



Micro-Enterprise Curriculum



Teacher
Edition

Elementary Module 3: Micro-Enterprise Fundamentals

Students uncover the who, what, when, where, how, and why of micro-enterprises. They will engage in discussions about micro-enterprises and their impact on the community and in the environment.

Funded by



General Elementary Standards – Addressed in all modules

Conversation / Speaking / Presenting	CC.K.SL.1, CC.K.SL.1.a, CC.2.SL.4, CC.3.SL.4, CC.3.SL.6, CC.4.SL.4 CC.5.SL.4, CC.5.SL.5, CC.K.SL.5, CC.K.SL.6, CC.K-12.SL.4, CC.K-12.SL.5
Writing, Speaking, Reading or Listening:	CC.2.L.3, CC.3.L.3, CC.3.R.I.1, CC.4.L.3, CC.5.L.1
Reading:	CC.1.R.F.4, CC.1.R.F.4., CC.1.R.F.4.b, CC.2.R.F.4.a, CC.2.R.F.4.b, CC.3.R.F.4.a, CC.3.R.F.4.b, CC.3.R.F.4.c, CC.4.R.F.4, CC.4.R.F.4.a, CC.4.R.F.4.b, CC.5.R.F.3, CC.5.R.F.4, CC.K.R.I.10, CC.K-12.L.R.3, CC.K.R.L.10
Writing:	CC.1.L.2, CC.2.L.1, CC.2.L.2, CC.3.L.2, CC.3.L.2.a, CC.4.L.1, CC.4.L.3.a, CC.K-12.L.R.2, CC.K-12.R.R.1, CC.1.R.L.2, CC.1.R.L.3, CC.1.R.L.7, CC.1.R.L.9, CC.2.R.L.3, CC.3.R.L.2, CC.3.R.L.3, CC.3.R.L.6, CC.4.R.L.3, CC.K-12.R.R.2, CC.1.W.2, CC.1.W.3, CC.3.W.2.b, CC.3.W.2.c, CC.3.W.2.d, CC.3.W.3, CC.3.W.3.a, CC.3.W.3.b, CC.3.W.3.d, CC.4.W.2.a, CC.4.W.2.b, CC.4.W.2.e, CC.5.W.1, CC.5.W.1.d, CC.5.W.2, CC.5.W.2.a, CC.5.W.2.b, CC.5.W.2.c, CC.5.W.2.d, CC.5.W.2.e, CC.5.W.3, CC.K.W.5, CC.K.W.6, CC.K-12.W.R.1
Comprehension:	CC.1.SL.1.c, CC.1.SL.2, CC.1.SL.3, CC.2.SL.1.c, CC.2.SL.3, CC.3.SL.1.b, CC.3.SL.1.c, CC.3.SL.1.d, CC.3.SL.2, CC.3.SL.3, CC.4.SL.1.a, CC.4.SL.1.b, CC.4.SL.1.c, CC.4.SL.1.d, CC.4.SL.2, CC.4.SL.3, CC.5.SL.1.c, CC.5.SL.1.d, CC.5.SL.2, CC.5.SL.3, CC.K.SL.3, CC.K-12.SL.1, CC.K-12.SL.2, CC.K-12.SL.3
General Math	CC.K.CC.6, CC.K.OA.1, CC.K.OA.2, CC.K.OA.3, CC.K.OA.4, CC.K.OA.5, CC.K.MD.1, CC.K.MD.3, CC.1.OA.3, CC.1.OA.4, CC.1.OA.5, CC.1.OA.6, CC.1.OA.8, CC.1.NBT.2, CC.2.OA.2, CC.2.OA.3, CC.2.NBT.9, CC.3.OA.1, CC.3.OA.2, CC.3.OA.3, CC.3.OA.4, CC.3.OA.7, CC.3.NBT.1, CC.4.NBT.1, CC.4.NBT.2, CC.7.RP.1 CC.7.SP.8c, CC.9-12.S.MD.1, CC.9-12.S.MD.2, CC.9-12.S.MD.3, CC.9-12.S.MD.4, CC.9-12.S.MD.5, CC.9-12.S.MD.5a, CC.9-12.S.MD.5b, CC.9-12.S.MD.6, CC.9-12.S.MD.7, CC.K-12.MP.1, CC.K-12.MP.2, CC.K-12.MP.3, CC.K-12.MP.4, CC.K-12.MP.5, CC.K-12.MP.6

Elementary School – Module 3

Module Title: Micro-Enterprise Fundamentals

General Description: Students uncover the who, what, when, where, how, and why of micro-enterprises. They will engage in discussions about micro-enterprises and their impact on the community and in the environment.

Topics Covered

1. Micro-Enterprise Vocabulary
2. Community Impact
3. Environmental Impact
4. Funds2Orgs - Philanthropy
5. CO2 Footprint
6. Recycling

Standards Addressed

Vocab:	CC.1.L.1, CC.1.L.4, CC.1.R.I.4, CC.2.L.4.e, CC.3.L.2.g, CC.3.L.4.a, CC.4.L.4.c, CC.5.L.4.c, CC.K.L.1, CC.K.R.I.4, CC.K-12.L.R.1, CC.K-12.L.R.4, CC.K-12.L.R.5, CC.2.R.I.1, CC.2.R.L.1, CC.4.L.1.a, CC.K.L.1.d
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Module 3: Micro-Enterprise Fundamentals

Students uncover the who, what, when, where, how, and why of micro-enterprises. They will engage in discussions about micro-enterprises and their impact on the community and in the environment.

Goals:

- > Explain Micro-enterprise
- > Understand Micro-enterprises in their community
- > Discuss impact of Micro-enterprises on the environment
- > Understand the mission of Funds2Orgs

Sections:

- I. Micro-enterprises
- II. Micro-enterprises, your community, and YOU
- III. The effects of Micro-enterprises on the environment
- IV. The Funds2Orgs Micro-enterprise mission

Worksheets:

1. Defining Micro-enterprises
2. Micro-enterprises and YOU
3. Helping the environment

Definitions: 2

Classroom Discussions: 15

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Micro-Enterprises

DEFINITION:

Micro-Enterprise:

Most Micro-enterprises are tiny businesses which mainly include only one employee, the owner. The number of Micro-enterprises are growing along with the push to buy local goods and services.

Micro-enterprises in developing countries produce both products and services. Most of these small businesses come in the form of local farms, selling cooked food from the sidewalk or food staples from a small store. Due to the lack of grocery stores and business services, they are used more often.

Most Micro-enterprise programs target the working poor as limited funds are necessary to start a business and no formal education is required. Unlike most careers, it does not take a formal education or degree. As startup costs are low, one does not have to take out a substantial sized loan and can begin almost instantly.

DISCUSSION:

How are micro-enterprises helpful if you don't have a lot of money in the first place?

1. Examples:
 - a. Babysitter / Petsitter
 - b. Hair Stylist / Nail Technician
 - c. Food vendors at festivals, fairs, etc.
 - d. Home based businesses such as Avon, Pampered Chef, etc.
 - e. Cleaning homes, cars, or offices
 - f. Paint or repair houses
 - g. Lawn maintenance
 - h. Make and sell arts and crafts

Characteristics of a micro-enterprise include:

2. Self employment (owner is manager and worker) or a few employees
3. Little funds to start business
4. Simple technology and equipment used to create products or services
5. Use local products to create business when possible
6. Informal agreements (business done on a handshake instead of formal contract)
- How can you make your own community benefit from creating your own Micro-Enterprise?

DISCUSSION:

How do we benefit from them? How do local Micro-enterprises improve people instead of companies and corporations?

Would you rather give your money to a website or business where you don't know anyone, or to a person you know?

WORKSHEET: Defining Micro-enterprises

Complete the worksheet

DEFINITION:

Micro Job:

A micro job is just that, it's a little job for a little fee. It's very common with children in the form of babysitting, mowing the lawn, shoveling snow, etc. Micro jobs consist of anything from shoveling snow to babysitting and washing a car.

DISCUSSION:

How do micro-enterprises and micro-jobs impact individuals and their families?

1. Increase Income
 - a. What is income? Simply put, its money made from doing a job or selling a product.
2. Give people self-respect.
 - a. Why? How do you feel when you accomplish something difficult? How do you feel when you study really hard for a test and do well? How do you feel when someone else praises your work and tells you how well you did?
3. Ability to provide for their family
 - a. What would it feel like to have a family and not be able to support them? Not have the funds to feed them? Pay the rent? How would it feel to watch your children go without food or without the things they need?
4. Relatively easy to begin
 - a. Unlike jobs that have ask for your resume, college degree, etc. Micro-enterprises can be started by anyone in any situation.
5. Ability to meet people and socialize with others
6. Community involvement
7. Better their lifestyle

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8. Ability to pay bills
9. Better products at a cheaper price
10. Ability to create their own schedule
11. Teaches real life business skills
12. Experience to add to a resume if you want to find a traditional job later on
13. Teaches business ethics
 - a. What are business ethics? Business ethics are the values and beliefs you hold while running your business. Are you honest? Fair? Treat all equally?



Micro-enterprises, your community, and YOU

DISCUSSION:

Micro-Enterprises influence communities for many reasons.

1. Increase in community involvement as the business owner will network and work with other local businesses.
 - a. What does it mean to network? Ask the children to think of the term, "social network" as well. Now ask them why they feel it's important to network within their business. How would they build their network?
 - b. Networking is not just about what others can do for you, but what you can do for others. Great networkers are the ones that are most generous to others.
2. As it's natural to want to help your friends, family and those that help you, there will be more relationship building within the community.
3. Once people start their own business and respect other entrepreneurs, they want to continue to shop locally and help other small businesses.
4. Money spent is reinvested into your own community instead of sending the money elsewhere
5. Community improves in unemployment rate
 - a. Ask the students if they know what an unemployment rate is? Describe how it is the percentage of people in a certain area that are not currently employed.
6. Decrease in number of homeless
7. Increase spending habits of the Micro-enterprise owner and their family.
8. Increase overall morale / attitude

WORKSHEET: Micro-enterprises and YOU

Complete the worksheet

DISCUSSION:

How do Micro-enterprises improve the status and self-reliance of women in developing countries?

7. Ask the students how it feels to be able to do something on their own. Is it different for men and women? Why? What are their roles? Are they the same? Different? Should they be the same? Different?
8. Why most women in poor countries do not have jobs:
 - a. They have a long history of dependence
 - b. They may have low self esteem. Why is that?
 - c. They may be afraid to take the risk
 - d. They play a limited role in decision-making for their household and society
 - e. They may have many children
 - f. They may be a caretaker for their parents, family members or children in poor health
 - g. Their time for productive activities are limited
 - h. Their quality of life is generally poor
 - i. They may lack technical / working skills
 - j. They may not be able to read or write. Why is that?
 - k. Lack of funds for education or training
 - l. Their ability to generate income may be limited due to their skill level
 - m. They may be waiting for assistance from government
9. How many of you have mothers that work at home?
 - a. What do they do? Why do they work from home? What is their schedule like? What does their schedule have to be like to take care of your family?

Note: Save a lot of time for this discussion...it will become very interesting!

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The effects of Micro-enterprises on the environment

DISCUSSION:

Micro-enterprises have a greater impact than on individuals and their families. They also have a lasting effect on the environment.

Every pound of shoes, handbags and clothing donated to Funds2Orgs are items that are no longer being thrown away into the environment.

Imagine all the items you throw away remain in your backyard. Would you think twice about throwing them away? Would you reuse some of the items? Which ones would you sell? Use over again? What is the difference between throwing them away in your own backyard or someone else's?

DISCUSSION:

How do you think micro-enterprises impact the environment?

1. Open space that has been spared
2. By reusing clothing, the need to produce more is reduced.
3. Less insecticide released into the environment
 - a. Approximately 0.02 pounds of pesticides are used to produce one pound of new clothes.
 - b. The insecticides used are some of the most hazardous nerve agents on the planet.
 - c. Aldicarb, parathion, and methamidopho are used to protect cotton from being eaten by insects.
 - d. According to the World Bank, 17-20 percent of industrial water pollution is due to textile dyeing and treatment, and the production of fabric consumes a massive amount of fresh water. For example, one T-shirt consumes about 700 gallons of water.
 - e. Put into perspective, Americans drink 8.4 billion gallons of bottled water per year.

Assignment option: Have the students look up what insecticide is and what it does to the environment.

WORKSHEET: Helping the Environment

Complete the worksheet

DISCUSSION:

We normally think of CO₂ as coming from the tailpipe of a car or an industrial smokestack. However, when solid waste such as textiles are buried in landfills they naturally release CO₂ as they decompose. By repurposing these textiles, less CO₂ is released, thus reducing our CO₂ footprint.

The production of textile fibers and the manufacture of cloth burns considerable quantities of fuel that releases CO₂ into the atmosphere. How much CO₂ is saved through clothing reuse? Approximately 3-4 pounds of CO₂ are saved for every 1 pound of clothing.

300-400 million tons of CO₂ from entering the atmosphere for every 100 million tons it collects year. This is the equivalent of taking 26,000-35,000 cars off the road (According to the U.S. EPA, a passenger car emits about 11,450 pounds of CO₂ a year on average).

By filling a plastic bag with 10 pounds of unwanted clothes, you're preventing an average of 30-40 pounds of CO₂ gases from polluting the air, saving 14,000 gallons of water, and avoiding the dispersal of insecticides.

DISCUSSION:

How biodegradable are shoes? What does biodegradable mean? What products recycle easy? What is their impact on the environment?

One person changes one little aspect of the environment and they can't help but want to do more. What are other things you can do to help the environment? What can your school do to help the environment? What can your family do to help the environment? What can your community do to help the environment?

DISCUSSION:

What are recycled and repurposed goods?

1. Collection and Processing - Recycling occurs nationwide and depends on community participation. Most items are collected curbside or through drop-off centers, but only take certain items.
2. After collection, recyclables go to a materials recovery facility (MRF) to be sorted and prepared for market.
3. Manufacturing - Raw materials, such as fiber, metals, plastics, and glass are then used to make new products. Most of the raw material collected will become the same product it was initially, which is called closed-loop recycling.
 - a. Example: Cans become cans, plastic bottles become plastic bottles, etc.
4. Buying recycled products - Governments, businesses and consumers then purchase the products and package with recycled content.

IV

The Funds2Orgs Micro-enterprise mission

DISCUSSION:

What is Funds2Orgs? Most charities do not have funds, but they have resources and know quite a few people. Funds2Orgs offers them an opportunity to turn shoe drives into profitable fundraisers. It is perfect for them as it allows them to use the resources and make money off items that are typically thrown away anyway. It's truly a win-win situation.

DISCUSSION:

How does recycling impact the environment? Look around the room, how many items could be recycled?

Assignment option: Ask the students to keep track of all the bottled water and beverages they drink. How many bottles? Try to keep all bottles and bring them in class. Keep a bag / box, etc and see how large it gets over a few days, weeks, etc. Now think of all of that in a landfill.

DISCUSSION:

Funds2Orgs Shoe Drives: How shoe drives help support micro-enterprises in developing nations.

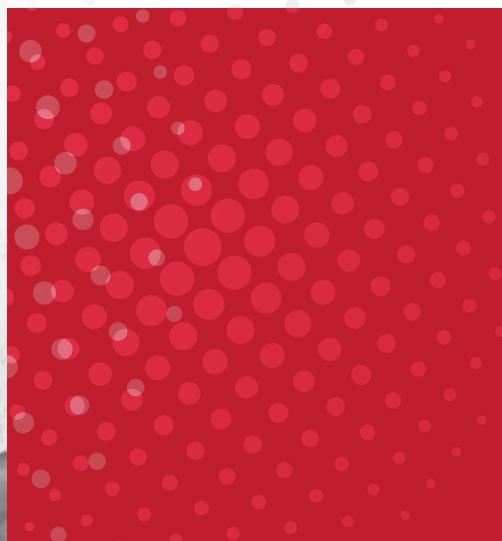
1. Gently worn, used shoes are collected from United States based foundations and organizations.
2. The shoes are sent to developing nation's business operators where they clean, repair or melt down the outsoles if necessary, to make a new pair of shoes.
3. After repair, hub operators buy the shoes from Funds2Orgs then sell them to vendors for a small fee.
4. The vendors begin selling the shoes for profit. This becomes a source of income for impoverished people to feed, clothe, and house their families.
5. Used shoes are in huge demand in developing nations and it is truly amazing to see how the personal and public economics receive a desperately needed boost. Your shoes are creating sustainable economies means in countries where little hope of such conditions are offered.

DISCUSSION:

What is the global impact of Funds2Orgs? Show all on a globe.

1. What do they do? Why do they do it? How does it benefit the world? Where do the shoes go?
2. What areas benefit from using Micro-Enterprise through Funds2Orgs? Why do you think they're so important in third world countries?

Micro-Enterprise Curriculum



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