



Micro-Enterprise Curriculum



Teacher
Edition

Home School 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 Home School 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, CC.6.SL.4, CC.7.SL.4, CC.7.SL.6, CC.7.SL.6, CC.8.SL.4, CC.8.SL.5, CC.8.SL.6, CC.11-12.L.1, CC.9-10.L.1, CC.9-10.SL.4, CC.9-10.SL.5, CC.9-10.SL.6
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, CC.6.L.1, CC.6.L.3, CC.7.L.1, CC.7.L.3, CC.8.L.3, CC.11-12.SL.4, CC.11-12.SL.5, CC.11-12.SL.6
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, CC.6.W.2, CC.6.W.2.a, CC.6.W.2.d, CC.6.W.2.e, CC.6.W.2.f, CC.6.W.3, CC.6.W.3.a, CC.7.W.1.d, CC.7.W.2.d, CC.7.W.2.e, CC.7.W.2.f, CC.7.W.4, CC.8.W.1, CC.8.W.1.d, CC.8.W.1.e, CC.8.W.2, CC.8.W.2.b, CC.8.W.2.c, CC.8.W.2.d, CC.8.W.2.e, CC.8.W.2.f, CC.8.W.3, CC.8.W.3.a, CC.8.W.3.b, CC.8.W.3.e, CC.8.W.4, CC.6.W.3.e, CC.7.L.1.b, CC.7.L.5.b, CC.8.L.1.b, CC.7.L.5.a, CC.11-12.W.1, CC.11-12.W.1.e, CC.11-12.W.2, CC.11-12.W.2.a, CC.11-12.W.2.b, CC.11-12.W.2.e, CC.11-12.W.3, CC.9-10.L.2, CC.9-10.L.2.c, CC.11-12.L.5.a, CC.9-10.L.5.a, CC.9-10.W.1, CC.9-10.W.1.d, CC.9-10.W.1.e, CC.9-10.W.2, CC.9-10.W.2.a, CC.9-10.W.2.b, CC.9-10.W.2.c, CC.9-10.W.2.d, CC.9-10.W.2.e, CC.9-10.W.2.f, CC.9-10.W.3, CC.9-10.W.3.b, CC.9-10.W.3.c, CC.9-10.W.3.e, CC.9-10.W.5
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, CC.6.SL.1, CC.6.SL.1.a, CC.6.SL.1.c, CC.6.SL.1.d, CC.6.SL.3, CC.7.SL.1.a, CC.7.SL.1.b, CC.7.SL.1.c, CC.7.SL.1.d, CC.7.SL.2, CC.8.SL.1, CC.8.SL.1.a, CC.8.SL.1.b, CC.8.SL.1.c, CC.8.SL.1.d, CC.8.SL.2, CC.8.SL.3, CC.11-12.SL.1, CC.11-12.SL.1.c, CC.11-12.SL.1.d, CC.11-12.SL.2, CC.11-12.SL.3, CC.9-10.SL.1, CC.9-10.SL.1.a, CC.9-10.SL.1.b, CC.9-10.SL.1.c, CC.9-10.SL.1.d, CC.9-10.SL.2, CC.9-10.SL.3

Home 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 vs. Repurposing
7. Local vs. Chain Businesses
8. Global Impact
9. Networking
10. Poverty Cycle
11. Business Ethics
12. Role Play (Vendor)
13. Determining Unemployment
14. Independence & Confidence

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, CC.6.L.4, CC.6.L.4.c, CC.6.L.4.d, CC.7.L.4.c, CC.7.L.4.d, CC.7.L.5, CC.7.L.6, CC.7.R.I.4, CC.8.L.1, CC.8.L.2.c, CC.8.L.4.c, CC.8.L.4.d, CC.11-12.L.4.c, CC.11-12.L.4.d, CC.11-12.L.6, CC.9-10.L.4, CC.9-10.L.4.c
Population:	CC.7.SP.1, CC.7.SP.2, CC.7.SP.3, CC.7.SP.4

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. Community Improvements due to Micro-Enterprises
- III. The effects of Micro-enterprises on the environment
- IV. How Micro-enterprises improve the status and self-reliance of women
- V. The Funds2Orgs Micro-enterprise mission

Worksheets:

1. Micro-enterprises in YOUR Community
2. Local or chain: Where do you buy?
3. The Importance of Networking
4. How do Micro-Enterprises benefit YOU?
5. Recycling and Repurposing goods?

Definitions: 3

Classroom Discussions: 18

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 businesses 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?

DEFINITION:

Micro Job:

A micro job involves receiving a very small fee for a very small task and very common with children. Micro jobs consist of anything from shoveling snow to babysitting and washing a car. As we live in a digital world, micro jobs can also consist of paid tasks online such as assisting with social media, blogs, listing items on eBay, etc.

Most Micro jobs are small, temporary and shared through word of mouth. As they tend to pay very little, they usually do not need a classified ad or anything formal and are usually done through friends or family.

DISCUSSION:

How Do Micro Jobs Pay?

As the jobs, or tasks, are smaller with micro jobs, so is the pay. Could you imagine paying someone \$3,000 every time you wanted your car washed? It doesn't make sense to charge a lot for a little job, does it?

The good news is that Micro jobs usually don't take very long to finish. So while you're not getting paid all that much, it's okay as there really isn't a huge amount of time invested. Can you imagine having to get a college degree to wash cars?

Most companies pay cash, but some offer payment in something other than cash, i.e. gift cards, food, services, etc.

WORKSHEET: Micro-enterprises in YOUR Community

Complete the worksheet

WORKSHEET: Local or chain: Where do you buy?

Complete the worksheet



Community Improvements due to Micro-Enterprises

DISCUSSION:

Micro-Enterprises influence communities for many reasons.

Increase in community involvement as the business owner will network and work with other local businesses.

DISCUSSION:

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?

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.

WORKSHEET: The Importance of Networking

Complete the worksheet

Networking may very well be the most successful thing you ever do for yourself and for your career. It is a rewarding activity that must always be a part of your professional and personal development.

View networking as professional, personal relationships.

DISCUSSION: Benefits to the Community and your Micro-Enterprise

As it’s natural to want to help someone after they help you, there will be more face-to-face interaction and relationship building within the community.

Once people start their own business and respect other entrepreneurs, they want to continue to shop locally and help other small businesses.

1. Money spent is reinvested into your own community instead of sending the money elsewhere
2. Community improves in unemployment rate
3. Decrease in number of homeless
4. Increase spending habits of the Micro-enterprise owner and their family.
5. Increase overall morale / attitude
6. Decrease in poverty rate

DISCUSSION:

What is the poverty cycle?

Poverty - Increasing needs for basic living requirements - Low productivity - Poor economic choices including borrowing at high interest rates (higher rates are usually due to higher risk of being paid back) - This causes a depletion of what little assets they have left, and a depletion at a faster pace - which makes it difficult to get out of poverty.

It's also more difficult to find a job when you're unemployed or have little education.

How can the cycle be broken with Micro-enterprises?

A family can increase their capacity to produce income by starting an income generating activity such as a Micro-enterprise.

DISCUSSION: Individual Improvements due to Micro-Enterprises

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
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

WORKSHEET: How do Micro-Enterprises benefit YOU?

Complete the worksheet



The effects of Micro-enterprises on the environment

DISCUSSION: Micro-Enterprises help 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?

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. Put into perspective, Americans drink 8.4 billion gallons of bottled water per year. How many gallons of bottled water is that per month? Per day?

DISCUSSION:

We normally think of CO₂ (Carbon Dioxide) as coming from the tailpipe of a car or an industrial smoke-stack. However, when solid waste such as textiles are buried in landfills they naturally release CO₂ as they decompose.

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.

Assignment option:

What does too much CO₂ do to the environment? Have student research and write a short paper about their findings.

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.

WORKSHEET: Recycling and Repurposing goods?

Complete the worksheet

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 them in 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.

IV

How Micro-enterprises improve the status and self-reliance of women

DISCUSSION:

Independence creates confidence. What does this mean? Ask the students how it feels to be able to do something on their own.

Depending on yourself for your own success will lead to being a well-rounded adult and future leader.

DISCUSSION:

Why most women in poor countries do not have jobs:

1. They have a long-standing culture of dependence
2. They may have low self esteem
3. They may be afraid to take the risk
4. They play a limited role in decision-making for their household and society
5. Their family is probably of traditional thinking
6. They may have many children
7. They may be a caretaker for their parents, other family members or a child in poor health
8. Their time for productive activities are limited
9. Their quality of life is generally poor

10. They may lack technical skills
11. They may have limited business experience
12. They may be of low literacy
13. They, or their family may have a narrow world view
14. Lack of funds for education or training
15. Their ability to generate income may be limited due to their skill level
16. They may be waiting for assistance from government

What would you do if you were told you could not work?

DISCUSSION:

How many of you have mothers that work at home? 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?

What about women in other countries. What is their role there?

Assignment option:

Have the students research how micro-enterprises impact women in the Dominican Republic.

In the Dominican Republic, a nationwide survey conducted in 1992 revealed that 330,000 micro and small enterprises created employment for 26 percent of the economically active population. Furthermore, a significant portion of this is represented by women (38 percent).

It is argued that the households of women are benefitted more by microenterprises because women tend to devote this income, proportionately, more to their households than do men. Therefore, it is recommended that microenterprise training programs be less gender-neutral and should be diversified to address the central challenges of women's businesses.



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:

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.

Micro-Enterprise Curriculum



© 2016 Funds2Orgs, LLC

Funds2Orgs, LLC reserves all rights of reproduction and all copyrights in designs and program creations in the Teacher Edition, High School Micro-enterprise Curriculum, created by Funds2Orgs, LLC as well as the preliminary design and any incidental works made therefrom.

All materials, including, but not limited to any marketing materials, data or information developed or provided by Funds2Orgs, LLC are and will remain the sole and exclusive property of Funds2Orgs, LLC and its Affiliates. Unauthorized copying, reverse engineering, decompiling and creating derivative works are expressly forbidden. No part of the content may be otherwise or subsequently reproduced, downloaded, disseminated, published, or transferred, in any form or by any means, except with the prior written permission of and with express attribution to Funds2Orgs, LLC. Copyright infringement is a violation of federal law subject to criminal and civil penalties.