

# **CHARITY CENTRE FOR CHILDREN AND YOUTH DEVELOPMENT (CCCYD)**

**KASEMPA MICRO BUSINESS GAME (MBG) TRAINING**

**SPONSORED BY  
GERMAN SPARKASSENSTIFTUNG FOR INTERNATIONAL  
COOPERATION (DSIK)**



**Group Photo MBG Training 1 – Kasempa Boma ECZ**



**Group Photo MBG Training 2 – Kiviku Training**

**REPORT FOR TWO MBG TRAINING CONDUCTED IN  
KASEMPA DISTRICT  
NORTHWESTERN PROVINCE  
JANUARY 2024**

**BY  
ALEX BWALUKA AND RITA KAYEMBE**

## **1. INTRODUCTION**

German Sparkassenstiftung for International Cooperation (DSIK) is a German NGO registered in Zambia as a company limited by Guarantee that provides proactive support to financial institutions to sustainably foster economic and social development at the local, national, and regional level through needs-oriented microfinance services. DSIK aims at providing business literacy trainings to both small scale and medium farmers in Zambia. It is for this reason that the foundation has partnered with Charity Centre for Children and Youth Development (CCCYD) in Northwestern Province, to identify Micro entrepreneurs and small scale farmers and bring them together and offer them Micro Business Game simulation training in Kasempa district. There were two consecutive Micro business game training conducted in Kasempa District.

Charity Centre for Child and Youth Development has strong establishments with communities in Northwestern Province. Financial literacy programmes have been one of the core businesses among other activities that CCCYD undertakes. For several years now CCCYD has conducted several trainings in different districts of North-western province of which Kasempa is one of the Districts. CCCYD has been working DSIK since 2016.

## **2. THE OBJECTIVES OF THE MBG TRAINING:**

Understand what entrepreneurial thinking and acting means and apply it throughout the simulation

- Get to know challenges and opportunities of micro enterprises and how to react on them
- Understand basic accounting and controlling principles and apply simple financial tools throughout the simulation
- Develop a deeper customer understanding and basic marketing knowledge
- Realize market dynamics and competition
- Understand the interface between micro finance institutions and clients and realize implications thereof

CCCYD carried out the MBS training for some of its recipients of the Social Cash transfer and other micro business entrepreneurs to which some of them uses for business activities in order to reduce government dependence.

### 3. EXPECTATIONS

During the training participants were highly expectant and some of their expectations are listed below:

- Understand how to grow a business
- Get allowances or capital
- How to calculate profit and loss
- To know how to handle customers



Participants during MBG simulation at Kasempa Boma ECZ in Kasempa District – Training 1



Participants during MBG simulation at Kivuku area in Kasempa District – Training 2

Following the invitation by Kasempa Youth Development Group a community based organization located in Kasempa District who are also beneficiaries of Constituency Development Fund for 2023 allocation,, 2x 3-day trainings for micro business game were held from 4<sup>th</sup> to 6<sup>th</sup> January 2024 at Kasempa Boma ECZ Central Church and from 8<sup>th</sup> to 10<sup>th</sup> January 2024 at Kivuku living church near Kabisonga area in Kasempa District.

Kasempa Boma ECZ training reached 22 participants, of which 18 were male and 4 female while Kivuku training reached 32 participants of which 4 were male and 28 females. Both trainings had

a mixture of those who operated a business before but could not develop due to poor business management skills and those who were still operating a business. Some of their businesses include livestock, buy and reselling groceries with the most common one among was gardening.

During the game participants formed their own groups and facilitators guided to make sure each group had someone who knows how to read and write.

The participants experienced hands on board-based business for the first time and played 3 rounds . They asked questions about how to expand the business and the investment component of the game made them realize that part of the answers.



Facilitators guiding the participants during the two MBG simulation training

#### 4. NATSAVE BANK – PARTICIPATION

On the last day of MBG Training 1, participants had the privilege to interact with the Bank Manager for NATSAVE who was invited by CCCYD to participate during the MBG training. Mr Mwiya who is also the Bank Manager for NATSAVE Bank, Kasempa Branch shared some of the products offered by the Bank and cleared some of the myths and misconception people have with regards to Savings, loans, how to open a Bank Account and other investment opportunities offered by the Bank. NATSAVE is the only Bank with the presence in most of the Districts in North-western province.



Though no one opened the account during the training, participants promised to visit the Bank in the near future and possibly open accounts.



**The NATSAVE Bank Manager Mr Mwiya interacting with the participants during the MBG training at Kasema BOMA ECZ he distributed the brochures concerning the products offered by the bank.**

## **5. TRAINING OUTCOMES**

Like in most trainings majority of the participants do not keep records of their businesses nor were separating personal money from business money and so salary was key takeaways from the training. Record keeping proved to them as important as any other business aspect and therefore they all resolved to keep business records as a way of tracking their progress some of them wished to replicate the templates from the participants guides and make them their own. To some the process of decisions making was exciting through the event cards as this depicted what mostly happens in their actual business and consequences that follows.

## **6. CHALLENGES**

Both trainings were successfully held for a period of 3 days, however the starting time for the training was affected as the trainings were organized during farming season, participants attended to their farming activities before reporting for training sessions as a result training ended a bit late to cover up on the time lost in the morning.

## **7. ATTENDANCE**

A total number of 54 participants were reached in both trainings and the two list of attendance are attached below for reference.

**REPORT SUBMITTED BY**

**ALEX BWALUKA**