and spelling errors even if you have software that does those tasks too.
- If you have a trusted friend who has experience in resume writing or understands your industry, ask them to give you feedback.
- Tailoring your resume tips:
 - Review the job description and take note of any keywords, phrases, or specific skills mentioned.
 - Highlight any skills or experiences that are a match for those keywords using the same terminology and language on your resume when possible.
 - Consider rearranging the order of your resume sections to emphasize your most relevant qualifications.
 - Use action words to describe your accomplishments, such as developed, streamlined, saved, lead, organized. These add dynamism and energy to your resume.
 - If possible, have a friend or colleague who works in your desired industry/functional area take a look at your resume and offer critical feedback.
 - Don't force it: Tailoring your resume is an art not a science. Sell yourself and your skills, but don't be insincere or inaccurate when listing your qualifications.
- We list and describe five common resume mistakes: Spelling and grammar errors, irrelevant information, lack of specific detail, overuse of buzzwords or cliches, and formatting and design mistakes.

Video: The cover letter allows you to link and highlight the most relevant elements of your resume to the specific position you are applying for.

- Types of cover letters are: Application, networking and referral.
- Key elements listed and described are: Introduction and opening paragraph, highlighting key skills and experiences, demonstrating job and company fit, call to action and closing paragraph.
- Cover letter formatting tips are similar to resume formatting tips with one exception. Make sure you spell the name and title of the person you are addressing correctly.
- AI tools for resumes and cover letters are available. However, they still have limitations.
- Finalizing and submitting your resume and cover Letter. Make one last pass by reviewing and editing them for any remaining errors, save them in the file type the employer requests (if none is mentioned common types are PDF and MS Word), submit them, and follow up after submission (wait a week or two to inquire about the status of the application).

Activity: Exploring the use of LinkedIn for a job search including setting up a profile, networking, searching for job openings, researching interviewers, and finding likely candidates for informational interviews.

Activity: Five question quiz on resumes, cover letters, and LinkedIn.

Video: Preparing for a job interview. We will cover three different interview types. Typical interview questions and good questions to ask. Next steps after the interview is over.

- Here are common steps in preparing for a job interview: Researching the role and company, preparing responses to common interview questions, staying confident and calm, create a list of questions to ask the interviewer, Think about interview etiquette and what an appropriate outfit would be, practice your interview skills.
- Be ready for common questions (examples given), tricky questions (examples given), gaps in employment history.

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- Different interview types are listed and discussed: Phone, video/Zoom, in-person, informational, panel and behavioral.
- Here are four things you can do to make a good first impression: Arrive early and be prepared. Exhibit confidence and professionalism, positive body language, interest and enthusiasm, and ready for small talk and building rapport.
- Mistakes to avoid include: Arriving late or unprepared, speaking negatively about past employers or colleagues, failing to research the company, getting hung up on tough questions, speaking too much or too little, not asking your own questions, and appearing too casual in dress or demeanor.
- Next steps after the interview: Send a thank you email or note and stay in touch with the company and interviewer.

Activity: Three question quiz on interviews.

Discussion questions:

1. **Ask participants what the main things/points are that resumes summarize, which one do you think is the most important, and why?**

Good answers will contain three key elements:

- Education, work experience and accomplishments, skills and certifications.
- Answers may vary. A student may mention education, a professional may say their work history and accomplishments. Someone who has invested a lot of time in online training may say certifications and/or skills. It also depends on what they value and/or think is important to the job.
- If they mention hobbies, volunteering and interests, mention that this section is optional unless they have something relevant to showcase like: Treasurer of a non-profit, lead day long hiking trips. Ask them for other examples.

2. **[If teaching students] Ask participants to think about a situation where they may not have had much traditional work experience, but may have other relevant experiences they can use/list - what are they?**

- They could showcase their degree or major, GPA, awards, certifications, extracurricular activities, and any other accomplishments while pursuing their education. They could also mention student organizations they are a part of, leadership positions, volunteer work, internships, research conducted with faculty.
- Let them know that if they are still in school, now would be a good time to think about what they could do to build their resume e.g. join a club., If already in a club, look for a leadership or volunteer role.

3. **There are many types of resumes. Ask students which on they would use and why?**

Answers will vary:

- Chronological: If I had a steady stream of work experience (this is the most common type).
- Functional: Emphasizes my skills and achievements.
- Combination: Utilized elements of both the chronological and functional types to showcase both work history and skills.
- Targeted: Focused on what is relevant to the specific job or company.
- Creative: Utilizes unique design elements and creative formatting to showcase creative skills.
- Curriculum Vitae: Long/exhaustive resume used by academics and research professionals.

4. **Why are cover letters important? [Note you may want to ask this question for each of the cover letter types shown below].**

Here are the three main types and why they are important/used:

- Application: Allows you to link and highlight the most relevant elements of your resume to the specific position you are applying for.
- Networking: This type is used to reach out to professional contacts or potential employers who may or may not have a job opening. The main purpose is to introduce yourself and express interest in working for their organization.
- Referral: Typically used when a mutual connection has recommended you for a position. This type of cover letter establishes the relationship between you, the referrer, and the employer and highlights your relevant qualifications.

5. Resumes and cover letters have several things in common. Have participants identify some.

They both should be:

- Tailored specifically to the job and company.
- The formatting should be consistent, clear, and easy to read with out distracting elements (e.g. graphics, colors).
- Focused and concise with important elements at the top/beginning.
- They should be proofread by at least the author (you) and when possible by a trusted friend. Preferably one with relevant industry or job experience.

6. What are key/common steps you can take to prepare for an interview?

- Research the role and company.
- Prepare responses to common interview questions.
- Create a list of questions to ask the interviewer.
- Think about interview etiquette and what an appropriate outfit would be.
- Practice your interview skills.
- Staying confident and calm.

7. Making a good first impression is important to an interview. What things can you do to make a good first impression?

- Arrive early and be prepared.
- Exhibit confidence and professionalism (being prepared will help with this).
- Maintain good eye contact (but do not stare).
- Positive body language, interest, and enthusiasm.
- Prepare for small talk and building rapport.

Individual activity:

Have the students think about their specific education, work experience and accomplishments, and skills and certifications. Have them prioritize what they would put first on their resume, then the next ones in descending order of importance.

Group activity:

Divide the group up into groups of three to five students. Have them discuss why resume writing and interviewing are complex tasks. Have them pick the top couple of reasons they think are the main drivers of the complexity and report their findings back to the group.

Resources:

The resources module contains four links to example resumes and cover letters. They cover a variety of examples across industries and resume types.

Video: Before you send out resumes and cover letters, take a self-assessment that generates insights into your professional experience, and your strengths and weaknesses.

Activity: Perform the self-assessment.

Video: One of the most important things you bring to a job is skills.

- Continue the self-assessment by looking at your skills, accomplishments, and traits.
- Finally look at combining your skills and personality traits for additional insights.

Discussion questions:

1. **Ask students to share how taking the self-assessment has helped them uncover their strengths and key personality traits?**

Answers may vary a lot. Emphasize there is no right or wrong answer. Probing questions can be:

- What specifically did you think about to come up with your strengths?
- If you could not easily come up with the requested five or 10, how did you generate more of them or how might you generate more of them (e.g. ask a trusted friend, colleague, teacher)?
- If you have not done a self-assessment like this before, was it valuable and why?

2. **Ask students to share how taking the self-assessment has helped them uncover how their strengths and personality traits can be used to enhance their resumes, cover letters, and interviews?**

Answers may vary a lot. Emphasize there is no right or wrong answer.

- Understanding their strengths and personality traits will help them to tailor their resume and cover letter to specific job requirements, making them a more attractive job candidate.
- Also, they can be used to point out how they enhance specific capabilities during an interview.

3. **Bonus follow on question: Are there other places where the self-assessment can be valuable? If so, what are they?**

Answers may vary a lot. Emphasize there is no right or wrong answer.

- It can be used to sort through or screen potential job openings for their fit with you.
- If it is an internal job opening and you know other prospective competition, you can evaluate them vs. your fit to the job requirements.
- Knowing their key personal traits can be used to understand relationships with friends, customers, colleagues, family, etc.

Individual activity:

- Review your self-assessment. Pick a potential job you know something about and identify some of your specific key strengths and traits that would be useful to the job.
- Teacher homework prior to class. Identify 3-5 job descriptions students could use as examples for their matching in case some students have difficulty identifying job requirements.

Group activity:

- Divide the class into groups of three to five participants each. In the groups, one at a time, have the participants describe their strengths and weaknesses, personality traits, etc. and have the participants discuss how they could be used with a hypothetical job.
- Teacher homework prior to class. Identify three to five job descriptions students could use as examples for their matching in case some students have difficulty identifying job requirements.

Digital Business Skills

Introduction to Digital Business Skills



What are the future trends of work and how can I equip myself with the knowledge and tools to thrive in an increasingly digital world?

Gain insight from industry leaders and uncover best practices for how digital technologies are transforming the worlds of business and daily life.

In this course, you will:

- Learn about the digital economy, covering fundamentals and key drivers.
- Discover Five Digital Ways of Working essential to business transformation: Customer Centricity, Agile Ways of Working, Process and Productivity Optimization, Digital Collaboration, and Data Science and Analytics.
- Explore key digital practices and tools that improve outcomes.
- Recognize skills necessary to succeed in the Digital Era.

Note that the format/content of this course is larger than usual for HP LIFE courses.

Story

Video: General introduction that, at a high level, describes the quickly changing world and digital transformation, and that it is impacting both the business and the job landscapes. Five key areas are noted (customer centricity, business agility, process and productivity optimization, digital collaboration, and data science and analytics).

Business Concept

- I. Join the Digital Revolution. The Digital era is profoundly impacting all industries. Companies are using technology in innovative ways to remain relevant and competitive. This era presents new opportunities, but comes with challenges and risks.
- II. Foundations of a Digitally Powered Business.
 - a. *Digital Innovation accelerates the digital economy*. It impacts all industries by offering personalized experiences and driving economic value through data collection and analysis.
 - b. *Transform digitally now*. Companies that face bankruptcy (e.g. Blockbuster, Kodak, Tyos “R” Us and Thomas Cook) did not adapt to the new era. Companies that do invest in digital transformation are investing in these key areas: super customer experience, modernizing business operations, empowering employees, and transforming products and services. The benefits are growth, profitability and control.
 - c. *New job landscape: opportunities and challenges*. While technology will eliminate some jobs, it is anticipated more will be created. Many more will be transformed into an AI-augmented workforce. Manual jobs are most at risk. Top desirable skills will also evolve.
 - d. *Preparing a future-ready, digitally adept workforce*. Businesses can enhance employees’ digital skills through training/education, mentoring and expert hiring. Governments, universities and students must collaborate to tackle these challenges. Students can improve their readiness by seeking out hands-on and self-paced learning, relevant courses and other opportunities to learn (e.g. internships). Three case studies (Microsoft, HP and Google) show what some companies are doing to prepare.

III. Business Concept Activity

Activity: Five questions on the topic are asked.

Discussion questions:

1. **The course talks about there being a digital revolution. Ask what examples students think would support this statement?**

Answers may vary a lot. Emphasize there is no right or wrong answer. Hint: tell them to think about what digitally they see in their own lives and in the world around them.

- There is a shift to data centric transactions e.g. shopping and buying goods and services solely online. Researching products, companies, services, ratings, etc.
- Employees solely working remotely on computers, and using digital communications (e.g. email, chat and Zoom).
- There are huge amounts of data being generated and stored e.g. website statistics, images, text.
- Tremendous increases in computing power and data storage.
- New methods of data analysis are being generated e.g. AI, data visualization tools (graphs and charting).
- New types of digital business skills training/education are becoming available.
- New job categories and necessary skills are being developed and/or sought after.
- Businesses are heavily investing in digital technologies, tools and skills to drive customer value, growth and competitive advantage.

2. **What opportunities do you see for individuals (job seekers or employees) in this revolution and why?**

Answers may vary a lot. Emphasize there is no right or wrong answer.

- This revolution has created new job categories and opportunities. Since they are new and growing, they are still open to new entrants i.e. there are job/skill gaps to be filled in data science and analysis, data management, process redesign, etc.
- There are increasing numbers of educational opportunities for anyone to learn digital business skills e.g. free online digital courses, paid online digital skills programs, traditional educational programs focused on these skills, and some government or business programs.
- It has created opportunities for current employees to be upskilled in their jobs and/or retrained into new jobs. This can be achieved by either companies, or by the employees themselves.
 - Employees can integrate digital skills and/or tools to enable them to do their job more efficiently and productively.
 - Employees can take company or other training to move into new digital skill jobs.
- Job seekers can take training opportunities to learn digital business skills and tools to be more attractive to hiring companies.

3. Four companies were mentioned that did not survive the digital revolution. Name one and why they failed?

The four companies are:

- Blockbuster – a video company, faced online competition from online streaming services like Netflix, Amazon, Disney+. Customers preferred the online format and features over going to the stores.
- Kodak – film photography company, struggled to adapt to the shift to digital photography and faced declining revenue.
- Toys “R” Us – a leading toy retailer, had increased online competition from online sellers who offered the same products and/or larger overall selections. Many times at reduced prices.
- Thomas Cook – a British travel company, faced increased competition from online travel booking companies and failed to adapt to the changing consumer habits.

4. Bonus question. Ask students to identify other companies they think did not or will not survive the digital revolution and why they won’t survive?

Answers will vary. This could be assigned as an individual activity instead.

- Small businesses that have no online presence and have products that compete directly with companies that do have one. Also, did not shift to a superior customer service model.
- Regional chains that have been late to adopt to the digital revolution especially with their online sales and reducing costs (operational efficiencies).

Technology Skill 1

There are five digital ways of working with key digital practices and tools essential for business transformation.

- Customer centricity: focus on the customer experience, continuous feedback and design thinking. Outcome – better customer engagement.
- Business agility; agile mindset and methods, and continuous improvement with data. Outcomes – faster time to market, increased efficiency and focus on providing value to the customer.
- Process and productivity optimization: business process management/improvement, task and process mining, and automation. Outcome – increased productivity.
- Digital collaboration: digital communication, remote and hybrid work. Outcome – better employee engagement.
- Data science and analytics: data analysis, visualization and using machine intelligence. Improved data quality, insights and decision-making.

Video: Delivering exceptional customer experiences is crucial. This drives better customer engagement, increased loyalty and increased lifetime value.

Four key digital practices of customer centricity.

- Customer centricity vs. customer experience (CX). Customer centricity is a business strategy that prioritizes understanding and fulfilling customer needs. Resulting in growth through customer satisfaction, loyalty and advocacy. Customer experience encompasses a customer's interaction with the business from initial awareness to post purchase. Increasing CX can enhance satisfaction, loyalty and advocacy.
- Design thinking to understand customer needs. This approach seeks to create products, services and experiences that meet customer needs by developing a deep understanding of customer pain points, goals and desires through research and observation.
- Customer journeys. Customer journey mapping is a tool to understand the customer experience across all the customer touchpoints and steps with the company and product. This understanding can be used to develop personalized products, services and experiences resulting in higher levels of customer satisfaction and loyalty. Some typical steps in the journey are: awareness, consideration, decision, purchase and post purchase.
- Digital user experience (UX) and user interface (UI). Prioritizing good UX/UI design results in higher customer satisfaction, retention, revenue and competitive edge.

Exercise: four views on the importance of the customer experience.

Business Agility (Agile Ways of Working)

Video: It is essential to be able to meet changing market conditions and customer needs. Business Agility emphasized flexibility, speed and collaboration to meet business goals. An agile mindset increases communication, more efficient working, and higher value creation while maintaining a customer centric focus.

- Why move to agile? Accelerate product or service delivery, ability to manage changing priorities, and increased productivity, business results and quality.
- Project management methods: waterfall (traditional) vs. agile.
 - Waterfall challenges: limited flexibility, lack of collaboration, limited stakeholder involvement, long development cycles and risk of failure.
 - Agile challenges: resistance to change/new methods, lack of experience, overemphasis on speed, team dynamics, limits on project size and type, and leadership support.
- Company examples: Coca Cola, Times, LEGO and Spotify

Exercise: four views on the importance of agility.

Technology Skill 2

Process and Productivity Optimization

Video: Enhance productivity and reduce costs through emphasizing speed and efficiency. Automating processes and tasks not only increase efficiency and reduce errors, they free up resources to concentrate on more strategic and creative endeavors.

- As technology advances, businesses focus more and more on streamlining work processes and automating repetitive tasks.
- Top areas for improvement are: accelerate digitization of work, provide more remote working, accelerate automation of tasks, and accelerate digital up-skilling of the workforce.
- Three digital practices in this area are:

HP LIFE Instructor Manual

- Business and process management. Continually analyze processes for efficiency, productivity and profitability. Analysis steps are process identification, discover, define, measure, analyze, improve and control.
- Digital process and task mining. Using digital information available for a process look for places for improvement. Task mining analyzes how people interact with digital systems to make improvements.
- Low-code/no-code automation. Since computer coding takes years to master, low-code and no-code automation offers an alternative to employ off the shelf solutions for process improvement.

Exercise: four views on process optimization benefits.

Digital Collaboration

Video: Digital collaboration is critical to increasing productivity among individuals and teams with remote members.

- Communication occurs through a variety of channels (e.g. email, instant messaging, shared documents). Collaboration is more than communication. It is actively engaging with other to share ideas, solve problems, and make decisions.

Exercise: four benefits of digital collaboration are shown.

- Some collaboration tools are: Google workspace, Microsoft 365/Teams, Miro, Slack, Zoom, Smartsheet.

Exercise: four views on the significance/benefits of digital collaboration are shown.

Data Science and Analytics

Video: Data is the backbone of every business. It must be gathered, cleaned, stored and analyzed. Data visualization and responsible usage are critical skills to unlock critical insights and success. Most areas are impacted by this need. Areas like product development, digital marketing, HR, finance, sales, customer support, and supply chain.

- Data is information that can be processed and used to inform decision making. The increased amount data, insights and access has made it critical to businesses.
- Data takes many forms like facts, figures, statistics, and text. It can also take many other forms like pictures/images, road sensors, surveys, audio, social media, etc.
- Generally, it comes in two forms. Structured data is more objective like invoices and sales orders. While unstructured data can be more subjective and open to interpretation like images, videos and audio bytes.
- Data challenges include privacy, quality, large volumes, disorganized data, storage and a shortage of skilled professionals to handle it.
- Three digital practices in this area are:
 - Data analysis and visualization to aid in decision making. Common tools:
 - Google sheets and Microsoft excel for data analysis.
 - Google charts, Microsoft PowerBI and Tableau for data visualization.
 - Machine intelligence to aid in finding insights in the data that normally would be done by human intelligence. Business examples of this include American Express, John Deere, MAERSK, Shell and UPS.
 - Responsible data usage is about addressing ethical, legal, social and privacy issues including data privacy and protection.
- Data use area examples are: operational efficiency, customer experience and engagement, employee productivity, and competitive analysis.

Exercise: four views on the significance of data science and analytics.

Summary/Conclusion

Discussion questions:

1. Say there are five areas of Digital transformation. Ask them what they are and briefly describe them?

Answers may vary a little bit. Track the areas they disclose. Prompt them if they miss any.

- Customer Centricity – focus on the customer experience, continuous feedback and design thinking.
- Business agility; using/having an agile mindset and methods, and continuous improvement with data.
- Process and productivity optimization: using business process management, task and process mining, and automation to improve productivity.
- Digital collaboration: using digital communication, remote and hybrid work to collaborate.
- Data science and analytics: using data analysis, visualization and machine intelligence to deliver insights for better decision making.

2. Ask students which one of the five areas above would be the most valuable for a business to implement and why?

Answers may vary a lot depending on what the students focus on or assume. Hint: you may want to start them off with an example.

- For a business that already has collected a large amount of data, they should consider data science and analytics to unlock insights in the data they already have.
- For a business in a rapidly changing market and/or customers who have changing requirements, they should consider business agility.
- For a mature business in a more or less stable market, they should consider process and productivity optimization to drive increases in efficiency and reduced costs.
- For a company with a geographically distributed employee base and teams, they should consider digital collaboration first.
- For an online business with a lot of competition, they should consider customer centricity. They should have a lot of customer data that will enable them to customize the customer's journey. Doing this should increase the customer's satisfaction, engagement and loyalty i.e. giving them a competitive advantage.

3. Ask students which one of the five areas they think might be attractive to job seekers, or employees in their current jobs and why?

Answers may vary a lot. Students may talk about their interest in an area's topics. Some examples are:

- Data science and analytics – There is a current need for specialists in turning data into insights.
- Customer centricity – Customer understanding can be a key competitive advantage in the market, and someone needs to bring it to light.
- Business agility – project management needs to change to be quicker, more flexible and more efficient (Scrum and Kanban traits). This will also necessitate change management skills.
- Process and productivity optimization – employees looking to increase productivity and efficiency will look for ways to integrate digital business skills and/or tools into their current processes and tasks.
- Digital collaboration – job seekers should learn about the collaboration tools that are available and/or used by businesses and learn the fundamentals about them.

Individual activity:

What topic that was discussed do you think will impact you the most as a job seeker or employee. What will you do to prepare for it? Have participants share their topic, impact and preparation.

Group activities:

Activity 1. Split up the participants into groups of three. Have them pick a start-up, small business, medium business or large business (corporation) type. Then discuss how each of the five areas (e.g. data science and analytics, customer centricity, business agility, process optimization, digital collaboration) could be used or is currently impacting the business.

Activity 2. Split up the participants into groups of three or four. Have them discuss when Scrum or Kanban project management will work better than traditional project management and why it would. They should report their top 3 ideas to the group.

Hints: have them think about the size of the project and/or the nature of the project i.e. will one work better for small, medium and large projects and why. Will one work better if there are changing requirements, or if the project is very complex. Ask them to come up with other project aspects or traits that would impact using one or the other project management technique.

Data Science and Analytics



Learn how digitally driven businesses are leveraging data for innovation, decision-making, product development, and building stronger customer relationships.

In this course, you will:

- Examine the benefits and challenges of data-driven approaches for businesses.
- Consider strategies for leveraging data to gain a competitive advantage across various industries.
- Recognize the essential skills and tools required to pursue a career in data science and analytics.
- Define machine learning and artificial intelligence and describe their role in reshaping our approach to data and technology.
- Explore the relationship between data and technology and identify the potential ethical and societal implications they each have on the Digital Era.
- Develop strategies to mitigate and address cybersecurity threats in data applications.

Story

Video: Animation about forms of data, utilization of data, and record keeping that are generating insights. This is accelerating due to digitalization of vast amounts of data.

Business concept

Video: Data is driving innovation, and shaping the future, industries, and personal life. 90% of all data has been created in the last two years.

Business concept outline:

- I. Data first innovations
- II. Unleashing the power of data

III. Navigating the data landscape and impact

I. *Data First Innovations*

- Key themes: Rapid digitalization and transformation, accessibility and growing skills gap.
- Ways businesses deliver value. Models: Digital online (e.g. sales, operations, marketing), traditional (bricks and mortar), and omni channel. Matrix showing similarities and differences between the models.

II. *Unleashing the Power of Data: Unveiling digital superpowers*

Exercise: Click on activity to explore superpowers: Personalization, predictive analytics, real-time insights, automation, collaborative decision making, and fraud detection.

III. *Navigating the Digital Landscape (Impact on Businesses and Individuals)*

- Data overload—abundance of data, must sort through data noise for insights.
- Data privacy and security—unprecedented collection and sharing of data that needs to be protected and accessed.
- Data quality—risk of incorrect or incomplete data leads to poor decisions.
- Infrastructure and storage—digitalization creates a huge need to scale these.
- Data governance and compliance—government laws and regulations are on the increase.
- Digital business skills and talent—scarcity of skilled data professionals, and various training coming into existence.

Activity: Nine question quiz on Business Concept topics.

Discussion questions:

1. **Ask participants why they should care about this topic?**

Answers will vary:

- Digitalization is a enormous and growing trend that creates opportunities for both businesses and individuals.
- There is a large and increasing need for professionals with data science and analytical skills.
- Having digital data science and analysis skills will be necessary to generate insights and predictive trends for better business decisions using digital data.
- Digitalization will continue to be increasingly impactful on individual personal lives.

2. **What are the three business models describing how businesses deliver value to the customer? Give a brief description of each one and some business examples that match that model.**

Examples will vary:

- Digital online (sales, operations, marketing, etc. are digitally driven). Examples: Software services like Adobe and Dropbox, Ebay, Airbnb, Netflix, and Hulu.
- Traditional (bricks and mortar). Examples: Local retail stores, restaurants, and banks without web presences.
- Omni channel (utilizes both models). Examples: Target, Walmart, Amazon, and Nike.

Bonus question: Do you think the number of strictly traditional model businesses will grow or shrink over time? If they mentioned shrink, ask them what happened to them. The businesses adapt and become omni channel, digital or go out of business.

3. **List and briefly describe some of the digital superpowers. Which one is the most important to you and why is it important?**

Six digital superpowers:

- Personalization—enables customized experiences and offering to each customer.
- Predictive analytics—future event prediction for informed decision making and trend anticipation.
- Real-time insights—monitor and respond to events in real time.
- Automation—streamline task through data collection.
- Collaborative decision making—utilize data visualization and collaborative platforms in real time data driven decision making.
- Fraud detection—business and software can now detect and prevent fraud more quickly.

Answers to which one is the most important will vary. Some people will:

- take a personal track and mention the ones that will impact them personally the most.
- take a much larger view and talk about ones that are the most impactful overall.
- have a business impact perspective as the most important.

4. The digital landscape is important. What are some of the elements of it and why are they important?

Here are six element of the digital landscape and why they are important:

- Data overload—there is an abundance of data. We need sort out the noise from the information.
- Data privacy and security—there is unprecedented collection and sharing of data (e.g. personal and business data). There are people who would abuse the data and it must be protected.
- Data quality—there is a risk of incorrect and/or incomplete data.
- Infrastructure and storage—there is increasingly more and more data. We need a scalable infrastructure and storage to house it.
- Data governance—government laws and regulations are increasing influencing how and what data can be used and stored.
- Skills and talent—currently and into the future there is a gap between the availability of skilled data professionals and the need for them.

Follow on question. Which element do they think is the most important one or two and why?

Individual activity:

Have the students think about the digital superpowers and list out the ones that are most important or interesting to them. Then think about how the top ones apply to them in their personal life, work, career path or education. (You may need to remind them what the digital superpowers are—they can be found in question 3 above.)

Group activity:

Divide the group up into groups of three to five students. Have them discuss the three business models for delivering value to customers and which one they prefer the most (remind them of the three models--digital, traditional, and omni-channel). Ask them to list examples in each of the models that they use and if that alters their preference. Follow up, if digitalization is so important, what is the value of the traditional channel (e.g. shopping for and trying on clothes)?

Resources:

There is a downloadable pdf that has the business models and their characteristics presented.

Video: Outlines what we will learn in this module: I. Terms defined, II. Essential skills, III. Emerging careers, IV. Machine learning and paradigm shift, V. Assessing data and AI for good, VI. Transforming experiences for a more connected world, and VII. Cyber security risks of AI.

I. *Decoding the Digital Era*

- Essential terms are defined e.g. data vs. information (raw, unprocessed facts and figures vs. data that has been processed and organized into a meaningful context).

Exercise (learn more about AI and other data-related terms):

- Artificial Intelligence (AI)—encompasses a wide range of software that mimics and scales human tasks. E.g. grammar autocorrect and Apple iPhone bio metric login.
- Machine Learning (ML)—a branch of ML where a mathematical formula is trained on data to uncover data relationships or other predictive relationships based on math (functions and algorithms). E.g. Amazon and YouTube suggestions.
- Deep Learning (DL)—a subfield of ML that mimics more complex human tasks. E.g. speech recognition and virtual assistants.

Exercise 2 (AI and other data terms):

- Data analytics—ways to turn data into information for modeling and business decisions.
- Data reporting—presenting historical data for decisions making and spotting trends.
- Data automation—optimizing data, uploading, storage, and delivery.

II. *Unlocking your data potential*

- Digital fluency (key skills)—math, software engineering, communication, business understanding, and creativity.
- Cracking the code—Necessary skills: Programming software, data wrangling (cleaning and organizing data), ML and DL to solve complex problems, cloud computing, and data visualization.

III. *Emerging careers ((Growing need)*

- Top 10 growing (most data related) and top 10 declining jobs (repetitive task related) lists.

Exercise (Discover jobs and roles within data science and analytics.)

Video: (Trends)

- Generative AI —creates art, music, text, and graphics, and is expanding creative innovation.
- Machine learning—to make better business decisions.
- Using data for good—to make positive changes and progress for a better world.

IV. *Shifting paradigm*

- Advances in computing power, large amounts of data, and algorithm improvements have enabled advances in deep learning.
- These advances have enabled Deep Learning to process complex information from unstructured data (e.g. images, audio, text) resulting in complex chatbots, facial recognition, and powerful search engines to name a few.
- Case study reviews Deep Learning and AI capabilities across time and show how quickly it gained popularity. This popularity is also demonstrated in a chart showing online platform adoption rates.

V. *Harnessing data and AI for good*

- Five areas to harness/ensure: Responsible AI, fostering fairness and inclusion, prioritize reliability and safety, safeguard privacy and security, and transparency and accountability.

VI. *Transforming experiences (AI enables)*

- Gaming—realistic non-player characters, match making, and custom in-game text/talking.
- Automated transportation—driving cars, boats, and trains (why not planes—too complex for now).
- Banking—risk assessment and fraud detection.
- Personalized digital media—tailored communications, music, video, and movies to name a few.
- Home security and smart homes—video cameras, dock, window lock sensors, and Ring doorbell. Alexa and smart appliances connected via phone.
- Streamlined logistics—decreased delivery time and cost.

VII. *Safeguarding the future*

- AI cybersecurity areas of concern are: AI used by malicious actors, fake content (pictures, text/stories, video and audio), and data breaches (phishing).
- AI can also be used to counter all these areas of concern.
- Organizations and individuals can also take steps to protect themselves by practicing sound cybersecurity strategies and tactics.

Discussion questions:

1. What is the difference between data and information in the digital context?

Author's answer:

- Data refers to raw, unprocessed facts and figures. (Raw data may not be useful for decision making.)
- Information refers to data that has been processed and organized into a meaningful context (for use and/or decision making).

Other answers:

- Data is the recording of actual events/facts collected together for reference or analysis. They can be based on numbers, text, images, video, sound, etc. They are the basis for information.
- Information is taking data and turning it into something useful for analytics, decision making, trend predictions, etc.

2. Ask, which of Artificial Intelligence, Machine Learning and Deep Learning participants think impact them the most and why?

You may need to prompt them with examples shown below:

- Artificial Intelligence (AI)—encompasses a wide range of software that mimics and scales human tasks. E.g. **grammar autocorrect and Apple iPhone bio metric login.**
- Machine Language (ML)—a branch of ML where a mathematical formula is trained on data to uncover data relationships or other predictive relationships based on math (functions and algorithms). E.g. **Amazon and YouTube suggestions.**
- Deep Learning (DL)—a subfield of ML that mimics more complex human tasks. E.g. **speech recognition and virtual assistants.**

Some answers may be (frequently used):

- AI because I use grammar checking daily for texting, social media posts, and emails.
- ML for music and movie suggestions.
- DL because I talk to my iPhone and Alexa

3. What are some of the key data fluency skills needed in digital data and science? Once the participants list all five or you list them, ask them why communication and creativity are on the list?

The five key skills are: Math, software engineering, communication, business understanding, and creativity.

- Effective communication is necessary for two things:
 - We need to be able to understand from stakeholders what their specific requirements are so they can be addressed.
 - Presenting results/information or solutions in a way that stakeholders can more easily digest and effectively use the information and/or solutions.
- Creativity:
 - Is critical for innovative outcomes. It helps find the right problems to solve, develop solutions in open/new spaces and is an opportunity to use data analysis in novel ways to provide better or new solutions.
 - While data analysis require technical vigor, this skill (creativity) is often overlooked.

4. Show the two job charts (fastest growing and declining jobs). Ask the students what do the growing jobs have in common? Then repeat with the fastest declining jobs.

What are the common elements?

- Growing jobs: All these jobs may have a heavy digital component to them. It may be they are generating or enabling the digital content or information, or they are utilizing the results of digital information e.g. an agricultural equipment operator may use a self-driving tractor, auto-fertilizer spreader, or GPS location to better plant, maintain, and harvest a field.
- Declining jobs: Mainly involve repetitive tasks that are not complex in nature, have well know models or algorithms to solve them, or are in fields where the value they deliver can be easily be replaced by a digital solution.

5. What has driven the advances in Deep Learning and what has been the impact?

- Advances have been driven by huge increases in computing power, large quantities of data, and algorithms improvements.
- Impact: Ability to process complex information from unstructured data (e.g. images, audio, text) resulting in complex chatbots, facial recognition, powerful search engines, and to create predictive models based on huge amounts of data. The data may be from many separate sources and have no obvious connection.

6. Why is “reliability” important to harnessing data and AI for good? (You can split this question into two parts: one for crucial tasks and one for personal tasks.)

Answers may vary.

- Data and AI is increasingly necessary for efficient running of businesses and even our personal lives.
- They are performing more and more crucial tasks like: Autonomous cars, medical applications, and banking.
- They are increasingly important in our personal lives for internet searches, social media, purchases, fraud protection/security, and banking.

7. AI enables a lot of experiences from gaming to banking to home security. Ask participants to mention one area that AI helps them with and what it would be like without AI to aid them in that area? (You may remind them of the six areas: Gaming, automated transportation, banking, personalized digital media, home security & smart homes, streamlined logistics). If they only mention the general area (e.g. gaming or banking), ask them to be more exact about what specifically they are helped with (e.g. fraud protection).

Their answers will vary depending on what area they mention and why it is important. If no one answers, you can use the below information to get them to think about what might apply to them.

- Most likely students will answer gaming and personalized digital media. Possibly banking. Especially much better variable story lines or graphics in gaming, or more relevant article/news and friends feeds in social media.
- Business owners may answer banking, personalized digital media, streamlined logistics, and home/business security. Better fraud security for banking, better marketing on social media, and less costly and quicker shipping costs.

Individual activity:

Have the students think about how their lives are impacted by AI. Then evaluate if there are any ways to increase their use with new tasks or in new areas. Have them write down any interest they have in looking into digital jobs and what they might research or do to further investigate it.

Group activity:

Divide the group up into groups of three to five students. Have them discuss what specific steps they can take to safeguard their personal or business's digital data and online presence? Have them talk about what gaps they may have in keeping their digital data and presence safe e.g. same password for all online accounts, no or not updating their virus and/or spam program, or not keeping up on current online scams. Have them discuss how their gaps be covered.

Introduction to Cybersecurity Awareness



Discover how to detect and defend against common cybersecurity threats to safeguard your digital information.

In this introductory course, you will acquire the skills to:

- Identify typical threats to online data and information.
- Implement basic measures to protect your sensitive data.
- Understand widely used cybersecurity terms.

Module 1 (Miscellaneous): Has notes, best viewing instructions, disclaimers, etc. and no course content.

Module 2 (Business Concept):

Video: A hypothetical business that prints donuts is going to be used to demonstrate seven examples of security issues/obstacles. After the video ends, directions are shown that tell learners they will be tested on the content of each of the seven issues. In order to complete the course, only three wrong answers can be selected. Upon selecting the fourth incorrect answer, the course ends and starts over at the beginning.

Note that while this course's examples are primarily business oriented, most of the topics in this module can/do apply to students, individuals, and entrepreneurs.

Obstacles/Scenarios (issue name if applicable)—decision to make:

- I. Email received with an attachment (phishing)—open attachment or verify it with manager.
- II. Cloud based service found—use service now or complete a risk assessment.
- III. Research and download software (ransomware)—download software and install/use it, or check it with software procurement team.

- IV. Tight online product release schedule issue (hacking)—release it now online, review by application security team, or no review necessary (fix later once online if necessary).
- V. Receive an unprompted call (fraudsters)—give caller what they ask for to ‘help’ you or hang up and verify with official numbers or personnel.
- VI. Found/received a USB drive (virus/spyware)—insert drive into your computer to view contents or do not insert it (side note: do not allow unauthorized people access to your devices).
- VII. Credit card verification (credit card theft)—repeating a credit card number out loud where other people can hear or inputting it in the order system for automatic verification.

When successfully completed, it ends with a “Congratulations”.

Discussion questions:

1. Name some of the obstacles that were described and what they are.

Keep a running list of the answers that match the ones below. This will be necessary for the remaining questions. Answers that don’t come up should be added to the list.

- Phishing: Sending of emails that appear to be from reputable companies or individuals to acquire sensitive information.
- Data protection: Using a cloud-based service for uploading/storing sensitive information without a proper risk assessment.
- Ransomware: Downloading free software from untrusted or unauthorized sites that can have malware and be used to take over a computer.
- Website vulnerabilities: Hackers testing websites for security and other vulnerabilities.
- Social engineering: People contacting strangers offering to assist them with potential computer issues to gather sensitive information.
- Spyware/viruses: Using a USB drive from unknown origin (which contains spyware).
- Protecting PII (Personal Identifying Information): Saying things out loud when in the presence of other people or writing sensitive information down.

2. Which obstacles may apply to us in our personal lives and why?

Answers will vary (you may need to use one of these as a starting example):

- Phishing because email is fairly common in use and inexpensive for bad actors to use for fraud.
- Using a cloud-based service for storing our sensitive data (e.g. photos, files, software, and password backup).
- Downloading free or other software e.g. AI, photo editing, an interesting game, etc.
- Fraudsters contacting me to help me remove a virus. In my panic, I rush to get the virus taken care of including sharing passwords, other credentials, and/or letting them take over my PC or phone.
- Plugging an unknown USB drive into my laptop because I found it inside at school. I will try to find the owner by looking at the contents.

3. Which obstacles do you think mainly apply to businesses and not individuals, and why?

Answers may vary:

- New website release or update to webpages. Most people don’t have personal websites, or if they do, many subscribe to web hosting services that provide website security.
- Reading credit card numbers out loud to confirm an on-the-phone purchase. Most individuals do not take credit card payments over the phone.

4. Which of the obstacles is the most important and why? For a person? For a business?

Answers will vary. Be ready to give and/or start off this discussion with examples that you think are the most important and why. For each of your examples, do make it something important to you especially if you have a real example of an issue that happened.

5. **The course offers ways to protect against cybersecurity threats. What are some other ideas for protecting your data?**

Answers will vary.

- Create and use strong passwords. Using a password manager can help create, store, and protect passwords.
- Turn on Multifactor Authentication (MFA) for all accounts and apps that offer it to increase account security.
- Keep software updated. Many software updates are created to fix security risks. Watch for notifications, install as soon as possible, and turn on automatic updates.
- Use and maintain anti-virus software on your devices.
- Whenever using PINs or credit card numbers be sure to physically block viewable access when entering the numbers. Also, check to make sure no card reader scanners have been attached to where you insert your card.
- Recognize, report, and delete phishing attempts. Common signs: Urgent or emotionally appealing language, requests for personal/financial information, and use of incorrect email addresses and links.

Individual activity:

Have the students list the seven obstacles and think through them one by one to see if they can imagine having a similar issue in their life. Then write out how they will avoid or get around the obstacle.

Group activity:

Have the students get in groups of three and discuss how they avoid cyber/data security issues in their own lives and/or in a business. Have them share their top three ideas with the whole group.

Agile Project Management



Learn how agile methodologies such as Scrum and Kanban are revolutionizing our approach to managing business development and customer satisfaction.

In this course, you will:

- Define minimum viable product and understand the differences between iterative and incremental product development.
- Familiarize yourself with the four core values and twelve founding principles of the Agile methodology.
- Analyze the benefits and limitations of Agile tools like Scrum and Kanban and practice the functionality of each.

Video: Agile is not just a methodology, it is a mindset for small teams to meet company and customer needs.

Agile Methodologies

Agile methodologies differ from the old methods where there was detailed planning and phased execution of projects with fixed goals and clear requirements. Agile methods instead take a flexible iterative approach. They focus on incremental delivery and the ability to adapt to new learnings with fixed resources and time, and flexible features. This is done in part to adapt to a changing landscape where technology and market needs change rapidly (flexible and value-driven approach).

Benefits of Agile are: Deliver continuous and iterative value, nurture growth and improvement, encourage collaboration, trust and respect, and flexibility. Common types of Agile methodologies are: Kanban, Scrum and SAFe.

Activity: Explore iterative and incremental methods.

Exercise 1 (building a product iteratively):

- Transportation example that has five different images showing different and increasingly more complex transportation modes finally finishing in a car.

Exercise 2 (building a product incrementally):

- Transportation example that has five different images showing different parts of a car that are combined in larger and larger assemblies resulting in a car.

Core values of Agile are: Individuals and interactions over processes and tools, working products over documentation, customer collaboration over contract negotiation, and responding to change over following a plan.

Video: Twelve principles of Agile to satisfy the customer and ensure your project is successful:

- Early and continuous delivery of value (highest priority).
- Welcome changing requirements.
- Deliver solution components frequently.
- Working together daily.
- Trusting and supporting motivated teams.
- Have face to face conversations.
- Measuring success in working solution components.
- Promoting sustainable development.
- Attending to technical excellence and good design.
- Maximizing simplicity.
- Self-organizing teams.
- Regular adjustment (to increase effectiveness and simplification).

Agile Method Types

Scrum

Is a sprint-based approach where teams work in defined cycles to deliver increments to the product with three building blocks: Roles (product owner, scrum master, and development team), ceremonies and artifacts.

Exercise 1 (Guess the role): Four role questions are asked.

The Scrum practice:

- Role assignment process (three steps to practice).
- Ceremonies (face to face meetings) are defined including timing (daily, weekly or once per cycle). Four different ceremony types are: Sprint planning, daily scrum, sprint review, and sprint retrospective (two steps to practice).
- Artifacts are the documentation to figure out how to arrange work to provide the most value to customers by prioritizing the backlog (work/needs) and user stories. User stories provide guidance on the value of prioritizing tasks to ensure only valuable work is done. User stories are a description of user needs and why. A format is shown on how to describe and use them.

Exercise (Mobile App Development for a startup): Two questions are asked

- User stories can be prioritized by rating them (must have, should have, could have, and won't do this time) to focus our development.
- Tip for those wanting to use Agile—start with a small project and think big.

Kanban

Video: Using a “visual” cards method makes the project’s whole status visible at once. The card can be moved around to change timing or status to enable flexibility.

Kanban provides a structured process that begins with showing your work process visually, breaking down work into smaller tasks, and using swim lanes for efficiency.

Core principles of Kanban are:

- Structure and function of the Kanban board shows the status of backlog, in progress, review, and done steps/tasks (an alternate is to-do, doing, and done). It allows for organizing work into manageable tasks with each task represented by a card.
- Key practices: Begin by listing all the tasks and breaking down large tasks into manageable pieces. Create swim lanes horizontally across the board to organize who is doing what.

Applying Agile

Scrum case studies. Lego benefits: Enabled the company to innovate more effectively, deliver value to customers faster, and maintain its position as a market leader in the toy industry. Pixar benefits: Improved collaboration, workflow management, and timely delivery of high-quality animation projects.

Tips for incorporating Agile:

- Start small and scale up when you have experience with process.
- Embrace MVP (minimum viable product) i.e. everything does not have to be perfect.
- Create a backlog and prioritize the tasks.
- Create iterations (sprints – a week or two in length).
- Reflect from time to time to on how the personal organization is doing to see if there are any barriers.
- Maintain a sustainable working pace (do not overload or burn out personnel).
- Welcome/embrace change.

Discussion questions:

1. **Ask what are some of the twelve Agile principles? Which principle do the participants think is the most important and why?**

Keep a running list of the answers that match the ones below. Fill in any not mentioned. After they have finished answering, point out the creators of Agile think the first one is the most important.

- Early and continuous delivery of value.
- Welcome changing requirements.
- Deliver solution components frequently.
- Working together daily.
- Trusting and supporting motivated teams.
- Having face-to-face conversations.
- Measuring success in working solution components.
- Promoting sustainable development.
- Attending to technical excellence and good design.
- Maximizing simplicity.
- Self-organizing teams.
- Regular adjustment (to increase effectiveness and simplification).

2. **The case studies pointed out many benefits of using Agile methodologies. Ask the participants what they thought those benefits were and if they can think of any others?**

Here are some of them:

- More effective innovation.
- Deliver value to the customer faster.
- Maintain their position as a market leader.
- Improved collaboration.
- Better workflow management.
- Timely delivery of high quality projects.

3. **Two specific types of Agile methodology were mentioned—Scrum and Kanban. Ask participants which one they favor and why?**

Answers will vary:

- Scrum because it is a sprint-based approach with defined cycles. Also, roles are defined, meetings are specified, and user stories are brought into play for prioritizing the backlog.
- Kanban because it provides a visual/whole project structure for aligning and prioritizing tasks, and assigning swim lanes for ensuring who does what work. It facilitates flexibility by allowing tasks to be moved around into different categories (to-do, doing, and done).

4. **Many tips for Agile projects were discussed. Ask them to list some of them and create a list of their mentions (fill in any missed ones). Ask which do the participants think is the most useful and why? Which one might be the hardest to apply?**

Answers will vary. Be ready to give and/or start off this discussion with an example that you think is the most important and why.

- Do not start using Agile methods on a large project. Start small and become experienced with the roles, structure, processes, etc. then scale up.
- The personnel tips are easy to overlook and can spell disaster if problems arise.
 - Check in with personnel to see if they are experiencing anything that will interrupt their tasks.
 - Maintain a sustainable work pace for those performing the tasks.
- Tip hardest to apply. Welcome/embrace change. Many people see change as a problem and do not see the value in it. The case studies and addressing the rapidly changing customer needs show the value.

5. Why do you think Agile methods are successful? When might they not be the best to use and why?

Answers will vary.

Success factors:

- They are flexible methods that can quickly adapt to changing customer needs and technology.
- They use face to face meetings for the most efficient communication.
- Everyone's roles and tasks are identified forming specific roles and swim lanes.
- The tasks will be bound by the maximum number that can be tracked and viewed/understood in the context of the entire project.

Potential issue factors:

- They don't work well on larger projects or with larger teams. Because the project needs to be small enough that the Scrum or Kanban can encompass and track all the tasks in one manageable group.
- Large projects may need many development team interfaces and organizational lines.
- Customer needs may be extremely lengthy and/or complicated necessitating a large number of complex tasks.
- A large number of interdependencies that cannot be tracked by the Agile methods.

Individual activity

Have them think about how an Agile method may help them in their personal lives either now or in the future. Examples could be managing a group class project or buying a house. Have them share their ideas with the whole group and why they chose them?

Group activity:

Have the students form groups of three and discuss if they are open to using Agile methods instead of traditional project management methods. Why are they open, or not open, to using them?



How can artificial intelligence (AI) help me navigate our rapidly changing technological landscape and help me prepare for the future of work?

Develop a basic understanding of AI and learn how it is transforming economics, education, industries, and everyday life.

In this course, you will learn about:

- Key AI concepts and their applications including machine learning, generative AI, large language models.
- The important role data plays in AI.
- Implementing AI tools into business and workflows.
- AI ethics, regulations, and legal considerations.
- Emerging trends in AI.

This course was jointly developed by HP LIFE and UNIDO (United Nations Industrial Development Organization).

Part 1: Introduction to Artificial Intelligence (AI)

Video: Gives a brief definition of AI, what it is, some use cases, and the subfields under it.

What is AI?

Definition and overview

- AI refers to the simulation of specific human cognitive capabilities in machines that are programmed and managed by humans to perform complex tasks.
- AI can perform these tasks: Speech recognition, decision support, assistance with problem solving, analyzing data, driving vehicles, translating languages, detecting fraud, optimizing supply chains, gaming, and much more.
- A brief history of AI is shown.

- **Narrow vs. general AI.** Narrow AI (weak AI) performs specific tasks e.g. voice assistants (Siri or Alexa), chatbots, and Netflix recommendations but lacks the ability to learn, or understand at a level comparable to humans. General AI (strong AI) technology does not exist.
- **What AI is not.** Misconceptions: AI is about to achieve human level intelligence, it is infallible and unbiased, will eliminate all jobs, understand and feel emotions, and thinks on its own.

The role of data in AI

- Data serves as the foundation of AI providing the raw material from which models learn, make predictions, and generate insights. The quality of this data is directly linked to AI performance: High-quality, well-prepared data leads to more accurate and reliable outcomes, while poor-quality data can result in biased or flawed models.
- Data is essential in driving model accuracy and generating actionable insights, as more relevant data allows AI models to better understand patterns and make precise predictions.
- Big Data refers to large data sets that can be analyzed to provide valuable insights using AI and machine learning. Data sources include surveys, sensors, web scraping, webpage user interactions, and other types (e.g. testing, modelling, simulations). If it can be measured, it can be used.
- To be used, data must be processed for missing or incomplete data, normalization, scaling/transformation, and cleaned for outliers and “noise”.

AI in everyday life

- Examples are virtual assistants (Siri and Alexa), personal recommendations (Netflix, Spotify, Amazon), social media (curate news feeds, filter spam, recognize photos), navigation and travel (maps, flight bookings, hotel recommendations, personal itinerary).
- Many industries are utilizing AI. Here are a few examples:
 - Healthcare—disease diagnosis, treatment recommendations, and managing patient records.
 - Finance—detect fraudulent activities, assist in investment decisions, and personalized advice.
 - Manufacturing—predict equipment maintenance needs, ensure product quality, automate repetitive manual tasks, and optimize supply chain demand forecasting and inventory.
 - Agriculture—monitor crop health, predict harvest yields and automate machinery operations.

Activity: Knowledge check (two questions)

Part 2: Understanding Machine Learning

Video: Understanding machine learning introduction and overview.

Fundamentals of machine learning (ML)

- **Definition:** ML is a subset of artificial intelligence. It enables systems to learn and improve from experience without being explicitly programmed (it is algorithm or rule based). This iterative process allows machines to adapt and optimize their performance over time.
- **Key concepts:** Algorithms (process data using rules to make predictions or decisions), training data (information used to teach the system), and models (the output of the machine learning process that can be applied to new data). These are all programmed or supplied by humans. However, humans may set up processes that allow these systems to change based on a pre-programmed set of instructions and specific conditions. Such changes to these systems are determined by humans, not the AI system itself.
- **Supervised vs. unsupervised learning:** Supervised learning involves training a machine learning model on labelled data where the input and the corresponding correct output are provided, allowing the model to learn the relationship between them. Unsupervised learning works with unlabelled data, focusing on identifying hidden patterns or intrinsic structures within the data without explicit instructions on what it should look for within the specified data sets e.g. Google news uses unsupervised learning to group news articles into categories of similar articles like sports, politics, and technology.

- Bias in machine learning and AI: Refers to the presence of systematic errors that can lead to unfair or discriminatory outcomes. Bias come from biased training data, flawed algorithms, or skewed assumptions used in models. Bias can lead to prejudiced search results e.g. facial recognition system misidentification.
- AI in action and bias example: A firm's hiring algorithm was trained on hired employees' resumes from a ten year period. However, the previous hires were predominantly male and the AI penalized resumes associated with women.
- Machine learning tools and professional development: Academic support (enhances writing quality and check for originality), resume optimization (analyzes resumes against the job description and recommends changes), interview preparation (interview simulations), and information retrieval (enhanced research).

Activity: Knowledge check (two questions)

Part 3: Diving into Deep Learning

Video: Deep learning is defined and examples are given.

What is deep learning?

- Deep learning is a subset of machine learning that utilizes neural networks with many layers (hence "deep") to model complex patterns and representations in large datasets.
- Unlike traditional machine learning, deep learning algorithms automatically learn hierarchical features from raw data. This ability to process vast amounts of structured and unstructured data, such as images and text, sets deep learning apart, enabling advancements in fields like computer vision and natural language processing
- Neural networks are computational models inspired by the human brain and modelled by humans, consisting of interconnected layers of nodes or neurons. Each neuron processes input data and passes the results to subsequent layers, enabling the network to discover and recognize patterns, although it cannot provide explanations for why the patterns exist.
- This layered structure allows neural networks to perform complex tasks by gradually refining their understanding of the data through training
- Deep learning algorithms are specialized techniques used within neural networks to learn from large amounts of data.
- Generative AI is a class of algorithms created by humans that enables machines to generate new content based on patterns supplied by humans.
- Large language models (LLMs) use a type of generative AI for deep learning to understand and generate human language. LLMs like ChatGPT can also anticipate what text will be written next, draft emails, and write summaries of text/articles, as well as even hold conversations.
- Practical/other deep learning examples are facial and speech recognition, natural language processing (NLP) that enables natural language assistance, language translations (e.g. chatbots), and content design and generation (Canva, ChatGPT).
- Healthcare example: AI to assist in diagnosing and treating patients.

Activity: Knowledge check (two questions)

Part 4: Using AI Tools to Grow Personally and Professionally

Video: Overview of personal, professional, and business uses of AI. Use examples are given.

Overview of tools and methods

- ChatGPT and Open AI for asking text-based questions and creating content. Note: New AI tools are being developed daily.
- Google Gemini focuses on integrating multimode data (e.g. text, audio, images, sensory data) to answer questions.

- Other LLMs like Meta Llama, Anthropic and Mistral are more specific in their working e.g. for customer support, language translation, content generation, and more.
- Key features of LLMs are natural language understanding, contextual awareness, multilingual capabilities, scalability, and adaptability to allow them to perform diverse tasks.
- As previously mentioned, some tasks include customer service, content creation, language translation, education and tutoring, medical diagnosis, coding assistance, creation of art and music, research data analysis, business intelligence, legal assistance, and more.
- AI in business existing workflows. This process often requires collaboration between AI experts and domain/business specialists to ensure seamless integration that maximizes the benefits of using AI. Organizations must also consider factors such as data privacy, security, and ethical implications when implementing AI tools.
- Measuring success: Organizations should establish key performance indicators (KPIs) to track the impact of AI on business objectives such as cost savings, revenue growth, and improved efficiency. Regular monitoring and analysis of these metrics are essential to assess the effectiveness and accuracy of AI implementations and make informed decisions for future strategies.
- Spotify case study on one of its features which showcases benefits for both customers (e.g. personalized insights, interactive visuals, community building) and businesses (e.g. increased user engagement, product/service awareness, market leadership).

Activity: Knowledge check (two questions)

Part 5: Ethical Considerations and Future Trends

Video: Overview of responsible AI for the future (privacy, bias, ethics, and government regulations).

Ethics in AI

- The application of ethics to AI ensures that AI systems are developed and used responsibly, without causing harm or perpetuating biases, in a manner that promotes trust, fairness, and inclusivity.
- When developing software or systems that rely on data, it's crucial to obtain explicit consent from users—the providers of that data—before using it in AI systems. AI without human oversight is a significant risk.
- Governmental regulations—e.g. European Union AI Act—seeks to impose controls and standards to protect individual rights and promote trust. Other considerations are ensuring transparency, accountability and fairness, prioritizing data privacy and security, and respecting intellectual property rights.
- Privacy concerns: Obtaining consent for data collection and processing, robust data security, and individual control over their data (use and deletion).
- Being unbiased and fairness need to be safeguarded.

Future trends

- Organizations must strive to create AI systems that treat all people fairly and equitably without discriminating against individuals or groups based on characteristics such as race, gender, or ethnicity.
- Companies using AI must navigate increasingly complex legal landscapes to mitigate risks and ensure ethical AI practices.
- The future is now—and AI offers transformative advancements in various industries, reshaping how we work, live, and interact with technology. These include advancements in areas such as reinforcement learning which enables AI systems to learn from interaction and experience, as well as the integration of AI with other technologies like quantum computing and edge computing, expanding the capabilities and reach of AI applications.
- Preparing for the future of AI.
 - Investing in education and upskilling to ensure that individuals are equipped to work alongside AI systems.
 - Developing robust ethical frameworks and regulations to govern the responsible development and deployment of AI technologies.

HP LIFE Instructor Manual

- Continuous learning and adaptation will be necessary with this quickly changing technology to understand its uses and capabilities.

Activity: Knowledge check (two questions)

Conclusion video: Reminds us that AI is transforming the world around us and we are now part of the conversation around AI. It is our turn to take the first step into this new world.

Discussion questions:

1. What are the three main sub-categories that are included under the AI umbrella? Describe what they are.

- Machine learning: Machines learn from data and improve over time without being explicitly programmed to perform a specific task or function (they use rules and algorithms). They can also assist with pattern recognition in data.
- Deep learning: A type of machine learning that uses neural networks to mimic the way our brains work. Powers voice assistance and other complex capabilities.
- Natural language processing (NLP): Helps machines understand and interact with human language. NLP also translates languages.

2. Ask participants to define Narrow and General AI. Ask them what the most important aspect is when thinking about these two definitions together.

Narrow AI (weak AI)

- Performs specific tasks e.g. voice assistants (Siri), chatbots, and Netflix recommendations but lacks the ability to learn or understand at a level comparable to humans.

General AI (strong AI).

- Does not exist.

The most important thing is neither of them have some extremely important elements in them. They cannot learn, understand, or think on their own at a human level. In other words, humans are not replaceable but will work beside AI in many places and capacities.

3. Why is data important? Bonus question: What are AI data sources (many or most apply to everyone)?

Answers will vary:

- Data is the information that is the foundation for AI. It is the raw material from which models learn, make predictions, and generate insights.
- The quality of this data is directly linked to AI performance: High-quality, well-prepared data leads to more accurate and reliable outcomes, while poor-quality data can result in biased or flawed models.
- Due to the foundational value of data, data security and use consent are paramount.
- Data sources are text, surveys, sensors, web scraping, user interactions with webpages, preferences, social media, web browsing and research, images, music, and more.

4. Ask what are some specific AI tools that were mentioned, and what are they capable of doing? Follow on question, which one do you think is the most powerful tool and why?

Answers will vary especially the question about the most powerful tool (that most likely will be dependent on a participant's personal situation/perspective). For the follow on question, be ready to give and/or start this discussion with a personal tool example and why you think is very important.

- iPhone Siri and Google Alexa for general web searches.
- ChatGPT and OpenAI for answering specific questions, research, and creating content.
- Google Gemini for bringing together diverse data to answer questions (e.g. text and images).
- Canva, ChatGPT, and Mistral for content and design generation.
- Spotify, Netflix, and other sites with AI to enhance the user experience.
- Meta Llama text, image models for creative content, translations, and answering questions.
- Anthropic Claude is an AI assistant that does draft and iterate on websites, graphics, documents, and code.
- General miscellaneous (to be researched):
 - Academic support: Writing quality and check for originality.
 - Interview preparation and simulations.
 - Resume writing and checks/recommendations versus a job description.

5. Ethics are important with AI. What are three areas mentioned and why are they important? Hint: You may want to start them off by mentioning the summary below.

Areas: Description.

- **Summary:** The application of ethics to AI ensures that AI systems are developed and used responsibly, without causing harm or perpetuating biases, in a manner that promotes trust, fairness, and inclusivity.
- **Consent to use personal data:** Developing software or systems that rely on data, it's crucial to obtain explicit consent from users—the providers of that data—before using it in AI systems. Protecting this data and individual/consenter's control of it is crucial to users continuing to give their consent to obtain and use their data.
- **Bias** must be guarded against in order to avoid causing harm and promote trust.
- **Government regulations** should be understood and adhered to. These may include privacy and intellectual property rights.

6. Given everything you learned here today, what will you do to enter the AI world? Tell them to start by picking just one thing and doing it (i.e. the journey begins with just one step).

The instructor should think about this for themselves and give their answer as an example first. If no one starts, use one of the below answers to get them thinking.

Participant answers will vary:

- Educate themselves about AI in general, AI tools, and changes in AI capabilities and reach.
- Learn more about business AI to be more employable. Understand what AI tools can help them with specific tasks like generating reports or writing emails or summaries.
- Use AI in their personal life to be more time efficient. Maybe use a scheduling or dating app.
- Find/research available small business AI tools, for my small business, to increase revenue or reduce costs and/or offer a superior customer experience. Like Chatbots to support online customers or data mining AIs to find customer patterns in Google analytics.
- Once a week or month, do research on new AI tools in my field of work.
- Find an AI interview simulator to help me practice my interview skills or a resume writing AI to help me with my resume..

Individual activity

1. Have them think about how an AI may help them in their personal or professional lives either now or in the future. Have them make a list for each one.
2. Have them think about where they share their personal or preference information online or with external organizations e.g. Amazon, Apple store, Linkedin, Facebook, Instagram, Netflix, banks, universities, etc. Have them list what other information is gathered about them e.g. their online searches, social media posting, webpages visited, and more. Then tie this back to why data security is important.

Group activity:

Have the students form groups of three to four and discuss how future trends will impact AI and themselves. Things to mention to get them started are:

- Large increases in computing power.
- More capable and powerful AIs.
- Increase in workforce AI skills.
- More businesses using AI.
- Increasing government regulations.