



Facilitator Guide



Sector
Retail

Sub-Sector
Retail Operations

Occupation
Store Operations

Reference ID: **RAS/Q0104, Version 1.0**
NSQF : Level 4

**Retail
Sales Associate**





Shri Narendra Modi
Prime Minister of India

“ Skilling is building a better India.
If we have to move India towards
development then Skill Development
should be our mission. ”



Acknowledgements

We thank the following organisations for endorsing the contents of this Facilitator Guide, thus contributing towards skilling based on the Qualification Pack (QP) and National Occupational Standards (NOSs).



About this Guide

This Facilitator Guide is designed to enable training for the Retail Sales Associate Qualification Pack (QP). Each National Occupational Standard (NOS) is covered across Unit/s.

Key Learning Objectives for the specific NOS mark the beginning of the Unit/s for that NOS.

The guide aims to build trainer capability to deliver training programs by:

- Enabling a trainer to create conducive climate for learning
- Creating standardization and uniformity in training content and delivery
- Providing necessary knowledge and information on the Qualification Pack-National Occupational Standards for Retail Sales Associate
- Providing learning/reference material comprising Facilitation Notes, Tips, What to Say, What to Do, What to Ask etc. thereby enhancing quality of training delivery

The symbols used in this book are described below

Symbols Used



Steps



Notes



Objectives



Do



Ask



Explain



Elaborate



Field Visit



Say



Demonstrate



Exercise



Team Activity



Facilitation
Notes



Learning
Outcomes



Example



Resources



Activity



Summary



Role Play

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1. Introduction

UNIT 1.1 - Icebreaker

UNIT 1.2 - Objectives of the Program

UNIT 1.3 - Overview of Retail Industry in India

UNIT 1.4 - Overview of Retail Sales Associate

UNIT 1.5 - Career Progression of a Sales Associate

UNIT 1.6 - Job Role and Responsibilities of a Sales Associate



Key Learning Outcomes

At the end of this Module, Students will be able to:

1. Build rapport with fellow participants of the program
2. List the objectives of this course
3. Understand the basics of retail industry in India
4. Describe who is a retail sales associate
5. Explain the skills required by a retail sales associate
6. Describe the functions of retail industry

UNIT 1.1: Icebreaker

Unit Objectives

At the end of this unit, students will be able to:

1. Introduce each other.
2. Build a rapport with the fellow students and trainer.
3. Know the name and additional information about the fellow students.

Say

- My name is _____ and I will be your trainer for this session.
- Thank you all for your participation.
- Please take your respective seats.

Notes for Facilitation

Add more details when introducing yourself, such as your experience, your native place, your education, your hobbies, etc.

Resources to be Used

Pencil and paper (optional)

Activity

1. Ask the students to introduce themselves one by one.
2. Ask them to think of three statements about themselves; two of which must be true and one must be false.
3. Tell them that when one student is introducing himself/herself, the rest of the class has to guess and vote which of the three statements is false.
4. Give them some time to prepare and think.
5. Invite each student to come in front and say the three statements while introducing himself/herself.
6. To prevent chaos, repeat each statement said by the student and ask the rest of the class to raise their hands to vote for the false statement.
7. At the end, ask the student to reveal the false statement.

Notes for Facilitation

- Optionally, start the above activity by providing the students an example of the three statements related to yourself and asking the students to vote for the false statement. (For example, I play football. My favourite singer is Taylor Swift. I stay in Delhi.)

- Encourage shy students to provide information about themselves by approaching them and helping them to come up with the three statements.



- Now that we all know each other, let's move on to knowing the objective of this module.
- I would request you all to participate and ask questions whenever you are in doubt.
- Let's make this session as interactive as we can.



Start the session only when the entire class is settled down



Notes

UNIT 1.2: Objectives of the Program

Unit Objectives



At the end of this unit, students will be able to:

1. Discuss the Retail industry in India.
2. Process credit applications for purchases.
3. Help keep the store secure.
4. Help maintain healthy and safety.
5. Demonstrate products to customers.
6. Help customers choose right products.
7. Provide specialist support to customers facilitating purchases.
8. Demonstrate how to maximise sales of goods & services.
9. Provide personalised sales & post-sales service support.
10. Create a positive image of self & organisation in the customers mind.
11. Resolve customer concerns.
12. Organise the delivery of reliable service.
13. Improve customer relationship.
14. Monitor and solve service concerns.
15. Promote continuous improvement in service.
16. Work effectively in a team.
17. Work effectively in an organisation.

Notes for Facilitation



- Ask the students about the expectations from the course.
- Invite students to participate. List the expectations on the whiteboard.
- Give the students a brief overview of what all will be covered in the program.
- Start with a positive and happy note.

Notes



UNIT 1.3: Overview of Retail Industry in India

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the evolution and growth of the retail industry in India.
2. Describe the function of a retailer.
3. Distinguish between organized and unorganized retail.
4. List the different types of organized retail formats.
5. State the functions in modern retail.

Ask

- Ask the students what they know about the retail industry.
- Ask the students if they know about the key functions of the retail industry.

Do

- Give students some time to think about the retail sector in Indian context.
- Set the context of retail sector growth in India before explaining the skills required by a retail sales associate.

Notes for Facilitation

- Ask the aforementioned questions randomly to 3-4 students in the class.
- Once the students have finished talking about their pre-knowledge, reiterate the points.
- Talk about the retail industry.
- Explain the key functions of the retail industry.

Say

- The retail industry in India is emerging as one of the largest industries in the economy.
- It accounts for about 10 percent of India's GDP.
- With 1.2 billion people, India has one of the fastest growing retail markets in the world.
- The estimated value of the Indian retail market is about US\$ 600 billion.
- By economic value, it is one of the top five retail markets in the world.
- As per a 2012 PWC report, in India, modern retailing has a 5% market share that has about \$27 billion of sales.
- This is growing at 15 to 20% annually.
- Retail industry is expected to grow to US\$ 1.3 trillion by 2020, registering a CAGR of 9.7 per cent between 2000-2020
- India presents a large market opportunity with respect to the number and increasing purchasing power of consumers.

- However, there are significant challenges as well given that over 90% of trade is conducted through independent local stores.



- ### Notes for Facilitation
- Ask students if they have any questions.
 - Explain and reiterate if any student is facing difficulty understanding a concept.
 - Optionally, ask any other student to explain the concept in doubt.



- ## Summarize
- Summarize about the retail industry.
 - Summarize the key functions in the retail industry.
 - Summarize the list of companies invested in Indian retail space



This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. In the top left corner, there is a small icon of a notepad with a pencil, followed by the word "Notes". The entire sheet is framed by a thin black border.

Unit 1.4: Overview of Retail Sales Associate

Unit Objectives

At the end of this unit, students will be able to:

1. Describe the meaning of a retail sales associate.
2. Identify organisational skills required by a sales associate.
3. Recognise the communication skills of a sales associate.
4. Discuss the desired analytical skills of a retail sales associate.

Ask

- Ask the students what they know about a retail sales associate.
- Ask the students to list the organisational skills needed by a retail sales associate.
- Ask students to make a list of the various skills required by a retail sales associate.

Say

- Retail sales associates are the people who work in retail stores and deal in selling of various products such as apparels, food items, sporting goods, etc.
- These people are a part and parcel of every retail store.
- They assist customers in finding the desired products and help them buy.
- They also answer customer queries during customer interaction.
- The main skills a sales associate should possess, are as follows:
 - » Interpersonal Skills
 - » Communication Skills
 - » Commercial Acumen
 - » Technology Orientation
 - » Other Skills

Notes for Facilitation

- Ask students if they have any doubts.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize

- Summarize who is a retail sales associate.
- Summarize the skills required by a retail sales associate.

UNIT 1.5: Career Progression of a Sales Associate

Unit Objectives

At the end of this unit, students will be able to:

1. List the benefits of being a sales associate.
2. Explain the career progression of a sales associate.
3. Examine job skills and requirements of a sales associate.

Resources to be Used

- Available objects such as data sheets, product detailer, notebook etc.

Do

- Make sure that the students sit in a class, explain them the skills required for a sales associate.
- Tell the students about essential educational requirements of a sales associate.

Ask

- Ask the students what they know about the career progression of a sales associate.
- Ask the students what they know about the benefits of this role.

Say

A Retail Sales Associate is a part of store operations vertical and performs the role of Sales. He/she has an opportunity for vertical mobility after spending productive time in the store. He/she can progress from being a Retail Sales Associate to Team Leader and then take on future higher roles with a wider span of control such as Departmental Manager, Store Manager, Cluster Manager to Regional Manager and eventually leadership position of National Head.

Tips

With the right attitude, you can become a sales associate without a high school diploma.

Summarize

- Summarize the benefits of being a sales associate.
- Summarize the career progression of a sales associate
- Summarize the key points and provide answer to students' doubts.

UNIT 1.6: Job Role and Responsibilities of a Sales Associate

Unit Objectives

At the end of this unit, students will be able to:

1. Describe the job role of a retail sales associate.
2. Identify job responsibilities of a sales associate.

Resources to be Used

- Available objects such as a Pro Slate, product lists, notebook, etc.

Do

- Welcome and greet the participants. Revise the learnings of the previous sessions and ask them if they have any doubts.
- Explain to the participants what does a Sales Associate do.

Ask

- Ask the students what they know about the job role of a sales associate.
- Ask the students what they know about job responsibilities of a sales associate.

Elaborate

The primary job roles and responsibilities of a Retail Sales Associate include:

- Helping customers make purchases by recommending, describing and demonstrating products.
- Promptly responding to customer's requirements and attending to his/her concerns resourcefully
- Providing details of product to the customer
- Serving multiple customers at one time
- Representing the store in a professional and mature manner
- Completing billing transactions accurately
- Receiving and maintaining store inventory and deliveries

Summarize

- Summarize the job role of a retail sales associate.
- Summarize the job responsibilities of a sales associate.

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2. Processing Credit Applications

Unit 2.1 - Overview and Need for Credit Facility

Unit 2.2 - Characteristics and Conditions of Credit Facility

Unit 2.3 - Legal and Company Criteria for Providing Credit Facilities

Unit 2.4 - Legal and Company Processes for Credit Checks and Authorisation

Unit 2.5 - Prompt Solution to Problems in Processing Credit Application Forms



Key Learning Outcomes

At the end of this module, students will be able to:

1. Identify the purpose of customers' needs for credit facilities
2. Explain to customers the appropriate features and conditions of credit facilities
3. Encourage customers to communicate and seek clarifications, and respond to them
4. Identify all the required documents needed for applying credit
5. State the necessary credit checks and authorisation procedures
6. Identify how and whom to approach for resolving difficulties in processing applications

UNIT 2.1: Overview and Need for Credit Facility

Unit Objectives

At the end of this unit, students will be able to:

1. Explain the meaning of credit sale.
2. Identify the need of credit facility.
3. List the advantages of offering credit facility.
4. Explain the disadvantages of credit facility.

2.1.1 What Is Credit Sale?

Do

- Generate a discussion in the class with a scenario like this:
Amit comes to your retail store and is looking at gift items. He picks up a gift, looks at the price tag and puts it back on the shelf.
Ask the students what could be the reason?
Expected answers
 - » item too costly
 - » Didn't have enough cash
- Ask the students whether the Sales Associate can help Amit in any way?
- Get responses from the class and steer the discussion towards the concept of credit facility.
- Allow the students to say what they understand by credit facility.
- Accept phrases like-buy now and pay later, easy instalments, customer buys more items, store sells costly items, etc. Now give a formal definition of Credit facility as follows:

Say

- Credit facility is a payment option, wherein the retailer uses its credit schemes or (facilitates with the help of banks / financial institutions) to lend funds to its consumers who wish to purchase high ticket (costly) items but have limited or insufficient funds.
- Salient features of credit facility include---
 - » a payment option (Now/later) through credit schemes (Banks/financial institutions)
 - » pleasant shopping experience for customers
 - » build relationships
 - » increased turnover for the store

Notes for Facilitation

- You may give examples of how flats, cars, scooters and expensive consumer goods are bought.
- Explain EMI or equal monthly instalments
- Explain how a relationship of trust between the customer and the store is important in promoting sales



Fig. 2.1 Credit Sales Done

- The various retailing formats include specialty stores, departmental stores, branded stores, company franchisee/stores and convenience stores.

2.1.2 Need of Credit Facility

Role Play

The Two sides of Credit Facility

Ask for four volunteers to do a role play—1. Amit and his friend, 2. the Sales assistant and his floor supervisor

Amit—Hi, Girish! I want to show you the gift I bought for my sister.

Girish—Show me!

Amit—Look, I am giving her a watch with multi-coloured dials. She can match the dials to her dress. Do you think she will like this?

Girish—Of course! But how did you manage to buy such an expensive gift?

Amit—I bought it through a credit facility the store offered me.

Girish—How does it work?

Amit—I make a small down payment with the cash I have on hand; the remaining amount is to be paid in equal monthly instalments.

Girish—That is great! Now I can also think of buying a gift for my mother's birthday!

Sales Associate—Sir, I just helped a young man buy a decent gift for his sister through our credit facility.

Supervisor— Really? What did he buy?

Sales Associate— Sir he was looking for a Ladies' wrist watch, but was hesitating to buy it. I explained the credit facility that we offer and he agreed to make use of the facility. In fact, I managed to sell a watch with multiple dials and also a Ladies' handbag to go with the gift.

Supervisor— So credit facility helped you in upselling and cross selling?

Sales Associate— Yes Sir!

Supervisor— Good! Keep it up!

Ask



- Ask the students to explain the two sides of credit facility offered by retail stores.
- Ask the students whether this facility is beneficial to customers and how.
- Ask the students whether the store benefits by offering credit facility to the customer and how.
- Ask the students if they heard the supervisor mention two new words when he spoke to the sales assistant.

Elaborate



Earlier we thought of buying assets and consumer goods like flats or vehicles by paying EMIs. But now we can do festival shopping or gift shopping with this facility.

Amit bought a watch with multiple dials and a handbag. Can you guess which of these can be called upselling?

The watch with multiple dials is an upsale because the salesman encouraged him to buy a costlier item than what he was planning for.

The handbag is an example of cross selling because it is an item not related to the gift that Amit bought.

Shall we play a game to make you experts in cross selling and upselling?

The Sales Riddle

Prepare slips of paper with the following statements:

A customer ordered a regular pizza; I offered French Fries and Coke free with an extra large pizza. Did I upsell or cross sell?

A lady bought a bottle of Rooh Afza. I offered a set of six glasses and a jar. Did I upsell or cross sell?

A girl bought a box of 12 nail paints. I offered a manicure set with a box of 20 nail paints. Did I upsell or cross sell?

A gentleman bought an iPad. I sold him an extended warranty for two years at a concessional rate. Did I upsell or cross sell?

A lady bought a book. I sold her a book light which can be clipped to the pages. Did I upsell or cross sell?

Notes for Facilitation

- Give clues like 'up' means more or costlier.
- When the participants answer the riddle, they also have to justify their choices with reasons.

2.1.3 Advantages of Credit Facility

Ask

- Ask the students how many people benefit from the sale when a product is sold in a retail store.
- Ask the students from where does the store gets its supplies.
- Ask the students from where does the dealer get his supplies.
- Ask the students whether manufacturers have brand names.
- Ask the students whether the store benefit through credit sale.
- Ask the students whether the customer benefit through credit sale.

Explain

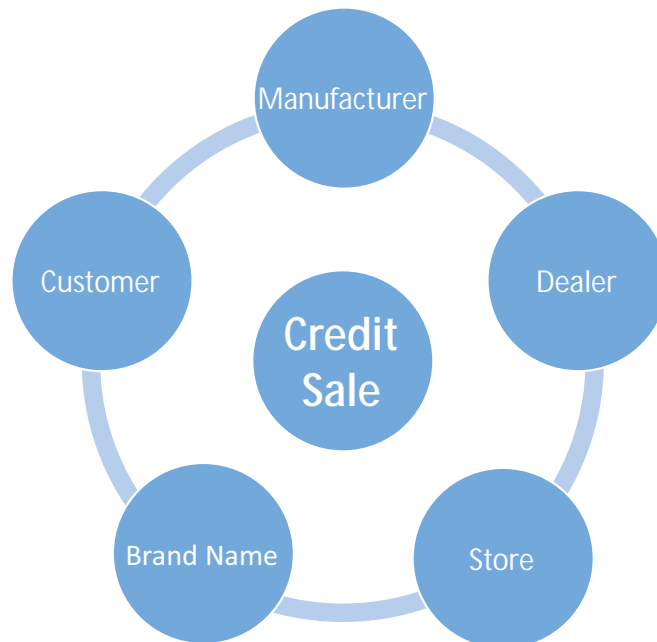


Fig. 2.2 Benefits of Credit Sale

With the help of the diagram, explain the benefits of credit sale.

- Manufacturers are better able to:
 - » Increase sales and extend their brand name
 - » Acquire new customers by offering attractive payment options
- Dealers are better able to:
 - » Increase sales by offering their customers attractive payment options for significant purchases

- » Provide customers efficient, personalized service through a quick, easy-to-use, and flexible financing options
- » Gain cross sell and Upsell opportunities
- The store has better turn over as more customers use the credit facility.
- The customer goes back from a credit purchase with a sense of wellbeing and better purchasing power.

Role Play

You reach home with a huge carton in your hand. You have just purchased a Microwave Oven for your home.

Everyone in the house is thrilled. But your grandfather doesn't join the celebration.

You—Dadaji, you don't like the new Microwave Oven?

Dadaji-Oven is good, but why did you spend on a costly item like this?

You-Dadaji, I have made only a small down payment; the rest is in EMI's.

Dadaji-In our times we never bought anything unless we saved the required amount and paid immediately.

Now you will be in debt for many months to come.

Task: Convince Dadaji about the advantages of credit sales. Use the following points:

- i) changing times-changing trends
- ii) we get products from all over the world
- iii) credit facility is a boon for middle-income groups
- iv) stores charge a marginal rate of interest according to one's repaying capacity
- v) the benefits of credit sale go to the dealer, manufacturer, supplier and the retail store

Exercise

Fill in the blanks with the appropriate word chosen from the box below:-

1. Credit facility is a tool used by retailers to _____ sales.
2. Credit facility provides customers _____.
3. The Sales Associate plays the role of a _____ in credit sales.
4. Customer centric means building a _____ with both old and new customers.
5. The Sales Associate should be able to answer customer queries on credit sales _____.
6. The Sales Associate should be familiar with the _____ document of the stores.

facilitator, policy, convenience, promote, relationship, satisfactorily

2.1.4 Disadvantages of Credit Facility

Do



- Start a discussion on the drawbacks of credit sales in retail stores.

Say



- The two parties-the buyer and the seller gain because of credit sale schemes. But are there any disadvantages to this practice?
- Sometimes customers don't pay their instalments or make delayed payments. There are also customers who go away with the product without paying all the EMIs.
- When you go out of your house for a quick trip to the market, you just put a door lock and go away. But if you are going for a vacation, you reinforce the security of your house with built-in locks. A credit scheme also should have these built-in locks so that store does not end up with a bad debt story.

Elaborate



In the last unit, a young man managed to convince his Dadaji about the advantages of buying goods on credit payment. But offering credit facility to customers can bring some problems to the retail store.

A company needs cash to continue in business. But when you give credit facility liberally, goods will get sold but there will be no money coming in. If you don't offer enough credit, you may lose sales to customers who can get credit with your competition. You need to find the right mix between credit and cash flow for your business.

Trade debtors are customers who buy from you on credit. To avoid negative cash flow, the store must cut down the duration of the debt-carrying period. The debtors should pay their dues quickly.

Credit facility gives the customer the pleasure of buying without having to pay the full amount on the spot. More customers come in when this facility is available with a retail store. But the store should not get greedy and offer credit to every customer and on every product. Keeping the cash payment customers is very important.

If a customer defaults in his/her instalments, the store may have to pay a collection agency to recover the money. In such a case, the store loses some money and does not get full payment.

The customer payments have to be tracked regularly. If accounting work increases, it is an added cost to the company.

Notes



UNIT 2.2: Characteristics and Conditions of Credit Facility

Unit Objectives

At the end of this unit, students will be able to:

1. Identify various features of credit facility.
2. Appreciate the role of credit facility in meeting customer needs.
3. List various conditions applicable for credit facility.

2.2.1 Characteristics of Credit Facility

Do

- Show the graphic organizer to the class. In the light of the discussion on the disadvantages of credit sales, ask them to identify the conditions which protect the interests of the retail store.

It enables customers to purchase without cash payment.

It increases sales without actual receiving cash.

Rate of interest is imposed on credit allowed.

It caters to the needs of a large number of customers.

It is based on predefined policies of retail stores.

It is provided through a procedure.

Credit-worthiness of customers is considered.

Instruments, such as a credit card is used to make payments.

Payments can be done through small installments (Equated Monthly Installment)

Fig. 2.3 Characteristics of Credit Facility

Expected answers: The policies define the products on which credit facilities can be given to the customer.

Say

- A procedure of collecting documents, getting the sale approved by the manager, getting the customer to agree on the number of instalments are all safeguards for the store.
- Issuing a credit card helps the store track the payments the customer is making.
- Note: Elicit answers from the participants through short, leading questions till they discover the answers themselves.
- The ways in which a retail store can avoid a bad debt customer include
 - » Establishing a payment collection routine—bring control over the payments by fixing the date of payments and also reminding the customer politely of the due date
 - » Requesting a minimum payment on overdue accounts — if the payments are overdue, you have a negative cash flow.
 - » Requesting the customer to make a minimum payment
 - » Introducing discount and reward options — Introduce rewards and discounts for customers who pay on time. It enhances their self esteem and gets you the cash flow.

2.2.2 Conditions of Credit Facility

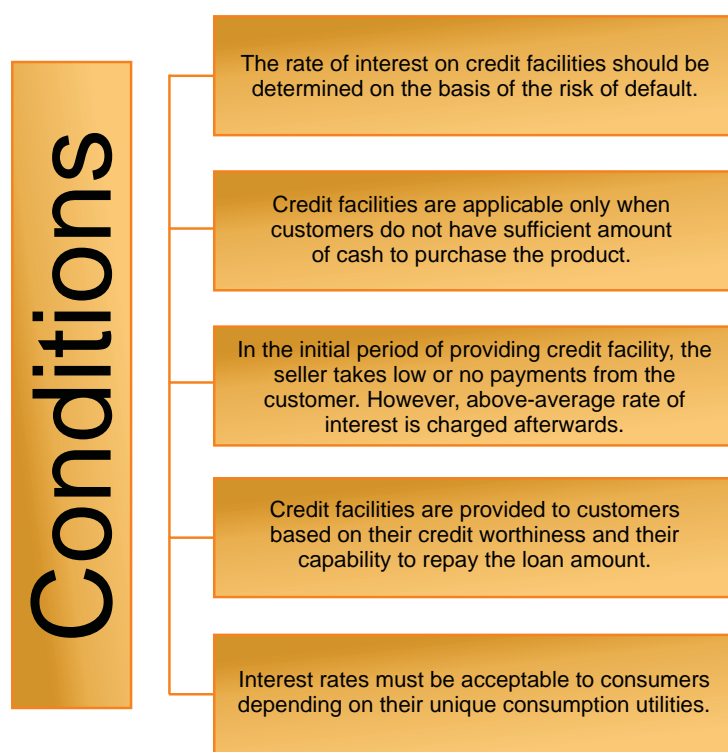


Fig. 2.4 Credit Facility Conditions

Explain

- Explain the conditions for providing credit facility to customers.
 - » Costly items carry a higher rate of interest from the customer because the risk of losing the cost is high.

- » Credit facility is not imposed upon customer who can make a down payment. The sales assistant should be able to gauge the payment capacity of the customer.
- Explain 'credit worthiness' through real life examples:
 - » Your friend asks for an urgent loan of 2lakhs for a medical emergency. You want to help him; but you also want to check if he can pay you back as he promises. What do you do?
 - » You try to calculate how much of his income can be spared for paying instalments.
 - » You try to find out if he has any other financial support from his extended family.
 - » You try to find out if he has any other asset which can be taken in lieu of the loan if he does not return the money as per the agreed terms.
 - » Retail stores also check the credit worthiness of a customer before providing credit facility to him/her. They consider factors such as age, income, financial obligations, employment status and total debt owed.

Exercise

Read the following MCQs and choose the correct option.

1. What does a credit score measure?
 - a. Your ability to repay a loan
 - b. How much money you earn
 - c. Your personality
2. Who collects the information on which credit scores are based?
 - a. Banks
 - b. Financial Institutions
 - c. CIBIL
3. Which of the following will appear on your credit report?
 - a. account information on existing loans
 - b. applications for new credit cards
 - c. none of the above
4. Which of these will NOT affect a customer's credit score?
 - a. missing a car payment
 - b. closing your credit card
 - c. Your change of address
5. Which of these factors will affect your credit score very strongly?
 - a. the amount of loan you have
 - b. amount of credit available to you
 - c. your payment history

ANSWER

1. a 2. c 3. a 4. c 5. c

UNIT 2.3: Legal and Company Criteria for Providing Credit Facilities

Unit Objectives

At the end of this unit, students will be able to:

1. Understand the need of legal obligations for providing credit facilities.
2. Explain the company or store criteria for selling goods on credit.
3. Explain the way payments are made for goods sold on credit.



2.3.1 Credit Facility Criteria

Say

- A retailer sells a product on credit on the condition that the customer will make the payment in a fixed number of instalments.
- The customer has the legal and physical possessionary right over the product from the day he/she purchases the product.
- The product is provided or handed over to the customer after a few instalments, which are basically done in the form of down payments.
- The person should be either salaried or self-employed and should be an adult (age group may vary depending on the product and company policy).
- In case of default, the retailer can repossess the article only with the help of court.
- In case of a large amount of credit sales to a single consumer, credit-worthiness of a customer is one of the most important points to be considered.

Explain

With the help of the below diagram, explain Credit Sale Agreement –

 <p>The Customer</p>	<p>I buy an item and pay in instalments.</p> <p>I possess the item although I have paid only a portion of its value.</p> <p>If I default in paying the EMIs, the store can repossess the item.</p> <p>In that case, I lose all the money that I have paid so far as instalments.</p>
 <p>The Store/Bank</p>	<p>I lend money for easy purchase.</p> <p>I demand timely payments.</p> <p>The law helps me in recovering my losses if payments are not made.</p> <p>I use ethical methods in recovering my cost.</p>



The Law

I ensure that the terms of the contract are clear, easy to understand.

The terms of the contract are clear before signing.

I protect the customer from harsh treatment.

I protect the Retail Store from incurring losses due to non-payments.

Say

- While providing Credit Facility, a store should:
 - » Help borrowers and guarantors to make informed decisions.
 - » Ensure that information/advertising is not misleading, deceptive or confusing to borrowers.
 - » Ensure that the contract's terms are expressed in plain language in a clear, concise and intelligible way.
 - » Act reasonably and ethically when breaches of the loan occur or when other problems arise.
 - » Take all reasonable steps to ensure goods and property are not damaged.
 - » Refrain from using oppression in dealings with borrowers.
 - » Comply with all other legal obligations to borrowers.
 - » Follow the rules about disclosure, credit fees, unforeseen hardship applications, and credit repossession in the Credit Contracts and Consumer Finance Act.
 - » Refrain from making false or misleading representations or including unfair contract terms.

Activity

My Credit Sale Alphabets

These are words you have come across in this unit. Use the clues and the first letters within the grid to get the words.

C	I	H
F	P	E
D	L	B

Clues:

- a) A word that gives me purchasing power.
- b) If I fulfil all these conditions, they say I am -----.
- c) The paperwork is called-----.
- d) The ----is keeping an eye on both the customer and the Store.
- e) What I have to pay every month is called an—.
- f) One who lends me money can also be a ----.
- g) They check my credit-----before I make the purchase.

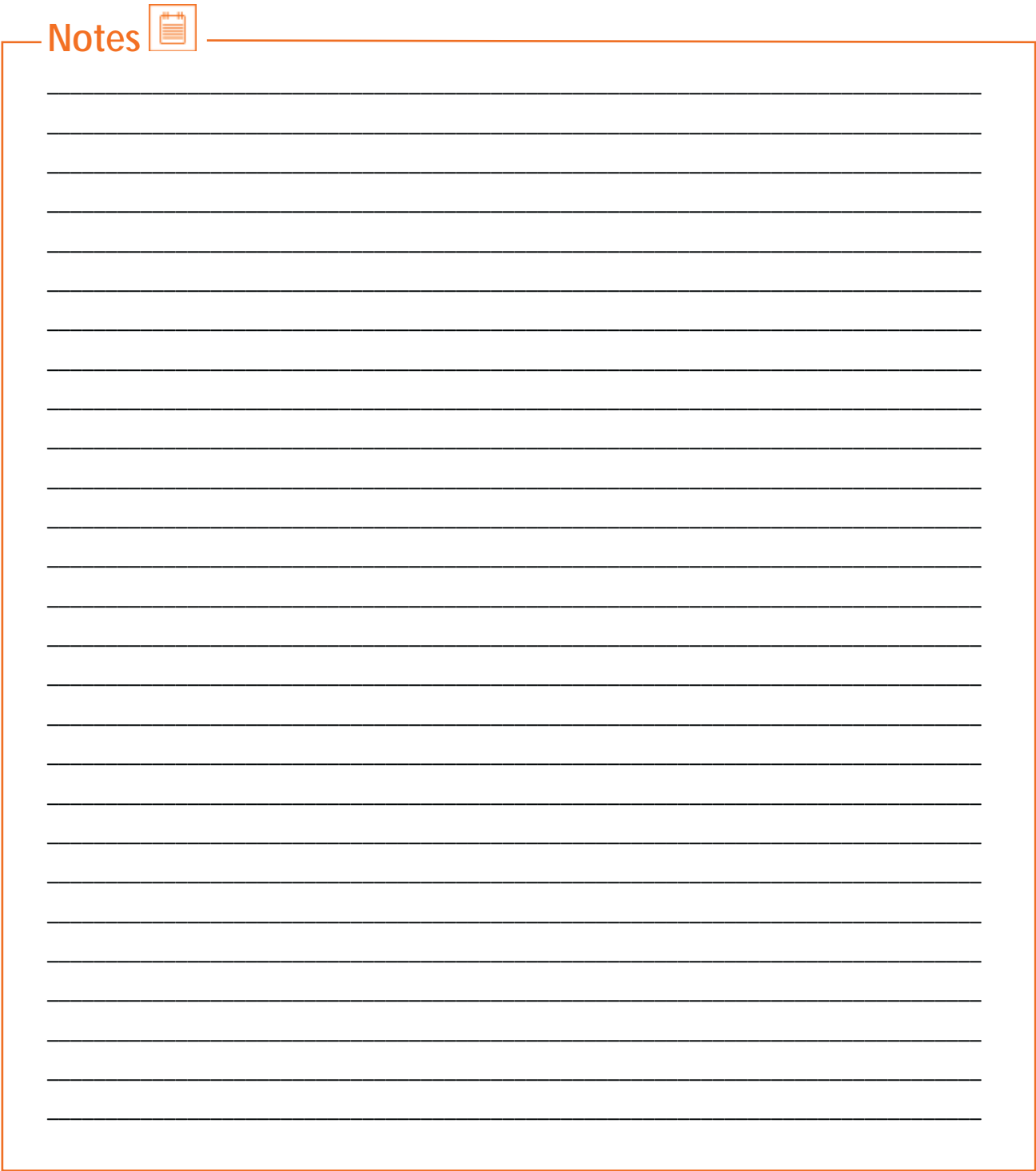
- h) The store has a ----- written down about credit sales.
- i) As per the contract, I am known as the ----.

Answers		
a. credit	b. eligible	c. documentation
d. law	e. instalment	f. financier
g. history	h. policy	i. borrower

- | Answers | | |
|------------|---------------|------------------|
| a. credit | b. eligible | c. documentation |
| d. law | e. instalment | f. financier |
| g. history | h. policy | i. borrower |

Notes





UNIT 2.4: Legal and Company Processes for Credit Checks and Authorisation

Unit Objectives

At the end of this unit, students will be able to:

1. Explain the factors to be considered while evaluating a credit-seeking customer.
2. Describe credit checks and authorisation process.
3. List documents required for credit facility application.
4. Understand points that need to be considered while filling up a credit facility application form.

Do

- Do a quick recap of what has been discussed in the class about credit sales facility in a retail store.

Elaborate

Having understood the features, conditions and legal implications of credit sales, the sales assistant should now be able to process the credit sale to the customer.

What are the steps involved in this?

The Sales Associate should know what the Credit policy Document contains. He/she should not read it for the first time in the presence of the customer. He/she should be familiar with every clause of the policy and should be able to explain the policy confidently and clearly to the customer. Some key points that a Sales associate must be aware of about the credit policies are:

- » Type of credit scheme
- » Eligibility criteria for availing the scheme.
- » The conditions of sale which affect credit management, for example, range of payment terms, cash discount rules, scope for special terms, prepayments, installments and extensions.
- » Penalty interest
- » Methods of assessing customers and explaining credit ratings
- » Processing methodology and escalations
- » Required documentation and 'order referrals
- » Staff responsibilities and authority levels.
- » Customers ask questions of this nature:
 - » Regarding eligibility criteria:
 - ◇ I am working for XYZ Company. Am I eligible for credit purchase?
 - ◇ I am self-employed; can I buy a fridge on instalments?
 - » Regarding relevant documents needed for availing the scheme:

- ◇ Can I submit my telephone bill as proof of address?
- ◇ Is the company photo ID sufficient for employment proof?
- ◇ Do I have to produce copies of my salary slips?
- » Regarding payments and calculations:
 - ◇ Can processing fee be exempted?
 - ◇ Can I prepay the loan?
 - ◇ What happens if I miss an instalment?

Team Activity

- Divide the participants into pairs. Give each pair a copy of the Credit Application Form. Let them fill the form with the peer's help.
- Discuss the problem they faced in filling the form and list them on the board. Educate the participants on how to help a customer fill a similar form, based on their own experience.

Skill Practice	Time	Resources
Processing credit sale	30 minutes	Pen, pencil, sample credit application form

2.4.1 Factors to Consider while Evaluating Credit-seeking Customers

Say

- When a retail store offers credit sale to its customers, it is aware of the potential risks involved. If the loan or credit is financed by a bank or financial institution, the risk to the retailer is negligible. But if the retailer is financing the sale, he/she faces a higher risk. Therefore, carrying out the necessary checks and verification before processing the credit sale is very important.
- A Sales Associate should
 - » Learn the details of all the credit schemes running in the store.
 - » Learn the eligibility criteria for the loan.
 - » Create customer awareness on the different schemes.
 - » Explain the details, features and benefits of the chosen credit scheme.
 - » Facilitate the process within the framework of the company guidelines.
 - » Escalate any issues with approvals or documentation to the appropriate authority.
 - » Educate the customer about the principle creditor of the scheme.
 - » Educate the customer about the eligibility criteria.
 - » Educate the customer about the payment plan as per the scheme.
 - » Educate the customer about the details of the different heads in the payment—processing fee, interest and fines if any.
 - » Educate the customer about the list of documents needed to apply for the scheme.
 - » Educate the customer about the processing timelines.

Exercise

You must know the terms associated with credit sales. Match the words on Column A with their meanings in column B

A	B
1. Collateral	a. A penalty on all types of credit for making a payment after its due date.
2. Credit Rating	b. The smallest payment a person can make and still be in good standing with the lender.
3. Late Fee:	c. A second signer who will pay for the loan if the first party defaults
4. Co-signer	d. An asset of value that lenders can take from one if they do not repay as promised.
5. Minimum Payment	e. A rating based on how promptly a person pays his/her debts.

Answers

A	B
1. Collateral	d
2. Credit Rating	e
3. Late Fee:	a
4. Co-signer	c
5. Minimum Payment	b

2.4.2 Credit Checks and Authorisation Process

Explain

While allowing a customer to take home a costly item without making an on the spot payment, the store is taking a big risk. It has to protect itself from dishonest customers who may have no intentions of paying for the item.

Therefore, the store will go through the process of checking:

- » that the customer is who he says he is
- » has the income he says he has
- » has the job he says he has
- » has the capacity to repay
- » has a record of paying his dues

After checking, there is an authorization process to be completed. Each credit scheme will have its own threshold/limit of loan that can be authorized.

In retail stores, there is a clear authorization matrix. If an applicant fulfils certain criteria, the Sales Associate can take approval from the sales manager of the store and offer the credit facility on the spot. But for certain other schemes, the authorization will be done at a different level.

Example: A retail chain sells LCD TVs and offers loans to customers. The scheme is formulated to provide loans against post-dated cheques without choice to any other option. The retail chain allows the store manager to give on the spot approval to any customer who is a government employee and proof of employment has been obtained.

For all other customers, the application has to be processed at the corporate level.

Notes 

[illegible]

UNIT 2.5: Prompt Solution to Problems in Processing Credit Application Forms

Unit Objectives

At the end of this unit, students will be able to:

1. Identify completely filled credit application forms.
2. Learn whom to approach in case of difficulties in processing the forms.
3. Describe the process of carrying out credit checks and authorisation.

2.5.1 Difficulties in Processing Credit Facility Application Forms

Say

- The Sales Associate has to deal with a number of problems while helping a customer with a credit sale scheme.
- A retail store customer belongs to different social strata and all are not comfortable filling forms printed in English. Some of them do not understand why they have to provide information regarding their other loans and their employer.
- The Sales Associate has to be very patient and systematic in going through the process of approving credit facility to a customer. He/she should know the escalation matrix if there is a problem in processing an application. He/she should approach the appropriate individual in the store management and get the issue sorted out. In such cases, he/she should never take it upon himself/herself to give the approval.

Exercise

Here are the steps for processing a credit application. Arrange them in the appropriate sequence.

- a. Fill in all the documents required needed to get credit
- b. Give enough time and opportunities to the customer to seek clarification from the store
- c. Identify the client's needs for credit facility
- d. Refer difficulties in processing the form to higher authorities promptly
- e. Carry out the necessary credit checks and authorization procedures
- f. Explain the features and conditions of the credit facility clearly to the customer

Answer

c f b e a d

2.5.2 Contacting the Concerned Person in Case of Difficulties in Processing Credit Applications

Say

- A retail store offers a number of schemes to promote sales.
- Discount sales, exchange offers, discount coupons, and limited period sales are all methods used by retail stores to bring in more customers and to promote sales.
- When the store is offering credit facility to its customers, the terms and conditions with each one of these schemes is bound to be different.
- Even if the Sales Associate has processed many applications for credit facility, he/she should always consult his/her higher management whenever there is a dispute or ambiguity in the information provided by the customer.

Team Activity

Organize a group activity to recap the complete module.

Briefing—5 minutes

Group Activity—15 minutes

Individual group presentation—5 minutes each

Debriefing and summing up - 10 minutes

Divide the class into groups of 4/5. Allocate one topic from the module to each group.

- Overview and Need for Credit Facility
- Characteristics and Conditions of Credit Facility
- Legal and Company Criteria for Providing Credit Facilities
- Legal and Company Processes for Credit Checks and Authorisation
- Prompt Solution to Problems in Processing Credit Application Forms

Let the teams choose their own team leader. Each team leader will present the main points of the sub topic given with inputs from his/her team mates.

At the end if any other team wants to add a point that was missed out during the presentation, they may do so.

Skill Practice	Time	Resources
Processing Credit Applications	1 hour	White board, marker, projector, computer

[illegible]



Key Learning Outcomes

At the end of this module, students will be able to:

1. Explain different types of store security risks.
2. Discuss the reporting of security risks.
3. Explain the procedures and techniques for personal safety and avoiding security risk.
4. Describe the company policies and procedures for maintaining security during work and after finishing work.
5. Identify different types of store security risks.
6. Understand how to report security risks to the concerned person.
7. Acquaint oneself with the procedures and techniques for personal safety from security risk.
8. Familiarise oneself with company policies and procedures for maintaining security during work and after finishing work.

UNIT 3.1: Security Risks and their Types

Unit Objectives

At the end of this unit, students will be able to:

1. Explain the meaning of security risks.
2. Describe steps that can get rid of the shoplifting problems.
3. Explain employee theft and process of preventing the same.

3.1.1 Overview of Security Risk

Say

- Retail store security risk is a chance that could actually result in harm to the retail stores in terms of money, products and goodwill of the store.
- The retail store business is vulnerable to several risks that should be addressed in order to avoid potential losses.
- A regular analysis of security risks is needed by the retail stores in order to minimise the risks associated with them.

3.1.2 Types of Security Risks

Do

- Explain to the students the need and purpose of a secure shopping environment to customers.
- Call a volunteer to write the points on the white board.
- Ask students to share at least one point for types of security risks and let it be noted down on the board by a volunteer.
- Show some slides to students pertaining to images of types of security risks and let them recognise one by one the type risks.

Demonstrate

Explain the steps that should be taken in case of any kind of risks caused to retail store. The demonstration should include the following points:

- Activating the alarm system.
- Calling the police as soon as possible.
- Avoidance of touching or disturbing the area of crime.
- Identifying items that have been robbed.
- In case of riots or violent activities, locking down the store and trying to escape from a backdoor.

- Helping customers escape from the store premises.
- Recording details of the attackers.



Make students to do a Role-play to understand how security risks can be reduced.

Make students to perform following roles:

Mr. A- Store Manager

Mr. B- Stocker

Mr. C- Security Staff Head

Mr. D- Sales Associate 1

Mr. E- Sales Associate 2

Mr. F- Sales Associate 3

Mr. A asks Mr. B to present the report and merchandise record of previous month. On verifying the record it was found that certain merchandise is missing. Immediately a meeting is called to resolve the situation. Mr. C is directed to ensure fixing of CCTV cameras throughout the store. The security staff is directed to be alert and check everyone entering and leaving the store. Mr. D is asked for the numbering and tagging of each and every merchandise in the store. Mr. E is given the responsibility of ensuring proper lighting in the store. Mr. F is asked to implement various security tools, such as secured doors, windows, secure the shelves' arrangements and to mark the theft-prone merchandise.

Notes

UNIT 3.2: Role, Authority and Responsibility of Employees in Handling Security Risks

Unit Objectives

At the end of this unit, students will be able to:

1. Discover the role of employees in handling security risks.
2. Employ authority of employees in handling security risks.
3. Interpret responsibilities of employees in handling security risks.
4. Explain ways of handling irritated and abusive customers.

3.2.1 Role of Employees in Handling Security Risks

Do

- Explain to the students the role and responsibilities of employees in handling security risks.
- Call volunteers to demonstrate different authority to be used in handling various security risks situations.

Say

- Strong internal controls are an important component in helping Retail Store Businesses reduce possible fraud, usually caused by employee theft and customer shoplifting.
- Employees play a very important role in handling security risks, as they are the ones who face the situation as and when it happens.

Notes for Facilitation

Make students note that:

- Employee's role in handling the security risks includes the following:
 - » Preventing both internal and external theft
 - » Identification and discouragement of shoplifting
 - » Being alert and providing effective customer service

Tips

- To handle security risk effectively and efficiently give following tips to students:
 - » Acknowledging each and every customer
 - » Let the customers know that someone is there for their assistance

3.2.2 Authority of Employees in Handling Security Risks

Do

- Giving a situation that students consider themselves as sales associates ask what authority they would need to resolve the issue of following two situations in retail stores:
 - » Difficult and irritated customer
 - » Abusive customers

3.2.3 Responsibilities of Employees in Handling Security Risks

Do

- Explain the responsibilities of employees of a store in handling security risks.

Activity

Instructions: Read each statement and select the options from the category list below that the statement belongs to category. Write the correct alphabet in the space next to each statement.

Category List

- A. Prevent Shoplifting
- B. Discourage potential shoplifters
- C. Prevent robbery

Statements	Category Options (A or B or C)
Seem nervous or avoid eye contact	
Be friendly and polite to all customers ask whether they need help	
If you see something suspicious call the police	
If someone suspicious is standing in line ask the previous customer "Are you together?"	
Wander around the store without buying anything	
Keep the store neat and clean	
Keep looking around or watching you	
Leave the store and come back soon after	
Be friendly. Make eye contact and offer customers a friendly greeting as they enter the store	
Stay in a part of the store where it is difficult to see them	
Greet and acknowledge anyone who enters the store	

If someone looks suspicious make friendly eye contact with him or her	
Keep the store clean and orderly	
The customer will usually turn around and look at the other person creating discomfort.	
Know where shoplifting is most likely to occur	
Make your store a more difficult target	
Keep the store well lit	
Stay alert. Watch for people showing the same behaviours as potential shoplifters	
Handle cash carefully and keep the amount of cash in registers to a minimum	

Skill Practice	Time	Resources
Handling Security Risks	30 minutes	Pen, paper

Notes

This image shows a single page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page, leaving small margins at the top and bottom. There is no handwriting or other markings on the paper.

UNIT 3.3: Policy and Procedures of an Organisation for Handling Security Risks

Unit Objectives

At the end of this unit, students will be able to:

1. Describe the policies for handling security risks.
2. Explain the procedure for handling security risks.
3. List the points to be included in policies for handling security risks.
4. Describe steps to minimise criminal activity in stores.

3.3.1 Policies for Handling Security Risks

Say

- Security risks handling policies and procedures provide the framework within which a retail store deals with its security risks issues.
- A clear policy framework means there will be fewer misunderstandings or debates about what to do in particular situations and there will be transparency and consistency in the way of handling security issues and making decisions.
- A 'Policy' is a preset course of action, which is framed to provide a guide toward accepted objectives.
- Good procedures actually allow managers to control events in advance and prevent themselves and employees from making costly mistakes.

3.3.2 Procedure for Handling Security Risks

Elaborate

A well-defined security risk handling policy must be formulated in consultation with employees, as they are the ones to face issues first. The policy should cover all the aspects of the store. It should talk about the restricted access areas and locked door which is clearly signed, to avoid any excuse for accidental entry, the way to handle expensive/desirable stock, ensure cleanliness and display rules. Entry/exits should be located so that they can be best monitored by staff. It should be noted that a retail store should frame their policies on shoplifting in a clearly visible manner by putting up notices around the store. Fitting room doors should be kept locked when not in use; this will enable one to know if anyone is inside and to be in a position to monitor their actions. CCTVs alone cannot fulfill the security needs of the store. The lights should complement the CCTV and a lighting survey should be carried out time to time in order to check its functionality. Policy related to the usage of movement sensor lighting can be formulated to illuminate the premises 24 hours a day. A policy focusing trained and alert staff must be a part of the security risk handling policy.



- Summarize the importance and need of risk handling policies and procedures.
- Summarize the points that must be considered while framing policies related to risk handling policies and procedures.



- ### Field Visit
- Ask the students to visit nearby retail stores.
 - Direct them to carry a notebook and pen with them.
 - Ask them to analyse and note the security risk handling arrangement of stores and instruct them to make a note of this.

[illegible]

UNIT 3.4: Security Risk Reporting

Unit Objectives

At the end of this unit, students will be able to:

1. Appreciate need of reporting.
2. Understand the importance of investigating incidences.
3. Identify officials to whom security risk issues are to be reported.
4. Understand how to handle security problems.

3.4.1 Overview of Reporting and Investigation

Do

- Explain to the students the need of reporting and investigation in handling security risks.
- Call volunteers to explain what should be done if any security risk detected at an early stage and in case a security problem occurs suddenly.

3.4.2 Whom to Report Security Risk Issues?

Ask

- Ask students about reporting concept in handling retail security risks.
- Ask students about investigation in handling retail security risks.

Tips

- Security risks should be reported to either the security in-charge or store manager.
- The personnel responsible for maintaining security in a retail store is security in-charge.
- He/she is authorised and responsible for taking decisions regarding the security issues of the store in consultation with the store manager.

Explain

- Make students understand about what has to be done in case a security problem occurs suddenly.
- The students should:
 - » Notify the actual problem.
 - » Inform the guard about the security risk.
 - » Ask the guard to handle the problem.
 - » Meanwhile, the sales associate should inform the store staff and store manager about the issue.

UNIT 3.5: Following Company Security Policy and Procedures

Unit Objectives

At the end of this unit, students will be able to:

1. Discover the process and technique for personal safety from security risks.
2. Describe company policies and procedures for maintaining security during work.
3. Learn company policies and procedures for maintaining security during breaks and after finishing work.
4. Understand policies to ensure security risk prevention.

Notes for Facilitation

- Give the students a brief overview of what all will be covered in the unit.
- You could ask the students about their learning at the end unit.
- Invite students to participate.
- List the suggestions on the whiteboard.

3.5.1 Procedures and Techniques for Personal Safety from Security Risk

Explain

- Make students understand about the need and importance of personal safety of employees.
- The procedures and techniques for personal safety of employees must be a bunch of the following:
 - » Be alert to people in the store
 - » In case of any threat, buzz the alarm system
 - » Employee areas should have limited access
 - » No personal information sharing with strangers
 - » Call the police in case of crime or suspicion of crime
 - » Never touch or disturb the area of crime
 - » Customers should be directed to leave the premises
 - » In robbery situation, lock doors and assemble all store staff in a back room.

3.5.2 Company Policies and Procedures for Maintaining Security during Work

Do

- Explain the general procedures that an employee should follow during working hours to minimise security risks.
- Explain the importance of following such procedures.

3.5.3 Company Policies and Procedures for Maintaining Security during Breaks and after Finishing Work

Do

- Explain the general procedures that an employee should follow while closing the store to minimise security risks.
- Explain the importance of following such procedures.

Activity

- Consider the classroom floor area as a dummy retail outlet and guide them on how to do security maintenance during breaks.
- Make two students security-in-charge of a fictitious retail store and guide them to do the following to ensure security during breaks and after finishing work:
 - » Walk around the whole store to ensure that there are no customers or staff members in the washroom and trial rooms when the store gets closed.
 - » Lock the cupboards and other theft-prone items.
 - » Turn off the security sensors, lights, and security cameras and activate the store alarm before closing the store

Skill Practice	Time	Resources
Following Company Security Policy and Procedures	1 hour	Classroom, retail lab

Summarize

- Summarize the points on maintaining personal security at the store.
- Summarize the proper procedures to minimise the security risks during work.

This image shows a full page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page, providing a template for handwriting practice or general writing. There are no margins, text, or other markings on the page.



Key Learning Outcomes

At the end of this module, students will be able to:

1. Identify the purpose of customer's needs for credit facilities.
2. Explain to the customer the appropriate features and conditions of credit facilities.
3. Encourage customers to communicate to seek clarifications and respond to them.
4. Identify all the required documents needed for applying for credit.
5. State the necessary credit checks and authorisation procedures.
6. Identify how and whom to approach for resolving difficulties in processing applications.

UNIT 4.1: Health, Safety, and Security Plans and Procedures

4.1.1: Role of Health and Safety at Work Place

Ask



- Ask the students what is 'Health' and why it is important to become successful.
- Ask the students what could be implications of not being healthy.
- Ask the students how to ensure health and safety.

Say



- The working conditions and responsibilities in modern retail may require you keep standing and dealing with customers for long hours. You may be required to face pressure of high foot fall especially during festive seasons and sale offers. It will be very difficult for anyone to deal with the industry scenario and ensuring one's own growth if he/ she is not healthy.

Explain



Explain the meaning of health that includes physical fitness and a calm mind. Define 'Health' with the help of examples and parameters. Also explain the relationship between health and safety at workplace. It is the collective responsibility of Employer and employees to ensure health and safety at workplace.

4.1.2: Occupational Safety and Health (OSH) Challenges

Ask



- Ask the students what could be the various challenges in ensuring health and safety at workplace.
- Ask the students How to overcome these challenges.

Say



- As Sales Associate, we are required to work in different situations and with various types of materials in India the huge workforce is associated with both of the organized and unorganized sectors. In organized sector, organizations are following the standard practices and trying to ensure a safe and healthy workplace while in unorganized sector the challenge is huge.

Explain



Explain the following reasons due to which ensuring Occupational Security and Health is a big challenge:

- » Lack of concern and standards in Unorganized sector
- » Low wage rate due to high unemployment
- » Poor Public Health Infrastructure
- » Less no of the experts
- » Insufficient implementation of Legislations

4.1.3: Legal Jurisdiction

Ask



- Ask the students what do they understand by legal jurisdiction
- Ask the students what will be the scenario if there is no jurisdiction

Say



- The Legal Jurisdiction ensure that health and safety of employees and other stakeholders.
- Retail stores are required to follow multiple Legal Jurisdictions related to the health and safety of employees and customers. These legal guidelines are formulated with the objective of avoiding the hazards and minimizing the loss of lives and properties in case of any accident.

Demonstrate



Explain how and why employer is responsible to ensure health and safety of employees and how is it ensured with the help of following steps:

Steps



- 1 • Assessment and review of work related risks for workers. (to be done by Employer)
- 2 • Employer to ensure appropriate arrangements for Planning, Monitoring & reviewing of the preventive measures.
- 3 • Employer to provide proper information and training on the risks and preventive measures.
- 4 • Organization to maintain & complete all Health, Safety, Security and environmental records in line with the regulatory standards.

4.1.4: Threat to Workers and Workplace

Ask



- Ask the students what is stress and how does it affect health.
- Ask the students what Fire risk and its effects.
- Ask the students what could be the various types of injuries one can suffer while working in a retail store.
- Ask the students what kind of accidents you may anticipate while on work in retail store.

Say



- Stress may lead to many problems like indecisiveness, lack of concentration, anxiety etc. It hampers the working abilities of individuals and may also lead to several health issues resulting even in heart diseases.
- Fire risks are directly related to the causes inviting fire accidents to take place. Problematic Electric Wiring, Mishandling of Inflammable Items and Carelessness.
- Wrong physical postures during work, mishandling of hand tools, lack of cleanliness, ignoring the guidelines, carelessness etc. may lead to injuries. These injuries may be serious in nature at times.

Explain



With the help of the below diagram, explain the possible risks at workplace.



Fig. 4.1 Possible Risks at Workplace

4.1.5: Disadvantages of Not Following Health and Safety Plan in a Retail Store

Ask



- Ask the students what do you understand by Health & Safety Plan
- Ask the students why Health & Safety Plan must be followed

Say



- The prime objective of Health & Safety Plan is to ensure Healthy and Safe working conditions and avoiding chances of any kind of risk which may affect the health and safety at workplace. The second most important objective is to minimize the loss that may take place due to any unwanted conditions.

Do



- Explain the need of being well versed with the Health & Safety Plan and the consequences of not following the same.
- Explain what should be done in different circumstances to prevent or minimize the loss in case of any accident, Injury, etc.

Summarize



- Summarize the importance of Health and Safety for a successful and growing career
- Summarize about following Organizational Policies related to health and safety

Notes



UNIT 4.2: Reporting Health and Safety Concerns

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the importance of reporting health and safety issues.
2. Describe the actual meaning of hazards.
3. Explain how to handle hazardous substances.
4. Report the health and safety concerns to the authorized person.

4.2.1: Need for Reporting Health and Safety Concerns

Ask

- Ask the students why it is important to report any Hazard to the concerned authorities

Say

- A timely reporting or information regarding any hazard may prevent or minimize the loss of Health and Wealth.
- To ensure safety and security at the work place is the collective responsibility of all the persons associated with the workplace. Hence it becomes a responsibility to report any hazard promptly.
- The study and analysis of previous incidences gives us relevant inputs to ensure workplace Health and Safety.

4.2.2: Understanding Hazards

Ask

- Ask the students what is Hazard

Say

- Hazard may be anything which may create threat to
 - » Health of a person
 - » Life of a person
 - » Property
 - » Asset
 - » Working Environment, etc.

Explain

With the help of the below diagram, explain categorization of Hazards:

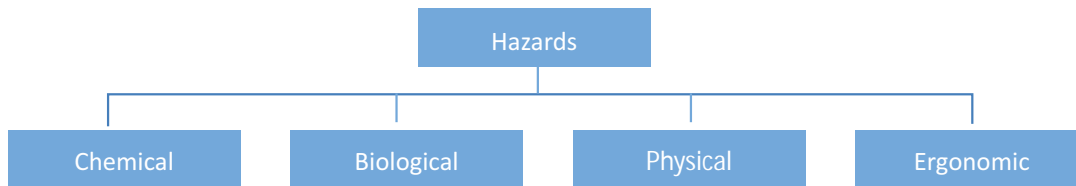


Fig. 4.2 Categories of Hazards

Chemical Hazards: Any material which can damage the health and/ or safety because of its chemical properties will come under this category.

Biological Hazards: Any material which can damage the health and/ or safety because of its Biological properties will come under this category.

Physical Hazards: Any condition related to facilities or style of working that may damage the health and/ or safety will come under this category.

Ergonomic Hazards: Different causes of ergonomic hazards (physical factors within the environment that harm the musculoskeletal system) are included in this category.

Exercise

- Ask the students to list down at least two hazards of each category present in the surrounding.

4.2.3: Handling Hazardous Substances Safely on Your Own

Ask

- Ask the students what is the meaning of Hazardous Substance
- Ask the students what could be the various Hazardous Substances, they may deal with in organized retail.
- Ask the students who has got the top most priority to protect the person dealing with Hazardous Substances

Say

- There may be many types of hazardous materials you may be required to deal with in organized sector Retail. A few most prominent are Insect Killers, Cleaning Agents, Disinfecting Agents, Phenyl etc. These are sold almost at every retail store dealing in FMCG and Grocery.

Explain

- Explain the use and importance of PPEs:
 - » Gloves
 - » Protective Clothing

- » Eye Protecting Glasses
- » Mask
- » Safety Shoes
- » Helmet, etc.

Field Visit

- Ask the students to visit a nearby retail store and observe the PPEs used.
- Ask the students to create a list of PPEs and the Hazards which can be avoided by these equipment while working.

4.2.4: Reporting Health & Safety Concerns to the Authorized Person

Ask

- Ask the students what do they understand by reporting
- Ask the students why it is important
- Ask the students what will happen in absence of accurate and timely reporting

Explain

- Explain the modes of reporting of concerns like:
 - » Verbal
 - » Telephonic
 - » E-mail
 - » Alarm, etc.

Elaborate

Fire safety is not included in main health and safety legislation. The various techniques & equipment used for fire safety are as follow:

- » Measures to reduce the risk of fire and its spread;
- » The ways to escape in such situation including a pre decided assembly point and indicated through signage.
- » Ready to use fire extinguishers availability
- » Provision of alarms to detect fire and give warning;
- » Provision of providing training to employees on how to use fire extinguishers safely;
- » At least one sign of “no smoking” should be on display



- ## Summarize
- Summarize the importance of personal safety (self, colleagues and guests) at work.
 - Summarize the importance of following instruction manual while dealing with hazardous materials.
 - Summarize the use of PPEs in adverse situations.



Notes

UNIT 4.3: Company Policy towards Health and Safety

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss what health and safety threats are present at workplace.
2. List various parameters to check safety, security and health breaches.
3. Describe the policies to dispose hazardous substances.
4. Recognize the importance of following company safety policies.

4.3.1: Understanding Possible Health and Safety Threats at Workplace

Ask

- Ask the students what could be the various reasons in routine working that may create a threat to Health & Safety

Explain

Explain how repetitive exertion, Posture Stress, Noise, Voice Problems (esp. telemarketer), Improper Wiring, Malfunctioning of Equipment, Dysfunctional Safety Tools many cause threats to the Health and Safety.

4.3.2: Parameters that Help to Reduce Breaches in Safety, Security and Health

Ask

- Ask the students what may be the consequences of Security Breach.

Say

- Some of the examples of breaches in safety, security and health include:
 - » workers exposed to excessive noise risk.
 - » workers exposed to the risk of falling from a height, with no safety measures in place.
 - » usage of specific equipment through unlicensed operators

Notes for Facilitation

- You may also explain the importance of Policies like:
 - » Checking the working of tools and equipment
 - » Using PPEs as per guidelines
 - » Ensuring proper training to handle the tool & equipment (as per requirement)

4.3.3: Policies to Dispose Hazardous Substances

Ask

- Ask the students what could be the various hazardous substances that are required to be disposed under routine working
- Ask the students is there any law/ rules & regulation that governs disposal of hazardous waste in India

Do

- Explain how various daily use articles like batteries, expired medicines, expired insect killers etc. are converted into hazardous waste.
- Explain how the GOI, in accordance with the Ministry of Environment has created several laws on how to dispose chemical and medical waste.
- Explain the importance of following these rules and guidelines while disposing any hazardous waste.

4.3.4: Following a Company's Safety Policies

Say

- The company is responsible to provide a safe & healthy working environment to its employees. The employees should be informed about all threats to health and safety in advance and provide necessary training as per requirement.
- The company is also responsible for putting proper notices and caution signs as per requirement.
- In order to provide a safe and healthy environment, companies form various rules and regulations to protect the employees and others from probable threats. These rules and regulations are referred as organizational policies related to provide a healthy and safe working environment. These policies may be related to restricting entry without PPEs in certain areas, frequent replacement of employees from a certain position, etc.

4.3.5: Knowledge of Safety Gears



- Ask the students what is the meaning of Safety Gears
 - Ask the students why these are important



Use the pictures of various safety gears and explain their respective use.



- ## Summarize
- Summarize the importance of being alert at work place
 - Summarize the responsibilities of employers to provide a healthy and safe working environment
 - Summarize how employees should follow the instructions and guidelines
 - Summarize the rules & regulations that should be taken care while disposing hazardous materials

[illegible]

UNIT 4.4: First Aid and Emergency Medical Plan

Unit Objectives

At the end of this unit, students will be able to:

1. Explain first aid and medical emergency plan.
2. Understand what medicines could be used in emergencies.
3. List the do's and don'ts of first aid.
4. Illustrate how to give first aid to victims.

4.4.1: Understanding First Aid and Medical Emergency Plan

Ask

- Ask the students what do they understand by 'First Aid'
- Ask the students why first aid is important

Say

- First aid is the process of providing immediate medical help in case of any medical emergency. Timely first aid may increase the chances of survival to a great extent even in case of serious emergency.
- First aid may be required for an injured or ill person irrespective of age and gender. At retail stores foot fall is very high and lots of material is stacked. Any person may suddenly fall ill or any injury can take place due to numerous reasons. Hence is very necessary for a store to be prepared for such kind of instances.
- Every store must have a few employees on whom first aid training have been imparted. There must be sign board at proper places showing the contact details in case of emergency and medical emergency must be there.

Explain

With the help of the below diagram, explain the features of a good Medical Emergency Plan:

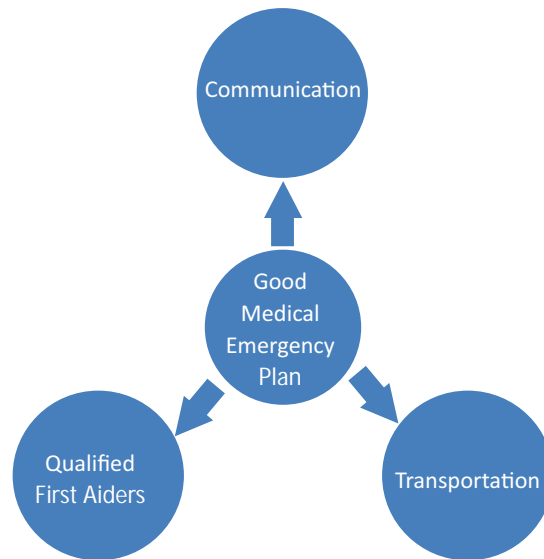


Fig. 4.3 Good Medical Emergency Plan

4.4.2: Knowledge of Emergency Medicines

Ask

- Ask the students to list down the common problems that may be cured by a single or two doses of medicine
- Ask the students to categorize these problems into Pain, Allergy, Wounds and Infection

Explain

With the help of the below diagram, explain the categorization of first aid medicines:

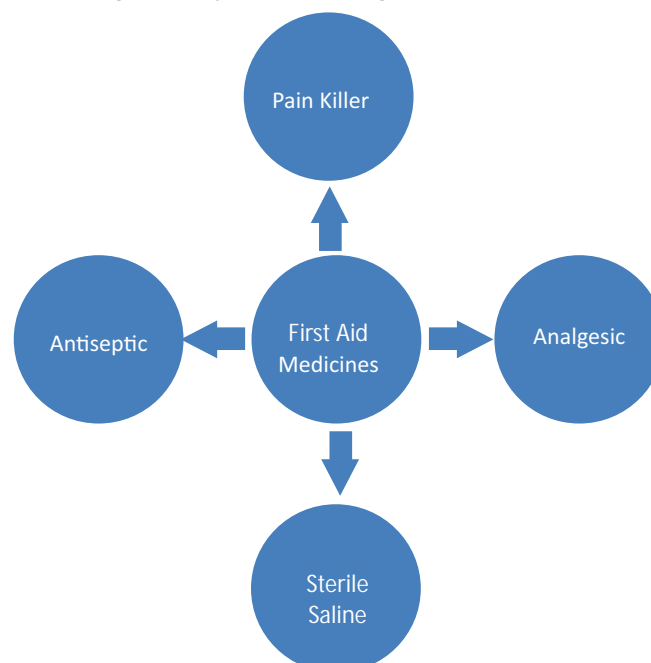


Fig. 4.4 First Aid Medicines

Say

- Be careful if you are going to provide any oral medicine.
- Check the expiry date of the medicine and be informed about the conditions in which a particular medicine is required to be avoided.

4.4.3: Knowledge of Providing First Aid

Say

- Providing first aid is the initial and the most important step in case of an injury or medical emergency.

Explain

Explain the do's and don'ts of first aid.



Fig 4.5 Do's of First Aid

Don't Move Victim if Not Necessary

Don't Apply a Tourniquet

Don't try to set Fractures or dislocated bones

Don't use any burn ointment without advice of a qualified person

Don't clean the wound with cloth

Fig. 4.6 Don'ts of First Aid

Notes for Facilitation

- You may show a relevant video of providing first aid.

4.4.4: How to Provide First Aid to a Victim

Role Play

Ask the candidates to volunteer and present the situation given in the example below fig. 4.28 through a role play.

Check the Surroundings

Call Help

Care for the Victim

Determine Responsiveness

Fig. 4.7 Providing First Aid to a Victim

4.4.5: Calling Doctor or Ambulance

Explain

The things to be taken care:

1. Victim's condition
2. The facility with the highest probability of getting ambulance
3. Connecting to the Ambulance service
4. Providing the necessary information about the victim's condition, own contact no. and location.
5. Stay calm and follow the instructions provided by the operator

4.4.6: Narrating the Medical Situation and Prescription Provided at Workplace

Say

- It is very important for every employee to know the emergency contact numbers for medical help. These numbers should be displayed at the designated places. The workplace must have a well maintained first aid box. You should maintain calm and express the condition of the victim carefully.

Summarize

- Summarize the importance of knowing the basic first aid medicines.
- Summarize the importance of having a first aid kit at every work place.
- Summarize the importance of displaying emergency number at work place.

Notes

UNIT 4.5: Following Emergency and Evacuation Plan

Unit Objectives

At the end of this unit, students will be able to:

1. Understand the emergency plan.
2. Identify various symbols used in an evacuation plan.
3. Describe how to do emergency exit.
4. Conduct self-analysis in critical situations.

4.5.1: Understanding an Emergency Plan

Ask

- Ask the students what they understand by Emergency and Emergency Plan.

Say

- Emergency is a situation that requires urgent and utmost attention and response, in absence of immediate attention and response it may create substantial loss.
- Emergency plan is the pre-formulated course of action that one is required to follow in case of any emergency. The objective of this plan is minimize the impact (losses) due to that emergency.
- Fire Evacuation plan is a suitable example of Emergency Plan. The priority of different types of Emergency plan may vary as per region-specific requirements. E.g. in India Fire Evacuation Plan is more prioritized as compared to Earth Quake Evacuation Plan while the case is opposite in Japan.

4.5.2: Knowledge of Symbols Used in Evacuation Plan

Activity

Show the following symbols and ask the students to write down the meaning of each symbol:



Skill Practice	Time	Resources
Knowledge of Symbols Used in Evacuation Plan	30 minutes	Pen, paper

Explain

Explain the features of a good emergency plan:

1. The Reporting Mechanism
2. Well defined policy & procedure related to evacuation
3. Proper marking of Exit Routes and Safe Areas and display on related maps
4. Name and Contact details of persons concerned
5. Performance measures for employees who are in charge of performing or shutting down life-threatening operations.
6. Well-defined duties for the workers who are related to rescue and medical assistance process.

4.5.3: Knowledge of Emergency Exit

Ask

- Ask the students about the role and importance of emergency exit.

Say

- Emergency Exit is the exit which is used to evacuate the area affected by an accident. Under normal circumstances this exit is not used. The emergency may be fire, robbery, earth quake etc.

4.5.4: Self – Analysis in Critical Situation

Say

- At times critical analysis may be required to understand the gravity of the situation. For this, it is necessary that one is calm and paying attention towards the situation and its consequences. One may be required to visit the affected area as well. Staying cool, calm and open minded is highly sought in these kind of situations.

Explain

- Explain the Fire Evacuation Plan.

1. Stop Working Immediately as Fire Alarm starts

2. Follow the designated route and proceed to designated assembly area

3. Never use elevators in case of fire

4. Use exit stairs

Fig. 4.8 Fire Evacuation Plan

4.5.5: Helping Others in Evacuating

Say

- At the time of emergency, one must help others in evacuating while ensuring one's own safety and security. Other persons may require help due to Illness, Old Age, Injury, Suffocation etc.

Summarize

- Summarize the importance of having properly drafted emergency plan.
- Summarize the importance of mock drills to prepare everyone for emergencies.
- Summarize the importance of following the policy and procedure related to evacuation in case of emergency.
- Summarize the importance of helping each other during emergency.

Notes

UNIT 4.6: Making Work Environment Safe

Unit Objectives

At the end of this unit, students will be able to:

1. 1. Discuss how to make the work environment safer.
2. Appreciate the need of 'measures' to enhance employee health.
3. Explain various benefits of upgrading safety tools.
4. Describe how to perform mock evacuation drills.

4.6.1: Making a Safer Work Environment

Ask

- Ask the students what do they understand by Work Environment
- Ask the students what all things may hamper the safety at work place

Say

- A safe work place means no accidents; and if, any accident takes place, there is minimal loss in context to the magnitude of the accident.

Do

- Explain how following the safety and security guidelines may reduce the chances of any kind of accidents
- Explain how mock drill and fire safety equipment stop spreading of fire and minimize the losses
- Explain how regular maintenance and safety audit helps in achieving the goal of a safer work place & environment.

4.6.2: Measures to Enhance Employee Health

Say

- A healthy employee is always preferred and has better scope for personal growth in the organization as they prove to be more productive as compared to unhealthy one. Hence, retail organizations are taking many steps and initiatives to inculcate the healthy habits among their employees. Many organizations are working to reduce stress level and promoting healthy eating.
- For example a few organizations have set the standard that every employee is required to utilize a certain proportion of their leaves during the year, without which they will not be allowed to be promoted.

- Many organizations are organizing stress management camps for their employees and many others are providing the vacations to their employees.
- Health checkup camps for employees are also part of these kind of initiative.

Explain

Explain the importance of Occupational Safety & Health.

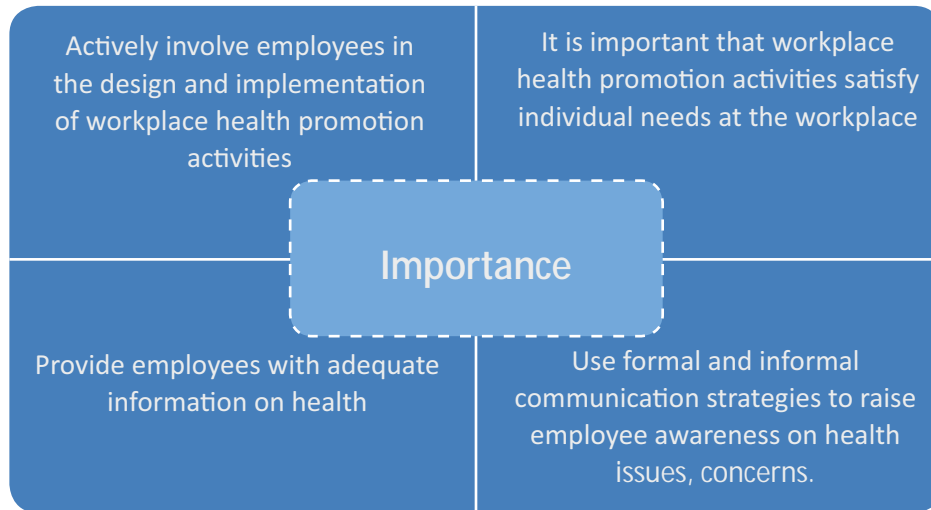


Fig. 4.9 Importance of Occupational Safety & Health

4.6.3: Upgrading Safety Tools

Say

- Regular maintenance and changes in the safety tools as per changing needs is very important. Ignoring to this may lead to serious accidents. Moreover, in case of emergency these may not be of any use. Hence, it is very necessary to maintain and upgrade the safety tools as per new challenges.

4.6.4: Performing Mock Evacuation Drills

Say

- Just telling something will not be sufficient as emergency situation require quick and accurate reaction. Hence it is always advisable to conduct mock drills for evacuation, training on how to use fire extinguishers etc.
- This will not only enhance the expertise of old employees but also help new employees to understand the organizational policies and procedure related to evacuation plan.

Do

Explain the purpose and objective of Fire Evacuation Drill, that is,

1. Identifying any weakness in the evacuation strategy
2. Testing the procedure following any recent alteration or change to working practice
3. Familiarising new employees with the procedures
4. Testing the arrangement for disabled people
5. Identifying weakness in emergency communication procedures and systems
6. Identifying positive and negative reactions of staff members with designated responsibilities

Explain

With the help of the below infographic, explain things to be considered and identified during mock drills.

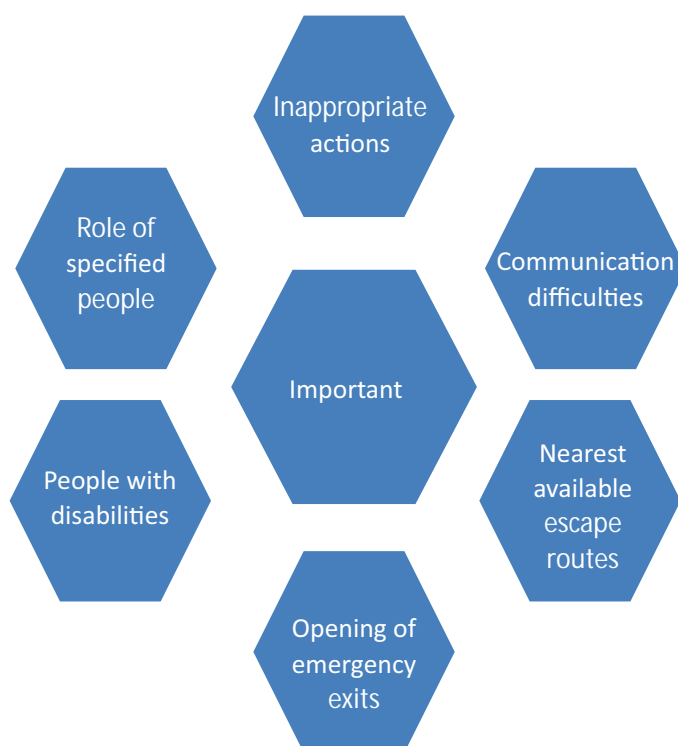


Fig. 4.10 Things to be Considered and Identified During Mock Drills

4.6.5: Adopting Eco-Friendly Working Techniques

Ask



- Ask the students about their understanding of being eco-friendly

Say



- Eco-friendly means anything that does not disturb or damage the Ecological system of the environment.
- Today, the raising concerns about the environment and public awareness on the issue are playing a vital role. The more eco-friendly we are, the healthier we are.

Do



Explain the components of Eco-friendly:

1. Less Paper – More Digital
2. Plants at Work Place
3. Smart Buildings
4. Re-usable products
5. Renewable & Green Energy
6. Proper Disposal of non-biodegradable waste
7. Filtering of chemical waste

Summarize



- Summarize the importance of having a safe work environment
- Summarize the importance of using safety tools are safe to use till they are properly maintained and upgraded
- Summarize the importance of conducting mock drill to reveal weak points of the emergency plan and make it fool proof

Notes







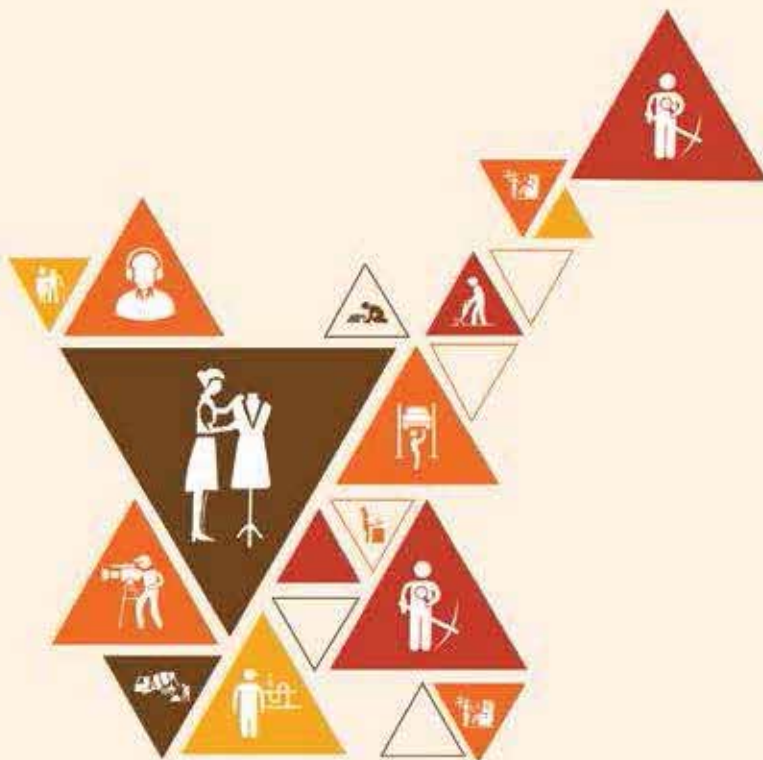
5. Product Demonstration

Unit 5.1 - Role of Demonstration in Promoting and Selling Products

Unit 5.2 - Preparation of Demonstration Area

Unit 5.3 - Explaining the Features and Benefits of Products during Product Demonstration

Unit 5.4 - Logical Sequencing of Demonstration Steps



Key Learning Outcomes

At the end of this module, students will be able to:

1. Explain the concept of product demonstration
2. Identify the role of demonstration in promoting and selling products
3. Discuss the preparation of demonstration area
4. Describe how to explain the features and benefits of products during product demonstration
5. Determine the logical sequencing of demonstration steps
6. Discuss how to manage the preparation of demonstration area
7. List out the prior knowledge required for product demonstration
8. Describe the ways of closing the product demonstration

UNIT 5.1: Role of Demonstration in Promoting and Selling Products

Unit Objectives

At the end of this unit, students will be able to:

1. Describe the meaning of product demonstration.
2. Understand the importance of product demonstration.
3. List various retail operations where product demonstration can be performed.

5.1.1 Meaning of Product Demonstration

Say

- Product demonstration is basically a promotion strategy, where a product is demonstrated to the potential customers.
- Product demonstrations are performed in a range of retail operations, such as:
 - » Department Stores
 - » Supermarkets
 - » Specialty Stores
 - » Fresh Food Stores
 - » Quick Service Food Stores
- Demoing or sampling enables consumers to see how products perform without having to risk buying first. Demoing can consist of:
 - » Visually showing consumers how the product works
 - » Sampling a small size so consumers can experience it themselves
 - » Enabling consumers to temporarily experience a larger, more expensive product for free

Explain

There are two main types of demos: public demos and private demos.

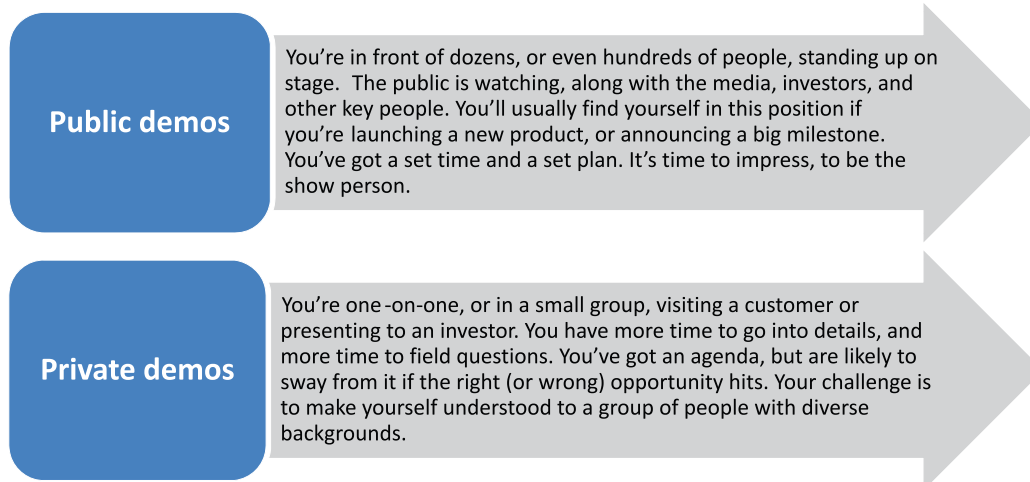


Fig. 5.1 Types of Demos

Notes for Facilitation

- You may add few examples from current scenario of retail sales to give in-depth knowledge to the students.

5.1.2 Importance of Product Demonstration

Say

- A product demonstration proves to be one of best sales tools in case of high-quality product.
- A product demonstration helps to attract prospect interest in product demoed and get excited about your solution.
- A product demonstration helps to effectively address the prospect's specific product-related worries.

Elaborate

Elaborate on students' responses and explain the importance:

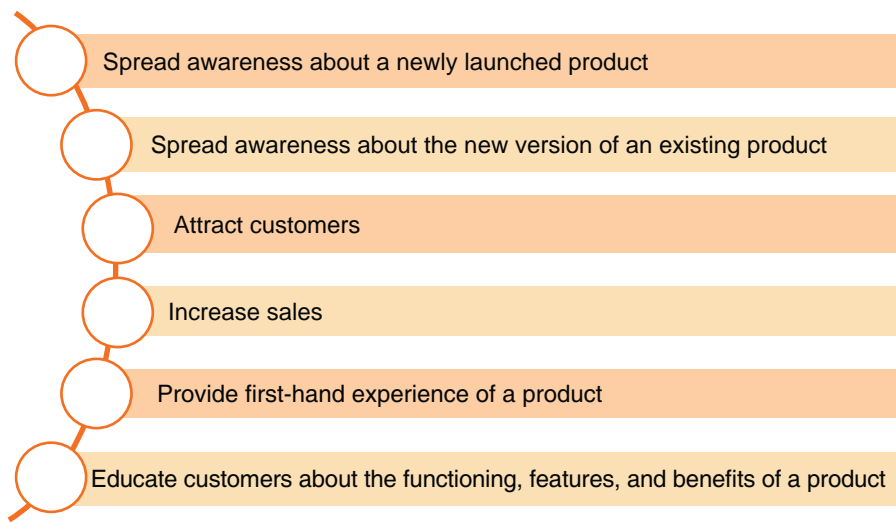


Fig. 5.2 Importance of Product Demonstration

Summarize

- Summarize about the demonstration for selling products.
- Summarize about the various types of demonstrations.
- Summarize the importance of demonstration

UNIT 5.2: Preparation of Demonstration Area

Unit Objectives

At the end of this unit, students will be able to:

1. List various pre-demonstration activities.
2. Discuss how a demonstration area is set up.
3. Discuss various points which are to be taken care of for planning a demonstration.
4. Recognise what not to do during a product demonstration.

5.2.1 Pre-demonstration Activities

Ask

- Ask the students what should be the area of demonstration.
- Ask the students what are the things required for demonstration.

Notes for Facilitation

- Ask the aforementioned questions randomly to 3-4 students in the class.
- Once the students are finished talking about their pre-knowledge, reiterate the points.
- Give the students a brief overview of what all will be covered in the unit.
- Start with a positive and happy note.

Say

- Setting up a demonstration booth is a must. The exact structure will depend on many aspects such as the available time, type of product, type of event, etc.

Explain

Explain the points to be taken care before the commencement of the product demonstration activity:

Booth should be set up well in time

Banners regarding the demonstration should be put

Time-to-time announcement should be made

Table and chairs should be arranged, if required

The specific product/products should be displayed properly

Audio/video equipment and projector should be set up and checked

All the required products, equipment, and props should be kept in place

Safety and security equipment should be taken care of

Fig. 5.3 Demonstration Activities

Explain how the demonstration area is set up:

- Notice how the products are displayed in the area
- Check how the demonstration of the product is being planned
- Note the seating arrangements
- Check the safety equipment depending upon the product being demonstrated



- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, you may ask any other student to explain the concept in doubt.



- Ask the participants to visit the nearest retail store and observe the demonstration area that is prepared.
- Ask them to observe how the demonstration is conducted by the sales executive.
- Ask them to check the safety and security equipment used in demonstration.
- Ask them to write down the observation in detail and discuss it in the class.



- Summarize the prerequisites of product demonstration.
- Summarize about the dos and don'ts during demonstration.

This image shows a blank sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

UNIT 5.3: Explaining the Features and Benefits of Products During Product Demonstration

Unit Objectives

At the end of this unit, students will be able to:

1. Describe what kind of prior knowledge is required for a product demonstration.
2. List the factors that a product specialist should keep in mind for demonstrating a product.

5.3.1: Prior Knowledge Required

Ask

- Ask the students about the features and benefits they know about few daily used products.

Notes for Facilitation

- Give students some time to think about the benefits of products used in demonstration.
- Ask students to make a list of the features and benefits of products.

Explain

Explain features and benefits of a product during its demonstration, a sales associate should have:



Fig. 5.4 Importance of Product Demonstration

Example

For practicing this skill, firstly list product's features, potential benefits, and all information up front for your customers. Now study how you can communicate the potential benefits of products, for example:

Product features	Possible benefits for your customer
Purpose of product	The product will definitely meet all your needs and hence will save your time and money
How the product works	The product is quite easy and simple to use so there is no point of getting frustrated by complicated features of it.
In what manner it is developed or manufactured	It is developed or manufactured by the methods which support local industry and helps the environment.
In what way it's quality is checked	Be confident sir/mam, it will work best.
How the delivery of product is done	Sir/Mam no need to worry about product's delivery; it will be organised by us for you
What about product's maintenance and service	Sir/Mam be assured about products maintenance and service, as we will take care of it for you as per need.
How long it is likely to last (including any warranties)	You can be confident that if it has any problems we will fix it or replace it while under warranty
How much it costs	It's in your affordability zone
How it can be compared to similar products offered by business	Sir/mam good reputation of our business will help you to take decision
How the product can be compared to its competitive products	Sir/Mam the product itself tells about its quality and value for money
The strengths and limitations of product in terms of the capability of the product to deliver benefits to clients)	Sir/Mam the product you decided to purchase is well-matched to your particular needs
Any other suggested products that might complement it	If you buy this companion product, it will allow you to meet the needs of your entire household

Notes for Facilitation

- Ask students if they have any doubts.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, you may ask any other student to explain the concept in doubt.
- Ask the participants to refer to the tips given in the participant guide for better understanding.



- Ask the participants to attend a product demonstration arranged by a retail outlet and check the availability of all the equipment and products (for example, audio and video devices) required for the demonstration.



- Summarize the importance of knowing product features and benefits.

[illegible]

UNIT 5.4: Logical Sequencing of Demonstration Steps

Unit Objectives

At the end of this unit, students will be able to:

1. Learn the steps for product demonstration.
2. Explain how to demonstrate product to the customers.

Ask

- Ask the students what is the importance of demonstration in sales.
- Ask the students how demonstrations will help maximise sales.

Notes for Facilitation

- Give students some time to think about the steps in demonstration.

5.4.1 Steps of Product Demonstration

Do

- After explaining the above statements, ask the participants to refer the participants guide and explain each and every step for product demonstration.

Role Play

- Explain the example of Ravi and Customer given in the participant guide and ask two participants to do a role play for better understanding of logical sequence.

Notes for Facilitation

- Ask them if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

5.4.2 Demonstrating a Product to a Customer

Say

- Product demonstration plays an important role in convincing a customer to buy a product. It helps the sales associate to make the customer confident.
- Moreover, an effective product demonstration helps customers in taking a purchase decision quickly.

Activity

- Ask some of the participants to demonstrate a product, such as a pen, pencil, note book, mobile phone.

Skill Practice	Time	Resources
Product demonstration	30 minutes	Pen/ pencil/ note book/ mobile phone

5.4.3 Providing Information about Product Warranty and Replacement

Ask

- Ask the participants what they understand by warranty.
- Ask the participants the elements covered under warranty.

Say

The following figure shows some of the important information related to product warranty and replacement:

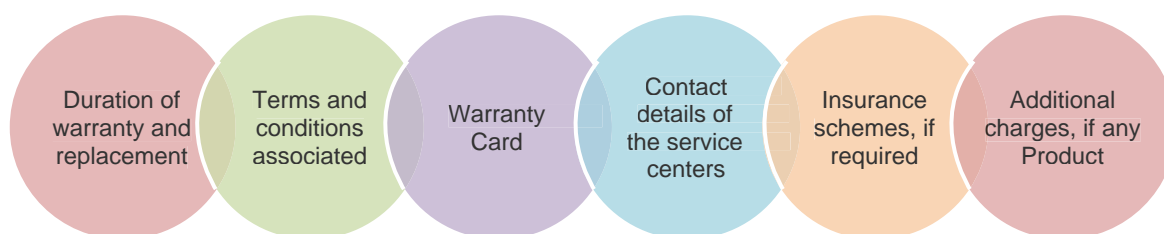


Fig. 5.6 Elements Covered under Warranty

Do

- After explaining the meaning of guarantee and extended warranty, ask the participants to refer the participants guide and explain the important information related to product warranty and replacement that has to be communicated during the demonstration.



- ### Notes for Facilitation
- Ask them if they have any questions.
 - Explain and reiterate if any student is facing difficulty understanding a concept.

5.4.4 Closing a Product Demonstration



- Ask the participants to refer the participants guide.
- Explain step by step process of closing the demonstration.
- Ask the participants to complete the exercise given in the participant guide.



- Summarize the benefits of product demonstration.
- Summarize the steps of product demonstration.

[illegible]

[illegible]





6. Helping Customers Choose Right Products

Unit 6.1 - Explaining Product Features and Benefits to Customers to Promote Sales and Goodwill

Unit 6.2 - Helping Customers Choose Products and Handling Customer Queries

Unit 6.3 - Identifying Opportunities for Up-selling and Cross-selling

Unit 6.4 - Collecting and Interpreting Customer Responses and Acknowledging Customer Buying Decision

Unit 6.5 - Techniques of Closing Sales and Bill Payment

Unit 6.6 - Legal Rights Related to Returning of Unsatisfactory Goods



Key Learning Outcomes

At the end of this module, students will be able to:

1. Describe how to identify the right products for customers
2. Discuss the ways to promote sales and goodwill
3. Help customers to select the right product
4. Explain how to handle objections and queries of customers
5. Discuss how to identify selling opportunities for additional or associated products
6. Describe the techniques of closing sales
7. Explain the process of bill payment for customer purchases
8. Explore the legal rights related to the returning of unsatisfactory goods

Notes for Facilitation

- Ask the students about the expectations from the module.
- Invite students to participate.
- List the expectations on the whiteboard.
- Give the students a brief overview of what all will be covered in the module.
- Start with a positive and happy note.

UNIT 6.1: Explaining Product Features and Benefits to Customers to Promote Sales and Goodwill

Unit Objectives

At the end of this unit, students will be able to:

1. Identify the need of customers.
2. List product features and benefits.
3. Discuss sales and goodwill promotion.
4. Make themselves familiar with the way of explaining product features and benefits to customers.

6.1.1 Identifying the need of customers

Ask

- Ask the students what they understand by customer needs.
- Ask the students to consider what they would like to buy at the moment.

Notes for Facilitation

- Give students some time to think about the steps in demonstration.

Say

For this, the sales associate should possess certain skills which are:

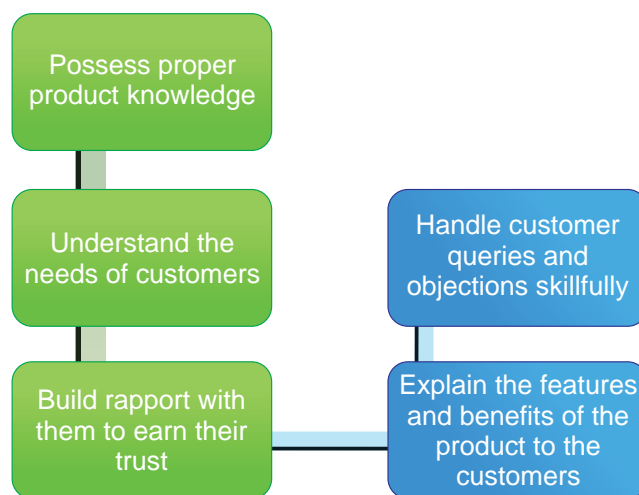


Fig. 6.1 Essential Skills of a Sales Person

Do



- After explaining about the techniques of identifying the needs of customers, ask the participants to refer the participant guide.
- Explain the essential skills of a sales person to identify the needs of the customers.

6.1.2 Product Features and Benefits

Explain



Explain the features of a product:



Fig. 6.2 Features of a Product

Elaborate



- Feature Tells...Benefit Sells!!!

Feature refers to a physical characteristic or quality of a good or service; what is its intended use?

Benefits: Advantages or personal satisfaction a customer will get from a good or service; features that have been made into customer benefits are selling points.

- Knowing about the price, composition, care, and manufacturing process allows a salesperson to explain why one product is better than another. Salespeople must study what motivates customers to buy and what decisions customers make before finally purchasing a product.

For Example: Feature and Benefit of a mobile phone

Features	Benefits
8 inches size	Compact – easy to carry
HD screen	Good visuals- less stress on the eyes
Feather touch screen	Easy to use
4 hours battery life	Convenient- no need to charge often
Bluetooth, 3G, Wifi	Stay connected all the time
8mp camera	Capture memorable moments – emotional
Windows operating system	User friendly – easy to use. Common platform

Here are some other examples emphasizing benefits beyond the features:

- A carpet company might be more successful if it illustrated how its carpets could help create attractively decorated interiors. Pictures of beautiful rooms could be more beneficial than a stack of carpet samples or a list of fabric features. It's selling beauty, not carpets.

- A manufacturer of computer printers might emphasize less hassle or less wasted time rather than emphasizing reliability or quality. Its selling ease-of-use, not printers, and not quality.
- A salmon fishery might emphasize the health benefits of eating salmon. It's selling health, not fish.

6.1.3 Promoting Sales and Good will

Explain

Explain that:

- Promoting sales and goodwill of products is highly important for a retail store to spread awareness and increase sales.
- One of the ways to promote sales and goodwill of a product in a retail store is to explain the features and usefulness of the product to the prospective buyer.

6.1.4 Explaining Product Features and Benefits to Customers

Do

- Ask the participants to refer the topic Product Features and Benefits to customers from the participant guide.
- Explain the example and ask the participants to do a role play.

Role Play

Divide the class into groups of 3-4 members in each group and ask the participants to conduct a role play on one of the below given examples.

Example

- Selling a new brand mixer/ grinder



- Selling new fashioned clothing



- Selling a car



- Selling an antique model gift item



Notes for Facilitation

- After completing the role plays and sharing the feedback for each role play, ask the participants to refer the tips given in the participant handbook for better explanation of Features and Benefits of a product.



- Summarize the FAB concept
- Summarize the alignment of FAB concept with the needs of customers.

[illegible]

UNIT 6.2: Helping Customers Choose Products and Handling Customer Queries

Unit Objectives

At the end of this unit, students will be able to:

1. Describe how to help customers select products.
2. Discuss the way of handling a customer's objections and questions.
3. List explanations for a customer's objections.
4. Encourage customers to ask questions.

6.2.1 Helping Customers Select Product

Say

- To convince a customer to purchase, you must address three customer fears that prevent him/her from making a decision. Customers fear
 1. Buying the wrong product
 2. Buying the right product at too high a price
 3. Being stuck with a disappointing product
- To get the sale, you have to do a better job of explaining your products than your competitor does. If a customer is confused, he/she would rather not buy any product than take the risk of buying the wrong product. Thus, to generate sales, you need to do an excellent job of helping the customer buy the right product by offering informative product descriptions and information to help him/her decide between similar products.

Explain

- Explain the benefits of the purchasing product as per the needs and requirement of customer.
- Explain what can be the various requirements of a customer by providing an example.

Field Visit

- Ask the participants to visit the nearest mall/retail store, and observe how the sales executives interact with the customers and assist them to choose the right product as per their needs.

6.2.2 Handling Customers' Objections and Question

Explain



Explain that it is essential for a sales associate to handle a customer's objections and questions effectively, politely, and confidently.

Do



- Explain the example given in the participant guide and ask the volunteers to do a role play on the same for better understanding of the topic.

Notes for Facilitation



- After the role play is over, ask the observing participants to share their understanding.
- Share the feedback with students on their observations.

6.2.3 Adopting Appropriate Ways to Handle Customer Objections

Say



- Handling objections is a four step process.
 - » **Step 1:** Listen carefully to the customer.
 - » **Step 2:** Acknowledge the objection.
 - » **Step 3:** Reword and restate the objection.
 - » **Step 4:** Answer the objection.

Explain



- Explain the steps for handling objections from customers.
- Explain different methods to handle objections.

6.2.4 Encouraging Customers to Ask Questions

Do



- Explain the steps to encourage conversation with customers.



- Summarize the topics on objection handling and asking questions.

[illegible]

UNIT 6.3: Identifying Opportunities for Up-selling and Cross-selling

Unit Objectives

At the end of this unit, students will be able to:

1. Describe the opportunities for up-selling.
2. Explain about opportunities of cross-selling.
3. List various ways of pitching for up-selling and cross-selling.
4. Identify customers' requirements for additional and associated products.

6.3.1 Finding Opportunities for Up-selling and Cross-selling of Products

Ask

- Ask the participants what they understand by up-selling and cross-selling.

Say

- In order to boost up the sales, a sales person must give positive suggestions. In most of the businesses, sales figure can be raised up to 25% if a sales person provides useful suggestions.
- Statements which are not considered as suggestions include: "Can I get you something else?" or "Do you need something else?" Such statements do not make any positive suggestion.
- Such kind of initiative generally results in more sales. Focus should be made on those customers who are likely to receive a valid suggestion.

Do

- After explaining the concepts of Upselling and Cross-selling, ask the participants to refer the participant guide
- Explain the opportunities and example of Upselling and Cross-Selling.

Explain

- Explain the cross selling and up selling concepts.
- Explain different examples to give insights about the concept.



- Ask the participants to visit the nearest mall/retail store in groups of 5 and observe at least two sales associates there.
- Ask the participants to note down their observations on how the sales associates are making sales of associated products to customers.
- Discuss their observation in the classroom.



- Summarize the topics on identifying opportunities of cross selling and up selling

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UNIT 6.4: Collecting and Interpreting Customer Responses and Acknowledging Customer Buying Decision

Unit Objectives

At the end of this unit, students will be able to:

1. Identify customer data to be collected.
2. Explain the way to collect a customer's data.
3. Discuss ways of interpreting a customer's response.
4. Outline how to acknowledge a customer's buying decision.

6.4.1 What Data Should be collected from Customers?

Ask

- Ask the students if they know about the data that should be collected from customers.

Say

- One needs to collect the following information/data as often as possible:
 - » Customer's name and contact details
 - » Customer's Transaction history
 - » Retailer and customer communications along with the response they make
 - » Profile related information, such as age, gender, income, profession, hobbies, and so on
 - » Data related to spending habits, that is, how customers shop—this includes impulse buys, price comparison purchases, considered purchases, purchases on regular basis, and so on
 - » Customer Birthdays
 - » Record of whether or not customers pay on time

Notes for Facilitation

- Explain the types of data collected from the customers

6.4.2 How to Collect Customer Data?

Say

- Though data collection seems to be easy but it is one of the difficult task as customers are in a mood of exploring new things at the store and you are enforcing to share their personal information. Hence you should not harass customer for the data. You should collect it bit by bit to build up a fuller picture of your customer gradually and in a non-annoying way.

Do

- Explain the ways of collecting customer data.

6.4.3 Interpreting Customer Responses

Do

- Explain the ways to collect and interpret customer responses.
- Ask the participants to refer the example given in the participant guide.
- Explain the example and ask the participants if they have any doubt.

6.4.4 Acknowledging a Customer's Buying Decision

Do

- Explain the importance of acknowledging a Customer's Buying Decision.
- Ask the participants to refer the tips for recognising the buying signals from customer given in the participant handbook.

Summarize

- Summarize how to collect and interpret customer responses.
- Summarize how to acknowledge customer's buying decisions.

Notes

UNIT 6.5: Techniques of Closing Sales and Bill Payment

Unit Objectives

At the end of this unit, students will be able to:

1. Describe the process of closing sales.
2. Explain how to direct customers towards bill payment.
3. List various ways in which a sales associate could help customers to make buying decisions.

6.5.1 How to Close Sales?

Say

- Closing is a make-or-break moment in sales; the final verdict that determines whether or not your efforts will amount to anything at all.
- It's natural to feel apprehensive about it at first. However, without that feeling of danger, successfully closing a sale wouldn't be so thrilling – a feeling that drives salespeople to continually strive for more.

Do

- Explain the types of closing techniques.

Notes for Facilitation

- Add examples, wherever appropriate, when elaborating closing techniques.

6.5.2 Bill Payment for Purchased Products

Say

- After the right product has been selected by a customer, the next step is to process the payment.
- A sales associate needs to direct the customer to the Point of Sales (POS) in order to process the bill payment.
- Depending upon the need, the sales associate might accompany the customer during the bill payment.



- ### Notes for Facilitation
- Ask the students if they have any questions.
 - Explain and reiterate if any student is facing difficulty understanding a concept.
 - Optionally, ask any other student to explain the concept in doubt.



- Summarize the concept of sales closing techniques.
- Summarize the concept of Bill Payment.
- Summarize the ways customer makes payment.



Notes

UNIT 6.6: Legal Rights Related to Returning of Unsatisfactory Goods

Unit Objectives

At the end of this unit, students will be able to:

1. Describe how to handle customers unsatisfied with a purchased product.
2. Explain the way of disclosing legal policies at the time of selling products.
3. List various ways of maintaining the security and safety of products throughout sales process.
4. Describe the technique of handling products after demonstration.

6.6.1 Returning of Unsatisfactory Goods: Legal Rights

Ask

- Ask the students if they know the reasons of returning goods by customers
- Ask the students about any policies that they have understood in any retail shop.
- Ask the students about their experience while returning goods back in the shop.

Notes for Facilitation

- If students do not the answer, explain the concept.
- Provide examples.

Say

- There are instances when a customer is unsatisfied with the purchased product due to several reasons like ineffective performance of the product, malfunctioning of parts, etc.
- To handle such situations, the company has some written repair and/or return policies that are legal in nature.
- These legal policies vary from company to company. A sales associate must make the customers aware of these legal policies at the time of selling products.

6.6.2 Security and Safety of Goods

Do

- Explain the participants how to ensure safety and security of products for sale



- Ask the students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding the concept.



- ## Summarize
- Summarize the return policies.
 - Summarize the legal rights of customers while returning goods.
 - Summarize the importance of ensuring safety and security of products at a store.



Notes

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7. Overview of Product Sales Specialist

Unit 7.1 - Informing Customers about Specialist Products: Features and Benefits

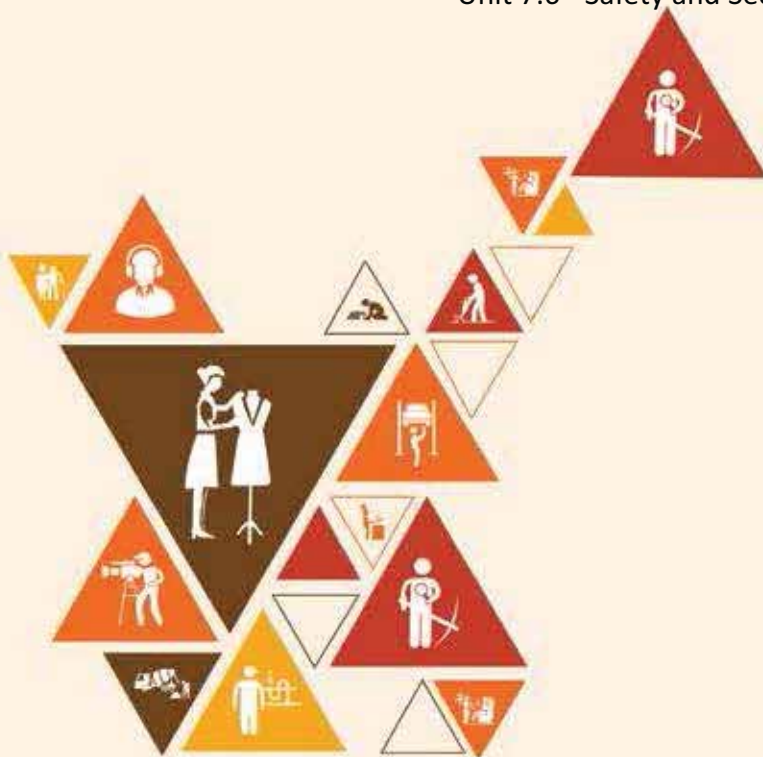
Unit 7.2 - Displaying Products of Customer's Interest

Unit 7.3 - Providing Product Information and Response to Customer Queries

Unit 7.4 - Demonstration of Specialist Products

Unit 7.5 - Performing Safe and Valuable Product Demonstration

Unit 7.6 - Safety and Security of Store during Demonstration



Key Learning Outcomes

At the end of this module, students will be able to:

1. Explain specialist products
2. List the advantages of specialist products
3. Discuss the demonstration of specialist products
4. Discuss how to give safe and effective demonstration of products
5. Describe customer care
6. Explain the company policy for customer service and demonstration of specialist products
7. Determine product features and benefits according to a customer's interest

UNIT 7.1: Informing Customers about Specialist Products: Features and Benefits

Unit Objectives

At the end of this unit, students will be able to:

1. Describe the meaning of specialist products.
2. Discuss the features and benefits of specialist products.
3. List advantages of specialist products over other products.

7.1.1 Understanding Specialist Products

Ask

- Ask the participants what they understand by Specialist Products

Say

- A business product is used to manufacture other goods or services to resell, while a consumer product is purchased to satisfy individual wants or needs.
- A sales associates should know about the different types of products, which will help in understanding the need and psychology of customers.

Elaborate

- The market classifies products into three categories—convenience products, shopping products, and specialist products.
- Unlike the other two categories, specialist products are either consumer-based products having distinctive services and brand identifications, or those that consumers do not buy on a regular basis.
- These products are not easily available everywhere and require special skills in their designing and manufacturing.
- Some examples of specialist products are automobiles, wedding merchandise, antiques, and special edition products of luxury brands, diamonds, stones, etc.

7.1.2 Specialist Products: Features and Benefit

Say



- A specialty product is a product that certain consumers will actively seek to purchase because of unique characteristics or loyalty to a specific brand. Consumers who seek specialty products know what they want and will spend the time and effort to get it. Typically, these consumers will not easily accept substitute products. For instance, you may seek out a specific brand of dark gourmet chocolate to the exclusion of all other types of candy.
- While specialty products are not necessarily expensive, they often cost more in comparison to substitute products.
- Specialty product focus on brand and features. It can be anything from a famous athletic wear brand to obscure beers from small-town breweries.

Elaborate



When a consumer seeks out a product based on brand, they might be looking for designer label clothing or expensive Italian sports cars. Consumers loyal to these brands are willing to pay a premium price for the designer clothing or the Italian auto, and they're often unwilling to settle for a cheaper alternative. Other consumers would be more willing to shop around and buy any car or piece of clothing that best matches their criteria at the lowest price.

Although consumption rates of a specialty product can be similar to a shopping product, the price is usually higher and consumers are much more selective in their purchasing. The timing of the purchase might correspond to when they can actually get a fair price. For example, if all you want is a Harley-Davidson motorcycle, you're not going to make any exceptions. Examples of specialty products would also be BMWs, Rolex watches, and Tiffany jewellery. Marketers promote these products to a small target market through limited distribution channels to add to the exclusiveness of the product.

Notes for Facilitation



- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Do



- Ask the participants to refer the participants guide about the features of the specialist products.

7.1.3 Advantages of Specialist Products over Other Products



- Ask the participants to refer participants guide
- Explain each advantage of specialist product mentioned.



- ### Notes for Facilitation
- Ask students if they have any questions.
 - Explain and reiterate if any student is facing difficulty understanding a concept.
 - Optionally, ask any other student to explain the concept in doubt.



- ### Summarize
- Summarize the safety and security of the shop.
 - Summarize the return policies.
 - Summarize the legal rights of customers while returning goods.

[illegible]

UNIT 7.2: Displaying Products of Customer's Interest

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the need of determining product features and benefits according to a customer's interest.
2. Describe ways of making a demonstration interesting for customers.
3. List various ways of attracting different types of customers.
4. Make themselves aware of the need of helping customers during the purchase of a product.

7.2.1 Determining Product Features and Benefits According to the Customer's Interest

Say

While selling a specialist product, the sales associate needs to be aware of the various benefits and advantages of the product. He or she also needs to make sure that these benefits and advantages are what the customers are looking for in their products.

Do

- Ask the participants to refer participants guide
- Explain the topic in detail

Notes for Facilitation

- Ask the students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

7.2.2 Keeping the Demonstration Interesting to Customers

Do

- Ask the participants to refer participants guide
- Explain the example about offering customers the opportunity to try products

7.2.3 Attracting Different Types of Customers

Do 

- Ask the participants to refer participants guide
- Explain the topic in detail
- Explain the steps listed on employee's role in attracting the customers.

7.2.4 Helping Customers in Product Purchase

Do 

- Ask the participants to refer participants guide.
- Explain the example about allowing customers to ask questions about a product.

Notes for Facilitation 

- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.

Summarize 

- Summarize the safety and security of the shop.
- Summarize the return policies.
- Summarize the legal rights of customers while returning goods.

Notes 

UNIT 7.3: Providing Product Information and Response to Customer Queries

Unit Objectives

At the end of this unit, students will be able to:

1. Identify the importance of providing product information to customers.
2. Discuss how to respond to customers' questions.
3. Describe why a sales associate needs to be well informed about the product.
4. Make themselves familiar with employees' behaviour while responding to customer queries.

7.3.1 Providing Product Information to Customers

Ask

- Ask the participants what information do they think should be provided to customers while selling a product.
- Ask the participants what is significance of providing a detailed and accurate product information to customers.

Say

Inability to provide information or giving wrong information can cost a retail store its customer. Therefore, it is important for a sales associate at a store to provide precise, correct, and relevant information about products.

Do

- Explain the example about talking with customers politely to promote sales and helping the customer to determine which product feature or benefit they like the most.

Role Play

- Ask two volunteers to come forward.
- Explain the example of Mr. Bajaj and the sales associate given in the participant guide and ask the two volunteers to do a role play for better understanding of the concept.

7.3.2 Responding to Customers' Questions

Ask



Ask the students how they would respond to customer's questions.

Elaborate



Here are some tips on how to answer customer service questions.

Know your products.

Retaining a full knowledge of the products or services you represent will help you answer customer questions correctly. Educate yourself continuously about new product details and functions.

Allow the customer to explain the question or issue.

A customer with questions will likely have an explanation of the situation that caused the question to arise. Let the customer explain the question fully without interrupting so you understand what the customer is asking.

Take notes

Jot down key words or notes while the customer is asking a question.

Repeat the question to the customer.

Summarize and restate the customer's question back to him or her to be sure you understand what is being asked or what needs to be resolved.

Keep language positive

Avoid telling the customer with a question that something can't be done or would never happen. This negative language is dismissive and could make the customer feel that you don't care about answering the question and helping him or her.

Notes for Facilitation



- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize



- Summarize the product knowledge and handling customer queries.

UNIT 7.4: Demonstration of Specialist Products

Unit Objectives

At the end of this unit, students will be able to:

1. Describe the importance of products' latest information to sales associates.
2. Discuss demonstration of specialist products.
3. Describe promotion of specialist products.
4. Make themselves familiar with the need of controlling the duration of demonstration.

7.4.1 Updated Product Knowledge

Say

- A sales associate must be updated about the latest information about a product he/she is going to sell.

Do

- Ask all the participants to go through the example "Explaining the features and benefits of a product to a customer and relating them to his/her requirements" given in the participant guide.
- Ask a volunteer to come forward.
- Ask the volunteer to share his/her understanding from the example.
- After the participant has completed, explain the concept in detail.

7.4.2 Demonstrations for Promoting and Selling Specialized Products

Do

- Explain the importance of knowing the product thoroughly while selling specialized products.
- Explain the importance of determining customer requirements while promoting specialized products.

Notes for Facilitation

- You may give examples of selling a high-end watch or a high-end car.

7.4.3 Controlling the Duration of Demonstration to Match the Value of the Prospective Purchase

Say

- The time devoted by the sales associate for the demonstration is very important because he/she cannot give his/her entire time to just one customer. However, the sales associate cannot leave the product unexplained either.
- In such a situation, he/she would need to give the full demonstration while ensuring that the other customers do not feel neglected.
- This is only possible if the sales associate manages his/her time efficiently, and this comes only experience.

Elaborate

If a sales associate is aware of what he/she wants to cover during his/her demo, then he/she should fix a start and stop time of the topic. Remember to start demo on time. In case demo is started late, as prospect came late, make sure that prospect will spend the promised time (in case prospect request to stop demo before the scheduled end time then you should be well prepared with how to adjust the on-going presentation as per reduced schedule.)

Your demos should be 15 minutes or less. Most of them think that it is not possible to give a good demo in 15 minutes, and so most demos are way too long.

The reason for this is that they are confused with product demos with product training. In fact product demo is not same as product training.

A demo is always given with the purpose of showing the benefit of products to prospects rather than to teach about product.

Notes for Facilitation

- Ask the students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding the concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize

- Summarize the importance of product knowledge while selling specialized products.

UNIT 7.5: Performing Safe and Valuable Product Demonstration

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the company policy for customer service and demonstration of specialist products.
2. Explain how to set up demonstrations without disturbing other people.
3. Describe setting up safe and effective demonstrations.
4. Describe what a sales associate must consider for a safe and effective demonstration.

7.5.1 Company Policy for Customer Service and Demonstration of Specialist Products

Say

Employees should follow customer service policies of company while dealing with customers who are dissatisfied with company's product or service. A customer service police is a written document which contains company's service ethics and operating procedures while dealing with customers in different situations.

Explain

Explain that:

- Retail stores follow certain policies in their work or while dealing with customers.
- The policies lay down certain legal norms and safety standards that retail stores have to maintain while conducting their businesses.
- These norms and standards are communicated to all the employees of the retail store, and they are legally bound to abide by them.

7.5.2 Setting up Demonstrations without Disturbing Other People

Say

- While interacting with customers or demonstrating a product in a retail store, the sales associate should ensure that he/she does not disturb or cause inconvenience to other people in any way.
- The sales associate should ensure that
 - » Low but audible volume of voice is maintained
 - » Gentle and soft body language is used
 - » There is minimal use of hand and facial gestures
 - » Enough space is there for demonstration

Do

- Explain the example given in the participant guide.

Field Visit

- Ask the participants to go to a nearby car showroom and observe how the sales associate prepares for a product demonstration.
- Ask the participants to share their observations in the class.

7.5.3 Setting up Safe and Effective Demonstrations

Say

- The belief that location plays a critical factor in product demonstration success, it doesn't hold true as compared to value of a good script for making a demonstration successful. Although locations still work better for some products or target customers as compared to others.
- The best location of the demonstration totally depends upon the product to be demonstrated. Suppose one wants to demonstrate toys, then he/she should choose the location which is nearby to some kids related place such as children's clothing or toy stores. This will simply attract the interest of audience in demonstration.

Do

- With the help of the below diagram, explain the essential elements that a sales associate should consider while preparing for a product demonstration.

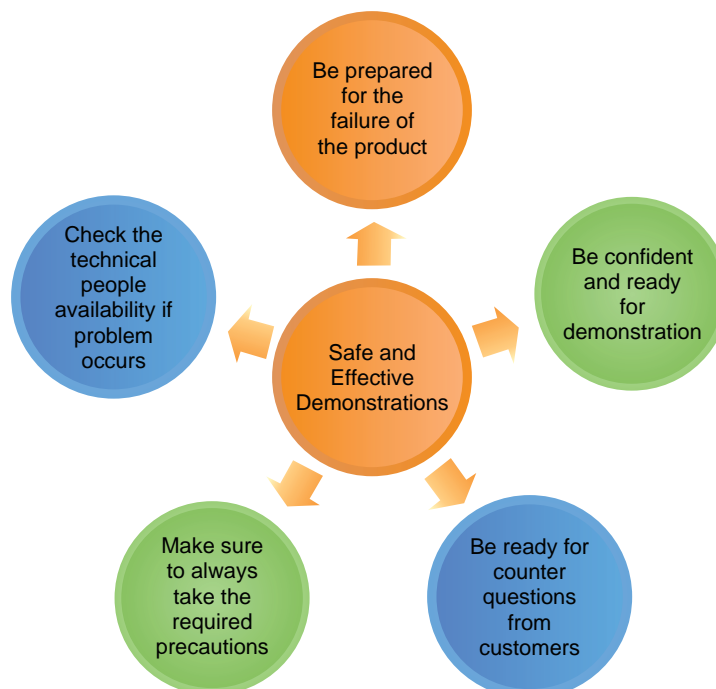


Fig. 7.1 Demo Essentials

Notes for Facilitation

- Ask the students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding the concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize 

- Summarize the product demonstration policies
- Summarize setting of product demonstrations in a store
- Summarize the safe and effective demonstration.

Notes

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UNIT 7.6: Safety and Security of Store During Demonstration

Unit Objectives

At the end of this unit, students will be able to:

1. Describe ways of ensuring the security and safety of the store while giving a demonstration.
2. Understand the importance of availability of trained staff in case of an emergency.
3. Describe the checking of equipment and materials available for the demonstration.
4. Explain precautionary safety signs.

7.6.1 Ensuring the Security and Safety of the Store while Giving a Demonstration

Say

If the product demonstration is to take place outdoors, you need to consider the following safety measures:

Ensure there are adequate signs to guide the customers and warn them about possible dangers or risks associated with the product or its demonstration.

Ensure that customers have taken all necessary precautions.

Ensure that safety equipment such as fire extinguishers or emergency exits, are available.

Ensure that availability of trained staff in case of an emergency.

Check the product before the demonstration to make sure it is working properly

Fig. 7.2 Safety during a Demo

Activity

- Divide the class into groups of 4
- Ask each group to list 3 safety measures that he/she will take before conducting a product demonstration outdoors.

- Ask the groups to explain how the listed safety measures will help perform product demonstration safely

Skill Practice	Time	Resources
Safety precautions while demonstrating products	1 hour	Pen, Paper

7.6.2 Checking Whether the Required Equipment and Materials are Available for the Demonstration

Say 

- Before starting a product demonstration, the sales associate should ensure that all the equipment and materials required for the demonstration are in place and functioning properly.
- The sales associate should ensure the safety and security of the customers during demonstrations.

Summarize

- Summarize the product demonstration policies
- Summarize setting of product demonstrations in a store
- Summarize the safe and effective demonstration.

Notes

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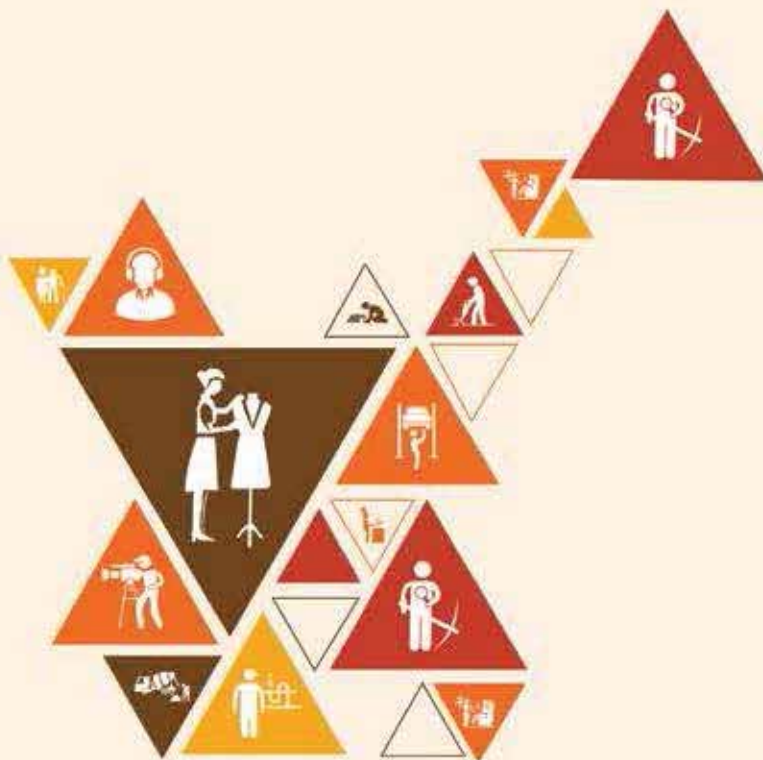
8. Maximising Sales

Unit 8.1 - Analysing Features and Benefits of Products

Unit 8.2 - Identifying and Reporting Promotional Opportunities

Unit 8.3 - Promoting Products

Unit 8.4 - Recording and Evaluating Promotion Results



Key Learning Outcomes

At the end of this module, students will be able to:

1. Discuss the differences between product features and benefits
2. Explain how promotional opportunities are communicated to the concerned person
3. List the techniques of encouraging customers to purchase promoted product
4. List the techniques of encouraging future buying of promoted product
5. Identify seasonal trends and their impact on sales
6. Estimate and compare the potential of promotional opportunities to increase sales
7. Determine the effectiveness of promotion

Notes for Facilitation

- Ask the students about the expectations from the module.
- Invite students to participate.
- List the expectations on the whiteboard.
- Give the students a brief overview of what all will be covered in the module.
- Start with a positive and happy note.

UNIT 8.1: Analysing Features and Benefits of Products

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the need for increasing sales and promotion.
2. Appreciate seasonal trends and their impact on sales.
3. Explain the difference between product features and benefits.
4. List ways of promoting products.

8.1.1 Need for Increasing Sales and Promotion

Ask

- Ask the participants what they understand by Sales Promotion.
- Ask the participants what are the ways of promoting sale.

Say

- The prime objective of every retailer is to earn profit, and the main source of generating profit is selling of products and services.
- The products can be promoted through advertisements, personal selling, discounts, schemes, special offers, etc.

Elaborate

Some of the ways of promoting sale are:

- **Coupons**
 - » Allows the buyer a reduction in price on specific merchandise or products.
 - » Delivered by various channels. Eg: Dominos, Bru Coffee,
- **Contests**
 - » Insists consumer to compete and prizes are on the basis of skill
 - » Winner is decided on the basis of skill rather than luck. Eg: Jewellers,
- **Product Promotions & Schemes**
 - » Straightforward scheme in which the customer either gets a monetary discount or gets two products of the same type for the price of one
 - » Widely used during lot clearance.
 - » Also used to increase footfall. Eg: 2 Onida TV's for the price of one
- **Samples**
 - » Provides the customer with an opportunity to try the product at no cost.
 - » In-store, door to door, mailer, magazines & newspapers.
 - » Usually initiated along with introduction of a new product.
 - » Sample packs also offered at very low price.

- **Frequent Shopper Programmes**
 - » Customer gets benefited in repeated purchases
 - » Special offers for regular shoppers.
 - » Invitation to sponsored programmes. E.g. EMI schemes, Discount Cards.

8.1.2 Difference between Product Features and Benefits

Explain

Explain the difference between the features and benefits of a product:

S. No.	Product Features	Product Benefits
1.	The characteristics of a product describe its physical appearance, components, and functions.	Advantages or value a customer receives by purchasing the product is called product benefits.
2.	These are physical or tangible components of the product.	These are emotional and intangible reactions of the customers towards the product.
3.	It tells about the components and functionality of the product.	It tells how the product is useful for the customers.
4.	It helps in comparing different products.	It helps in selling the product.
5.	For example, a digital camera with 17.28 Megapixel is a product feature.	For example, high picture clarity can be the product benefit of a digital camera with 17.28 Megapixel.

Do

- Ask the participants to refer the participant guide.
- Explain the table on features and benefits.

8.1.3 Seasonal Trends and Their Impact on Sales

Explain

Explain that:

- Seasonal trends show a sudden increase in customer demand for a specific product during a particular season.
- For example, during Diwali the demand for crackers increases, while the demand for colours increases at the time of Holi.
- A retailer should determine the amount of products required based on the previous years' seasonal trends.

Notes for Facilitation

- Ask the students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.

Summarize

- Summarize different sales promotion techniques.
- Summarize the difference between product features and benefits.

UNIT 8.2: Identifying and Reporting Promotional Opportunities

Unit Objectives

At the end of this unit, students will be able to:

1. Explain the estimation of promotional opportunities to increase sales.
2. Discuss the potential of promotional opportunities to increase sales.
3. List various techniques to encourage buying of promoted product in future.

8.2.1 Estimating and Comparing the Potential of Promotional Opportunities to Increase Sales

Say

- Sales promotions offer a number of advantages to the owner of a small business.
- By offering a reduced price on a popular item, you can trap customers away from competitors, which may ultimately help turn them into regular shoppers. For example, if you own a small electronics store that's competing with a large retailer, offer a discounted price on a popular cell phone model for a limited time.
- If you serve the customers well during the purchase process, they may be willing to come back.

Activity

- Divide the class into multiple groups with 5 participants in each group and conduct a group discussion on how a sales associate can determine promotional opportunities and estimate the potential of each of them in increasing sales.
- During the discussion, the participants can make note of key points that they have to follow in increasing sales.

Skill Practice	Time	Resources
Promotional Opportunities to Increase Sales	1 hour	Pen, paper

8.2.2 Techniques for Encouraging Future Buying of Promoted Product

Do

- Explain the techniques for encouraging future buying of promoted products from the participants guide
- Clarify the doubts, if any.

Field Visit

- Ask the participants to visit the nearest retail store and observe the types of promotional techniques that are used to generate future sales.
- Ask the participants to write down their observation.
- Further discuss observations in the class.

8.2.3 Reporting Promotional Opportunities

Say

- Sales associates have to be proactive in order to identify new techniques and scripts to increase sales. Sales person should be smart and logical, he/ she should have an eye on competitors and their new technique of sales and help the store manager with the ideas to implement.

Notes for Facilitation

- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize

- Summarize the importance of identifying and reporting promotional activities.

UNIT 8.3: Promoting Products

Unit Objectives

At the end of this unit, students will be able to:

1. Explain how to promote product features and benefits.
2. Discuss how to communicate promotions to customers.
3. List various techniques of encouraging customers to purchase promoted products.

8.3.1 Promoting Product Features and Benefits

Say

A sales associate can promote the features and benefits of the products to customers in various ways, as mentioned below:

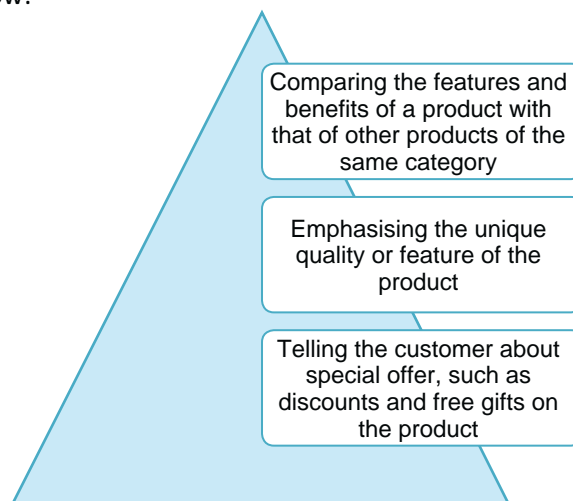


Fig. 8.1 Various Ways to Promote the Product Features and Benefits to Customers

Example

Let's look at an example.

Product: XYZ accounting software.

Feature: Provides easy access to your accounting data...

Advantage: ... which means no matter where you are in the world you'll have access to your financial figures.

Benefit: "So what?" So you could be sitting on a beach in Goa, sipping on a cocktail, and still have the same access to your accounts as you would if you were sitting in front of your usual workstation.

Activity

- Give some sample products (such as a mobile phone, tab) and ask the participants to write the features and benefits of the product for sale.

Skill Practice	Time	Resources
Promoting Product Features and Benefits	1 hour	Pen, paper, mobile phone/ tab

8.3.2 Communicating Product Features and Benefits

Say

While providing the information about the promotions to the customers, a sales associate should have the following skills:

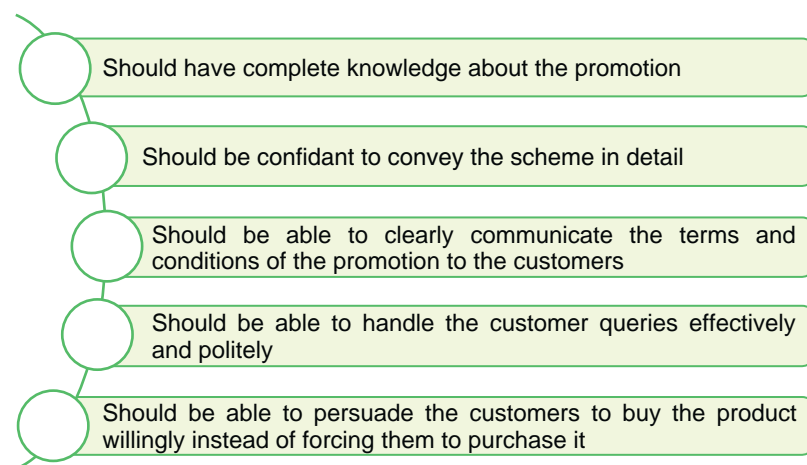


Fig. 8.2 Skills of a Sales Associate

Do

- Explain the skills that a sales associate should possess while providing information about promotional schemes on a product or service.

8.3.3 Techniques of Encouraging Customers to Purchase Promoted Products

Say

Customers can be encouraged to purchase a promoted product by using the following techniques:

Providing them free samples of the product in case of a product demonstration

Enabling them to use the product on a trial basis, such as test drives in case of automobiles

Providing the product at a lower rate or on discounts' or as a free gift with other products

Making the customer realise that he/she requires the product by identifying his/her hidden requirements

Fig. 8.7 Purchasing a Promoted Product

Do



- Ask the participants to refer the tips on various form of publicity as a part of promotion.

Notes for Facilitation



- Ask the students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize



- Summarize product promotion activities
- Summarize how to encourage customer to buy promotional products

Notes



UNIT 8.4: Recording and Evaluating Promotion Results

Unit Objectives

At the end of this unit, students will be able to:

1. Describe the effectiveness of promotions.
2. Explain how to evaluate promotion results.
3. List the various considerations in evaluating a promotion.
4. Explain the benefits of promotions.

8.4.1 Determining the Effectiveness of Promotion

Say

- Companies should measure effectiveness of their communications programs:
 - » To avoid costly mistakes
 - » To evaluate strategies implemented
 - » To increase the efficiency of advertising in general
 - » To determine if objectives are achieved

8.4.2 Evaluating and Recording Promotion Result

Explain

- Explain that it is important to record and evaluate the results of the promotion.
- Explain the techniques:

Monitor the sales of the promoted products on a daily basis

Examine the feedback and responses of the customers towards the promotion and promoted product

Compare the sales of the product before and after its promotion

Determine the percentage increase in the sales of the product

Fig. 8.3 Recording and Evaluating the Results of Promotion

Ask

- Trainer will further ask the participants to refer the participants guide and explain the topic in detail for better understanding.
- Trainer will ask the participants to visit the nearest retail store

Activity

- Participants will visit the nearest retail store and ask the store manager how they actually determine the results of promotion and record them.
- Trainer will ask the participants to write down their observation.
- Further discuss observations in the class.

Do

- Ask the participants to refer the tips given in the participant guide in regards to things to be considered while evaluating a promotion.

Exercise

Ask the participants to refer the participants guide and complete the given exercise. Once completed, discuss the answers and clarify the doubts of the participants.

Notes for Facilitation

- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize

- Summarize the results of promotional activities
- Summarize methods of evaluating promotions

Notes



Key Learning Outcomes

At the end of this module, students will be able to:

1. Determine new brands or services provided by companies
2. Discuss how to prepare for client visits
3. Explain how to create and maintain good rapport with clients
4. Describe how to make additional product recommendations to clients
5. Discuss company's customer service standards and personalised service
6. Express how to pace client consultation for selling products
7. Relate the importance of establishing good relationships with clients
8. Understand the process of recording and storing client information

Notes for Facilitation

- Ask the students about the expectations from the module.
- Invite students to participate.
- List the expectations on the whiteboard.
- Give the students a brief overview of what all will be covered in the module.
- Start with a positive and happy note.

UNIT 9.1: Preparing for Customer Visits

Unit Objectives

At the end of this unit, students will be able to:

1. Explain the meaning of personalised selling.
2. Describe the need of knowing about new brands or services provided by companies.
3. Discuss the preparation required for client visits.
4. Explain the importance of checking the work area for client consultation.

9.1.1 Understanding Personalised Selling

Say

Personalised selling can be defined as the method of selling a product by a sales associate after interacting with the customer directly. Retail stores should focus on customer expectations for the shopping experience, which include the following:

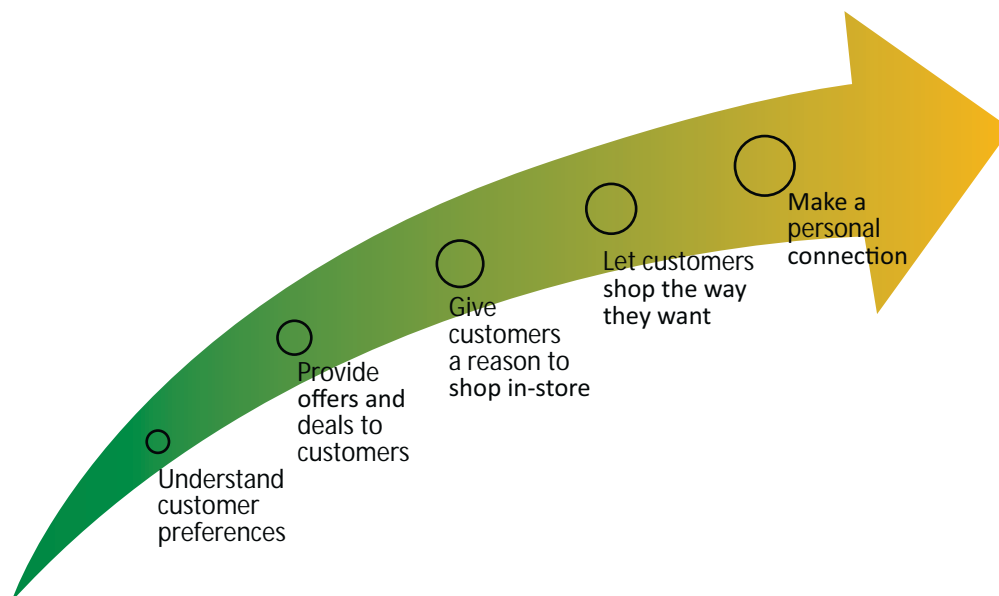


Fig. 9.1 Different Steps Explaining Personalised Selling

Elaborate

A good example of personal selling is found in department stores on the perfume and cosmetic counters. A customer can get advice on how to apply the product and can try different products. Products with relatively high prices, or with complex features, are often sold using personal selling. Great examples include cars, office equipment (e.g. photocopiers) and many products that are sold by businesses to other industrial customers.

The main advantages and disadvantages of personal selling can be summarized as follows:

Personal selling + / –

Advantage	Disadvantage
High customer attention	High cost
Message is customised	Labour intensive
Interactivity	Expensive
Persuasive impact	Can only reach a limited number of customers
Potential for development of relationship	
Adaptable	
Opportunity to close the sale	

Do

- Ask the participants to refer the participants guide.
- Explain the topic in detail for better understanding.

9.1.2 Knowing about New Brands or Services Provided by the Company

Do

- Ask the participants to refer participants guide.
- Explain the topic in detail.
- Explain the technical concepts given in the participant guide.

9.1.3 Preparing for Client Visits

Say

- We see our customers as invited guests to a party and we are the hosts. It's our job every day to make every important aspect of the customer experience a little bit better. Loyal customers translates into superior profit.
- Your pre-sales preparation is more credit oriented and you get to know the customer before you sell a product.
- Before client visit, you need to
 - » Know your customers well
 - » Know your role well
 - » Create the agenda of your work
 - » Ensure the availability of products
 - » Highlight the non-availability of products to the concerned person
 - » Ensure cleanliness around and good display of the products to attract the clients

Do 

- Ask the participants to refer the participant guide
- Explain the topic in detail.

Team Activity 

- Divide the class into multiple groups and conduct a group discussion.
- Participants will perform group discussion on factors that can be used from the customer information to prepare for their visit.
- During the discussion, participants can note down the key points as well.

Skill Practice	Time	Resources
Preparing for customer visits	1 hour	Pen, paper

9.1.4 Checking the Work Area for Client Consultation

Say 

- The consultation area forms the first impression about the store on the customer, and sometimes also affects the customer's decision of making the purchase.
- Therefore, before actually starting the customer consultation, check if the work area is clean, tidy, and comfortable.
- There should be enough space for you and the customer to be seated if required. Lighting should be proper.
- The temperature of the place should also be well-maintained, neither too cool nor too warm.

Do 

- Ask the participants to refer the participant guide for tips on possible ways to prepare for the customer visit.

Notes for Facilitation 

- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize 

- Summarize personal selling
- Summarize how to keep updated about new products and brands
- Summarize how to prepare for customer visit

UNIT 9.2: Providing Personalised Service to Customers

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the need of contacting clients as per their convenience.
2. Illustrate the need of establishing good relationships with clients.
3. Explain the importance of asking questions to clients.
4. Make themselves familiar with the tactics to determine a client budget.

9.2.1 Contacting Clients as per their Convenience

Say

When a sales associate solves a customer's problem, he/she needs to contact him according to the customer's convenience. However, the customer may or may not be available at all time. Therefore, it becomes necessary for the sales associate to contact the client as per his/her convenience.

Today, time is more valuable than a Rolex watch. To save time in a hassle-free way is the best gift you can give the busy, stressed customer. Focus on increasing convenience for customers. Seek to reduce the effort they have to make to do business with you. Focus on customer convenience and effort, not experience or satisfaction.

Activity

- Divide the class into multiple groups and conduct a group discussion.
- Participants will perform group discussion on factors that how a sales associate can follow company's procedures to contact customers.
- During the discussion, participants can note down the key points as well.

Skill Practice	Time	Resources
Following company procedures to contact customers	1 hour	Pen, Paper

9.2.2 Time Management while Interacting with Clients and Establishing Good Relationships with Clients

Say

- To build a rapport with the customer, you need to:
 - » Manage Customer Experience
 - » Take Ownership
 - » Perform as Promised
 - » Mirror the Customer
 - » Have Fun
 - » Be a Friend
 - » Be Assertive
 - » Be Empathetic
- Provide customers with warm, personalized and caring service with emotions. Always smile while interacting with the customers. Speak softly and without accent with the customers. Do not finger point towards the customer. Acknowledge the customer every time by saying certainly, my pleasure etc.

Do

- Ask the participants to refer the participant guide for further detailed explanation.

9.2.3 Creating and Maintaining Good Rapport with Clients

Say

- Rapport Building is all about:
 - » Building relationships with customers
 - » Managing Customer Emotions
 - » Knowing my Customers
- It is important to build a Rapport with the customer to
 - » Converting Customer satisfaction to Customer Delight
 - » Ensuring that the customer is handled effectively
 - » Giving the customer a WOW experience
 - » Maintaining Customer loyalty
- The first 30 seconds of your interaction with the customer creates an impression. It all relates to your body language. Your smile, eye contact, grooming and facial expression matters a lot in relationship building

Do

- Ask the participants to go through the example on creating good rapport with client at the start of consultation given in the participant guide

Role Play

- Ask two volunteers to come forward.
- Ask the volunteers to conduct a role play based on the example on creating good rapport with client at the start of consultation.

9.2.4 Asking Questions to Clients

Say

- When you are not 100 percent sure what kind of objection you are dealing with, probe until you (and the customer) are sure
- Even when you do know which type of objection/ queries you are encountering, it may be important to probe for a fuller understanding of the objection before responding

Elaborate

Sales associate may know about the customer's buying needs, preferences and priorities by asking them various questions. Asking questions will not only make the sales associate aware of the customer's needs, but will also help him/her forming a good rapport with the customer.

Do

- Ask the participants to refer the participant guide
- Ask one of the participants to explain the topic to the class with the help of the example given in the participant guide

9.2.5 Determining a Client Budget

Do

- Explain how to determine a client budget
- Ask the participants to refer the participant guide



- Ask the students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.



- Summarize relationship building with customers
- Summarize how to determine need and requirement of customer according to budget.
- Summarize the types of questions asked to the customers.



Notes

UNIT 9.3: Meeting Company's Customer Service Standards

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the company's customer service standards and personalised service.
2. Describe the need of establishing company's desired image in clients' mind.
3. List various opportunities of selling additional products.
4. Discuss why sales associates are required to abide by company service standards.

9.3.1 Company's Customer Service Standards and Personalised Service

Say

- Customer Service standards set a target for companies to meet customer needs through the use of its people, systems and technology.
- Service Standards:
 - » Establish a goal to direct your efforts
 - » Give a clear sense direction
 - » Tell what level must be reached
 - » Give something to measure success against
- Service standards can become a valuable management tool. There are plenty of customer service standards that are important to a company. Some might focus more on speed while others choose to focus on service quality.

9.3.2 Establishing a Company's Desired Image in Clients' Mind

Say

- Various strategies are used to project the desired image of the product and services in customers' minds.

Do

- Explain the example given in the participant guide.



- ### Role Play
- Ask two volunteers to come forward.
 - Explain the example given in the participant guide and ask the two volunteers to do a role play for better understanding of the concept.

9.3.3 Identifying Opportunities for Selling Additional Products



- Ask the participants to refer the participant guide.
- Explain the topic with the help of the example given in the participant guide.



- ### Notes for Facilitation
- Ask the students if they have any questions.
 - Explain and reiterate if any student is facing difficulty understanding the concept.
 - Optionally, ask any other student to explain the concept in doubt.



- Summarize relationship building with customers
- Summarize how to determine need and requirement of customer according to budget.
- Summarize types of questions asked to the customers.

Notes

UNIT 9.4: Company Procedure for Maintaining Client Records

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss data protection laws.
2. Explain company procedures for updating client records.
3. List various steps of recording and storing client information.
4. Make themselves familiar with company policy for client confidentiality.

9.4.1 Understanding Data Protection Laws and Company Policy for Client Confidentiality

Say

- A retail organisation needs to work in compliance with certain regulations and laws held by the monitoring authority of the country, and the data protection law is one of those laws.
- Data protection aims at protecting the personalised data of customers from being misused. In India, the Information Technology Act, 2000, provides legal recognition to the data processed in electronic form and also ensures its safety.

Do

- Ask the participants to refer the participant guide
- Explain the example on keeping client information confidential.

9.4.2 Understanding Company Procedures for Updating Client Records

Say

- As a competent sales associate, you should abide by the company's norms and policies while dealing with customer data

Do

- Ask the participants to refer the participant guide
- Explain the example on keeping client information confidential.

Notes for Facilitation

- Ask the students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding the concept.
- Optionally, ask any other student to explain the concept in doubt.

9.4.3 Recording and Storing Client Information

Explain

Explain that retailers train their staff using particular software to properly record and store the client data maintaining its authenticity and safety.

Team Activity

- Divide the class into multiple groups and conduct a group discussion on how one can record and store the customer information in company's system as a sales associate.

Skill Component	Time	Resources
Recording and Storing Client Information	1 hour	Pen, paper

Do

- Ask the participants to refer the tips on recording and storing customer information in the company's system given in the participant handbook.

Notes for Facilitation

- Ask the students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize

- Summarize the importance of maintaining confidentiality of customer data
- Summarize maintenance and updating customer data periodically.

UNIT 9.5: Developing Relationships with Customers

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the importance of keeping promises to customers.
2. Explain how to sell products and maintain good relationships with clients.
3. List various ways of making additional product recommendations to clients
4. Make themselves familiar with the need of matching product's features and benefits to clients requirements.

9.5.1 Keeping Promises to Customers

Do

- Share the below example before you start the explanation.

Say

A sales associate must take care that he/she is not making any promises, which do not comply with the company's norms and policies, and the promises that he/she makes must be kept and met.

Elaborate

In order to keep promises to customers one should follow these steps to set expectations for his/her customers:

1. **Always make a Promise which is Possible:** False and misleading promises may irritate customers and thus distract away them from future purchases. So it is much better to tell them truth despite of conveying the promise which can't be kept.
2. **List down the promises if unable to remember:** It is quite appreciable if promises made are managed by using some kind of task manager where one can check for due dates of promises made. This management is required due to limitation of human mind memory.
3. **Develop and maintain system for keeping promises:** A well developed and maintained system definitely helps in keeping up the promises. One should opt for a well-managed return policy too.
4. **Opt for a due date promise rather than open ended one:** A promise made with a due date will itself sets target for you to fulfil the promise. So always make a promises with a due time to get it completed. For instance, do not say "I will get you that proposal to you," rather than say "I am going to try to get the proposal to you in 3 days. If I can't get to it by then I will let you know."

Role Play

Trainer will explain the example given in the participant guide and ask the participants to do a role-play on the given example.

9.5.2 Selling the Product and Making Good Relationship with Clients

Say

- To make and develop good sales relationship with customers focus on the following things:
 - » Interaction done with every customer contributes in developing the sales relationship,
 - » The best way to do this is to ensure that sellers make the customer feel important..

Explain

Explain the importance of maintaining a balance between the sales associate's need to sell and customer's need to purchase.

9.5.3 Providing Products with Features and Benefits that Meet Client Requirements

Do

- Ask the participants to refer the participant guide
- Explain the topic in detail

Activity

- Conduct a group discussion on features and benefits of products and relate them with customer needs.

9.5.4 Making Additional Product Recommendations to Clients

Do

- Ask the participants to refer the participant guide
- Explain the topic with the help of the example given in the participant guide
- Ask the participants to refer the tips on Sticking to promises to maintain customer life cycle.

Exercise

- Ask the participants to refer the participant guide and complete the given exercise. Once completed trainer will discuss the answers and clarify the doubts of the participants.



- Ask the students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding the concept.
- Optionally, ask any other student to explain the concept in doubt.



- Summarize how to build customer relationship with customers.

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This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



Key Learning Outcomes

At the end of this module, students will be able to:

1. Explain the meaning of an organisation
2. Discuss the procedure of working in an organisation
3. Describe basic etiquette towards colleagues
4. Handle customer and reply to his/her queries
5. Discuss the importance of documentation
6. Interpret and analyse complex information to the customer
7. Describe the technique of building relationships with internal and external customers
8. Explain the best ways of dealing with customers

UNIT 10.1: Establishing Organisational Image

Unit Objectives

At the end of this unit, students will be able to:

1. Explain the meaning of an organisation.
2. Identify organisational behaviour policies for customer, colleagues, and seniors.
3. Explain work flow in the organisation.
4. Describe the reporting structure in the organisation.

10.1.1 Defining an Organisation

Ask

- Ask the students whether they have heard about the word 'organization'.
- Ask the students what is an organization.

Say

- An organisation is a group of people who work together, and often interact with other people outside the organisation, including customers.
- According to business dictionary.com, an organisation can be defined as "a social unit of people that is structured and managed to meet a need or to pursue collective goals."

Notes for Facilitation

- You may give some examples of organisations.

10.1.2 Organizational Behaviour Policies for Customer, Colleagues and Seniors

Do

- Explain the importance of employee behaviour and attitude to the participants.
- Ask them to share their own experiences of bad/good behaviour from the employees of an organization.
- Let them explain how they felt on both the occasions.

Explain

Now tell the participants why it is important that they conduct themselves well and present a smart, pleasant and well-groomed self to the customers. Also, stress the fact that in today's competitive world, these are things that give an edge to the organization to survive in the market.

One sure shot way to create a positive impression in the customer's mind is by showing respect. Generally we talk of greeting a customer, smiling; being helpful and patient with all types of customers. All this is possible if you respect your customer.

What Is Respect?



Fig. 10.1 Meaning of Respect

10.1.3 Knowledge of Work Flow in the Organization

Say

- When a customer walks in, the response from the sales assistants makes an immediate impact on the customer. He/she expects to be welcomed and treated well throughout the time he/she spends in the shop.
- Responsiveness shows in many ways. When a shop employee asks the right questions, the customer feels confident that he will get a solution soon.

10.1.4 Reporting Structure in the Organization

Say

- Reporting structure is a human chain within the organization to divide the work according to each employee's capability and create a feeling of being together to make the shopping experience of the customer memorable.
- In a machine, each and every part is important and has a specific function in making the machine work smoothly. This is the principle behind an organizational structure or reporting structure.

Role Play

You are a sales assistant at a retail store. A group of ladies walk in and ask for a particular brand of Sunglasses. You are unable to assist them. You try to talk to them about other products and schemes. They get angry and threaten to talk about this behaviour to all their friends. You run to the Marketing Manager whose office is on the same floor and report about the way the customers behaved with you. The manager also shouts at you for disturbing him/her. Why do you think the sales assistant got abuses both from his/her customers and the manager? Where did he go wrong?

Get a few volunteers to do the roles of the SA, group of customers and the Manager.

Let the other participants watch the roleplay.

Debrief: Allow the participants to comment on the roleplay. Ask for suggestions as to how the customers could have been handled better; what should the SA have done?

10.1.5 Understanding the Past and Working Culture of the Organization

Say

Culture actually means shared belief. When we say Indian culture, we mean that all of us Indians have some common beliefs and values. This thought unites all of us. Similarly organizations also have their work culture.

The following figure shows what the working culture and history of an organisation provides:



Fig. 10.2 History and Working Culture of the Organisation

10.1.6 Knowledge of Basic Legislation

Explain



The law of the land protects the customer, the employees and the owners of a business. But the employees should be aware of the basic laws which can help them get out of a difficult situation. These days with the Consumer Protection Act in force, many customers threaten the store about lodging complaints. On such situations, it is the sales associate who has to face the customer.

10.1.7 Understand Your Importance in an Organization's Work Flow

Explain



A big retail store is a perfect example of teamwork. Whether it is a football team, cricket team, corporate office or a retail store, every team has specific roles for specific individuals. The management decides on these roles because of each one's place in the hierarchy and skills.

So teamwork, first and foremost, is knowing your role and executing it to your fullest ability. It is getting your job done as laid out in the planning process. Then, and only then, should you attempt to take on any other duties or assist in any other way.

A person who knows that his role is no less important than anyone else's will always be professional as his self-esteem is very high.

10.1.8 Getting Familiar with Delivery Standards of the Organization

Say



- Service delivery standards are the minimum level of expected services in terms of quality, process, time and cost that the Local Government Service commits to deliver to its clients or those that the clients should expect to receive. Local Government Service delivery standards aspire to meet the local standards based on unique circumstances of a district or community.
- Service standards are usually defined in terms of:
 - » Timeliness
 - » Accuracy
 - » Appropriateness

UNIT 10.2: Developing Basic Etiquettes

Unit Objectives

At the end of this unit, students will be able to:

1. Explain basic etiquettes.
2. List grooming standards for male/female employees.
3. Discuss general guidelines on communicating with customers.
4. Explain the importance of using simple phrases and language while communicating with customers.

10.2.1 Basic Etiquettes

Say

- The word etiquette means manners. Good manners can always make a person more successful in everything he does. Do you agree?
- All of us like talking to some people, visiting them or inviting them to our houses.
- Etiquette is an unwritten code, followed by a society. Etiquette is nothing but how we treat one another.
- As a sales associate, you should
 - » Never Interrupt Your Clients
 - » Be a Likeable Sales Assistant
 - » Keep Personal Problems Off the Floor
 - » Never Chat on the Selling Floor
 - » Never Allow your Cell Phone to interrupt your Day- to- day Work

Notes for Facilitation

- You may ask the participants to share their experiences of good and bad manners exhibited by sales assistants in malls, corner stores or departmental stores.

10.2.2 Grooming Standards for Male Employees

Say

- When you get ready for an interview, you spend time trying to choose your clothes, tie and your shoes. Why? You know that the way you are turned out, your body language and the way you greet them is going to create impressions about you. That is you pay attention to your grooming.
- Grooming is the process of making yourself look neat and attractive.

**Do**

- Explain the grooming standards for male employees.

10.2.3 Grooming Standards for Female Employees

**Do**

- Explain the grooming standards for female employees.

**Exercise**

Ask each participant to make a personal grooming checklist (both boys and girls). They can make two columns 'Dos' and 'Don'ts'.

After 10 minutes let boys and girls selected at random read out their lists. As they read out, ask one of the participants to write those on the board. At the end, compile one common checklist each for boy and girls which they must follow before arriving at the shop for work.

10.2.4 General Guidelines on Communicating with Customers

**Say**

- When I stand in the class and talk to you, am I conveying information to you? When a baby cries because he is hungry, is he conveying a message to his mother? You write a letter to your grandfather telling him that you are going to spend the summer vacation with him.
- What is common to all the above examples?
- A message or information is getting transmitted from one person to another. We call this communication.
- When a customer walks into your store, you have to convey to that person that he/she is welcome, that you are ready to serve him/her and also that store values his/her making a visit to the store.

**Do**

- Explain the ways of communication which a sales associate should follow while interacting with customers.

10.2.5 Use of Simple Phrases and Questions to Avoid Confusion

Say

- While communicating with customers, a sales associate should
 - » Simple languages
 - » Use a suitable medium or language to convey the message
 - » Wisely choose the length, simplicity, and relevance of sentences used in the communication
- These will help the sales associate and the customer understand each other's perceptions and requirements easily.

Activity

Image Antakshari: So far, we have talked about creating a positive image about the organization through the sales assistant's behaviour and communication.

Make the participants sit in rows facing each other like they do in a game of Antakshari. The responses have to be quick but not related to any letter of the alphabet. Time for each response count of 5 by a time keeper.

Each participant will say one thing he/she will do to build a positive image of the organization before the timekeeper finishes his/her countdown-5-4-3-2-1.

The one who doesn't say anything will go to the end of the line and get another chance.

No repetition of ideas allowed; each one has to say something different.

I will-----

Skill Practice	Time	Resources
Creating a positive image about the organization	1 hour	White board, marker

Notes

UNIT 10.3: Appropriate Customer Handling

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the ways of dealing with customers.
2. Understand the importance of greeting customers.
3. List various points to be kept in mind while greeting customers.
4. Describe the importance of listening to customers.

10.3.1 Dealing with Customers

Ask

- Ask the participants whether it is enough for a store to have only great products.

Say

- Customers want more than just the product or service that is offered—they also want to be treated well.

Do

- Explain the guidelines that a sales associate should follow while dealing with customers.

10.3.2 Greeting Customers

Say

- The way in which walk-in customers are greeted by frontline employees leave a huge impact on bottom line.
- In order to ensure that customers keep coming back to store for buying follow the given below tips to greet customers:
 - » Smile with your greeting
 - » Stop what you are doing
 - » Show, don't tell
 - » Dress professionally

Role Play

- Ask the participants to refer the participant guide, p. 165
- Ask two volunteers to come forward.
- Explain the example of Ram and the customer given in the participant guide and ask the two volunteers to do a role play for better understanding of the concept.

10.3.3 Offering Refreshment

Say

- Whether you live in India or any other part of the world, food brings people together. When people invite friends for a meal, it is the time that is spent together that is more important than the food itself.
- When a customer is walking in for wedding purchases or festival shopping, there is a possibility that he/she will take a long time to make his/her choices.
- By offering refreshment to a customer, you show concern towards them and allow them to relax.

10.3.4 Listening to a Customer

Say

- Active listening is a way of listening and responding to another person in such a way that it improves mutual understanding.
- Customer Service and listening have to go hand in hand.

Do

- Explain the major elements of listening skills

10.3.5 Advantages of Listening

Say

- Any communication is a 50-50 responsibility on the two people who are communicating. Listening is a very important skill.

Do

- Explain the major advantages of listening.

10.3.6 Understanding Customers' Perception and Requirements

Say

- Perception is giving meaning to what we see around us.
- When customer expresses a requirement, it is important to know his/her perceptions about the product and pricing. By probing gently, the sales associate can reassure the customer that his/her requirement will be fulfilled exactly the way he/she desires. Every satisfied customer is saving money for the organization on marketing and advertisements.

Explain

- Explain the example of Mr. Anand given in the participant handbook.

10.3.7 Responding to Customers

- When we say the sales associate responded well to my questions, what we mean is:
 - » The sales associate acknowledged what the customer has said.
 - » Demonstrated his/her willingness to help the customer.
 - » Included a question or phrase that encouraged the customer to give more information that helped him identify his needs.
 - » Demonstrated that he/she has knowledge about the product the customer is interested in.
 - » Was warm and friendly, so the customer felt comfortable talking to the sales associate.

Do

- Explain the guidelines that should be kept in mind while responding to a customer.

Notes

UNIT 10.4: Explaining and Interpreting Complex Information to Customers

Unit Objectives

At the end of this unit, students will be able to:

1. Explain the process of dealing with complex information provided to customers.
2. Discuss reasons of adopting behaviour as per customer behaviour.
3. Express the need of updating customers.
4. Describe the ways of providing the best solution to customers.

10.4.1 Approach for Dealing with Complex Information Provided to Customers

Say

- Whatever profession we are in, we have occasions when we have to explain difficult concepts to people around us. A sales assistant is no different.

Notes for Facilitation

- With the help of an example, explain the concept.
- You may also ask the students to refer the example given in the participant guide

10.4.2 Adapting Behaviour as per Customer Behaviour

Explain

We are in a marketplace where many companies are offering the same kind of products and services. High quality customer service generates customer loyalty. One mistake in customer service can be more damaging than ten good interactions. In order to do all this, you should know your customer, so that you can adapt your behavior according to the type of customer who walks into your store.

- » The Friendly Customer
- » The Knowledgeable Customer
- » The Tough Customer
- » The Angry Customer
- » The Internal Customer
- » External Customer

10.4.3 Updating Customers

Say

- Your retail store may be a very renowned one and may have prestigious customers. But what really matters is how the store maintains its relations with the customers. It is better to have a moderately skilled team maintaining a great relationship with the customer than a highly skilled team maintaining a lukewarm relationship with the customers. Some of the ways to update the customer include:
 - » E-newsletter
 - » Social Media
 - » Business Communications
 - » Personal Communications
 - » Lunch or coffee
 - » Phone Calls
 - » Surveys

10.4.4 Maintaining Courtesy towards Customers

Ask

- Ask the students what they understand by customer courtesy.

Say

Some tips to show and maintain courtesy towards customers are listed as below:

- Always treat customers as the ultimate boss.
- Listen patiently. This will help in identifying the customers' problem properly and enable prompt customer service.
- Identify the emotional attachment a customer has with his/her purchased product.
- Always have a good understanding regarding the product or business transaction and convey the same to the customer.
- Always stay focused while solving customer problems.
- Apologise instantly if there is any delay in services, due to some unavoidable reason.
- Welcome customer feedback, whether it is positive or negative, with equal response.

Do

- Ask the students what they will do as a sales associate to maintain courtesy towards customers.
- Once they have finished, explain the ways that will help them in maintaining courtesy towards customers.
- Ask if they have any further doubts.

Notes for Facilitation

- You may ask the students to go through the example of phrases given in the participant handbook

10.4.5 Responding and Providing the Best Solution to Customers

Say

- By solutions we do not always mean discounts, loans or reduction sale. In order to provide the best possible solutions to a customer, you have to think like him/her, understand his/her perceptions; to do this, you have to ask the right questions.
- Differentiate customers and know them individually in order to find appropriate solution for them.
- The real magic lies in how you stay in touch and what else you can do to get that relationship closer to producing revenue for you.

10.4.6 Explaining Delays and Non-fulfilment of Expectations to Customers

Say

- When customers order products from the store, they eagerly wait for the product to arrive. But for various reasons, the delivery cannot be carried out.
- Under such circumstances, what is the sales associate's role? Customers are able to accept delays provided they are informed at the appropriate time and in an appropriate manner by the store.
 - » Communicate Early and Often.
 - » Take Responsibility.
 - » Offer a Plan to Get Back on Track.
 - » Be Realistic.
 - » Communicate Personally.
- It is often best to communicate about negative concerns via phone or in person rather than through email. Addressing the issue personally communicates respect and assures your client that he/she is valuable as a customer.

UNIT 10.5: Building Relationships with Internal and External Customers

Unit Objectives

At the end of this unit, students will be able to:

1. Describe relationships with internal and external customers.
2. Illustrate the importance of timely delivery of services to customers.
3. List steps of assisting customers in difficult times.
4. Discuss how to follow-up customers for services and feedback.

10.5.1 Relationships with Internal and External Customers

Ask

- Ask the students the meaning of external and internal customers.
- Ask the students the difference between external and internal customers

Elaborate

An external customer is an individual who enters the store and buys merchandise. Internal customers are members of an organization who depends on the assistance of one another to accomplish their job responsibilities.

There exists a direct link between the internal customers and external customers in terms of quality of goods or services received by them. The internal customers at any level are equally responsible for delivering great product or service. The internal customers could be anyone such as the receptionist, the warehouse manager or the call centre representative or anyone else who is part of supply chain.

Activity

Who are you internal and external customers? Can you identify them? Look at the example and fill in the column for Retail Store. List both internal and external customers.

	External Customers	Internal Customers
Hospital	Patients, medical reps., visiting doctors, ambulance team, police, suppliers of medical equipment	Ward boys, nurses, lift operators, housekeeping staff, pantry staff, doctors.....
Retail Store	?	?

Divide the class into two teams. One representing the external Customer and the other representing the internal customers. Members of the teams will wear name tags as filled in by the class in the above grid

They will stand facing each other. For each external customer, one internal customer will say what he should do at the back end to make the customer experience enjoyable.

Skill Practice	Time	Resources
Difference between external and internal customers	1 hour	White board, white board marker

10.5.2 Timely Delivery of Services to Customers

Say

- Timely help does not necessarily mean “on the spot” resolution; it just means a timely response that sets a proper expectation for follow-up and resolution.
- Have you heard the saying ‘Justice delayed is justice denied’?
- If a person is expecting justice from the courts when he/she is twenty and he/she gets it when he/she is sixty, is it of any use to him/her? Extend this principle to your customers. Unnecessary delay takes the charm out of doing business with your store.

10.5.3 Assisting Customers in Difficult Times

Explain

With the help of the below figure, explain how a sales associate can use the AIM model for assisting customers:

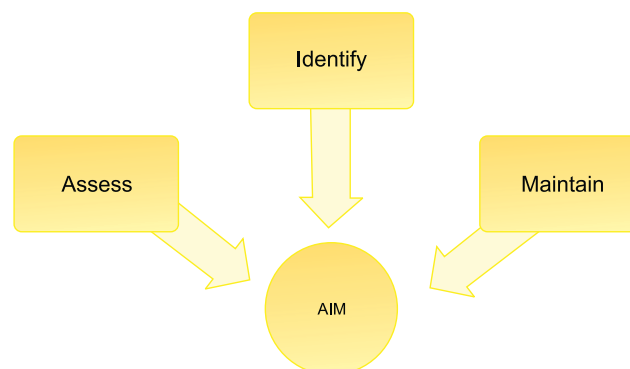


Fig. 10.3 AIM Model for Assisting Customers

10.5.4 Always Follow-up with Clients for Services and Feedback

Say

- There is a major difference between sales on the street or in an exhibition and a reputed retail store.
- In the former case, it is just a transaction between the seller and buyer. But in a retail store, what we are looking for is an enduring relationship.
- Regular follow-up with customers for feedback keeps you updated about the perception, awareness and drawbacks of your organisation, and the services provided.
- One can call up the customer or communicate with him/her through mail or newsletters.
- If you have just resolved a complaint from a customer, you must call up to ask if the gadget/appliance is working well.

Do

- Explain few commonly used methods of taking feedback from customers.
- Ask the participants to go through the tips for solving customer problems given in the participant guide.

Notes

UNIT 10.6: Creating and Analysing Database

Unit Objectives

At the end of this unit, students will be able to:

1. Explain the need of documentation skills.
2. Discuss the importance of reading and writing skills for sales associates.
3. Describe how to maintain client information database.
4. Explain the method of writing and submitting reports.

10.6.1 Documentation

Say

- Any organization which has a number of people working under one roof has to have a lot of its procedures documented. A sales assistant has to have the skill of both interpreting and creating relevant documents in the store.

Field Visit

Ask the participants to visit a Retail store and collect information on the types of documents that are maintained in the store.

10.6.2 Reading and Writing down Instructions and Procedures with Full Attention

Say

- A sales assistant's communication skills at all levels should be good. He/she should be able to speak well, write well, read well and listen well in order to be able to carry out his/her responsibilities.
- Whether it is taking down a message from a manager, writing a report or updating the customer database, a sales associate should have good reading and writing skills.

10.6.3 Maintaining Client Information Database

Say

- All businesses have a customer database, whether it is a computerised or a piece of paper with names and details written on.

- When creating the database it is important to remember that it must be easy to add and update files.
- The store is legally responsible for ensuring that any data that is stored is accurate and up to date.
- To protect the database, whoever is in charge, should take frequent backups. These backups should then be labelled clearly and stored in a safe location, so that if an error does occur the store does not lose all the data.
- To fill the database the store will need to collect customer data; this is best done when customers begin using your business. Examples include; name, date of birth, contact information and their likes and interests.
- A database is of no use unless it is used effectively. Periodic reviews of the database to know in how many ways the database was used by the store for improvement of business needs to be done.

10.6.4 Writing and Submitting Reports

Say

- The sales associate should be able to generate daily, weekly and monthly sales reports. Additionally, he/she should be able to analyse the reports and find ways to improve his/her performance.

Do

- Explain the example given in the participant guide.

Activity

Divide the participants into groups of 3. Give a scenario in a retail store and ask them to prepare a report.

Skill Practice	Time	Resources
Writing and Submitting Reports	1 hour	Pen, paper

10.6.5 Filling Invoices, Forms and Maintenance Records


Say

- Filling invoices, forms and maintenance records are an integral part of an organisation's functioning.
- For example, the equipment in the store ranging from the AC, vacuum cleaners, computers and printers have to be maintained on a regular basis. To maintain a track of the last maintenance done, maintenance records are kept.

- A competent sales associate should be able to accurately fill the forms and update the records.
- Keeping all the documentations up to date is one way of ensuring that at any given time the records can be checked and action taken if required.

10.6.6 Data Analysis on the Basis of Forms and Reports



- Say** 
- Collecting a whole lot of data without analysing the trends they show is only a waste of effort. Without analysis, the whole purpose of collecting reports is defeated.
 - Sales reports also show customer preferences and trends. Youngsters like certain brands and middle-aged people have their own preferences. If a particular item is slow moving, it is a good idea to reduce the price and conduct a sale. For instance, stores generally have sale of warm clothes at the end of summer.

- ### Notes for Facilitation
- Ask students if they have any questions.
 - Explain and reiterate if any student is facing difficulty understanding a concept.
 - Optionally, ask any other student to explain the concept in doubt.

[illegible]



Key Learning Outcomes

At the end of this module, students will be able to:

1. Discuss a sales associate's understanding of customer problems
2. Identify the solutions to resolve customer problems
3. Explain the implementation of the best solution for the customer's problem
4. Analyse customer problems that are repeated
5. Identify customer problems caused by systems and procedures before they occur
6. Interpret and accept the options for solving the problem with the customer
7. Keep customers informed about what is happening to resolve the problem
8. convince the customers that the promises made with respect to solving the problem are kept.

Notes for Facilitation

- Ask the students about the expectations from the module.
- Invite students to participate.
- List the expectations on the whiteboard.
- Give the students a brief overview of what all will be covered in the module.
- Start with a positive and happy note.

UNIT 11.1: Identifying Customer Service Problems

Unit Objectives

At the end of this unit, students will be able to:

1. Explain various problems faced by customers in retail stores.
2. Discuss the importance of listening to customers carefully.
3. List various options to resolve customer problems.
4. Describe the need of confirming the options with others to resolve customer problems.

11.1.1 Listening Carefully to Customers Problems

Example

Provide an example of a sales associate at an electronics store. A customer, who purchased a washing machine, visits the store and complains about the bad customer service. So, Mr. ABC approaches the customer and asks the following questions to understand the actual problem:

- Has your call not been answered?
- Has the store staff not listened to you properly?
- Has no solution been provided to your problem?
- Did the store staff talk rudely with you?

Steps: Listen to Customers



STEP 1: Analysing the customer service problem.



STEP 2: Determining the actual cause of the problem.



STEP 3: Identifying whether the solution desired by the customer for his/her problem falls under the organisation's policy.



STEP 4: Determining the solution of the customer problem as per the organisation's policies.



STEP 5: Identifying the solutions that are close to the desirable solution of the customer.

Do



- Ask the students to refer to the Participant's Handbook for the types of listening problems and the their reasons.

11.1.2 Identifying Options to Resolve Customer Problems

Do



- Ask the participants to refer the participant guide.
- Explain common options for solving customer service problems given in the participant guide.

Role Play



- Explain the example given in the participant guide and ask the participants to do a role play on the same for better understanding of the topic.

11.1.3 Confirming the Options with Others to Resolve Customer Problems

Say

- After selecting the best option to solve a customer service problem and implementing this option, the sales associate should keep the customer informed about the progress in the process of resolving the problem through e-mails, telephone calls, or SMS. This assures the customer that his/ her problem will be resolved.

11.1.4 Determining the Merits and Demerits of Each Option

Do

- With the help of the diagram given below, explain the topic to the participants.

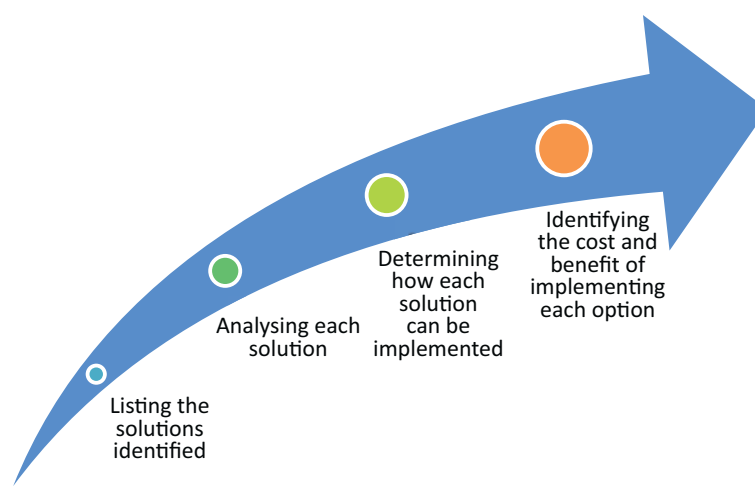


Fig. 11.2 Merits and Demerits of Each Option

Activity

- Divide the participants into two groups
- Ask them to discuss and identify how they will determine the advantages and disadvantages of each option for the problem of defective products sold from the retail store.
- After the discussion, listen to each group and share feedback.

Notes for Facilitation

- Ask students if they have any doubts.
- Explain and reiterate if any student is facing difficulty understanding a concept.

Summarize

- Summarize the importance of listening carefully to customer problems
- Summarize identifying effective solutions for customer problems.
- Summarize determining merits and demerits of each solution.

UNIT 11.2: Determining Solutions for Customer Service Issues

Unit Objectives

At the end of this unit, students will be able to:

1. Explain how to identify alternatives to solve customer problems a sales associate cannot help.
2. Describe the importance of discussing available options with customers.
3. List various strategies that could be used by sales associates for solving such problems.
4. Discuss whom to contact for customer problems when the sales associate is unable to solve the problem.

11.2.1 Identifying Alternatives to Solve Customer Problems a Sales Associate Cannot Help

Say

- Some of the alternative options a sales associate can use when customer service problems are beyond his/her authority are:
 - » Following the organisation's policy or procedure
 - » Contacting the concerned authority (or the supervisor)
 - » Making the customer register his/her complaint in the complaint register

Do

- Ask the participants to go through the example given in the participant guide for better understanding.

11.2.2 Discussing Options for Solving the Problem with the Customer

Say

- When determining options for solving customer service problems, the identified options should always be discussed with the customer.
- The customer should be allowed to choose the most appropriate option for his/her problem.

Field Visit

Ask the participants to visit a Retail store and observe and note down how the sales associates solve customer service problems. After the visit, have the participants share their observations and learning with the entire class.

Summarize

- Summarize how to identify and discuss alternative solutions for customer problems.

UNIT 11.3: Communicating Solution Options to Customers

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the need to check organisational benefit of solution opted.
2. Explain the action to be taken to implement the option agreed upon by the customer.
3. Describe the need for informing the customer about what is happening to resolve the problem.
4. List various sources through which customers could be informed about the resolution of the problem.

11.3.1 Selecting the Best Option for the Customers in an Organisation

Ask

- Ask the participants if they have any doubts on the topics covered till now.

Say

- While discussing solution options with customers, the sales associate should ensure that the options presented to the customer are as per the organisational policies.
- The suggested options should not be detrimental for the organisation.

Notes for Facilitation

- To explain the above concept, you may use few examples.
- You may ask a volunteer to reiterate the explanation to check their understanding of the topic.

11.3.2 Taking Action for Implementing the Best Option as Agreed upon with Your Customer

Ask

- Ask the participants who should take the first step for implementing the determined option to solve a customer service problem.

Do

- Explain the topic using an example for better understanding.

11.3.3 Keeping Customers Informed about the Developments to Resolve a Problem

Say 

- After selecting the best option to solve a customer service problem and implementing this option, the sales associate should keep the customer informed about the progress in the process of resolving the problem through e-mails, telephone calls, or SMS. This assures the customer that his/ her problem will be resolved.

Summarize

- Summarize how to select the best solution option for customer service problems.
- Summarize how to keep customers informed about the developments in solving a problem.

Notes

This image shows a single page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page, leaving small margins at the top and bottom. There are no vertical margin lines, text, or other markings on the page.

UNIT 11.4: Taking Actions to Resolve Customer Service Problems

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss how to work with others for resolving customer problem resolution promises.
2. Illustrate how to keep a record of promises made.
3. Elaborate on the importance of contacting customers to ensure proper problem resolution.
4. Describe why a sales associate should provide clear reasons when customer problem cannot be solved.

11.4.1 Working with Others for Ensuring Customers that the Promises Made with Respect to Problem Solving are Kept

Do

- With the help of the diagram given below, explain the steps that a sales associate can follow to ensure that promises made to customers with respect to problem solving are kept.

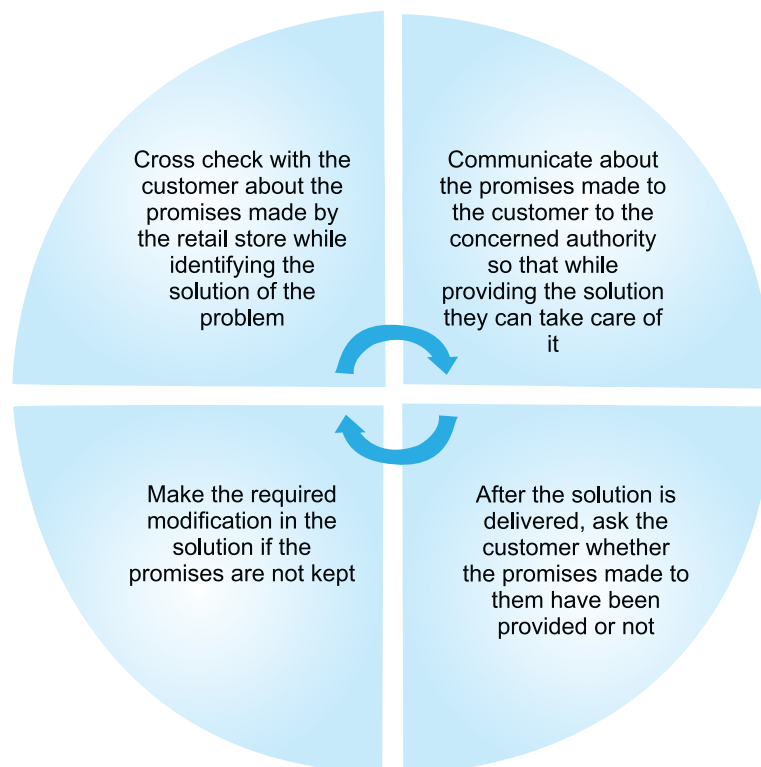


Fig. 11.4 Maintaining Records of Promises Made to Customers

11.4.2 Contacting Customers to Ensure Proper Problem Resolution

Say

- Being able to assess and address customer complaints is key to providing great. This customer will contact you a lot, but that doesn't mean that his issues should be dismissed. Nothing is good enough unless he's/she's getting a hand-out. Apologize outright and ask how you might help resolve the issue.
- Customers often won't even complain once, they just disappear. If you do hear of a problem and attempt to fix it, you need to follow-up. This ensures the customer ends up happy and satisfied with the outcome. It also protects against an even more infuriated customer out in the marketplace spreading negative messages.

Notes for Facilitation

- You may use few examples to explain the above concept.

11.4.3 Give Clear Reasons to Your Customer for Not Resolving His/her Problem Satisfactorily

Explain

Explain the reasons for not solving the customer service problem satisfactorily:

It may be against the organisation's policies and procedures. For example, if the warranty period of a product has expired, and the customer demands for a free service/replacement of the product, the retailer is unable to solve the problem.

If the demand of the customer is inappropriate. For example, a regular customer of a book store asks for a book but because the book is out of stock, the sales associate promises that the book will be available within two days. However, the customer reaches the store after a week and comes to know that the copy of the book saved for him has been sold. Now, the customer wants the sales associate, who sold the book, to be fired and the book to be given to him free of the cost. In such a case, it becomes difficult for the retailer to fulfil all the demands of the customer

Fig. 11.5 Reasons for Not Solving a Customer Service Problem

Activity

- Organise a group discussion on how customer service problems can be resolved.
- After the discussion, listen to each group and share feedback.

Summarize

- Summarize how to escalate problems with other departments to keep customers happy.
- Summarize the topic of satisfying customer by providing proper solutions.

UNIT 11.5: Dealing with Repeated Problems and No-Solution Situations

Unit Objectives

At the end of this unit, students will be able to:

1. Describe how to identify repeated problems.
2. Discuss the importance of alerting appropriate authority for repeated problems.
3. Illustrate the need for sharing customer feedback with others.
4. Elaborate on the requirement of identifying problems with systems and procedures before they occur.

11.5.1 Identifying Repeated Problems and Alerting Appropriate Authority

Ask

- Ask the participants what does repeated customer service problems mean.
- Ask the participants about the possible ways of preventing repeated customer service problems.

Say

- While providing solution for a service problem to a customer, the sales associate should ensure that the same problem is not repeated.
- The sales associate should keep a constant check on the solutions provided to the customer to identify the probability of the problem being repeated.
- In case there are chances of the problem getting repeated, the sales associate should alert the concerned authority about it.

11.5.2 Sharing Customer Feedback with Others to Identify Potential Problems before they Happen


Say

- Customer feedback (positive as well as negative) can be used as a useful tool to identify and prevent potential customer service problems.
- Customer feedback should be shared with the team.
- If a positive feedback is received for a solution provided to a customer, it can be used as a reference for solving similar problems in future.

- If a negative feedback is received for a solution provided to a customer, the potential problems that may occur due to such feedback, such as loss of royal customers and spreading of negative word-of-mouth, can be detected at an early stage and the required action can be taken.

11.5.3 Identifying Problems with Systems and Procedures before they Occur



- Say** 
- As a sales associate working in an organization, one should be able to identify potential problems with systems and procedures before they start affecting customers.
 - Once such problems are identified, the concerned authority should be alerted so that they can be rectified on time.

- ## Notes for Facilitation
- Ask students if they have any questions.
 - Explain and reiterate if any student is facing difficulty understanding a concept.
 - Optionally, ask any other student to explain the concept in doubt.



- Summarize how to deal with repeated customer service problems

[illegible]

[illegible]



Key Learning Outcomes

At the end of this Module, Students will be able to:

1. Discuss the planning, preparing, and organising prerequisites of service delivery
2. Explain how to maintain service delivery during busy and quiet periods
3. Identify actions to improve reliability of customer service
4. Comprehend the selection and retrieval of relevant customer service information
5. Discuss the action taken to improve the reliability of customer service
6. Describe locating information to solve customer query
7. Illustrate the need of recording and storing customer service information

UNIT 12.1: Planning Customer Service Delivery

Unit Objectives

At the end of this unit, students will be able to:

1. Explain the meaning of customer service delivery.
2. Discuss various prerequisites of planning, preparing and organising service delivery.
3. List various factors on which efficiency of the services rendered by a retailer depends.
4. Discuss the need of a retailer to be transparent with its policies and portfolio.

12.1.1 Overview of Customer Service Delivery

Say

- Customer service delivery is the mechanism where the organisation provides delivery of products or services to its customers.
- When you provide customer service, you are taking care of the customer's needs by providing and delivering professional, helpful, high quality service and assistance before, during, and after the customer's requirements are met.
- The sales assistant has to help the customer make informed choices by understanding his needs and help him before the purchase is made, during the purchase by educating him and by providing after sales support too. In short, selling merchandize to a customer is not an event but the beginning of a lasting relationship.

Do

- Explain the basic concept of customer service delivery to the students.
- Demonstrate the reasons why it is essential to provide better service to customers.
- Create awareness among the students about the importance of keeping workplace area clean.

12.1.2 Planning, Preparing and Organising Prerequisites of Service Delivery

Do

- Describe the fundamental steps for planning, preparing and organising customer service delivery.
- Explain to students, how the sales associate should describe what their products or services are about to customers.
- Discuss briefly in class how to answer customer queries.

Exercise

Instruct students to write down their views on the following questions.

1. How sales associate should provide high quality service to customers.
2. List some organisation policies for customer service delivery.
3. Write steps to determine proper instructions and training that is given to sales associates on health and safety.
4. Write down your views why customer's experience poor customer service delivery

Team Activity

Divide the class into 3 groups (Group A, Group B, Group C) each consisting of 4 students. Assign each group of students to visit a retail shop. Each group of students have to identify the overall working process of the sales associate. What type of customer service delivery they offer customers? What they experience from that retail shop. Further each group has to answer for the following questions after discussing with their team members.

Questions	Groups Feedback		
	Group A	Group B	Group C
List two good customer service that you have experienced			
List two bad customer service that you have experienced			
How does a sales associate handle a customer's query			
What does a sales associates do to get prompt attention of customers			
What type of feedbacks do they receive from customers			

Summarize

- Summarize the organisation procedure for maintaining healthy relationships with customers.

Notes

UNIT 12.2: Organising Reliable Customer Service

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the need of responding to customer feedback.
2. Elaborate on the feedback mechanism.
3. Describe the importance of identifying useful customer feedback
4. Illustrate the importance of positive customer feedback.

12.2.1 Responding to Customer Feedback

Say

- Customer feedback is important to increase overall production and development of products and business.
- Sales person should always be ready to solve customer query effectively.
- Product items and services should be sold in a retail shops by keeping the customer interest in mind.
- Customer feedback provides benefits to organisation to know the quality of your product and gives assurance to know whether the available service or items satisfying the customer needs or not.

Do

- Explain the reasons why customer feedback is important.

Elaborate

Sales associate should always respond positively to customers to form a healthy relationship. Customer feedback helps improve performance and services. Customer feedback must be monitored regularly and try to solve their queries as soon as possible. If the sales associate is not able to solve customer problems, then they should talk to their supervisor.

12.2.2 Identifying Useful Customer Feedback

Do

- Explain the importance of identifying useful customer feedback.



Make a group of 5 students. Ask them to visit a nearby shopping mall. Each team member has to survey the entire shopping mall and identify the needs and satisfaction of customer delivery services. Further answer the following questions. Set time duration for this activity, 30 minutes.

Question	Answer
Express, how does sales associate deal with customer	
Are the price of available products are reasonable or not?	
Is the shopping mall was clean?	

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

UNIT 12.3: Following Organisational Procedures for Customer Service Delivery

Unit Objectives

At the end of this unit, students will be able to:

1. List various organisational procedures for delivering customer service.
2. Describe how to locate information to solve customer query.
3. Identify critical sections in feedback form.

12.3.1 Organisational Procedures for Delivering Customer Service

Do

- Arrange class properly and let the student sit properly.
- Ask questions to the students related to what is organisational procedures.
- Explain the meaning of organisational procedures.

Say

- Retailers will lose business and also a valuable customer if the customer services are not delivered properly.

Explain

- Explain the role of sales associates in customer services.
- Explain the general organisational procedures for delivering customer service.

12.3.2 Locating Information to Solve Customer Query

Say

- The employees of a retail store must carry out routine feedback sessions with their customers. This gives a personal touch to the dealings and shows the customers that the store really cares for them. You are not only able to know the problems faced by the customers, but can also get an insight about their expectations.

Do

- Explain the ways in which a sales associate can get customer information and feedback to solve customer query.



- Ask the students to imagine themselves working at a departmental store.
- Ask them prepare a feedback form to incorporate important details of customers.

Skill Practice	Time	Resources
Collecting customer information	30 minutes	Pen, paper

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UNIT 12.4: Maintaining and Controlling Customer Service Delivery

Unit Objectives

At the end of this unit, students will be able to:

1. Describe the need of maintaining service delivery during busy and lull periods.
2. Differentiate the behaviour of retail sales associate between busy and lull periods.
3. Elaborate how to reorganise work to handle unexpected workload.
4. List various actions to be taken to improve the reliability of customer service.

Notes for Facilitation

- You could ask the students about the expectations from the course.
- Invite students to participate. List the expectations on the whiteboard.
- Give the students a brief overview of what will be covered in the program.
- Check student knowledge related to last lecture given.

12.4.1 Maintaining Service Delivery during Busy and Quiet Periods

Say

- Customer services should not be change according to the delivery time, whether it is very busy period or quite period.
- Customer service delivery should be maintained based upon organisational guidelines.

Do

- Give the students some tips on how to maintain good customer services.
- Explain the example on Meeting customer expectations given in the participant guide.

Explain

Suggest following steps to the students to maintain customer relationship problem



Fig. 12.1 Steps to maintain customer relationship problems

12.4.2 Reorganising Work to Handle Unexpected Workload

Say

- Working efficiently is important for any business but getting stressed out under a heavy workload is also a familiar situation in retail stores. A well-structured workload is the key to good time management and will increase the productivity. When we have too many things, the most important thing to do is to prioritize.

Do

- Explain some of the ways by which a sales associate can perform his/her duties efficiently during busy schedules.
- Explain the example given in the participant guide.

Activity

Read the following statements. Identify the statements which will help you handle excess workload. Create a chart Do's and Don'ts for your classroom, including many other areas of your job role.

- I quickly change my plans if find a sudden increase in the number of customers coming in.
- I never allocate specific time for any of my tasks. I keep working till it is finished
- I always discuss about simpler, faster ways of doing things with my colleagues.
- I do not hesitate to ask for help when I am loaded with work
- I say 'No' to my colleagues in order to finish the task I have on hand.
- I make it a point to take up the most challenging tasks when I am fresh and energetic

UNIT 12.5: Using Recording Systems to Maintain Reliable Customer Service

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the different methods used for collecting customer information.
2. Explain policies related to recording and storing customer service information.
3. Describe the procedure to select and retrieve relevant customer service information.
4. Elaborate on the need of supplying accurate customer service information.

12.5.1 Recording and Storing Customer Service Information

Do

- Give students some tips on how to record customer services.
- Give them some example of recording customer services.
- Explain the requirements of recording customers service feedback.
- Explain the ways to record customer service feedback.

Elaborate

Elaborate the following points to the students.

Retailers regularly seek and gather information from their customers. They do this to know what the customers feel about their products and services. Retailers also use customer feedback as a means of improving their services. However, while seeking and storing such information, retailers are bound by certain legal and regulatory requirements that they have to adhere to. The privacy policy for the use of customer data should be mentioned clearly in the retail organisation's portfolio. As the name suggests, the privacy policy should be created to safeguard the privacy of the customer and ensure that private or personal information is not misused in any way. The policy includes the guidelines that a retailer should follow while using customer data.

Customer relationship management (CRM) is a model used for managing interactions a retailer has with its existing and prospective customers. CRM software is used to organise, automate, and synchronise the different activities related to sales, marketing, customer support services, and technical support. Retailers often use CRM information gathered from different departments and analyse it to know the interests and buying behaviour of customers.

12.5.2 Selecting and Retrieving Relevant Customer Service Information

Say 

- Today's customers have a wide choice of merchandise before them. Retailers- who understand the needs and wants of the customer are successful. There are many variables to identify and understand the retail consumer. The retailer who integrates the e information is able to achieve profitability. Thus retailers need to research on their customers – who, and why for a decision. This data can be used to select the target market and integrate it into the Retail Information system.

Activity

- Conduct a skill practice activity.
- Ask the students to assemble together.
- Explain the purpose and duration of the activity
- Set guidelines pertaining to discipline and expected tasks

Skill practice	Time	Resources
Written and verbal communication Select, monitor and evaluate information Computer knowledge	1 hour	Pen, paper, desk, chair, computer, Dummy customer feedback forms

Notes

[illegible]



Key Learning Outcomes

At the end of this Module, Students will be able to:

1. Discuss how to select the best communication method
2. Discuss how to improve customer relationship
3. Recognise opportunities to exceed customer expectations
4. Evaluate the actions to be taken upon agreed solutions
5. Describe how to inform customers when expectations are not met
6. Identify the action to be taken upon agreed solutions
7. List the various alternative solutions that could be taken up by sales associates

Notes for Facilitation

- Ask the students about the expectations from the module.
- Invite students to participate.
- List the expectations on the whiteboard.
- Give the students a brief overview of what all will be covered in the module.
- Start with a positive and happy note.

UNIT 13.1: Improving Relationship and Communication with Customers

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the need of improving customer relations.
2. List various ways of improving the organisation's image in front of customers.
3. Identify the best communication method to be used.
4. Explore the need of informing customers when their expectations are not met.

13.1.1: Need of Improved Customer Relations

Do

Explain a few ways in which you can improve your image in front of customers:

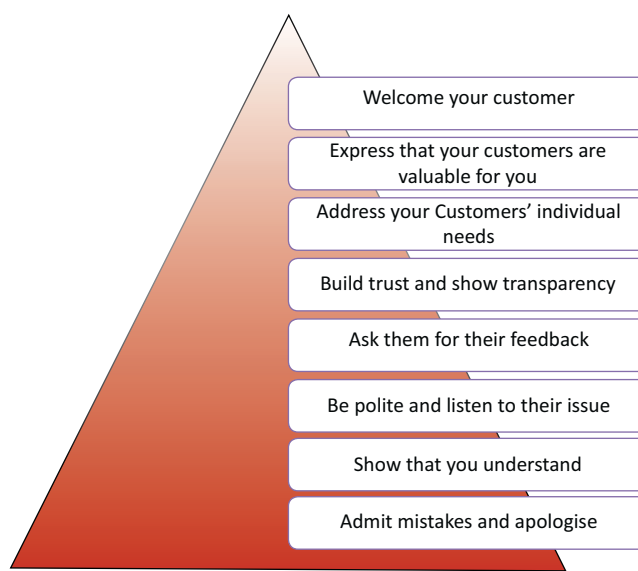


Fig. 13.1 Improving Self-Image in Front of Customers

13.1.2: Selecting the Best Communication Method

Ask

- Ask the participants what are the methods of communication.
- Ask the participants which method of communication they will use to inform customers about offers running in a store.

Elaborate

Elaborate on the students' responses and mention the following methods:

- Written
- Oral
- Body language

13.1.3: Informing Customers When Expectations Are Not Met

Ask

- Ask the participants what they will do when they realize that their customer's expectations cannot be met.

Role Play

- Ask two volunteers to come forward.
- Explain the example of Ravi and Amit given in the participant guide and ask the two volunteers to do a role play for better understanding of the concept.

Notes for Facilitation

- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize

- Summarize how to identify customer needs.
- Summarize the methods used for communicating with customers.
- Summarize how to inform customers when their expectations are not met.

Notes

UNIT 13.2: Maintaining Balance between Customer and Organisational Needs

Unit Objectives

At the end of this unit, students will be able to:

1. Explain the importance of meeting customer expectations within the organisation.
2. Discuss the ways to meet the customer expectations.
3. Describe the importance of improving relationship with customers.
4. List the tactics retailer can put to improve customer relationship.

13.2.1: Meeting Customer Expectations within the Organisation's Service Offer

Ask

- Ask the students to list some ways to meet the customer expectations.

Explain

Explain some ways to meet the customer expectations:



Fig. 13.2 Ways to Meet the Customers' Expectations

13.2.2: Improving Customer Relationship

Ask

- Ask the participants the most important thing they can do to improve relationships with customers.

Explain

Explain some ways to improve customer relationship:

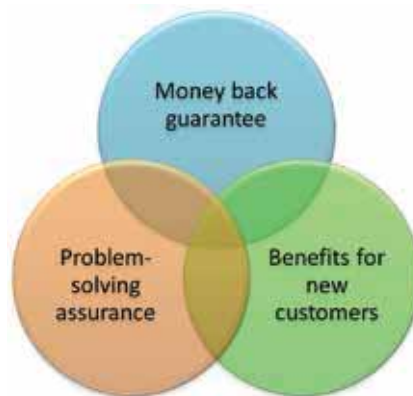


Fig. 13.3 Tactics to Strengthen Customer Relationship

Activity



- Divide the class into groups of 5 participants. Ask each group to list down five tactics that will assist them in building customer relationships. Further, have one participant from each group present their list in the class. After their presentation, provide feedback.

Skill Practice	Time	Resources
Improving Customer Relationship	2 hours	Pen, paper, white board, marker

Notes for Facilitation



- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize



- Summarize how to maintain balance between customer and organisational needs.

Notes



UNIT 13.3: Meeting and Exceeding Customer Expectations

Unit Objectives

At the end of this unit, students will be able to:

1. Identify opportunities to exceed customers' expectations.
2. Discuss alternative solutions.
3. Describe how to negotiate solutions.
4. Elaborate how to take actions upon agreed solutions.

13.3.1: Recognising Opportunities to Exceed Customers' Expectations

Ask

- Ask the participants about some ways to exceed customer expectations.

Do

- Ask the participants to go through the examples given in the participant guide.

Role Play

- Explain the example about Ways to Exceed Customers' Satisfaction and later ask few participants to conduct a role play on the same for better understanding.

Notes for Facilitation

- You may share the feedback of the role play with the participants.
- You may also take feedback from the observing participants about the role play.

13.3.2: Identifying Alternative Solutions

Ask

- Ask the participants what they will do if they realize that their customer's expectations are not met.

Say

- When customer expectations are not met or they do not find what they are looking for in your store, you may suggest alternative solutions to the customers.
- This will
 - » Ensure that the customer doesn't go empty handed
 - » Help build customer trust
 - » Help retain customers

13.3.3: Negotiating Solutions

Ask

- Ask the participants what they understand by the term negotiation.
- Ask the participants whether they have any understanding about the importance of negotiation skills in retail.

Say

- Negotiations in retailing provide a competitive edge over rivals by establishing a long-term relationship with customers. It is an effective way of resolving customer issues and provides a solution that is beneficial for both the consumer and the retailer. It involves effectual human interaction, listening to the query or issue of the customer, and reaching a mutually advantageous solution.

Do

- Ask the participants to refer the example given in the participants guide.
- Ask one of the participants to explain the topic to the class with the help of the example.
- After the participant completes, add your comments to make the participants understand better.

13.3.4: Taking Action upon Agreed Solutions

Say

- The implementation or taking actions on the agreed solution after a negotiation is done only after evaluating the pros and cons of any solution. This helps build trust in the retail organisation.

Role Play

- Create a scenario of a Sales Associate negotiating with a customer.
- Invite 2 volunteers from the class and ask them to perform a role play.
- Once the role play is done, summarise the concept with feedback.

Summarize

- Summarize how to improve relationship with customers.
- Summarize the topic of meeting and exceeding customer satisfaction

[illegible]



Key Learning Outcomes

At the end of this module, students will be able to:

1. Discuss the organisational procedures and systems for dealing with customer service problems
2. Identify how to solve customer service problems by coordinating with others
3. Identify repeated customer service problems
4. Identify the best option while working with others to solve repeated customer service problems
5. Negotiate and reassure customers while their problems are being solved
6. Execute agreed solution
7. Solve problems with service systems and procedures beforehand
8. Inform customers about the status of the actions taken

Notes for Facilitation

- Ask the students about the expectations from the module.
- Invite students to participate. List the expectations on the whiteboard.
- Give the students a brief overview of what all will be covered in the module.
- Start with a positive and happy note.

UNIT 14.1: Understanding Customer Service Problems: Organisational Procedure and System

Unit Objectives

At the end of this unit, students will be able to:

1. Describe organisational procedures and systems for dealing with customer service problems.
2. List reasons why some dissatisfied customers do not complain to the retailers.
3. Describe the importance of authority in solving customer service problems.
4. Discuss how to solve customer service problems.

14.1.1 Understanding Organisational Procedures and Systems for Dealing with Customer Service Problems

Ask

- Ask the students what they think why customers do not complain to the retailers.

Explain

- Explain on the students' responses and mention the following reasons:

Customers feel that complaining about a problem is a waste of time as it will take a long time to get the solution for the complaint.

Customers try to complain but there is no proper procedure for recording and resolving the complaint in the retail store.

Customers dissatisfied to such an extent that they do not even want to complain about the poor customer service.

Fig. 14.1 Reasons of not Complaining to Retailers

Elaborate on some of the points that should be included in these policies, procedures, and systems:



Fig. 14.2 Making Necessary Changes in Policy and Procedures

14.1.2 Solving Customer Service Problems When You Have Sufficient Authority

Say

- Sales associates are able to solve only those problems for which they are authorised. It is necessary from the perspective of sales associates as well as customers. This is because if a sales associate even tries to solve a problem for which he/she is not authorised, the sales associate will not be able to provide a complete and accurate solution to the customer.

14.1.3 Solving Customer Service Problems

Say

- The activities that need to be performed by the staff members are:

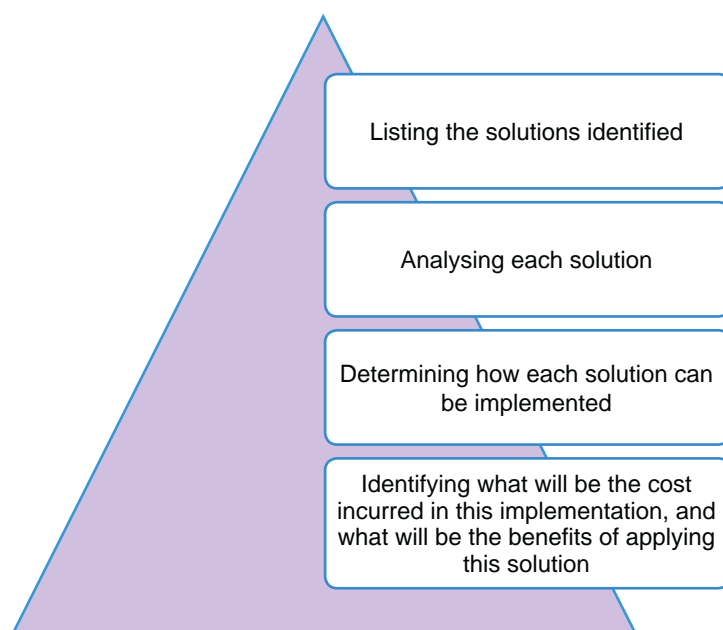


Fig. 14.3 Activities that Need to be Performed by the Staff Members

Field Visit

- Ask the students to visit nearby retail stores.
- Direct them to carry a notebook and pen with them.
- Ask them to observe and analyse the activities performed by sales associates while solving customer service problems.

Notes for Facilitation

- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize

- Summarize what procedures and systems should an organisation follow to deal with customer service problems
- Summarize the possible reasons of making complaints to retailers by some dissatisfied customers
- Summarize the importance of authority in solving customer service problems
- Summarize how to solve customer service problems

UNIT 14.2: Solving Customer Service Problems

Unit Objectives

At the end of this unit, students will be able to:

1. Explain how to negotiate with and reassure customers while their problems are being solved.
2. Describe ways of executing agreed solution.
3. Discuss the need of solving problems in advance with service systems and procedures.
4. Make yourself familiar with the need of negotiating and reassuring customers at the time of problem resolution.

14.2.1 Negotiating and Reassuring Customers while their Problems are being Solved

Explain

- Explain the steps of solving a customer service problem by a sales associate.

Steps: Solving a problem by a sales associate



STEP 1: Involve the customer in the problem-solving process



STEP 2: Identify the possible solutions of the problem along with the customer



STEP 3: Discuss the merits and demerits of each solution with the customer



STEP 4: Check whether the solution finally selected is beneficial for both the parties (organisation as well as customer).

14.2.2 Executing Agreed upon Solution

Say

- For implementing any of the alternatives to solve a customer service problem, the sales associate needs to take the first step.

Do

- Explain the topic with the help of an example

14.2.3 Solving Problems with Service Systems and Procedures Beforehand

Say

- The problems within the service system and procedure of an organisation sometimes bind the sales associate from providing an appropriate solution to customer service problems. For solving such problems, a sales associate should contact the person with higher authority, such as sales manager or store manager, and tell them about the problem and solve it as per the instructions provided by them.

Notes for Facilitation

- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize

- Summarize the tactics of negotiating with customers and reassuring customers while solving their problems.
- Summarize ways of executing agreed solution.
- Summarize why it is required to solve problems in advance with the help of service systems and procedures.

Notes

UNIT 14.3: Informing and Analysing Actions Taken

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss how to inform customers about the status of the actions taken.
2. Understand whether customers are comfortable with the actions taken.
3. List the importance of informing managers and colleagues about the steps taken.
4. Learn the impact of a situation when a customer is not comfortable with a solution.

14.3.1 Informing Customers about the Status of the Actions Taken

Ask

- Ask the students how to inform the customers in a positive and clear manner about the status of the action taken.

Role Play

- Ask two students to come forward for a role play of informing customer activity.
- Ask one of the students to play the role of a sales associate in a retail store.
- Ask the other student to play the role of a customer who is looking for the replacement of the refrigerator, purchased six months back, because its cooling system had stopped working.
- Tell that the sales associate needs to follow the guidelines.
- Provide feedback at the end of the role play on what could have been better.

14.3.2 Checking Whether Customers are Comfortable with the Actions Taken

Explain

- Explain the following points:

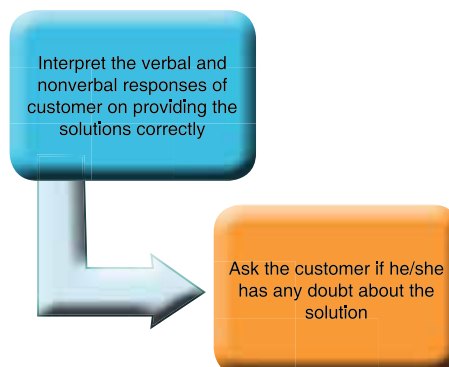


Fig. 14.4 Checking a Customer's Response

14.3.3 Informing Managers and Colleagues about the Steps Taken

Say 

- When solution to a customer service problem is provided, the sales associate should inform the managers and his colleagues about the solution. For this, the sales associate should make a document of each and every step he/she has taken to solve the problem, and share the document with the managers and colleagues.

Notes for Facilitation

- ### Notes for Facilitation
- Ask students if they have any questions.
 - Explain and reiterate if any student is facing difficulty understanding a concept.
 - Optionally, ask any other student to explain the concept in doubt.

Summarize

- ## Summarize
- Summarize how to inform customers about the status of the actions taken
 - Summarize whether customers are comfortable with the actions taken
 - Summarize the importance of informing managers and colleagues about the steps taken
 - Summarize the impact of a situation when a customer is not comfortable with a solution

Notes

Notes

UNIT 14.4: Resolving Repeated Customer Service Problems

Unit Objectives

At the end of this unit, students will be able to:

1. Describe the organisational procedures to identify repeated customer service problems.
2. List various options for dealing with a repeated problem.
3. Identify activities to find out the merits and demerits of each option.
4. Discuss the activities required to select the best option for solving repeated customer service problem.

14.4.1 Identifying Repeated Customer Service Problems

Explain

- Explain that while providing a solution to a problem, a sales associate should ensure that the problem is completely solved. However, it is possible that even after providing the appropriate solution, another problem arises.

Resources to be Used

- Computers and Internet

Activity

1. Ask the students to log in to their system.
2. Ask them to do an online search for identifying a repeated customer service problems.
3. Initiate a discussion.
4. Debrief.

Skill Practice	Time	Recourses
Online search for identifying a repeated customer service problems	1 hour	Computer System

14.4.2 Identifying Options to Deal with Repeated Customer Service Problems

Explain

- Explain the options for dealing with a repeated problem:

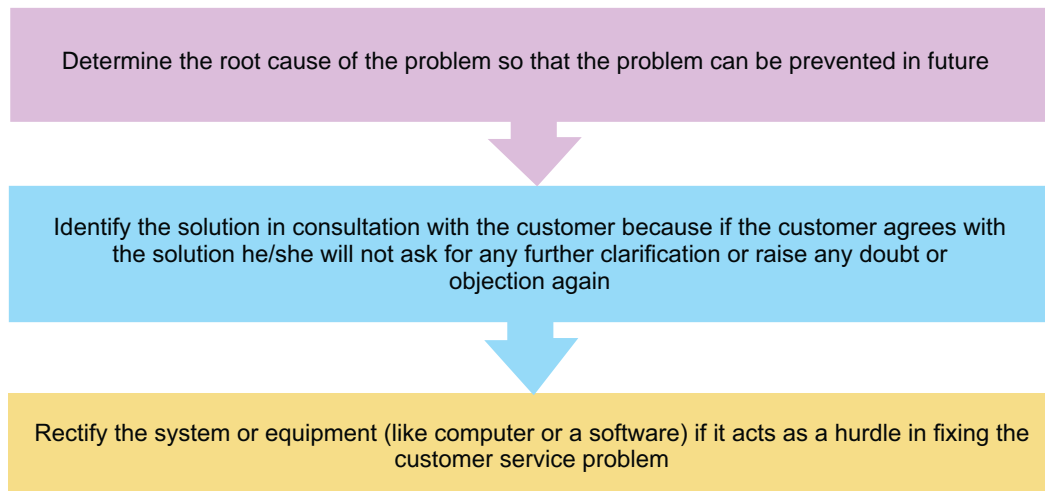


Fig. 14.5 Options for Dealing with a Repeated Problem

- Explain the activities that need to be performed:

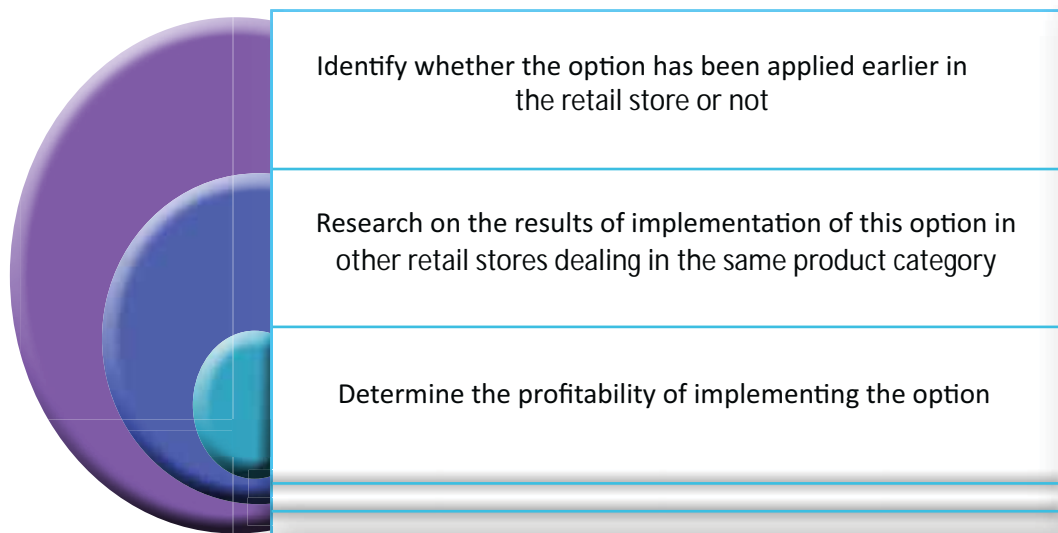


Fig. 14.6 Activities that Need to be Performed for Identifying the Merits and Demerits of a Solution

14.4.3 Working with Others to Provide the best Option for Solving Repeated Customer Service Problem

Do

- Explain the following activities:

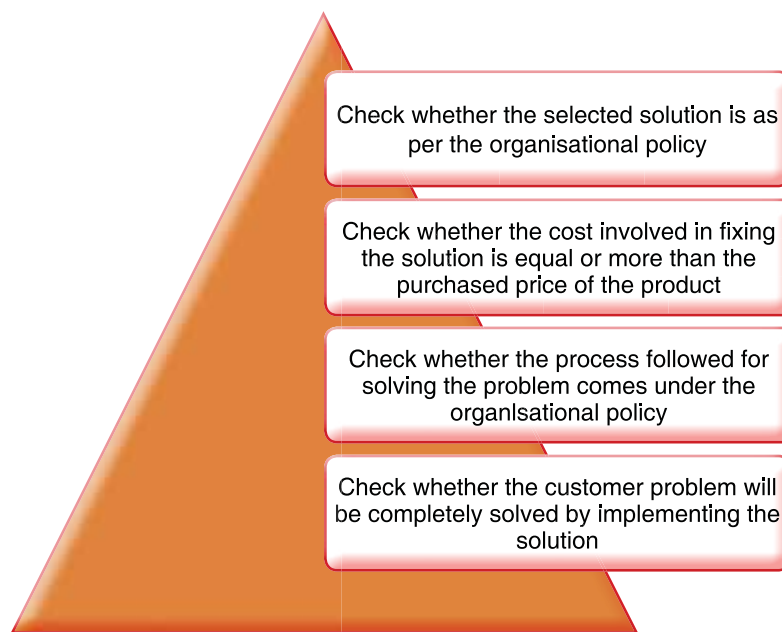


Fig. 14.7 Ensuring Right Solution to a Problem

- Ask the students to refer to the example given in the participant guide.
- Explain the example in detail.

Notes for Facilitation

- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize

- Summarize the organisational procedures to identify repeated customer service problems
- Summarize various options for dealing with a repeated problem
- Summarize methods of finding out the merits and demerits of each option
- Summarize the required activities to be done to select the best option to solve repeated customer service problem

UNIT 14.5: Monitoring Changes and Analysing the Impact of Successfully Resolved Customer Service Problems

Unit Objectives

At the end of this unit, students will be able to:

1. Identify the activities for monitoring changes done in the organisational policies and systems.
2. Describe the action to be taken if changes in the organisational policy have not been implemented.
3. Discuss the impact of successful resolution of customer service problems on customer loyalty.
4. Identify situations in which customers may become loyal to the retailer.

14.5.1 Monitoring Changes and Adjusting them if Required

Do

- Explain the importance of monitoring changes in the organisational policies and systems.
- Explain the below points on how to monitor the changes
- Explain the action that can be taken if changes in the organisational policy have not been implemented
- Explain the following activities:

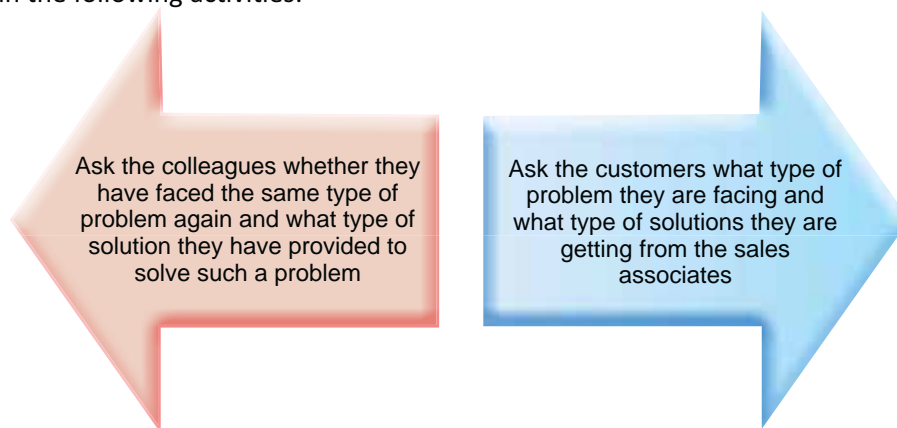


Fig. 14.8 Monitoring the Changes and Adjusting Them

14.5.2 Recognising the Impact of Successful Resolution of Customer Service Problems on Customer Loyalty

Say

- Customer satisfaction leads to customer loyalty. If a customer is satisfied with the product and services provided by a retailer, it may be possible that he/she will become loyal to the retailer. For satisfying a customer, it is important that his/her queries and complaints are listened to and taken seriously, and required action should be taken within the stipulated time.

Do

- Explain the possible impact of successful resolution of customer service problems on customer loyalty with the help of examples

Notes for Facilitation

- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.
- Ask the students if their expectations have been met.
- Ask students to complete the exercise given in their guides.
- Assist them in completing the exercise, if required.

Summarize

- Summarize the actions to be done to monitor changes done in the organisational policies and systems
- Summarize the activities to be taken in case changes in the organisational policy have not been Implemented properly
- Summarize the effect of successful resolution of customer service problems on loyalty of customer
- Summarize the circumstances which can influence customers to become loyal to the retailer

[illegible]



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Key Learning Outcomes

At the end of this Module, Students will be able to:

1. Gather Customer Feedback to identify customer service improvement opportunities.
2. Analyze and Interpret customer feedback to identify opportunities and proposed changes.
3. Discuss the influence of service delivery on customer experience.
4. Obtain the approval for changes in customer service systems from the concerned authority.
5. Organize the implementation of authorized changes.
6. Record feedback on the effect of the changes.
7. Analyze and interpret the changes to identify the further opportunities for improvement.
8. Describe service improvements effecting the balance between overall customer satisfaction, cost of providing service and regulatory needs.

Notes for Facilitation

- Ask the students expectations from the module.
- Invite students to participate and list the expectations on white board.
- Give students a brief overview of what all will be covered in the module.
- Start with a positive and happy mode.

UNIT 15.1: Collecting, Analysing and Presenting Customer Feedback

Unit Objectives

At the end of this unit, students will be able to:

1. Explain the importance of gathering customer feedback.
2. Discuss the need of analyzing and interpreting customer feedback.
3. List various ways to identify opportunities and propose changes.

15.1.1: Gathering Customer Feedback to Identify Customer Service Improvement Opportunities

Ask

- Ask the students their Understanding of 'What is Feedback'
- Ask the students why to collect Feedback
- Ask the students what could be the methods of collecting feedback

Say

- Feedback tells us "What customers feel about the services availed by them. The features they like and the features they are not satisfied/ comfortable with." A careful analysis of feedback will tell us the scope of improvement to gain high customer satisfaction and customer retention. The feedback may be collected through various methods like online, offline, Telephonic; Observation, Interview; Questionnaire etc."

Do

- Ask the students of their own experience related to return or post purchase service of a product used by them and relate it with the points discussed in the above paragraph.

Explain

Explain the importance of Customers for any business.

Activity

Ask for two volunteers, one as Sales Associate and the other as customer. Set the context and ask the volunteers to enact the feedback collection process. Use a sample Feedback form.

Notes for Facilitation

- You may use the following video links:
<https://corporate.shoppersstop.com/app/feedback.aspx>
<https://www.surveymonkey.com/r/store-feedback>

15.1.2: Analyzing and Interpreting Customer Feedback to Identify Opportunities and Propose Changes

Ask

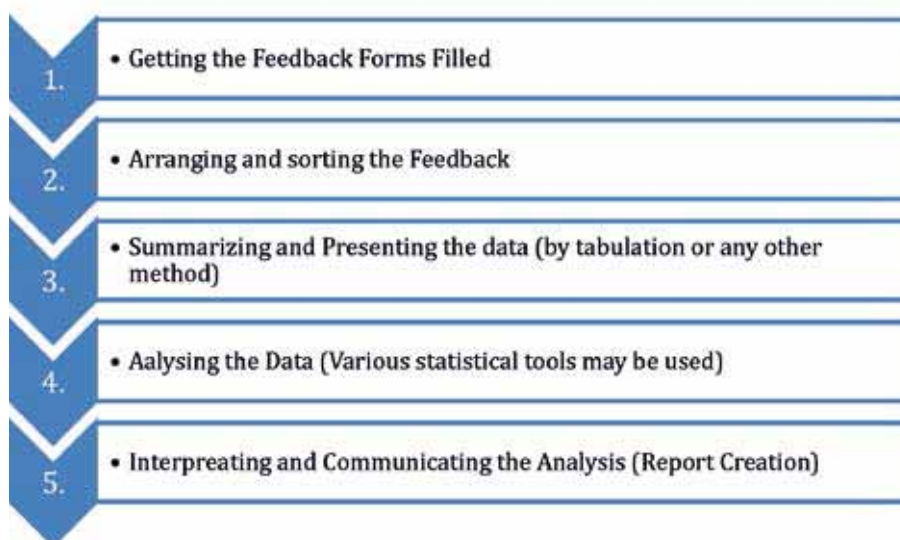
- Ask the students about their understanding of how analysis of customer feedback can help in improving service delivery.

Say

- Use the Questionnaire used in the last activity and explain the above point with the help of that questionnaire.

Explain

- With the help of the below diagram, explain the steps involved in Analyzing and Interpreting Customer Feedback



UNIT 15.2: Improving Customer Service

Unit Objectives

At the end of this unit, students will be able to:

1. Explain the need of Customer Service improvement.
2. Discuss the influence of Service Delivery on Customer Experience.
3. Identify the need of recording and analyzing opinion of customers.
4. Interpret the benefits that organization have due to continuous service improvement.

Ask

- Ask the students what is customer service improvement and why is it required
- Ask the students to share their own good and bad service-related experiences at a store

Explain

Explain and relate the students' experiences and reactions to the following:

1. The way service is delivered at the store
2. The respect and value given to a customer by store staff

Notes for Facilitation

- You may use the following video links:
<https://www.youtube.com/watch?v=lmFXThtn014>
<https://www.youtube.com/watch?v=W6yXonvwRVs>
- Ask the candidates about the things that went wrong in the videos related to the service delivery.
- Use the select part of the following video to explain the importance of improvement in Service Delivery:
<https://www.youtube.com/watch?v=OrxvmM5aUzY>

UNIT 15.3: Implementing Changes in Customer Service Standards

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the need of obtaining the approval for changes in customer service standards from the concerned authority.
2. Describe ways to organizing implementation of authorized changes.
3. List the concerned people to be informed about the changes.
4. Describe the advantages and disadvantages of the change.

15.3.1: Obtaining the Approval for Changes in Customer Service Systems from the Concerned Authority

Ask

- Ask the students about probable ways to propose any change in the customer service system.

Do

- Explain the importance of customer service process. How is it part of company policy and why it should be uniform across all the branches.
- Explain the role of customer feedback; and how to present these as supporting to the proposed changes.
- Explain how to create a strategy for implementing the proposed changes.
- Explain how to propose and present these changes to the concerned authority.

15.3.2: Organizing the Implementation of Authorized Changes

Ask

- Ask the students about the points to be kept in mind while implementing the change. Ask them to enlist these points.

Do

- Explain the probable challenges and hurdles in implementation of Authorized Change and strategies to overcome those challenges.

15.3.3: Informing the Concerned People about the Change

Activity

Share the structure of a retail store and ask the candidates to identify the persons required to be informed about the changes. Ask them to state the rationale behind selecting these people and excluding the others.

Do

- Explain them about the external stakeholders and relate them with the customers.
- Explain the need and importance of informing them about the changes and how much information is required to be shared.

15.3.4: Preparing a Business Case for Proposed Changes in a Product or Service

Say

- Before making a change in a service or product, the sales associate of a retail store should prepare a business case to propose the changes to the sales manager.
- In order to implement changes according to organisational guidelines, the sales associate should:
 - » not approach the customer personally.
 - » always approach the customer during working hours.
 - » not use the data collected by someone outside the organisation unless permitted by that organisation.
 - » not use the data for personal use or disclose it to outsiders.

Do

- Ask the participants to refer to the example given in the participant handbook.

15.3.5: Recording the Feedback on the Effects of Changes

Ask

- Ask the candidates about how to check that the implemented changes are beneficial and customer satisfaction has increased.

Explain

Use their responses and lead the discussion towards the process and requirement of recording the post change implementation feedback.

15.3.6.: Advantages and Disadvantages of Change

- Organize debate on the topics such as 'Change in Service Delivery Process: Fruitful or Futile', etc.



Explain Explain the various factors like training requirements, dealing with Inquisitive Customers, Resistance to Change from Internal and External Employees along with the benefits.



Notes

UNIT 15.4: Reviewing Implemented Changes in Customer Service Standards

Unit Objectives



At the end of this unit, students will be able to:

1. Discuss the use of the analysis and interpretation of implemented changes in customer service standards to identify further opportunities for improvement.
2. Describe ways of presenting improvement opportunities to concerned authority for implementation.
3. List the service improvements strategies affecting the balance between overall customer satisfaction, costs of providing service and regulatory need.

15.4.1: Using the Analysis and Interpretation of Implemented Changes in Customer Service Standards to Identify Further Opportunities for Improvement

Explain



- Using the above model, explain the implementation of service changes.

15.4.2: Presenting Improvement Opportunities to the Concerned Authority for Implementation

Say

- When further opportunities of improvement are identified, they should be communicated to the concerned authorities.

15.4.3: Service Improvements Affecting the Balance between Overall Customer Satisfaction, Costs of Providing Service and Regulatory Needs

Say

- When service improvement plans and strategies are implemented and become a part of the organisation, they sometimes tend to affect the balance between customer satisfaction, cost of providing services, and regulatory needs.
- The new plans and strategies may increase the cost of providing services, which may, in turn, disturb the budget.
- Employees may take some time to get used to the new system, reducing customer satisfaction. Though this imbalance is often temporary and the system soon adapts to the change, this period sometimes disturbs the regular functioning of the organisation.

Summarize

- Summarize how to Gather Customer Feedback to Identify Customer Service Improvement Opportunities
- Summarize how to improve customer service
- Summarize the importance of informing the concerned people about any change in customer service
- Summarize the topic reviewing implemented changes in customer service standards

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Key Learning Outcomes

At the end of this module, students will be able to:

1. Describe the communication etiquette used in a retail store
2. Explain the method to build healthy relationships with colleagues
3. Define the ways to work with colleagues
4. List the benefits of effective listening
5. Discuss how to share information and make commitments with colleagues

Notes for Facilitation

- Ask the students about the expectations from the module.
- Invite students to participate. List the expectations on the whiteboard.
- Give the students a brief overview of what all will be covered in the module.
- Start with a positive and happy note.

UNIT 16.1: Supporting the Team Work Effectively

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the strategies to achieve effective teamwork.
2. Express the importance of maintaining communication etiquette with colleagues.
3. List the guidelines of maintaining etiquette with male/female colleagues.
4. Outline the ways of maintaining etiquette with /male female colleagues.
5. Explain the ways of building healthy relationship with colleagues.
6. Recognise the importance of showing respect to colleagues and managers.
7. List ways of working with colleagues to achieve targets.
8. Understand the benefits of effective listening to colleagues.

16.1.1 Need and Strategies of Effective Teamwork

Ask

- Ask the students what they understand by team work.
- Ask the students the importance of team work at work place

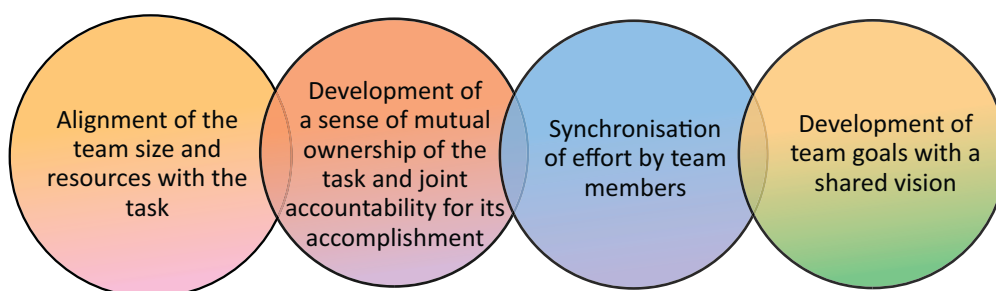


Fig. 16.1 Strategies for Effective Team Work

16.1.2 Communication Etiquette with Colleagues

Say

- All employees should follow standard communication etiquette while talking or conveying information within a retail store.
- Maintaining communication etiquette helps in developing healthy relationships with colleagues, and this ultimately improves the work environment.

Do

- Provide an example of Mr. Raman Malhotra who works as a Senior Operations Manager in TMR Communication Ltd. He is in charge of the video editing team. He speaks in a very rude manner with his team members. Owing to his egoistic attitude, most of his team members do not convey their ideas and his team's performance is below average.

Role Play

- Make a group of six students to act as colleagues' of a retail store.
- Ask one of the students to play the role of a senior sales manager and other five students to play the role of junior sales manager.
- Ask students to sit in a round table form as if they all are attending a meeting.
- Ask the student playing senior manager role to communicate with his/her colleagues on some of the mistakes done by his/her team members, firstly in a harsh manner in one part of the role and the same conversation goes in a polite and friendly manner in other part of the role play.
- Explain students' what negative and positive impact both conversation will have on colleagues'.
- Provide feedback at the end of the role play on what could have been better.

16.1.3 Maintaining Etiquette with Male Colleagues

Say

- If a female colleague is interacting with a male colleague, she should speak in a formal but soft language to convey the information in a professional way.

Do

- Explain the tips that a female employee must follow while communicating with a male colleague

Maintain a reasonable physical distance

Always wish your colleague

Talk in soft but formal language

Speak clearly to convey correct information

Listen to your colleague with patience

Do not talk about any personal issues unless you know him well

Do not touch the person if you do not share a rapport with him

Fig. 16.2 Tips to Consider while Communicating with Male Colleagues

Role Play

- Ask two students to come forward for a role play of informing customer activity, preferable a male and a female.
- Ask one of the students to play the role of a male employee and the other a female employee
- Ask the students playing female employee to convey some information to the male employee in a formal manner.
- Tell that the sales associate needs to follow the guidelines.
- Provide feedback at the end of the role play on what could have been better.

16.1.4 Maintaining Etiquette with Female Colleagues

Do

- Explain the tips that a male employee must follow while communicating with a female colleague

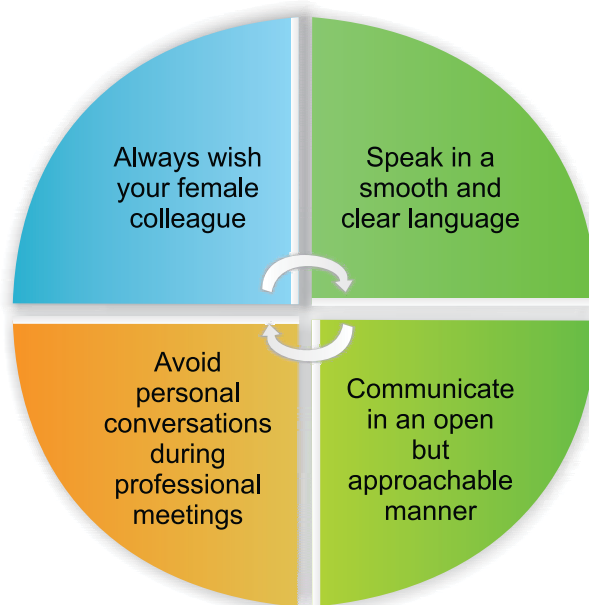


Fig. 16.3 Tips to Consider while Communicating with Female Colleagues

16.1.5 Building Healthy Relationship with Colleagues

Do

- Explain the importance of building healthy relationship with colleagues.
- Explain the tips to build a healthy relationship with all your colleagues at workplace.
- Provide some examples to help the learners understand the benefits of building healthy relationship with colleagues



Fig. 16.4 Ways to Build a Healthy Relationship with Colleagues

16.1.6 Showing Respect to Colleagues and Managers

Do

- Explain the importance of showing respect to colleagues and managers
- Explain how to develop healthy relationships among colleagues and managers.
- Ask the students to refer the example given in the participant guide.
- Explain the example in detail.

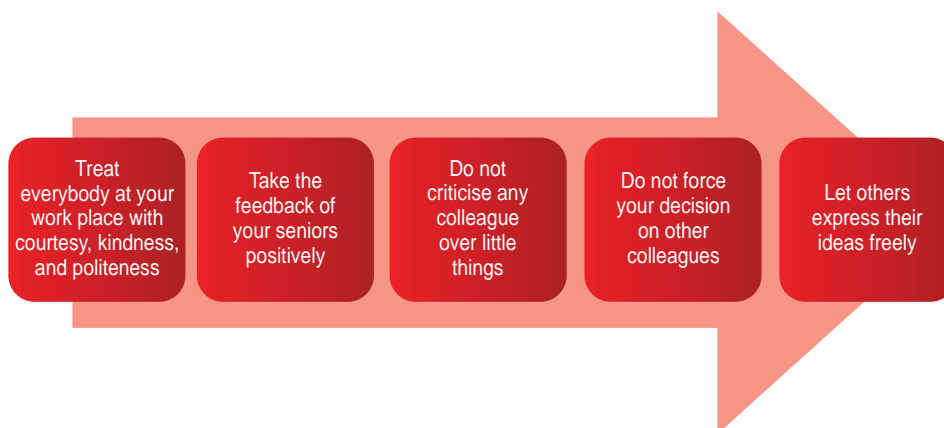


Fig. 16.5 Develop Healthy Relationships among Colleagues and Managers

16.1.7 Working with Colleagues to Achieve Goals

Say

- Employees in a organisation should work in collaboration with their colleagues to achieve goals in time.
- Working in cooperation with colleagues helps create a healthy working environment.

Do

- Employees must be aware of the prior commitments made by the retail store.
- Employees may fail to follow the commitment policies of a retail store. There may be various reasons for this.



Fig. 16.6 Strategies to be Used While Working with Colleagues to Achieve Targets

Activity

Instructions: Read each statement and select the options from the category list below that the statement belongs to category of team building factors. Write the correct alphabet in the space next to each statement.

Category List

A. Leadership Quality B. Motivational Quality C. Communication Quality

Statements	Category Options (A or B or C)
Sales Manager asks employees for their ideas	
Sales Manager empowers employees according to their individual strengths	
Sales Manager challenges employees in a positive way	
Sales Manager thanks employees for their efforts, both individually and as a team unit	
Sales Manager immediately addresses complaints of employees	
Sales Manager regularly communicate assessment of their team's teamwork	
Sales Manager delegates his/her work	
Sales Manager uses proper tone using effective and ongoing communication	

Sales Manager explain clearly his/her vision and his/her expectations		
Sales Manager deals with negative behaviors as soon as they crop up		
Skill Practice	Time	Resources
Developing Team Work	30 minutes	Pen, paper

16.1.8 Benefits of Listening Effectively to Colleagues

Explain



- Explain the benefits of effective listening:

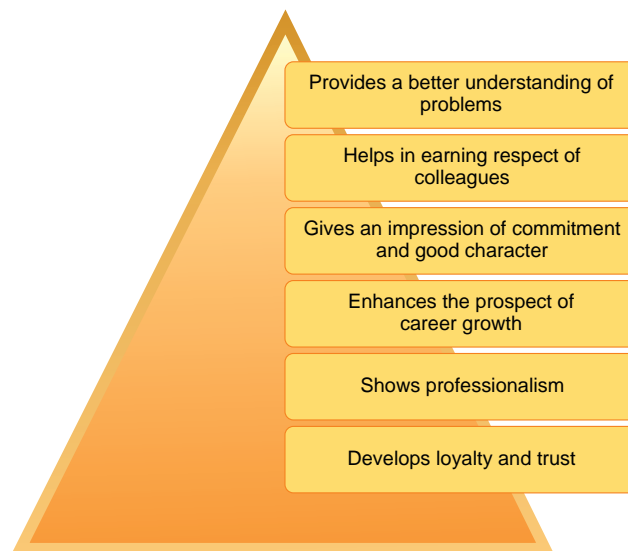


Fig. 16.7 Benefits of Effective Listening

Notes for Facilitation



- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize



- Summarize the strategies to achieve effective teamwork
- Summarize the importance of maintaining communication etiquette with colleagues
- Summarize the guidelines of maintaining etiquette with male/female colleagues
- Summarize the ways of maintaining etiquette with /male female colleagues
- Summarize the ways of building healthy relationship with colleagues
- Summarize the importance of showing respect to colleagues and managers
- Summarize ways of working with colleagues to achieve targets
- Summarize the benefits of effective listening to colleagues

UNIT 16.2: Employees' Responsibilities towards the Team

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the techniques of working with team.
2. List situations in which sharing information can happen.
3. Recall the mediums through which work-related information is shared with colleagues.
4. Recognise the importance of exchanging opinion and views with colleagues.

16.2.1 Working as a Team

Say

While working as a team you must:

- Support one another
- Communicate effectively
- Achieve results or goals
- Be able to resolve conflict

Do

- Explain the responsibilities of a sales associate while working in a team

16.2.2 Sharing Information and Making Commitments with Colleagues

Do

- Explain the importance of sharing information with colleagues
- Explain how information can be shared with colleagues

All team members are willing to share their ideas and concepts



All team members have adequate information for sharing



All team members are capable of taking decisions independently

Fig. 16.8 Information Sharing within a Team

16.2.3 Sharing Work-related Information with Colleagues

Do

- Explain how to share work-related information with colleagues
- Explain different types of information that can be shared with colleagues
- Ask the students to refer the example given in the participant guide.
- Discuss the example and explain it in detail.

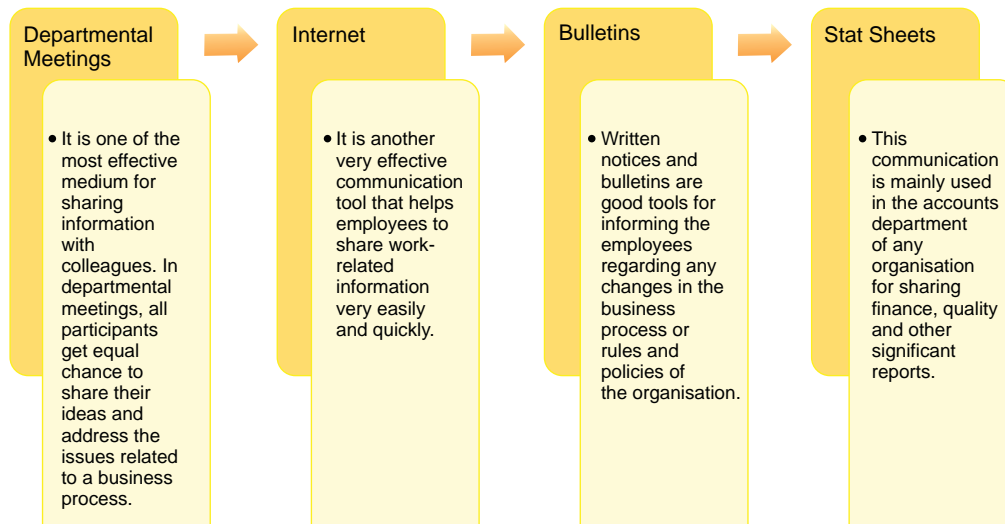


Fig. 16.9 Medium of Sharing Work-related Information

16.2.4 Exchanging Opinion and Views with Colleagues

Say

- In all retail stores, every employee should have the right to exchange his/her views and opinions with each other.
- Exchanging opinion and views with other colleagues helps in creating unity and a healthy work environment.

16.2.5 Passing Important Information to Colleagues

Say

- For sharing important information, a secured communication medium should be used. While sharing important information with colleagues, it is equally important to maintain the integrity of the information.

16.2.6 Seeking Clarification and Advice from Colleagues or Managers

Say

- To ensure smooth functioning of a retail store, it is important to seek clarifications and advice from colleagues and managers.

Explain



- Explain the advantages of seeking clarifications and advice from colleagues and managers:



Fig. 16.10 Advantages of Seeking Clarifications and Advice

16.2.7 Making Commitment with Colleagues

Explain



- Explain the key commitments that should be shared with colleagues:



Fig. 16.11 Key Commitments to be Shared with Colleagues

16.2.8 Explaining Reasons for Not Fulfilling a Commitment

Say



- Employees must be aware of the prior commitments made by the retail store.
- Employees may fail to follow the commitment policies of a retail store. There may be various reasons for this.

Do



- Ask the participants to refer the example given in the participant guide.
- Ask one of the participants to explain the example.
- Once the participant has finished, provide feedback and provide more inputs for them to understand the topic better.

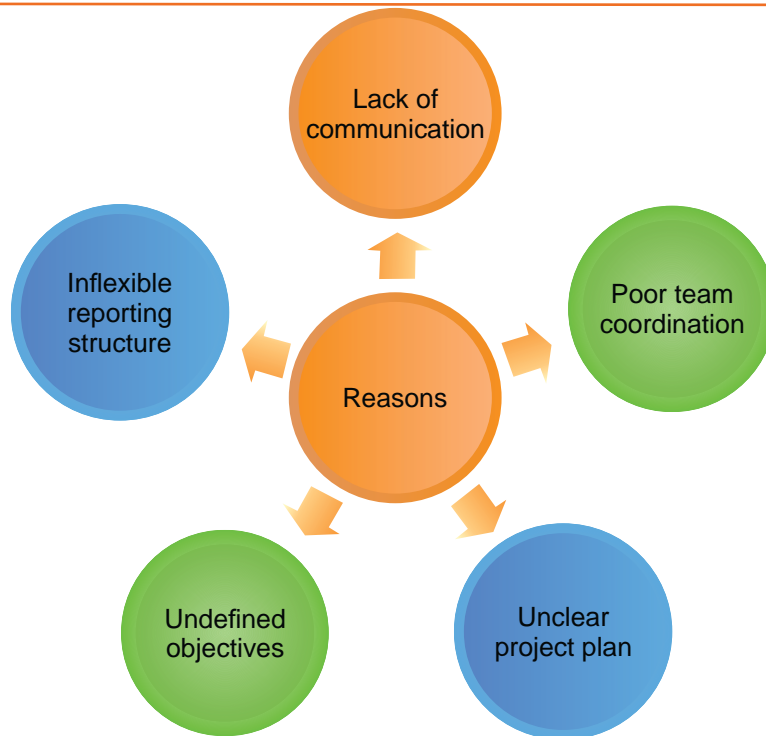


Fig. 16.12 Reasons which Prevent Employees from Following Commitment Policies

16.2.9 Responsibilities of a Sales Associate working in a Team

Ask



- Ask the participants about what they think are the responsibilities of a sales associate

Do



- Explain the responsibilities of a sales associate while working in a team

Notes for Facilitation



- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize



- Summarize the techniques of working with team
- Summarize situations in which sharing information can happen
- Summarize the mediums through which work-related information is shared with colleagues
- Summarize the importance of exchanging opinion and views with colleagues

UNIT 16.3: Developing Effective Work Habits

Unit Objectives

At the end of this unit, students will be able to:

1. Discuss the need of developing team communication.
2. Describe the strategies for developing effective team communication.
3. List the reasons of conflicts between colleagues.
4. Justify the need of discussing and resolving issues at work place.

16.3.1 Developing Team Communication

Ask

- Ask the students to list the essentials of team communication.

Do

- Elaborate on students' responses and explain the topic

16.3.2 Developing Effective Team Communication Strategies

Ask

- Ask the students what would they do to develop effective communication with the team

Do

- Elaborate on students' responses
- Explain the strategies that will help develop effective team communication

Elaborate

Elaborate on students' responses and explain the following:

- Regular team meetings
- Other opportunities for members to give their ideas
- A variety of ways to be made available to team members to assert their ideas
- Easy access to other team members
- An environment that encourages open discussion
- Formal procedures for complaints
- Training
- Feedback

16.3.3 Resolving Conflicts with Colleagues

Do

Explain the four main reasons for conflicts at work place:

- Conflicting resources
- Conflicting styles
- Unpredictable policies
- Conflicting goals
- Explain the importance of resolving conflicts with colleagues

16.3.4 Discussing and Resolving Issues Mutually

Say

- When a conflict takes place among employees at a work place, reaching a positive resolution is always the ultimate goal. The resolution of conflicts at work place is very important for creating a healthy work environment for everyone.

Notes for Facilitation

- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.
- Ask the students if their expectations have been met.
- Ask students to complete the exercise given in their guides.
- Assist them in completing the exercise, if required.

Summarize

- Summarize the need of developing team communication
- Summarize the strategies for developing effective team communication
- Summarize the reasons of conflicts between colleagues
- Summarize the need of discussing and resolving issues at work place

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17. Working Effectively in an Organisation

Unit 17.1 - Working in an Organisation

Unit 17.2 - Demonstrating Problem-Solving Skills

Unit 17.3 - Evaluating the Progress of Organisational Coordinations and Health and Safety Arrangements



Key Learning Outcomes

At the end of this module, students will be able to:

1. Discuss how to share information and make commitments with colleagues
2. Explain the need of showing flexibility and adapting work plans
3. Describe the reasons of updating other colleagues about priorities
4. Predict the need of coordination in the organisation
5. List the guidelines to be followed while analysing work requirements

Notes for Facilitation

- Ask the students about the expectations from the module.
- Invite students to participate. List the expectations on the whiteboard.
- Give the students a brief overview of what all will be covered in the module.
- Start with a positive and happy note.

UNIT 17.1: Working in an Organisation

Unit Objectives

At the end of this unit, students will be able to:

1. Justify the importance of working within job responsibility.
2. Illustrate the essentials of effective work instructions.
3. List the points which help completing work according to requirements.
4. Decide when to involve other colleagues to complete the work.

17.1.1 Working According to Company Guidelines

Say

- Company promotes freedom of expression and open communication. But company expect all employees to follow their code of conduct. They should avoid offending, participating in serious disputes and disrupting their workplace. Company also expect them to foster a well-organized, respectful and collaborative environment.

Do

- Tell the students about components of an employee code of conduct policy:
 - » Compliance with law
 - » Respect in the workplace
 - » Protection of Company Property
 - » Professionalism
 - » Disciplinary actions

Notes for Facilitation

- Focus on that employees, including managers and supervisors, are expected to uphold company policy and work according to it.

17.1.2 Working within Job Responsibility

Say

- An expected behaviour of an employee toward his/her position in an organisation can be defined as a role. But when we speak of the job in a team to achieve desired outcome, it is known as responsibility. Responsibility is how accountable you are for the results produced by your role.

Do

- Explain the importance of working within job responsibility
- Explain the possible drawbacks of not working within job responsibility

17.1.3 Understanding Work Requirements

Do

- Explain the importance of understanding work requirements
- Explain how to analyse work requirements

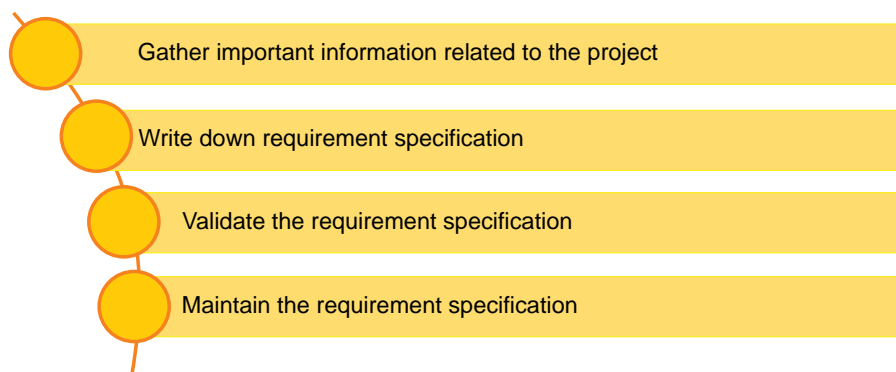


Fig. 17.1 Guidelines for Analysing Work Requirements

17.1.4 Understanding Work-related Instructions

Say

- To perform a job or task efficiently, it is important to understand the job and its expected outcome.
- There are various strategies that can be implemented by the project managers and seniors to help the employees understand job-related instructions, for instance, keeping a written instruction very brief and direct and using bullet points and simple language.

Do

- Use few examples to explain the topic in detail.

17.1.5 Completing Work According to Requirements

Say

- Every task or assignment has its own requirements.
- The success of any assignment is measured on the basis of how the requirements are fulfilled.

Note down the requirements clearly during brief

Clear any doubt with the project manager before starting the task

In-depth study of the requirement

Maintain a checklist of requirements while performing the task

Check whether the requirements have been met before submitting the task

Fig. 17.2 Steps that Help Finish the Task as Required

Do



- Explain the importance of completing working as per requirements
- Explain few reasons that may hinder the sales associate complete his/her work as per requirements

17.1.6 Showing Flexibility and Adapting to Work Plans

Say



- As a good organisational behaviour and practice, one should show flexibility in adapting to new working shifts. If you show flexibility towards your organisation then organisation will also show flexibility in your times of need.

17.1.7 Seeking Advice

Say



- Many times in our professional lives, the workload becomes unmanageable. Although this is a very common issue at a workplace, it still can cause a great deal of stress in our lives.

17.1.8 When to Involve Other Colleagues to Complete the Work

Say



- One of the key supports for an employee at the workplace is their co-workers, including colleagues, seniors, and managers. Mostly, we work in a team where each member of the team has his/her distinctive role.

17.1.9 Updating Other Colleagues About Priority

Say



- Working on priorities is a common practice in almost every organisation. Some projects need to be delivered before other projects due to higher priority. While working in a team, it is the responsibility of the team leader to convey the priorities or deadlines of the project to the team. This enables team members to finish the work on time.

17.1.10 Progress of Work Updation

Say



- When you work in an organisation, alone or as a team member, keeping other colleagues and team members updated with the progress of work is quite essential.

Do



- Explain few advantages of updating colleagues about work progress

Notes for Facilitation



- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize



- Summarize the importance of working within job responsibility
- Summarize the essentials of effective work instructions
- Summarize the points which help completing work according to requirements
- Summarize when to involve other colleagues to complete the work.

Notes



UNIT 17.2: Demonstrating Problem-Solving Skills

Unit Objectives

At the end of this unit, students will be able to:

1. Express the need of self-realisation and helping others by sales associates.
2. Describe the phases of finding solution to any problem.
3. Discuss how helping other colleagues in solving problem can benefit the organisation.
4. List the factors to be considered for self development.

17.2.1 Self-thinking and Helping Others

Do

- Ask the students to list some ways to help others.
- Explain the importance of self-thinking for decision making
- Explain the steps of decision making process

Example

- Ask the students to refer the example given in the participant guide
- Discuss the example and explain it in detail for better understanding

17.2.2 Helping Other Colleagues in Solving a Problem

Do

- Explain how Helping colleagues at workplace benefits an organisation in many ways.

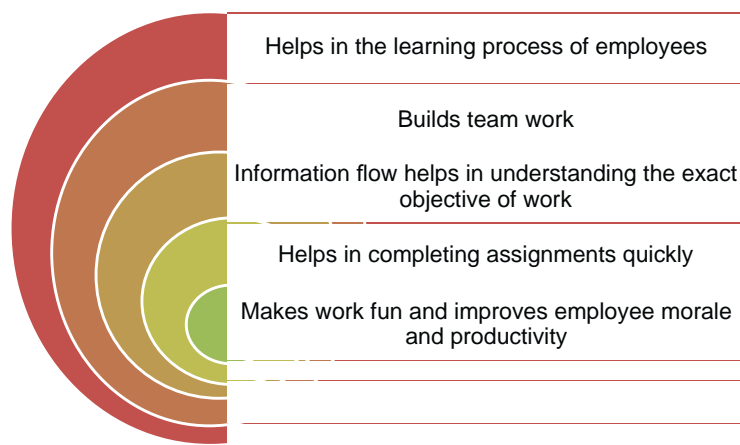


Fig. 17.3 Benefits of Helping Colleagues at Workplace

Field Visit

- Ask the participants to visit the nearest mall/retail store.
- Direct them to carry a notebook and pen with them.
- Ask them to analyse and note how the sales executives interact with colleagues and help each other to complete work on time.

17.2.3 Work on Developing Skills**Do**

- Explain the following areas that will help in self-development
- Relationships
- Communication
- Knowledgebase
- Time management
- Presentations

Notes for Facilitation

- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.

Summarize

- Summarize the need of self-realisation and helping others by sales associates
- Summarize the phases of finding solution to any problem
- Summarize how helping other colleagues in solving problem can benefit the organisation
- Summarize the factors to be considered for self development

Notes

UNIT 17.3: Evaluating the Progress of Organisational Coordinations and Health and Safety Arrangements

Unit Objectives

At the end of this unit, students will be able to:

1. Explain the factors to be considered when making commitments.
2. List the advantages of scheduling tasks.
3. Discuss the key motivating factors for employees and colleagues.
4. Describe the need of health and safety procedures to be followed during the learning phase.

17.3.1 Setting Goals and Targets

Ask

Ask the students the advantages of setting goals and targets.

Activity

- Divide the class into multiple groups with 5 participants in each group and conduct a group discussion on how a sales associate can set his/her goals and targets and plan to achieve them.
- During the discussion, the participants can make note of key points that they have to follow.

Skill Practice	Time	Resources
Setting Goals and Targets	2 Hours	Pen, paper

Do

- Elaborate on the students' responses.
- Explain the importance of setting goals and targets
- Provide tips on how to set their own goals and targets at work

17.3.2 Factors to be Considered when Making Commitments

Do

- Explain the importance of making commitments and fulfilling them in an organisation
- Explain the factors that should be considered while making commitments

17.3.3 Scheduling Tasks

Ask

- Ask the students what they understand by the term scheduling tasks

Say

Scheduling is defined as the process of considering factors, such as available time and resource, to achieve the goal. Some of the advantages of scheduling tasks are:

- Making the best use of time
- Availability of time to handle unexpected circumstances
- Minimisation of stress
- Setting of realistic tasks or goals

17.3.4 Goal Planning

Say

- Planning is defined as the process of thinking and organising activities in advance. Planning can prove to be beneficial in the long run. Having a clear vision of the outcome prior to taking an action is important.

17.3.5 Follow-Up

Say

- Follow-up can be defined as the technique by which an employee revisits a sale to finalise it. This technique is important for making new clients and enhancing old relationships.

Do

- Ask the students to refer the example given in the participant handbook
- With the help of the example, explain the topic in detail.

17.3.6 Coordination in the Organisation

Say

- Before a sales professional goes to the market, where he/she is expected to represent an organisation, he/she faces a challenge within the organisation.

17.3.7 Encouraging and Motivating Employee

Explain

With the help of the below diagram, explain the key motivating factors in an organisation

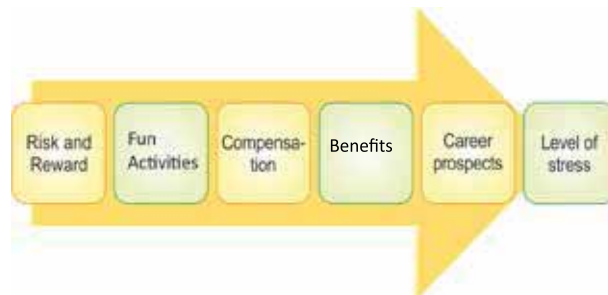


Fig. 17.4 Key Motivating Factors

17.3.8 Health and Safety Procedures

Do

- Explain the responsibilities of an employee in terms of following health and safety procedures in an organisation
- Explain the responsibilities of an employer in terms of ensuring health and safety procedures in an organisation

Notes for Facilitation

- Ask students if they have any questions.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.
- Ask the students if their expectations have been met.
- Ask students to complete the exercise given in their guides.
- Assist them in completing the exercise, if required.

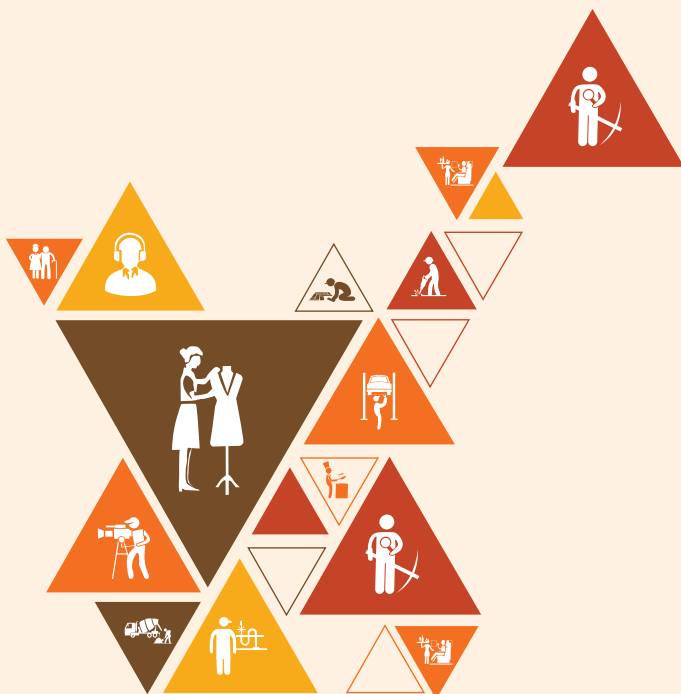
Summarize

- Summarize the factors to be considered when making commitments
- Summarize the advantages of scheduling tasks
- Summarize the key motivating factors for employees and colleagues
- Summarize the need of health and safety procedures to be followed during the learning phase

Notes for Facilitation

- Ask students if they have any questions about the entire course.
- Ask them if their expectations of the course have been met.
- Explain and reiterate if any student is facing difficulty understanding a concept.
- Optionally, ask any other student to explain the concept in doubt.
- Encourage them to carry forward the learning from this course.
- Ask for their feedback.





Introduction: Employability and Entrepreneurship Skills

This Facilitator's guide includes various activities which will help you as a facilitator to make the sessions participative and interactive.

Ice breaker

- You can begin the module with the following ice breaker:

Five of Anything Ice Breaker Steps:

- Divide the participants into groups of four or five by having them number off. (You do this because people generally begin a meeting by sitting with the people they already know best.)
- Tell the newly formed groups that their assignment is to share their five favourite movies of all time, their five favourite novels or their five least liked films. The topic can be five of anything - most liked or disliked.
- This ice breaker helps the group explore shared interests more broadly and sparks lots of discussion about why each person likes or dislikes their selected five.
- Tell the groups that one person must take notes and be ready to share the highlights of their group discussion with the class upon completion of the assignment.

Expectation Mapping

1. During the first session and after ice breaker session, ask the participants to answer the following question: "What do I expect to learn from this training?"
2. Have one of the participants write their contributions on a flip chart sheet.
3. Write down your own list of covered material in the training on another flip chart sheet.
4. Compare the two sheets, commenting on what will and what will not be covered during the training.
5. Set some ground rules for the training sessions. Ask the participants to put these rules on a flipchart and display it in the class.
6. You may get back to those sheets once again at the end of the last session of the training.
7. Benefits of doing this activity:
 - Participants feel better as their opinions are heard.
 - Participants get to know what they should expect from the training.
 - The facilitator gets to know which points to emphasize, which to leave out, and which to add during the training.
8. Expectations from the participants:
 - Must sign the attendance sheet when they arrive for class.
 - Conduct themselves in a positive manner
 - Be punctual, attentive, and participative
9. Explain the contents that are going to get covered one by one and connect it with the expectation mapping done earlier.
10. By the end of this exercise, the participants should have a clear understanding of what to expect from the session and what are the areas that will not get covered.

Defining Objectives

1. Defining the objectives in the beginning of the units sets the mood for the unit.
2. To begin with the end in mind sets the expectations of the participants as what could be the important takeaways from the session.
3. It is also a way of making participants take responsibility of their own learning process.
4. For the facilitator, the objectives decide a designed path to progress on so that the learning stays aligned and on track.

5. Read the objectives slowly, one by one, and ask the participants to explain what they think it means.
6. At the end of the session, you could again revisit the objectives to find out from the participants about how many objectives have been achieved.

In order to effectively facilitate this workshop:

1. You must have thorough knowledge of the material in the Participant Handbook, and be prepared to answer questions about it.
2. You may also wish to read other material to enhance your knowledge of the subject.
3. There may be issues raised with which you are not able to deal, either because of lack of time or knowledge. You can either state that you will obtain answers and get back to the participants with the information. In case the query can be turned to an assignment to the class, do so. You can work with the the participants on the assignment.
4. You must have a very clear understanding of what the participants want to accomplish by the end of the workshop and the means to guide the participants.
5. As the facilitator, it is your responsibility to make sure that all logistical arrangements are made for the workshop. This may involve doing it yourself or confirming that someone else has made all necessary arrangements associated with the workshop. Assume nothing and check everything before the workshop begins.
6. To break the monotony and boredom during sessions, introduce mini breaks in the form of stretching exercises, jokes, some group songs or games.
7. Invite discussion from the participants.
8. Probe the participants further and lead them to come to affirmative conclusions.
9. Let the participants answer. No answer is incorrect.
10. Ask one participant to write all the points on the whiteboard.
11. Build the sessions from the answers provided by the class.
12. Prepare for the sessions in advance so that the resources like flipcharts, handouts, blank sheets of paper, marker pens, etc. can be kept ready.
13. Ensure that resources like board, markers, duster etc. is available before your session starts.

General instructions for role playing:

1. You are not being asked to be an actor or to entertain. The purpose of the role play is to provide a situation in which you can practice certain skills.
2. When you read the brief, try to imagine yourself in the situation described and behave in a way you feel to be natural – but be conscious of the fact that your role may require a different approach from that which you might normally use.
3. You (and others) may benefit from the change in approach and behaviour. Therefore, try to use the approach you feel to be most appropriate for the circumstances described in your brief.
4. The brief is just the starting point. It simply sets the scene and the tone of session or activity. Try not to keep referring to the brief as this will affect the spontaneity of the meeting. Allow the role play to develop as you think it might in real life and change your reactions in line with the behaviour and responses of others involved.
5. If you find that you have too little information to answer questions or to describe what has happened in the situation, do feel free to add your own thoughts and ideas. Try to keep these within the framework of the role you are taking and try to make your improvisations as realistic as possible.

UNIT 18.1: Personal Strengths & Value Systems

Key Learning Outcomes



At the end of this unit, participants will be able to:

1. Explain the meaning of health
2. List common health issues
3. Discuss tips to prevent common health issues
4. Explain the meaning of hygiene
5. Discuss the purpose of Swacch Bharat Abhiyan
6. Explain the meaning of habit
7. Discuss ways to set up a safe work environment
8. Discuss critical safety habits to be followed by employees
9. Explain the importance of self-analysis
10. Discuss motivation with the help of Maslow's Hierarchy of Needs
11. Discuss the meaning of achievement motivation
12. List the characteristics of entrepreneurs with achievement motivation
13. List the different factors that motivate you
14. Discuss the role of attitude in self-analysis
15. Discuss how to maintain a positive attitude
16. List your strengths and weaknesses
17. Discuss the qualities of honest people
18. Describe the importance of honesty in entrepreneurs
19. Discuss the elements of a strong work ethic
20. Discuss how to foster a good work ethic
21. List the characteristics of highly creative people
22. List the characteristics of highly innovative people
23. Discuss the benefits of time management
24. List the traits of effective time managers
25. Describe effective time management technique
26. Discuss the importance of anger management
27. Describe anger management strategies
28. Discuss tips for anger management
29. Discuss the causes of stress
30. Discuss the symptoms of stress
31. Discuss tips for stress management

UNIT 18.1.1: Health, Habits, Hygiene: What is Health?

Unit Objectives

At the end of this unit, participants will be able to:

- Explain the meaning of health.
- List common health issues.
- Discuss tips to prevent common health issues.
- Explain the meaning of hygiene.
- Discuss the purpose of Swachh Bharat Abhiyan.
- Explain the meaning of habit.

Resources to be Used

- Participant Handbook

Ask

- What do you understand by the term “Health?”
- According to you, who is a healthy person?

Say

- Discuss the meaning of health and a healthy person as given in the Participant Handbook.

Ask

- When did you visit the doctor last? Was it for you or for a family member?

Say

- Discuss the common health issues like common cold, allergies etc. Refer to the Participant Handbook.
- Let us do a small activity. I will need some volunteers.

Role Play

- Conduct a small skit with volunteers from the class. Consider one of the villagers has been appointed as a health representative of the village, what measures will you as a health representative suggest to the common villagers to prevent common health issues discussed.
- You will need at least 4 volunteers (Narrator, Health Representative, Head of the Village, Doctor).
- Explain the health concerns of the village to the Narrator. The Narrator will brief the class about the skit.
- Give the group of volunteers, 5 minutes to do discuss.
- At the end of 5 minutes, ask the group to present the skit to the class assuming them as the villagers.
- The class can ask questions to the group as a common villager.

Summarize

- Through this activity we got some tips on how can we prevent these common health issues.

Say 

- Let us now see how many of these health standards we follow in our daily life.

Activity 

- Health Standard Checklist from the Participant Handbook.

Ask 

- How many of you think that you are healthy? How many of you follow healthy habits?

Say 

- Let's do an exercise to find out how healthy you are.
- Open your Participant Handbook section 'Health, Habits, Hygiene: What is Health?', and read through the health standards given.
- Tick the points which you think are true for you.
- Try to be as honest as possible as this test is for your own learning.

Do 

- Ensure that all the participants have opened the right page in the Participant Handbook.
- Read aloud the points for the participants and explain if required.
- Give them 5 minutes to do the exercise.
- At the end of 5 minutes, ask the participants to check how many ticks have they got.

Summarize 

- Tell them that they need to follow all the tips given in this checklist regularly in order to remain healthy and fit.

Ask **Discuss:**

- Is it necessary to practice personal hygiene every day? Why?
- How does a person feel when they do not practice good personal hygiene? Why?
- Can good personal hygiene help a person feel good about his/her self? How?

Say 

- Discuss the meaning of hygiene as given in the Participant Handbook.

Activity 

- Health Standard Checklist: Hygiene

Say

- Let's do an exercise to find out if we maintain good hygiene habits or not.
- Open the Participant Handbook and read through the Health Standard checklist given.
- Tick the points which you think are true for you.
- Try to be as honest as possible as this test is for your own learning.

Do

- Ensure that all the participants have opened the right page in the Participant Handbook.
- Read aloud the points for the participants and explain if required.
- Give them 5 minutes to do the exercise. .
- At the end of 5 minutes, ask the participants to check how many ticks have they got.
- Ask them to calculate their score.
- Tell them what each score indicates by reading aloud what has been mentioned in the Participant Handbook.

Ask

- How many of you have heard about “Swachh Bharat Abhiyan”?
- Can you tell the class what it is about?

Summarize

- Tell them about Swachh Bharat Abhiyan as given in the Participant Handbook and request them to take a pledge to keep our country clean.

Ask

- What is a habit?

Say

- Discuss some good habits which can become a way of life.

Summarize

- Tell them about good and bad habits and the reasons to make good habits a way of life.

UNIT 18.1.2: Safety

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss ways to set up a safe work environment.
- Discuss critical safety habits to be followed by employees.

Resources to be Used

- Participant Handbook
- Safety signs and symbols
- Safety equipments
- Blank papers
- Pens

Say

- There are many common safety hazards present in most workplaces at one time or another. They include unsafe conditions that can cause injury, illness and death.
- Safety Hazards include:
 - Spills on floors or tripping hazards, such as blocked aisles or cords running across the floor.
 - Working from heights, including ladders, scaffolds, roofs, or any raised work area.
 - Unguarded machinery and moving machinery parts; guards removed or moving parts that a worker can accidentally touch.
 - Electrical hazards like cords, missing ground pins, improper wiring.
 - Machinery-related hazards (lockout/tag out, boiler safety, forklifts, etc.)

Team Activity

Safety Hazards

- There are two parts to this activity.
- First part will cover the potential safety hazards at work place.
- Second part will cover a few safety signs, symbols and equipments at work place.
- Use this format for the first part of the activity.

PART 1		
Hazard	What could happen?	How could it be corrected?

Ask

- How could you or your employees get hurt at work?

Say

- Let's understand it better with the help of an activity. You will be given a handout within your groups. You have to think about the possible hazards of your workplace, what damage these hazards could cause and about the corrective action.

Do

- Divide the class into five to six groups of four participants each.
- Put the format on the board for the activity.
- Give blank papers and pens to each group.
- The group is expected to think and discuss the potential safety hazards in the workplace.
- Ask the group to discuss and fill the format using the blank sheet.
- Give the groups 5 minutes for the activity.
- For the second part of the activity, show the class some pictures of safety signs, symbols and equipments.
- Now they will put down a few safety symbols, signs or equipment against the safety hazards identified.
- Give them 5 to 10 minutes to discuss and draw/note it.
- At the end of 10 minutes the groups will present their answers to the class.

Say

- Now, let's discuss the answers with the class.
- All the groups will briefly present their answers.

Do

- Ask the audience to applaud for the group presentation.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time.
- Tell the group to wind up the discussion quickly if they go beyond the given time limit.

Ask

De-briefing

- What did you learn from the exercise?
- As an entrepreneur, is it important to ensure the safety of your employees from possible hazards? Why?

Summarize

- Ask the participants what they have learnt so far.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the tips to design a safe workplace and non-negotiable employee safety habits.

UNIT 18.1.3: Self Analysis- Attitude, Achievement Motivation: What is Self Analysis?

Unit Objectives

At the end of this unit, participants will be able to:

- Explain the importance of self- analysis.
- Discuss motivation with the help of Maslow's Hierarchy of Needs.
- Discuss the meaning of achievement motivation.
- List the characteristics of entrepreneurs with achievement motivation.
- List the different factors that motivate you.
- Discuss the role of attitude in self- analysis.
- Discuss how to maintain a positive attitude.
- List your strengths and weaknesses.

Resources to be Used

- Participant Handbook
- Old newspapers
- Blank papers
- Pencils/ pens

Activity

- This is a paper pencil activity.

What are the three sentences that describe you the best?
What do you need to live happily?
What are your strengths and weaknesses?

Do

- Write the three questions on the board/ flipchart before the session begins.
- Give plain papers and pencils/ pens to each participant.
- Tell participants to write the answer for the three questions on the paper.
- Tell them the purpose of this activity is not to judge anyone but to understand more about self.

Say

- Discuss the concept of Self Analysis and motivation with reference to Maslow's Hierarchy of Needs as discussed in the Participant Handbook.

Team Activity

Tower building

- Each group which will create tower using the old newspapers.

Do 

- Divide the class into groups.
- Give them some old newspapers.
- The task is to create a tower out of the newspapers.
- The group which will create the highest tower standing on its own will be considered the winning group.
- Groups can use as many newspapers as they want to and in any way they want.

Ask 

- What did the winning group do differently?
- If you were given a chance, how would you have made the tower differently?
- How did you feel while making the tower?
- Did you feel motivated?

Say 

- Discuss the concept of achievement motivation and characteristics of entrepreneurs with achievement motivation as discussed in the Participant Handbook.

Ask 

- Is your attitude positive or negative?

Say 

- Let me tell you a story :

It's Little Things that Make a Big Difference.

There was a man taking a morning walk at the beach. He saw that along with the morning tide came hundreds of starfish and when the tide receded, they were left behind and with the morning sun rays, they would die. The tide was fresh and the starfish were alive. The man took a few steps, picked one and threw it into the water. He did that repeatedly. Right behind him there was another person who couldn't understand what this man was doing. He caught up with him and asked, "What are you doing? There are hundreds of starfish. How many can you help? What difference does it make?" This man did not reply, took two more steps, picked up another one, threw it into the water, and said, "It makes a difference to this one." What difference are we making? Big or small, it does not matter. If everyone made a small difference, we'd end up with a big difference, wouldn't we?

Ask 

- What did you learn from this story?

Activity **What Motivates You?**

- This is an individual activity.
- It is an exercise given in the Participant Handbook.

Do 

- Ask the class to open their Participant Handbook and complete the exercise given in the section What Motivates You?
- Ensure that the participants have opened the correct page for the activity.
- Give the class 5 minutes to complete the activity.

Say



- Discuss the concept of attitude and how to cultivate a positive attitude as discussed in the Participant Handbook.

Summarize



- Close the discussion by summarizing how self-analysis, knowledge about what motivates you and your positive attitude can help in your business as well in life.

UNIT 18.1.4: Honesty & Work Ethics

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the qualities of honest people.
- Describe the importance of honesty in entrepreneurs.
- Discuss the elements of a strong work ethic.
- Discuss how to foster a good work ethic.

Resources to be Used

- Participant Handbook

Ask

- What do you understand by honesty?
- Why is it important for entrepreneurs to be honest?
- Do you remember any incident where your honesty helped you in gaining confidence?
- Do you remember any incident where someone lost business due to dishonesty?

Say

- Talk about honesty, qualities of an honest person, and the importance of honesty in entrepreneurs as discussed in the Participant Handbook.
- “Let's understand it better with the help of some case scenarios. You will be given some cases within your groups. You have to analyse the case scenario that has been given to you and then find an appropriate solution to the problem.
- Keep your discussion focussed around the following:
 - What went wrong?
 - Who was at fault?
 - Whom did it impact- the customer or the businessman?
 - How would it impact the business immediately? What would be the long term impact?
 - What could be done?
 - What did you learn from the exercise?

Do

- Divide the class into four groups of maximum six participants depending on the batch size.
- Give one case study to each group.
- Instruct them to read the case carefully.
- Put down the de-brief questions on the board and ask the groups to focus their discussion around these questions.
- The group is expected to analyse and discuss the case amongst them and find a solution to the given problem. Give the class 5-10 minutes to discuss the case and note down their solutions.
- At the end of 10 minutes the team should present their case solution to the class. The presentation can be a narration or a role play.
- Ask the group to select a group leader for their group. The group leader to discuss and assign roles to the group members for the presentation.

Team Activity

Case Study Analysis

Scenario 1

Aakash has a small mobile retail sales and repair shop in Allahabad. He has one of the most popular outlets and has great rapport with his customers.

It's around 11 AM when a customer barges in to the shop and starts shouting at Aakash for giving her a faulty instrument. The screen of her mobile is cracked from one side. Aakash remembered thoroughly checking the handset before handing it over to the customer. The customer threatens to sue him and to go to Consumer Court for cheating her. Now, the problem occurred somewhere outside the shop but as other customers were listening to the conversation, it might impact his business. The situation needs to be managed very sensitively. What would you do if you were in Aakash's place?

Scenario 2

Rajni does beautiful Phulkari embroidery on suits and sarees. She has a small home-based business. She has a huge list of customers on Facebook and WhatsApp who give her orders regularly. Smita is one of her old and regular customers. As her sister-in-law's wedding was around the corner, Smita wanted to buy few handcrafted Phulkari duppatta. She placed an order for three duppattas via WhatsApp and requested Rajni to send them as soon as possible. When the parcel reached Smita through courier she found that out of the three duppattas, only one was hand embroidered and the other two had machine embroidery on them. Even the length and the quality of the material was not as desired. Smita was heartbroken. It was a complete waste of money and moreover she couldn't wear what she had planned to during the wedding functions. She sent a message to Rajni on WhatsApp, expressing her anger and disappointment.

Smita has also sent a feedback and expressed her disappointment on the social media... this will directly affect Rajni's business. What would you do if you were in Rajni's place?

Scenario 3

Shankar is a tattoo artist who has a small tattoo showroom in a big, reputed mall in New Delhi. Mr Saksham had an appointment for today, at 11:00 am but he reached at 11:50 am. Meanwhile, Shankar had to reschedule his next appointment. After availing Shankar's services, Mr Saksham started yelling in an abusive language, refusing to pay the requisite amount, and finding faults in the services provided by him. Who was at fault in this case? What should Shankar do? Should he confront Saksham or give in to the demands of the client?

Scenario 4

Shailender is an online cloth reseller who does business through social networking sites such as Facebook and WhatsApp. Priyanka made online payment for a dress to Shailender. But she did not receive the dress for a month. When she asked for a cancellation, Shailender started misleading her. For almost 45 days, he kept promising her that he will pay the amount today, tomorrow, day after etc. Even after repeated calls and messages when she did not receive the payment or the dress, she decided to write a post against him on a popular social media platform. As a result, Shailender lost lots of customers and his flourishing business faced a major crisis. How could this situation have been managed?

Say

- Now, let's discuss the problem and solution with the larger group.
- The group will first briefly describe the case to the class.
- Then discuss the issue identified and the proposed solution.
- Once the presentation is over, the class can ask their questions.

Do



- Congratulate each group for the group presentation.
- Ask the audience to applaud for them.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time. Tell the group to wind up the discussion quickly if they go beyond the given time limit.

Summarize



- Ask the participants what they have learnt from the exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of honesty and work ethics for entrepreneurs.

UNIT 18.1.5: Creativity and Innovation

Unit Objectives

At the end of this unit, participants will be able to:

- List the characteristics of highly creative people.
- List the characteristics of highly innovative people.

Resources to be Used

- Participant Handbook
- Chart papers
- Marker pens

Ask

- You must be aware of the term 'Rags to riches' and heard stories related to the term.
- What do these stories tell us?
- What was so special about these people?

Say

- Let's have a look at these stories.
- There are some inspiring stories about people which I would like to share with you.
- Narrate these stories to the class.

A.P.J. Abdul Kalam

Who has not heard of A.P.J. Abdul Kalam: Avul Pakir Jainulabdeen Abdul Kalam hailed from a very humble background. His father was a boat owner. To help his family, Kalam would work as a newspaper vendor. With limited resources, he graduated in Physics and studied aerospace engineering. He was instrumental in India's step towards nuclear energy. In 2002, he became the 11th President of India.

Water filter/purifier at source

Two young boys studying in classes 4 and 5, from Lingzya Junior High School, Sikkim designed a simple innovative low cost water purifier.

Inspiration behind the idea: Most people today prefer to use a water filter/purifier at their home.

Both the children have given idea to have filter/purifier at the source of water so that everyone has access to clean water without having to make an investment in purchasing a filter/purifier.

Soring's idea is to have a centralised purification system at the point of distribution like water tank while Subash's idea is to have such purifiers attached to public taps.

Source: <http://www.rediff.com/getahead/report/achievers-top-31-amazing-innovations-from-young-indians/20151208.htm>

Solar seeder

This is a story of a innovative solar seeder and developed by Subash Chandra Bose, a class 8, student from St Sebasthiyar Matriculation School, Pudukkottai, Tamil Nadu. Subash has developed a solar powered seed drill, which can undertake plantation for different size of seeds at variable depth and space between two seeds.

Source: <http://www.rediff.com/getahead/report/achievers-top-31-amazing-innovations-from-young-indians/20151208.htm>

Looms for physically challenged

Now this is really inspiring of two sisters, Elakkiya a Class 6 student and Pavithra a Class 9 student of SRC Memorial Matriculation, Erode, Tamil Nadu.

The two sisters have come up with loom for lower limbed physically challenged. In their loom they have replaced the pedal operated system with a motor and a gearbox attached to a pulley mechanism.

Source: <http://www.rediff.com/getahead/report/achievers-top-31-amazing-innovations-from-young-indians/20151208.htm>

Ask

- If they can, why can't you?
- Discuss concepts related to 'Creativity and Innovation' with the participants as given in the Participant Handbook.

Say

- Recall the stories on motivation.
- What is the inner drive that motivates people to succeed?
- Let's learn more about such creative and innovative entrepreneurs with the help of an activity.

Team Activity

- This is a group activity.

- Think of any one famous entrepreneur and write a few lines about him or her.

Activity De-brief

- Why did you choose this particular entrepreneur?
- What is his/her brand name?
- What creativity does he/she possess?
- What was innovative about their ideas?

Do

- Instruct the participants that this is group work.
- Divide the class into small groups of 4 or 6 depending on the batch size.
- Give each group a chart paper.
- Tell the participants they have to write a few lines about any one famous entrepreneur.
- Give the participants 10 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.
- Ask each group to read out what they have written.
- Ask the de-brief questions.

Summarize

- Summarize the unit by asking participants if they know of some people who are highly creative and innovative in their approach.
- Ask them to share some experiences about these people with the class.

Notes for Facilitation

- Source for stories on innovations:

<http://www.rediff.com/getahead/report/achievers-top-31-amazing-innovations-from-young-indians/20151208.htm>

UNIT 18.1.6: Time Management

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the benefits of time management.
- List the traits of effective time managers.
- Describe effective time management techniques.

Resources to be Used

- Participant Handbook

Ask

Does this sound like you?

- I can never get enough time to finish what I am doing in a day.
- I have so many things to do that I get confused.
- I want to go for a walk and exercise, but I just do not have the time.
- I had so much to do, so I could not deliver that order on time.
- I would love to start my dream business; but, I just do not have the time.

Example

- Let's look at these two examples:

Example 1:

Ankita works from home as a freelance writer. She says she can easily put in 8 hours of dedicated work in a day. Because she works from home, she saves money on travel and has a comfortable work routine. But there is a challenge and it is distraction. As she works from home, she can easily just get up and sit down on the sofa to watch TV, wasting valuable time. She may have chores to do, errands to run and bills to pay. She ends up working only two to three hours a day and the result is, her work gets piled up. She is unable to take on more work due to this. Even though her quality of work is appreciated her clients are not very happy about the delay in submission.

Example 2:

Javed has started a successful online selling company from home and makes a good living from his sales. He has set up a small office space in his living room. As both his parents are working full-time, he also has the role of taking care of his two younger siblings. He almost spends half of his day with the younger kids. He does not mind it but it means taking time away from the work. He is still able to manage his online business with these commitments. He wants to spend some more dedicated hours so as to increase his profits. He also wants to look into new business avenues. What should he be doing.

Ask

- Does this happen with you too?
- Do you find it difficult to prioritize your work?
- Are you able to manage your time effectively?

Activity

- Conduct a group discussion based on the above examples.
- Direct the discussion on how to prioritize work and manage time effectively.

Say

- Time management is not only about how hard you work but also about how smart you work.
- Discuss “What is Time Management” with the participants as given in the Participant Handbook.

Ask

- Why is it important to manage time? How does it help?
- What happens when you don't manage your time effectively?
- Do you find it difficult to prioritize your work?

Say

- Discuss the benefits of time management given in the Participant Handbook.
- Let's learn effective time management with the help of an activity.

Activity

Effective Time Management

- This activity has two parts:

PART 1 TO-DO LIST

- You have to make a to-do list.
- List all of the activities/ tasks that you have to do.
- Try to include everything that takes up your time, however unimportant it may be.
- If they are large tasks, break them into action steps, and write this down with the larger task.
- You can make one list for all your tasks or have separate to-do lists for personal and professional tasks.

PART 2 URGENT-IMPORTANT GRID

- You have to make a grid as shown on the board here. .
- This grid has four boxes. As you can see, each box has a different heading.
- At the heart of the urgent-important grid, are these two questions:
 - ♦ Is this task important?
 - ♦ Is this task urgent?
- Now, you have to think about each activity that you have written in your to-do list and put it into one of the four categories.
- **What do these categories depict?**
- **Category 1: Urgent/Important**
 - ♦ This category is for the highest priority tasks. They need to get done now.

- **Category 2: Not Urgent/Important**

- This is where you want to spend most of your time.
- This category allows you to work on something important and have the time to do it properly.
- This will help you produce high quality work in an efficient manner.
- The tasks in this category are probably the most neglected ones, but also the most crucial ones for success.
- The tasks in this category can include strategic thinking, deciding on goals or general direction and planning – all vital parts of running a successful business.

- **Category 3: Urgent/Not Important**

- This is where you are busy but not productive. These tasks are often mistaken to be important, when they're most often busywork.
- Urgent but not important tasks are things that prevent you from achieving your goals.
- However, some may be activities that other people want you to do.

- **Category 4: Not Important and Not Urgent**

- This category doesn't really include tasks, but rather habits that provide comfort, and a refuge from being disciplined and rigorous with your time management.
- Some may be activities that other people want you to do.
- These might include unplanned leisure activities as well.

TO- DO list format

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	
13.	
14.	
15.	

URGENT-IMPORTANT GRID**URGENT/ IMPORTANT**

- Meetings
- Last minute demands
- Project deadlines
- Crisis

NOT URGENT/ IMPORTANT

- Planning
- Working towards goals
- Building relationship
- Personal commitments

1**2****3****4**

- Interruptions
- Phone calls/ E-mails
- Other people's minor demands

URGENT/ NOT IMPORTANT

- Internet surfing
- Social media
- Watching TV

NOT URGENT/ NOT IMPORTANT**URGENT/ IMPORTANT GRID format****URGENT/ IMPORTANT****NOT URGENT/ IMPORTANT****1****2****3****4****URGENT/ NOT IMPORTANT****NOT URGENT/ NOT IMPORTANT**

Do

- Put down the formats for the to-do list and the urgent/important grid on the board.
- Instruct the participants to prepare their to-do list first.
- Give the participants 10 minutes to prepare the list.
- Once done, instruct them to divide the tasks in to-do list into the four categories.
- Explain the four categories to the participants giving examples specific to their context.
- As you explain the categories fill the grid with the type of tasks.
- Give the participants 40 minutes to fill the grid.
- Then explain how to balance the tasks between the four categories.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Say

Activity De-brief:

How can we balance tasks between the four categories?

How to manage time through this grid?

- **Category 1: Urgent/Important**
 - ♦ Try to keep as few tasks as possible here, with the aim to eliminate.
 - ♦ If you spend too much of your time in this category, you are working solely as a trouble shooter, and never finding time to work on longer-term plans.
- **Category 2: Not Urgent/Important**
 - ♦ Plan these tasks carefully and efficiently as they are most crucial ones for success.
 - ♦ If necessary, also plan where you will do these tasks, so that you're free from interruptions.
 - ♦ Include strategic thinking, deciding on goals or general direction and planning in your planning process.
- **Category 3: Urgent/Not Important**
 - ♦ Ask yourself whether you can reschedule or delegate them.
 - ♦ A common source of such activities is other people. Sometimes it's appropriate to say "no" to people politely, or to encourage them to solve the problem themselves.
- **Category 4: Not Important and Not Urgent**
 - ♦ You also want to minimize the tasks that you have in this category.
 - ♦ These activities are just a distraction – avoid them if possible.
 - ♦ You can simply ignore or cancel many of them.
 - ♦ Politely say "no" to work assigned by others, if you can, and explain why you cannot do it.
 - ♦ Schedule your leisure activities carefully so that they don't have an impact on other important tasks.
- Discuss the traits of effective time managers and effective time management techniques as given in the Participant Handbook.

Summarize

- Discuss the traits of effective time managers and effective time management techniques as given in the Participant Handbook.

Notes for Facilitation

- Here is a short story. You can conclude the session narrating the story. To make it more interesting you can perform the demonstration described and discuss the short story.
 - ♦ One day an expert in time management was speaking to a group of students. As he stood in front of the group, he pulled out a large wide-mouthed glass jar and set it on the table in front of him. Then he took out a bag of about a dozen rocks and placed them, one at a time, into the jar. When the jar was filled to the top and no more rocks would fit inside, he asked, "Is this jar full?" Everyone in the class said, "Yes." Then he said, "Really?"
 - ♦ He reached under the table and pulled out a bucket of gravel (small stones). He dumped some gravel in and shook the jar causing pieces of gravel to work themselves down into the space between the rocks. Then he asked the group once more, "Is the jar full?" By this time, the class began to understand. "Probably not," one of them answered. "Good!" he replied.
 - ♦ He reached under the table and brought out a bucket of sand. He started dumping the sand in the jar and it went into all of the spaces left between the rocks and the gravel. Once more he asked the question, "Is this jar full?" "No!" the class shouted. Once again he said, "Good." Then he grabbed a jug of water and began to pour it in until the jar was filled to the brim. Then he looked at the class and asked, "What is the point of this illustration?" "One student raised his hand and said, "No matter how full your schedule is, if you try really hard you can always fit some more things in it!" "No," the speaker replied, "that's not the point. The truth this illustration teaches us is: If you don't put the big rocks in first, you'll never get them in at all." What are the 'big rocks' in your life? Your children; your loved ones; your education; your dreams; a worthy cause; teaching or mentoring others; doing things that you love; time for yourself; your health; your mate (or significant other). Remember to put these BIG ROCKS in first or you'll never get them in at all. If you sweat about the little stuff (the gravel, sand, and water) then you'll fill your life with little things you worry about that don't really matter, and you'll never have the time you need to spend on the big, important stuff (the big rocks).
- End the story with these lines...

So, tonight, or in the morning tomorrow, when you are reflecting on this short story, ask yourself this question: What are the 'big rocks' in my life? Then, put those in your jar first

UNIT 18.1.7: Anger Management

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the importance of anger management.
- Describe anger management strategies.
- Discuss tips for anger management.

Resources to be Used

- Participant Handbook

Ask

- What is anger? Is anger good or bad?
- Is anger normal or an abnormal behaviour? How can anger harm you?
- Why is it important for entrepreneurs to manage their anger?

Say

- Talk about anger and the importance of anger management in entrepreneurs as discussed in the Participant Handbook.
- Let us do a small activity. This is an individual activity.
- Think of the incidents and situations that angered you and hurt you.

Do

- Instruct them to note down these situations under different categories (as given in the Activity).
- Give the class 3-5 minutes to think and note down their answers.
- At the end of 5 minutes, ask some participants to volunteer and present their answers.
- They can also share these situations with their fellow participants if they do not wish to share it with the entire class.

Activity

- Do you remember any incident which has hurt
 - ♦ you physically
 - ♦ you mentally
 - ♦ your career
 - ♦ your relationships.

Ask

- Do you ever get angry?
- What are the things that make you angry?
- Do you remember any incident where your anger management helped you in maintaining healthy relationship?
- Do you remember any incident where someone lost business/ friend/ relationship due to temper (anger)?

Say

- There are a few strategies which can help in controlling your anger. Let's do an activity to understand the anger management process better.
- This is an individual activity.
- Think of the incidents/ situations which trigger your anger (the cause).
- Then think what happened as a result of your anger (the effect).
- You need to come up with some techniques to manage your anger.

Do

- Give the class the anger triggers (the cause) as listed in the activity.
- Put down the activity format (Anger Triggers, Result of your Anger, Anger Management Techniques) on the board and instruct the class to write the answers under different categories.
- Give the class 3-5 minutes to think and note down their answers.
- At the end of 5 minutes, ask the participants who wish to volunteer and present their answers.

Activity

Trigger points and Anger Management Techniques Activity

Anger Triggers

List of triggers that make you angry:
Someone says you did something wrong.
You want something you can't have now.
You get caught doing something you shouldn't have been doing.
You are accused of doing something you didn't do.
You are told that you can't do something.
Someone doesn't agree with you.
Someone doesn't do what you tell him to do.
Someone unexpected happens that messes up your schedule.

Result of your anger:

--

Write the techniques that you use to manage your anger:

Anger Management Techniques

Say

- Now, let's discuss the problems and solution with all.
- The individual will first briefly describe trigger points to the class.
- Then discuss the result of the anger. Other participants are requested to remain quiet while one is making the presentation.
- Post presentation, other participants may ask questions.

Do

- Congratulate each individual for sharing their points.
- Ask the audience to applaud for them.
- Ask de-brief questions after the presentation to the class.
- Keep a check on the time. Ask the participants to wind up the activity quickly if they go beyond the given time limit.

Ask

De-brief questions:

- In the situation described by the presenter, who was at fault?
- How could you have handled this situation alternatively?

Summarize

- Close the discussion by summarizing the strategies and tips of anger management for entrepreneurs.
- Ask the participants what have they learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.

Notes for Facilitation

- Encourage the participants to share information about them while presenting the situations to the class.
- Keep the format of the Activity prepared in a chart paper so that it can be displayed during the session.

UNIT 18.1.8: Stress Management: What is stress?

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the causes of stress.
- Discuss the symptoms of stress.
- Discuss tips for stress management.

Resources to be Used

- Participant Handbook

Ask

- You are waiting in the reception for an interview or a very important meeting, suddenly your legs are shaky, your hands are cold, you are feeling nervous. Have you ever been in this kind of situation?
- Have you had days when you had trouble sleeping?
- Have you ever been so worried about something that you ended up with a terrible headache?

Say

- You've probably heard people say, "I'm really stressed out" or "This is making me totally stressed."

Ask

- What do you understand by stress?
- What gives you stress?
- How do you feel when you are stressed or what are the symptoms of stress?
- How can stress harm you?
- Why is it important for entrepreneurs to manage stress?

Say

- When we feel overloaded or unsure of our ability to deal with certain challenges, we feel stressed.
- Discuss about stress, causes of stress, and symptoms of stress as discussed in the Participant Handbook.
- Let's understand the causes of stress and how to deal with them with the help of some case scenarios.
- You will be given some cases.
- You have to analyse the case scenario and then find an appropriate solution to the problem.
- This will be a group activity.

Do

- Divide the class into four groups of 5-6 participants (depending on the batch size).
- Assign one case scenario to each group.
- Instruct them to read the case carefully.
- The group is expected to analyse and discuss the case amongst them and find a solution to the given problem.
- Explain their discussion should result in getting answers for the following questions:

- ♦ What was/ were the cause(s) of stress?
- ♦ Was the stress avoidable or manageable under the given circumstances?
- ♦ If yes, how do you think that the stress could be avoided (managed)?
- ♦ If no, then why not?
- Give the class 10-12 minutes to discuss the case and note down their solutions.
- At the end of 12 minutes, the team should present their case solution to the larger group.
- Ask the group to select a group leader for their group.
- The group leader to discuss and assign roles to the group members for the presentation.

Team Activity

Case Study Analysis

Scenario 1

Akash's alarm doesn't go off and he gets late getting out of the house. He hits traffic and ends up 15 minutes late to work, which his boss notices. He gets to his desk and finds he has to complete 2 reports in next one hour. Just when he is about to begin work, a message pops up "Telecon with the client begins in 10 minutes. Please be in the conference room in 5 minutes."

His is not prepared for the call. He is stressed. He does not want to speak to his boss about this. He is stressed, feeling uncomfortable and sick. Not in a position to attend the call or finish the reports on time.

Scenario 2

While paying his overdue bills, Rahul realised that it's the middle of the month and he has only Rs 500 left in his account. He has already asked all of his friends, and family for loans, which he hasn't paid back yet. He is still contemplating over the issue when his phone rings. His sister's birthday is due next week and she has seen a beautiful dress which she wants to buy but cannot tell the parents as it is a bit expensive. She wishes if Rahul could buy the dress for her. Rahul has promised to buy her the dress for her birthday.

Rahul is stressed, does not understand what to do. He is unable to concentrate on his work and unable to complete the tasks assigned. His team leader has already warned him of the delay.

Scenario 3

Sheela calls the cable company as she has unknown charges on her bill. She has to go through the automated voice mail menu three times and still can't get through to a customer care executive. After 15 minutes of repeated efforts, her call is answered. She explains the entire issue to the customer care executive but before the person could suggest a way out, the call drops.

Now Sheela has to call back and repeat the whole process all over again with a new customer care executive. She is very angry and calls again but cannot connect this time.

She has to leave to office so she decides to call from office and check. When she connects this time she is angry and argues with the executive on the call. All her co-workers around are looking at her as her volume has suddenly increased. She bangs the phone and ends the call.

Her co-worker Neelam enquires what has happened to her. She ignores her and just walks off. She has become irritable and her behaviour and tone with other co-workers is not acceptable.

Scenario 4

Arpit is a young entrepreneur who started doing business through Facebook few weeks back. He had always been into a job. Although Arpit has very few financial liabilities, it wasn't an easy decision to leave a comfortable job at once and look for newer pastures. Arpit's boss warned him of the consequences and the challenges of starting a business when nobody ever in his family had been in business.

He has not been able to get a good deal till now. This is an important life shift for him which comes with unknown variables. Arpit is nervous and is wondering if he has what it takes to fulfill the requirement of his new role, or the new experiences he's likely to face.

Ask**De-brief questions:**

- What was/ were the cause(s) of stress?
- Was the stress avoidable or manageable under the given circumstances?
- If yes, how do you think that the stress could be avoided (managed)?
- If no, then why not?

Say

- Now, let's discuss the problem and solution with the larger group.
- The group will first briefly describe the case to the class.
- Then discuss the issue identified and the proposed solution.
- Post presentation, the other groups may ask questions to the group that has presented.

Do

- Congratulate each group for sharing their points.
- Ask the audience to applaud for them.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time. Tell participants to wind up the discussion quickly if they go beyond the given time limit.

Say

- While it is common and normal to feel some tension. This feeling nervous and tensed can interfere with your thinking process and can have a negative impact on your performance.
- Stress can deplete the most vibrant of souls. It can have a negative effect on every aspect of a person's life including their health, emotional well-being, relationships, and career. However, one needs to understand the causes and types of stress before looking for ways to manage it.

De-brief:**Scenario 1**

The cause of stress was lack of time management and the habit of procrastinating. If Akash would have managed his time well, planned alternate ways to get up on time, finished prior tasks on time and planned for client meetings in advance then he wouldn't have faced stress.

Scenario 2

The cause of stress was lack of financial planning. Rahul should have planned his financial resources well in advance and saved some money for the rainy day. Also, differentiating between needs and wants and keeping a check on non-essential expenditure would have saved Rahul from this situation.

Scenario 3

Sometimes, stress is caused due to external factors instead of internal ones. In this case, the stress was unavoidable because we have no control over this customer care system. Every time, you will get in touch with a new executive and will have to explain all over again. This might cause stress but despite being frustrated and angry there is little that we can do about it. All Sheela could do was to find ways to calm herself down through some breathing exercises and meditation, reading some good book or listening to music and then start afresh.

Scenario 4

A positive, major life change can be a source of good stress. Regardless of how good the change is, it can be stressful. Stress caused by a positive and major life change can be beneficial because it causes a person to step out of their comfort zone and learn new skills. Here, Arpit may become a successful entrepreneur or learn new ways to do things differently.

Now let us see this scenario, can I have a volunteer to read out this case to the class.

Do 

- Ask one of the participant who can volunteer and read out this scenario to the class.

Scenario 5

Rakesh lives in Kathmandu with his wife and two beautiful daughters Sarah and Sanya. Nepal was hit by a massive earthquake and Rakesh's building collapsed during the earthquake. During evacuation, Rakesh realised that though his wife and Sarah were fine and suffered only minor bruises, Sanya was nowhere in the scene. Panic stricken, he started calling her name and searching her frantically. A little later, he heard a meek voice from beneath the debris. He quickly removed the rubble to find a huge bed. Rakesh was pretty sure that Sanya was trapped underneath. Though he was badly bruised, he gathered all his courage and with all his might, he lifted the several-ton bed to save Sanya's life. Everyone was relieved to see Sanya alive and also extremely surprised to see this father's ability to access superhuman strength.

- Ask the audience to applaud for the participant after the scenario is read completely.
- Discuss the scenario, ask de-brief questions:
 - ♦ What kind of stress was Rakesh undergoing in this case?
 - ♦ Was the stress avoidable or manageable under the given circumstances?
 - ♦ What was the result of the stress?

Say **De-brief:**

- Not all stress is harmful; good stress is actually energizing. This was a case of lifesaving stress, or hero stress, which is an important example of good stress. You may have heard stories in which a person performs an impossible feat of physical strength in order to save their life or the life of someone they love. This type of stress causing a surge of adrenaline is good for us.

Summarize

- Close the discussion by summarizing the tips to manage stress as given in the Participant Handbook.
- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.

Notes for Facilitation

- Keep printed copies of the activities/ scenarios ready for the session.
- Put down the de-brief questions on a flip chart so that it can be displayed in the class during the activity.
- Encourage participation and make the discussions interactive.

Notes

[illegible]



UNIT 18.2: Digital Literacy: A Recap

Key Learning Outcomes



At the end of this unit, participants will be able to:

1. Identify the basic parts of a computer
2. Identify the basic parts of a keyboard
3. Recall basic computer terminology
4. Recall the functions of basic computer keys
5. Discuss the main applications of MS Office
6. Discuss the benefits of Microsoft Outlook
7. Identify different types of e-commerce
8. List the benefits of e-commerce for retailers and customers
9. Discuss Digital India campaign will help boost e-commerce in India
10. Describe how you will sell a product or service on an e-commerce platform

UNIT 18.2.1: Computer and Internet Basics: Basic Parts of a Computer

Unit Objectives

At the end of this unit, participants will be able to:

- Identify the basic parts of a computer.
- Identify the basic parts of a keyboard.
- Recall basic computer terminology.
- Recall the functions of basic computer keys.

Resources to be Used

- Participant Handbook
- Computer Systems with the required applications

Say

- Let's take a quick recap of the basic computer parts.
- Discuss 'Basic Parts of Computer' and 'Basic Parts of a Keyboard' with the class as given in the Participant Handbook.

Explain

- Explain all the parts of the computer and the keyboard by demonstrating on the real system.

Ask

- Do you know about internet?
- Have you ever used internet?
- Why do you think internet is useful?
- What was the last task you performed on internet?

Say

- Let's look at some basic internet terms.
- Discuss 'Basic Internet Terms' with the participants as given in the Participant Handbook.

Summarize

- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of computer and internet for entrepreneurs.

Practical

- Conduct a practical session.
- Ask the participants to assemble in the computer lab.
- Give some hands on practice exercises.

Do

- Group the participants for the activity depending on the batch size and the number of computer systems available in the lab.
- Explain the purpose and duration of the activity.
- Ensure the participants complete the practical exercises assigned.

UNIT 18.2.2: MS Office and Email: About MS Office

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the main applications of MS Office.
- Discuss the benefits of Microsoft Outlook.

Resources to be Used

- Participant Handbook
- Computer Systems with MS Office

Ask

- What is the most frequent activity that you do on the computer?
- Do you know how to make presentations on the computer?

Say

- Give a brief introduction of MS Office as given in the Participant Handbook.
- Discuss the most popular office products. Explain in brief their application, benefits and working.
- **Microsoft Word** is a word processing program that allows for the creation of documents. The program is equipped with templates for quick formatting. There are also features that allow you to add graphics, tables, etc.
- **Microsoft Excel** is a tool for accounting and managing large sets of data. It can also simplify analysing data. It is also used to create charts based from data, and perform complex calculations. A Cell is an individual data box which will have a corresponding Column and Row heading. This gives the cell a name, referred to as the Cell Reference. There can be multiple pages in each workbook. Each page, or sheet, is called a Worksheet. When you open a new Excel file, it automatically starts you with three worksheets, but you can add more.

Explain

- Explain the working and frequently used features of Office on a real system.

Ask

- What do you know about e-mails?
- Do you have an email id?
- How often do you check your e-mails?

Say

- Communication is vital for every business. The fastest and the safest way to communicate these days are through emails. MS Outlook helps to manage your emails in a better way and also offers a host of other benefits.
- Discuss “Why Choose Microsoft Outlook?” with the participants as given in the Participant Handbook.

Do

- Ask the participants to assemble in the computer lab.
- Explain the working of Outlook on a real system..

Demonstrate

- Demonstrate how to create email id.
- Demonstrate how to write new mails, send mails.
- Demonstrate how to use MS Office application to create a letter and send it as attachment in an email.
- Demonstrate how to use other MS Office applications.

Practical

- Give some hands on practice exercises
- Group the participants for the activity depending on the batch size and the number of computer systems available in the lab.
- Explain the purpose and duration of the activity.

Summarize

- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.

UNIT 18.2.3: E-Commerce

Unit Objectives

At the end of this unit, participants will be able to:

- Identify different types of e-commerce.
- List the benefits of e-commerce for retailers and customers.
- Discuss Digital India campaign will help boost e-commerce in India.
- Describe how you will sell a product or service on an e-commerce platform.

Resources to be Used

- Computer System with internet connection
- Participant Handbook

Ask

- How many of you have done shopping online?
- Can you name at least five shopping websites?
- What is the product that you most frequently buy online?
- Why do you do shopping online instead of going to the market?

Say

- Give a brief introduction of “What is E-commerce”. Refer to the Participant Handbook.
- E-commerce emerged in the early 1990s, and its use has increased at a rapid rate. Today, many companies sell their products online. Everything from food, clothes, entertainment, furniture and many other items can be purchased online.

Ask

- What other types of transactions have you performed on the internet other than buying products?

Say

- Give examples of e-commerce activities from Participant Handbook.

Team Activity

E-commerce examples

- Instruct the participants to list some of the payment gateways that they have used for e-commerce activities.
- Give them 5 minutes to make this list.
- Discuss payment gateways and transaction through payment gateways.
- Conclude the discussion by mentioning how important e-commerce has become in our day to day transactions.

Say

- E-commerce activities can be classified based on the types of participants in the transaction.
- Discuss “Types of E-commerce” from the Participant Handbook.

Do

- Discuss all types of E-commerce by giving examples and names of some popular websites which use them.
- Make the discussion interactive by asking the class to share some popular e-commerce sites of each type.

Say

- E-commerce activities bring a host of benefits for both, retailers and customers.
- Discuss benefits of E-commerce from the Participant Handbook.

Explain

- The majority of the population that uses E-commerce activities lives in tier-1 and tier-2 cities. To encourage the use of digital money in tier-3 and 4 areas, PM Mr. Modi launched the “Digital India Campaign”.
- Discuss “Digital India Campaign” from the Participant Handbook.
- By Digital India project the government will deliver services via mobile connectivity and in doing so, is expected to bring the internet and broadband to remote corners of the country. This connectivity will in turn enhance e-commerce activities also. Furthermore, the Indian Government is also modernizing India Post and aims to develop it as a distribution channel for e-commerce related services.

Say

- Now let us discuss how to sell a product using E-commerce.
- Every product has to be sold on a platform on the internet. Think of it as a shop that you have to sell your product. Now this shop can be your own or shared or rented. If the shop is your own or rented there will be only your products in that shop. If the shop is shared, there will be products of multiple sellers in that shop. A common example is a departmental store which has products from multiple brands in the shop.
- Similarly, in E-commerce the shop is the website where your products are displayed. If it is your own website it will exclusively showcase your products. In this case the cost that you will incur will be:
 - ♦ Developing the website
 - ♦ Hosting the website
 - ♦ Maintenance of the website
- If you rent a website it will also showcase your own products but the development, hosting and maintenance parts goes to the owner. This saves time and the cost to manage these activities.
- Smaller companies usually go for renting a website and the bigger ones develop their own website.
- The concept of shared platforms has become very popular in recent times. In this platform the sellers have to register and then they can sell their goods on a common platform. Among the most popular of these are Amazon, Myntra, Flipkart, etc.

Role Play

- Tell the participants to choose a product or service that they want to sell online.
- Tell them to write a brief note explaining how they will use existing e-commerce platforms, or create a new e-commerce platform to sell their product or service.

Ask



- How much money are you carrying in your wallet?
- Do you have a credit/debit card?
- How do you make payments while doing online shopping?

Say



- Demonetization has made carrying cash in the wallet very difficult. People either shop through cards or some other form of digital money.
- So what do you think is digital money?
- In this form the money is both paid and received digitally. There is no hard cash involved. It is an instant and convenient way to make payments.
- There are various types of digital payments. Let us discuss some of them in brief here.
- The first one is the most commonly used system i.e. the cards. Debit card, credit card, prepaid card, all fall under this category.
- Then is the e-wallet or the mobile wallet. This has become the most used form of digital money after demonetization. Examples are Paytm, state bank buddy, Freecharge, etc.
- Many other forms of digital money are also coming up in market like mobile apps, Aadhar card based payment, etc.

Do



- Demonstrate how to make and receive payments through digital models like Paytm and state bank buddy.

Ask



- Why do you think people have started using digital money instead of hard cash? Is demonetization the only reason?

Say



- Digital money gives a lot of advantages over the conventional hard cash. Some of them are:
 - ♦ Digital payments are easy and convenient. You do not need to take loads of cash with you, a mobile phone or a card will suffice.
 - ♦ With digital payment modes, you can pay from anywhere anytime.
 - ♦ Digital payments have less risk.

Summarize



- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of e-commerce and digital money.

Notes

[illegible]



UNIT 18.3: Money Matters

Key Learning Outcomes

At the end of this unit, participants will be able to:

1. Discuss the importance of saving money
2. Discuss the benefits of saving money
3. Discuss the main types of bank accounts
4. Describe the process of opening a bank account
5. Differentiate between fixed and variable costs
6. Describe the main types of investment options
7. Describe the different types of insurance products
8. Describe the different types of taxes
9. Discuss the uses of online banking
10. Discuss the main types of electronic funds transfer

UNIT 18.3.1: Personal Finance – Why to Save?

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the importance of saving money.
- Discuss the benefits of saving money.

Resources to be Used

- Participant Handbook

Ask

- How many of you save money?
- Why do you feel the need to save it?
- Do you plan your savings?
- Where do you keep the money you save?
- How do you use the money that you have saved?

Example

- Let's look at these two examples:

Example 1:

Suhani works in a good company and earns Rs.30,000 month. She always saves 5000 per month and keeps it aside as a personal saving. She keeps the money at home and has saved quite a lot. One day her mother has a medical emergency and has to be taken to the hospital. Her family is worried about the amount they have to spend for the treatment. It will cost them atleast 40,000.

Suhani says tells her family not to worry and that she has about 50,000, which she has saved over the months.

Example 2:

Jasmeet works in the same company and earns the same as Suhani. She is very fond of shopping and spends most of her money on buying new clothes. At the end of the month, she is always asking her father for money as her pay is finished.

Ask

- Who do you identify with –Suhani or Jasmeet ?
- How do you think Suhani manages to save money which Jasmeet is unable to do?

Say

- We should always set aside some and save some money from our monthly pay. The future is unpredictable. Saving money not only gives you a sense of financial security but it can be used in case of emergencies.
- Discuss “Importance of Saving” with the participants as given in the Participant Handbook.

Ask

- What are the benefits of saving money?
- What does being financially independent mean to you?

Say

- Discuss “Benefits of Saving” with the participants as given in the Participant Handbook.
- Now let us continue with Suhani's story. Suhani has told her family not to worry and that she has about 50,000, which she has saved over the months. The family is happy about Suhani's decision of saving money, which will be of great help for them now.

Suhani is going to the hospital today to pay the first instalment for the treatment. Suddenly finds only 35,000 in her cash box when she counts and does not remember using it. She has not kept any record and now she is upset.

Ask

- Was it a good decision by Suhani to save a part of her earnings every month?
- Was it a wise decision to keep all her savings as cash in a cash box?
- Could she have managed to save money in a better and more effective manner?
- Do you want to learn how to save money and use it effectively?

Say

- Let's learn personal saving with the help of a group activity.

Team Activity

Personal Finance- Why to save

- This activity has two parts:

PART 1

WAYS TO SAVE MONEY

- You are earning 30,000/- per month. You have recently changed your job and have to move to a metropolitan city. You are now living as a paying guest paying 10,000/- per month. Your other estimated expenditures like travel, food, recreation would be around Rs. 17, 000 per month.
- Make a list of different ways to save money.

PART 2

HOW WILL YOU USE THE MONEY

- After a year how much have you been able to save?
- How will you use the money that you have saved?

Do

- Divide the class into groups of four.
- Instruct the participants to think and prepare a list of the various ways they can save money.
- Give the participants 10 minutes to prepare the list.
- Once done, instruct them to think of how they could use the money they have saved.
- Give the participants 10 minutes to prepare the list.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Activity De-brief

- What were the different ways you could save money?
- How much money were you able to save?
- How will you use the money you have saved in one year?

Say



- Discuss the importance of personal finance and why it is important to save money.

Summarize



You can summarize the session by discussing:

- The importance of saving money.
- Ways to save money.
- How the money saved can be used for different purposes.

UNIT 18.3.2: Types of Bank Accounts, Opening a Bank Account

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the main types of bank accounts.
- Describe the process of opening a bank account.

Resources to be Used

- Account opening sample forms
- Participant Handbook

Ask

- How many of you save money?
- Where do you keep the money you save?
- How many of you have a bank account?
- What type of account do you have?

Example

- Let's look at the given example:

Reena is in the third year of college but in the evening she gives tuitions for children living in her colony. She earns 15,000/- per month. As her students stay in different parts of the city, she has to walk a lot.

To save time, she decides to buy a second hand scooter for herself. But she has to save money for it. Her class mate advises her to open a recurring deposit account in the bank.

She goes to the bank close to her home. The personal manager gives her some forms to fill. She is confused as she has never done this before. Her elder sister has an account in the same bank. She asks for help from her sister. She goes to the bank the next day with her sister. The personal banker gives her a list of documents that she will need to submit with the form for opening an account. The banker advises her to open a 6 months recurring deposit.

Ask

- Do you try to save money monthly but have to spend it on unforeseen expenditure?
- Have you ever thought of depositing your savings in a bank?

Say

- Before opening a bank account, you need to know the types of accounts we have in India.
- Discuss “Types of Bank Accounts” with the participants as given in the Participant Handbook.

Ask

- Can someone say what are the different types of bank accounts?

Say

- Let's learn about the different types of bank accounts through an activity.

Team Activity

- Divide the class in four groups.
- Label the groups as savings account, current account, recurring account and fixed deposit.
- On a chart paper, ask them to write the key points of their account.

Activity De-brief

- Ask each group to present the key points of their account.

Say

- Now that you know about the four different types of accounts, let's learn how to open a bank account.
- Discuss “Opening a Bank Account” with the participants as given in the Participant Handbook.
- Discuss “Tips” that the participants should keep in mind while opening a bank account as given in the Participant Handbook.

Ask

- What are the main documents required for opening a bank account?
- What are some important points to ask the bank personnel while opening an account?

Say

- Mention officially valid KYC documents (refer to the Participant Handbook)
- Now, let's understand the procedure of opening a bank account through an activity.

Team Activity

Opening a Bank Account

- This activity is done in groups.
- Divide the class in groups of four or six.

PART 1

FILLING A BANK ACCOUNT OPENING FORM

- You have to fill a bank opening form.
- You can refer to the section “Opening a Bank Account” of your Handbook for reference.
- List all the steps that you will be required to fill in the form.
- List the documents that you need for filling the form.
- Now fill in the form.

Activity De-brief

How did you design the form?

- What all details did you fill in the form?
- What were your KYC documents?
- How would this activity help you in future?

Do

- Instruct the participants to read the section "Opening a Bank Account" of the Participant Handbook.
- Give each group one sample account opening form.
- Give the participants 5 minutes to read the form.
- Give them 15 minutes to fill it.
- Assist them by explaining each category and how to fill it.
- Keep a check on time.
- Tell the group to wind up quickly if they go beyond the given time limit.

Summarize

Note:

- You can summarize the unit through a role play.
 - ♦ A person wanting to open an account in the bank.
 - ♦ What is the procedure that he will go through?
 - ♦ Discuss the key points of different types of bank accounts.
 - ♦ How to select the type of account
 - ♦ How to fill the account opening form.
- A sample account opening form is given in the following page for reference. Use it for the activity in the class.

Sample Bank Account Opening form.

Photograph

XXX Bank

SAVING BANK ACCOUNT OPENING FORM

Account No.: _____
Date: _____

Name of the Branch			
Village/Town			
Sub District / Block Name			
District			
State			
SSA Code / Ward No.			
Village Code / Town Code		Name of Village / Town	

Applicant Details:

Full Name	Mr./Mrs./Ms.	First	Middle	Last Name
Marital Status				
Name of Spouse/Father				
Name of Mother				
Address				
Pin Code				
Tel No. Mobile				Date of Birth
Aadhaar No.				Pan No.
MNREGA Job Card No.				
Occupation/Profession				
Annual Income				
No. of Dependents				

Detail of Assets	Owning House : Y/N	Owning Farm :
	Y/N	
	No. of Animals :	Any other :
Existing Bank A/c. of family members / household	Y / N If yes, No. of A/cs. _____	
Kisan Credit Card	Whether Eligible Y / N	
I request you to issue me a Rupay Card .		
I also understand that I am eligible for an Overdraft after satisfactory operation of my account after 6 months of opening my account for meeting my emergency/ family needs subject to the condition that only one member from the household will be eligible for overdraft facility. I shall abide by the terms and conditions stipulated by the Bank in this regard.		

Declaration:

I hereby apply for opening of a Bank Account. I declare that the information provided by me in this application form is true and correct. The terms and conditions applicable have been read over and explained to me and have understood the same. I shall abide by all the terms and conditions as may be in force from time to time. I declare that I have not availed any Overdraft or Credit facility from any other bank.

Place:**Date:****Signature / LTI of Applicant****Nomination:**

I want to nominate as under				
Name of Nominee	Relationship	Age	Date of Birth in case of minor	Person authorised in case to receive the amount of deposit on behalf of the nominee in the event of my /minor(s) death.

Place:**Date:****Signature / LTI of Applicant****Witness(es)***

1. _____

2. _____

*Witness is required only for thumb impression and not for signature

UNIT 18.3.3: Costs: Fixed vs. Variables: What are Fixed and Variable Costs?

Unit Objectives

At the end of this unit, participants will be able to:

- Differentiate between fixed and variable costs.

Resources to be Used

- Participant Handbook
- Blank sheets of paper
- Pens

Ask

- What is cost?
- Will a telephone bill fall under the category of a fixed or variable cost?

Say

- Discuss: Fixed and Variable cost with examples. Let us do a small activity.

Team Activity

Identify the type of cost

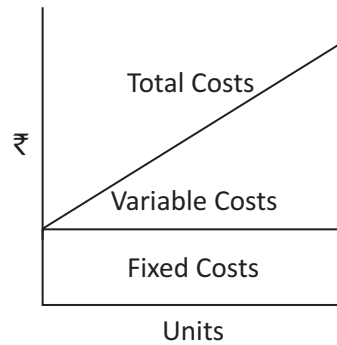
1. Rent
2. Telephone bill
3. Electricity bill
4. Machinery
5. Insurance
6. Office supplies/ Raw materials
7. Employee salaries
8. Commission percentage given to sales person for every unit sold
9. Credit card fees
10. Vendor bills

Do

- Divide the class into two groups. Read out the list of costs given in the activity.
- Read out each item from the cost list and ask the groups in turns to identify whether it is a fixed or variable cost.

Say

- We saw that your utility bills like rent, electricity, telephone etc. are all fixed costs because you have to pay it every month.
- Variable costs is an expense which varies with production output or volume. For example commission, raw material etc.
- Discuss “Cost: Fixed vs. variables” with the participants as given in the Participant Handbook.
- Illustrate the relation between the costs with a graph.



- Let's learn the difference between fixed and variable cost with the help of an activity.

Team Activity

Fixed vs. Variable Costs

- This is a group activity.
- You want to start your own entrepreneur business.
 - State the type of business you want to start.
 - List down all the cost or requirements for your business.
 - How will you differentiate between the fixed and variable cost.

Activity De-brief

- What is the total cost of your business?
- What are the fixed costs?
- What are the variable costs?
- How did you differentiate between the fixed and variable costs?

Do

- Instruct the participants that this is group work.
- Divide the class into small groups of 4 or 6.
- Give each group a sheet of paper.
- Tell the participants that they have to start their own entrepreneur business.
- Ask them the type of business they want to start.
- Instruct them to differentiate between the fixed and the variable costs of the business they want to start.
- Give the participants 15 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Summarize

- Note: You can summarize the unit either by having a role play between a consultant and a budding entrepreneur explaining the differences between fixed and variable costs or by discussing the key points of the unit.

Notes for Facilitation

- Answers for the activity - Identify the type of cost

1. Rent	(Fixed)
2. Telephone bill	(Fixed)
3. Electricity bill	(Fixed)
4. Machinery	(Fixed)
5. Insurance	(Fixed)
6. Office supplies/ Raw materials	(Variable)
7. Employee salaries	(Fixed)
8. Commission percentage given to sales person for every unit sold	(Variable)
9. Credit card fees	(Variable)
10. Vendor bills	(Variable)

UNIT 18.3.4: Investments, Insurance and Taxes

Unit Objectives

At the end of this unit, participants will be able to:

- Describe the main types of investment options.
- Describe the different types of insurance products.
- Describe the different types of taxes.

Resources to be Used

- Participant Handbook

Ask

- Ask the participants- “What do you see first thing in when you get your mobile bill? Apart from the amount and due date do you have a look at the taxes you are being billed for?”
- Why do you think people get their cars insured or have a medical insurance?
- You have saved money and want to invest it, how would you decide what is the best investment for your money?

Example

- Let's have a look at a few scenarios.

Ranbir has sold his house and deposited the money in his bank. His Chartered Accountant tells him that he will have to re-invest the money otherwise he will have to pay capital tax. What is capital tax and how is it different from income tax?

Jasmeet and Anup are blessed with a baby girl. They decide to have an insurance policy that will mature when their daughter is ready to higher education.

Shivani is working in a corporate office and getting good pay. She will have to pay income tax so she decides to invest her money in tax saving schemes. She goes to the bank manager to discuss the best products in which she can invest.

Say

- Discuss the Investment, Insurance and Taxes as given in the Participant Handbook.

Ask

- How do investments, insurances and taxes differ from each other?

Say

- Let's learn the differences between the three by having an activity.

Say

- We will have a quiz today.

Team Activity

- The activity is a quiz.

Do

- Divide the class into groups of three and give a name to each group
- Explain the rules of the quiz. For each correct answer the group gets 1 mark. If the group is unable to answer the question is rolled over to the next group.
- Explain the purpose and duration of the activity.
- On the blackboard write the names of the groups.
- Ask the questions of the quiz.
- Keep a score for the groups.
- Set guidelines pertaining to discipline and expected tasks.

Summarize

- Summarize the unit by discussing the key points and answering question

Notes for Facilitation

Questions for the quiz

1. What are bonds?
Bonds are instruments used by public and private companies to raise large sums of money.
2. Who issues the bonds?
Private and public companies issue the bonds.
3. Why are bonds issued?
To raise large amount of money as it cannot be borrowed from the bank.
4. Who is the buyer of stocks and equities?
The general public is the buyer.
5. What types of scheme is the Sukanya Samriddhi Scheme?
Small Saving Scheme
6. What is the difference between mutual and hedge funds?
Mutual funds are professionally managed financial instruments that invest the money in different securities on behalf of investors. Hedge funds invest in both financial derivatives and/or publicly traded securities.
7. Why is a loan taken from the bank to purchase real estate?
To lease or sell to make profit on appreciated property price.
8. Name the two types of insurances?
Life Insurance and Non-life or general insurance
9. Which insurance product offers financial protection for 15-20 years?
Term Insurance
10. What is the benefit of taking an endowment policy?
It offers the dual benefit of investment and insurance.
11. Mr. Das gets monthly return on one of his insurance policies. Name the policy?
Money Back Life Insurance

12. What are the two benefits of a Whole Life Insurance?

It offers the dual benefit of investment and insurance

13. Which policy covers loss or damage of goods during transit?

Marine Insurance

14. After what duration is the income tax levied?

One financial year

15. What is long term capital gain tax?

It is the tax payable for investments held for more than 36 months.

16. Name the tax that is added while buying shares?

Securities Transaction Tax

17. What is the source of corporate tax?

The revenue earned by a company.

18. Name the tax whose amount is decided by the state?

VAT or Value Added Tax

19. You have bought a T.V. What tax will you pay?

Sales Tax

20. What is the difference between custom duty and OCTROI?

Custom duty is the charges payable when importing or purchasing goods from another country. OCTROI is levied on goods that cross borders within India.

UNIT 18.3.5: Online Banking, NEFT, RTGS, etc.

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the uses of online banking.
- Discuss the main types of electronic funds transfer.

Resources to be Used

- Participant Handbook
- Computer System with internet connection
- Debit card

Ask

- When was the last time you visited a bank?
- How do you pay your bill for electricity and telephone?
- Have you ever tried to transfer money from one bank account to another bank account using the online banking facility?

Say

- Most of us lead a busy life. Time has become more important than money. In this busy schedule no one has time to stand in bank queues. That's where Online Banking comes in. Online banking or internet banking means accessing your bank account and carrying out financial transactions through the internet.
- Discuss "What is online banking?" from the Participant Handbook.
- There are various advantages of online banking:
 - ♦ It saves time, as you need to visit the branch. .
 - ♦ You can conduct your banking transactions safely and securely without leaving the comfort of your home.
 - ♦ Online Banking also gives you round the clock access.
 - ♦ Online Banking makes it possible for you to pay your bills electronically.

Do

- Show them how they can use the internet banking.
- Use the computer system and show the demo videos on how to use internet banking provided on most banking sites. the computer system.
- Tell the class the various features of online banking:
 - ♦ Through their website set-up your online account.
 - ♦ Choose a secure username and password.
 - ♦ Set-up your contact information.
 - ♦ Once your information is verified, you are good to go.
 - ♦ Once you enter the portal explore all the features and learn your way through the portal.
- Discuss about maintaining the security of the online account.

Say



- One of the biggest advantage that online banking offers, as discussed earlier, is transferring money from one account to another. This transaction is called electronic funds transfer. Electronic transfers are processed immediately with the transferred amount being deducted from one account and credited to the other in real time, thus saving time and effort involved in physically transferring a sum of money.
- Discuss “Electronic Funds Transfer” from the Participant Handbook.

Do



- Discuss how to transfer money from one account to another using online banking (NEFT/ RTGS, etc.).
- Illustrate with an example.

Summarize



- Close the discussion by summarizing the about online banking.
- Ask the participants if they have any questions related to what they have talked about so far.

Notes



A large rectangular area with horizontal lines for writing notes.



UNIT 18.4: Preparing for Employment & Self Employment

Key Learning Outcomes

At the end of this unit, participants will be able to:

1. Discuss the steps to follow to prepare for an interview
2. Discuss the steps to create an effective Resume
3. Discuss the most frequently asked interview questions
4. Discuss how to answer the most frequently asked interview questions
5. Identify basic workplace terminology

UNIT 18.4.1: Interview Preparation: How to Prepare for an Interview?

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the steps to follow to prepare for an interview.

Resources to be Used

- Participant Handbook

Ask

- Have you ever attended an interview?
- How did you prepare before going for an interview?

Say

- An interview is a conversation between two or more people (the interviewer(s) and interviewee) where questions are asked by the interviewer to obtain information from the interviewee.
- It provides the employer with an opportunity to gather sufficient information about a candidate and help them select the ideal candidate.
- It also provides the interviewee with an opportunity to present their true potential to the employer, build confidence and help make a decision about the job by asking questions regarding designation, salary, perks, benefits, promotions, transfers, etc.
- Let's do an activity to understand how to prepare for interviews better.

Activity 1

- Introducing Yourself

Do

- Select a participant and ask him/her to answer the following questions: "What can you tell me about yourself?"
- Give the participant at least one minute to speak.
- Once he/she is done, ask the rest of the participant what they gathered about the participant who was providing information.
- Now repeat the exercise with five other participants.

Ask

- What information you should include when you are describing or introducing yourself in an interview?
- What information you should not include when you are describing or introducing yourself in an interview?

Say

- Tell the participants that when an interviewer asks you to say something about yourself, he/she is not asking you to present your life history.
- Introduction should be short and crisp, and should present you in a positive light. It should include the following points:
 - ♦ Any work experience that you might have
 - ♦ A brief summary of your educational qualifications
 - ♦ Your strengths and achievements
 - ♦ Any special projects that you might have been part of
- The following topics should be avoided during an introduction:
 - ♦ Detailed description of your family (unless you are specifically asked to do so)
 - ♦ Too much information about your weaknesses
 - ♦ Information that is not true

Do

- Congratulate each participant for sharing their points.
- Ask the audience to applaud for them.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time.

Activity 2

- Planning the right attire

Do

- Describe 2 individuals to the participants. One is wearing a casual t-shirt, jeans, and slippers. He has not combed his hair and neither has he trimmed or shaved his beard. The other individual is dressed formally with a shirt and pant, and is well-groomed. He has also worn formal shoes and a belt. Ask the participants which person would they prefer to hire in their organization and why?

Summarize

- Close the discussion by discussing 'how to prepare for an interview' as discussed in the Participant Handbook.
- You can add the following points to it:
 - ♦ Tell the participants to create a positive and good impression in an interview. It is important for them to prepare for an interview beforehand.
 - ♦ The interviewer analyses not only your technical knowledge in relation to the job, but also whether or not you are a fit for the organization.
 - ♦ Every employer looks at the whole package and not just one or two things in isolation. Therefore, the way you dress and the way you present yourself is also important along with your skills and talents.
 - ♦ The participants will get only one chance to create a good first impression.

UNIT 18.4.2: Preparing an Effective Resume: How to Create an Effective Resume?

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the steps to create an effective Resume.

Resources to be Used

- Participant Handbook
- Blank papers
- Pens

Ask

- When preparing for an interview, what are the most important things that you need to do?
- What documents do you carry with you, when you go for an interview?
- What is a resume?
- Why do you need a resume?

Say

- Resume is not just a sheet of paper with your qualifications printed on it.
- It is a selling tool that will help the employer to see how and what you can contribute for company.
- Talk about the steps involved in creating an effective/attractive resumes discussed in the Participant Handbook.
- Now let's prepare a resume to understand the process in a better way.

Do

- This is an individual activity.
- Give the details of the activity.
- Instruct them to read the activity carefully.
- The participant is expected to make an attractive resume based on the information provided.
- Give the class 25-30 minutes to study the case and create a resume.
- At the end of 30 minutes, the participants should exchange the resume with the person sitting next to him or her.
- Every participant will evaluate the resume prepared with their fellow participants.

Say

- Do you think the candidate should apply for the job posting described in the advertisement?
- We have already discussed the steps involved in creating an effective/attractive resumes.
- Now let's prepare a resume for the candidate details given in the activity.

Activity

Case Study Analysis

- In the first section of the activity, you are being given the information about a candidate who is applying for a particular job.
- In the second section, you are being given the detailed description of the job posting. Create a resume for the candidate to apply for the job posting.
- Use the information that has been provided about the candidate to create this resume.

Candidate Details

Nipesh Singla was born on 20th April, 1988 in Chandigarh, India. He currently resides at 1XX7, Sector XX D, Chandigarh –160018. His mobile number is 988XXXXX01, and e-mail address is nxxxxxxxla@gmail.com. Nipesh attended middle and senior school at Government Boys Senior Secondary School, Sector 15, Chandigarh. He has been a very talented boy since school. He was fond of painting and watching old Hindi movies. As part of a school charity program, he volunteered at the children's hospital during his senior years.

In July 2007, he joined Westwood School of Hotel Management, Zirakpur to pursue a diploma course in Hotel Management and Catering. After completing this course, he joined XYZ Group of Hotels as a Housekeeping intern in June 2010 for six months. In this role, he was responsible for cleanliness and maintenance of one floor in the hotel. Taking advantage of his strong interpersonal skills, he also got opportunities to make housekeeping arrangements for corporate meetings. While pursuing education, he gained working knowledge of Microsoft Word, Excel, Access and PowerPoint.

Nipesh is detail-oriented, flexible and adaptable. He has successfully worked with a diverse work force. He gelled well with his peers, both in college and during his internship. After completing the internship, his objective has been to find a job opportunity where he can use his skills and experience. Backed by experience, he is confident about his skills as housekeeping assistant.

Job Posting

* Do you see yourself as a HOUSEKEEPING SUPERVISOR?

What's your passion? Whether you're into cricket, reading or hiking, at IHG we are interested in YOU. At IHG, we employ people who apply the same amount of care and passion to their jobs as they do in their hobbies - people who put our guests at the heart of everything they do. And we're looking for more people like this to join our friendly and professional team.

THE LOCATION:

At the moment, we are looking for HOUSEKEEPING SUPERVISOR to join our youthful and dynamic team at Holiday Inn Amritsar, Ranjit Avenue in Amritsar, Punjab (India). Holiday Inn Amritsar is ideally located in Amritsar's commercial district on Ranjit Avenue with the world famous Golden Temple located only a short distance away. Sparkling chandeliers mark an incomparable arrival experience as you escape to the welcoming environment that is, Holiday Inn Amritsar. The fresh international brand to celebrate and explore Amritsar.

Salary: Negotiable

Industry: Travel / Hotels / Restaurants / Airlines / Railways

Functional Area: Hotels, Restaurants

Role Category: Housekeeping

Role: Housekeeping Executive/Assistant.

Desired Candidate Profile

Friendly, pleasant personality, Service - oriented.

You should ideally be Graduate/ Diploma holder in HM and at least 2 years of experience as a supervisor in good brand with good communication skills, English is a must.

In return we'll give you a competitive financial and benefits package. Hotel discounts worldwide are available as well as access to wide variety of discount schemes and the chance to work with a great team of people. Most importantly, we'll give you the room to be yourself.

*Please get in touch and tell us how you could bring your individual skills to IHG.

Education-

UG: Any Graduate/ Diploma holder

PG: Post Graduation Not Required

Say

- Now, let's share the resume with the fellow participant sitting next to you and evaluate each other's effort.

Do

- Congratulate each participant for making their first attempt towards creating an effective resume.
- As a follow up activity, you can suggest them to prepare their own resume and show it to you the next day.

Summarize

- Close the discussion by showing some effective resume samples to the candidates.
- Ask the participants what they have learnt from this activity.
- Ask if they have any questions related to what they have talked about so far.

Notes for Facilitation

- Keep printed copies of the activity ready for the session.
- Put down the suggested format of the resume on the board while explaining the steps in preparing a resume.
- Do check the participants' resume and suggest necessary changes.
- Suggested example for the case presented:

Nipesh Singla

#1XX7, Sector XX-D

Chandigarh-160018

Mobile No: 91-988XXXXX01

E-mail: nxxxxxxxxla@gmail.com

Objective: Seeking an opportunity to use my interpersonal skills and experience to contribute to your company's growth, profitability and objectives.

Professional strengths:

- Proficient in housekeeping
- Experienced in and capable of working with a diverse work force
- Team player and friendly in nature
- Successful working in a multi-cultural environment

- Detail oriented, flexible, and adaptable
- Knowledge of Microsoft Word, Excel, Access and PowerPoint

Educational background:

- Diploma in Hotel Management and Catering, Westwood School of Hotel Management, Zirakpur
- High School, Government Boys Senior Secondary School, Sector 15, Chandigarh

Professional internships:

- Housekeeping Intern, XYZ Group of Hotels, New Delhi (June 2010 – August 2010)
 - ♦ Responsible for cleanliness and maintenance of one floor in the hotel.
 - ♦ Got opportunities to make housekeeping arrangements for corporate meetings.

Volunteer Work:

- Student volunteer at children's hospital in Chandigarh.

Nipesh Singla

UNIT 18.4.3: Interview FAQs

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the most frequently asked interview questions.
- Discuss how to answer the most frequently asked interview questions.

Resources to be Used

- Participant Handbook

Say

- Tell the participants you will provide them with interview situation and questions and they have to try to answer them.
- Tell them you will also explain the different ways to approach these questions.

Do

- Divide the class in pairs and ask the participants to perform a role play.
- One partner will play the role of the interviewer while the other will play the role of the interviewee.
- Tell them the interviewer can start the interview by asking the interviewee to introduce himself/herself.
- Call all the pairs one by one in front of the class to enact the role play.
- Follow the same pattern for all other situations.
- Time allotted for each situation is 8-10 minutes.
- Congratulate each participant for giving their input.
- Ask the class to applaud each time a team has completed their role play.
- Keep a check on time.

Role Play

Conduct a role play for the situation given.

Situation 1

- The interviewer will start by asking the interviewee a few generic questions such as:
 - ♦ What is your name?
 - ♦ Tell me something about yourself?
 - ♦ Can you tell me something about your family?
- Then, the interviewer will bluntly ask the following questions:
 - ♦ How do you explain this huge time gap in your resume?
 - ♦ What is the reason for this?
 - ♦ Weren't you looking for a job or is it that no one selected you?

Say

De-brief:

- When you put information on your resume, you should be prepared to answer any questions about it.
- Be present and focused on the questions being asked to you.
- One way of tackling the blunt questions is to tell the interviewer you did not come across an opportunity where you were sufficiently satisfied with both the remuneration offered as well as the profile. Therefore, you waited for the right opportunity to come along while looking for an ideal job.

Role Play

Conduct a role play for the situation given.

Role Play – Situation 2

- The interviewer will start by asking the interviewee a few generic questions such as:
 - ♦ What is your name?
 - ♦ Tell me something about yourself?
 - ♦ Can you tell me something about your family?
- Then, at the end of the interview, ask the interviewee:
 - ♦ There are over 200 people who have applied for this job, some with excellent work experience. Why should I hire you?

Say

De-brief:

- There is nothing wrong with stating your strengths and achievements. However, do not come across as arrogant or too boastful.
- You need show the interviewee that you have unique skills or talents to contribute to the company. The interviewer needs to know how you stand apart from the rest of the crowd.
- Tell the interviewer you are looking forward to working with the company and that you are a hard-working individual.

Role Play

Conduct a role play for the situation given.

Role Play – Situation 3

- The interviewer will start by asking the interviewee a few generic questions such as:
 - ♦ What is your name?
 - ♦ Tell me something about yourself?
 - ♦ Can you tell me something about your family?
- Then, lean forward, clasp your hands on the table and in a soft voice ask the interviewee:
 - ♦ Did you ever experience any neglect or disregard from your previous office? In other words, did you ever suffer because your office or team displayed favouritism?

Say

De-brief:

- Keep this in mind: Do not criticize anyone during an interview.
- You are free to express your opinion, however, your language, answers, body language, and the tone of your voice should remain constructive and neutral.
- Since criticism will show you in negative light, you should keep your answers honest yet diplomatic.
- You can tackle such questions by saying, “I got along well with most of my faculty and peers.”

Role Play

Conduct a role play for the situation given.

Role Play – Situation 4

- The interviewer will start by asking the interviewee a few generic questions such as:
 - ♦ What is your name?
 - ♦ Tell me something about yourself?
 - ♦ Can you tell me something about your family?
- Then very bluntly ask the interviewee:
 - ♦ How long do you plan to stay with this company if you are selected?
- After the candidate responds, ask sarcastically:
 - ♦ Do you seriously mean that?

Say

De-brief:

- Don't provide unreal and idealistic answers.
- Your answers should be honest yet diplomatic. In a situation like this, the interviewer does not expect you to provide a specific timeline.
- You can say something like, “I would like to stay with the company as long as I can contribute constructively and develop as an employee, within the organization, professionally and financially.”

Role Play

Conduct a role play for the situation given.

Role Play – Situation 5

- The interviewer will start by asking the interviewee a few generic questions such as:
 - ♦ What is your name?
 - ♦ Tell me something about yourself?
 - ♦ Can you tell me something about your family?
- Ask him/her how important he/she thinks it is to be punctual in the corporate world.
- After he/she answers, look up sternly at the interviewee and in a crisp voice, say:
 - ♦ You were late for this interview by 10 minutes. That surely does not seem to be in line with what you just said?

Say

De-brief:

- Politely apologize for being late.
- You can add something such as, “I assure you this is not a habit”. All your future actions should be in line with this statement.
- Avoid giving any excuses.
- You might feel obligated to provide a justification for your tardiness, but the interviewer is not interested in that.
- Do not over apologize. Once this response is out of the way, turn your focus back to the interview.

Role Play

Conduct a role play for the situation given.

Role Play – Situation 6

- The interviewer will start by asking the interviewee a few generic questions such as:
 - ♦ What is your name?
 - ♦ Tell me something about yourself?
 - ♦ Can you tell me something about your family?
- After asking a few academic or job-related questions, ask the interviewee:
 - ♦ If you get this job, what salary package do you expect us to give you?

Say

De-brief:

- If there is no way for you to avoid this question, respond to the interviewer by providing a reasonable and well-thought out salary range.

Role Play

Conduct a role play for the situation given.

Role Play – Situation 7

- The interviewer will start by asking the interviewee a few generic questions such as:
 - ♦ What is your name?
 - ♦ Tell me something about yourself?
 - ♦ Can you tell me something about your family?
- Then, bringing the interview to a close, ask the interviewee:
 - ♦ Do you have any questions for me?

Say

De-brief:

- Ask relevant questions.
- Don't bombard the interviewer with questions.
- If you have questions about the result of the interview, you can limit your questions to 1 or 2. Keep them short and relevant like:
 - ♦ When will I be informed about the results of the interview?
 - ♦ What are the working hours?
 - ♦ Will the job require me to travel?

Explain

- Tell the participants to be prepared for answering different types of questions in an interview.
- Stay calm and focused, and take a moment to think about how you should respond. Always maintain a confident tone.
- Even if you don't intend to, your body language conveys your level of discomfort with a particular question. Try to keep your actions, tone, and gestures neutral.
- Maintain your composure while answering personal question.

Do



- Tell all the participants to form pairs again.
- Tell them to use the following list of frequently asked interview questions to conduct mock interviews.
- They will use all or some of these questions to conduct mock interviews with their partners.
- One partner will play the role of the interviewer while the other will play the role of the interviewee.
- After they are through asking and answering the questions, the roles will be reversed.
- The same list of questions will be used again.
- After each mock interview ask the interviewer to provide feedback and clear any doubts that may arise.
- Time allotted for each situation is 30-35 minutes.

Activity

**Mock Interview Questions**

Mock Interview Questions
Tell me something about your family.
What qualities would you look for in a Manager or a Supervisor?
Why did you apply for this job?
What do you know about this company?
How do you deal with criticism?
How do you plan to strike a good work-life balance?
Where do you see yourself five years from now?
Have you applied for jobs in other companies?
What kind of salary do you expect from this job?
Do you have any questions for me?

Summarize



- Close the discussion by discussing the questions in the both activities.
- Ask the participants what they have learned from this activity.
- Ask if they have any questions related to what they have talked about so far.

UNIT 18.4.4: Work Readiness – Terms and Terminology

Unit Objectives

At the end of this unit, participants will be able to:

- Identify basic workplace terminology.

Resources to be Used

- Participant Handbook
- Chart papers
- Blank sheets of paper
- Pens

Ask

- What do you understand by workplace terminology?
- Are offer letter and contract of employment the same?

Say

- Let's start this unit with an activity.

Team Activity

Workplace terminology

- This is a group activity conducted in three parts.

Part 1

Sheila received a call from the recruiter of MND Company. Before she is recruited by the company, think of the recruitment process she will have to go through. Start from the telephone call to signing her letter of acceptance. Write down all the words that come to your mind.

Activity De-brief

- Have the participants read out the words they have written
- Encourage all the participants to participate in the activity

Do

- Divide the class into small groups of 4 or 6.
- Instruct the participants that they will be doing a brainstorming activity.
- Give them one chart paper each. Tell them to divide the chart in two parts.
- Instruct them that they have to use one half of the chart paper now. The other half will be used later.
- The participants have to write all the words that come to their mind related to the recruitment process.
- Give them 10 minutes to do the activity.
- Tell them that there are no right or wrong answers.
- Keep a track of the time.

Say

- You all know quite a few words related to the terms used in the office.
- Let us talk about some new terms that have been missed out.
- Discuss “Work Readiness – Terms and Terminology” with the participants as given in the Participant Handbook.

Ask

- Why is it important to know the workplace terms?
- How do they help?
- Can the words be categorised further?

Say

- Let's now continue the activity.

Team Activity

Terms and Terminology

- This is again a group activity. The members of the group remain the same as in Activity 1.

Part 2

With the help of the new terms you have learned, make a flow chart of the hiring process of MND Company.

Activity De-brief

- Ask the groups to share the flow charts and the new terms they added while preparing the flow chart.

Do

- Instruct the participants that they have to use the 2nd half of the same chart they had used before.
- Using the new terminology and the terms they had previously written on the chart, they have to make a flow chart of the hiring process of the MND Company.
- Give them 10 minutes for this activity.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Say

- Let's go ahead with the activity.

Team Activity

Terms and Terminology

- The activity continues with the same group members.

Part 3

Sheila now works for the MND Company. She is not aware of the company culture and policies. She goes to the HR Department to get her doubts clarified. Can you think of the terms for which she wants clarity? Make a list of those words.

Activity De-brief

- Ask the groups to share their list of words. Some of the words are benefits, comp. time, deduction, employee training, holidays, lay-off, leave, maternity leave, mentor, notice, paternity leave, and time sheet.

Do

- Instruct the participants to identify the key terms an employee of a company should know. They can use the same chart paper for this activity.
- Give them 5 minutes for this activity.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Summarize

- Note: You can either summarize the key points of the unit or have a role play where an employee has just joined a company and the HR Manager explains the terms of employment.



UNIT 18.5: Understanding Entrepreneurship

Key Learning Outcomes



At the end of this unit, participants will be able to:

1. Discuss the concept of entrepreneurship
2. Discuss the importance of entrepreneurship
3. Describe the characteristics of an entrepreneur
4. Describe the different types of enterprises
5. List the qualities of an effective leader
6. Discuss the benefits of effective leadership
7. List the traits of an effective team
8. Discuss the importance of listening effectively
9. Discuss how to listen effectively
10. Discuss the importance of speaking effectively
11. Discuss how to speak effectively
12. Discuss how to solve problems
13. List important problem solving traits
14. Discuss ways to assess problem solving skills
15. Discuss the importance of negotiation
16. Discuss how to negotiate
17. Discuss how to identify new business opportunities
18. Discuss how to identify business opportunities within your business
19. Explain the meaning of entrepreneur
20. Describe the different types of entrepreneurs
21. List the characteristics of entrepreneurs
22. Recall entrepreneur success stories
23. Discuss the entrepreneurial process
24. Describe the entrepreneurship ecosystem
25. Discuss the purpose of the Make in India campaign
26. Discuss key schemes to promote entrepreneurs
27. Discuss the relationship between entrepreneurship and risk appetite
28. Discuss the relationship between entrepreneurship and resilience
29. Describe the characteristics of a resilient entrepreneur
30. Discuss how to deal with failure

UNIT 18.5.1: Concept Introduction (Characteristic of an Entrepreneur, types of firms/ types of enterprises)

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the concept of entrepreneurship.
- Discuss the importance of entrepreneurship.
- Discuss the characteristics of an entrepreneur.
- Describe the different types of enterprises.

Resources to be Used

- Participant Handbook

Say

- Let's start this session with some interesting questions about Indian entrepreneurs.

Team Activity

Quiz Questions

1. Who is the founder of Reliance Industries?
Dhirubhai Ambani
2. Who is the Chairman of Wipro Limited?
Azim Premji
3. Who launched e-commerce website Flipkart?
Sachin Bansal and Binny Bansal
4. Who is the founder of Paytm?
Vijay Shekhar Sharma
5. Who is CEO of OLA Cabs?
Bhavish Aggarwal
6. Who is the founder of Jugnoo?
Samar Singla (autorickshaw aggregator)
7. Who is the founder of OYO Rooms?
Bhavish Aggarwal

Do

- Tell them that you will ask them few questions about a few entrepreneurs.
- Divide the class in to two groups.
- In turns ask the quiz questions to the groups.
- If the answer is incorrect pass the question to the other group.
- Share the answer if the groups are not able to answer.
- Congratulate the participants who answered correctly.

Ask



- What do you understand by entrepreneurs?
- What is the importance of entrepreneurship in today's scenario?
- What do you think are the characteristics of successful entrepreneurs?
- What are different types of enterprises that an entrepreneur in India can own and run?

Say



- Talk about entrepreneurs, importance of entrepreneurship, characteristics of successful entrepreneurs, and different types of enterprises in India as discussed in the Participant Handbook.
- Tell the participants, stories of successful Indian entrepreneurs- their struggles, the moments of heartbreak, the perseverance and triumph.
- Ask them if they know of any such entrepreneur.

Summarize



- Close the discussion by summarizing about the opportunities for entrepreneurs in India.

Notes for Facilitation



- Check out different Government schemes for small entrepreneurs. Share the information with the participants.
- You can tell them about the government websites like Start Up India, mudra.org.in etc.
- Discuss about various schemes and policies by the Government of India for entrepreneurs.

UNIT 18.5.2: Leadership and Teamwork

Unit Objectives

At the end of this unit, participants will be able to:

- List the qualities of an effective leader.
- Discuss the benefits of effective leadership.
- List the traits of an effective team.

Resources to be Used

- Participant Handbook
- Blank sheets of paper
- Pens

Do

- Show the picture given below to the class.
- Ask them to quickly write on a piece of paper what comes to their mind after seeing the picture.
- Now ask them, “What do you understand from this picture?”
- Encourage participants to share their thoughts.



Say

- This picture depicts the qualities of a leader and the difference between a leader and a boss.
- A boss focuses on structure and inspires fear whereas a leader follows vision and generates enthusiasm.
- A boss blames employees for the breakdown whereas a leader fixes breakdowns.
- A boss depends on authority whereas a leader depends on goodwill.
- A boss says “I” and a leader says “We.”
- A boss drives employees whereas a leader coaches them.
- A boss takes credit whereas a leader gives credit.

Say

- Talk about leadership and leadership qualities for an entrepreneur as discussed in the Participant Handbook.

Ask

- Why is it important for a leader to be effective? How does it help the organization?

Say

- Let us discuss benefits of effective leadership as discussed in the Participant Handbook.
- “Out-of-the-box thinking” is one of the new leadership styles. It means thinking differently and from a new perspective.

Ask

- Do you consider yourself a team player?

Team Activity

Long Chain

- This is a group activity.

Do

- Divide the class into 2 teams.
- Ask each team to create a chain using materials they have in class such as shoe laces, belts, paper, handkerchief, ribbons, etc.
- The team that creates the longest chain wins the game.
- Observe if the participants are interacting with their team or working in isolation.
- Share your observations with the class.

Say

De-brief:

- What did the winning team do differently?
- Who was responsible for the winning team's success?
- How does this activity explain the role of teamwork in entrepreneurial success?

Say

- Tell the class that both the teams performed well.
- Discuss that the objective of this activity was to open communication channels and how this has been achieved.
- The participants should aim to keep the communication channels open when interacting with their peers and team members.
- It will set the pace and enthusiasm required for all the ensuing teamwork activities.
- Talk about teamwork and importance of teamwork in entrepreneurial success as discussed in the Participant Handbook.

Summarize

- Close the discussion by summarizing about the importance of teamwork for employees.
 - ♦ Teamwork helps in reducing stress for the employees.
 - ♦ Teamwork helps employers in generating more number of solutions to a problem and developing improved communication amongst employees.
- Ask the participants what they have learned from these exercises.
- Ask if they have any questions related to what they have talked about so far.

UNIT 18.5.3: Communication Skills: Listening & Speaking: The Importance of Listening Effectively

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the importance of listening effectively.
- Discuss how to listen effectively.
- Discuss the importance of speaking effectively.
- Discuss how to speak effectively.

Resources to be Used

- Participant Handbook

Activity 1

Activity – Chinese Whisper

Step 1: Form a circle.

Step 2: Start a whisper chain. Any one participant will whisper a message into his/her neighbour's ear. No one else must hear the message. The message can be serious or downright silly.

Step 3: The next person who first heard the message should whisper the message very quickly to the person sitting next to them.

Step 4: The game goes on until the last person says whatever they heard out loud and the first person reveals the real message.

Compare them and have a great laugh!

Ask

De-brief questions:

- Was the original message the same as the message that is communicated at the end of the game?
- Why do you think there was a difference in the messages?

Say

- No, the original message was not same at the end of game.
- The barriers to communication like language, disturbance and noise, poor listening skills, boredom, poor speaking skills, etc. are the potential reasons this happens.
- There are various aspects to communication. Speaking skills and listening skills are two major components to any communication. There is always some room for improvement in the way we communicate.
- It is important to accept the reality of miscommunication and work to minimise its negative impacts.

Say

- Communication is a two-way process where people exchange information or express their thoughts and feelings
- It involves effective speaking and effective listening.
- If I go to the store to get bread, I exchange money for the bread. I give something and get something in return. Communication takes place in the same manner. You have to provide and receive information for communication to take place.

Ask

- How often do you hear these statements?
 - ♦ “You're not listening to me!”
 - ♦ “Why don't you let me finish what I'm saying?”
 - ♦ “You just don't understand!”
- What do you think the other person is trying to convey to you through these sentences?
- We will not talk about the importance of listening effectively as discussed in the Participant Handbook.

Say

- Let's play a game to understand effective listening process better.

Do

- This is a class activity.
- The participants need to answer the questions they hear.
- Instruct them to listen carefully.
- You will read it at a stretch and if need be repeat it once more.
- Tell the participants to raise their hand if they know the answer to the question asked.
- Keep a check on time.

Activity 2

Riddles:

Is there any law against a man marrying his widow's sister?
If you went to bed at eight o'clock at night and set the clock's alarm to ring at nine o'clock, how many hours of sleep would you get?
Do they have a 26th of January in England?
If you had only one match and entered a dark room that had a kerosene lamp, oil heater, and a wood stove, what would you light first?
The Delhi Daredevils and the Chennai Super Kings play five IPL matches. Each wins three matches. No match was a tie or dispute. How is this possible?
There was an airplane crash. Every single person died, but two people survived. How is this possible?
If an airplane crashes on the border of two countries, would unidentified survivors be buried in the country they were travelling to or the country they were travelling from?
A man builds an ordinary house with four sides except that each side has a southern exposure. A bear comes to the door and rings the doorbell. What is the colour of the bear?

Answers:

There's no law against a man marrying his widow's sister, but it would be the neatest trick in the book since to have a widow, the man would have to be dead.

You'd get one hour's sleep since alarm clocks do not know the difference between morning and night.

Oh, yes. They have a 26th of January in England. They also have a 27th, a 28th, and so on.

First of all, you would light the match.

Who said the Delhi Daredevils and the Chennai Super Kings were playing against each other in those games?

Every SINGLE person died, but those two were married.

You can't bury survivors under any law especially if they still have enough strength to object.

The bear that rang the doorbell would have to be a white bear. The only place you could build a house with four southern exposures is at the North Pole where every direction is in South.

Ask**De-brief question:**

- What were the barriers that came into your way of listening?
- How can you overcome barriers to listening?

Say

- There is a difference between hearing and listening.
- If you don't listen properly, the message may be misunderstood.
- Be open-minded while listening to someone.
- It is important to listen effectively and carefully without making assumptions.

Activity 3**Elevator Pitch:**

You are in the lift of a hotel and you bumped into your former client who is a famous businessman. He has financed a lot of small business ventures and can finance your new start-up too. After exchanging pleasantries, he asks you what your new company does. You open your mouth, and then pause. Where do you even begin?

Then, as you try to organize your thoughts, his meeting is called, and he is on his way. If you would have been better prepared, you're sure that he would have stayed long enough to schedule a meeting with you too.

If you were given another chance, what would you have said to this person?

Do

- Start off the task by providing a beginning sentence to get the story started, and then go around the classroom getting each one to add a new sentence to keep the story going.
- This task should be done spontaneously allowing only a little time to think (30 seconds).
- For example: **There was once a student who was looking for a job after graduation.**

Notes for Facilitation



- Tell the participants to follow these steps to create a great pitch, but bear in mind that you'll need to vary your approach depending on what your pitch is about.
 1. **Identify Your Goal:** Start by thinking about the objective of your pitch. For instance, do you want to tell the potential clients about your organization? Do you have a great new product idea that you want to pitch to an executive or do you want a simple and engaging speech to explain what you do for a living?
 2. **Explain What You Do:** Start your pitch by describing what your organization does. Focus on the problems that you solve and how you help people. Ask yourself this question as you start writing: what do you want your audience to remember most about you? Keep in mind that your pitch should excite you first. After all, if you don't get excited about what you're saying neither will your audience. People may not remember everything that you say, but they will likely remember your enthusiasm.
 3. **Communicate Your USP:** Your elevator pitch also needs to communicate your unique selling proposition or USP. Identify what makes you, your organization or your idea unique. You'll want to communicate your USP after you've talked about what you do.
 4. **Engage with a Question:** After you communicate your USP, you need to engage your audience. To do this, prepare open-ended questions (questions that can't be answered with a "yes" or "no" answer) to involve them in the conversation. Make sure that you're able to answer any questions that he or she may have.
 5. **Put it all Together:** When you've completed each section of your pitch, put it all together. Then, read it aloud and use a stopwatch to time how long it takes. It should be no longer than 20-30 seconds. Remember, the shorter it is, the better!

Example:

Here's how your pitch could come together:

"My company deals with cloth retail online business and we use various e-commerce platforms to sell our products. This means that you can do shopping with ease and spend time on other important tasks. Unlike other similar companies, we have a strong feedback mechanism to find out exactly what people need. This means that, on average, 95 percent of our clients are happy with our products. So, how can you help us in creating our own web portal?"

6. **Practice:** Like anything else, practice makes perfect. Remember, how you say it is just as important as what you say. If you don't practice, it's likely that you'll talk too fast, sound unnatural or forget important elements of your pitch. Set a goal to practice your pitch regularly. The more you practice, the more natural your pitch will become. Practice in front of a mirror or in front of colleagues until the pitch feels natural.

Summarize



- Close the discussion by summarizing how to speak effectively as discussed in the Participant Handbook.

UNIT 18.5.4: Problem Solving & Negotiation Skills

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss how to solve problems.
- List the important problem solving traits.
- Discuss ways to assess problem solving skills.
- Discuss the importance of negotiation.
- Discuss how to negotiate.

Resources to be Used

- Participant Handbook

Ask

- What is a 'problem'?
- What do you think are the problems you may face in the process of becoming a successful entrepreneur?

Say

- Discuss the definition of problem as given in the Participant Handbook.
- In a hurdle race the hurdles are the obstacles on the way to reach your goal.
- Similarly, obstacles are the hurdles you may face while reaching your goal i.e. to set-up your own business. Your goal will be to reach the finishing line after crossing these hurdles.

Ask

- What do you do when you face a problem?
- How do you resolve it? You can pick examples from the question asked previously 'the problems they are likely to face in the process of becoming a successful entrepreneur'.

Say

- Discuss how to solve problems as given in the Participant Handbook.

Team Activity

- This is a group activity.
 - The groups will solve the problem and come up with the best solution in each case.
1. Unable to arrange for some extra finance for setting up a beauty parlour. The loan sanctioned and disbursed is not enough. You have tried all your contacts, friends and relatives. But unable to manage the extra amount. Bank will not sanction more amount as you have used up the complete sanction limit.
 2. You have rented a space for your business and all arrangements are done. You will be operating from the office space rented in two days. Now the owner comes up to you and says he wants to sell the place and wants you to vacate in 15 days.
 3. You have just set up your business and need extra human resource. You have tried inviting a few also tied up with an agency for getting the right candidate. But you are unable to get the right candidate. If the candidate is good, you cannot offer the salary demanded. If the candidate agrees to the salary, he/she has other demands like working hours to be reduced, leaves etc. which may not work for your set up.

Do 

- Divide the class into three groups. Give one scenario to each group.
- Explain the purpose and duration of the activity.
- Ask the groups to build on the scenario and present their solution as a role play.

Say **De-brief questions:**

1. What was the problem?
2. Is there any other alternative solution?
3. Is this the best solution presented?

Ask 

- Try to think of some people around you who are able to solve problems very easily. Even you or your friends might be approaching them when there is a problem. What qualities do they have? What personality traits do such people possess?

Say 

- Discuss the important traits for problem- solving as given in the Participant Handbook.

Ask 

- In order to build a successful organization, you need to hire people who possess good problem solving skills. How would you assess the level of problem solving skills of potential candidates before hiring them?

Say 

- Discuss how to assess for problem- solving skills as given in the Participant Handbook.

Summarize 

- Ask the participants the things that they have learnt so far.
- Ask if they have any questions related to what they have talked about so far.
- Summarize the discussion on problem solving.

Activity 

- The activity is to organise an election event. Select three volunteers from the group. They have to give a speech on their election manifesto to the class. They have to negotiate with the fellow participants and convince them to vote for them. The best negotiator will win the election.

Do 

- Ask three participants to volunteer for the activity.
- Explain the purpose and duration of the activity.
- Set guidelines pertaining to discipline and expected tasks.

Ask

- Out of the three contestants, whom would you support? Why? What did they say or do which convinced you to make your decision?
- Have you ever tried to negotiate in your personal or professional life?
- Ask the class to share some of their experiences where they have been able to strike a deal by negotiating.

Say

- Discuss “What is Negotiation?” as given in the Participant Handbook.

Ask

- Why is it important to negotiate? As an entrepreneur, where do you think that negotiation skills will be needed?

Say

- Discuss the importance of negotiation while starting a business as given in the Participant Handbook.

Say

- Discuss the important steps to negotiate as given in the Participant Handbook.

Role Play

- Conduct a role play activity.
- Ask the participants to assemble together.
- Explain the purpose and duration of the activity.
- Set guidelines pertaining to discipline and expected tasks.

Do

- Divide them into groups of four (4) (depending on the batch size).
- Give them the hand-outs for role play scenarios.
- Two groups to be given scenarios on problem solving.
- Other two groups to be given scenarios on negotiation.
- The groups will build on the scenarios and prepare for the role play.
- Give the groups atleast 5 mins to discuss and be ready with the role play.
- Invite each group one by one to come and present their role play.

Problem solving Scenario 1

Avinash has a Mobile Repair Store in Allahabad. His outlet is one of the most popular one in the vicinity and he has great rapport with his customers. He is always well-dressed, jovial and full of energy.

It's around 11 AM, when a customer barges in to the shop and starts shouting at Avinash for giving her back the instrument which is still not working. The screen of her mobile is also cracked from one side. Avinash remembered thoroughly checking the handset before handing it over to the customer. The customer threatens to sue the company and to go to Consumer Court for cheating her.

Problem solving Scenario 2

You are running a successful small scale business, Shreeji Aggarbattis,. Your staff members do door to door selling and organise marketing campaigns in local markets. Your brand has established it's name in last few years.

Recently, lot of customers have been coming to you and lodging complaints that your staff members indulge in malpractices. Few of them informed you that a staff member engaged them in a friendly conversation. In the meanwhile, the other gave them lesser packets of aggarbattis than they paid for.

Another set of customers lodged complaint about the misconduct and rude behaviour of a particular staff member.

You often hear from your customers that the orders don't get delivered on time or wrong products get delivered.

You have already been struggling with shortage of staff and such complaints are a serious concern as it is hampering your brand image. What strategies will you adopt to solve this problem?

Negotiation Scenario 1

You have interviewed a prospective new employee who could be a key member of your new entrepreneurial venture. The new person is demanding a salary that is 20% higher than you thought based on your business plan. Finances are tight, yet you believe this person could make a significant impact on future profits. If you paid the required salary for the new person, then you would have to restructure your entire business plan. You've been searching for an individual with this skill level for three months. to the candidate is waiting for your response. Now you have to call him in to make the final negotiations.

Negotiation Scenario 2

You are a young entrepreneur who has just registered his start up project and applied for a bank loan accordingly. You receive a letter saying that your loan application has been rejected as your start up idea did not appeal to the bank and they think that it is not a revenue generating model. You have taken an appointment to meet the manager and show your negotiation skills to get your loan approved.

Notes for Facilitation

**Facilitating Role Plays****Preparing for the activity**

1. Carefully review the details of the scenario and the character descriptions.
2. Become familiar with the key issues being addressed in the scenario.
3. Study the provided material so that you are ready to address issues related to the situations depicted in the role-plays.
4. Anticipate and know how to address issues participants might raise during the activity.

Conducting the activity

1. Introduce the activity. Emphasize that role-playing provides participants with an opportunity to apply their new knowledge, skills, and tools in situations that simulate actual interactions with customers.
2. Ask participants to form pairs. Direct the members of each group to choose who will play the roles. Remind the groups that each participant should be given the opportunity to play/practice the different roles.
3. Conduct a demonstration so that participants become familiar with the expectations related to the roles and support materials.
4. Give the pairs/ groups 10 to 15 minutes to conduct the role-play (depending on the duration of the session).
5. After all the groups have finished with the role-play, conduct a debriefing session on each role-play.
6. Ask the groups to take five minutes to talk about what happened during the role-play. The groups should discuss the questions given in the debriefing for each role-play. Encourage participants to provide constructive criticism during their discussions.

Summarize



- Wrap the unit up after summarizing the key points and answering questions.

UNIT 18.5.5: Business Opportunity Identification: Entrepreneurs and Opportunities

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss how to identify new business opportunities.
- Discuss how to identify business opportunities within their business.

Resources to be Used

- Participant Handbook
- Blank sheets of paper
- Pens

Ask

- How does an entrepreneur identify an opportunity?
- What do you think are the common queries or concerns faced by entrepreneurs?
- How can you identify new business opportunity?

Say

- Let's talk about opportunity, common queries or concerns faced by entrepreneurs, idea as an opportunity, factors to consider when looking for opportunities, ways to identify new business, and opportunity analysis as discussed in Participant Handbook.
- Let's do an activity to understand ways to identify business opportunities within your business.

Do

- Tell the class that this is an individual activity.
- Tell the participants to create a matrix on their notebooks.
- There will be four boxes in your matrix.
- Strength, Weakness, Opportunity and Threats will be the four headings of the matrix. This is called the SWOT matrix.
- Read out the questions to them and tell the participants they need to answer the questions asked in each matrix.
- Tell them they can also use their own understanding of themselves to fill the SWOT matrix.

Activity

Do your SWOT analysis

Strength

What are your strengths?
What unique capabilities do you possess?
What do you do better than others?
What do others perceive as your strengths?

Weakness

What are your weaknesses?
What do your competitors do better than you?

Opportunity

What trends may positively impact you?
What opportunities are available to you?

Threat

Do you have solid financial support?
What trends may negatively impact you?

Do

- Congratulate everyone for the class activity.
- Ask the audience to applaud for themselves.
- Allot the participants sufficient time to complete this activity, but do keep a check on time.
- Ask de-brief questions to cull out information from the participants.

Ask

De-brief questions:

- What are your weaknesses according to your SWOT analysis?
- Do you think you can change your weakness into strength? How?
- Do you think you can work on your threats? How?

Summarize

- Close the discussion by summarizing ways to identify business opportunities within your business.
- Ask the participants what they have learned from this exercise.
- Ask if they have any questions related to what they have talked about so far.

UNIT 18.5.6: Entrepreneurship Support Eco-System

Unit Objectives

At the end of this unit, participants will be able to:

- Explain the meaning of entrepreneur.
- Describe the different types of entrepreneurs.
- List the characteristics of entrepreneurs.
- Recall entrepreneur success stories.
- Discuss the entrepreneurial process.
- Describe the entrepreneurship ecosystem.
- Discuss the purpose of the 'Make in India' campaign.
- Discuss the key schemes to promote entrepreneurs.

Resources to be Used

- Participant Handbook
- Chart papers
- Marker pens
- Pencils
- Colour pencils
- Scale
- Eraser
- Other requisite stationery material

Ask

- Do you think that entrepreneurs need support?
- What do you think is an eco-system?
- What do you think 'entrepreneurship support eco-system' means?

Say

- Let's learn what entrepreneurship support eco-system means.
- Discuss 'Entrepreneurship Support Eco-System' as given in the Participant Handbook.

Ask

- Can you define entrepreneurship support eco-system?
- What are the key domains of the support eco-system?

Say

- Let's learn more about these domains by conducting an activity.
- You have to make a poster showing the components of the six main domains of entrepreneurship support eco-system.

Team Activity

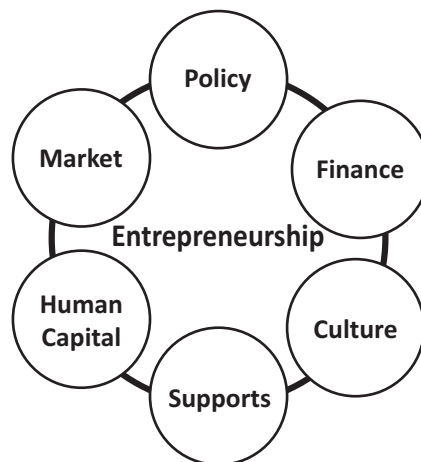
- Making a poster showing the entrepreneurship support eco-system.

Do

- Divide the class into groups of four or six.
- Hand out chart paper and coloured pens.
- Explain the purpose and duration of the activity.
- Go around checking the progress of each group.
- Set guidelines pertaining to discipline and expected tasks.

Activity De-brief

Ask each group to display their poster and explain the key domains of entrepreneurship support eco-system.



Ask

- What kind of government support eco-system is available for entrepreneurs in India?

Say

- Discuss 'Make in India' campaign as given in the Participant Handbook.

Team Activity

- Presentation on key schemes to promote entrepreneurs

Do

- Divide the class into pairs.
- Number each pair from 1-15.
- Assign a scheme, same as their group number, to each group.
- Ask them to read the scheme carefully and present it to the class.
- Explain the purpose and duration of the activity.
- Go around checking the progress of each group.
- Set guidelines pertaining to discipline and expected tasks.

Activity De-brief

- Ask each group to explain the scheme offered by government to promote entrepreneurs.

Summarize

- Summarize the unit by discussing the key points and answering questions the participants may have.

UNIT 18.5.7: Risk Appetite & Resilience

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the relationship between entrepreneurship and risk appetite.
- Discuss the relationship between entrepreneurship and resilience.
- Describe the characteristics of a resilient entrepreneur.

Resources to be Used

- Participant Handbook
- Chart papers
- Blank sheets of paper
- Pens
- Marker pens

Ask

- Can you define risk or explain what constitutes a risk?
- What do you people mean when they say, “This may be a risky proposition”?
- What risks are they talking about?

Example

- Let's have a look at these two examples:

Rohit and his family were travelling by car from Delhi to Nainital. It was their second trip there. Rohit was familiar with the road. His friends told him that the highway after Rampur was in a bad condition. They advised him to take a shortcut and turn left from Moradabad and take the Kaladhungi road. This road is in a better condition.

Since he was going with his family, and did want take the risk of getting lost, he left early. He took the Kaladhungi road and reached Nainital well in time.

Suresh and his family too were travelling by car from Delhi to Nainital. It was their second trip there. His friends too advised him to take a shortcut and turn left from Moradabad and take the Kaladhungi road as this road was in a better condition.

Suresh too decided to take the Kaladhungi road but he left Delhi in the afternoon. It was dark by the time he reached Kaladhungi, and he was sure that he was taking the correct turn. As it was late, he could not find anyone to give him directions. He ended up being in an unknown place that was scarcely inhabited.

Say

- Let's see what type of risks Rohit and Suresh took.
- Discuss 'Risk Appetite and Resilience' with the participants as given in the Participant Handbook.

Say

- Let's learn more about risk appetite and resilience with the help of an activity.

Team Activity

Risk Appetite

- This is a group activity.

- In the previous unit, you read success stories of Mr Dhirubhai Ambani and Dr Karsanbhai Patel.
- Mr Ambani left his job and started his company Reliance with just Rs. 50,000/-.
- Dr Patel kept his job, went door-to-door to sell Nirma, and only when the brand started gaining popularity did he start his own company.
- What types of risk did both of them take?
- What risk factors, do you think, did they keep in mind before launching their company?
- Write the Risk Appetite Statement of both the companies.

Activity De-brief

- Who took a greater risk?
- What are the differences between the Risk Appetite Statement of both the companies?

Do

- Instruct the participants that this is group work.
- Divide the class into small groups of 4.
- Give each group a chart paper.
- Tell the participants that they have to evaluate the risks taken by Mr Dhirubhai Ambani and Dr Karsanbhai Patel.
- Give the participants 15 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Ask

- Do you think all entrepreneurial ventures are successful?
- What happens if the first venture is not successful?
- Should the entrepreneur stop when faced with challenges or face them?

Example

- Let's have a look at the following example:

Vijay Shekhar Sharma is the founder of Paytm, which is a giant Indian e-commerce. He was born in a middle-class family in Uttar Pradesh. He started his first job at an MNC. He quit after six months and built a company One97 with his friends. As One97 grew bigger, it needed more money because it was running more servers, bigger teams, and had to pay royalty. At that time, the tech bubble popped and technology companies were running in losses. Finally, money ran out. So One97 took loans and then more loans at higher rates of interest, as high as 24 per cent, and became caught in a vicious cycle.

In 2014, Paytm was launched with online wallet services after which, the company enabled online payment transactions. The company got licenses from RBI in 2016 to launch India's first ever payment bank. Moreover, the main motive of Paytm was to transform India into a cashless economy.

After demonetization came into effect, Vijay Shekhar Sharma started promoting online and digital transactions to deal with the cash crunch. In fact, the service of the company's mobile wallet is accepted across India. The logo of Paytm is now popular almost everywhere from tea stalls to major companies.

Say

- Let's see what qualities made Vijay Shekhar Sharma a resilient entrepreneur.
- Discuss Entrepreneurship and Resilience with the participants as given in the Participant Handbook.

Say

- Let's learn more about entrepreneurship and resilience with the help of an activity.

Team Activity

Entrepreneurship and Resilience

- This is a group activity.
- Think of some entrepreneurship ventures that faced challenging times, but later resulted in success stories.
- Who is the founder of that company?
- What challenging times did it face?
- How did it overcome those challenges?
- List the resilient characteristics of the entrepreneur.

Activity De-brief

- Each group to give their presentation.
- Why did you choose this company?
- What is the success story of the company?

Do

- Instruct the participants that this is group work.
- Divide the class into small groups of 4.
- Give each group a chart paper.
- Tell the participants that they have to think of an entrepreneur who faced challenging times, but eventually succeeded.
- Give the participants 15 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Summarize

- You can summarize the key points of the unit.
- Ask the participants what they learned from the activities.
- Clarify any questions or doubts they might have.

UNIT 18.5.8: Success and Failures

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss how to deal with failure.

Resources to be Used

- Participant Handbook

Ask

- Have you heard the quote 'nothing is impossible'?
- What do you think it means?
- Do you think that all successful entrepreneurs became famous overnight or did they have to struggle or face failure before succeeding?

Example

- Let's have a look at this example.

Shah Rukh Khan, also known as, SRK or King Khan is a force to reckon with. Did he achieve stardom overnight? Shah Rukh Khan, who has seen many struggles in his life – he has slept on streets, struggled to support himself and his sister at a very young age, and lost his parents very early in life, which led to his sister seeking mental health support. Amidst all the chaos and challenges, he kept pushing himself, and today he stands tall as the 'Badshah of Bollywood'. Certainly those years were not easy for him.

When he was young, he stood at Marine Drive and said, "I will rule this city one day". Failure was not just his companion during or before his stardom, it is still a substantial part of his life. Success does not come easy. What made him a star was his acceptance of failure and the urge to improve.

Say

- How do you define success and failure?
- What is fear?
- Discuss "success and failure" with the participants as given in the Participant Handbook.

Ask

- Have you felt or experienced fear?
- What led you to feel that emotion?
- How did you handle it?

Say

- Let's learn the about success and failure with the help of an activity.

Team Activity

- Divide the class into groups of four.
- Instruct them to think of one scenario where they have to interview a successful entrepreneur.
- Explain the purpose and duration of the activity.
- Set guidelines pertaining to discipline and expected tasks.
- They have to choose one person from the group as the interviewee and one as the interviewer.
- Go around and make sure they have understood what is to be done and are discussing the roles properly.
- Check that everyone understands their role. Give clarifications if needed. Give the participants about 5 minutes to discuss and decide their roles.
- Ask the groups to stop the discussion as soon as the time is over.
- Invite each group one by one to come and present their interview as a role play.

Notes for Facilitation

Facilitating Role Plays

Preparing for the activity

1. Carefully review the details of the scenario and the character descriptions.
2. Become familiar with the key issues being addressed in the scenario.
3. Study the provided material so that you are ready to address issues related to the situations depicted in the role plays.
4. Anticipate potential questions that might be raised by the participants and be ready to address them.

Conducting the activity

1. Introduce the activity. Emphasize that role playing provides participants with an opportunity to apply their new knowledge, skills, and tools in situations that simulate actual interactions with customers.
2. Ask participants to form pairs. Direct the members of each group to choose who will play the roles. Remind the groups that each participant should be given the opportunity to play/practice the different roles.
3. Conduct a demonstration so that participants become familiar with the expectations related to the roles and support materials.
4. To maintain spontaneity of the interactions during the role play, ask the participants not to discuss the details of their roles prior to the role play.
5. Give the pairs 15-20 minutes to conduct the role play.
6. Circulate among the groups to answer any questions that may arise and provide guidance as needed.
7. After all the pairs have finished with the role play, conduct a de-briefing session on each role play.
8. Ask the groups to take five minutes to talk about what happened during the role play. The groups should discuss the questions given in the de-briefing for each role play. Encourage participants to provide constructive criticism during their discussions.
9. Conclude the activity by asking participants to think about whether and how they might use scripted role plays in their real life.

Summarize

- Wrap the unit up after summarizing the key points and answering questions.

Notes

[illegible]



UNIT 18.6: Preparing to be an Entrepreneur

Key Learning Outcomes



At the end of this unit, participants will be able to:

1. Discuss how market research is carried out
2. Describe the 4 Ps of marketing
3. Discuss the importance of idea generation
4. Recall basic business terminology
5. Discuss the need for CRM
6. Discuss the benefits of CRM
7. Discuss the need for networking
8. Discuss the benefits of networking
9. Discuss the importance of setting goals
10. Differentiate between short-term, medium-term and long-term goals
11. Discuss how to write a business plan
12. Explain the financial planning process
13. Discuss ways to manage your risk
14. Describe the procedure and formalities for applying for bank finance
15. Discuss how to manage their own enterprise
16. List the important questions that every entrepreneur should ask before starting an enterprise

UNIT 18.6.1: Market Study/ The 4Ps of Marketing/ Importance of an IDEA: Understanding Market Research

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss how market research is carried out.
- Describe the 4 Ps of marketing.
- Discuss the importance of idea generation.

Resources to be Used

- Participant Handbook
- Chart papers
- Markers pens
- Blank sheets of paper

Ask

- Suppose, you want to open a restaurant, what are the factors you will consider?
- How will you promote your restaurant?

Example

- Let's have a look at this example.

Arjun was an MBA working in a company. But he wanted to start a low cost budget hostel for foreign tourists coming to India. He did a lot of market research before starting the project. Based on the information he gathered, he made his business plan. His hostel is now flourishing and he is thinking of expanding to other tourist destinations.

Say

- Discuss “Market Study” with the participants. Refer to the Participant Handbook.
- Let's learn about market study and research with the help of an activity.

Team Activity

Market Study

- This is a group activity.
- You want to start your own tuition centre.
- What type of research will you do?

Activity De-brief

- Ask each group to come forward and give a brief presentation.
- Encourage other groups to be interactive and ask questions.
- What factors did you keep in mind while doing your research?
- Based on our research would you go ahead and open a tuition centre?

Do 

- Instruct the participants that this is group work.
- Divide the class into small groups of 4 or 6.
- Give each group a chart paper.
- Tell the participants that they have to start their own tuition centre.
- Give the participants 10 minutes to discuss and write the research work they need to do.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Say 

- By opening a tuition centre you are offering a service.

Ask 

- What factors will you keep in mind before opening it?

Say 

- Discuss “The 4Ps of Marketing” with the participants as given in the Participant Handbook.

Say 

- Let's learn about the 4Ps of Marketing with the help of an activity.

Team Activity **4 Ps of Marketing**

- This is a group activity.
- You have to sell a pen to four different segments:
 1. Rural villagers
 2. Rural middle class
 3. Urban middle class
 4. Upper end rich people (Niche market)

Keeping the 4Ps of Marketing in mind, what marketing strategy will you design to sell the pen?

Activity De-brief

- Ask each group to present their strategy.
- Encourage other groups to be interactive and ask questions.

Do 

- Instruct the participants that this is group work.
- Divide the class into four groups.
- Give each group a chart paper.
- Assign each group a target audience for selling the pens:
 1. Rural villagers
 2. Rural middle class
 3. Urban middle class

4. Upper end rich people

- Tell the participants that they have to design a marketing strategy keeping the 4Ps of Marketing in mind.
- Give the participants 20 minutes to discuss and come up with their strategy.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit

Activity De-brief

- Ask each group to come forward and give a brief presentation.
- Ask each group what they kept in mind while designing their marketing strategy.
- Encourage other groups to be interactive and ask questions.

Say



- Each entrepreneur has an idea of wants he wants to sell. It may be a service or a product.
- Discuss “Importance of an IDEA” as given in the Participant Handbook.

Summarize



- Summarize the key points of the unit.
- Ask the participants what they learnt from the activities.
- Encourage them to ask if they have any doubts.

UNIT 18.6.2: Business Entity Concepts

Unit Objectives

At the end of this unit, participants will be able to:

- Recall basic business terminology.

Resources to be Used

- Participant Handbook

Say

- Let's recall some basic business terminology.
- Discuss the Business Entity Concepts as given in the Participant Handbook.
- Let's learn some basic business terminology by having an activity.
- We will have a quiz today.

Activity

- The activity is a quiz.

Do

- Divide the class in two groups and give a name to each group.
- Explain the rules of the quiz. For each correct answer the group gets 1 mark.
- If the group is unable to answer the question is passed to the next group.
- Explain the purpose and duration of the activity.
- Ask the questions of the quiz.
- Keep a score of the groups.
- Set guidelines pertaining to discipline and expected tasks.

Summarize

- Summarize the unit by discussing the key points.

Notes for Facilitation

QUESTIONS FOR THE QUIZ

1. What does B2B mean?
Business to business
2. What is a financial report?
A comprehensive account of a business' transactions and expenses
3. Who is a sales prospect?
A potential customer
4. How is working capital calculated?
Current assets minus current liabilities

5. What is an estimation of the overall worth of a business called?

Valuation

6. You are buying a house. What type of transaction is it?

Complex transaction

7. How will you calculate the net income?

Revenue minus expenses

8. How is Return on Investment expressed?

As percentage

9. How will you calculate the cost of goods sold?

Cost of materials minus cost of outputs

10. What is revenue?

Total amount of income before expenses are subtracted.

11. What is a Break-Even Point?

This is the point at which the company will not make a profit or a loss. The total cost and total revenues are equal.

12. What is the formula used to calculate simple interest?

*$A = P(1 + rt)$; $R = r * 100$*

13. What are the three types of business transactions?

Simple, Complex and Ongoing Transactions

14. The degrading value of an asset over time is known as .

Depreciation

15. What are the two main types of capital?

Debt and Equity

UNIT 18.6.3: CRM & Networking

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the need for CRM.
- Discuss the benefits of CRM.
- Discuss the need for networking.
- Discuss the benefits of networking.

Resources to be Used

- Participant Handbook

Ask

- Can your business run without customers/buyers?
- Who is the most important entity in any business?

Say

- The key to every success business lies on understanding the customer's expectations and providing excellent customer service.
- Discuss about CRM and its benefits. Refer to the Participant Handbook.
- Providing excellent customer service entails:
 - ♦ Treating your customers with respect.
 - ♦ Be available as per their need/ schedule.
 - ♦ Handling complaints effectively.
 - ♦ Building long lasting relationships.
 - ♦ Collecting regular feedback.
- Handle customer complaints proactively. Ask “what happened”, “why it happened”, “how can it be avoided next time”, etc.
- Collecting feedback from the customers regularly will enable you to improve your good/service.
- “Let's understand it better with the help of some case scenarios. You will be given some cases within your groups. You have to analyse the case scenario that has been given to you and then find an appropriate solution to the problem.”

Do

- Divide the class into four groups of maximum six participants depending on the batch size.
- Give one case study to each group.
- Instruct them to read the case carefully.
- The group is expected to analyse and discuss the case amongst them and find a solution to the given problem.
- Put down the discussion points (de-brief questions) on the board. Give the class 5-10 minutes to discuss the case and note down their solutions.
- At the end of 10 minutes, the team should present their case solution to the class.

Team Activity

Case Study Analysis

Raju runs a business of wooden furniture. He has a huge list of customers on Facebook and WhatsApp who give him orders regularly. Ankita is one of his old and regular customers. She placed an order for a new chester and TV cabinet via WhatsApp and requested Raju to send them as soon as possible. When the parcel reached Ankita through courier she found that chester was broken and the TV unit was chipped from the bottom. Ankita was heartbroken. It was a complete waste of money. She sent a message to Raju on WhatsApp, expressing her anger and disappointment. Raju might lose an old customer forever if he doesn't satisfy the customer. What should Raju do to retain his customer?

Scenario 2

Rajni runs a boutique shop. She sells suits and sarees. She is one of the most successful designer in her city. Rajni swears that all the clothes in her boutique have unique designs. Smita has to attend her cousin's wedding; she goes to Rajni's boutique to buy a saree. Smita wanted a unique designer saree. Rajni customized a saree for her and sent it over the courier. When Smita had a look at the saree she realised her two friends had the same design sarees. She sent a message to Rajni on WhatsApp, expressing her anger and disappointment. Did Rajni make a false promise? Were her designs copied? What could happen to Rajni's image after this incident? What would you do if you were in Rajni's place?

Scenario 3

Shama is a beautician who offers parlour services to ladies by making home visits. Recently, Shama got her name registered on an e-commerce website. Two days earlier, she got a message from Mrs Sushma. The appointment was fixed for next day, 11:00 am and the remuneration for the services was decided beforehand. When Shama reached there at 10:50 am, Mrs Sushma was not at home. When Shama called her, she asked her to wait for a while. Mrs Sushma reached home at 11:45 am. Meanwhile, Shama had to reschedule her next appointment. After availing Shama's services, Mrs Sushma refused to pay the requisite amount and started finding faults in the services provided by her. Who was at fault in this scenario? What should you do in case the customer behaves unreasonably? What would you do if you were in Shama's place?

Scenario 4

Shailender is the manager of a car showroom. He proactively takes part in all the transactions that happen in his showroom. Vinita wants to buy a new car. She has chosen a car from Shailender's showroom. The salesperson has given her a very good discount and has also promised free service for one year. Vinita goes to the showroom and asks to complete all the formalities to purchase the car. When she sees the final bill she realize that she has not received the promised discount neither was there any mention of the free services. She immediately demands to see the Shailender. When Shailender's head asks how much discount Vinita was promised, he realised the discount will make the sale in loss. The car showroom owner might lose a customer and deal due to false commitments made by his manager. Besides, the customer might tell this to other people, creating a bad name and image for the showroom. If you owned that showroom, how would you have convinced your customer?

Say

- Now, let's discuss the problem and solution with the class.
- The group will first briefly describe the case to the class.
- Then discuss the issue identified and the proposed solution.
- Present the solution as a role play.
- Post presentation, the other groups may ask questions from the group that has presented.

Do 

- Congratulate each group for the presentation/ role play.
- Ask the audience to applaud for them.
- Keep a check on time. Tell the group to wind up the discussion quickly if they go beyond the given time limit.

Say 

- If your customers are happy with you they will give referrals which will help to grow your business.
- One more way of growing business is 'Networking'.
- Discuss Networking and its benefits. Refer to the Participant Handbook.

Activity **Group Discussion**

- Conduct a group discussion in the class on how they can do networking for their business.

Summarize 

- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of CRM and Networking for entrepreneurs.
- Close the discussion by summarizing the importance of CRM and Networking for entrepreneurs.

UNIT 18.6.4: Business Plan: Why Set Goals?

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss the importance of setting goals.
- Differentiate between short-term, medium-term and long-term goals.
- Discuss how to write a business plan.
- Explain the financial planning process.
- Discuss ways to manage your risk.

Resources to be Used

- Participant Handbook
- Chart papers
- Blank papers
- Marker pens
- Ruler

Ask

- Remember we had written SMART Goals in a previous session? Let's try and recall why it is important to set goals?
- While framing SMART goals, we talked about 'T' in SMART, which was 'Time Bound'? What do we mean by time bound goals?
- What time limit did you set for your goal- 3 weeks, 3 years, 10 years?

Say

- Talk about short term, long term and medium term goals, as discussed in the Participant Handbook.

Ask

- As you are planning to become an entrepreneur, you must have thought of an idea for a start-up. What is your business idea?

Do

- Ask few participants to share their business ideas.

Ask

- Have you created a business plan for your business idea?
- Do you think it is important to have a business plan in place? Why/ why not?

Say

- Talk about 'Why Create a Business Plan' as discussed in the Participant Handbook.
- Let's understand it better with the help of an activity.

Team Activity

Writing a business Plan

- This is a group activity.
- Give the groups the required resources such as chart paper and markers.
- This activity is divided into two parts:
 1. Create a business idea
 2. Develop a business plan
- The group will discuss and come up with a new business idea and present their idea to the class.
- In the second part of the activity the group will develop a business plan for the business idea.
- The business plan prepared will be presented by the groups to the class.

MY BUSINESS PLAN
Executive Summary: What is your Mission Statement?
Business Description: What is the nature of your business?
Market Analysis: What is your target market?
Organization and Management: What is your company's organizational structure?
Service or Product Line: What is the lifecycle of your product/ service?
Marketing and Sales: How will you advertise and sell your products?
Funding Request: How much fund is required and from where?

Say

- Teams will need to brainstorm for this part of the activity.
- Use the blank papers for the second part of this activity
- Make your business plan on a chart paper based on the following parameters:
 1. Executive Summary
 2. Business Description
 3. Market Analysis
 4. Organization and Management
 5. Service or Product Line
 6. Marketing and Sales
- Explain each parameter in detail as done in the Participant Handbook.
- Discuss each parameter with the business idea examples of the groups.
- Groups will discuss and develop the business plan for their business idea.

Say

- Now, let's share our plan with the class.
- Each group will briefly describe the plan to the class.
- Post presentation, the other groups may ask questions to the group who have presented their plan.

Do

- Congratulate each group for sharing their points.
- Ask the audience to applaud for them.
- Keep a check on time. Tell group to wind up the discussion quickly if they go beyond the given time limit.

Say

- Along with a business plan, you need to create a financial plan and evaluate the risk involved with your start up.
- Discuss 'Financial Planning' and 'Risk Management' in detail as given in the Participant Handbook.

Summarize

- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.

Notes for Facilitation

- Keep the business plan format ready in a flipchart to display it during the activity.

UNIT 18.6.5: Procedures and Formalities for Bank Finance

Unit Objectives

At the end of this unit, participants will be able to:

- Describe the procedure and formalities for applying for bank finance.

Resources to be Used

- Participant Handbook
- Bank loan/finance form sample

Ask

- While preparing a business plan in the last session, we discussed financial planning to arrange financial resources for your start-up. Therefore, how will you collect funds to start your business?

Say

- While most entrepreneurs think 'product' is the most difficult thing to decide for a business, start-up capital poses an even a bigger obstacle. Though there are various ways of funding the business, to convince investors to invest money is the most challenging.
- Some of the funding options available in India are:
 - ♦ **Bootstrapping:** Also called self-financing is the easiest way of financing
 - ♦ **Crowd funding:** Funds are collected by consumers pre-ordering or donating for starting the business.
 - ♦ **Angel investors:** Individual or group of investors investing in the company
 - ♦ **Venture capitalists:** Venture capitals are professionally managed funds who invest in companies that have huge potential. They usually invest in a business against equity.
 - ♦ **Bank loans:** The most popular method in India.
 - ♦ **Microfinance Providers or NBFCs**
 - ♦ **Government programmes**
- Let us know discuss the most popular method i.e. bank finance in detail here.

Do

- Discuss the list of documents that are required to apply for a loan like letter of introduction, business brochure, references of other banks, and financial statements.
- Explain the details to be filled in a loan application form.
- Divide the class into groups. Give each group a loan application form.
- Ask the groups to discuss and fill the form.

Summarize

- Close the discussion by summarizing the important documents needed for bank loan.
- Ask the participants if they have any questions related to what they have talked about so far.

Notes for Facilitation



- Checklist of documents is provided as resources for the session.
- You can make some copies and distribute it during the group activity.
- Download sample loan application forms from any nationalised bank's website. Print sufficient copies to circulate it amongst the groups.

CHECKLIST OF DOCUMENTS TO BE SUBMITTED ALONG WITH LOAN APPLICATION (Common for all banks)	
1. Audited financial statements of the business concern for the last three years	
2. Provisional financial statements for the half – year ended on _____	
3. Audited financial statements of associate concern/s for the last three years	
4. Copy of QIS II for the previous quarter ended on _____	
5. Operational details in Annexure I	
6. CMA data for the last three years, estimates for current year and projection for the next year	
7. Term loan/DPG requirements in Annexure II	
8. List of machinery in respect of machinery offered as security in Annexure III	
9. Additional details for export advances furnished in Annexure IV	
10. Property statements of all directors/partners/proprietor/guarantors	
11. Copies of ITAO of the company for the last three years	
12. Copies of ITAOs/WTAOs of the directors/partners/proprietor and guarantors	
13. Copies of certificate from banks and financial institutions certifying the latest liability with them	
14. Copy of board resolution authorizing the company to apply to your bank for the credit facilities mentioned in application	
15. Copy of memorandum and article of association (in case of limited company)/partnership deed (in case of partnership firm)	
16. Cash budget for the current year and next year in case of contractors and seasonal industries	

UNIT 18.6.6: Enterprise Management – An Overview: How to Manage Your Enterprise?

Unit Objectives

At the end of this unit, participants will be able to:

- Discuss how to manage their own enterprise.

Resources to be Used

- Participant Handbook

Ask

- Having set-up a business, do you think it is possible to do everything on your own?
- Does one require trained persons for help?
- What does management mean?

Say

- Let's have a look at this example:

Kapil had a small business that was beginning to pick up pace. He wanted to expand his business, and therefore employed few more people. One day, as he was walking past Ramesh, one of his new employees, he overheard Ramesh talking rudely to a customer on the phone. This set him thinking. Kapil realised that he should have regular team meetings to motivate his employees and speak with them about any problems they might be facing during work. He should also conduct training sessions on new practices, soft skills, and technology, and develop work ethics manual for managing his enterprise.

Say

- Was Kapil correct in his approach or he should have scolded Ramesh instantly in front of his other employees?
- Discuss “Enterprise Management – An Overview” with the participants as given in the Participant Handbook.

Say

- Let's learn how to effectively manage an enterprise or business through an activity.

Team Activity

Enterprise Management

- This is a group activity.
- Design a matrix listing the topics and key words that are needed to run an enterprise effectively and smoothly.

Activity De-brief

- Have each group present their matrix.
- Encourage participants of the other groups to ask question about each other's presentation.

Do

- Instruct the participants that this is group work.
- Divide the class into small groups of 4.
- Give each group a chart paper and coloured pen.
- Tell the participants that they have make a matrix they need to fill.
- They have to write the main topics and key words that will them effectively manage their enterprise.
- Give the participants 15 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Summarize

- Ask the participants what they have learned from this exercise/activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of effective management to run an enterprise as given in the Participant Handbook.

UNIT 18.6.7: 20 Questions to Ask Yourself before Considering Entrepreneurship

Unit Objectives

At the end of this unit, participants will be able to:

- List the important questions that every entrepreneur should ask before starting an enterprise.

Resources to be Used

- Participant Handbook
- Blank sheets of paper
- Pens

Ask

- Why do you want to become an entrepreneur?

Say

- It is very important to know why you want to become an entrepreneur. Your personal goals for becoming an entrepreneur play a key role in the success of your business. Your goals should be clear well before you start your business.
- Apart from the goals, the other aspects of business that you need to bear in mind are the potential problems that you may face to set-up, your areas of interest, and all the other dimensions of the business.
- Let's understand it better with the help of some questions that every entrepreneur should ask before starting their own business.
- Open the Participant Handbook section named '20 Questions to Ask Yourself Before Considering Entrepreneurship'. You have to answer the questions individually.
- Then, we will have a class discussion on all the questions.

Do

- Read out the questions one by one in front of all the participants.
- Participants have to answer all the one by one questions.
- Give the class 10-15 minutes to note down their answers.
- At the end of 15 minutes, open the discussion for all the questions.
- Moderate the discussion by focusing on the relevant points.
- Keep a check on time and don't let the discussion get sabotaged or lose track of time. Ensure all the questions are covered and discussed.

Summarize

- Ask the participants what they have learned from this exercise/activity.
- Ask if they have any questions related to what they have talked about so far.





19. Annexures

Annexure I : Training Delivery Plan

Annexure II : Assessment Criteria



Annexure I

Training Delivery Plan

Training Delivery Plan			
Program Name	Sales Associate		
Qualification Pack Name & Ref. ID	Sales Associate - RAS / Q0104		
Version No.	1.0	Version Update Date	27/06/16
Pre-requisites to Training (if any)	Class 10 th Pass 0-2 years in a similar position (not mandatory)		
Training Outcomes	<p>By the end of this program, the participants will be able to:</p> <ol style="list-style-type: none"> 1. Process credit applications for purchases 2. Help to keep the store secure 3. Help maintain healthy and safety 4. Demonstrate products to customers 5. Help customers to choose right products 6. Provide specialist support to customers and facilitating purchases 7. Maximise sales of goods & services 8. Provide personalised sales & post-sales service support 9. Create a positive image of self & organisation in the customers mind 10. Resolve customer concerns 11. Organise the delivery of reliable service 12. Improve customer relationship 13. Monitor and solve service concerns 14. Promote continuous improvement in service 15. Work effectively in your team 16. Work effectively in your organisation 		

Sl. No	Module Name	Session Name	Session Objectives	NOS Reference	Methodology	Training Tools/Aids	Duration
1.	Introduction	Icebreaker	<ul style="list-style-type: none"> Introduce each other Build rapport with fellow students and the facilitator 	NA	Group Activity	Available objects such as paper, pencil, etc.	1 hour
2.	Retail Sector	Types of organisations and job roles	<ul style="list-style-type: none"> Overview of Retail Industry in India Overview of Sales Associate Career Progression of a Sales Associate 	NA	Facilitator-led discussion, videos	White board/ Marker/ Powerpoint/ Videos, Laptop	2 hours
3.	Process credit applications for purchases	Overview and Need for Credit Facility	<ul style="list-style-type: none"> Discuss the meaning of credit sale Identify the need of credit facility List the advantages of offering credit facility Explain the disadvantages of credit facility 	RAS/ NO114 PC1	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	0.5 hour
		Overview and Need for Credit Facility: Skill Practice	<ul style="list-style-type: none"> Discuss the meaning of credit sale Identify the need of credit facility List the advantages of offering credit facility Explain the disadvantages of credit facility 	RAS/ NO114 PC1	Role play		4 hours
		Characteristics and Conditions of Credit Facility	<ul style="list-style-type: none"> Identify various features of credit facility Appreciate the role of credit facility in meeting customer needs List various conditions applicable for credit facility 	RAS/ NO114 PC2, PC3, KA1, KB1	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1.5 hour
		Legal and Company Criteria for Providing Credit Facilities	<ul style="list-style-type: none"> Understand the need of legal obligations for providing credit facilities Explain the company or store criteria for selling goods on credit Explain the way payments are for goods sold on credit 	RAS/ NO114 PC4, KA2	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 hour
		Legal and Company Criteria for Providing Credit Facilities: Skill Practice	<ul style="list-style-type: none"> Understand the need of legal obligations for providing credit facilities Explain the company or store criteria for selling goods on credit Explain the way payments are for goods sold on credit 	RAS/ NO114 PC4, KA2	Activity	White board, Marker	0.5 hours

		Legal and Company Processes for Credit Checks and Authorisation	<ul style="list-style-type: none"> Explain the factors to be considered while evaluating a credit-seeking customer Describe credit checks and authorisation process List documents required for credit facility application Understand points that need to be considered while filling up a credit facility application form 	RAS/ NO114 PC5, KA3	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1.5 hour
		Legal and Company Criteria for Providing Credit Facilities: Skill Practice	<ul style="list-style-type: none"> Explain the factors to be considered while evaluating a credit-seeking customer Describe credit checks and authorisation process List documents required for credit facility application Understand points that need to be considered while filling up a credit facility application form 	RAS/ NO114 PC5, KA3	Team Activity	Pen, pencil, sample credit application form	0.5 hours
		Prompt Solution to Problems in Processing Credit Application Forms	<ul style="list-style-type: none"> Identify completely filled credit application forms Learn whom to approach in case of difficulties in processing the forms Describe the process of carrying out credit checks and authorisation 	RAS/ NO114 PC6, KA4	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1.5 hour
		Prompt Solution to Problems in Processing Credit Application Forms: Skill Practice	<ul style="list-style-type: none"> Identify completely filled credit application forms Learn whom to approach in case of difficulties in processing the forms Describe the process of carrying out credit checks and authorisation 	RAS/ NO114 PC6, KA4	Team Activity	White board, Marker, Overhead projector	1 hour
4.	Securing Stores	Security Risks and their Types	<ul style="list-style-type: none"> Understand the meaning of security risks Get rid of shoplifting problems Explain employee theft and preventing the same 	RAS/ NO120 PC1, PC2, PC3, PC6, KA1, KA3, KA5, KA6, KB1	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1.5 hours

		Role, Authority and Responsibility of Employees in Handling	<ul style="list-style-type: none"> Describe the role of employees in handling security risks Use the authority of employees in handling security risks Interpret responsibilities of employees in handling security risks Explain various ways of handling irritated and abusive customers 	RAS/ N0120 PC4, PC5, KA2, KA4	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1.5 hours
		Role, Authority and Responsibility of Employees in Handling Security Risks	<ul style="list-style-type: none"> Describe the role of employees in handling security risks Use the authority of employees in handling security risks Interpret responsibilities of employees in handling security risks Explain various ways of handling irritated and abusive customers 	RAS/ N0120 PC4, PC5, KA2, KA4	Activity	Pen, paper	0.5 hour
		Policy and Procedures of an Organisation for Handling Security Risks	<ul style="list-style-type: none"> Describe the policies for handling security risks Explain the procedure for handling security risks List the points to be included in policies for handling security risks Describe steps to minimise criminal activity in stores 	RAS/ N0120 PC1, PC2, PC3, PC6, KA1, KA3, KA3, KA5, KA6, KB1	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 hour
		Policy and Procedures of an Organisation for Handling Security Risks: Skill Practice	<ul style="list-style-type: none"> Describe the policies for handling security risks Explain the procedure for handling security risks List the points to be included in policies for handling security risks Describe steps to minimise criminal activity in stores 	RAS/ N0120 PC1, PC2, PC3, PC6, KA1, KA3, KA3, KA5, KA6, KB1	Field visit	Pen, Note Pad	4.5 hours

		Security Risk Reporting	<ul style="list-style-type: none"> Understand the need of reporting Understand the importance of investigating incidences Identify officials to whom security risk issues are to be reported Understand how to handle security risk problems 	RAS/N0120 PC3, KA4	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 hour
		Following Company Security Policy and Procedures	<ul style="list-style-type: none"> Discover the process and technique for personal safety from security risks Describe the company policies and procedures for maintaining security during work Understand the company policies and procedures for maintaining security during breaks and after finishing work Understand the policies to ensure security risk prevention 	RAS/ N0120 PC5, PC6, KA5, KA6	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 hour
		Following Company Security Policy and Procedures: Skill Practice	<ul style="list-style-type: none"> Discover the process and technique for personal safety from security risks Describe the company policies and procedures for maintaining security during work Understand the company policies and procedures for maintaining security during breaks and after finishing work Understand the policies to ensure security risk prevention 	RAS/ N0120 PC5, PC6, KA5, KA6	Activity	Classroom, retail lab	1 hour
5.	Maintaining Health and Safety	Health, Safety, and Security Plans and Procedures	<ul style="list-style-type: none"> Explain the role of health and safety at workplace List the occupational safety and health challenges Discuss the key obligations and regulations for employers Identify threat to workers and workplace 	RAS/ N0122 PC1, PC2, PC3, KA1, KA2, KA3, KB1	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 hour

		Reporting Health and Safety Concerns	<ul style="list-style-type: none"> Discuss the importance of reporting health and safety issues Describe the actual meaning of hazards Explain how to handle hazardous substances Report the health and safety concerns to the authorised person 	RAS/ N0122 PC4, PC5, KA4, KA5, KA6, KA8, KB2	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 hour
		First Aid and Emergency Medical Plan	<ul style="list-style-type: none"> Explain first aid and medical emergency plan Understand what medicines could be used in emergencies List the do's and don'ts of first aid Illustrate how to give first aid to victims 	RAS/ N0122 PC4, PC5, KA4, KA5, KA6, KA8, KB2	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 hour
		First Aid and Emergency Medical Plan: Skill Practice	<ul style="list-style-type: none"> Explain first aid and medical emergency plan Understand what medicines could be used in emergencies List the do's and don'ts of first aid Illustrate how to give first aid to victims 	RAS/ N0122 PC4, PC5, KA4, KA5, KA6, KA8, KB2	Role play	Pen, Note Pad	2 hours
		Following Emergency and Evacuation Plan	<ul style="list-style-type: none"> Understand the emergency plan Identify various symbols used in an evacuation plan Describe how to do emergency exit Conduct self-analysis in critical situations 	RAS/ N0122 PC6, PC7, PC8, KA7, KA9, KB3	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 hour
		Following Emergency and Evacuation Plan: Skill Practice	<ul style="list-style-type: none"> Understand the emergency plan Identify various symbols used in an evacuation plan Describe how to do emergency exit Conduct self-analysis in critical situations 	RAS/ N0122 PC6, PC7, PC8, KA7, KA9, KB3	Activity	Pen, paper	0.5 hour
		Making Work Environment Safe	<ul style="list-style-type: none"> Discuss how to make the work environment safer Appreciate the need of 'measures' to enhance employee health Explain various benefits of upgrading safety tools Describe how to perform mock evacuation drills 	RAS/ N0122 PC3, PC4, PC8, KA7, KA9, KB3	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 hour

		Role of Demonstration in Promoting and Selling Products	<ul style="list-style-type: none"> Describe the meaning of product demonstration Understand the importance of product demonstration List various retail operations where product demonstration can be performed 	RAS/ N0125 PC1, PC2, PC3, KA1, KA4, KB1	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 hour
6.	Product Demonstration	Role of Demonstration in Promoting and Selling Products	<ul style="list-style-type: none"> Describe the meaning of product demonstration Understand the importance of product demonstration List various retail operations where product demonstration can be performed 	RAS/ N0125 PC1, PC2, PC3, KA1, KA4, KB1	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 hour
		Preparation of Demonstration Area: Skill Practice	<ul style="list-style-type: none"> List various pre-demonstration activities Discuss how a demonstration area is set up Discuss various points which are to be taken care of for planning a demonstration Recognise what not to do during a product demonstration 	RAS/ N0125 PC4, PC5, PC6, KA2, KA3, KB2, KB3,KB4	Field visit	Pen, Note Pad	5 hours
		Explaining the Features and Benefits of Products during a Product Demonstration	<ul style="list-style-type: none"> Describe what kind of prior knowledge is required for a product demonstration List the factors that a product specialist should keep in mind for demonstrating a product 	RAS/ N0125 PC1, PC2, PC3, PC5, KA1, KA4, KB1	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	4 hours
		Explaining the Features and Benefits of Products during a Product Demonstration: Skill Practice	<ul style="list-style-type: none"> Describe what kind of prior knowledge is required for a product demonstration List the factors that a product specialist should keep in mind for demonstrating a product 	RAS/ N0125 PC1, PC2, PC3, PC5, KA1, KA4, KB1	Activity	Pen, note pad	1.5 hours
		Logical Sequencing of Demonstration Steps	<ul style="list-style-type: none"> Identify the steps of product demonstration List various logical sequencing of a one-to-one product demonstration 	RAS/ N0125 PC3, PC4, PC5, PC6, KA2, KA3, KB1	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	3

			<ul style="list-style-type: none"> Discuss the importance of offering information about product warranty and replacement Illustrate how to close a product demonstration 				
		Logical Sequencing of Demonstration Steps: Skill Practice	<ul style="list-style-type: none"> Identify the steps of product demonstration List various logical sequencing of a one-to-one product demonstration Discuss the importance of offering information about product warranty and replacement Illustrate how to close a product demonstration 	RAS/ N0125 PC3, PC4, PC5, PC6, KA2, KA3, KB1	Role play, Activity	Pen/ pencil/ note book/ mobile phone	2.5 hours
7.	Helping Customers to Choose Right Products	Explaining Product Features and Benefits to Customers to Promote Sales and Goodwill	<ul style="list-style-type: none"> Identify the need of customers List product features and benefits Discuss sales and goodwill promotion Make yourself familiar with the way of explaining product features and benefits to customers 	RAS/ N0126 PC1, PC2, PC3, KA1, KA7, KB1, KB2	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1.5 hours
8.	Overview of Product Sales Specialist	Explaining Product Features and Benefits to Customers to Promote Sales and Goodwill: Skill Practice	<ul style="list-style-type: none"> Identify the need of customers List product features and benefits Discuss sales and goodwill promotion Make yourself familiar with the way of explaining product features and benefits to customers 	RAS/ N0126 PC1, PC2, PC3, KA1, KA7, KB1, KB2	Role Play	Sample products	2 hours
		Helping Customers Choose Products and Handling Customer Queries	<ul style="list-style-type: none"> Describe how to help customers select products Discuss the way of handling a customer's objections and questions List explanations for a customer's objections Encourage customers to ask questions 	RAS/ N0126 PC4, PC5, PC6, KA3, KA6	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1.5 hours

		Helping Customers Choose Products and Handling Customer Queries: Skill Practice	<ul style="list-style-type: none"> Describe how to help customers select products Discuss the way of handling a customer's objections and questions List explanations for a customer's objections Encourage customers to ask questions 	RAS/ N0126 PC4, PC5, PC6, KA3, KA6	Field Visit	Pen, Note Pad	4.5 hours
		Identifying Opportunities for Up-selling and Cross-selling	<ul style="list-style-type: none"> Describe the opportunities for up-selling Explain about opportunities of cross-selling List various ways of pitching for up-selling and cross-selling Identify customers' requirements for additional and associated products 	RAS/ N0126 PC7, PC8, PC9, PC10, PC11, KA2, KA4, KA5, KA8, KA9	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 hours
		Identifying Opportunities for Up-selling and Cross-selling: Skill Practice	<ul style="list-style-type: none"> Describe the opportunities for up-selling Explain about opportunities of cross-selling List various ways of pitching for up-selling and cross-selling Identify customers' requirements for additional and associated products 	RAS/ N0126 PC7, PC8, PC9, PC10, PC11, KA2, KA4, KA5, KA8, KA9	Field Visit	Pen, Note Pad	4.5 hours
		Collecting and Interpreting Customer Responses and Acknowledging Customer Buying Decision	<ul style="list-style-type: none"> Identify customer data to be collected Explain the way to collect a customer's data Discuss ways of interpreting a customer's response 	RAS/ N0126 PC12, PC13, KA10	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	0.5 hour
			<ul style="list-style-type: none"> Outline how to acknowledge a customer's buying decision 				
		Techniques of Closing Sales and Bill Payment	<ul style="list-style-type: none"> Describe the process of closing sales Explain how to direct customers towards bill payment List various ways in which a sales associate could help customers to make buying decisions 	RAS/ N0126 PC1, PC2, PC3, PC4, PC5, PC6, KA1, KA7, KB1, KB2, KA3, KA6	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	4 hours

		Legal Rights Related to Returning of Unsatisfactory Goods	<ul style="list-style-type: none"> Describe how to handle customers unsatisfied with a purchased product Explain the way of disclosing legal policies at the time of selling products List various ways of maintaining the security and safety of products throughout sales process Describe the technique of handling products after demonstration 	RAS/ N0126 PC7, PC8, PC9, PC10, PC11, PC12, PC13, KA2, KA4, KA5, KA8, KA9, KA10	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1.5 hours
		Informing Customers about Specialist Products: Features and Benefits	<ul style="list-style-type: none"> Describe the meaning of specialist products Discuss the features and benefits of specialist products List advantages of specialist products over other products 	RAS/ N0127 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, KA1, KA2, KA3, KA4, KB1, KB2	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hour
		Displaying Products of Customer's Interest	<ul style="list-style-type: none"> Discuss the need of determining product features and benefits according to a customer's interest Describe ways of making a demonstration interesting for customers List various ways of attracting different types of customers Make yourself aware of the need of helping customers during the purchase of a product 	RAS/ N0127 PC9, PC10, PC11, PC12, PC13, PC14, PC15, KA5, KA6, KA7, KA8, KB3, KB4	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hour
		Providing Product Information and Response to Customer Queries	<ul style="list-style-type: none"> Identify the importance of providing product information to customers Discuss how to respond to customers' questions Describe why a sales associate needs to be well informed about the product Make yourself familiar with employees' behaviour while responding to customer queries 	RAS/ N0127 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, KA1, KA2, KA3, KA4, KB1, KB2	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 Hour

		Providing Product Information and Response to Customer Queries: Skill Practice	<ul style="list-style-type: none"> Identify the importance of providing product information to customers Discuss how to respond to customers' questions Describe why a sales associate needs to be well informed about the product Make yourself familiar with employees' behaviour while responding to customer queries 	RAS/ N0127 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, KA1, KA2, KA3, KA4, KB1, KB2	Role play	Sample products	3 hours
		Demonstration of Specialist Products	<ul style="list-style-type: none"> Describe the importance of products' latest information to sales associates Discuss demonstration of specialist products Describe promotion of specialist products Make yourself familiar with the need of controlling the duration of demonstration 	RAS/ N0127 PC9, PC10, PC11, PC12, PC13, PC14, PC15, KA5, KA6, KA7, KA8, KB3, KB4	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hour
		Performing Safe and Valuable Product Demonstration	<ul style="list-style-type: none"> Discuss the company policy for customer service and demonstration of specialist products Explain how to set up demonstrations without disturbing other people 	RAS/ N0127 PC7, PC9, PC15, KA6, KA7	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 Hour
			<ul style="list-style-type: none"> Describe setting up safe and effective demonstrations Describe what a sales associate must consider for a safe and effective demonstration 				
		Performing Safe and Valuable Product Demonstration: Skill Practice	<ul style="list-style-type: none"> Discuss the company policy for customer service and demonstration of specialist products Explain how to set up demonstrations without disturbing other people Describe setting up safe and effective demonstrations Describe what a sales associate must consider for a safe and effective demonstration 	RAS/ N0127 PC7, PC9, PC15, KA6, KA7	Field Visit	Pen, Note Pad	7 Hours

		Safety and Security of Store during Demonstration	<ul style="list-style-type: none"> Describe ways of ensuring the security and safety of the store while giving a demonstration Understand the importance of availability of trained staff in case of an emergency Describe the checking of equipment and materials available for the demonstration Explain precautionary safety signs 	RAS/ N0127 PC9, PC15, KA6	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 Hour
9.	Maximising Sales	Analysing Features and Benefits of Products	<ul style="list-style-type: none"> Discuss the need for increasing sales and promotion Appreciate seasonal trends and their impact on sales Explain the difference between product features and benefits List ways of promoting products 	RAS/ N0128 PC1, PC2, KB1, KB2	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Identifying and Reporting Promotional Opportunities	<ul style="list-style-type: none"> Explain the estimation of promotional opportunities to increase sales 	RAS/N0128 PC1, PC2, PC3, PC4, PC6, KA2, KA3	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	3 Hours
		Identifying and Reporting Promotional Opportunities: Skill Practice	<ul style="list-style-type: none"> Explain the estimation of promotional opportunities to increase sales Discuss the potential of promotional opportunities to increase sales List various techniques to encourage buying of promoted product in future 	RAS/N0128 PC1, PC2, PC3, PC4, PC6, KA1, KA2, KA3	Activity	Pen, paper	1 Hour

		Identifying and Reporting Promotional Opportunities: Skill Practice	<ul style="list-style-type: none"> Explain the estimation of promotional opportunities to increase sales Discuss the potential of promotional opportunities to increase sales List various techniques to encourage buying of promoted product in future 	RAS/N0128 PC1, PC2, PC3, PC4, PC6, KA1, KA2, KA3	Activity	White board, Marker	4 Hours
		Promoting Products	<ul style="list-style-type: none"> Explain how to promote product features and benefits Discuss how to communicate promotions to customers List various techniques of encouraging customers to purchase promoted products 	RAS/N0128 PC1, PC2, PC5, PC6, KA2, KA4, KB3	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	3 Hours
		Promoting Products: Skill Practice	<ul style="list-style-type: none"> Explain how to promote product features and benefits Discuss how to communicate promotions to customers List various techniques of encouraging customers to purchase promoted products 	RAS/N0128 PC1, PC2, PC5, PC6, KA2, KA4, KB3	Activity	Pen, paper, mobile phone/ tab	1 Hour
		Recording and Evaluating Promotion Results	<ul style="list-style-type: none"> Describe the effectiveness of promotions Explain how to evaluate promotion results List the various considerations in evaluating a promotion Explain the benefits of promotions 	RAS/N0128 PC6, PC7, PC8, PC9, KA2, KA5	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	3 Hours
		Recording and Evaluating Promotion Results: Skill Practice	<ul style="list-style-type: none"> Describe the effectiveness of promotions Explain how to evaluate promotion results List the various considerations in evaluating a promotion Explain the benefits of promotions 	RAS/N0128 PC6, PC7, PC8, PC9, KA2, KA5	Activity	Pen, Note pad	5 Hours

10.	Personalised sales & post-sales service support	Preparing for Customer Visits	<ul style="list-style-type: none"> Explain the meaning of personalised selling Describe the need of knowing about new brands or services provided by companies Discuss the preparation required for client visits Explain the importance of checking the work area for client consultation 	RAS/N0129 PC1, PC2, KB1	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Preparing for Customer Visits: Skill Practice	<ul style="list-style-type: none"> Explain the meaning of personalised selling Describe the need of knowing about new brands or services provided by companies Discuss the preparation required for client visits Explain the importance of checking the work area for client consultation 	RAS/N0129 PC1, PC2, KB1	Activity	Pen, paper	1 Hour
		Providing Personalised Service to Customers	<ul style="list-style-type: none"> Discuss the need of contacting clients as per their convenience Illustrate the need of establishing good relationships with clients 	RAS/N0129 PC5, PC6, PC7, PC8, PC9, KA6, KA7, KA8	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	3 Hours
		Providing Personalised Service to Customers: Skill Practice	<ul style="list-style-type: none"> Discuss the need of contacting clients as per their convenience Illustrate the need of establishing good relationships with clients Explain the importance of asking questions to clients Make yourself familiar with the tactics to determine a client budget 	RAS/N0129 PC5, PC6, PC7, PC8, PC9, KA6, KA7, KA8	Activity	Pen, paper	1 Hour

		Providing Personalised Service to Customers: Skill Practice	<ul style="list-style-type: none"> Discuss the need of contacting clients as per their convenience Illustrate the need of establishing good relationships with clients Explain the importance of asking questions to clients Make yourself familiar with the tactics to determine a client budget 	RAS/N0129 PC5, PC6, PC7, PC8, PC9, KA6, KA7, KA8	Role Play	Pen, Note Pad	2 Hours
		Meeting Company's Customer Service Standards	<ul style="list-style-type: none"> Discuss the company's customer service standards and personalised service Describe the need of establishing company's desired image in clients' mind List various opportunities of selling additional products Discuss why sales associates are required to abide by company service standards 	RAS/N0129 PC3, PC4, PC10, PC11, PC12, PC17, KA1, KA3, KA4, KA5, KA9, KA10, KA15	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Meeting Company's Customer Service Standards: Skill Practice	<ul style="list-style-type: none"> Discuss the company's customer service standards and personalised service Describe the need of establishing company's desired image in clients' mind List various opportunities of selling additional products Discuss why sales associates are required to abide by company service standards 	RAS/N0129 PC3, PC4, PC10, PC11, PC12, PC17, KA1, KA3, KA4, KA5, KA9, KA10, KA15	Role Play	Pen, Note Pad	2 Hours
		Company Procedure for Maintaining Client Records	<ul style="list-style-type: none"> Discuss data protection laws Explain company procedures for updating client records List various steps of recording and storing client information 	RAS/N0129 PC13, PC14, PC15, PC16, KA2, KA11, KA12, KA13, KA14	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours

			<ul style="list-style-type: none"> • Make yourself familiar with company policy for client confidentiality 				
		Company Procedure for Maintaining Client Records: Skill Practice	<ul style="list-style-type: none"> • Discuss data protection laws • Explain company procedures for updating client records • List various steps of recording and storing client information • Make yourself familiar with company policy for client confidentiality 	RAS/N0129 PC13, PC14, PC15, PC16, KA2, KA11, KA12, KA13, KA14	Activity	Pen, Paper	1 Hour
		Developing Relationships with Customers	<ul style="list-style-type: none"> • Discuss the importance of keeping promises to customers • Explain how to sell products and maintain good relationships with clients • List various ways of making additional product recommendations to clients • Make yourself familiar with the need of matching product's features and benefits to clients requirements 	RAS/N0129 PC3, PC4, PC10, PC17, KA3, KA4, KA8, KA9	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Developing Relationships with Customers: Skill Practice	<ul style="list-style-type: none"> • Discuss the importance of keeping promises to customers • Explain how to sell products and maintain good relationships with clients • List various ways of making additional product recommendations to clients • Make yourself familiar with the need of matching product's features and benefits to clients requirements 	RAS/N0129 PC3, PC4, PC10, PC17, KA3, KA4, KA8, KA9	Role Play	Pen, Note Pad	3 Hours
		Developing Relationships with Customers: Skill Practice	<ul style="list-style-type: none"> • Discuss the importance of keeping promises to customers • Explain how to sell products and maintain good relationships with clients 	RAS/N0129 PC3, PC4, PC10, PC17, KA3, KA4, KA8, KA9	Activity	White board, Marker, Overhead projector, Laptop, Internet access	1 Hour

			<ul style="list-style-type: none"> List various ways of making additional product recommendations to clients Make yourself familiar with the need of matching product's features and benefits to clients requirements 				
11.	Positive image building	Establishing Organisational Image	<ul style="list-style-type: none"> Explain the meaning of an organisation Identify organisational behaviour policies for customer, colleagues, and seniors Explain work flow in the organisation Describe the reporting structure in the organisation 	RAS/N0130 PC1, PC2, KA1, KA2, KA3, KA5	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Establishing Organisational Image: Skill Practice	<ul style="list-style-type: none"> Explain the meaning of an organisation Identify organisational behaviour policies for customer, colleagues, and seniors Explain work flow in the organisation Describe the reporting structure in the organisation 	RAS/N0130 PC1, PC2, KA1, KA2, KA3, KA5	Role Play	Pen, Note Pad	2 Hours
		Developing Basic Etiquettes	<ul style="list-style-type: none"> Explain basic etiquettes List grooming standards for male/female employees Discuss general guidelines on communicating with customers Explain the importance of using simple phrases and language while communicating with customers 	RAS/N0130 PC1, PC2, PC3, PC5, PC7	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Developing Basic Etiquettes: Skill Practice	<ul style="list-style-type: none"> Explain basic etiquettes List grooming standards for male/female employees Discuss general guidelines on communicating with customers Explain the importance of using simple phrases and language while communicating with customers 	RAS/N0130 PC1, PC2, PC3, PC5, PC7	Activity	Pen, Paper	1 Hour

		Appropriate Customer Handling	<ul style="list-style-type: none"> Discuss the ways of dealing with customers Understand the importance of greeting customers List various points to be kept in mind while greeting customers Describe the importance of listening to customers 	RAS/N0130 PC1, PC2, PC3, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KA4	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Appropriate Customer Handling: Skill Practice	<ul style="list-style-type: none"> Discuss the ways of dealing with customers Understand the importance of greeting customers List various points to be kept in mind while greeting customers Describe the importance of listening to customers 	RAS/N0130 PC1, PC2, PC3, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KA4	Role Play	Pen, Note Pad	2 Hours
		Explaining and Interpreting Complex Information to Customers	<ul style="list-style-type: none"> Explain the process of dealing with complex information provided to customers Discuss reasons of adopting behaviour as per customer behaviour Express the need of updating customers Describe the ways of providing the best solution to customers 	RAS/N0130 PC13, PC14, PC15, PC16, KA5	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Building Relationships with Internal and External Customers	<ul style="list-style-type: none"> Describe relationships with internal and external customers Illustrate the importance of timely delivery of services to customers List steps of assisting customers in difficult times Discuss how to follow-up customers for services and feedback 	RAS/N0130 PC1, PC2, PC3, PC4, PC5, PC6, PC7	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours

		Building Relationships with Internal and External Customers: Skill Practice	<ul style="list-style-type: none"> Describe relationships with internal and external customers Illustrate the importance of timely delivery of services to customers List steps of assisting customers in difficult times Discuss how to follow-up customers for services and feedback 	RAS/N0130 PC1, PC2, PC3, PC4, PC5, PC6, PC7	Activity	White board, white board marker	1 Hour
		Creating and Analysing Database	<ul style="list-style-type: none"> Explain the need of documentation skills Discuss the importance of reading and writing skills for sales associates Describe how to maintain client information database Explain the method of writing and submitting reports 	RAS/N0130 PC13, PC14, PC15, PC16	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 Hour
12.	Resolving customer concerns	Identifying Customer Service Problems	<ul style="list-style-type: none"> Explain various problems faced by customers in retail stores Discuss the importance of listening to customers carefully List various options to resolve customer problems Describe the need of confirming the options with others to resolve customer problems 	RAS/NO132 PC1, PC2, KA1, KA2, KA3, KA4, KB1	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Identifying Customer Service Problems: Skill Practice	<ul style="list-style-type: none"> Explain various problems faced by customers in retail stores Discuss the importance of listening to customers carefully List various options to resolve customer problems Describe the need of confirming the options with others to resolve customer problems 	RAS/NO132 PC1, PC2, KA1, KA2, KA3, KA4, KB1	Role Play	Pen, Note Pad	2 Hours

		Identifying Customer Service Problems: Skill Practice	<ul style="list-style-type: none"> • Explain various problems faced by customers in retail stores • Discuss the importance of listening to customers carefully • List various options to resolve customer problems • Describe the need of confirming the options with others to resolve customer problems 	RAS/NO132 PC1, PC2, KA1, KA2, KA3, KA4, KB1	Activity	Pen, Paper	2 Hours
		Determining Solutions for Customer Service Issues	<ul style="list-style-type: none"> • Explain how to identify alternatives to solve customer problems a sales associate cannot help • Describe the importance of discussing available options with customers • List various strategies that could be used by sales associates for solving such problems • Discuss whom to contact for customer problems when the sales associate is unable to solve the problem 	RAS/NO132 PC6, PC7, PC8, PC9, PC10	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	3 Hours
		Determining Solutions for Customer Service Issues: Skill Practice	<ul style="list-style-type: none"> • Explain how to identify alternatives to solve customer problems a sales associate cannot help • Describe the importance of discussing available options with customers • List various strategies that could be used by sales associates for solving such problems • Discuss whom to contact for customer problems when the sales associate is unable to solve the problem 	RAS/NO132 PC6, PC7, PC8, PC9, PC10	Field Visit	Pen, Note Pad	5 Hours

		Communicating Solution Options to Customers	<ul style="list-style-type: none"> Discuss the need to check organisational benefit of solution opted Explain the action to be taken to implement the option agreed upon by the customer Describe the need for informing the customer about what is happening to resolve the problem List various sources through which customers could be informed about the resolution of the problem 	RAS/NO132 PC11, PC14, PC15, PC16	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2.5 Hours
		Taking Actions to Resolve Customer Service Problems	<ul style="list-style-type: none"> Discuss how to work with others for resolving customer problem resolution promises Illustrate how to keep a record of promises made Elaborate on the importance of contacting customers to ensure proper problem resolution Describe why a sales associate should provide clear reasons when customer problem cannot be solved 	RAS/NO132 PC11, PC12, PC13, PC14, PC15, PC16	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2.5 Hours
		Taking Actions to Resolve Customer Service Problems: Skill Practice	<ul style="list-style-type: none"> Discuss how to work with others for resolving customer problem resolution promises Illustrate how to keep a record of promises made Elaborate on the importance of contacting customers to ensure proper problem resolution Describe why a sales associate should provide clear reasons when customer problem cannot be solved 	RAS/NO132 PC11, PC12, PC13, PC14, PC15, PC16	Activity	White board, Marker, pen, paper	2 Hours

		Dealing with Repeated Problems and No-Solution Situations	<ul style="list-style-type: none"> Describe how to identify repeated problems Discuss the importance of alerting appropriate authority for repeated problems Illustrate the need for sharing customer feedback with others Elaborate on the requirement of identifying problems with systems and procedures before they occur 	RAS/NO132 PC5, KA3	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1 Hour
13.	Organising Service Delivery	Planning Customer Service Delivery	<ul style="list-style-type: none"> Explain the meaning of customer service delivery Discuss various prerequisites of planning, preparing and organising service delivery List various factors on which efficiency of the services rendered by a retailer depends Discuss the need of a retailer to be transparent with its policies and portfolio 	RAS/NO133 PC1, PC2, PC3, PC13, PC14	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1.5 Hours
		Planning Customer Service Delivery: Skill Practice	<ul style="list-style-type: none"> Explain the meaning of customer service delivery Discuss various prerequisites of planning, preparing and organising service delivery List various factors on which efficiency of the services rendered by a retailer depends Discuss the need of a retailer to be transparent with its policies and portfolio 	RAS/NO133 PC1, PC2, PC3, PC13, PC14	Activity	White board, Marker	1 Hour

		Organising Reliable Customer Service	<ul style="list-style-type: none"> Discuss the need of responding to customer feedback Elaborate on the feedback mechanism Describe the importance of identifying useful customer feedback Illustrate the importance of positive customer feedback 	RAS/NO133 PC1, PC2, PC3, PC4, PC5	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Organising Reliable Customer Service: Skill Practice	<ul style="list-style-type: none"> Discuss the need of responding to customer feedback Elaborate on the feedback mechanism Describe the importance of identifying useful customer feedback Illustrate the importance of positive customer feedback 	RAS/NO133 PC1, PC2, PC3, PC4, PC5	Field Visit	Pen, Note Pad	5 Hours
		Following Organisational Procedures for Customer Service Delivery	<ul style="list-style-type: none"> List various organisational procedures for delivering customer service Describe how to locate information to solve customer query Identify critical sections in feedback form 	RAS/NO133 PC1, PC2, PC3, PC4, KA1, KA2, KA5,	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1.5 Hours
		Following Organisational Procedures for Customer Service Delivery: Skill Practice	<ul style="list-style-type: none"> List various organisational procedures for delivering customer service Describe how to locate information to solve customer query Identify critical sections in feedback form 	RAS/NO133 PC1, PC2, PC3, PC4, KA1, KA2, KA5,	Activity	Pen, paper	0.5 hour

		Maintaining and Controlling Customer Service Delivery	<ul style="list-style-type: none"> Describe the need of maintaining service delivery during busy and lull periods Differentiate the behaviour of retail sales associate between busy and lull periods Elaborate how to reorganise work to handle unexpected workload List various actions to be taken to improve the reliability of customer service 	RAS/NO133 PC4, PC5, PC6, PC7, PC8, PC9, PC10, KA1, KA3	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1.5 Hours
		Maintaining and Controlling Customer Service Delivery: Skill Practice	<ul style="list-style-type: none"> Describe the need of maintaining service delivery during busy and lull periods Differentiate the behaviour of retail sales associate between busy and lull periods Elaborate how to reorganise work to handle unexpected workload List various actions to be taken to improve the reliability of customer service 	RAS/NO133 PC4, PC5, PC6, PC7, PC8, PC9, PC10, KA1, KA3	Activity	Pen, Paper	0.5 hour
		Using Recording Systems to Maintain Reliable Customer Service	<ul style="list-style-type: none"> Discuss the different methods used for collecting customer information Explain policies related to recording and storing customer service information Describe the procedure to select and retrieve relevant customer service information Elaborate on the need of supplying accurate customer service information 	RAS/NO133 PC11, PC12, PC13, PC14, KA3, KA4, KA6, KB1	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1.5 Hours

		Using Recording Systems to Maintain Reliable Customer Service: Skill Practice	<ul style="list-style-type: none"> Discuss the different methods used for collecting customer information Explain policies related to recording and storing customer service information Describe the procedure to select and retrieve relevant customer service information Elaborate on the need of supplying accurate customer service information 	RAS/NO133 PC11, PC12, PC13, PC14, KA3, KA4, KA6, KB1	Activity	Pen, paper, desk, chair, computer, Dummy customer feedback forms	1 Hour
14.	Improving Customer Relationship	Improving Relationship and Communication with Customers	<ul style="list-style-type: none"> Discuss the need of improving customer relations List various ways of improving the organisation's image in front of customers Identify the best communication method to be used Explore the need of informing customers when their expectations are not met 	RAS/NO134 PC1, PC2, PC3, KA1, KA2	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	3.5 Hours
		Improving Relationship and Communication with Customers: Skill Practice	<ul style="list-style-type: none"> Discuss the need of improving customer relations List various ways of improving the organisation's image in front of customers Identify the best communication method to be used Explore the need of informing customers when their expectations are not met 	RAS/NO134 PC1, PC2, PC3, KA1, KA2	Role Play		3 Hours
		Maintaining Balance between Customer and Organisational Needs	<ul style="list-style-type: none"> Explain the importance of meeting customer expectations within the organisation Discuss the ways to meet the customer expectations Describe the importance of improving relationship with customers List the tactics retailer can put to improve customer relationship 	RAS/NO134 PC4, PC5, PC6, PC7, PC8, PC9, KA3	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	3.5 Hours

		Maintaining Balance between Customer and Organisational Needs: Skill Practice	<ul style="list-style-type: none"> Explain the importance of meeting customer expectations within the organisation Discuss the ways to meet the customer expectations Describe the importance of improving relationship with customers List the tactics retailer can put to improve customer relationship 	RAS/NO134 PC4, PC5, PC6, PC7, PC8, PC9, KA3	Activity	Pen, paper, white board, marker	2 Hours
		Meeting and Exceeding Customer Expectations	<ul style="list-style-type: none"> Identify opportunities to exceed customers' expectations Discuss alternative solutions Describe how to negotiate solutions Elaborate how to take actions upon agreed solutions 	RAS/NO134 PC10, PC11, PC12, PC13, KA4	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	3 Hours
		Meeting and Exceeding Customer Expectations: Skill Practice	<ul style="list-style-type: none"> Identify opportunities to exceed customers' expectations Discuss alternative solutions Describe how to negotiate solutions Elaborate how to take actions upon agreed solutions 	RAS/NO134 PC10, PC11, PC12, PC13, KA4	Role Play	Pen, paper, white board, marker	3 Hours
15.	Monitoring and Solving Customer Service Issues	Understanding Customer Service Problems: Organisational Procedure and System	<ul style="list-style-type: none"> Describe organisational procedures and systems for dealing with customer service problems List reasons why some dissatisfied customers do not complain to the retailers Describe the importance of authority in solving customer service problems Discuss how to solve customer service problems 	RAS/NO135 PC8, PC9 KA1, KA2	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours

		Solving Customer Service Problems	<ul style="list-style-type: none"> • Explain how to negotiate with and reassure customers while their problems are being solved • Describe ways of executing agreed solution • Discuss the need of solving problems in advance with service systems and procedures • Make yourself familiar with the need of negotiating and reassuring customers at the time of problem resolution 	RAS/N0135 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC10	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2.5 Hours
		Informing and Analysing Actions Taken	<ul style="list-style-type: none"> • Discuss how to inform customers about the status of the actions taken • Understand whether customers are comfortable with the actions taken • List the importance of informing managers and colleagues about the steps taken • Learn the impact of a situation when a customer is not comfortable with a solution 	RAS/N0135 PC13, PC14, KA3, KA4	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2.5 Hours
		Informing and Analysing Actions Taken: Skill Practice	<ul style="list-style-type: none"> • Discuss how to inform customers about the status of the actions taken • Understand whether customers are comfortable with the actions taken • List the importance of informing managers and colleagues about the steps taken • Learn the impact of a situation when a customer is not comfortable with a solution 	RAS/N0135 PC13, PC14, KA3, KA4	Role play		4 Hours

		Resolving Repeated Customer Service Problems	<ul style="list-style-type: none"> Describe the organisational procedures to identify repeated customer service problems List various options for dealing with a repeated problem Identify activities to find out the merits and demerits of each option Discuss the activities required to select the best option for solving repeated customer service problems 	RAS/N0135 PC11, PC12, PC13, PC14, KA3, KA4	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2.5 Hours
		Resolving Repeated Customer Service Problems: Skill Practice	<ul style="list-style-type: none"> Describe the organisational procedures to identify repeated customer service problems List various options for dealing with a repeated problem Identify activities to find out the merits and demerits of each option Discuss the activities required to select the best option for solving repeated customer service problems 	RAS/N0135 PC11, PC12, PC13, PC14, KA3, KA4	Activity	Laptop, Internet access	1 Hour
		Monitoring Changes and Analysing the Impact of Successfully Resolved Customer Service Problems	<ul style="list-style-type: none"> Identify the activities for monitoring changes done in the organisational policies and systems Describe the action to be taken if changes in the organisational policy have not been implemented Discuss the impact of successful resolution of customer service problems on customer loyalty Identify situations in which customers may become loyal to the retailer 	RAS/N0135 PC14, KA3	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	1.5 Hours

16.	Continuous Service Improvement	Collecting, Analysing and Presenting Customer Feedback	<ul style="list-style-type: none"> Explain the importance of gathering customer feedback Discuss the need of analysing and interpreting customer feedback List various ways to identify opportunities and propose changes 	RAS/N0136 PC1, PC2, KA3	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Collecting, Analysing and Presenting Customer Feedback: Skill Practice	<ul style="list-style-type: none"> Explain the importance of gathering customer feedback Discuss the need of analysing and interpreting customer feedback List various ways to identify opportunities and propose changes 	RAS/N0136 PC1, PC2, KA3	Activity	Sample Feedback form	3 Hours
		Improving Customer Service	<ul style="list-style-type: none"> Explain the importance of gathering customer feedback Discuss the need of analysing and interpreting customer feedback List various ways to identify opportunities and propose changes 	RAS/N0136 PC3, PC4, KA2	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Implementing Changes in Customer Service Standards	<ul style="list-style-type: none"> Discuss the need of obtaining the approval for changes in customer service standards from the concerned authority Describe ways of organising implementation of authorised changes List the concerned people to be informed about the changes Describe the advantages and disadvantages of change 	RAS/N0136 PC3, PC4, PC5, PC6, PC7, PC8, KA4	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours

		Implementing Changes in Customer Service Standards: Skill Practice	<ul style="list-style-type: none"> Discuss the need of obtaining the approval for changes in customer service standards from the concerned authority Describe ways of organising implementation of authorised changes List the concerned people to be informed about the changes Describe the advantages and disadvantages of change 	RAS/N0136 PC3, PC4, PC5, PC6, PC7, PC8, KA4	Activity	White board, Marker	2.5 Hours
		Implementing Changes in Customer Service Standards: Skill Practice	<ul style="list-style-type: none"> Discuss the need of obtaining the approval for changes in customer service standards from the concerned authority Describe ways of organising implementation of authorised changes List the concerned people to be informed about the changes Describe the advantages and disadvantages of change 	RAS/N0136 PC3, PC4, PC5, PC6, PC7, PC8, KA4	Activity	White board, Marker	2.5 Hours
		Reviewing Implemented Changes in Customer Service Standards	<ul style="list-style-type: none"> Discuss the use of the analysis and interpretation of implemented changes in customer service standards to identify further opportunities for improvement Describe ways of presenting improvement opportunities to concerned authority for implementation List the service improvements strategies affecting the balance between overall customer satisfaction, costs of providing service, and regulatory needs 	RAS/N0136 PC9, PC10, PC11, PC12, PC13, KA1	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours

17.	Working Effectively in a Team	Supporting the Team in Working Effectively: Communication Etiquette	<ul style="list-style-type: none"> • Discuss the strategies to achieve effective teamwork • Express the importance of maintaining communication etiquette with colleagues • List the guidelines of maintaining etiquette with male/female colleagues • Outline the ways of maintaining etiquette with male/female colleagues • Explain the ways of building healthy relationship with colleagues • Recognise the importance of showing respect to colleagues and managers • List ways of working with colleagues to achieve targets • Understand the benefits of effective listening to colleagues 	RAS/N0137 PC1, PC2, PC3, PC4, PC4, PC5, PC6, PC7	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Supporting the Team in Working Effectively: Communication Etiquette: Skill Practice	<ul style="list-style-type: none"> • Discuss the strategies to achieve effective teamwork • Express the importance of maintaining communication etiquette with colleagues • List the guidelines of maintaining etiquette with male/female colleagues 	RAS/N0137 PC1, PC2, PC3, PC4, PC4, PC5, PC6, PC7	Role Play		2 Hours
			<ul style="list-style-type: none"> • Outline the ways of maintaining etiquette with male/female colleagues • Explain the ways of building healthy relationship with colleagues • Recognise the importance of showing respect to colleagues and managers • List ways of working with colleagues to achieve targets • Understand the benefits of effective listening to colleagues 		Role Play		2 Hours

		Supporting the Team in Working Effectively: Communication Etiquette: Skill Practice	<ul style="list-style-type: none"> Discuss the strategies to achieve effective teamwork Express the importance of maintaining communication etiquette with colleagues List the guidelines of maintaining etiquette with male/female colleagues Outline the ways of maintaining etiquette with male/female colleagues Explain the ways of building healthy relationship with colleagues Recognise the importance of showing respect to colleagues and managers List ways of working with colleagues to achieve targets Understand the benefits of effective listening to colleagues 	RAS/N0137 PC1, PC2, PC3, PC4, PC4, PC5, PC6, PC7	Activity	Pen, paper	0.5 Hour
		Employees' Responsibilities towards the Team	<ul style="list-style-type: none"> Discuss the techniques of working with a team List situations in which sharing of information can happen Recall the media through which work-related information is shared with colleagues Recognise the importance of exchanging opinion and views with colleagues 	RAS/N0137 PC1, PC2, PC3, PC4, PC4, PC5, PC6, PC7, KA1, KA2, KA3, KA4, KB1, KB2, KB3, KB4, KB5	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	3 Hours
		Developing Effective Work Habits	<ul style="list-style-type: none"> Discuss the need of developing team communication Describe the strategies for developing effective team communication List the reasons of conflicts between colleagues 	RAS/N0137 PC10, PC11, PC12, PC13, PC14, PC15, KB3, KB4, KB6, KB7	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2.5 Hours

			<ul style="list-style-type: none"> Justify the need of discussing and resolving issues at work place 				
		Working in an Organisation Across Teams	<ul style="list-style-type: none"> Justify the importance of working within job responsibilities Illustrate the essentials of effective work instructions List the points which help completing work according to requirements Decide when to involve other colleagues to complete the work 	RAS/N0138 PC1, PC2, PC3, PC4, PC5, KA1, KA2, KA3, KA4, KA5, KA6,	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	4 Hours
18	Working Effectively in an Organisation	Working in an Organisation	<ul style="list-style-type: none"> Justify the importance of working within job responsibilities Illustrate the essentials of effective work instructions List the points which help completing work according to requirements Decide when to involve other colleagues to complete the work 	RAS/N0138 PC1, PC2, PC3, PC4, PC5, KA1, KA2, KA3, KA4, KA5, KA6,	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Demonstrating Problem-Solving Skills	<ul style="list-style-type: none"> Express the need of self-realisation and helping others by sales associates Describe the phases of finding solution to any problem Discuss how helping other colleagues in solving problem can benefit the organisation List the factors to be considered for self development 	RAS/N0138 PC7, PC8, PC9, PC10, PC11, PC12, PC13, PC14, PC15, PC16, PC17, KA7, KA8, KA9, KA10, KA11, KA12, KA13, KA14, KA15, KA16, KA17	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Demonstrating Problem-Solving Skills: Skill Practice	<ul style="list-style-type: none"> Express the need of self-realisation and helping others by sales associates Describe the phases of finding solution to any problem Discuss how helping other colleagues in solving problem can benefit the organisation List the factors to be considered for self development 	RAS/N0138 PC7, PC8, PC9, PC10, PC11, PC12, PC13, PC14, PC15, PC16, PC17, KA7, KA8, KA9, KA10, KA11, KA12, KA13, KA14, KA15, KA16, KA17	Field Visit	Pen, Notebook	4 Hours

		Evaluating the Progress of Organisational Coordinations and Health and Safety Arrangements	<ul style="list-style-type: none"> • Explain the factors to be considered when making commitments • List the advantages of scheduling tasks • Discuss the key motivating factors for employees and colleagues • Describe the need for health and safety procedures to be followed during the learning phase 	RAS/N0138 PC6, PC18, KA19	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access	2 Hours
		Evaluating the Progress of Organisational Coordinations and Health and Safety Arrangements: Skill Practice	<ul style="list-style-type: none"> • Explain the factors to be considered when making commitments • List the advantages of scheduling tasks • Discuss the key motivating factors for employees and colleagues • Describe the need for health and safety procedures to be followed during the learning phase 	RAS/N0138 PC6, PC18, KA19	Activity	Pen, Paper	2 Hours

Annexure II

Assessment Criteria

CRITERIA FOR ASSESSMENT OF TRAINEES

Assessment Criteria for Sales Associate	
Job Role	Sales Associate
Qualification Pack	RAS/Q0104
Sector Skill Council	Retailers Association's Skill Council of India

S.No.	Guidelines for Assessment
1.	Criteria for assessment for each Qualification Pack will be created by Retailers Association's Skill Council of India. Each Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each PC
2.	The assessment for the theory part will be based on knowledge bank of questions created by the SSC
3.	Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training centre
4.	Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/training centre based on this criteria
5.	To pass the Qualification Pack, every trainee should score a minimum marks as mentioned in respective QP

Assessment Outcome	Performance Criteria	Total marks	Marks Allocation		
			Out of	Theory	Skills
RAS/N0114 To process credit applications for purchases	PC1. Identify the customer's needs for credit facilities.	100	15	7.5	7.5
	PC2. Clearly explain to the customer the features and conditions of credit facilities.		20	10	10
	PC3. Provide enough time and opportunities for the customer to ask for clarification or more information.		15	7.5	7.5
	PC4. Accurately fill in the documents needed to allow the customer to get credit.		20	10	10
	PC5. Successfully carry out the necessary credit checks and authorisation procedures.		15	7.5	7.5
	PC6. Promptly refer difficulties in processing applications to the right person		15	7.5	7.5
	Total		100	50	50
RAS/N0120 To help keep the store secure	PC1. Take prompt and suitable action to reduce security risks as far as possible, where it is within the limits of your responsibility and authority to do so.	100	15	7.5	7.5
	PC2. Follow company policy and legal requirements when dealing with security risks.		20	10	10

	PC3. Recognise when security risks are beyond your authority and responsibility to sort out, and report these risks promptly to the right person.		15	7.5	7.5
	PC4. Use approved procedures and techniques for protecting your personal safety when security risks arise.		20	10	10
	PC5. Follow company policies and procedures for maintaining security while you work.		15	7.5	7.5
	PC6. Follow company policies and procedures for making sure that security will be maintained when he/she goes on your breaks and when he/she finishes work		15	7.5	7.5
	Total		100	50	50
RAS/N0122 To help maintain healthy and safety	PC1. Follow company procedures and legal requirements for dealing with accidents and emergencies.		10	5	5
	PC2. Speak and behave in a calm way while dealing with accidents and emergencies.		10	5	5
	PC3. Report accidents and emergencies promptly, accurately and to the right person.		15	7.5	7.5
	PC4. Recognise when evacuation procedures have been started and follow company procedures for evacuation		10	5	5
	PC5. Follow the health and safety requirements laid down by your company and by law, and encourage colleagues to do the same.	100	15	7.5	7.5
	PC6. Promptly take the approved action to deal with risks if he/she is authorised to do so.		10	5	5
	PC7. Report risks promptly to the right person, if he/she does not have the authority to deal with risks.		15	7.5	7.5
	PC8. Use equipment and materials in line with the manufacturer's instructions.		15	7.5	7.5
	Total		100	50	50
RAS/N0125 To demonstrate products to customers	PC1. Prepare the demonstration area and check that it can be used safely.		15	7.5	7.5
	PC2. Check whether the required equipment and products for demonstration are in place.		15	7.5	7.5
	PC3. Demonstrate products clearly and accurately to customers.		20	10	10
	PC4. Present the demonstration in a logical sequence of steps and stages.	100	15	7.5	7.5
	PC5. Cover all the features and benefits he/she thinks are needed to gain the customer's interest.		15	7.5	7.5
	PC6. Promptly clear away the equipment and products at the end of the demonstration and connect with the customer		20	10	10
	Total		100	50	50
RAS/N0126 To help customers choose right products	PC1. Find out which product features and benefits interest individual customers and focus on these when discussing products.	100	10	5	5

	PC2. Describe and explain clearly and accurately relevant product features and benefits to customers.		10	5	5
	PC3. Compare and contrast products in ways that help customers choose the product that best meets their needs.		5	2.5	2.5
	PC4. Check customers' responses to his/her explanations, and confirm their interest in the product.		5	2.5	2.5
	PC5. Encourage customers to ask questions & respond to their questions, comments & objections in ways that promote sales & goodwill.		5	2.5	2.5
	PC6. Identify suitable opportunities to tell the customer about associated or additional products and do so in a way that promotes sales and goodwill.		5	2.5	2.5
	PC7. Constantly check the store for security, safety and potential sales whilst helping customers.		10	5	5
	PC8. Give customers enough time to evaluate products and ask questions.		10	5	5
	PC9. Handle objections and questions in a way that promotes sales and keeps the customer's confidence.		10	5	5
	PC10. Identify the need for additional and associated products and take the opportunity to increase sales.		10	5	5
	PC11. Clearly acknowledge the customer's buying decisions.		10	5	5
	PC12. Clearly explain any customer rights that apply.		5	2.5	2.5
	PC13. Clearly explain to the customer where to pay for their purchases.		5	2.5	2.5
	Total		100	50	50
RAS/N0127 To provide specialist support to customers facilitating purchases	PC1. Talk to customers politely and in ways that promote sales and goodwill.	100	10	5	5
	PC2. Use the information given by the customer to find out what they are looking for.		5	2.5	2.5
	PC3. Help the customer understand the features and benefits of the products they have shown an interest in.		5	2.5	2.5
	PC4. Explain clearly and accurately the features and benefits of products and relate these to the customer's needs.		10	5	5
	PC5. Promote the products that give the best match between the customer's needs and the store's need to make sales.		5	2.5	2.5
	PC6. Spot and use suitable opportunities to promote other products where these will meet the customer's needs.		5	2.5	2.5
	PC7. Control the time he/she spends with the customer to match the value of the prospective purchase.		10	5	5
	PC8. Constantly check the store for safety, security and potential sales while helping individual customers.		5	2.5	2.5
	PC9. Find out if the customer is willing to see a demonstration.		5	2.5	2.5

	PC10. Set up demonstrations safely and in a way that disturbs other people as little as possible.		5	2.5	2.5
	PC11. Check whether he/she has everything needed to give an effective demonstration.		5	2.5	2.5
	PC12. Give demonstrations that clearly show the use and value of the product.		10	5	5
	PC13. Offer customers the opportunity to use the product themselves, where appropriate.		5	2.5	2.5
	PC14. Give customers enough chance to ask questions about the products or services he/she is demonstrating to them.		5	2.5	2.5
	PC15. Check that the store will be monitored for security, safety and potential sales while he/she is carrying out demonstrations.		10	5	5
	Total	100	50	50	
RAS/N0128 To maximise sales of goods & services	PC1. Identify promotional opportunities and estimate their potential to increase sales.	100	15	7.5	7.5
	PC2. Identify promotional opportunities which offer the greatest potential to increase sales.		10	5	5
	PC3. Report promotional opportunities to the right person.		15	7.5	7.5
	PC4. Fill in the relevant records fully and accurately		15	7.5	7.5
	PC5. Tell customers about promotions clearly and in a persuasive way.		10	5	5
	PC6. Identify and take the most effective actions for converting promotional sales into regular future sales.		15	7.5	7.5
	PC7. Gather relevant and accurate information about the effectiveness of promotions, and communicate this information clearly to the right person.		10	5	5
	PC8. Record clearly and accurately the results of promotions		10	5	5
	Total		100	50	50
RAS/N0129 To provide personalised sales & post-sales service support	PC1. Use available information in the client records to help you prepare for consultations.	100	5	2.5	2.5
	PC2. Before starting a consultation, check that the work area is clean and tidy and that all the equipment you need is to hand.		5	2.5	2.5
	PC3. Quickly create a rapport with the client at the start of the consultation.		5	2.5	2.5
	PC4. Talk and behave towards the client in ways that project the company image effectively.		10	5	5
	PC5. Ask questions to understand the client's buying needs, preferences and priorities.		5	2.5	2.5
	PC6. Tactfully check, where appropriate, how much the client wants to spend.		5	2.5	2.5
	PC7. Explain clearly to the client the features and benefits of the recommended products or services and relate these to the client's individual needs.		10	5	5
	PC8. Identify suitable opportunities to sell additional or related products or services that are suited to the client's needs.		5	2.5	2.5

	PC9. Make recommendations to the client in a confident and polite way and without pressurising them.		5	2.5	2.5
	PC10. Pace client consultations to make good use of the selling time while maintaining good relations with the client.		5	2.5	2.5
	PC11. Meet the company's customer service standards in your dealings with the client.		5	2.5	2.5
	PC12. Follow the company's procedures for keeping client records up-to-date.		5	2.5	2.5
	PC13. Record client information accurately and store it in the right places in your company's system.		5	2.5	2.5
	PC14. Keep client information confidential and share it only with people who have a right to it.		5	2.5	2.5
	PC15. Keep to clients' wishes as to how and when they may be contacted.		10	5	5
	PC16. Follow the company's policy and procedures for contacting clients.		5	2.5	2.5
	PC17. Tell clients promptly and offer any other suitable products or services, where promises cannot be kept.		5	2.5	2.5
	Total		100	50	50
RAS/N0130 To create a positive image of self & organisation in the customers mind	PC1. Meet the organisation's standards of appearance and behaviour.	100	5	2.5	2.5
	PC2. Greet customers respectfully and in a friendly manner.		5	2.5	2.5
	PC3. Communicate with customers in a way that makes them feel valued and respected.		10	5	5
	PC4. Identify and confirm customer's expectations.		5	2.5	2.5
	PC5. Treat customers courteously and helpfully at all times.		5	2.5	2.5
	PC6. Keep customers informed and reassured.		5	2.5	2.5
	PC7. Adapt appropriate behaviour to respond effectively to different customer behaviour.		10	5	5
	PC8. Respond promptly to a customer seeking assistance.		5	2.5	2.5
	PC9. Select the most appropriate way of communicating with customers.		5	2.5	2.5
	PC10. Check with customers to ensure complete understanding of their expectations.		5	2.5	2.5
	PC11. Respond promptly and positively to customers' questions and comments.		10	5	5
	PC12. Allow customers time to consider his/her response and give further explanation when appropriate		5	2.5	2.5
	PC13. Quickly locate information that will help customers.		5	2.5	2.5
	PC14. Give customers the information they need about the services or products offered by the organisation.		10	5	5

	PC15. Recognise information that customers might find complicated and check whether they fully understand.		5	2.5	2.5
	PC16. Explain clearly to customers any reasons why their needs or expectations cannot be met		5	2.5	2.5
	Total		100	50	50
RAS/N0132 To resolve customer concerns	PC1. Identify the options for resolving a customer service problem.	100	10	5	5
	PC2. Work with others to identify and confirm the options to resolve a customer service problem.		10	5	5
	PC3. Work out the advantages and disadvantages of each option for customers and the organisation.		10	5	5
	PC4. Pick the best option for customers and the organisation.		10	5	5
	PC5. Identify for your customer other ways that problems may be resolved if you are unable to help		10	5	5
	PC6. Discuss and agree the options for solving the problem with customers.		10	5	5
	PC7. Take action to implement the option agreed with customers.		5	2.5	2.5
	PC8. Work with others and the customer to make sure that any promises related to solving the problem are kept.		5	2.5	2.5
	PC9. Keep customers fully informed about what is happening to resolve problem.		10	5	5
	PC10. Check with customers to make sure the problem has been resolved to their satisfaction.		10	5	5
	PC11. Give clear reasons to customers when the problem has not been resolved to their satisfaction		10	5	5
	Total		100	50	50
RAS/N0133 To organise the delivery of reliable service	PC1. Plan, prepare and organise everything that is needed to deliver a variety of services or products to different types of customers.	100	5	2.5	2.5
	PC2. Organise what he/she does to ensure consistency in giving prompt attention to customers.		5	2.5	2.5
	PC3. Reorganise his/her work to respond to unexpected additional workloads		5	2.5	2.5
	PC4. Maintain service delivery during very busy periods and unusually quiet periods and when systems, people or resources have let you down.		10	5	5
	PC5. Consistently meet customers' expectations.		10	5	5
	PC6. Balance the time he/she takes with customers with the demands of other customers seeking attention.		5	2.5	2.5
	PC7. Respond appropriately to customers when they make comments about the products or services being offered.		10	5	5
	PC8. Alert others to repeated comments made by customers.		5	2.5	2.5
	PC9. Take action to improve the reliability of his/her service based on customer comments.		5	2.5	2.5

	PC10. Monitor whether the action taken has improved the service given to customers.		10	5	5
	PC11. Record and store customer service information accurately following organisational guidelines.		5	2.5	2.5
	PC12. Select and retrieve customer service information that is relevant, sufficient and in an appropriate format.		10	5	5
	PC13. Quickly locate information that will help solve a customer's query.		5	2.5	2.5
	PC14. Supply accurate customer service information to others using the most appropriate method of communication		10	5	5
	Total		100	50	50
RAS/N0134 To improve customer relationship	PC1. Select and use the best method of communication to meet customers' expectations.	100	10	5	5
	PC2. Take the initiative to contact customers to update them when things are not going as per plan or when further information is required.		5	2.5	2.5
	PC3. Adapt appropriate communication to respond to individual customers' feelings		10	5	5
	PC4. Meet customers' expectations within the organisation's service offer.		5	2.5	2.5
	PC5. Explain the reasons to customers sensitively and positively when their expectations cannot be met.		10	5	5
	PC6. Identify alternative solutions for customers either within or outside the organisation.		5	2.5	2.5
	PC7. Identify the costs and benefits of these solutions to the organisation and to customers.		10	5	5
	PC8. Negotiate and agree solutions with your customers which satisfy them and are acceptable to the organisation		5	2.5	2.5
	PC9. Take action to satisfy customers with the agreed solution		5	2.5	2.5
	PC10. Make extra efforts to improve his/her relationship with customers.		5	2.5	2.5
	PC11. Recognise opportunities to exceed customers' expectations.		10	5	5
	PC12. Take action to exceed customers' expectations within the limits of his/her authority.		10	5	5
	PC13. Gain the help and support of others to exceed customers' expectations		10	5	5
	Total		100	50	50
RAS/N0135 To monitor and solve service concerns	PC1. Respond positively to customer service problems following organisational guidelines.	100	10	5	5
	PC2. Solve customer service problems when he/she has sufficient authority.		5	2.5	2.5
	PC3. Work with others to solve customer service problems.		5	2.5	2.5
	PC4. Keep customers informed of the actions being taken.		10	5	5

	PC5. Check with customers that they are comfortable with the actions being taken.		5	2.5	2.5
	PC6. Solve problems with service systems and procedures that might affect customers before they become aware of them.		5	2.5	2.5
	PC7. Inform managers and colleagues of the steps taken to solve specific problems		5	2.5	2.5
	PC8. Identify repeated customer service problems.		5	2.5	2.5
	PC9. Identify the options for dealing with a repeated customer service problem and consider the advantages and disadvantages of each option.		10	5	5
	PC10. Work with others to select best options for solving repeated customer service problems, balancing customer expectations with the needs of the organisation		5	2.5	2.5
	PC11. Obtain the approval of somebody with sufficient authority to change organisational guidelines in order to reduce the chance of a problem being repeated.		5	2.5	2.5
	PC12. Action the agreed solution.		10	5	5
	PC13. Keep customers informed in a positive and clear manner of steps being taken to solve any service problems.		10	5	5
	PC14. Monitor the changes that have been made and adjust them if appropriate		10	5	5
	Total		100	50	50
RAS/N0136	PC1. Gather feedback from customers that will help identify opportunities for customer service improvement.	100	10	5	5
To promote continuous improvement in service	PC2. Analyse and interpret feedback to identify opportunities for customer service improvements and propose changes.		5	2.5	2.5
	PC3. Discuss with others the potential effects of any proposed changes for customers and the organisation.		5	2.5	2.5
	PC4. Negotiate changes in customer service systems & improvements with somebody of sufficient authority to approve trial / full implementation of the change.		10	5	5
	PC5. Organise the implementation of authorised changes.		5	2.5	2.5
	PC6. Implement the changes following organisational guidelines.		5	2.5	2.5
	PC7. Inform people inside and outside the organisation who need to know of the changes being made and the reasons for them.		10	5	5
	PC8. Monitor early reactions to changes and make appropriate fine-tuning adjustments.		5	2.5	2.5
	PC9. Collect and record feedback on the effects of changes.		10	5	5
	PC10. Analyse and interpret feedback and share your findings on the effects of changes with others.		5	2.5	2.5
	PC11. Summarise the advantages and disadvantages of the changes.		10	5	5

	PC12. Analyse and interpret the changes to identify opportunities for further improvement.		10	5	5
	PC13. Present these opportunities to somebody with sufficient authority to make them happen		10	5	5
	Total		100	50	50
RAS/N0137 To work effectively in your team	PC1. Display courteous and helpful behaviour at all times.	100	10	5	5
	PC2. Take opportunities to enhance the level of assistance offered to colleagues		5	2.5	2.5
	PC3. Meet all reasonable requests for assistance within acceptable workplace timeframes.		5	2.5	2.5
	PC4. Complete allocated tasks as required		5	2.5	2.5
	PC5. Seek assistance when difficulties arise.		5	2.5	2.5
	PC6. Use questioning techniques to clarify instructions or responsibilities		10	5	5
	PC7. Identify and display a non-discriminatory attitude in all contacts with customers and other staff members		5	2.5	2.5
	PC8. Observe appropriate dress code and presentation as required by the workplace, job role and level of customer contact.		5	2.5	2.5
	PC9. Follow personal hygiene procedures according to organisational policy and relevant legislation		5	2.5	2.5
	PC10. Interpret, confirm and act on workplace information, instructions and procedures relevant to the particular task.		10	5	5
	PC11. Interpret, confirm and act on legal requirements in regard to anti-		5	2.5	2.5
	PC12. Ask questions to seek and clarify workplace information.		10	5	5
	PC13. Plan and organise daily work routine within the scope of the job role.		10	5	5
	PC14. Prioritise and complete tasks according to required timeframes.		5	2.5	2.5
	PC15. Identify work and personal priorities and achieve a balance between competing priorities.		5	2.5	2.5
	Total		100	50	50
RAS/N0138 To work effectively in your organisation	PC1. Share work fairly with colleagues, taking account of own and others' preferences, skills and time available.	100	5	2.5	2.5
	PC2. Make realistic commitments to colleagues and do what has been promised.		5	2.5	2.5
	PC3. Let colleagues know promptly if he/she will not be able to do what has been promised and suggest suitable alternatives.		5	2.5	2.5
	PC4. Encourage and support colleagues when working conditions are difficult.		5	2.5	2.5
	PC5. Encourage colleagues who are finding it difficult to work together to treat each other fairly, politely and with respect.		5	2.5	2.5
	PC6. Follow the company's health and safety procedures while working.		5	2.5	2.5

PC7. Discuss and agree with the right people goals that are relevant, realistic and clear.	5	2.5	2.5
PC8. Identify the knowledge and skills needed to achieve his/her goals.	5	2.5	2.5
PC9. Agree action points and deadlines that are realistic, taking account of past learning experiences and the time and resources available for learning.	5	2.5	2.5
PC10. Regularly check his/her progress and, when necessary, change the way of working.	5	2.5	2.5
PC11. Ask for feedback on his/her progress from those in a position to give it, and use their feedback to improve his/her performance	5	2.5	2.5
PC12. Encourage colleagues to ask him/her for work-related information or advice that he/she is likely to be able to provide.	5	2.5	2.5
PC13. Notice when colleagues are having difficulty performing tasks at which you are competent, and tactfully offer advice.	5	2.5	2.5
PC14. Give clear, accurate and relevant information and advice relating to tasks and procedures.	10	5	5
PC15. Explain and demonstrate procedures clearly, accurately and in a logical sequence.	5	2.5	2.5
PC16. Encourage colleagues to ask questions if they don't understand the information and advice given to them.	5	2.5	2.5
PC17. Give colleagues opportunities to practise new skills, and give constructive feedback.	5	2.5	2.5
PC18. Check that health, safety and security are not compromised when helping others to learn.	10	5	5
Total	100	50	50

Do



- Explain each Guideline for Assessment in detail
- Explain the score that each trainee needs to obtain
- Recapitulate each NOS one-by-one and take participants through the allocation of marks for Theory and Skills Practical.
- Explain the Allocation of Marks. Explain that they will be assessed on Theory and Skills Practical.
- Explain that for the first NOS, 50 marks are allotted for Theory and & 50 for Skills Practical.

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