



The Ka-Ching! Community Intervention Initiative for Hout Bay is a project that has identified a practical approach for children and their parents to develop the mindset of an entrepreneur, money-management, maths and business skills, that will help them learn to become self-reliant.

It is a multi-faceted project that will help address the educational and unemployment challenges facing this area.

The intervention's goal is to ensure the chosen group becomes self-reliant.

The project is sustainable, measurable and the findings will be duplicable to other communities around South Africa

Presented by: Gregory Bunyard
19 September 2007



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Potential Sponsor

19 September 2007

Dear Potential Sponsor

THE KA-CHING! COMMUNITY INTERVENTION INITIATIVE FOR HOUT BAY

The Ka-Ching! Foundation is embarking on securing sponsorship for the implementation of a **community development programme** for a group of 500 learners and parents who live in Imizamo Yethu, Hangberg and the greater Hout Bay area of the Western Cape, South Africa.

The **Ka-Ching! Community Intervention Initiative** aims to ensure participants develop their **mathematics** and **business skills** so that the **goal of self-reliance** is achieved.

We look forward to explaining how **your involvement** will help uplift the community on a long-term and ongoing basis. The project has lasting benefits, is sustainable, measurable and offers a social investment opportunity resulting in communities becoming self-sufficient.

Kind regards

A handwritten signature in black ink, appearing to read "Gregory Bunyard".

Gregory Bunyard

Summary of the Project

<u>Main sections</u>	<u>Summary</u>	<u>Page</u>
Cover Sheet		6
Executive Summary		7 – 10
WHAT is this program all about in a nutshell?	- Empower a group of people to become self-reliant by learning to make money.	11 – 12
WHY is this project needed?	- Education system not equipping learners with relevant financial and business skills that will allow people to become self-reliant	13
	- Global Entrepreneurship Monitor - SA performs badly (please refer to page 14)	
	- Unemployment is unacceptably high	
	- 7% of school leavers gain employment in formal sector	
	- 40% graduates struggling to find employment	
	- 8% retire on liveable income	
	- Self-reliance is critical instead of dependence on government's limited delivery towards job creation	
	- Gross domestic product and general economic growth is slow compared to the mass need of the country	
	- We need more successful Entrepreneurs	
WHY is this intervention so effective?	- Focus is on learning how to earn a living	14 – 15
	- Roll on effect to develop and sustain greater Hout Bay community	
	- Can be replicated to other communities around South Africa	
	- Spin off for bonding families and enhancing their entrepreneurial spirit	
HOW do we run this program?	- Utilise the resources of the local Schools effectively	16 – 18
	- Provide material to enhance the learning at home	
	- Workshop parents in how to start businesses with no start up capital	
	- Involve all stakeholders in the process: Churches, local business, schools and families, community organisations	
HOW do we manage the process?	- We recruit a group of people who are eager to learn to earn a living	19 – 27
	- We train the teachers from the local schools	
	- We provide certification for passing the various levels of learning	
	- We encourage local community organisation and Churches to endorse the project	
	- Assessment of prior knowledge completed for children and adults	
	- Independent research included in budget	

	- Monthly management accounts submitted to sponsor	
	- Monthly reports submitted	
WHAT do we teach?	- Practical steps that ensure participants learn: financial awareness; creating the necessary self-belief; developing a mindset of an entrepreneur; starting a business; generating an income; explanation of wealth creation and life-skills with the goal of becoming self-reliant.	28 – 43
	- Enrol learners on the Ka-Ching! School's Programme at their local schools	
	- Use the power of families and living units with the Ka-Ching! Business Parenting Course at home	
	- Use the additional training by professional trainers to complete the Ka-Ching! Entrepreneurship Course for adults	
	- Develop a partnership between all stakeholders – churches, schools, business and media	
	- Material is curriculum aligned	
	- See Fig 2 pg 52	
WHY is this program sustainable?	- Through the repayment of the ' moral loan ' only when the business of each participant is able to start repaying it.	44
WHEN and WHERE does the training take place?	- Participants are required to attend 40 workshops sessions per year at the Hout Bay Library	45
	- Schools are required to teach the material during their normal EMS and LO schedules.	
	- Parents and living units are required to complete the required learning from home	
WHO is the service provider?	- The "Ka-Ching! Foundation" Fundraising Trust # 1520/2006	46 – 49
	- NPO # 052-596	
	- Physical address: Unit 108 Dawn Crescent, De Wijnlanden, Stellenbosch, 7600	
	- Postal address: PO Box 51892, Waterfront, 8002	
	- Telephone number: 0860-639-929	
	- Fax No: 088 021 6713052 (Telkom online fax service)	
	- SARS tax exemption number 0215/925/15/7	
	- Midge Hilton-Green, entrepreneurship education pioneer, currently Bishops Prep Headmaster	
	- Trustee: Gregory Bunyard, BCom MBA	
	- Trustee: Andrew Kirkman, Bcom CA(SA) Partner Kirkman Lanfear Inc.	
	- Trustee: Andre van Rensburg, BA MLB, Partner Fairbridges Attorneys	
	- Consultant: Zeenat Patel-Kaskar previously of The Shuttleworth Foundation	
	- Consultant: Kim Vosse (Marr) previously of The Shuttleworth Foundation	
	- Consultant: Jacqueline Taylor – Curriculum Advisor	
	- Consultant: The Louis Group's – Business Academy	

	- Consultant: Mrs Debbie Owen – Public Relations	
	- Consultant: The South African Institute for Advancement	
WHO are the beneficiaries?	- Name of Schools: Kronendal, Llundudno Primary, International school, Hout Bay Christian School, Sentinel Primary, Hout Bay High, Oranjekloof Primary	50
	- 500 eager families from Hout Bay to be recruited	
DUE DILIGENCE FOR THE FUNDER.	- Sponsored by the Shuttleworth Foundation in developing and testing the Ka-Ching! Business Parenting Course. Reference Mrs Zeenat Patel-Kaskar	51 – 57
	- In conjunction with the NPO Ikamva Youth, the Ka-Ching! Foundation in June 2007 participated in entrepreneurship training for 120 youth from Nyanga, Western Cape	
	- Community interest remains the primary focus of the Foundation	
	- Independent of any political, social or commercial pressure	
	- The Ka-Ching! Business Parenting course material was endorsed by Raymond Ackerman and Pam Golding	
Benefits to Hout Bay	- Measurable and sustainable	
	- Detailed timeline	
	- Longevity to the involvement – other people will benefit from the Hout Bay intervention.	
	- Ongoing benefits – the skills learned will have lasting positive effects on the community.	
Benefits to South Africa	- Country is aware that we need to develop sustainable communities	
	- Model can be replicated to other communities in South Africa and later internationally.	
Why Hout Bay?	- Microcosm of challenges facing other communities in South Africa	
	- Results can be transferred to other communities	
Benefits to Sponsor	- Brand exposure to a wide audience	
	- Fits well with sponsor's CSI objectives.	
	- Exclusivity offered to sponsor	
	- Branding rights offered to sponsor	
	- Measurable and sustainable	
	- Detailed timeline	
	- Longevity to the CSI allocation – the model allows for ongoing projects.	

Cover Sheet

- Name of corporate entity: The "Ka-Ching! Foundation" Fundraising Trust # 1520/2006
- **Project: The Ka-Ching! Community Intervention Initiative**
- NPO # 052-596
- Business address: Unit 108 Dawn Crescent, De Wijnlanden, Stellenbosch, 7600
- Postal address: PO Box 51892, Waterfront, 8002
- Telephone number: 0860-639-929
- Fax No: 088 021 6713052 (Telkom online fax service)
- Gregory Bunyard e-mail address: foundation@ka-chingworld.com
- Website URL off Greater Good South Africa:
http://www.greatergoodsouthafrica.co.za/causes/causedetail.jsp?cause_id=1000030965
- Website of the Ka-Ching! Business Parenting Course: <http://www.ka-ching.co.za>
- Name of person completing the proposal: Gregory Bunyard
- SARS tax exemption number 0215/925/15/7
- Bank Details: Account Name: Ka-Ching Foundation Fundraising Trust, Standard Bank – Rondebosch, Business Savings Account, # 075620308, Branch Code: 025-009

Executive Summary

As you get to know our organisation you will learn that we like to keep things simple. When starting out in business, you need to be focussed on the most important number – **generating a positive cash flow**. That's where the focus has to be.

This project is about influencing people's lives. With your help, we want to work with a group of people from Hout Bay that don't have the know-how or skills, and to help them learn to make a living for themselves. When we do that we will know we have succeeded.

Our goal is to make sure the chosen group of 500 families learn skills to become self-reliant.

When we are successful, we ask of these people to repay a small portion of their success back, so that we can help other people too. That is why this project is sustainable.

In the emerging market of South Africa, income generation and survival strategies are a central theme. Addressing massive unemployment, support organizations often combine job and enterprise creation initiatives, offering training and skills development that may lead to either. Our experience has shown that creating successful enterprises, which generate jobs and aim at sustainable growth, require a very specific mindset and motivation.

The project has the following **aims**:

- To ensure 500 families from Hout Bay become self-reliant by learning to earn a living
- To develop **maths**, money making and money management skills
- To work in partnership with the stakeholders: Church groups, schools, community forums and local business to ensure we are working towards a common goal.
- To offer all stakeholders complete transparency through the entire process
- To remain independent of any political, social or economic pressures
- To ensure the project is sustainable, measurable and replicable.

To achieve these aims, the initiative has to achieve the following **objectives**:

- To graduate one thousand learners from seven schools in Hout Bay with the **Ka-Ching! School's Programme**

- To award certificates to children who complete the required competency in the **Ka-Ching! Business Parenting** course.
- To graduate 500 breadwinners in Hout Bay with the **Ka-Ching! Entrepreneurship course**.
- To encourage the 500 breadwinners to repay their moral loan to the Ka-Ching! Foundation **only when their businesses are showing profits**. This will allow further communities to benefit from the learning experience.

Entrepreneurship is the backbone for economic growth as proven by many economies internationally. Especially in South Africa, enterprise development fuels much needed job creation. Entrepreneurship fosters financial self-sufficiency and spreads income generation and prosperity across a broader constituency of the nation.

The Ka-Ching! Foundation (TKF) has spent more than five years researching and developing the **Ka-Ching! Community Intervention Initiative** that aims to educate and empower communities in South Africa with financial awareness, entrepreneurial competence, practical business ability and investing and life skills.

One of the most important aspects of this initiative is to teach real-life and practical skills that will have a lasting impact on the lives of communities. We are passionate in our belief that 'hand-outs' are a waste of time. We believe that the sponsor's involvement will be seen as an investment in a community, and therefore it is imperative that the community understand and accepts the goal of the intervention as one of creating lasting skills development and **not to expect a 'hand-out'**. It is for this reason that **each family will be required to pay a registration fee**.

Hout Bay has been identified as a community that represents a microcosm of the challenges facing the greater South Africa. In the Hout Bay community, you will find rich and poor, people from all race groups with all the prejudices many other communities across the country are burdened with. It is for this reason that Hout Bay serves as the ideal launch pad for this type of venture.

To successfully complete the Ka-Ching! Community Intervention Initiative for Hout Bay, the Ka-Ching! Foundation (TKF) will need to secure R1,684,930 per year for a three-year period. TKF will secure sponsorship from Corporate Social Investment (CSI) partners or government. This money will be used to sponsor 500 learners and their families from the Imizamo Yethu, Hangberg and the greater Hout Bay area of the Western Cape. We expect the programme to reach approximately 1,500 individuals over a three-year period. A detailed breakdown of this investment is outlined on pages 57 to 59.

TKF would like to act as the **service provider** to achieving the common goal of uplifting the Hout Bay community.

In addition to this, there is a '**multiplier effect**' (see Fig. 1 below) where the project can be replicated in other communities around South Africa through the involvement of each participant's repayment of their 'moral loan'.

It is the intention of TKF that each family agree the training is on a '**moral loan basis**'. The loan is unsecured, interest free and has no fixed terms of repayment. The group will learn, over a period of one year, to start and run their own real businesses earning real money. A percentage of each successful venture's net profit will be used to repay the loans. It is our intention not to make the loan repayment legally enforceable. In recognition for successfully having repaid their loan, each participant will be issued a '**credit worthy certificate**' that will encourage financial institutions to develop their credit history.

In addition to this, there will be **formal recognition** offered to each family who successfully repays their loan.

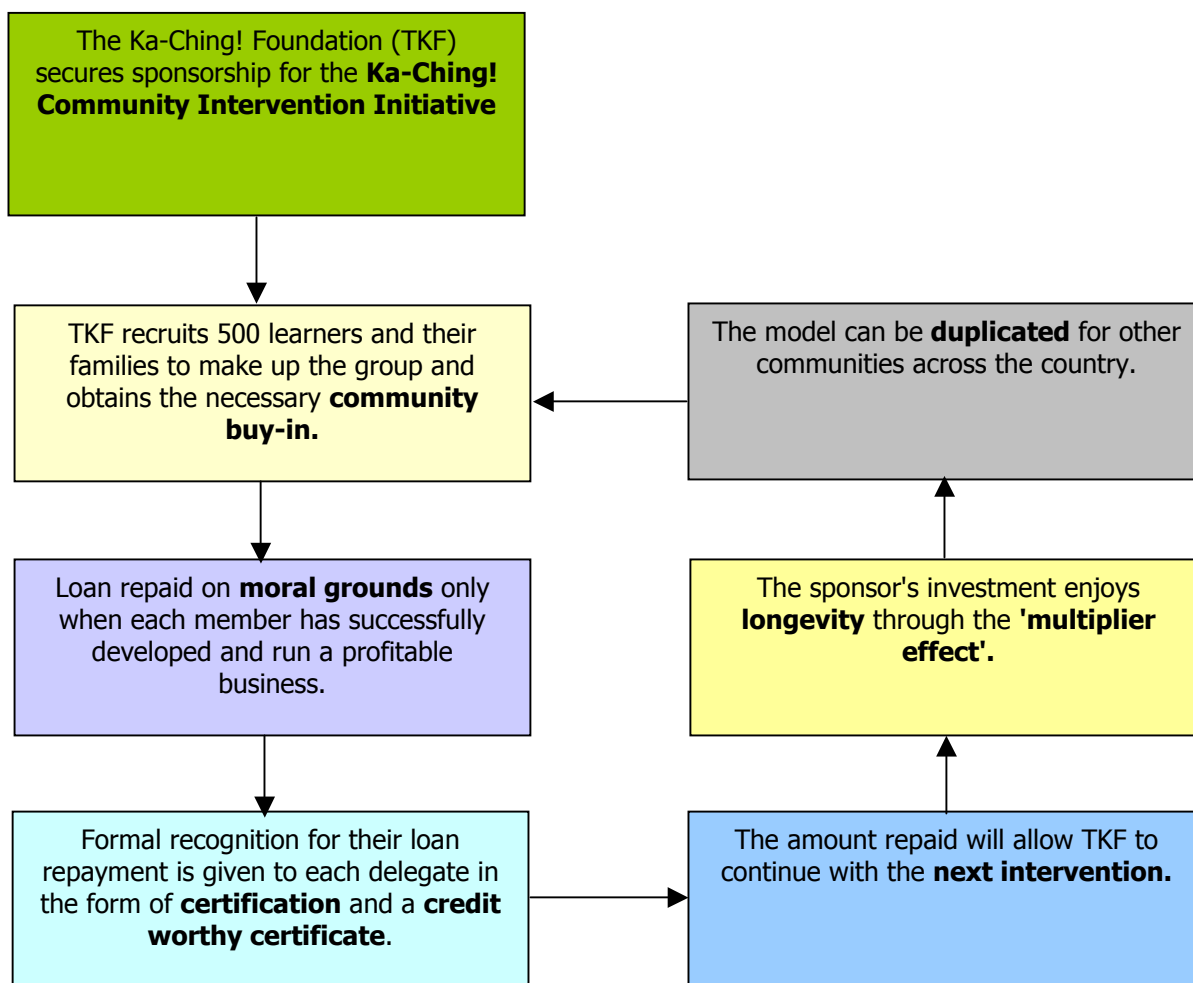


Fig. 1 The sustainability aspect of the Ka-Ching! Community Intervention Initiative

The intervention will be marketed as a collaborative effort between all stakeholders including: TKF, the sponsor, community organisations, churches, the schools and local business the learners and their parents. TKF will aim to promote and share the outcomes and model of the project as widely as possible. **We see it as imperative that the sponsor's brand receives as much exposure as possible.**

All stakeholders will enjoy complete transparency during the process. The progress of each family will be made available through their **own profile** on the Ka-Ching! Foundation website. In this way the sponsor will have a clear picture of how their investment is progressing.

WHAT is this program all about in a nutshell?

This project aims to help 500 families from Hout Bay **learn how to make money**, to look after it and invest wisely so they learn to become self-reliant.

In brief the project will assist 500 previously disadvantaged individuals from the Hout Bay community:

- Learn **entrepreneurship skills** in a simple and enjoyable manner
- Learn to start and run a **real-life business**
- Learn to **make money**
- Learn **financial awareness skills**
- Learn a variety of **important financial-skills** such as saving, investing, giving and planning for the unexpected.
- Learn **success-skills** such as public speaking that can be used at any stage in their future development to enhance their chance of financial independence.
- Learn to become **self-reliant**.

What specific skills will the '**Ka-Ching! Community Intervention Initiative**' cover?

- How to plan a budget
- How to manage one's daily responsibilities
- How to control one's spending
- How to run a formal business meeting
- How to identify a business opportunity
- How to evaluate a business opportunity
- How to prepare a business plan
- How to present a business plan
- How to work with others
- How to run a business
- How to manage income, expenses and profit
- How to 'invest wisely' with the goal of creating one's own financial wealth and independence
- The art of selling a product and promoting a service
- The importance of managing one's money

- The importance of giving
- The value of family support and assistance
- The importance of keeping accurate records
- The importance of planning
- The importance of developing a credit history

Values and Vision

The vision of Ka-Ching! Community Intervention Initiative is to uplift selected South African communities to a state of self-reliance with the benefits of effective:

- Entrepreneurship skills
- Financial awareness
- Investment skills
- Wealth creation and
- Life-skills expertise

Values

- The pursuit of excellence
- Sound financial management
- The belief that the view of the teacher, parent and child are paramount
- To remain a harmonious team committed to common goals
- To provide ongoing support to schools, parents and children
- To remain open to new ideas and technological development with a view to improving the product
- To evaluate the course on a regular basis

Vision

- To keep families and their needs the focus of the business
- To deliver material that is perceived to be of a high standard
- To provide teachers and parents with relevant tools to enable them to impart their knowledge to the children
- To provide ongoing support, feedback and motivation
- To be the most successful Entrepreneurship team in South Africa

Why is this project needed?

- Education system not equipping learners with relevant financial and business skills
- Global Entrepreneurship Monitor - SA performs badly (please refer to page 8)
- Unemployment is unacceptably high
- 7% of school leavers gain employment in formal sector
- 40% graduates struggling to find employment
- 8% retire on liveable income
- Self-reliance is critical instead of dependence on government's limited delivery towards job creation
- Gross domestic product and general economic growth is slow compared to the mass need of the country
- We need more successful Entrepreneurs

WHY is this intervention so effective?

Our Approach

Referring to the findings of the **Global Entrepreneurship Monitor/ South African Executive Report 2006**, a report written in conjunction with business schools around the globe, The University of Cape Town Graduate School of Business recently stated:

*'One of the most important findings is that potential entrepreneurs lack the **mindset and skills** to become true entrepreneurs.'*

There is a need for bridging the gap between skills development and business training on the one hand and ongoing hands-on support for starting entrepreneurs. Further, there is a need for business development methodologies that are adapted to the South African context including business management skills, personal growth programs and specific functional capabilities such as marketing, sales, financial planning and operations management.

Assessment

In the emerging market of South Africa, income generation and survival strategies are a central theme. Addressing massive unemployment, support organizations often combine job and enterprise creation initiatives, offering training and skills development that may lead to either. Our experience has shown that creating successful enterprises, which generate jobs and aim at sustainable growth, require a very specific mindset and motivation.

Much attention is therefore placed on a thorough feasibility assessment using a two-pronged approach: First, assessing the business idea or plan based on venture capital and private equity criteria. Secondly, we conduct a thorough readiness assessment of the potential entrepreneur and the support system required for successful launch and growth.

This innovative project will help the chosen group learn the practical and real-life skills of **making money**. Once this skill has been learned, the participants will have a far greater chance of becoming self-reliant. The focus of the intervention will therefore be on:

- Start by creating the required positive attitude and self-esteem.
- How to start a business with a limited budget
- How to **stop blaming** the inability to start and run a successful business on 'insufficient funds'.
- How to start a '**traditional business**' such as a franchise, curios, small agriculture, building on existing expertise, that cater to the local market.
- How to start a profitable '**internet business.**'
- The importance of developing a **credit history** with the banks and how to go about doing this.
- The experience from participating with the programme will help **bond the family unit**
- Will have a roll on effect to develop and sustain the greater Hout Bay community
- Spin off for the family is to realize and accept that there are **very limited employment opportunities for high-school graduates.**
- Explain that **self-employment** is more than likely the only opportunity for achieving some sort of acceptable standard of living because the **unemployment rate** is still unacceptably high at around 35 percent.
- It will enhance the **entrepreneurial spirit** in the minds of the participants.

HOW do we run this program?

The training will focus on **three areas**:

- A) By effectively utilising the resources found in the **local schools and its community**
- B) By improving the learning experience of children **within the family** or support units
- C) By **training the breadwinners** to learn how to earn a living

A) School Resource and the Community Involvement

Participation by the school community is vital to the success of the initiative. The following criteria will be used in the selection of the schools:

- There must be identifiable champions in the school team who could strengthen the need for change in the school community for active involvement in the entire process.
- The schools must display some level of functionality.
- Schools must display a willingness to involve the community
- Schools must be accessible
- School must ensure stable staff compliment for at least the duration of the programme (on average 95% record of full-time staff).

The School and the involvement of the community is key to the success of the programme. This involves all stakeholders in the process: Churches, local business, schools, families and community organisations.

Initiation and participation in the process at the start of the intervention is crucial in assessing local buy-in. This is likely to take place via cluster meetings with the identified schools before the end of this year. Additional schools will be identified in the event that some of the original schools do not display adequate desire for and commitment to the process and intervention.

Provision must be made for ongoing:

- Motivation of all stakeholders – parents, guardians, teachers and learners

- Recognition evenings where all stakeholders are encouraged to get together on an informal basis to attend the awarding of certificates and recognising passionate teachers, committed guardians or parents.
- Invitations extended to the media, government and business to attend these meetings

B) Learning Experience at Home Within the Family Unit

It is vital to the success of this program that parents take an active role to ensure their children learn business, financial and life skills from home. Parents will also benefit tremendously from this teaching alone. Even though the course has been written for children, the concepts are simple but universal to the world of business.

We will provide the appropriate resources and training for the families to continue the learning at home, but at the end of the day no amount of training or encouragement will help, unless the parents or caregivers embrace their very important role. What the children will be learning at School will merely act as an introduction to what they will learn in the **Ka-Ching! Business Parenting Course** at home. There is no substitute for the one-on-one teaching relationship between the parent and the child.

The parent's involvement is crucial and will enhance the child's long term learning and understanding.

C) Training the Breadwinners

In addition to the School's programme and the Business Parenting course for enhanced learning from home, the Breadwinners will be required to attend a compulsory number of training sessions. They will be required to attend 40 sessions per year at the designated training facility. At this training they will be taught:

- How to identify a business opportunity that doesn't require large amounts of start up capital
- How to write a business plan and a marketing plan
- How to ensure they chose a business that follows their area of expertise and passion
- How to set up the appropriate legal entity to commence with business
- Learn real skills like learning the art of selling, bookkeeping skills and leaderships skills
- How to identify business opportunities by looking at successful franchise concepts, the Internet and Affiliate Marketing

To Recap: Our Goals and Objectives

- To create a '**multiplier effect**' for the sponsor's investment
- To help people learn to become **self-reliant**
- To **change a traditional mindset** from one of seeking employment to one of considering self employment
- To develop **maths skills, business skills** and an **entrepreneurs mindset**
- To **include the media** – both local and national as well as international where possible
- To introduce participants to the benefits of self-employment
- To create a **network of participants** so that the communication of entrepreneurial ideas, successes and failures can readily be disseminated
- To teach basic business, financial, entrepreneurial and success skills
- To provided ongoing support, feedback training and motivation through the compulsory training, community meetings and presentations, the interactive website and in direct consultation by telephone, fax or post with the Ka-Ching! Foundation
- To remain open to new ideas and technological developments with a view to improving the product
- To use the services of organisations such as **SEDA** (Small Enterprise Development Agency) to provide ongoing support.
- To assess, by way of **independent research**, the success of the intervention by comparing the before and after picture
- To **evaluate the intervention on a regular basis**
- To offer the sponsor complete transparency through monthly reports and monthly management accounts.
- To keep families and their needs the focus of the project
- To deliver material that is of a high standard
- To **provide teachers and parents with relevant tools** to enable them to impart their knowledge to their children
- To encourage the repayment of the '**moral loan**' so that other communities also benefit.

HOW do we manage the process?

- We recruit a group of people who are eager to learn to earn a living
- We train the teachers from the local schools
- We provide certification for passing the various levels of learning
- We encourage local community organisation and Churches to endorse the project
- We complete an assessment of prior knowledge for children and adults
- We allow for independent research to be conducted
- We provide the sponsor with monthly management accounts and reports

We ensure the Key Success Factors are addressed:

- **Participation by the community is vital to the success of the project:**
 - Local business including: Hout Bay's Black Business Forum and Hout Bay Business Opportunities
 - The local chamber of commerce
 - Local government and provincial government
 - Business leaders
 - Participating families
 - Local business
 - Department of Trade and Industry, all need to share the vision
- **The following criteria will be used in the selection of the participants:**
 - It is open to the first 500 applicants on a first come first served basis
 - They must be able to read and write
 - They need to understand and agree to the 'terms and conditions' of the intervention such as:
 - When their businesses succeed they will be encouraged to repay their '**moral loan**'
 - They will need to complete a required number of **compulsory training sessions**
 - They will need to **pass the required theoretical and practical criteria**
 - **Formal accreditation** will be awarded to successful participants
 - The group will be chosen from the Imizamo Yethu, Hangberg and the greater Hout Bay area
 - They will need to agree to pay an enrolment fee

- **School Community Involvement**

- School community involvement is key to the success of the programme. Initiation and participation in the process at the start of the intervention is crucial in achieving local buy-in. This is likely to take place via cluster meetings with the identified schools and local community forums.
- Provision must be made for ongoing:
 - Motivation of all stakeholders – parents, guardians, teachers and learners
 - Recognition evenings where all stakeholders are encouraged to get together on an informal basis to attend the awarding of certificates and recognising passionate teachers, committed guardians or parents.
 - Invitations extended to the media, government and business to attend these meetings

- **Schools**

- There must be identifiable champions in the school team who could strengthen the need for change in the school community for active involvement in the entire process.
- The schools must display some level of functionality.
- Schools must display a willingness to involve the community
- Schools must be accessible
- Schools must ensure stable staff compliment for at least the duration of the programme (on average 95% record of full-time staff).

Other Critical Key Success Factors:

- Training facility available as a base. This 'learning' area needs to be donated.
- Suitably qualified trainers
- Measurability of the intervention
- Sustainability
- Ongoing support through:
 - Follow up training sessions
 - Telephone support
 - Fax support
- Website:
 - Clubs
 - Discussion forums
 - Current downloads made available
 - Self-explanatory design of all material

- Communication tool for the sponsor
- Media involvement and exposure for the intervention
- Certification for the successful completion of each business model stage
- Credit worthy accreditation achieved after successful repayment of '**moral loan**'
- Further funding partners identified
- Teacher, parent and learners feedback made available to the community
- Teacher recognition
- School recognition
- Learner recognition
- Parental recognition
- Involve media partners
- Curriculum aligned
- Ongoing business endorsement
- Ongoing publicity
- Schools buy-in
- Teacher buy-in
- Parental buy-in
- Community buy-in
- Shared vision
- Development of co-funding partnerships
- Successfully identifying relevant service providers as per schools needs
- Continuous monitoring and assessment marketing

The Website

The dedicated website not only provides an extensive introduction to the Ka-Ching! Business Course but is a source of ongoing information and support for participants.

The Ka-Ching! Foundation section on the website is under construction. When it is completed it will provide the sponsor the ability to keep track of each sponsored participant's progress. This will be achieved through each family having their own personal profile page that they will be required to update. This will be supervised by TKF.

Certain areas are reserved for course participants, but a significant proportion is open to the public.

Major sections will include:

- News and developments in entrepreneurial education.

- Case histories and projects.
- Updated information about the reach and success of the **Ka-Ching! Business Parenting** course
- Several specific, monitored, forums provide an online area for the exchange of ideas, mutual support and additional information for:
 - i. Schools, learners and parents participating in the course
 - ii. Teachers teaching the course
 - iii. Children participating in the course
 - iv. General exchange of views on entrepreneurial education.
 - v. Latest case studies of young entrepreneurs involved in the course
 - vi. Competitions – involving submitting business plans
 - vii. Recommendations of relevant resources – website links, books, software and games.
 - viii. A variety of downloads and additional course information.
 - ix. Any other members wanting to stay up to date and involved with the Ka-Ching Community

In addition to these, there are three further aspects to the site.

Firstly, there is a section for **registered users** where further features are made available. There are no cost implications to gain access to these features: Ka-Ching! email newsletter providing ongoing support, additional information and new projects.

Secondly, there is a **member's only** section where all Hout Bay Participants are allowed access to all the support features that include:

- Ka-Ching! Community
 - Ka-Ching! Forums – live forum for open discussion to take place
 - Ka-Ching! Clubs – parents, teachers and learners are encouraged to get together to talk about their experiences with Ka-Ching!
- Ka-Ching! Resources
 - Ka-Ching! Toolbox – additional materials are available for download

- Ka-Ching! Member Support – any questions are answered

The Ka-Ching! Foundation section on the website is under construction.

Timeline

Ka-Ching! Foundation Timeline

	Main Categories	Subtasks	Comments	Start date	End date	Person Responsible	Trance Amount Rands	Date of Report to be delivered
10	PREPARATION	Finalise budget for intervention (based on a year's cycle)	Details in the agreement	01-Jul-07	24-Jul-08	TKF, Sponsor	R400,000	
20		Agree to terms of contract with Sponsor	Details in the agreement	07-Jul-07	25-Jul-08	TKF, Sponsor		
30		Determine a clear understanding of the base-line before intervention	Determine if an outside research company is required to evaluate success of intervention.	24-Jul-07	01-Jul-08	TKF, Sponsor, Research company		
40		Design evaluation tool, first draft and feedback	Stakeholders to agree on base-line tool that determines the effectiveness of the intervention	25-Jul-07	25-Jun-08	TKF, Sponsor, Research company	R400,000	25-Aug-08
50		Curriculum aligned	Ongoing evaluation	01-Jul-07	Ongoing	TKF, Sponsor		
60		Consult with all Hout Bay schools and get their buy-in	Financially viable with three	25-Jul-07	28-Jul-08	TKF, Sponsor		

70		Conduct situational analysis: at schools (SWOT, etc)	Ensure everything is in place	28-Jul-07	28-Dec-07	TKF, Sponsor, Research company		
80		Conduct qualitative survey: speak to role-players (schools, parents)	Informal discussion to ensure we are all in agreement.	02-Aug-07	28-Jun-08	TKF, Sponsor, Research company		
90		Monitoring of teaching processes	Observe classroom and training room teaching	Ongoing	Ongoing	TKF, Sponsor		
100		Write up internal report with specifics per school	Qualitative feedback	15-Aug-07	12-Dec-08	TKF, Sponsor		
110		Meeting of parents teachers, sponsors, community leaders and learners	Present a motivational talk to the individual groups that make up the stakeholders as to why this intervention depends on their support.	16-Aug-07	1-Aug-08	TKF, Sponsor		
120		Identify 'school management team' per school	Need to find champions within each school.	21-Aug-07	1-Aug-08	TKF, Sponsor		
130		Get stakeholder buy-in	All stakeholders to sign off a Ka-Ching! Letter of intent.	25-Aug-07	1-Aug-08	TKF, Sponsor		
140	IMPLEMENTATION	Key success factors addressed	Vital to ensure all issues are addressed	2-Aug-08	1-Aug-09	TKF, Sponsor	R400,000	25-Aug-08
150		Obtain further business / entrepreneur endorsement	Clem Sunter, Tokyo Sexwale, Raymond Ackerman, Mark Shuttleworth, Brian Joffe	1-July-07	1-Aug-09	TKF, Sponsor		

160		Commence with training of teachers and Navigators	Complete the Train-the-Trainer session	01-Feb-08	31-July-08	TKF, Sponsor		
170	MONITORING	Ongoing evaluation	Ensure the intervention is staying on track.	2-Aug-08	1-Aug-09	TKF, Sponsor		
180		School visits	Complete a minimum of two school visits per month	2-Aug-08	1-Aug-09	TKF, Sponsor		
190		Media involvement	To improve the motivation and to maintain the buy-in it would assist greatly having decent media exposure	2-Aug-07	1-Aug-09	TKF, Sponsor		
200		Competitions	Develop inter-schools and inter-classroom competitions, where prizes donated from various sources are awarded to the participants, teachers and parents	2-Aug-08	1-Aug-09	TKF, Sponsor		
210		Certification announcement	Invite all stakeholders and media to an awards evening where each participant passing each business model stage is congratulated and handed their certificate; as well as the 'most passionate teacher award', the 'most involved caregiver or parent' award. The media needs to be invited to this evening.		1-Aug-09	TKF, Sponsor		

220		Classroom observation	Continued classroom observation, feedback and fine-tuning to be provided on an ongoing basis.	2-Aug-08	1-Aug-09	TKF, Sponsor		
230		Ensure 'Ka-Ching! Feedback-Book' is being followed.	This 'book / file' serves to keep track of each learners involvement with Ka-Ching! It also serves as a useful measure to ensure the awarding of certificates.	2-Aug-08	1-Aug-09	TKF, Sponsor		
240		Evaluate success based on stated outcomes	Using the base-line study, we will determine the success of the intervention	2-Aug-08	1-Aug-09	TKF, Sponsor		
250		Present findings report to Sponsor	Present a detailed report to the sponsor.		31-Aug-09	TKF, Sponsor	R484,930	31-Aug-09
260	FUTURE DEVELOPMENT	Obtain DoE endorsement	Start the process early to getting this endorsed by the Department of Education	2-Aug-08	1-Aug-09	TKF, Sponsor		
270		Secure sponsorship	Identify further sponsorship for next project	1-Sept-08	1-Sept-09	TKF, Sponsor		
280		Prepare budget for roll-out	Identify finance required to take to the market	1-Sept-08	1-Sept-09	TKF, Sponsor		
290		Choose the marketing consultants & set budget	In conjunction with stakeholders	1-Sept-08	1-Sept-09	TKF, Sponsor		
300		Develop a marketing plan	In conjunction with stakeholders	1-Sept-08	1-Sept-09	TKF, Sponsor		
310		Agree on media partner	In conjunction with stakeholders	1-Sept-08	1-Sept-09	TKF, Sponsor		
320		Liase with printers and publishers	In conjunction with stakeholders	1-Sept-08	1-Sept-09	TKF, Sponsor		

330		Market the programme	In conjunction with stakeholders	1-Sept-08	1-Sept-09	TKF, Sponsor		
340		Ongoing support for programme participants	By involving all stakeholders	1-Sept-08	1-Sept-09	TKF, Sponsor		
350		Translate programme into new languages	Consider using an outside research company to help evaluate the need for the course to be translated.	1-Sept-08	1-Sept-09	TKF, Sponsor		
360		Programme upgrades and conversion to electronic, video, audio	Online games, complete programme available off interactive Flash website	1-Sept-08	1-Sept-09	TKF, Sponsor		
370		Identify sales partners	In conjunction with stakeholders	1-Sept-08	1-Sept-09	TKF, Sponsor		

WHAT do we teach?

The project will cover **three approaches** to earning a living:

- A) **Traditional businesses** including manufacturing, retail, wholesale and service industries.
- B) Learning from **successful business case studies** and how to achieve similar results e.g. franchising
- C) Using the **Internet to earn money** e.g. affiliate marketing and selling on eBay
 - **Traditional business training** such as franchising, curios, small agriculture, building on existing expertise and enhancing their earning potential such as: domestic workers and builders. Writing business plans, learning how to raise money to start a business. The essential elements to running a successful business such as: Marketing, Management, Leadership, Systems Thinking, Sales, Advertising, Human Resources and Financial Management. Learn to develop businesses that cater to the local market, but also to understand that looking at the broader market is vital too.
 - The importance of developing a **credit history** with the banks and how to go about doing this.
 - Understanding **Business Models** i.e. what exactly it is that makes a business profitable. Learn how to grasp and achieve an effective business model.
 - **Internet Business Training** – learning basic HTML, affiliate marketing, selling products for profit on auction websites like eBay,
 - **Table of Contents learning HTML:**
 - HTML Introduction
 - HTML Elements
 - HTML Basic Tags
 - HTML Formatting
 - HTML Entities
 - HTML Links
 - HTML Frames
 - HTML Tables
 - HTML Lists
 - HTML Forms
 - HTML Images

- HTML Background
- HTML Colors
- HTML Colorvalues
- HTML Colornames

It is important that people who are interested in learning about the Internet learn basic HTML. As part of the intervention and upon successful writing and passing an exam, each participant will be qualified as a **Certified HTML Developer from W3Schools**. <http://www.w3schools.com/> This certificate in HTML will help tremendously in ensuring that each participant develop skills for website development. This will help to ensure the **Affiliate Marketing** training, results in the participants earning money.

The HTML exam will be taken over the Internet and supervised by a Ka-Ching! Foundation Representative.

The exam consists of 70 multiple choice or true/false questions. The exam is time-limited to 70 minutes. Candidates must have 75% correct answers to pass the exam and become certified. Candidates who have more than 95% correct answers will get an **Excellency Degree notation added to their certificate**.

Immediately after completing the exam, each participant will be informed of his or her score and of his or her pass/fail status. If a student achieves certification status, **W3Schools** will ship them an HTML Developer Certificate. The document will contain their personal data acknowledging your status as a Certified HTML Developer. The price of the exam is R450 that will **not be** included in the cost of the intervention.

- **Table of Contents Affiliate Marketing (AM):**
 - Introduction to Affiliate Marketing (AM)
 - Why anyone can become an affiliate marketer at no cost
 - Why anyone can make money through affiliate marketing
 - Techniques to becoming an affiliate marketer
 - Using Blogging to become an affiliate marketer.
 - Why earning affiliate commissions is much easier than managing your own business.
 - Learn to profit immediately and with zero risk.
 - Eliminate the hassles of product development, ad writing, order processing, shipping, refunds, and customer service.
 - Understand that with AM, you can earn money 24 hours every day, even while you're sleeping or sailing in Hout Bay.

- **Table of Contents eBay Online Business training:**
 - What one should sell on eBay
 - Identifying what buyers want
 - How to source products
 - Identifying suitable suppliers
 - How to have all of your eBay items packaged, shipped, and delivered to the customer.
 - How to use eBay to drive qualified buyers to your own website.
 - Encouraging repeat business.
 - eBay marketing techniques
 - How to use search engines to drive traffic to your auctions.
 - Using blogs to send buyers to your auction.
 - The insider secrets to "buying smart" and guaranteeing a profit
 - How to sell from wholesale suppliers to customers using eBay.

Children between the ages of 6 and 16 will derive the maximum benefit from the course and teachers and parents don't need to have any specialist knowledge of business:

- Children will be introduced to **entrepreneurship** and the nature of business in a simple and enjoyable manner
- Children will learn **financial awareness skills**
- Children will learn a variety of **important life-skills** that they can use at any stage in their future development to enhance learning processes – at school or thereafter.

The course is essentially a clear and practical step-by-step guide, which involves schools and parents with their children and learners - as partners.

The basis of **Ka-Ching! Business Parenting** consists of a wide variety of realistic business projects, which teachers and learners take on together. In the process of carrying out the various projects, learners acquire the critical business, financial, success skills and knowledge in an enjoyable and challenging environment.

Through homework exercises the involvement of the parent or caregiver is encouraged. This participation of the parent will enhance his or her own understanding of these vital skills.

Methodology of the Intervention

The project will involve programme interventions in the form of educator and learner training, workshops and events.

- The Intervention will take **12 months to implement**, but the lasting effects will continue for each family's lifetime.
- The **Ka-Ching! Business Parenting** course will be used by the families
- The **Ka-Ching! School's Programme** will be used by the schools in Hout Bay.
- The **Ka-Ching! Entrepreneurship** course will be targeted at the adults involved in the project.
- Compulsory training will take place in the designated training facility
- The involvement of schools is essential. The school will receive all necessary training and material, including:
 - Each class teacher receives a full Ka-Ching! Business Parenting course, Ka-Ching! Teacher's Guide and onsite training.
 - Each learner is equipped with all the material and training needed to ensure the objectives are met.
- The parents associated with each learner receive a full 'Ka-Ching! Business Parenting' course and training so that their important role is clearly explained.
- Each class teacher, learner and parent who is enrolled gets access to all the privileges offered to a full Ka-Ching! Member including:
 - Ka-Ching! clubs – set up informal meetings with other members
 - Ka-Ching! forums – chat online to other members and our mentors
 - Latest course downloads
 - The Ka-Ching! newsletter – packed with the latest developments in entrepreneurship education
 - Access to future Ka-Ching! competitions, prizes, courses and products
 - **Ka-Ching! Certification**

Curriculum Aligned – Course Outcomes

To obtain funding from The Shuttleworth Foundation, Ka-Ching! had to be curriculum aligned.

The Ka-Ching! Business Parenting Course and the Ka-Ching! School's Programme aligns itself very closely with the Revised National Curriculum for Economic and Management Sciences (EMS). The course is very "hands on" and emphasizes an experiential approach to wealth creation, financial awareness, business identification,

development and management and encourages communication practice through class discussion, group discussion and individual/group presentations.

It is the belief of The Ka-Ching! Foundation that interest and motivation will be generated and sustained through a very practical involvement and the easy-to-follow step-by-step format. This framework allows the EMS teacher enough space for personal interpretation and emphasis of the national curriculum.

Four Learning Outcomes have been provided in the curriculum:

The Economic Cycle

The learner will be able to demonstrate knowledge and understanding of the economic cycle within the context of the economic problem

Sustainable Growth and Development

The learner will be able to demonstrate an understanding of reconstruction, sustainable growth and development and to reflect critically on its related processes.

Managerial, Consumer and Financial Knowledge and Skills

The learner will be able to demonstrate knowledge and the ability to responsibly apply a range of managerial, consumer and financial skills.

Entrepreneurial Knowledge and Skills

The learner will be able to develop entrepreneurial knowledge, skills and attitude.

These outcomes should not be seen as isolated units of study but as part of an integrated approach to the curriculum. The Foundation Phase deals with the first two while the Intermediate and Senior Phases deal with all four at different levels.

In reviewing the Assessment Standards of the policy document it is clear that the Ka-Ching! course runs parallel with the National Curriculum without impinging on aspects which might need (in the opinion of the respective teacher) even greater emphasis or in some cases inclusion.

For example, the Grade 1 Assessment Standards require that a learner should be able to “identify different advertising media influencing needs and wants” Although this topic is not dealt with in any detail, a lesson on the subject would slot into the Ka-Ching! programme at many different places and would be entirely appropriate

and worth repeating at the different levels. In Grade 5 learners are expected to be able to “explain the effect of natural disasters (egg drought: HIV/Aids etc). This topic is not specifically dealt with but certainly fits into the framework of the Ka-Ching! course which deals directly with both formal and informal business sectors.

As with all text books, the teacher would be encouraged to organize their individual approach around the subject matter provided and wherever possible to use their own ideas and other articles to supplement their delivery.

The desperate need for education to be relevant, meaningful and motivating and to clearly provide hope for the future through teaching learners how to manage their money; to create wealth and to identify and create their own jobs is the ultimate aim of both the national curriculum and the Ka-Ching! course.

While the Learning Outcomes listed above give little detail it is the Assessment Standards (for each grade), which clarify what is required, and the relationship between Ka-Ching! and the National Curriculum.

Course Outline

Ka-Ching! Business Parenting Course – for the Children

The basis of the ‘**Ka-Ching! Business Parenting Course**’ is a completely innovative initiative. Never before has something like this been identified. In brief the course encompasses a wide variety of realistic business projects, which teachers, parents and learners take on together. In the process of carrying out the various projects, children acquire the critical business, financial and support skills, knowledge and characteristics in an enjoyable and challenging environment.

The major benefits of the course are:

- **Introducing children to entrepreneurship** and the nature of business at a young age and in a simple and enjoyable manner.
- Providing children with **financial awareness** by involving teachers and parents in helping them learn financial management and wealth creation.
- Developing the vitally **important success skills** that children - and adults - can use at any stage to enhance learning processes and making them even more likely to succeed - at school and afterwards.

The 'Ka-Ching! Business Parenting Course' consists of a motivational document, which emphasizes the need for this course and encourages schools and parents to participate; a comprehensive manual and workbook that details the various projects and the development of the important skills and characteristics as well as providing access to further resources. Additional course support and ongoing motivation is provided by a dedicated website and regular newsletters.

The course is based on sound educational principles and concepts that have been developed and tested over many years, in South Africa and elsewhere. Gregory Bunyard originally developed the 'Ka-Ching! Business Parenting' concept through understanding the need for creating the necessary education in helping to create the much-needed entrepreneurial activity in South Africa. His ideas have been researched and developed through books, websites and financial awareness courses as well as his own experiences. He believes that by creating a partnership between 'Ka-Ching! Business Parenting' and the parent and the child, the necessary skills can be learned to help achieve greater number of successful entrepreneurs.

He is particularly grateful to the co-author **Midge Hilton-Green**, presently headmaster of Bishops Preparatory School in Cape Town, South Africa. Hilton-Green was probably the first person to introduce entrepreneurship and financial awareness courses into a formal school curriculum in 1988, while he was Headmaster of Kingswood Junior School in Grahamstown, South Africa. He is an acknowledged international expert in this area and has received extensive newspaper coverage, appeared on television, interviewed on radio and quoted in a number of books and magazines. He has assisted many schools with their own courses; is a founder member of the 'Entrepreneurship Education Initiative' and was presented with a plaque at the 19th Annual Entrepreneurship Education conference in Salt Lake City in 2001, to acknowledge his contributions in this pioneering field.

Jason Bantjes is currently the School Counsellor at Bishops; the Chief Examiner for Economics with the Independent Examinations Board; and a part-time lecturer in Cognitive Psychology in the Department of Psychology at UNISA's Western Cape Learning Centre. In the past he has been a Housemaster at Michaelhouse and a lecturer in the Faculty of Education at the University of Natal. He has published 6 textbooks and his current area of psychological research is masculinity and boys' emotional development. He has attended numerous national and international conferences and has presented seminars and workshops on a range of topics pertaining to boys and masculinity, education, parenting and the mental health of adolescents.

Ka-Ching! School's Programme – for the Children

The Ka-Ching! School's Programme works in conjunction with the Business Parenting course. With an additional **Teacher's Guide** which includes additional content that is aligned to the EMS curriculum. This document gives further homework exercises for the parents to get involved with. It also has various teachers' tips to help them

follow a step-by-step approach to covering the material. The document has been designed for teachers that do not have any prior business knowledge.

The Teacher's Guide also includes the **assessment of prior knowledge** allowing the success of the project to be measurable. At the end of the twelve months, a further measure will be taken to prove what the families have learned.

The real success will however be determined once the businesses set up are showing a profit.

Contents of the Ka-Ching! Business Parenting Course – for Children

The Motivational Document

This document focuses on today's need for the development of entrepreneurial skills and provides a convincing argument for school and parental involvement.

It examines how traditional education has struggled to equip pupils with the critical skills they need to deal with the realities of the world today.

The motivational document provides an outline of the Ka-Ching Business Parenting course and highlights its many benefits, together with examples and case histories. The various essential skills and characteristics are identified and analysed.

It also makes a strong case for the involvement of children at a young age and provides a lot of practical teacher and parental advice.

The Manual and Workbook – Part 1 – Projects & Finances

This section provides the core of the course detailing the various projects suited to specific age groups and examining the rationale and benefits of specific suggested activities. It stresses fun and enjoyment and the need for parents to assist when required, but never to dictate or to take complete control. This is not a situation where the parent merely replaces the teacher-the parent needs to be a partner or a colleague rather than a lecturer or a "boss". An underlying focus is one of financial management. It subtly emphasizes the importance of planned and disciplined money management, including saving, while providing a considerable amount of relevant teacher and parental advice.

Pocket Money

Pocket money provides the first stepping-stone in the development of the desired skills and characteristics and paves the way for the introduction of business projects.

The pros and cons of various pocket money systems are evaluated; practical budgeting plans and record keeping alternatives are suggested and the reasons for giving children pocket money are discussed. Simple printable templates and basic spreadsheets are included, as well as two alternative versions of the renowned *'Do It Daily'* system, which was developed by Hilton-Green and has been refined over the years.

The question of whether children should have to earn part or all of their pocket money is fully addressed, together with the opinions of various international experts.

The emphasis is on using a pocket money system to provide the basis for saving before the principles acquired are applied to wealth creation.

Business Models

This section is devoted to five logical stages in the development of our young entrepreneurs. With parental help, advice and guidance, children progress through five stages (Bronze, Copper, Silver, Gold, Platinum). These five stages are designed so that each builds on the previous one and each element is geared to the age and understanding of the children, ensuring enjoyable experiences and eliminating possible frustration.

An older, mature, more capable child could advance through the preliminary stages very quickly.

The course emphasizes that any child is likely to find a business venture – be it a one-day project or something lasting weeks – very exciting, particularly because of a parent's involvement and a natural desire to 'run a business'. The benefits are enormous and include the:

- Development of self-confidence.
- Development of high self esteem.
- Strengthening of the bond between teacher, parent and child.
- Development of a belief in one's own ability.
- Establishment of a work ethic and awareness of basic business principles that will be of great benefit in the years ahead.

The recommended Business Model stages are:

Bronze	6 – 8 years	Ad hoc tasks
Copper	8 – 10 years	4 week commitment
Silver	10 – 12 years	6 weeks commitment
Gold	11 – 13 years	8 weeks commitment
Platinum	12 – 17 years	10 weeks commitment

All the basic systems, records and plans, essential to a successful business, are provided in this section. Examples are simple and easy to follow, taking the children through the recording of income and expenditure to the drawing up of a readily understood Profit & Loss statement. Forms for conducting business meetings as well as the calculation and division of profits are included.

All the necessary forms can be found in the accompanying practical Workbook. The Workbook is designed to lead the teacher / parent and child step-by-step through the various stages that are required.

Bronze Stage involves a child opting to earn extra income through a once off job such as washing the dishes one evening or taking the dog for a walk or mowing the lawn.

A wide variety of tasks are suggested - the type of jobs that are simple and straightforward and take place irregularly as the need arises. They do not require much planning or any length of commitment, but a watchful eye needs to be kept on the task at hand to:

- Ensure that the quality of the work is monitored (taking into account what should be expected).
- Negotiate a fair deal.
- Remain involved through positive encouragement.

Copper Stage This stage moves from a very informal, verbal arrangement - or casual contract labour - to a semi-formal project of about four week's duration. This length of time introduces the child to a greater commitment - a regular, non-negotiable responsibility, providing an experience of sustaining the momentum of a job. This is a transition from the purely ad-hoc activities in the first stage to the more formal and detailed projects that will begin from stage three. The six simple steps making up this stage will involve:

- Some planning – a formal meeting.
- Some ideas – brainstorming of some ideas.
- Some note taking.
- Regular commitment such as an activity to be completed once a week for four weeks.

- Some detail – remuneration, where, when and how.
- Some recording – diary of activities.
- Continued parental interest – stay involved, be positive and encouraging.

Silver Stage This stage requires an even longer period of commitment and we suggest a minimum of six weeks. If at the end of this period motivation is still high and the business is thriving, then there is no reason why the business should not be encouraged to continue.

In this stage, various ideas are brainstormed and more closely investigated for their potential to be a success (using a “PMI”); details of the business need to be agreed to and recorded. Recording of information becomes an important discipline and all transactions are also written down on the provided forms.

When the business is terminated a discussion then follows around the distribution of the profits. How much should be spent or saved or invested or given to a charity. Discussion also centres on the setting up of a fund which, when large enough, will be used to purchase an income generating asset! (This will be explained in the course).

Gold Stage In this stage we extend the life of the business – and the children’s commitment - to 8 weeks. This is important because it requires greater responsibility and self-discipline to keep going for a longer period. In many aspects of life, success follows a period of dedicated commitment. The tendency to give up something as soon as it becomes inconvenient or difficult should be discouraged and avoided.

As in the previous stages, you will find the relevant blank forms in the workbook and examples of how to fill in the forms in this section of the manual.

Note too that the first four steps are identical to previous ones. This could therefore be a good opportunity for your children to try to complete these steps and fill in the relevant forms without your help. Be prepared for many questions and many interruptions! Always prompt your children for their opinions before giving one of your own.

New experiences at this stage include:

- Costing of business requirements
- Calling and managing a semi-formal business meeting
- Keeping notes (minutes) of the meeting
- Taking on a ‘sleeping’ partner/s to provide the required finance

- The distribution of profits
- Identifying income generating assets

The teacher / parent, could also consider offering some sort of incentive – perhaps a bonus for outstanding work such as:

- Not missing a day
- Completing work on time
- Exceptional quality of service

There are many possible variations – feel free to use your own ideas and adapt the following course to suit you and your children.

Platinum Stage involves the setting up of a formalised company with members of the family and/or friends. The company consists of directors – who run the company, have specific responsibilities, may have shares and get paid a salary – and shareholders – who provide money for the company to run on and then get a share of the profits.

The following activities are inherent in this stage:

- The setting up of a partnership
- Agreement on the details of the business
- Establishment of the rules of the business
- Setting of goals for the business
- Giving titles and setting responsibilities
- Meeting regularly and keeping minutes of meetings
- Follow basic business meeting procedures
- Provide verbal reports on specific areas
- Involve parents as necessary
- Keeping adequate records of business operations
- Terminate the business when necessary.

This stage also emphasizes the benefits of instilling some formality and discipline into a venture and to encourage both listening and speaking skills. It suggests that a parent chairs the first meeting and the chair is rotated at subsequent meetings.

Relevant business systems, templates and spreadsheets are provided.

Business Ventures

This section is devoted to some examples of a few business projects suitable for young entrepreneurs. It is crammed with ideas that will stimulate the imagination.

The examples are categorised by the type of business operation and practical business principles are emphasized. The examples provided include:

- Retail – buying a product and re-selling it at a profit.
- Service – doing tasks for people at an agreed fee.
- Manufacturing – making a product and selling it at a profit.

Investment

The principles and benefits of various investments are discussed and cover a variety of areas of financial planning.

Principles of Wealth Creation

This section provides parents with advice about wealth creation, which will be of interest to them as well as their children. By simply following the Ka-Ching! Business Parenting formula – *11 steps to Future Wealth* – parents will go a long way towards preparing their children for the future.

The Manual and Workbook – Part 2 – Valuable Success Skills

This section concentrates on eight specific success skills that can be of real benefit to children, while at school and throughout life. Many parents have also benefited from having these skills, which have been condensed and refined from the published works of some of the finest writers on education and training throughout the world.

Brainstorming is a wonderful way of generating a lot of ideas, opinions, and comments in a very short space of time. In the group situation, there needs to be a leader and a scribe; the former to take control of the calling out of ideas and the latter to write them all down. These roles can be rotated.

Mind Mapping is probably the most valuable and time saving organisational tool of all. It can be learnt by anyone, but practice makes perfect – and for speed of use.

Thinking Skills - The PMI system is one of Edward de Bono's 66 lessons in thinking skills. He believes that anyone, young or old can be taught to think effectively: conversely, 'effective thinking' is not natural to everyone!

PMI Whenever young children take part in 'parliamentary' debates (meetings, run with a chairperson and secretary in control, which generate different ideas and opinions) they should be encouraged to conduct a PMI before commenting on the subject under discussion – they should only make their comment with a reason for their opinion.

Self-Assessment, Goal Setting and Forward Planning exercises can be applied in different contexts and are very quick to use. While the exercise takes one's personal strengths and weaknesses into account, it encourages steady improvement through the setting of clear, attainable goals.

Problem Solving can be used as a fun activity involving one small group or a number of groups. It provides a positive approach to the many problems that one deals with on a day-to-day basis. It teaches children to become problem solvers, rather than problem finders.

Business Meeting Procedures offers some basic rules on running an effective meeting. When properly conducted, everyone is heard, while listening skills and communication skills are improved. The 'formal meeting' is a very important part of Ka-Ching! Business Parenting as it takes the fear out of speaking 'in public', encourages clear and thoughtful thinking, develops listening skills and emphasizes the importance of sharing ideas.

Public Speaking is one of the most vital skills that children can be taught. It provides children with an opportunity to speak and be heard and to be listened to.

Memory Training. Many systems have been described in many books to help one improve the remembering of dates, telephone numbers, names, faces, special events and much more. Ka-Ching! Business Parenting guides parents through the literature and suggests where children (and parents) should begin. Even in its simplest form, great benefits can be derived from learning and practicing one of these systems.

The Manual – Part 3 – Important Resources

A variety of additional resources are provided, ranging from games to worksheets. The resources are reviewed in three major categories:

Books

Software

Websites

Ka-Ching! Entrepreneurship Course for Adults

While the Ka-Ching! material is sufficient for children to the age of 15, we feel that for the learning experience to be complete, the parents will also need additional skills. It is for this reason that we will consult with The Louis Group's Business Academy. <http://www.louisgroup.co.za/businessacademy.php>

In conjunction with the University of Stellenbosch, The Louis Group's Business Academy offers business owners practical suggestions on how to manage their business effectively, teaches them how to survive in difficult business climates and how to take advantage of opportunities when they present themselves. This practical approach ensures the comprehensive personal and professional equipping of the learner.

This course is still under development, but will include the following aspects:

LEADERSHIP:

- D) Foundations of Leadership and Entrepreneurship
- E) Servant Leadership & Styles of leadership
- F) Team Management/Self Management
- G) Conflict Management

GENERAL MANAGEMENT:

- H) Introduction to systems thinking and strategy
- I) Business Plans
- J) Management or processes & paradigms

MARKETING:

- K) Marketing research
- L) Customer relationship management
- M) Developing a marketing plan
- N) Marketing communications

PEOPLE MANAGEMENT:

- O) Recruitment and selection
- P) Employment equity
- Q) Labour relations
- R) Performance management
- S) Skills development

INTRODUCTION TO FINANCIAL MANAGEMENT:

- T) Financial principles and budgeting

GENERAL MANAGEMENT:

- U) Feedback on business plan progress

FINANCIAL MANAGEMENT:

- V) Introduction to financial statements
- W) Financial analysis
- X) Financial Plan

WHY is this program sustainable?

The repayment of a '**moral loan**' will allow the program to be sustainable. This loan repayment will provide longevity to the sponsor's investment resulting in additional individuals in Hout Bay or other communities outside of Hout Bay to benefit.

Participants will have developed practical business skills and knowledge for running a successful business and **only when each participants business shows a profit will the moral loan be repaid.**

The children that are involved on the project will also have developed a practical understanding of how to run various businesses. This should encourage their ongoing participation and development so that they too launch successful real-life businesses when they eventually leave school.

WHEN and WHERE does the training take place?

- Each child will be learning the course material during normal school hours.
- Home learning will be encouraged at all times and whenever possible.
- Additional training will be offered on Wednesday evenings from 6:30pm to 9pm at the **Hout Bay library** or at a more suitable venue to be determined.
- **Duly performance certificate** requires that each family and each child visit the library support centre 40 times in the year.
- The participants will be required to sign the daily register to be eligible for their certification and training.
- The training facility will be open to all participants to attend as many training sessions as they like.

WHO is the service provider?

Mission Statement

The Ka-Ching! Foundation is a Public Benefit Organisation that strives to produce innovative material and resources, provide ongoing support and add value to the country's education and development with the direct partnership, co-operation and involvement of schools, parents, learners and sponsors. To achieve this the Ka-Ching! Foundation aims to secure donor funding to implement the **'Ka-Ching! Community Intervention Initiative'** that involves all the appropriate stakeholders.

Some History

Over a period of three and a half years the Business Parenting Institute has researched and developed a course called **'Ka-Ching! Business Parenting'** that makes an honest, independent and innovative attempt to educate the youth of South Africa in the fields of Entrepreneurship and Life-Skills. **The Shuttleworth Foundation** fortunately shared our vision and has been the sole sponsor enabling us to complete and test the course.

The Ka-Ching! School's Programme was created by Bishops Prep headmaster Midge Hilton-Green and MBA graduate and business owner Gregory Bunyard and has been endorsed by South African Business Legends, **Raymond Ackerman** and **Pam Golding**.

The Ka-Ching! Foundation Team

Consultant: Jacqueline Taylor – Curriculum Advisor

To add the necessary curriculum experience to the Ka-Ching! Community Intervention initiative, Jacqueline (Jackie) Taylor has been included on the panel as Curriculum Advisor. Initially her focus will be to help schools understand exactly how Ka-Ching! is curriculum aligned and what outcomes the course covers. This very important task will help satisfy the requirements of the revised national curriculum statement from the Department of Education. She will be primarily responsible for overseeing school and teacher training.

Consultant: Midge Hilton-Green – Course Development

Midge pioneered teaching Life Skills and Entrepreneurship to the Kingswood preparatory school children in the '80's. When he retires next year from being the Bishops Preparatory school headmaster in Cape Town, he will join the Ka-Ching! Foundation on a full-time basis.

He is an acknowledged international expert in entrepreneurship education and has assisted many schools with their own courses; is a founder member of the 'Entrepreneurship Education Initiative' and was presented with a plaque at the 19th Annual Entrepreneurship Education conference in Salt Lake City in 2001, to acknowledge his contributions in this pioneering field.

Consultant: The Louis Group's – Business Academy

While the Ka-Ching! material is sufficient for children to the age of 15, we feel that for the learning experience to be complete, the parents will also need additional skills. It is for this reason that we will consult with The Louis Group's Business Academy. <http://www.louisgroup.co.za/businessacademy.php>

In conjunction with the University of Stellenbosch, The Louis Group's Business Academy offers business owners practical suggestions on how to manage their business effectively, teaches them how to survive in difficult business climates and how to take advantage of opportunities when they present themselves. This practical approach ensures the comprehensive personal and professional equipping of the learner.

Consultant: Mrs Debbie Owen – Public Relations

Debbie will handle all the PR requirements for the project. She comes with extraordinary experience including being responsible for Safmarine's public relations requirements, being in charge of the PR for **Velokhaya** <http://www.velokhaya.com/> which is the awareness and fundraising vehicle for the Life Cycling Academy (LCA), a non-profit organization focused on introducing the sport of cycling to previously disadvantaged communities (PDCs) in South Africa.

The LCA was established in 2002 and its programs were initially limited to introducing competitive cycling to young children in some of Cape Town's poorest communities.

Consultant: The South African Institute for Advancement

The mission of the institute is to provide a centre for reflection and to assist institutions, organisations and individuals to develop a professional approach to mobilising the support and resources required to advance their objectives and sustain initiatives. In so doing, the institute also promotes a culture of social investment, voluntarism and self-help, rooted in the African cultural heritage of sharing.

Consultant: Mrs Zeenat Patel-Kaskar

Zeenat also has extensive experience from her days with the Shuttleworth Foundation and especially her involvement with the Whole School Development Initiative.

Consultant (to be approached): Mrs Vuyiseka January

Vuyi brings a wealth of experience from the Shuttleworth Foundation and especially the Whole School Development Initiative. As a black South African, she will be able to help if and when communication becomes a problem.

Trainers – to be appointed

Two highly experienced full-time trainers will be appointed. These posts have not as yet been filled, but have been provided for in the budget.

Secretary – to be appointed

There will be a fairly extensive administration requirement and therefore we will need a capable administration person to fill this post. This post has also been provided for in the budget.

Trustees

Andrew Kirkman

Andrew is a qualified chartered accountant and partner at Kirkman Lanfear Inc. and holds a B Com. B Compt. (Hons), CA(SA). His extensive experience and valuable input will bring tremendous value to the team. He will focus on ensuring the sponsor's investment complies with the budget.

Andre van Rensburg

Andre is an attorney and is employed by Fairbridges Attorneys in Cape Town and brings a wealth of business experience to the team. He is qualified with a BA (Hons) and a Masters in Law.

Gregory Bunyard

Gregory will act as project manager and co-ordinator for the Ka-Ching! Community Intervention Initiative. He is a business owner and entrepreneur and has a BCom from Rhodes University, Grahamstown, South Africa where he majored in Business Administration and Industrial Psychology and thereafter obtained an

MBA from the Edinburgh Business School in Scotland. He has worked in Johannesburg, London and in the USA.

WHO are the beneficiaries?

It is imperative that the beneficiaries that make-up the group fit the following profile:

- Of the 500 individual families, the group will be made up from the following groups:
 - Coloured 175
 - Black 175
 - White 125
 - Indian 25
- Each participant needs to have the passion, drive and determination and desire to learn these money making skills.
- The media will be utilized to advertise the opportunity to be a member of the group.
- They need to fill out an application form and attend an interview conducted at the Town Library
- The panel of judges will decide who makes up the group.

The schools that are being contacted and encouraged to involve their Grades 7 to 9 are:

- Kronendal
- Llundudno Primary
- International school
- Hout Bay Christian School
- Sentinel Primary
- Hout Bay High
- Oranjekloof Primary

It is also important that the following organizations are being consulted to encourage their support and endorsement for the project:

- Hout Bay Business Opportunity Forum
- Local Church Groups
- Local business
- Local media

Due diligence for funder?

Measurability

In terms of measuring impact, a base-line study will be conducted before any intervention occurs and will act as a starting point to gauge improvement.

Ongoing monitoring of the intervention will take place within each school. This regular monitoring will be facilitated by TKF through regular meetings with key role-players.

At the end of each year, an intensive assessment will be made regarding impact as a result of the intervention. Suggestions and changes will be implemented where necessary.

At the end of the year's process, an independent evaluation will take place to assess the impact of the initiative and a decision will be taken whether to continue the intervention for another year or two.

To conclude we need to be sure of:

- Who conducts the research?
- How much does it cost?
- Who pays for it?
- When does it start and when it ends?

See detailed timeline above

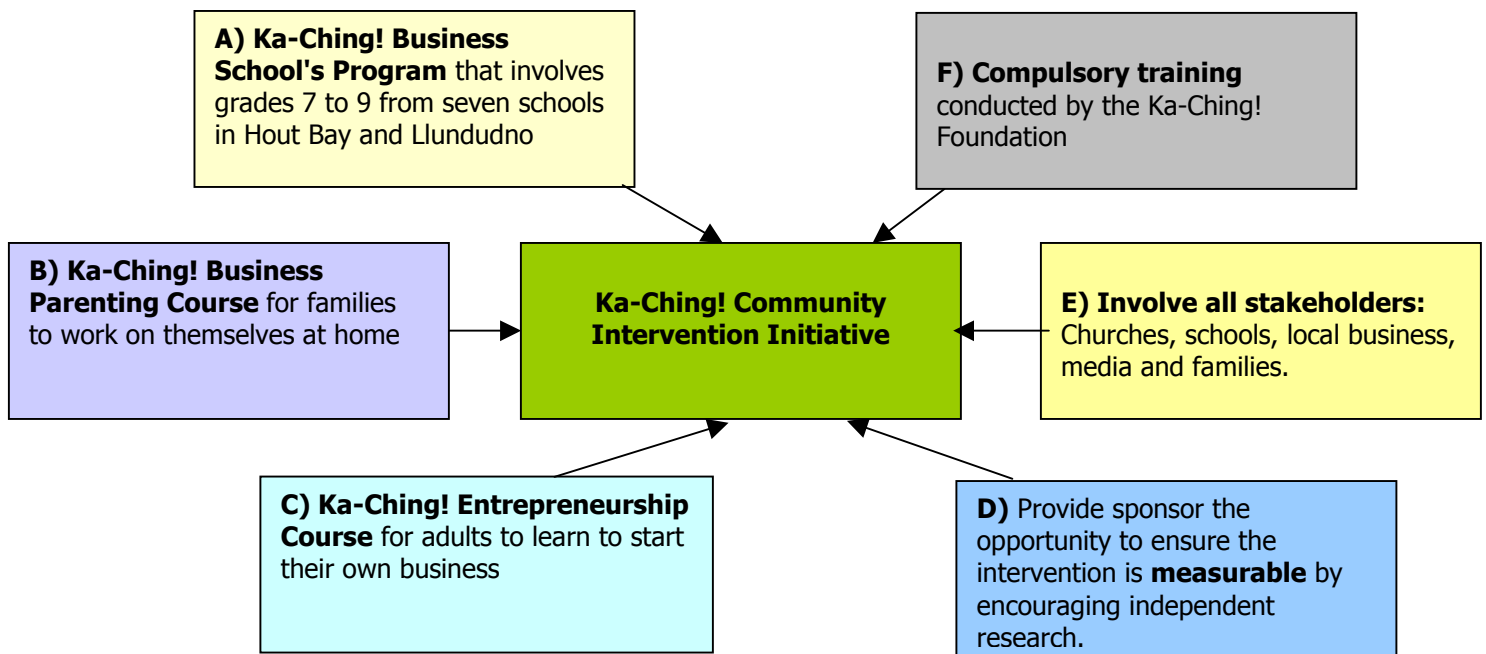


Fig. 2 The Flow of the Ka-Ching! Community Intervention Initiative

HOW do we run this program and achieve the goals and objectives. There are **six components** to this project:

- A) The Ka-Ching! School's Program (See appendix B)** This program offers a comprehensive entrepreneurship, financial awareness and life-skills development program for the identified number of learners from the participating schools in Hout Bay.
 - Each school has to ensure the chosen learners **graduate** with a **Gold and Platinum Ka-Ching! Business Model certificate**. They need to be awarded their Ka-Ching! Certificates at the assembly.
 - This will require the schools to teach the following topics:
- B) The Ka-Ching! Business Parenting Course** for families to do on their own **(See Appendix C)** Each family needs to ensure their children graduate with a Gold and Platinum Business Model Certificate. This will require each family to complete:
- C) The Ka-Ching! Entrepreneurship Course** for adults aged 21 and older. Each participating adult needs to graduate with a Gold and Platinum Business Model. See page 43 - 44.
- D) Measurable** – sponsor to ensure the intervention is monitored by independent researchers. It is vital to all concerned that we are able to measure the success of the project. As part of the Ka-Ching! School's

Programme we have developed an **assessment of prior knowledge**. This serves as a measure of the level of learning that has taken place as a result of the intervention. To create a further unbiased and impartial view as to the success of the intervention, we have allocated sufficient funds for **independent testing** of the School's Programme, the Business Parenting course and the Entrepreneurship Course. The sponsor can choose the research consultants. The prospective candidates for the research could include the following:

- Impact Consulting www.impactconsulting.co.za
- Markinor www.markinor.co.za

E) Involve all stakeholders – Churches, schools, media, local business and families. How do we manage the process, and support schools / communities?

- a. Through fortnightly meetings at each school
- b. Obtain weekly reports from the on-site Ka-Ching! Trainers
- c. Feed this information back to the parents and their children

F) Compulsory training for all delegates – workshops for parents and children to assist them in their learning. The topics that will be covered will cover:

- Our trainers will assist each family with their business startup. This will require them to attend 6 months of training at the Hout Bay Library or at a suitable venue to be decided.
- The training will cover the **School's Program (See appendix B)** and **the Business Parenting course (See appendix C)** and the **Entrepreneurship Course (See pages 43 to 44)**. In this way the full spectrum of children and parent's training will be covered.
- It will be encouraged during the training, that by identifying a business that one feels passionate about and believes in has more chance of success.
- Complete the standard process of starting a business from writing business plans, setting up bank accounts, legal entities and having a clear marketing plan of how to sell the product or service.
- Explanation of the various service providers that is available to assist business owners such as The Business Place, SEDA, Red Door, Business Warriors and the many other resources available to help.
- Update the profile of each family's progress on the website, so that it can be monitored by the sponsor.
- Encourage visiting experts, local business owners, media and interested parties to address and lecture the group

SWOT Analysis

STRENGTHS	WEAKNESSES
Experienced trainers offering quality practical training that focuses on helping each participant learn how to earn money.	Still negotiation with potential sponsors to source the required funding
Midge Hilton-Green's experience in the field	
Trustee: Gregory Bunyard living in Hout Bay	
Trustee: Andrew Kirkman living in Hout Bay	
Entrepreneurship is topical, relevant & needed	
Need for it in Hout Bay	
Education system not doing enough to equip learners with vital skills	
Hands-on approach	
Practical approach to ensuring participants learn how to make a living.	
The asset test is how much money each participant's business makes.	
OPPORTUNITIES	THREATS
Pioneering in the field of entrepreneurship aimed at the youth and the parents together.	Getting community to develop the right attitudes
Previously disadvantaged community eager to learn	Maintaining the momentum
Flavour of the month	Getting community 'buy-in'
Local business can also be approached for sponsorship	
Newsworthy for Radio, Print media and TV both locally and internationally.	
Schools need assistance	
Unemployment rates	
Small business vital to grow economy	
Involve local media, business owners, community leaders	

Sponsorship required for the Ka-Ching! Community Intervention Initiative

The intervention will take 12 months to complete, but the lasting effects will continue for a lifetime. The sponsor's involvement will be seen as an investment in the community rather than a 'hand-out'. It is for this reason that **each family will be required to pay a registration fee of between R200 and R400. The participants agree to the 'moral loan' repayment only when their business ventures show a profit.** The project therefore has lasting benefits; tremendous longevity is sustainable and will positively affect the Hout Bay community and other communities in time.

TKF will be required to secure total sponsorship of **R1,684,930** per year to implement this project for 500 learners and their families. A sponsor can choose to allocate a portion of the full requirement. We would like to secure the same amount of sponsorship for **three years.**

As it is difficult to determine how much each participating family will be able to repay in terms of the 'moral loan', we have developed three scenarios over three years:

Financial Projections Ka-Ching! Foundation - Hout Bay

Unit = R1000

	Year 1			Year 2			Year 3		
	Likely	Worst	Best	Likely	Worst	Best	Likely	Worst	Best
Gross Revenue	695	359	1,462	1,550	425	1,600	2,250	900	2,475
Operating Loss	(1,152)	(1,488)	(385)	(466)	(1,591)	(416)	142	(1,208)	367
(Sponsorship requirement) / Surplus	(1,152)	(1,488)	(385)	(466)	(1,591)	(416)	142	(1,208)	367
(Transfer to General reserve) / Shortfall	(111)	240	(884)	(499)	777	(849)	(737)	1,309	(1,528)
Net Cash flow	(1,574)	(1,925)	(801)	388	(537)	(35)	238	(532)	679

Appendix A

INVESTMENT REQUIRED
Ka-Ching! Community Intervention Initiative
Hout bay, Western Cape
Budget for 12 months

Number of families 500

Budgeted costs for 12 months:

NOTES:

- Audit and Accounting fees	15,000
4- Certification, course material - adults	150,000
- Bank charges	9,000
- Computer expenses - software and hardware	30,000
- Consulting Fees - speakers	12,000
- Equipment hire - presentations	30,000
- Insurance	12,000
- Postage	8,000
- Printing and Stationery	30,000
- Repairs, maintenance and cleaning	15,000
- Telephone, Fax and Internet	42,000
1- Salaries	390,000
2- Training course material - children	432,780
- Functions, events, seminars and hospitality	40,000
- Travel expenditure for trainers	36,000
3- Equipment needed for training room	121,150
- Independent research	35,000
- Rent - Training Centre	117,000
- Contingency 10%	160,000

Total Sponsorship Required for the full intervention 1,684,930

Cost of Intervention per family 3,370

Moral Loan' to be repaid per family 3,370

NOTES:

1

Salaries	Month	Year
Trainer - Schools	8500	102,000
Trainer - training centre	8500	102,000
Project co-ordinator	9500	114,000
Secretary and Admin	6000	72,000
		390,000

2	Training Material - Children	Number	
	Ka-Ching! Business Parenting course	500	361,080
	Ka-Ching! School's Programme	500	60,000
	Ka-Ching! Teacher's Guide	500	1,700
	Ka-Ching! Certificates	500	2,500
	Ka-Ching! License Agreements	500	2,500
	Folder	1000	5,000
			432,780

3	Equipment needed for training room		
	Tables	50	21,450
	Chairs	50	16,450
	Computers	5	26,250
	Branding		12,000
	AV Equipment/Smartboard	1	45,000
			121,150

4	Certification, course material - adults	Number	
	Certified HTML Developer from W3Schools	250	67,500
	Ka-Ching! Entrepreneurship Course	250	80,000
	Ka-Ching! Certificates	500	2,500
			150,000

A sponsor can choose to get involved as follows:	
Sole Sponsor	R 1,684,930
Founding Sponsor	R 500,000+
Platinum Club	R 300,000+
Gold Club	R 150,000+
Silver Club	R 50,000+
Bronze Club	R 10,000+
Copper Club	Below R 10,000
Ka-Ching! School's Program: 500@R440	R 220,000
Ka-Ching! Business Parenting Course: 500xR722	R 361,080
Ka-Ching! Entrepreneurship Course: 500xR300	R 150,000

Appendix B



Ka-Ching! Foundation
Unit 108 Dawn Crescent
De-Wijnlanden, Stellenbosch, 7600.
PO Box 51892, Waterfront, 8002, Cape Town,
South Africa. Phone: 0860-639-929
Fax: 088-021-671-3052
Email: info@ka-ching.co.za
Website: <http://www.ka-ching.co.za>

To whom it may concern

30 July 2007

Dear Educator

KA-CHING! SCHOOL'S PROGRAMME

Thank you for requesting more information on the Ka-Ching! School's Programme. In order to address your school's EMS requirements we have developed the **Ka-Ching! School's Programme**, where in essence each learner pays a license fee to become a member of the exclusive Ka-Ching! Community. The aim of the course is to enhance your learners' practical understanding of money-management skills, entrepreneurship and life skills.

SOME BACKGROUND

Our experience has shown that young children can be introduced to the course as early as six years old and continue to fifteen:

- Children will be introduced to **entrepreneurship** and the nature of business in a simple and enjoyable manner
- Children will learn **financial awareness skills**
- Children will learn a variety of **important life-skills** that they can use at any stage in their future development to enhance learning processes – at school or thereafter

What will the '**Ka-Ching! School's Programme**' teach your learners?

- How to plan a budget
- How to manage one's daily responsibilities
- How to earn money
- How to control one's spending
- How to run a formal meeting
- How to identify a business opportunity
- How to evaluate a business opportunity
- How to prepare a business plan
- How to present a business plan
- How to work with others
- How to run a business
- How to manage income, expenses and profit
- How to 'invest wisely' with the goal of creating one's own financial wealth and independence

The course will also highlight:

- the importance of managing one's money
- the importance of saving and investment
- the importance of giving
- the value of family support and assistance
- the importance of keeping accurate records
- the importance of planning

THE PROPOSAL

- Each class teacher receives a full training set that includes:
 - One Ka-Ching Business Parenting course – manual, workbook, operation documents, motivation documents, business cards, a pen and a Ka-Ching! cap.
 - One Ka-Ching! Teacher's Guide
 - License certificate
- In addition, each class teacher gets access to all the privileges offered to a full Ka-Ching! Member including:
 - Ka-Ching! Clubs - meet with other Ka-Ching! members in your area
 - Ka-Ching! Forums – interact with other members and our mentors about the course

- Latest course downloads
 - The Ka-Ching! Newsletter - packed with the latest developments in Entrepreneurship education, competitions, case studies, successes and more
 - Discounts on future Ka-Ching! courses and products
 - Ka-Ching! Certificates for qualified children
- The cost of the programme is free. It is proudly sponsored by.....
- In addition to this, each registered learner also gets full access to all the lifetime privileges awarded to a Ka-Ching! member such as:
- Ka-Ching! Clubs - meet with other Ka-Ching! members in your area
 - Ka-Ching! Forums - chat to other members and our mentors about the course
 - Latest course downloads
 - The Ka-Ching! Newsletter - packed with the latest developments in Entrepreneurship education, competitions, case studies, successes and more
 - Discounts on future Ka-Ching! Competitions, prizes, courses and products
 - Ka-Ching! Certification

THE LICENSE AGREEMENT – in brief:

Description of terms:

Licensor is The Ka-Ching! Foundation (TKF)

Licensee is anyone who has been awarded a license by the Licensor to use all the 'Ka-Ching School's Programme' material. The actual license number is also the purchase code.

Purchase Code is a number awarded by the Licensor to the Licensee allowing them all the rights and privileges of being a 'Ka-Ching Member'. The Purchase Code and the License number are the same thing.

Duties of the School:

- a) Provides TKF with an electronic list of learners (Licensees) involved with the course, as well as their contact details such as email addresses, phone numbers and fax numbers.

- b) For teaching purposes, photocopying of material is allowed and may only be distributed to authorised paid-up licensees.

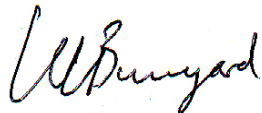
Duties of The Ka-Ching! Foundation (TKF):

- a) Completes an onsite 'train the trainer' session
- b) Based on the list received from the school, TKF awards each learner their own license.
- c) Provides one complete training set (Teacher's Guide, Manual, Workbook, Operation Documents, Motivation Documents, Business Cards) per class teacher for a minimum of 15 pupils per class. So for example if there are 45 students registered, 3 complete sets will be provided.

It is important to note that the '**Ka-Ching! School's Programme**' forms part of **The Ka-Ching! Community Intervention Initiative for Hout Bay** that has been especially designed to encourage interaction and involvement between parents, their children and your school. The belief that the partnerships established will assist in bonding families and strengthening family ties by making use of a valuable resource – the business and financial experience of the parent. The added benefit of family involvement is the small size of the 'class'. We believe the school facilitator should encourage this aspect where possible.

Please contact me if you would like me to answer any of your questions?

Yours sincerely,



Gregory Bunyard, Trustee



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South Africa.
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Website: <http://www.ka-ching.co.za>

**Prospective Sponsor
and Parents**

10 September 2007

Dear Ka-Ching! Member,

**INTRODUCING THE KA-CHING! BUSINESS PARENTING COURSE – TEACHING KIDS MONEY
MANAGEMENT, BUSINESS AND LIFE SKILLS**

It maybe useful to read a brief history of the product and to explain why it is so vital for parents and children between the ages of 6 and 14

- **Mark Shuttleworth, The Shuttleworth Foundation** and its board of Trustees had to each personally sign-off on the sponsorship of the course.



- Both **Pam Golding and Raymond Ackerman** have given it their personal endorsement.
- **Midge Hilton-Green (currently Bishops Prep Headmaster)** was a pioneer in Entrepreneurship Education when headmaster at Kingswood Prep in the mid-eighties. His extensive knowledge and practical experience on the subject is included in the course.
- Business owners have added practical business advice and real-life examples to the course.

- Jason Bantjes – School Counsellor and Psychologist, has ensured the topic is explained in the best possible ways.
- The course was independently tested on about 60 families in Cape Town and Johannesburg using the services of Impact Consulting.



Fig. 1 The Ka-Ching! Business Parenting Course

In addition I have included some further background information on the course:

Why is this course vital?

More and more school leavers - and tertiary graduates - are struggling to find employment. The growth of small, home and family businesses is skyrocketing throughout the world, as individuals and families are finding it necessary to start their own businesses in order to make an acceptable living for themselves.

What are the key concepts of this course?

- Families can add to the value of their children's education and that they should start at an early age.
- Simple step-by-step directions make the course easy to follow.
- The parent does make the difference.
- The success skills are optional but their value should not be underestimated.
- Communication starts at home.
- Parents don't need any previous experience or training

It is the involvement of the parent that adds value and ensures a successful outcome.

What will children learn?

- How to earn money

- How to plan a budget
- How to manage one's daily responsibilities
- How to control one's spending
- How to run a formal meeting
- How to identify a business opportunity
- How to evaluate a business opportunity
- How to prepare a business plan
- How to present a business plan
- How to work with others
- How to run a business
- How to manage income, expenses and profit
- How to 'invest wisely' with the goal of creating ones own financial wealth and independence

The course will also highlight:

- the importance of managing one's money
- the importance of saving and investment
- the importance of giving
- the value of family support and assistance
- the importance of keeping accurate records
- the importance of planning

The Ka-Ching! Business Parenting Course believes that its course will provide children with a better chance, in life after school, of:

- Self employment
- Advancement
- Satisfaction
- Success

The Ka-Ching! Business Parenting Course ensures that children will reap these future rewards through parents:

- Interaction
- Communication
- Life experiences
- Involvement

A survey published by VISA in the United States reveals the following (very similar to South Africa):

- 85% totally agree that 'young adults today lack the basic skills to successfully manage their finances'.
- 91% believe young people learn the most about finances from 'the school of hard knocks'.
- Only 2% of young adults are 'well prepared' to manage their personal financial responsibilities.
- 99% totally agree that 'it's important to teach high school students good money management skills before they leave home'.

The Ka-Ching! Business Parenting Course believes parents should start helping their children from the age of six years and continue until they are fourteen and beyond!

When should children begin?

The Ka-Ching! Business Parenting Course believes that these skills should be introduced at the primary school level because primary pupils are:

- More enthusiastic than older children.
- Considerably less inhibited.
- More capable at this age than one usually realizes.
- At a stage before the potentially difficult adolescent years as well as the serious and sometimes more restrictive syllabi of high school years.
- At a school level where timetables are more flexible.
- At their most influential age.

Included when you purchase the Ka-Ching! Business Parenting course:

- One full colour 110 page Parents Manual
- One full colour 57 page Workbook
- One full colour 10 page motivational document
- One Ka-Ching! Satchel
- 10 Ka-Ching! business cards
- 21 Extra support documents

By purchasing a copy of the Ka-Ching! Business Course you will also gain unlimited free access to all the support features on the website, including:

- Ka-Ching! Clubs - meet with other Ka-Ching! members in your area
- Ka-Ching! Forums - chat to other members and our mentors about the course
- Latest course downloads
- The Ka-Ching! Newsletter - packed with the latest developments in Entrepreneurship education, competitions, case studies, successes and more

- Discounts on future Ka-Ching! courses and products
- **Ka-Ching! Certificates for qualified children**

I am trying to avoid the usual cliché, but am honest when I say the Ka-Ching! Business Parenting Course is an investment in a child!

Please do not hesitate contacting me if you have any other queries.

We look forward to your thoughts?

Yours sincerely,

Gregory Bunyard.