

PART 2
PALS PHASE 2:
FROM GRANT BUSINESS TO
SUSTAINABLE LIVELIHOODS

SECTION 1. PHASE 2 GENERAL GUIDELINES

1.1 GOALS AND OUTPUTS

TUP PROCESS

- 1) Provide a reliable basis on which to make decision on second disbursement ie have they fulfilled the grant use, savings and reinvestment criteria? If not what should be done?

FOR ENTREPRENEUR

- 1) Help entrepreneurs to plan properly for investment of the second grant instalment on the basis of analysis of achievements/challenges over the previous 3 months
- 2) To set up a reliable and useful recording system for the business
- 3) Help entrepreneurs to plan broader strategies for livelihoods and wellbeing
- 4) Identify areas for enterprise diversification and innovation
- 5) To reinforce networks of mutual learning and assistance
- 6) To progress from drawing and writing on large Flipcharts to A4 Notebook diaries which they can use for recording and planning their progress.

PARTNER AND TUP MONITORING

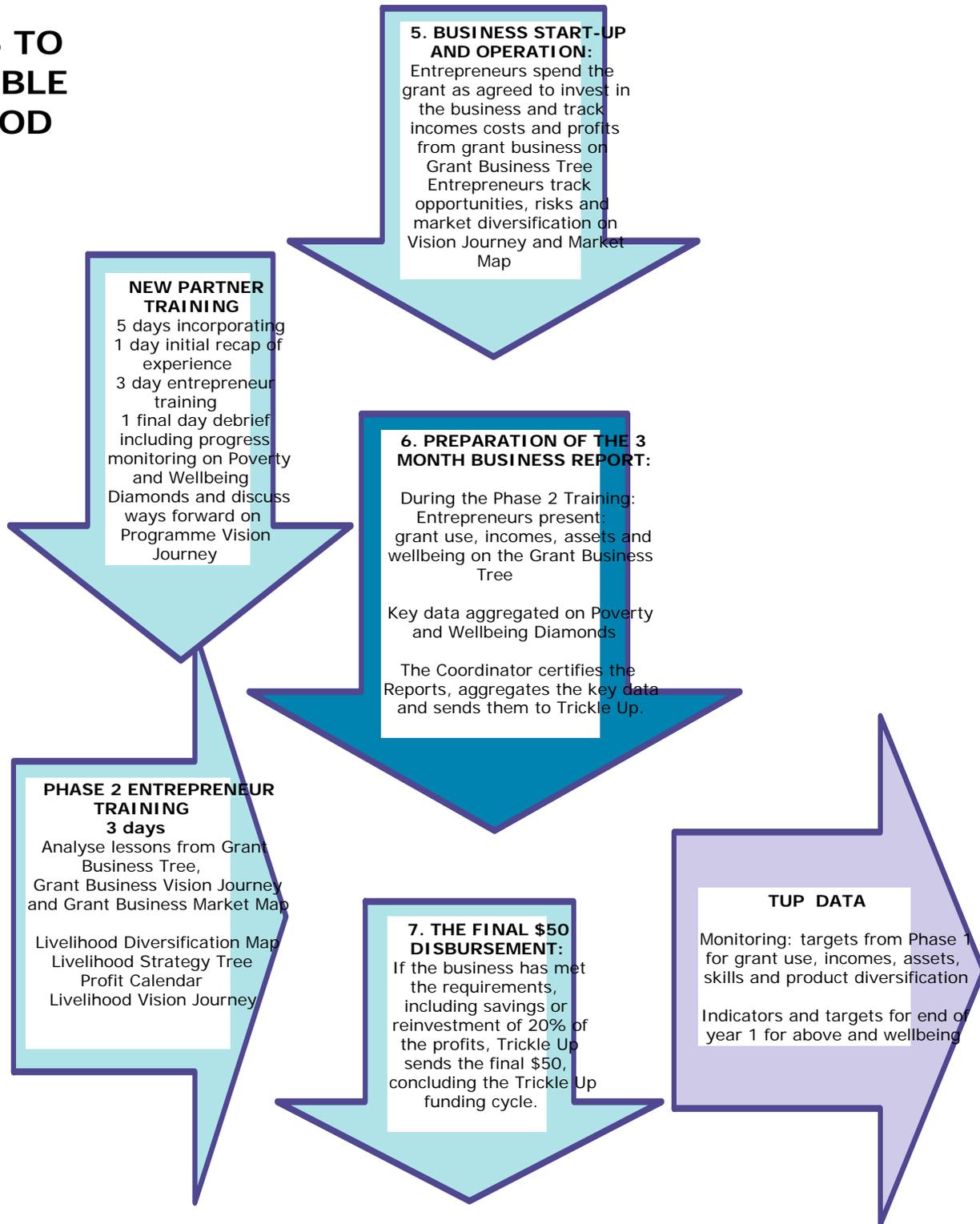
- 1) Monitor grant use and grant business growth over past 3 months to identify any potential problems which need to be addressed
- 2) Monitor market diversification over the past 3 months
- 3) Provide one year targets for the entrepreneur in relation to the business, well-being and livelihood diversification

**PHASE 2:
FROM VIABLE
GRANT
BUSINESS TO
SUSTAINABLE
LIVELIHOOD**

TRAINING

TUP 10 STEPS

**TUP IMPACT
ASSESSMENT**



PHASE 2 SUMMARY PROCESS

1.2 GENERAL TRAINING GUIDELINES

NB Each staff member should be allocated to specific trainees to follow up through the whole of the Phase 2 training. This should be a different entrepreneur from Phase 1 except for the real beginners who may need support from someone they know well to increase their confidence. Make sure the most experienced staff are with the real beginners. Advanced trainees should by now be able to train the trainers. Each staff member is then responsible for tracking and monitoring the same trainee, and feeding back the information in the Diamond on the final day.

REMEMBER

ENSURE PARTICIPATORY PRINCIPLES are followed by all and that staff do not lecture the entrepreneurs, but support them in doing everything themselves and that staff see themselves as learners as well as trainers. The least experienced entrepreneurs still have far more experience of coping with poverty and difficult circumstances than staff and this expertise should be explicitly recognised.

STAFF DO NOT HAVE ALL THE ANSWERS People generally have very good reasons for doing what they do based on their own priorities and understanding of their situation. Always try to understand the reasons for peoples' strategies and decisions, even if they appear 'illogical' at first. Unless this is understood any advice may at best be ignored (because it does not respond to peoples' perceived needs and priorities) or at worst be plain wrong and thus jeopardise all trust in the future.

NB If piloting shows that time is short on Day 2 then partners could be asked to do all the monitoring of the Trees and Road Journeys before the training and bring the diagrams with them to feed into the Poverty Diamond on Day 1.

BOX 1: SUGGESTED TRAINING TIMETABLE FOR PHASE 2

	Staff training at training HQ	Entrepreneur training in community
Day 1	PARTNER PREPARATION	
Morning	9-11 Pairwise introduction, recap of experience of PALS 11-12 Overview of Phase 2: from grant business to sustainable livelihoods	
Afternoon	General discussion of progress in relation to TUP indicators Partner Road Journey revisited	

Day 2	TREES AND ROADS REVISITED, LIVELIHOOD DIVERSIFICATION MAP	
Morning	9-10 Trees and Roads Revisited: Monitoring Guidelines 10-12 Livelihood Diversification Map Role play	
Afternoon		1-6 Travel and Tree/Road monitoring and Livelihood Diversification Map in community
Day 3	LIVELIHOOD STRATEGY TREE AND PROFIT CALENDAR	
Morning	9-10 Livelihood Diversification Map Feedback 10-11 Livelihood Strategy Tree 11-12 Profit Calendar	
Afternoon		1-6 Travel and Livelihood Strategy Tree and Profit in the community
Day 4	LIFE VISION JOURNEY	
Morning	9-10 Feedback on LST and PC 10-11 Life Vision Journey 11-12 Role Play	
Afternoon		1-6 Travel and LVJ in community
Day 5	PARTNER TRAINING AND FINAL GRANT DISBURSAL DECISIONS	
Morning		9-11 Assessment of entrepreneur Livelihood Trees and Life Vision Journeys and revisiting Poverty Diamonds
	12-1 Review and Debrief and final Grant Disbursal Decisions	
Afternoon	2-5 Programme Monitoring: Programme Vision Journey next Phase	

PREPARATION

- 1) Entrepreneurs should bring their Vision Journeys and Trees and the group Market Maps, having done any homework set.
- 2) Facilitators should have read through Notes and be clear about the steps and diagrams. But as before drawing should be done in the field.

ENVIRONMENT

As before - though maybe people might want a residential course where they bring all their own bedding, food and pay for accommodation as in the case of the women from BETT - what do you think Marinke?? The trainees could have been asked before what they prefer.

MATERIALS

- 1) Flipcharts and markers as before for group exercises
- 2) Entrepreneurs should this time each bring a **blank A4 Notebook and finer coloured felt markers** in four colours of their choice. This should have been budgeted from their grant business profits.

1.3 MONITORING AND IMPACT ASSESSMENT GUIDELINES

NB Each staff member should again be allocated to specific trainees to follow up through the whole of the Phase 2 training. Each staff member is then responsible for tracking and monitoring the same trainee, and feeding back the information in the Diamond on the final day. This is simply a revisiting of the first Poverty Diamond to crosscheck the poverty baseline figures and see whether anyone has already moved up on the business income and assets measures. Nothing further on this is possible at this stage.

Most of the discussion should focus on checking whether or not grants were used as intended, whether business growth is more or less on track, and particularly troubleshooting any emerging problems before problems become repeated or even magnified in use of the second grant.

Also discussion should cover potential roles of partners in helping entrepreneurs advance and/or avoiding problems.

BOX 2: TUP'S IMPACT ASSESSMENT PROCESS PHASE 2

	<i>INCOME</i>	<i>ASSETS</i>	<i>VULNERABILITY</i>	<i>WELL-BEING</i>	<i>EMPOWERMENT</i>
<i>Phase 1 revisited: 3 month monitoring</i>					
<i>GB Tree revisited</i>	monitoring of cash and non-cash targets	monitoring of asset targets			
<i>GB Vision Journey Revisited</i>			monitoring of opportunities/risks		
<i>GB Market Maps revisited</i>			Market diversification		
<i>Poverty Diamonds</i>				monitoring of baseline poverty data	
<i>Phase 2 diagrams: 1 year targets</i>					
<i>Profit calendars</i>			baseline and monitoring scheme for income smoothing	baseline and monitoring scheme for food security	
<i>Livelihood Diversification Maps</i>			Targets for diversification to one year		
<i>Livelihood Vision Journey crosschecked with Livelihood Tree</i>	new targets to one year	new targets to one year		Wellbeing targets to one year	Skills targets

TREES AND JOURNEYS REVISITED TO LIVELIHOOD DIVERSIFICATION MAP

This Session is essentially a monitoring recapitulation of the past 3 months and setting the market context for the following 9 months to encourage diversification and innovation wherever possible.

All activities take place in groups of 3-4 people divided by Business Activity to maximise lateral learning. If there are too many in any one group split this, but ensure gender balance in each group to encourage discussion of differences between women and men. If some people are on their own, ask if they would like to join a group operating in a similar market or someone else who started from a similar level, or a group involved in an activity into which they would like to diversify in future.

PROCESS STAGE 1: BUSINESS TREE, ROAD MAP AND MARKET MAP MONITORING

1 hour (10 minutes per entrepreneur and final discussion and applause)

Explain about the A4 books and that these enable them to keep all their notes and plans together. These will be a sort of diary. They will also be able to take these to show people in banks and other institutions to show that they can work things out and think things through, even if they cannot read and write still.

Explain that the aim in this Session is to find out what happened and why so that people can improve in future. Some people will hopefully have made a lot of progress and have important tips they can share with others. At the same time many unpredicted things can happen in life. It is important for those who did not do as well as they hoped to be honest so that they can learn from mistakes. Also that way the programme will learn how to help people better. As long as learning is taking place and lessons learned for the future then things can progress (and TUP will give second instalment???)

All entrepreneurs should put their GB Vision Journeys, GB Trees and GB Market Maps on the wall or spread on the ground so they can all be compared.

Each entrepreneur should feedback to the others:

STEP 1 Grant Use

STEP 1.1

Looking at the rings on the root of their GBT: Did they spend the grant as expected? Mark with happy/smiley faces as appropriate.

STEP 2 Grant Business Income and Markets

STEP 2.1 Income

Looking at the 3 month Table at the bottom of the tree: Were their incomes, costs, profits etc as expected? More? Less? Mark with happy/smily faces as appropriate.

STEP 2.2 Markets

Looking at the markets they had wanted to enter on the GB Market Map - did this happen? More? Less? Mark with happy/smily faces as appropriate.

STEP 2.3 Targets

Looking at the targets in the 3 month circle of the Vision Journey, did they achieve their target? More? Less? Mark with happy/smily faces as appropriate.

STEP 2.4 Skills

In particular do entrepreneurs feel their skills have increased? If so in what ways? What still remains to be done?

STEP 3 Reasons and Future Implications

STEP 3.1 Opportunities

Examining the opportunities on the GBVJ - did things work out as expected? Better? Worse? New opportunities? Mark with happy/smily faces as appropriate.

STEP 3.2 Risks

Examining the risks on the GBVJ - did things work out as expected? Not so bad? Worse? Different risks came? Mark with happy/smily faces as appropriate.

STEP 3.3 Implications for the future

What are the lessons for the future and for others? Things to take advantage of? Things to avoid?

The facilitator should note this on the Monitoring Form for each entrepreneur.

STEP 4 Plenary Feedback

All participants should join together and go round each activity in turn. Someone from each group should feed back (preferably one of the entrepreneurs classified as less skilled in Phase 1):

- 1) How many people were very happy with progress, happy, same, worse off.
- 2) 3-4 key things they feel they should take advantage of
- 3) 3-4 key things they should avoid
- 4) Any really successful products and markets discovered.

MONITORING

Staff should mark on the Monitoring forms for each entrepreneur:

- Grant Use
- Business Growth

Notes about any reasons for deviation from expectations.

PHASE 2 LIVELIHOOD STRATEGY MAP

1 hour and half

Explain that so far they have (hopefully) a business started or increased through use of the first grant. For the second grant they want to go even further towards establishing a sustainable livelihood. This could be more of the same activity in the same markets if it is profitable, but this may lead to market saturation. Or they could think about some new products in the same activity and markets (eg different types of fish), new markets and/or new activities all together.

Livelihood Diversification Maps build on the earlier Grant Business Market Maps to further brainstorm potential for diversification and innovation.

STEP 1 Existing markets and products

Building on the discussion above, on the GB Market Map put the symbol for their existing product on each market where they are currently selling.

STEP 1.1 Existing strategy continued

Those markets where they do not think there is any potential for expansion, but they will continue put the symbol of the same size.

STEP 1.2 Potential for increase

Those where there is potential for expansion put the appropriate number of symbols.

STEP 1.3 Need to decrease

Those where there is a need to decrease or stop put smaller symbol or symbol with a cross through it.

Do they still agree with the opportunities, constraints and transport costs they put on earlier? If not amend as appropriate.

STEP 2 New Markets

STEP 2.1 Learning from others

Having heard the experience of others, are there any new markets where they think they could go? Are they sure that this will not harm the business of the entrepreneur who is already there?

STEP 2.2 Product diversification

Is there potential for providing a slightly different product which would not harm the other entrepreneur?

STEP 3 New Businesses

STEP 3.1 Same markets

Having heard the experience of others, are there any new activities they think they would like to start in the same markets? Are they sure that this will not harm the business of the entrepreneur who is already there? If not then put a new product sign on that market in a different colour from the old product. Do the same opportunities, constraints and transport costs apply? If not put on any changes in the same colour as the new product.

STEP 3.2 New markets

Having heard the experience of others, are there any new activities they think they would like to start in new markets? Are they sure that this will not harm the business of the entrepreneur who is already there? How will they access these markets? What are the opportunities, risks and transport costs? Mark all this on in a new colour.

STEP 3.3 Have they had any entirely new ideas?

How will they access these markets? What are the opportunities, risks and transport costs? Mark all this on in a new colour.

STEP 4 PLENARY FEEDBACK

All the entrepreneurs should come back together.

- Start by asking about entirely new ideas and brainstorm about these.

Once the completely new ideas have been exhausted, discuss the ideas people had for new:

- Product diversification in the same activity
- Different markets for the same or the diversified products

HOMEWORK

People should brainstorm and think of exactly what they are going to do with the second grant instalment.

Prizes should be given for feasible innovative ideas (or higher grants??). But stress that the entrepreneur who had the idea will be the one to get the grant for that activity. People should not just copycat and steal other peoples' ideas. But if they can come up with other ideas by the end of the training that would be good.

They need to come having made a clear decision about how they intend to use the second grant

They need to bring the A4 Notebook with their own symbol and that of the village or group clearly marked on the front. If possible they should also write on these, or ask someone else to write. Then if the books get lost it will be clear to everyone who they belong to.

On Pages 2- 3 ie over 2 pages they should have copied their new Livelihood Strategy Map for their second grant business/es copying from or further amending their revised GBMM showing exactly what they intend to sell where following the steps above.

They should bring the map together with all their business records to the next day Session.

LIVELIHOOD STRATEGY TREES: PHASE 2 GRANT CONTRACT

WHAT ARE LIVELIHOOD STRATEGY TREES? DESCRIPTION AND PURPOSE

Livelihood Strategy trees are a further development from Grant Business Trees which place the grant business within the total livelihood context and establish longer term (in this case 1 year) targets for TUP indicators of incomes, assets, wellbeing and skills.

These develop the one year inputs and goals of the sustainable livelihood strategy identified on the Map. This forms the Contract for use of the Second Grant.

See Figure 6.

PROCESS STAGE 1: ACTIVITY GROUP DISCUSSION: RECORD-KEEPING

30 minutes

First however there should be some discussion of record keeping so that people start thinking about this and it can be covered in time by the end of this Session. Raising this issue now will give the main facilitator time to discuss any successful ideas with the entrepreneur concerned so that Good Practice examples can be identified within the group to encourage people before doing Tool 7.

People should form groups based on the activity for which they intend to use the second grant.

In pairs they should share their experience of record keeping.

Does anyone have a good system which they could share?

Briefly feed this back to the group to be discussed further in Tool 7 Profit Calendar.

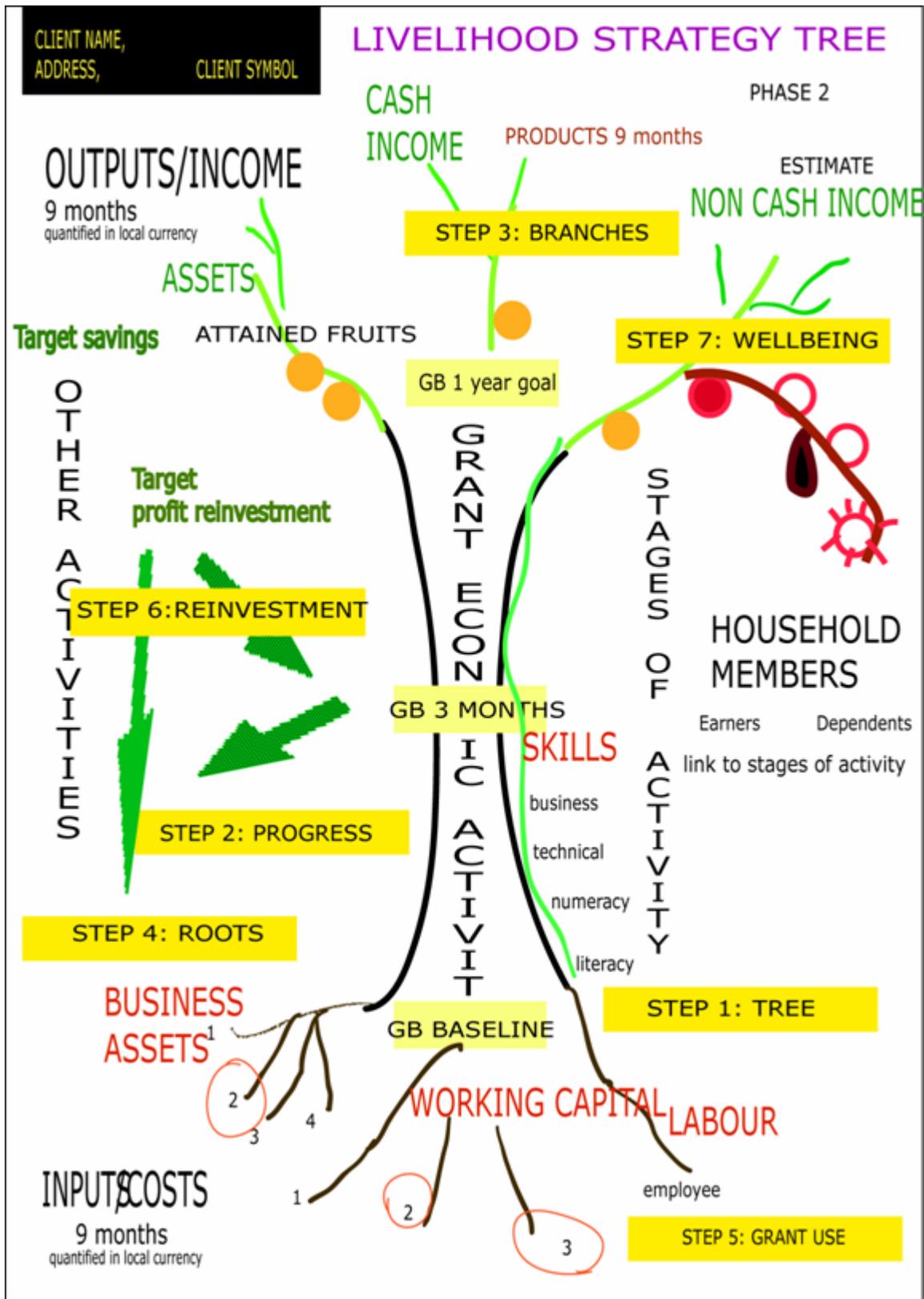


FIGURE 1: LIVELIHOOD STRATEGY TREE

PROCESS STAGE 2: DRAWING THE LIVELIHOOD STRATEGY TREE

1 hour (Leave enough time for the Profit Calendar Tool 7)

STEP 5 Draw a Livelihood Strategy Tree Framework

STEP 5.1 Put name and symbol



They should all have an A4 Notebook with their symbol on it and name and village/group symbol. If not they need to do this now.

STEP 5.2 Draw the tree framework

On page 4 (ie on the double page after the map) they should draw their Livelihood Strategy Tree. Repeat the steps from the Grant Business Tree to draw the tree trunk with the same root and branch categories:

STEP 5.3 The trunk

Ask people to draw two parallel lines like the trunk of a tree.

STEP 5.4 The grant business activity/ies

Ask the person to put the symbol for the grant business activity in the middle of the trunk. This time there are more likely to be more than 1 grant

funded activity. These should be drawn side by side in the trunk. There is no need to repeat the stages of the old grant business unless problems were encountered. Stages of any new activity though should be drawn.

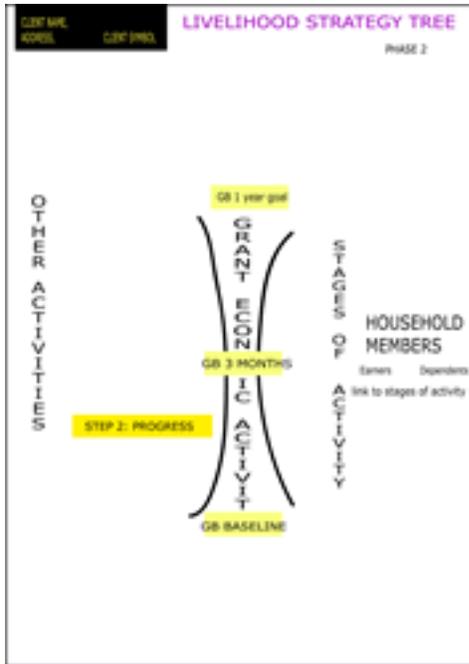
STEP 5.5 Household member contribution

Again put household members to the right and link them to any of the stages if appropriate.

STEP 5.6 Other non-grant activities

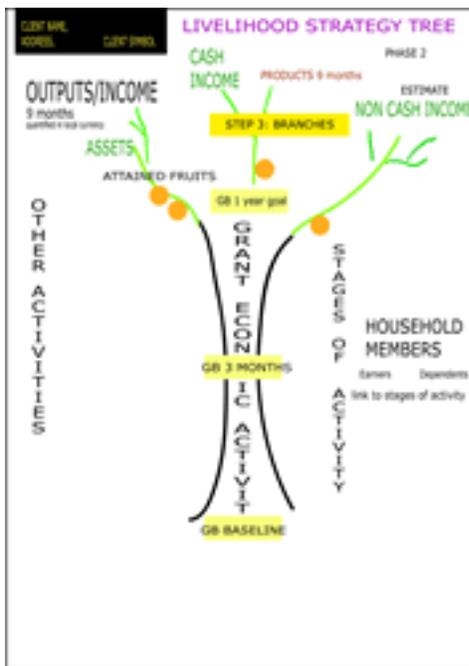
Again put other non-grant-funded activities which may be either a resource or a recipient of investment from the grant activity to the left of the tree trunk.

STEP 6 Based on the past 3 months what scale of business/es do people expect by the end of the first year period?



Put initial production levels at the time of the first grant at the base of the trunk, current production in the centre of the trunk and anticipated production at the end of the first year at the top of the trunk (ie transferring some of the data from the Vision Journey now as part of the solid tree they have).

STEP 7 What detailed outputs or branches do they now expect



(This inverts the order of the GBT because people have already thought about the roots in Phase 1, now they can think further ahead, see what they want to achieve and then go backwards to what they need to do in order to get it. If people are confused about this order then do Step 4 first).

Draw branches for each of the following from left to right:

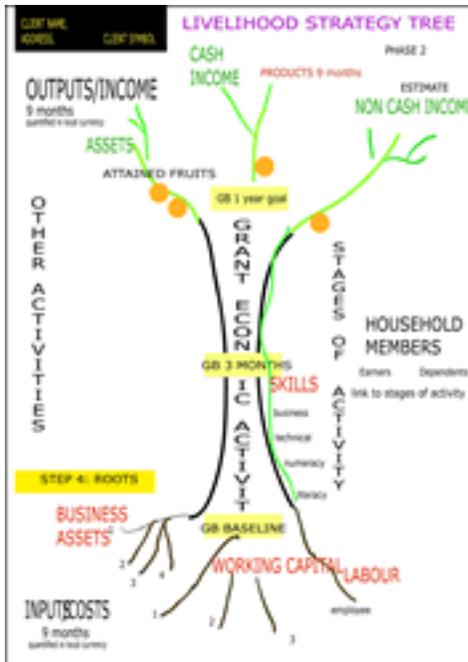
- assets (ie products which constitute an investment and can be sold eg offspring of livestock).
- cash outputs (ie ongoing sales)
- in-kind products (for own consumption)

Then from the main branches put sub-branches for each category. In each case put low on the branch close to the trunk what was already achieved in Phase 1 and convert these to bright orange or purple fruits (not red as this is reserved for

wellbeing). Then those expected by Phase 3 should be put as symbols further down the branch.

Again the left-right order is important to be able to link with the roots. Assets and cash income will feed into savings and reinvestment below.

STEP 8 What roots are now needed over the course of the rest of the one year period? What would the second grant be used for?



Mark the roots in the same way as on the GBT but this time for the rest of the year period. Draw roots for each of the following and mark each root with symbols and/or words. Roots from left to right should be:

- **fixed assets** (eg land, house site, equipment which does not need to be renewed in less than a year)
- **working capital** (anything which needs to be purchased or input more frequently than once a year).
- **labour time** (employees only, household input should have been captured on the right hand side of the trunk)

If the grant is to be used for more than one activity is involved then these will need to be put on

different sides of each root.

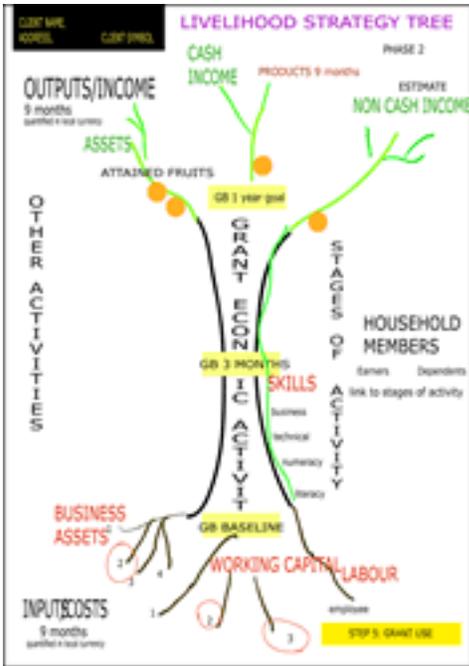
STEP 8.1 Consider skills required

As highlighted on the Vision Journey, skills are a key component of enterprise development. Skills are drawn up the trunk as a supporting creeper to reinforce consideration of how they can grow over time. They support the tree and give added flowers.

STEP 8.2 Ensure that inputs are discussed for all stages of the activity.

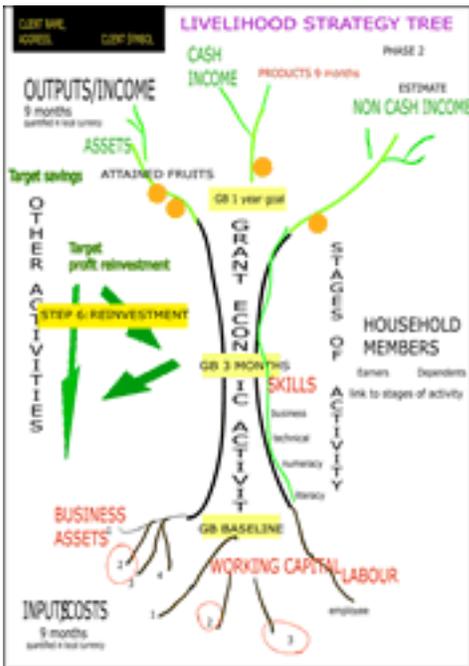
Again the person must fully understand all that is required. They should appreciate that the grant is intended to complement the skills, initiative and resources they can bring in from other sources - not create total dependence. Otherwise the activity will not be as profitable as it could be and/or will not be sustainable. However small their resource base people should gain confidence in their abilities and life achievements.

STEP 9 What will the second grant be used for?



Ring as before.

STEP 10 *Reinvestment and cross-financing?*



STEP 10.1 *Reinvestment*

What levels of reinvestment are expected? Mark this with a green arrow as before.

STEP 10.2 *Cross-financing*

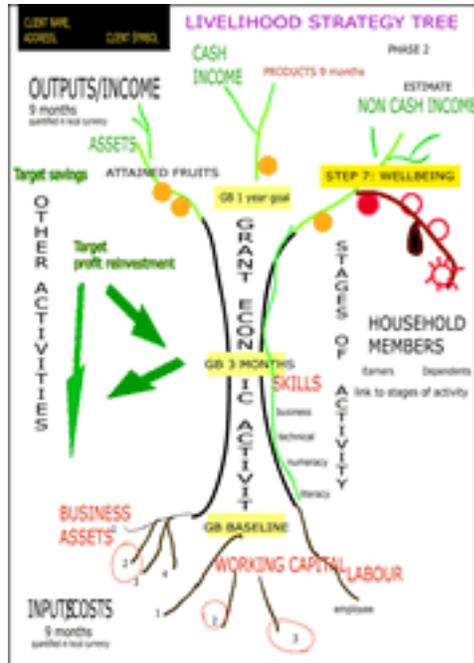
Is it expected that income from the grant activity will be invested in other activities? Or that income from other activities will be invested in the grant activity? As before put green arrows as appropriate from the Other Activities to the large reinvestment arrow, using rough size of the arrow to indicate importance of these flows. Note also whether other household members are involved in these activities, or only the entrepreneur.

STEP 11 *What are the hopes for wellbeing and asset fruits? What fruits have already been achieved?*

This time we are also interested in the 'fruits' of the business in terms of wellbeing which people hope to purchase by the end of the one year period.

STEP 11.1 Put on wellbeing branch

Hanging down from the right hand consumption branch put a large fruiting branch.



STEP 11.2 Put on the red fruits

Put as red empty circle fruits hoped for wellbeing benefits eg school fees, housing, clothing, The distinction between business and household fruits is not necessarily clearcut, but it is important that a distinction is drawn between assets which can be sold to reinvest, and those which are a drain on resources if there is not sufficient available. Those assets which are discussed but which can be classified as business assets should go on that branch as the bright coloured full fruits.

STEP 11.3 Which have already been achieved

This is a good point at which to cross-check whether any of the first grant or profits were spent on wellbeing and consumption. If so then the fruits can be filled in already with red and the

fruits should be moved down the branch towards the trunk. Red should be used (or the equivalent symbol for danger) because these also represent a drain on the business and can weigh the tree down so much it might break.

STEP 11.4 Withered and thorny fruits

Mark as withered fruits any earlier expenditure which might have been wasteful. Mark as big thorny circles any desired fruits which might be demanded but wasteful eg alcohol, expensive hairdos (unless needed in the market so they are less likely to be cheated or prices beaten down), children's sweets.

PROCESS STAGE 3 GROUP DISCUSSION AND PLENARY

Entrepreneurs should then examine carefully each others' trees as before and amend their own as they think appropriate.

The changes made should then be fed back to the plenary and discussed.

HOMEWORK

Finish, revise and make any further changes to the tree (redrawing if necessary) for the Business Plan for the second Grant instalment.

MONITORING CHECKLIST

Facilitators should not forget to take photographs of the drawings.

Using Grant Business Report format

- 1) Finally Check from Grant Business Tree Feedback of the day before: Grant use, Expected cash and non-cash incomes? Expected assets? Savings? Expected profits reinvested? Should the person qualify for the second grant?
- 2) Ensure that business and wellbeing indicators targets for the second grant one year period are there and make sense.
- 3) Ensure that the planned use of the second grant instalment makes sense.

PROFIT CALENDARS

For Phase 1 people were asked to keep records for the 3 months on a simple Table at the bottom of the Grant Business Tree. Over the following 9 months this practice will need to be continued using something like the Profit Calendar below.

People should draw something similar in their A4 Notebooks. But they will need to decide how often they keep records.

BETT UGANDA



In BETT in Uganda women were keeping records using a traditional know system. Like the lady in the picture they had one pot for savings, one for costs and one for incomes. Some had one long string in each pot, others kept many shorter strings depending on what they found most useful in relation to their activity. Some sold only once a week, others daily. They said the system definitely helped them to track how their business was doing.

They also said it would probably be more convenient to use a chart than the knots as they were doing because sometimes the strings got lost or they could not remember exactly what was what. So the calendar below could use the string system as the immediate recording, then at the end of each month the different components could be added up and entered on the chart.

STEP 1 Exchange existing experiences

If any people were found during the previous Pairwise discussion to have been keeping records successfully, they should be asked to share their experiences:

What exactly do they record?

How often?

How? In a book, do they write? Do they keep knots?

Then the facilitator should give the example of BETT above.

STEP 2 Decide and basic record-keeping schedule

Were people happy keeping records over the last 3 months on the chart? How accurate was this?

Explain why they need to keep records of the things noted on the calendar above.

How often do they think they need to keep records? How often do they go to the market? When is the easiest time to keep these records. Would a knot system be useful for immediate recording?

STEP 3 Drawing a Calendar

For more systematic longer term recording a chart like the one above is needed. This will also help develop numeracy.

Symbols should be chosen for the months and for the categories if necessary. Or elementary letters could be used at this stage eg the first letter of each month. For some people there would need also to be weekly or daily charts.

This is an area where a lot of experimentation will be needed to start as there was not enough time to go into this in the pilots.

These should be done in the back of the A4 Book. Summary calendar on the back page. Then one page per month if required working towards the middle of the book.

LIVELIHOOD VISION JOURNEY

Total time 2 hours 30 minutes - 3 hours.

WHAT ARE LIVELIHOOD VISION JOURNEYS: PURPOSE

The Livelihood Vision Journey builds on the Grant Vision Journey from Phase 1 and transfers it to the person's diary. It:

- Monitors whether expected 3 month business targets were reached
- Does a projection of both business and well-being indicators for the end of the one year period
- Reexamines the opportunities and constraints
- Gives a staged estimate of progress, including verge for household indicators, reinforcing the necessity to separate household and business so that both can prosper.

It is then subjected to detailed retrospective analysis in Achievement Journeys in Phase 3 impact assessment.

STEP 1 Map the road as in the GBVJ.

This time in the A4 book over 2 pages 6-7.

STEP 1.1 First Circle - future

Ask the participant to draw a large future vision circle at the top righthand corner and copy in their vision from the first VJ. Or amend this if they have now changed.

STEP 1.2 Second circle - present

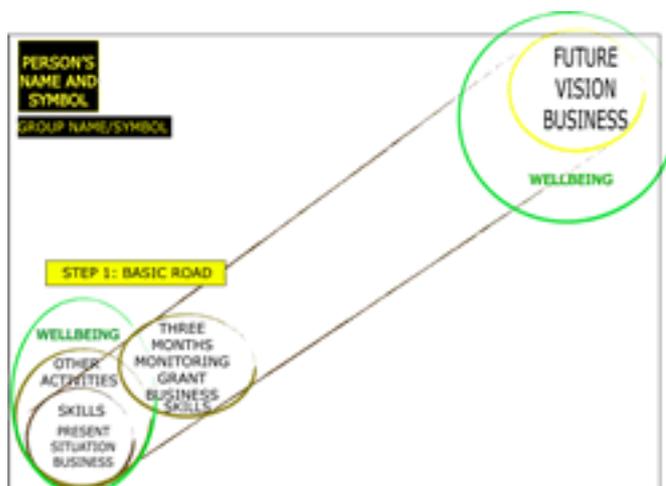
Then ask them to draw a second large circle at the bottom lefthand corner to represent where they started and copy in the Baseline data from the first VJ.

STEP 1.3 Lines for the Road

Then ask them to draw two straight lines to link either side of the circle for the road. As before it is straight and upwards, because this is how they hope they will reach up to their vision.

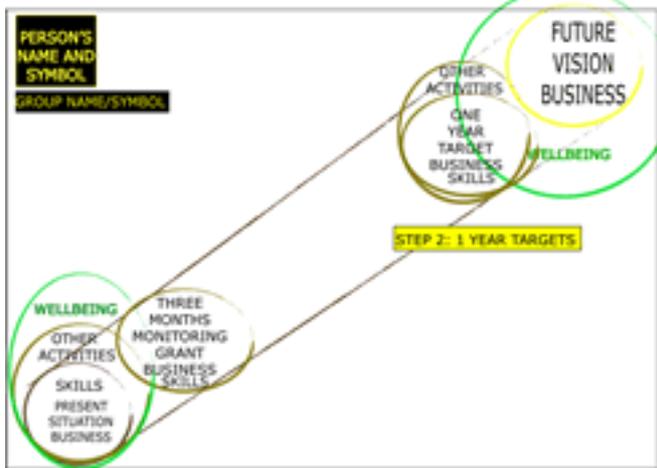
STEP 1.4 Copy in the 3 month data

Put a third circle right next to the Baseline circle to represent where they are now. Copy in where their business is in terms of outputs, assets and savings from the first VJ.



STEP 2 One year target

STEP 2.1 Draw the 1 year Circle



Put a fourth circle next to the Vision Circle to represent the one year stage.

STEP 2.2 Put in the target business

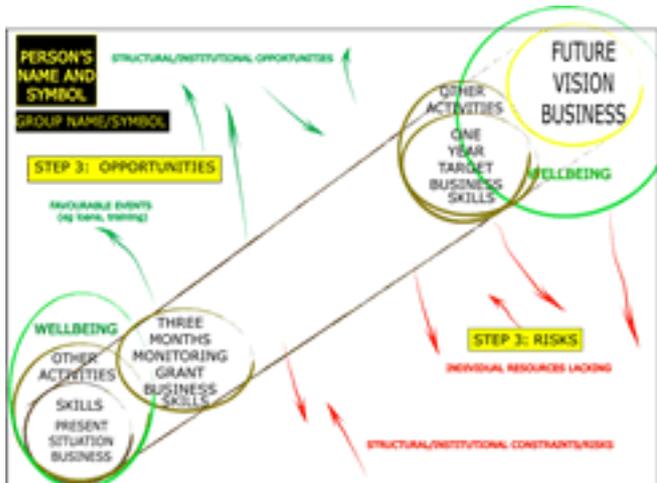
Mark in the expected activities and

scale of operation from the Livelihood Strategy Tree.

STEP 2.3 Skills

Again put particular emphasis on skills goals and how they can be achieved: numeracy, literacy, technical and business.

STEP 3 What are the opportunities/constraints



STEP 3.1 Opportunities

Copy onto the top of the road those opportunities which they decided to take advantage of following the discussion on Training Day 1. Try and put these in the order they intend to act going up the road.

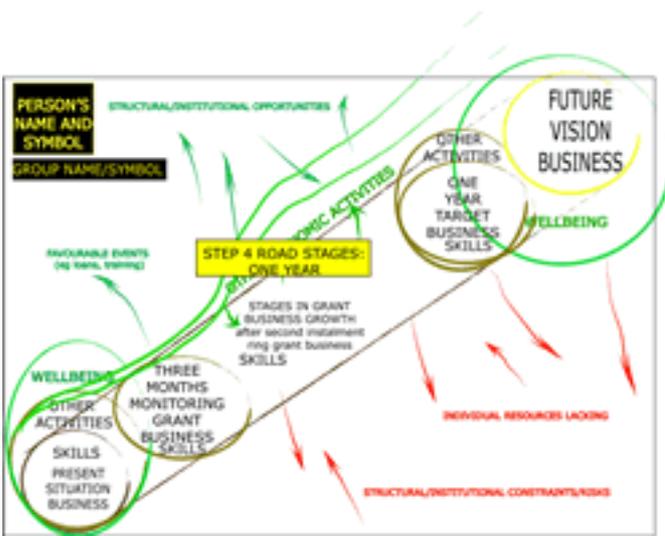
Mark with arrows as before with symbols to represent strategies.

STEP 3.2 Risks/

Constraints

Copy onto the bottom of the road the ongoing risks and constraints, using arrows as before. Put symbols to represent the strategies they can take.

STEP 4 Business stages to one year



Mark in the middle of the road the steps they anticipate in growth of the business.

STEP 5 Wellbeing Stages

STEP 5.1 Drawing the green wellbeing verge



This time we also hope there will be some wellbeing benefits along the road. Draw a green verge at the top of the road for assets and investment expenditure (eg roof repairs, sending children to school which will be an investment for the future). These are the green circle fruits on the tree. Put these in the order up the road when they are hoped for.

STEP 5.2 Draw the

wellbeing achievement

Draw a green circle around the 3 month business circle and put here any fruits which have already been obtained ie the filled in fruits from the tree.

STEP 5.3 Draw the red consumption verge

On the bottom of the road draw a red verge to represent those dangers/temptations/pressures which may need to be avoided ie the thorny fruits from the tree. Put these in the order up the road when they may threaten.

PROCESS STAGE 3 GROUP DISCUSSION AND PLENARY

In their activity based groups entrepreneurs should then examine carefully each others' Road Journeys as before and amend their own as they think appropriate.

Make sure to have some discussion of skills.

The changes made should then be fed back to the plenary and discussed.

HOMework

Finish, revise and make any further changes to the Journey (redrawing if necessary) for the Business Plan for the second Grant instalment.

MONITORING CHECKLIST

Using Grant Business Report format

- 1) Ensure that all the information is there and give guidance where necessary
- 2) Ensure that business and wellbeing indicators targets for the second grant one year period are there and make sense.

This Road journey will be the main Tool to be followed up in detail in the Impact Assessment.