



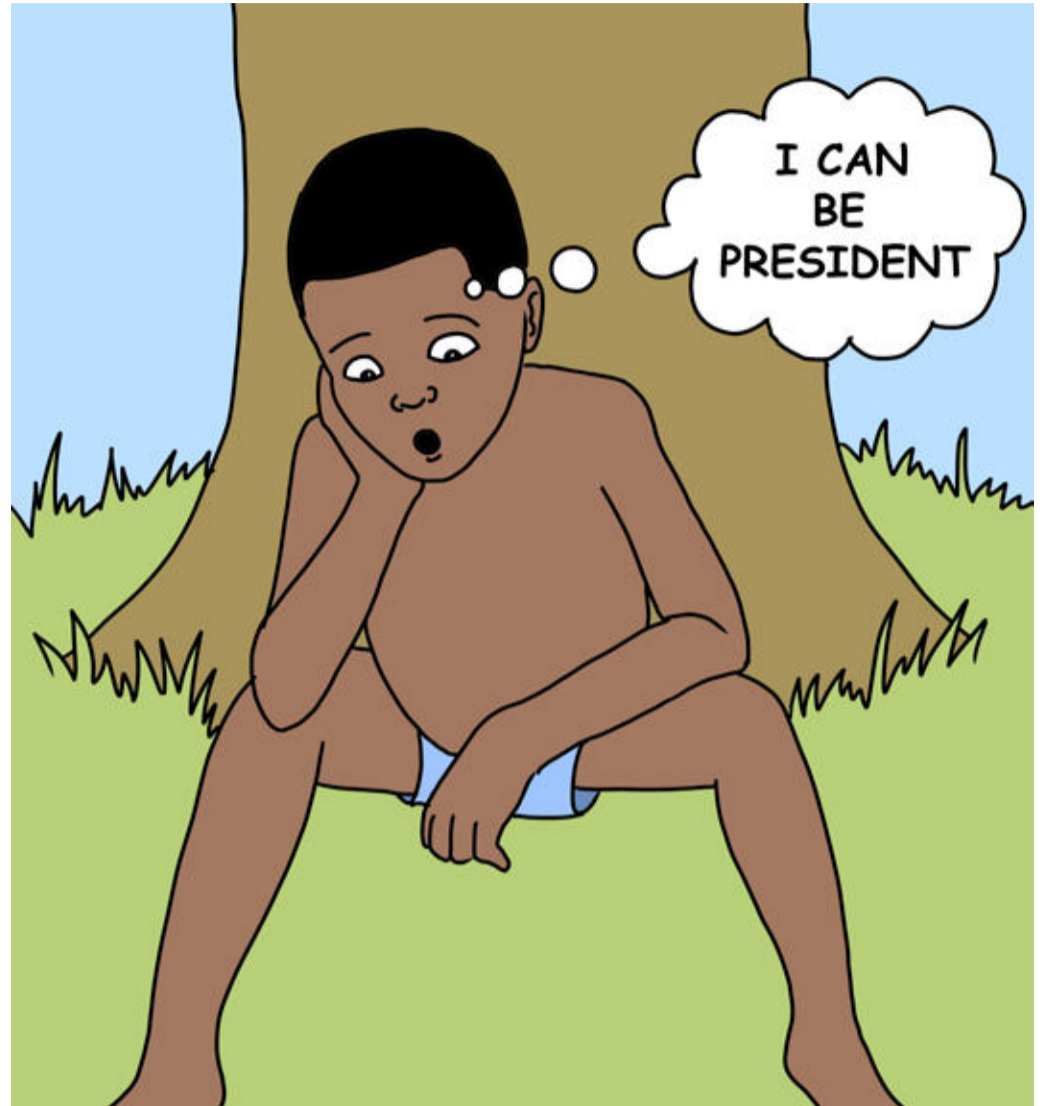
ECONOMIC RECOVERY AND DEVELOPMENT

— PICTORIAL GUIDE —

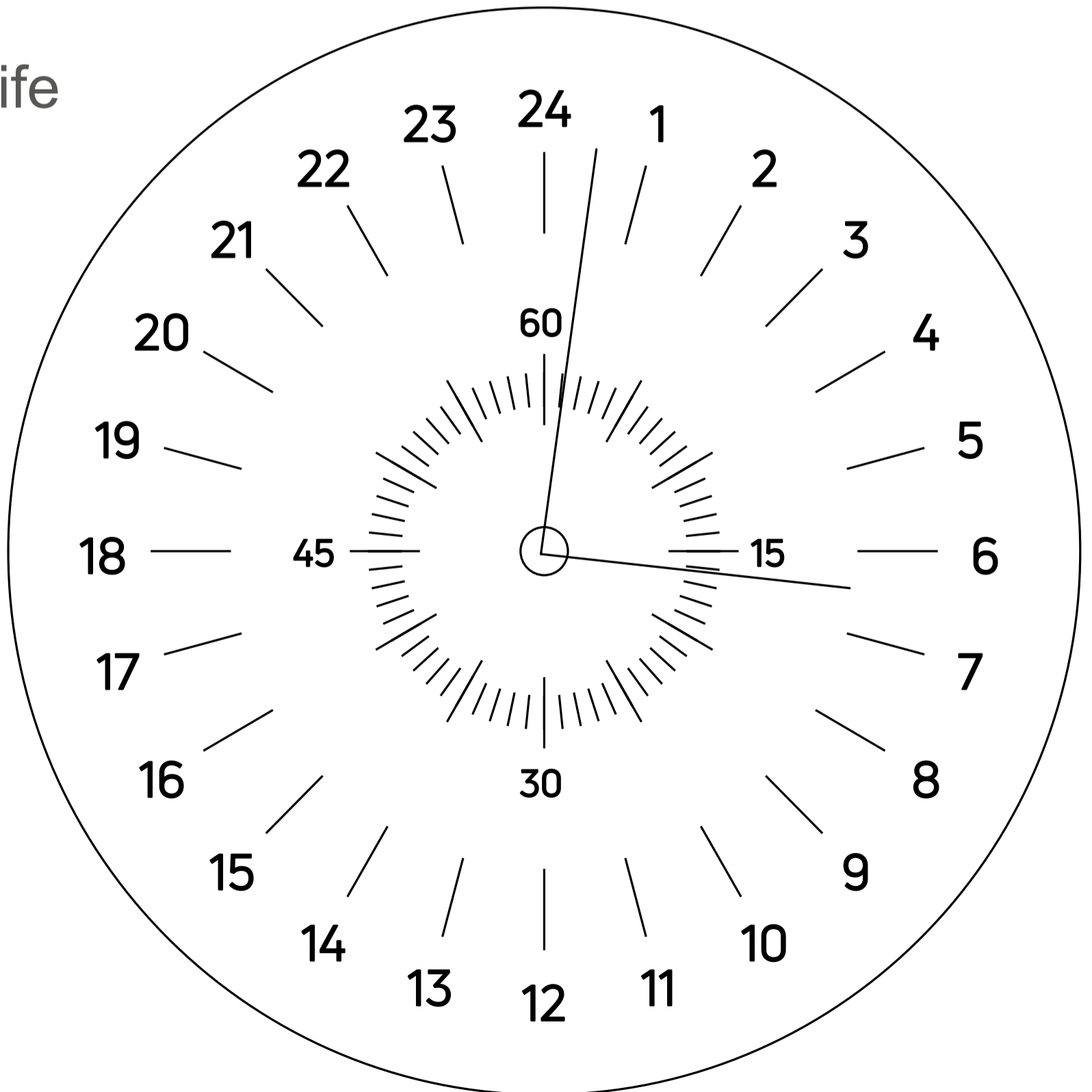




The Power of the Mindset



Pie of Life

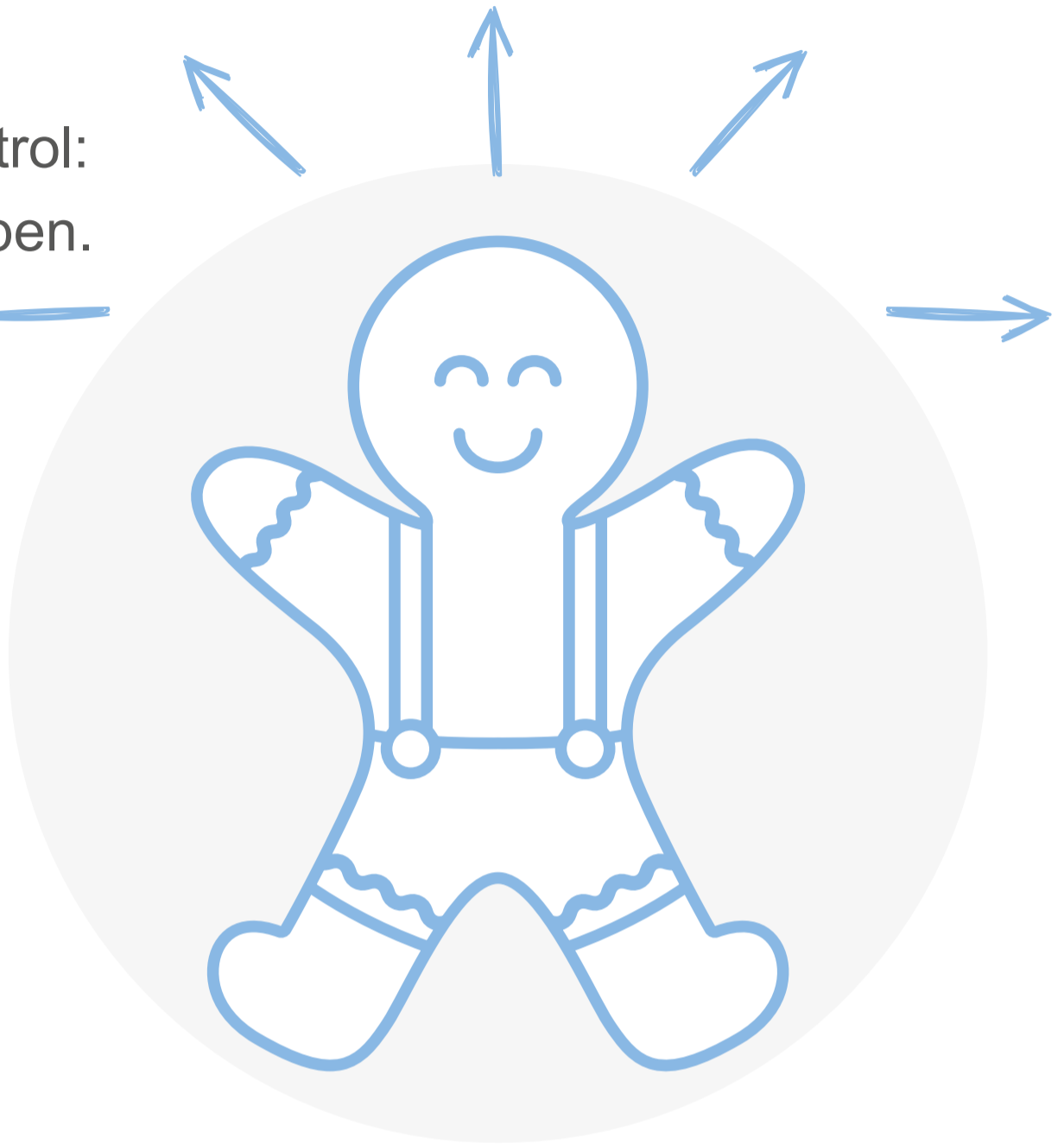




Fixed Mindset and Growth Mindset

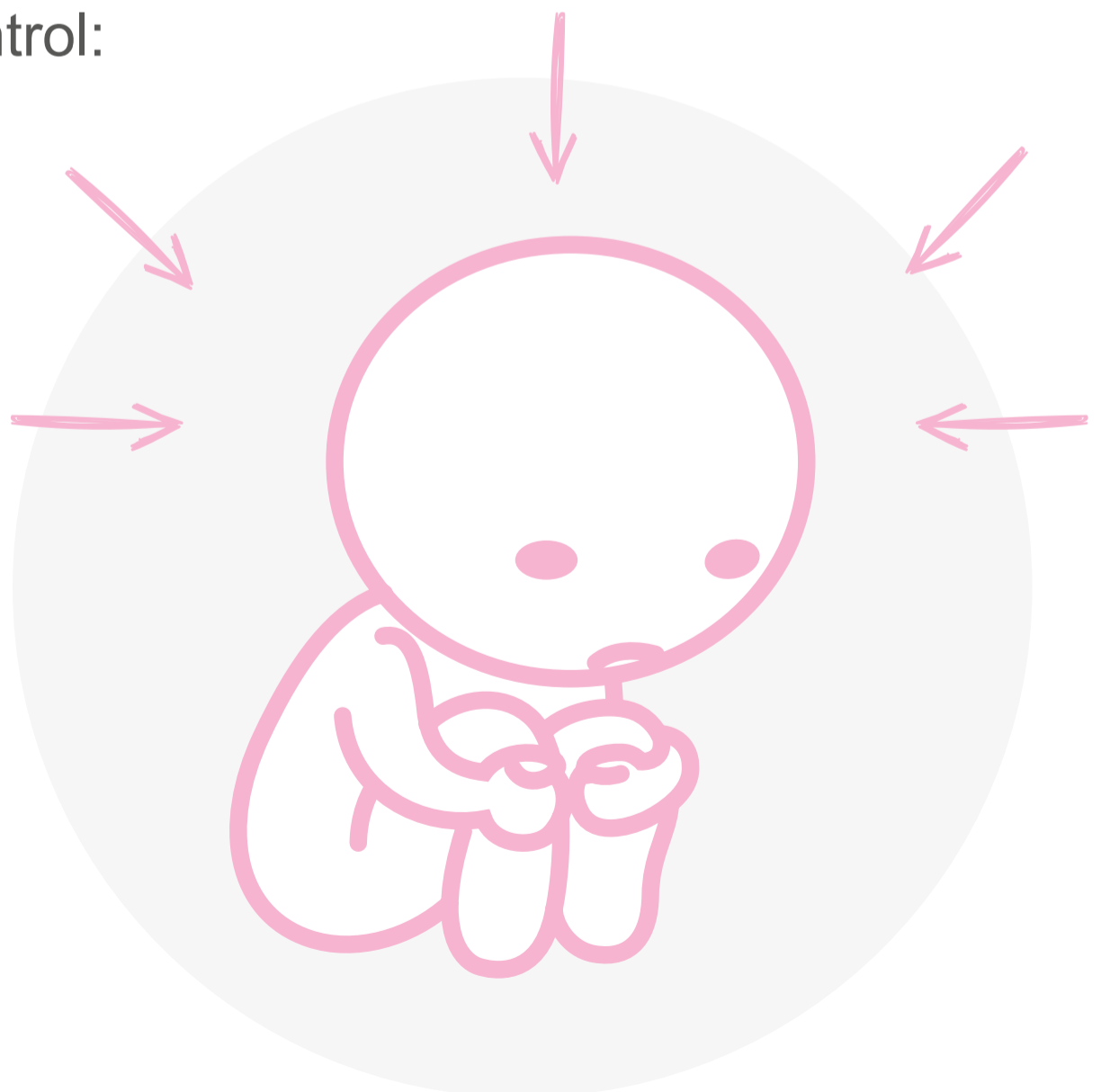
Internal Locus of Control:
You make things happen.

- ✓ Freedom based
- ✓ I create my future
- ✓ Look what I can do.



External Locus of Control:
Things happen to you

- ✓ Fate-based
- ✓ Why bother?
- ✓ Why does everything happen to me?



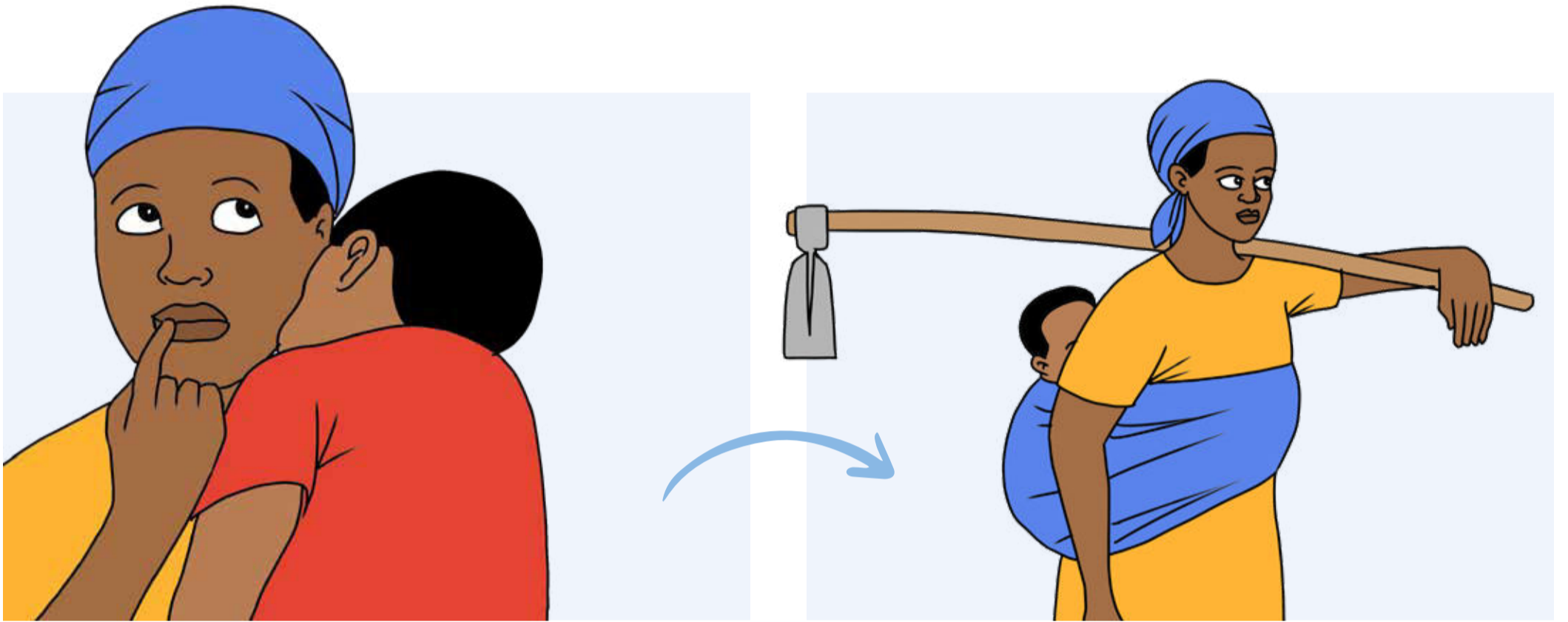


It takes those with a positive mindset and attitude to get to the top



1.4 Self-Transformation as a Family Member

$$T + F + A = R$$



✓ Thoughts

✓ Feelings

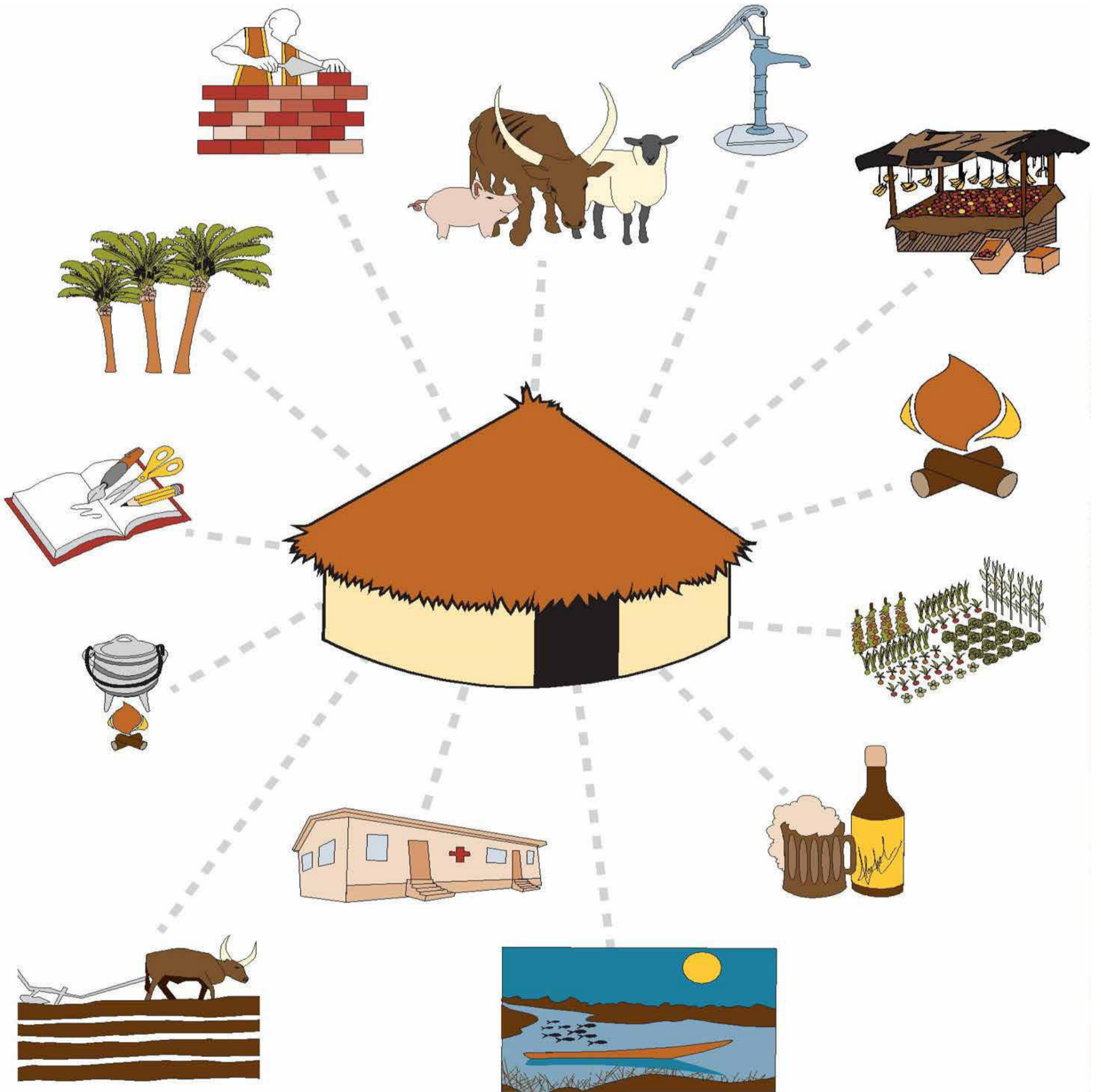


✓ Results

✓ Actions

2.1

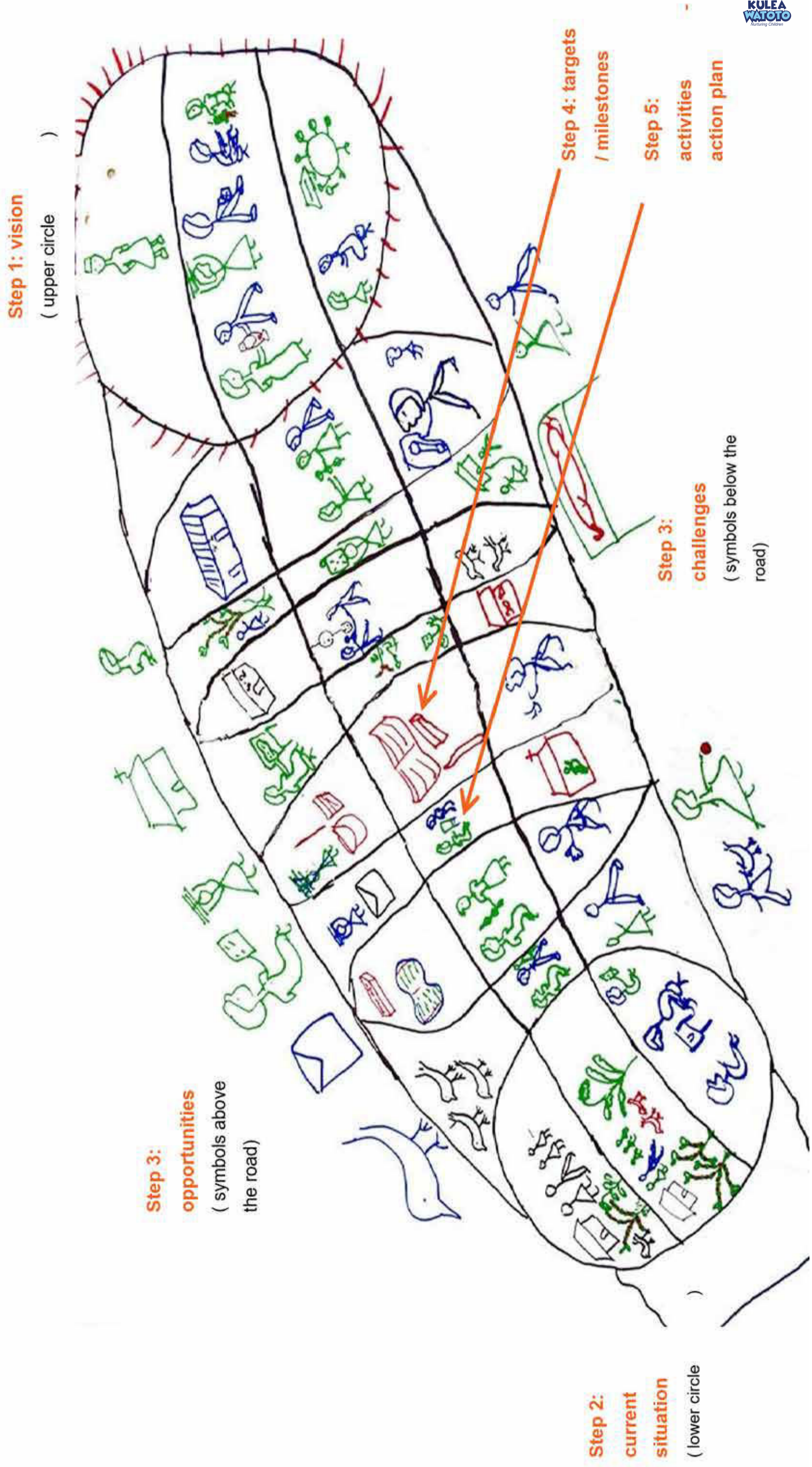
Household Economy Diagram



2.2 Cash flow Tree Diagram



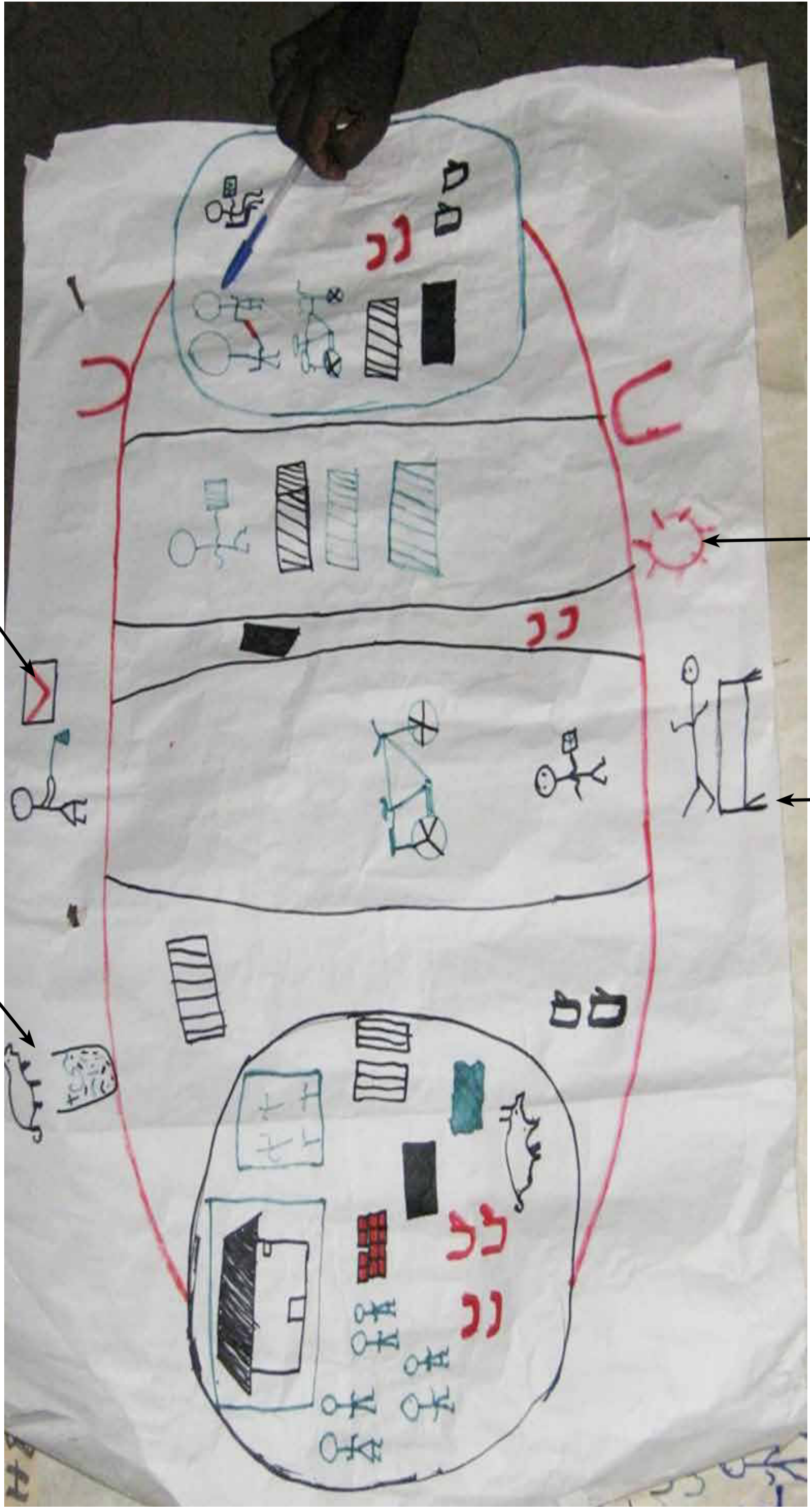
1.5 Household Visioning: Complete Vision Map



Labour

Animals

Opportunities



Drought

Illness

Challenges

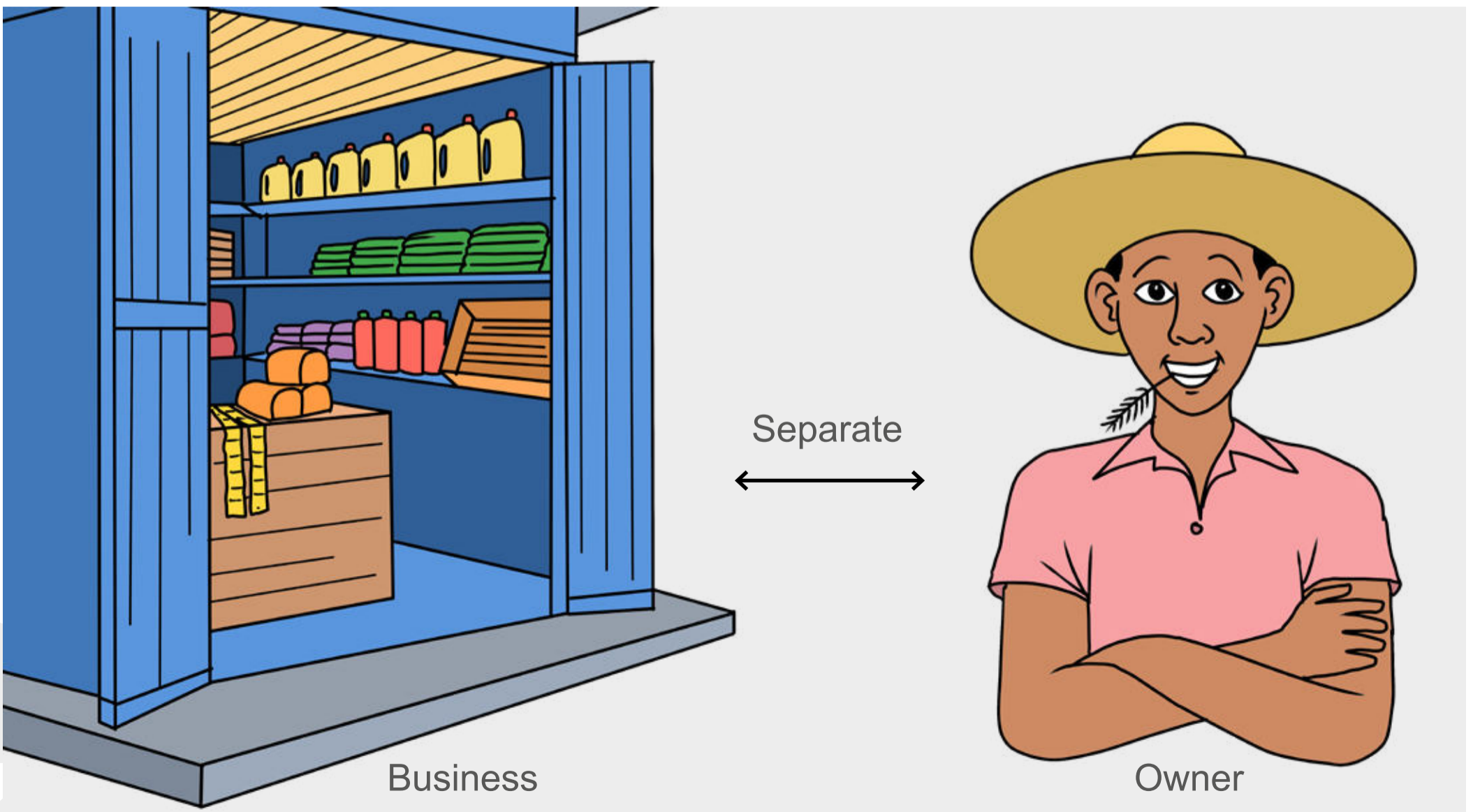
2.4

Dealing with Financial Stress: Boat Activity Diagram



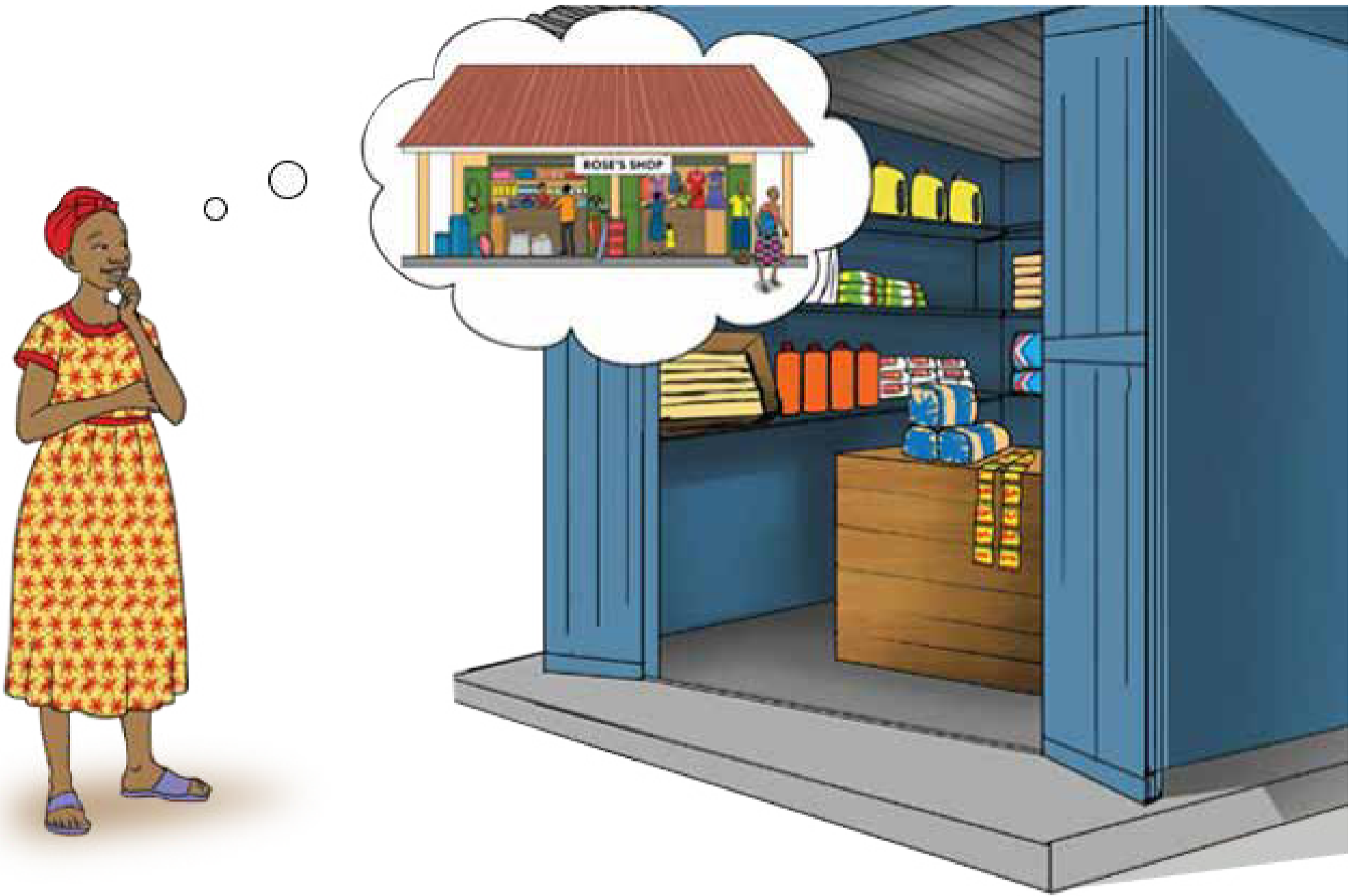
3.2

The Individual and the Enterprise



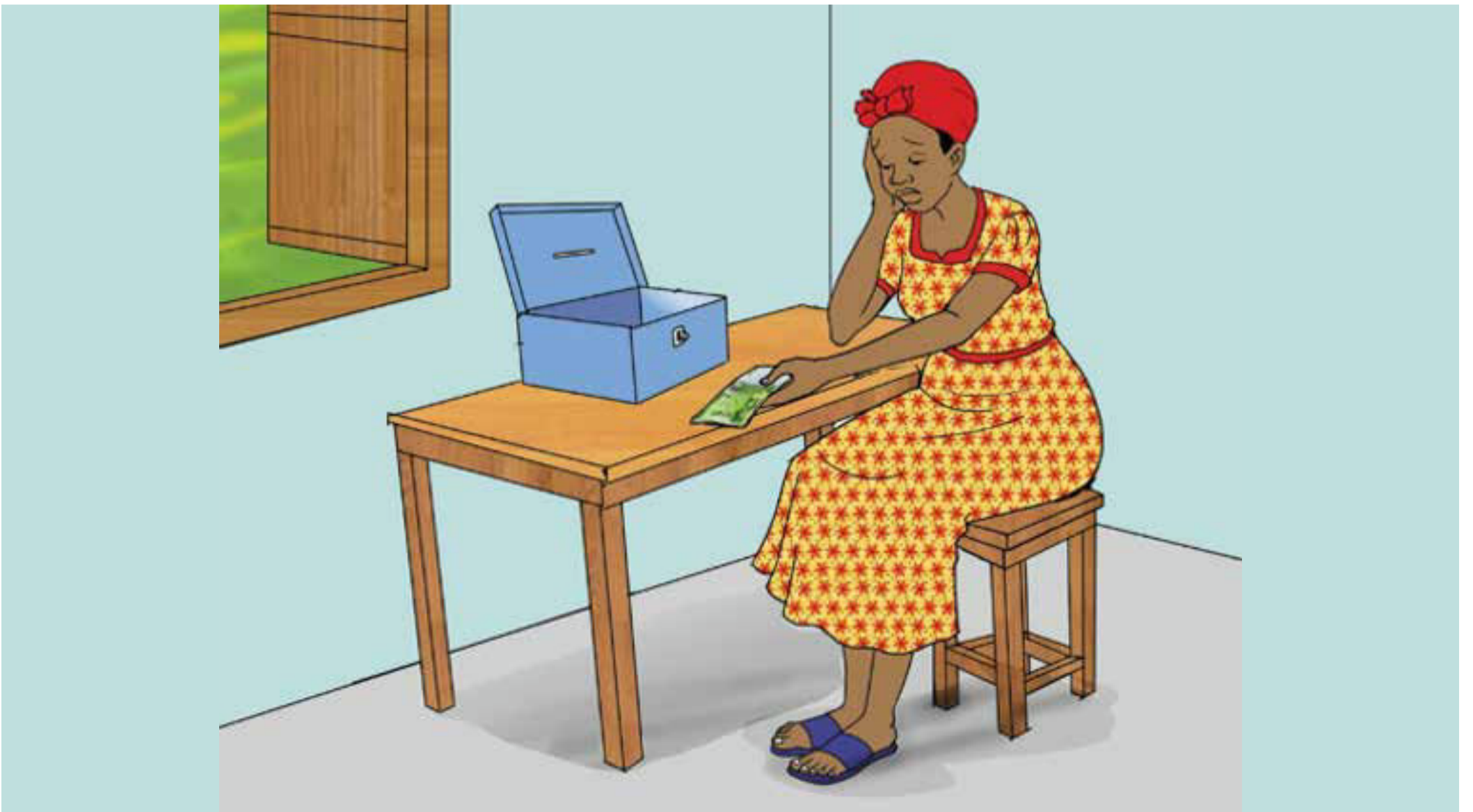
3.6

My Business Ideas



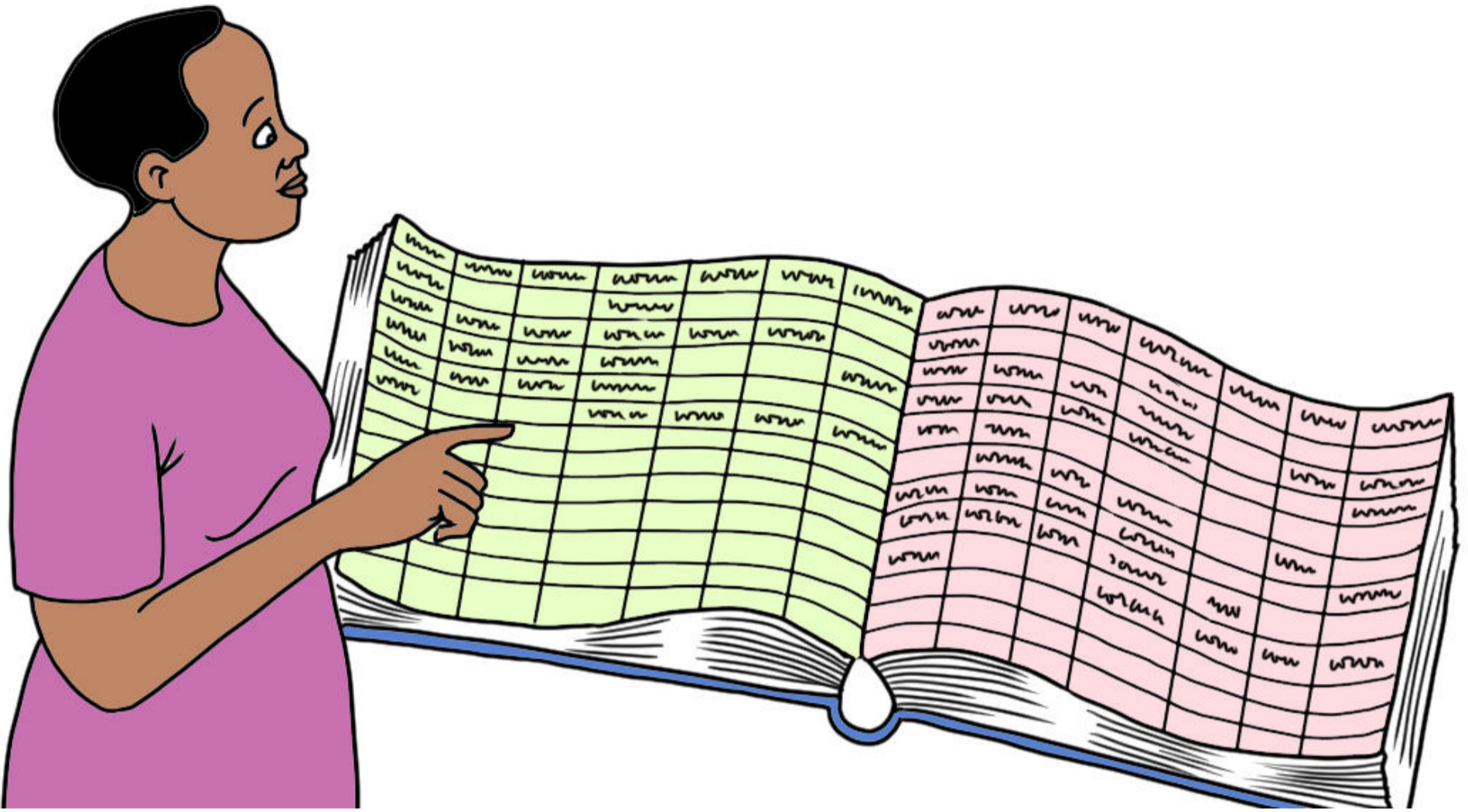
3.8

Sources of Capital



3.9

Record Keeping



4.1

Financial Literacy



Financial literacy enables one to:

- ✓ Make good financial choices about saving, spending, and managing debt
- ✓ You understand the key financial products you may need throughout your life.
- ✓ Respond competently to changes that affect your everyday financial well-being

4.2 Saving Goals

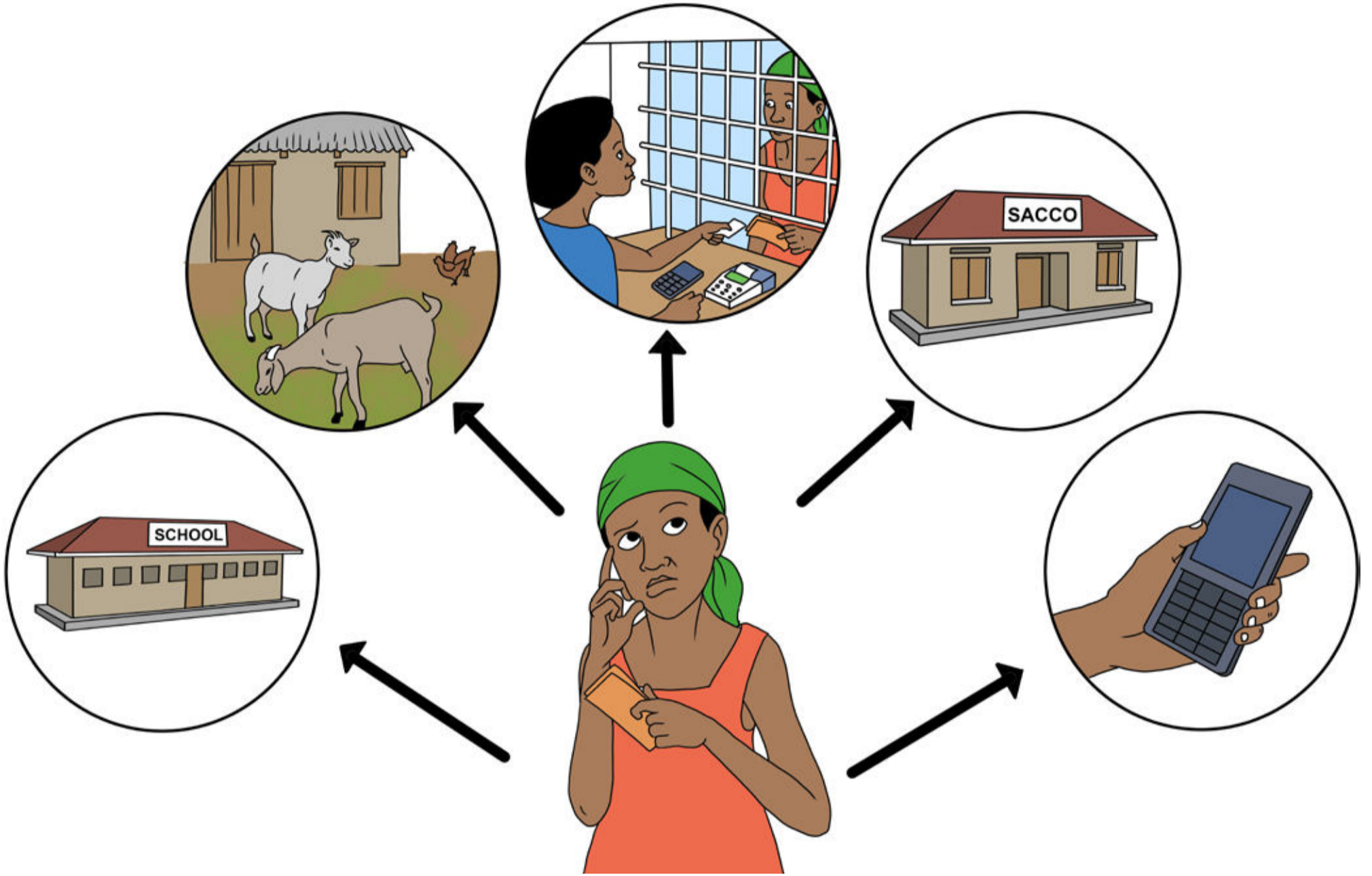


4.3 Financial Goals: Family Budgeting

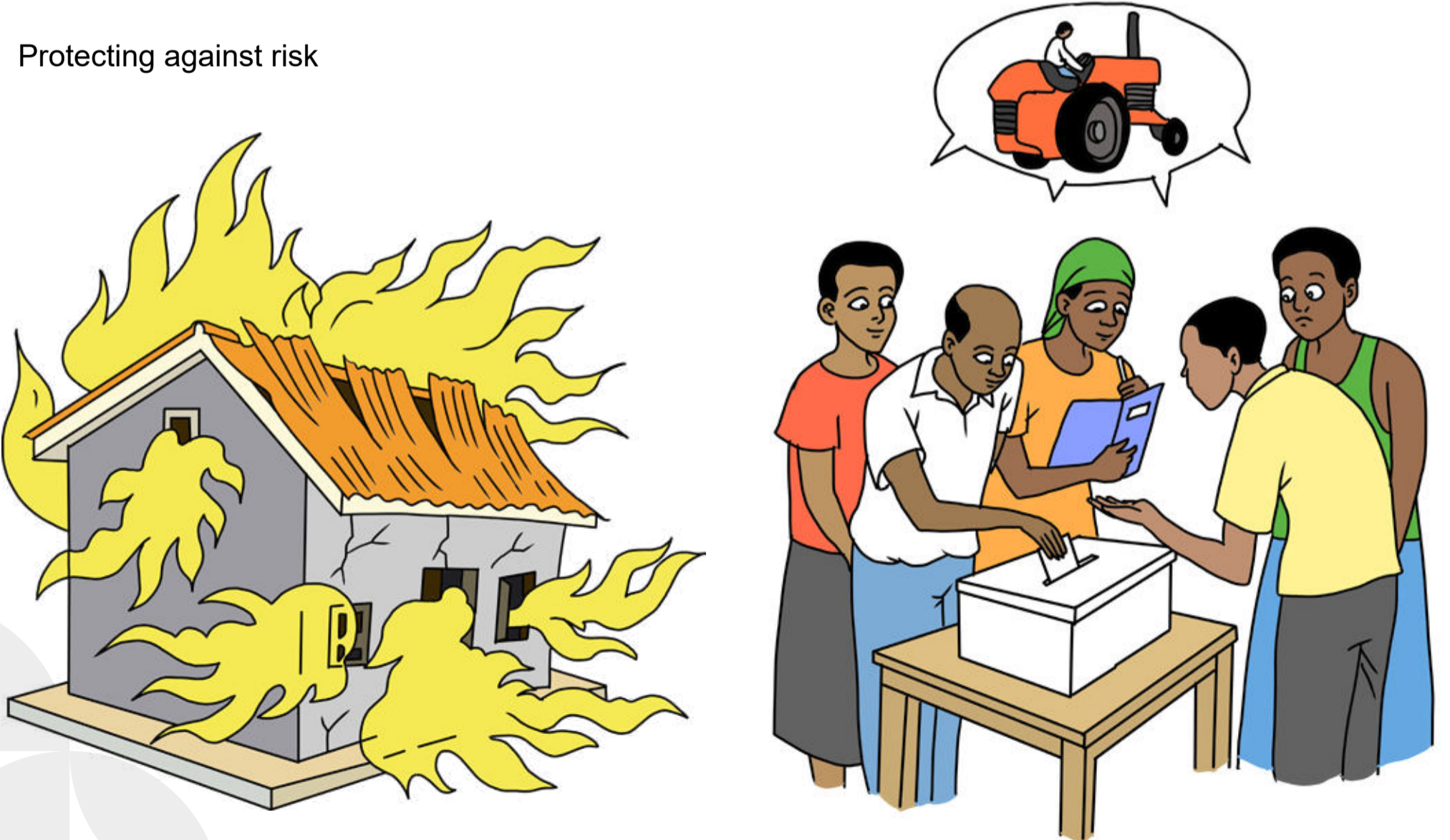


4.1

Where to Save? Advantages and disadvantages of different saving options

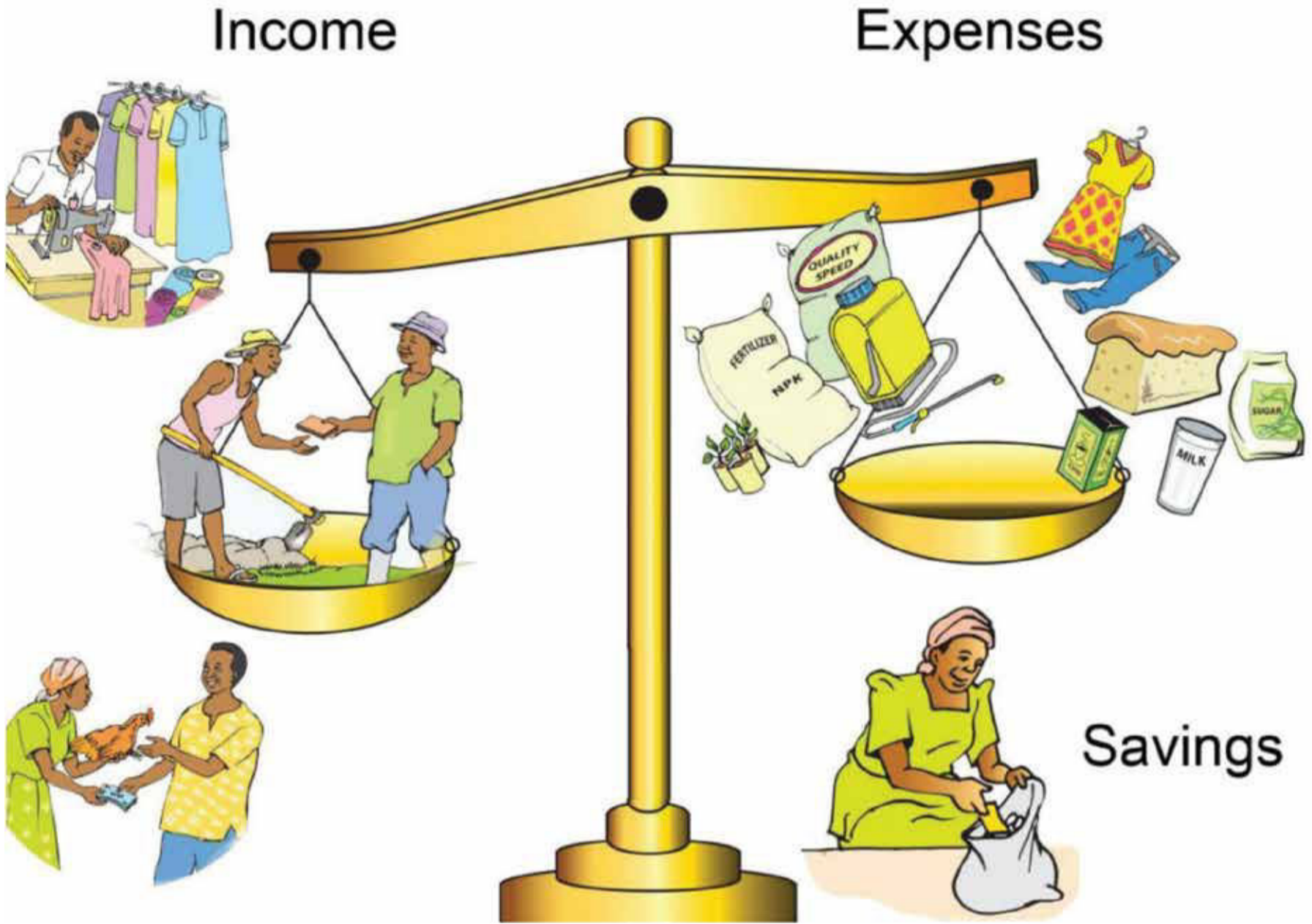


Protecting against risk



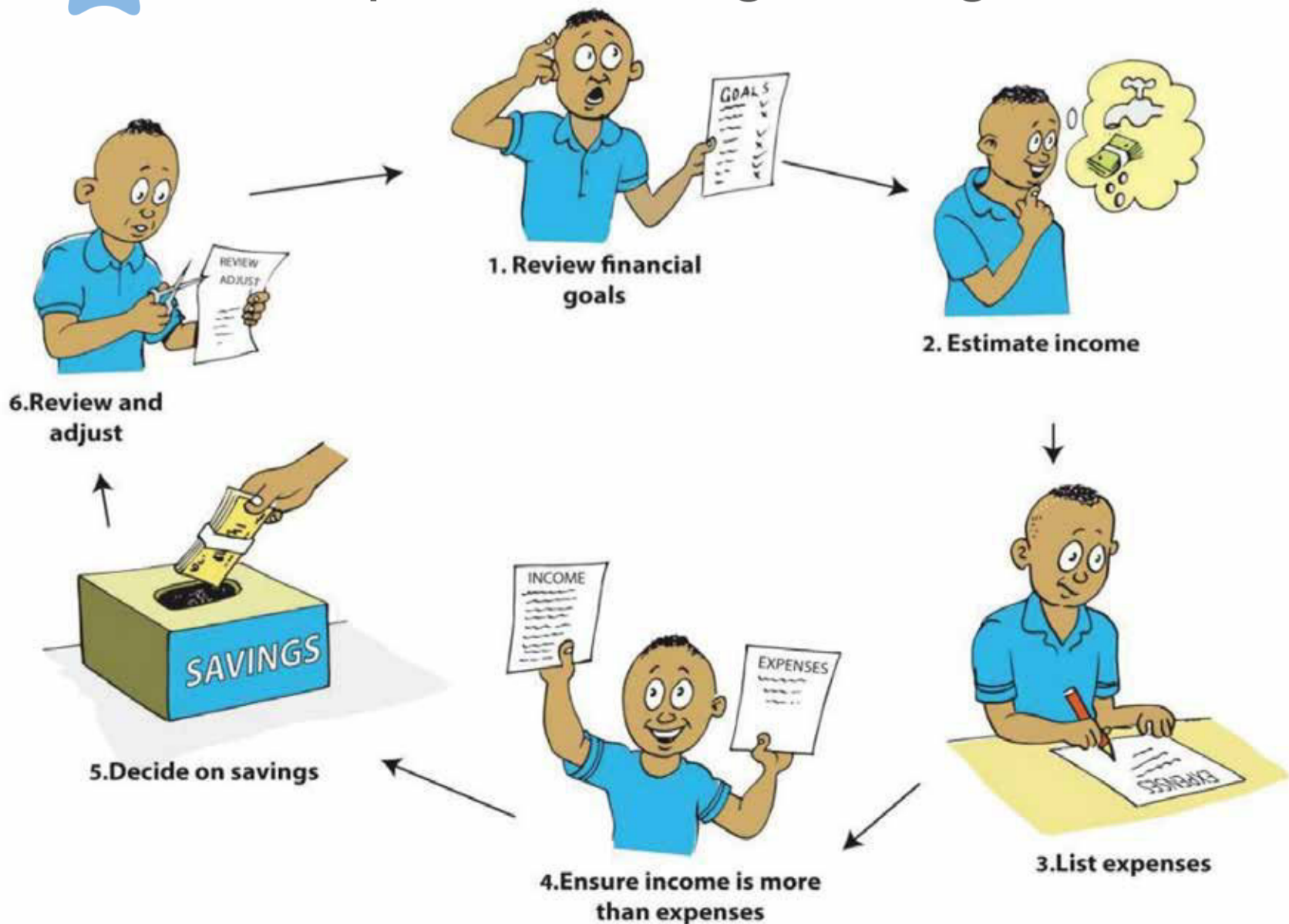
4.2

Ways to Improve Budgeting



4.2

Steps to creating a budget

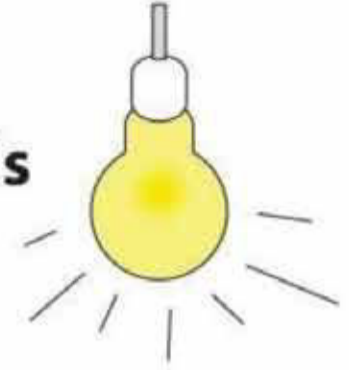


4.4

Financial Services



Pay Bills



Buy Airtime



Send or Receive Money

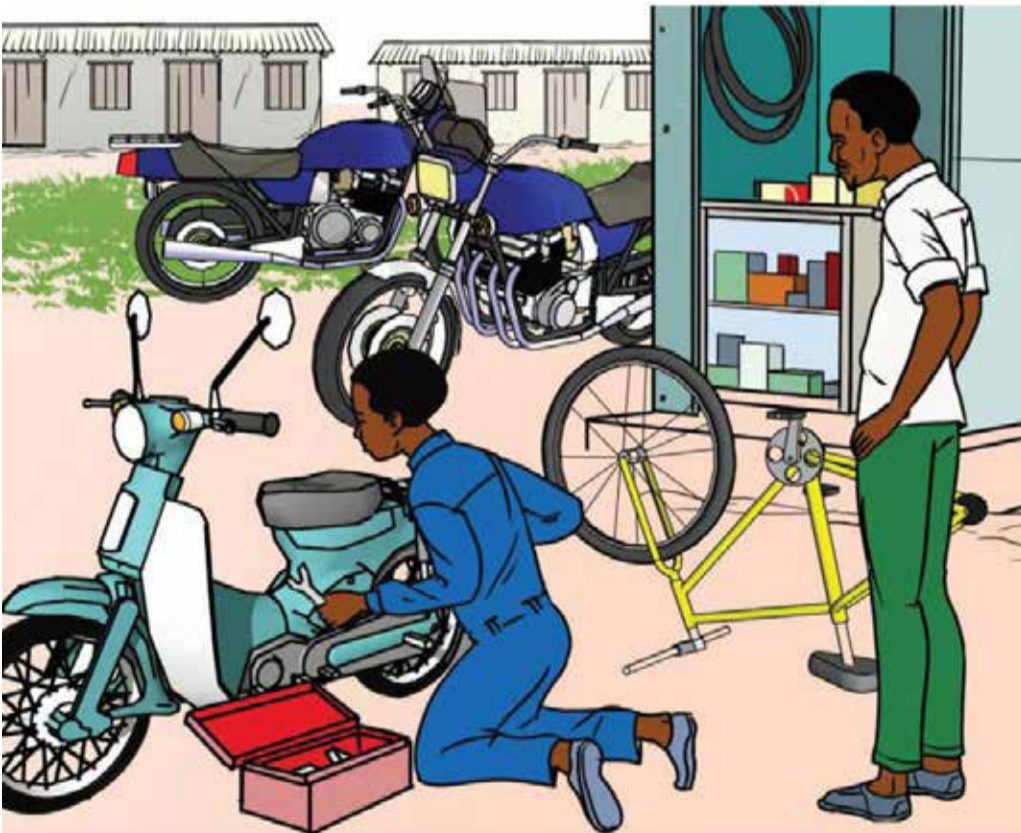
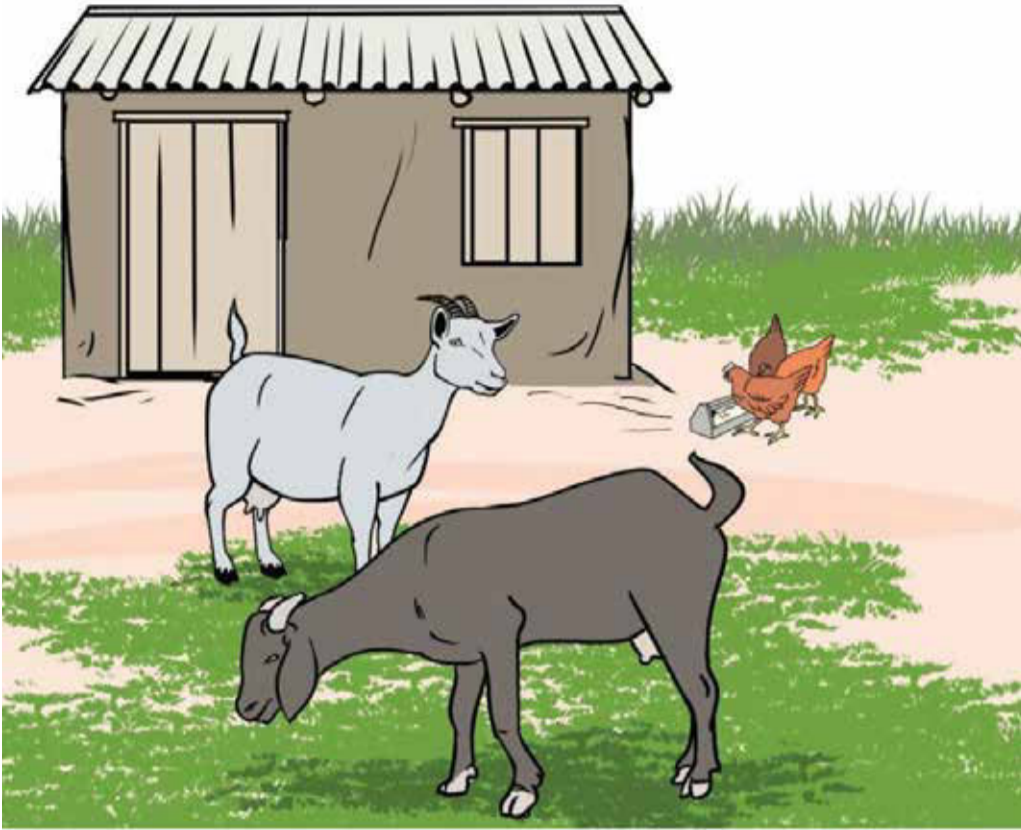


Pay for Goods





Investment Options



People invest:

- ✓ To have enough money to meet all their needs.
- ✓ To have money work for them and to generate more income in the future, which one can re-invest.
- ✓ If you use your money for consumption, for example for buying a radio, the money is gone and will not help you to generate more income in the future.
- ✓ To create wealth and security
- ✓ To Increase the ability to earn more income.
- ✓ To establish income generating facilities for old age or for children.
- ✓ To create jobs for self and family

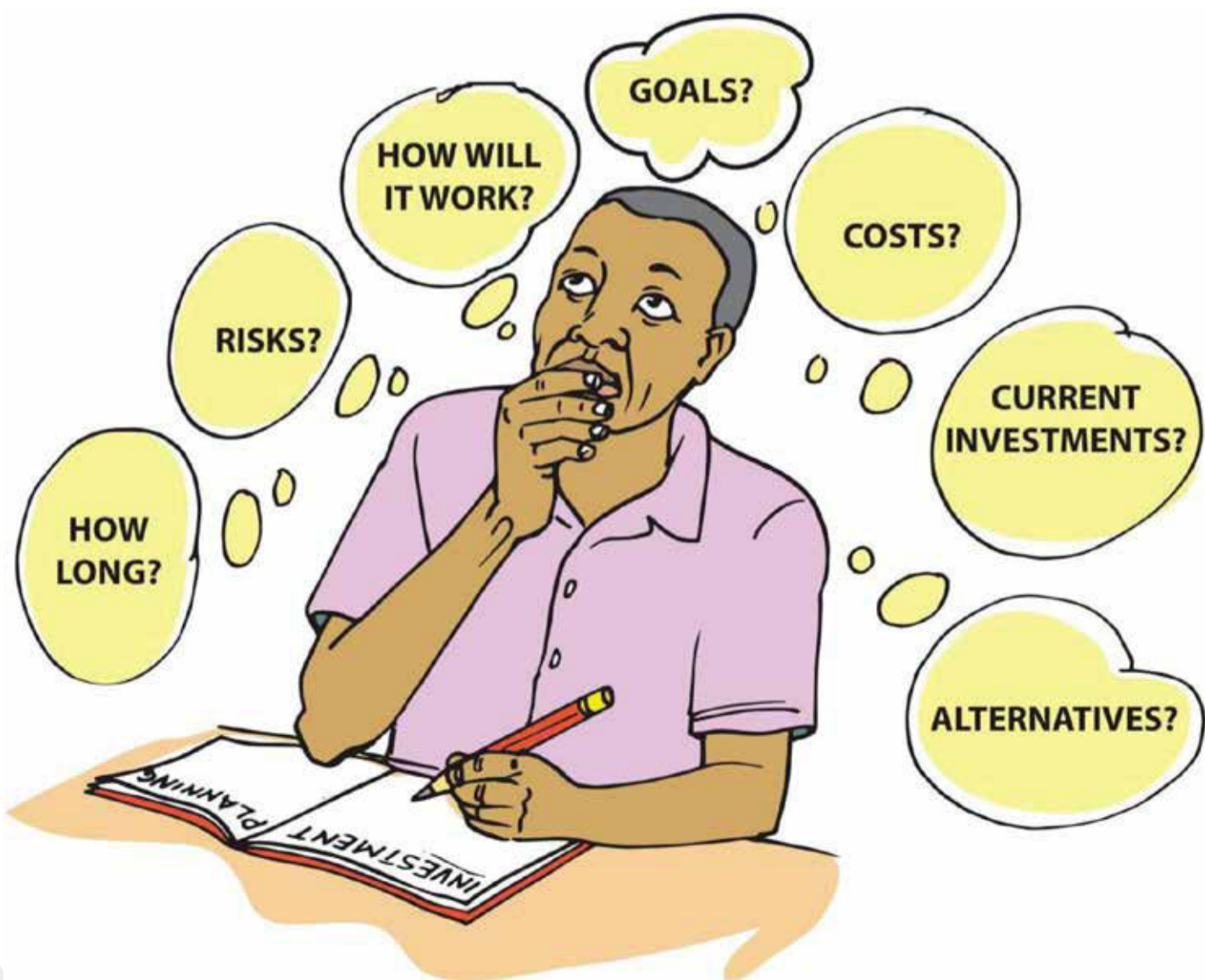
4.6

Risk management



4.6

Factors to consider when taking a loan



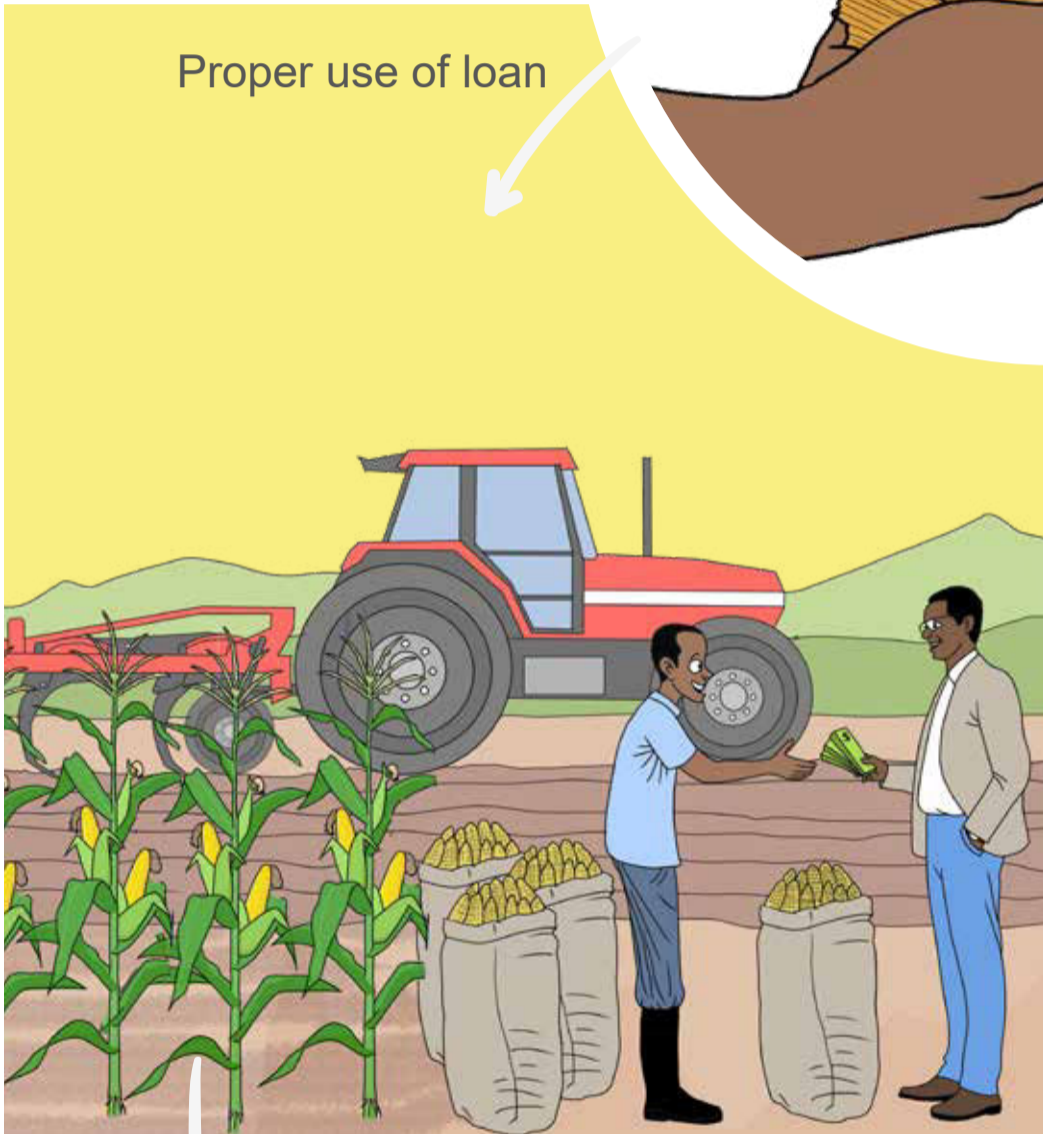
4.6

Good use of loan versus bad use of loan

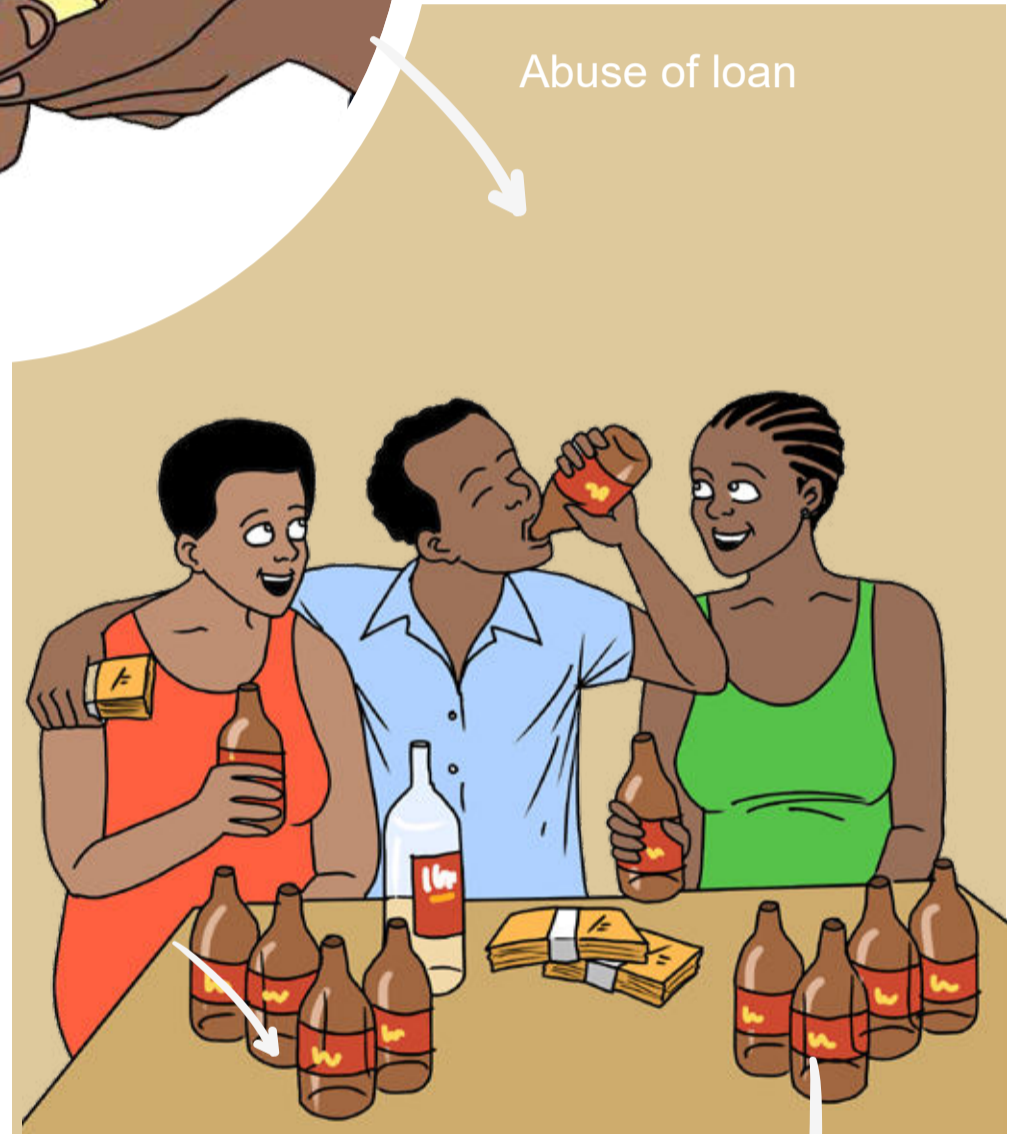
Receives a loan



Proper use of loan



Abuse of loan



...consequences



...consequences





In Partnership with:



Source of materials

- ✦ ENTERPRISE UGANDA AGRIBUSINES TRAINING MANUAL – Mindset change
- ✦ World Health Organization
- ✦ IRC L2E (Learn 2 Earn) Package
- ✦ CARI-EA Financial-literacy Manual
- ✦ Gender Action Learning System - Oxfam
- ✦ IRC EASE (Economic and social empowerment)
- ✦ World Food Programme and UNCDF - Financial literacy 5-week training programme