RECIPE FOR SUCCESS

How to Operate Your BanaPads Business

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In the same way that crops need water, sunlight, and soil to grow, a business needs operations to be successful. In this manual, you will find directions, tips, and information that will help you manage **inventory**, handle **cash**, and **communicate** well. You will find that operations can be learned quickly, and also that practicing the steps in this manual can help you to better understand your business.

This manual serves as a basic guide for how you should manage your business. However, there are many ways to run a business, and having an open mind will help you to grow your business while being a respected leader in your community. If you study this manual repeatedly, you will be able to plant the seed of your future success with BanaPads.

This manual will also explain what BanaPads Limited represents, and what it means to be a Champion. As a Champion, you will be a representative of BanaPads Limited, so it is important to understand the power you hold, and the responsibility you have of preserving the BanaPads values.

Last, if you read and study this manual, you will be equipped with skills that will help you the rest of your life. Not only will these practical business skills help you as a BanaPads Champion, but will also help you to manage future businesses and generate future ideas for businesses. Anything is possible with BanaPads Limited.

"I love waking up in the morning and knowing that I have **my own business**. It keeps me working and moving, and I live a **better life** because of it"
Nalubowa Grace, Experienced Champion

MISSION STATEMENT

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BanaPads is a social enterprise that manufactures high-quality, affordable, and eco-friendly sanitary pads, helping to keep village girls in school and create jobs for local women.

The BanaPads Story

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Bbaale Richard, the CEO and President, started BanaPads Limited for a reason. When Richard was growing up in rural Uganda, he noticed that his older sister was missing a few days from school every month. Eventually, his sister stopped attending completely. As Richard later found out, her absences were due to the embarrassment and discomfort of menstruation. Since pads were too expensive, Richard's grandparents could not afford them. His older sister used mud and leaves instead, while facing embarrassment, infections, and eventually discouragement from attending school. This haunted Richard as he grew older, and opened his eyes to the issues that women face during menstruation.

Eventually, after starting the organization SOVHEN that supports orphans in rural Uganda, Richard continued noticing that many girls were dropping out of school. Richard finally decided it was time to bring this issue to an end. One day, when Richard was visiting a village to volunteer his time, he noticed that there were many stems from banana trees lying around. He made the connection that no one else could, that these stems could be used to help provide safe and comfortable sanitary pads to rural Ugandan women.

BanaPads was launched as a social enterprise in 2010, and has received widespread support from many donors and agencies. Four years later, BanaPads is expanding beyond its birthplace of Mpigi, Uganda to Western Uganda, Northern Tanzania, and eventually Burundi. With his mission of improving the lives of schoolgirls and women, Richard is working hard to promote BanaPads and bring his wonderful business to as many women and girls as possible. With time, Richard hopes that BanaPads can make a widespread social impact, and give schoolgirls an opportunity that he wishes his older sister had.

Bbaale Richard, CEO and President of BanaPads Limited

Role of a Champion

A BanaPads Female Champion has three main roles:

1. *Educate* about menstruation and proper menstrual hygiene
2. *Advocate* the use of sanitary pads
3. *Sell* BanaPads sanitary pads to the local

These three roles allow Champions to do social action and economic development, ultimately achieving the BanaPads mission.

Values of a Champion

In order for all BanaPads champions to give the same quality service, they should follow the same set of values:

1. *Support*: A Champion makes herself available to her clients to answer questions
2. *Timeliness*: A Champion is always on time
3. *Integrity*: A Champion always does what is right
4. *Respect*: A Champion respects her customers and encourages other Champions to succeed

All of these values allow Champions build good, trusting relationships with each of their clients.

Key Qualities of a Successful Champion

Here at BanaPads, we pride ourselves on how special our Champions are. Some Champions are nurses, others farmers, while others are store owners. Even though they come from different backgrounds, many have some of the same qualities.

1. *Enjoys working with people*: Champions are easy to get along with and like talking with customers and fellow champions
2. *Active and enthusiastic*: They have plenty of energy and can make people excited about BanaPads

3. *Confident*: They are proud to be Champions and are not easily slowed down by rejection
4. *Team player*: They encourage other Champions to do well and never compete for customers
5. *Self-motivated*: They actively look for new customers and find ways to make their business more successful
6. *Responsive to customs*: They have no problem understanding a situation and adapting to it
7. *Creative and flexible*: They know how to handle any problem and how to act in a new environment
8. *Can take direction and adhere to the mission*: They follow the code of conduct and all of the manuals
9. *Knows how to read and write*: They are able to track sales, use the health education tools, read the manuals and use the mobile app
10. *Strong marketing and sales skills*: They can easily sell pads to customers
11. *Has existing network of potential customers*: They know several women and girls who may be interested in purchasing BanaPads

Of course, not all Champions have every one of these traits, but everyone can work towards these qualities to become more successful.

INVENTORY

The number of packs you have to sell.

CASH

The money you collect from clients, use to payback your inventory loan, and purchase inventory with.

COMMUNICATION

How you talk to the women in your network.

*These three principles are needed to operate the BanaPads business. The following three sections will cover these principles, and explain why each principle is important to your success as a BanaPads Champion.

INVENTORY

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Inventory, or the number of packs you have for sale, is an important part of running your BanaPads business. In the following pages, you will learn about:

- "Business in a Bag"
- BanaPads Inventory Loans
- Keeping Track of Inventory
- Keeping Inventory Safe
- Ordering Inventory

Once you read through these pages, you should have a good understanding of what it takes to manage inventory well. You cannot make money without inventory, and you cannot make positive change in your community without inventory. Managing your BanaPads inventory will be the first step towards business success, and will help your **revenue** and **savings** grow.

"I usually try to stock on a **monthly cycle** because of the nature of the menstrual cycle. I try to **keep track of my clients' cycles** and stock my pads accordingly"
Kadiga Nakiganda, Experienced Champion

After you have gone through all necessary training, you will receive an official BanaPads bag with all of the tools you need to start a successful BanaPads business. In this bag, you will find:

- 330 Packs of BanaPads
  - Your starting inventory
- A BanaPads Uniform
  - To be worn while selling BanaPads
- Promotional Materials
  - To help spread word about BanaPads
- A Portable Locker
  - To keep your inventory safe
- A Receipt Book
  - To Keep Track of Payments and Inventory

All of these materials serve a purpose, and will help you as a Champion to take your business farther. Your Business in a Bag will go with you wherever you go, and will assist you in your everyday operations.

Your Inventory Loan

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When you officially become a Champion, you will receive a BanaPads **inventory loan**. An inventory loan is very similar to a bank loan, except instead of being lent money, you are lent a starting amount of inventory, which is below **market price**, on **credit**. It is up to you as a Champion to sell the BanaPads packs for **1800 UGX** each, and repay the inventory loan with the cash you collect. The inventory loan works as follows:

- You receive **330** packs of BanaPads on credit
- Once you sell **275** packs you will have enough money to pay back the loan
- All remaining packs generate extra revenue called **profit**, which will be discussed in greater detail later

By providing you with an inventory loan, BanaPads Limited is making the BanaPads business accessible. Over time, you can save money until you no longer need to borrow inventory, and can grow your business even more. It takes responsibility and discipline to maintain inventory, but as long as you read the following pages, you will have the tools you need to handle your BanaPads inventory.

Keeping Count

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In order to pay back your BanaPads inventory loan, you will need to keep an exact count of your inventory. Using a notebook, you will need to write down your starting balance of BanaPads packs, and subtract every pack that gets sold, lost, stolen, or spoiled. Ideally, all of your packs will be sold, but if emergencies occur, you must also write down when packs disappear for other reasons.

Here's an example of how you should record your inventory balance:

Inventory Balance	Description	Receipt?
330	Inventory Loan	Yes
320	10 Sold	Yes
318	2 Stolen	No

As long as you keep an exact count of your inventory, you will be able to run your BanaPads business with success. By following the simple model provided above, you can follow your inventory and plan your business with more ease. Later on, you will learn how to count your cash along with inventory.

Protecting Your Inventory

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As stated before, emergencies happen. However, emergencies can also be prevented. To keep packs from becoming lost, stolen, or spoiled, there are guidelines you can follow to protect your BanaPads inventory.

- When walking around with your BanaPads bag, always be aware of your surroundings.
- When walking around with your BanaPads bag, never let your bag out of sight.
- Never carry too many packs with you. That way, if your bag gets stolen, you at least have packs stored away.
- When storing your bag in your locker, make sure your locker is in a hidden place. This will ensure that no one steals your locker.
- Make sure to count your inventory frequently. If your inventory does not match your balance, you may have some lost or stolen packs.
- Always keep your BanaPads packs in a cool, dry place. This will protect your inventory from becoming spoiled.
- Always keep a clean household. Since sanitary pads are a sensitive product, having a clean house means you will have clean inventory.

If you follow these guidelines, you will protect yourself against lost inventory, and keep your business intact. All responsibility falls on you for accurate record keeping, so make sure to remember these steps, and contact your Champion Leader if you have any problems.

Once you have paid back your inventory loan, you are ready to receive more inventory. Rather than wait until you have zero packs left to order more inventory, you should plan ahead. Make sure to contact your Core Team Leader to order more packs a few days before you run out of inventory. This will protect you from missing sales and potentially losing the trust of your clients.

You should take notice when your inventory balance is between **20-30 packs**. Once your inventory reaches this level, you should contact your Core Team Leader and let them know that you need more packs. If you are selling your inventory quickly, you might need to contact your Core Team Leader when you have **40-50 packs** left. It is up to you to determine what level you need to reorder inventory at. Then, once your Core Team Leader says that your new inventory is ready for pickup, you should visit your local BanaPads distribution center to collect your order. As long as you keep strict count of your inventory, you can plan orders without trouble.

In order to have a successful business, you must always plan ahead. As long as you plan ahead, and keep track of your inventory, you will have the ability to grow your business and make your clients happy.

Cash is the lifeblood of any successful business. Without cash, you cannot payback your inventory loan or begin saving money. For this reason, it is important to know the basics of how to manage cash well. In the following pages, you will learn about:

- Using Cash to Pay Back Your BanaPads Inventory Loan
- How to Keep Track of Your Cash
- Safeguarding Your Cash
- Saving Cash for Future Business Growth

What you will learn about cash is connected to what you have learned about inventory. Inventory turns into cash, and cash buys more inventory. As you can see, these two principles go hand in hand, and you will find that recording both inventory and cash together will help you to make the connection between your sales, inventory, and cash. By reading the next few pages, you will learn valuable tips that can help you to handle your cash safely and plan your future savings.

"I tend to put any money I make from BanaPads into **my agricultural business**. I will spend money on agricultural inputs like fertilizer because their **availability** and **cost** are always irregular. This way, I always have inputs **ready for my crops**"
Bayiga Sarah, Experienced Champion

In the same way that an inventory loan gives you a starting amount of inventory to begin selling with, it also allows you to generate cash. In order to maximize your **revenue**, or the cash made from selling BanaPads, it is important to understand some simple business terms:

Break Even – when you have generated enough revenue to pay back your inventory loan of **495,000 UGX** by selling **275** packs for **1800 UGX each**

Profit – all of the revenue that is collected after you break even. You can either keep this money as personal income, or save it to **invest** in your BanaPads business.

Invest – to spend profit on your business for future growth.

No matter what, your break even will always be the same with the BanaPads Inventory Loan. As long as you collect **594,000 UGX** from selling all 330 BanaPads packs, you can cover the **495,000 UGX** inventory loan and receive **99,000 UGX** in profit. As long as you follow the tips on the next few pages, you can learn how to maximize your profit and grow your business with success.

THE BANAPADS EQUATION

99,000 UGX (Profit)= 594,000 UGX (Revenue) – 495,000 UGX (Inventory Loan)

Counting Your Revenue

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Keeping exact count of your revenue is equally important as keeping exact count of your inventory. Even if you count your inventory well, you can lose track of revenue easily if the proper steps are not taken. To record revenue, you should write along side your inventory balance the amount of cash you receive with each sale. You will also have a receipt book to record all sales and the amount of money you collect with each sale. If we take a look at the inventory balance from earlier, we can also include **Cash Balance** to track revenue:

Inventory Balance	Description	Receipt?	Cash Balance
330	Inventory Loan	Yes	0
320	10 Sold	Yes	18,000 UGX
318	2 Stolen	No	18,000 UGX

As long as you keep track of your Cash Balance, you can accurately check how much money you should have from all of the BanaPads packs you sell. You can also see when you have enough money to pay back your inventory loan, and how much profit you are making. If you lose money, or suspect you have had money stolen from you, you can always reference your Cash Balance for proof.

Protecting Your Cash

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In order to keep your business healthy, you must always protect your cash from getting lost or stolen. To do this, you should follow these guidelines when collecting cash from clients:

- If possible, have your clients pay you in mobile money.
- If they can only give you cash, make sure you keep that cash in a safe and secure place.
- Make sure to take your cash to a mobile money dealer as soon as possible to keep your money safe.
- Always keep your personal cash and BanaPads cash separate. This will help you to save and invest in your future business.
- Be careful with who you talk to about your cash. If people figure out that you have a lot of cash, they might target you for theft.
- Always keep a low profile when you go to the mobile money dealer. This will keep people from suspecting you are carrying a lot of money.

If you follow these guidelines, you will keep your cash safe, and help your business to thrive. If your cash balance does not match your records, please contact your Champion Leader for guidance.

Saving Your Cash

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Once you receive **profit**, or the revenue you receive after breaking even, it is important to save cash to invest in your BanaPads business. In order to save well, it is important to create a **budget**. A budget is a plan of how you will spend and save the profit you receive. Here are some important guidelines when creating your Business Budget:

- You should always save a large chunk of your profit every time you sell all of your inventory.
- You should write down your savings, and keep your savings separate from your operating cash.
- You should plan how much money you need for your family, how much you need to save for your business, and set aside the money you need for your inventory loan.
- You should make **goals** when saving. If you make a goal of saving 495,000 shillings, you can buy your inventory without taking out a loan. This will help you to grow your business and save more for your business and family.

Creating a budget is important for saving money and having enough cash to help out your family. In the same way you need to keep an exact count of your inventory and cash balance, you also need to keep a separate sheet that lists your savings and when you hope to reach your goals. Also, make sure to use your local resources, like banks and women's savings groups. They can be helpful when saving money because they provide support and access to loans. For help saving and investing, please contact your Champion Leader.

COMMUNICATION

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Communication, or the way you talk to the women in your network, is key to running a successful BanaPads business. Luckily for you, the BanaPads business comes with tremendous support from your **Sister Champions, Champion Leader**, **Core Team Leader**, and even **Headquarters**. However, in order to receive the support you need, you should be able to communicate effectively to those who are ready to assist you with your business. In the following pages, you will learn about:

- Communicating with your Sister Champions
- Communicating with your Champion Leader
- Communicating with your Core Team Leader

Being able to communicate well will help your business grow. By being a BanaPads Champion, you are apart of a large network of women who are working together to grow their businesses, and make impactful change in their communities. For this reason, it will be important to learn how to communicate in this network and know when to ask for support. If you read the next few pages, you will be prepared to communicate well.

"Our competition is a **positive** one. We often discuss when Champions are doing well so that we can all **learn** and **improve**. We also **reward** the other Champions for their hard work, and try to generate **positivity** so that we can **learn** and **grow**"
Naluyange Sylvia, Experienced Champion

Your Sister Champions

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The greatest support you will receive as a Champion is from your Sister Champions. They are running the same business as you, and are a part of your **team**. As a team, you will benefit from:

- Referring clients to each other
- Servicing Sister Champions' clients if those Sister Champions have emergencies
- Helping each other become better at sales through **role playing** and **group discussion**
- Helping Sister Champions to overcome conflict
- Making sure other Sister Champions are following the **Champion Values** (Support, Timeliness, Integrity, Respect)

In order to understand what these forms of communication look like, the following page will provide explanations and examples. You should make sure to discuss these situations with your Sister Champions, and make sure you all agree with the way you should all communicate.

Referring Clients

- If you are contacted by clients that you know are too far away to serve, you should contact a Sister Champion in that area to complete the order.
- If you refer clients to other Sister Champions, you should expect to receive referrals from them as well.

Helping Sister Champions During Emergencies

- If a Sister Champion falls sick, has a family emergency, or has any other emergency, you should assist your Sister Champion in keeping their business moving.
- If you help your Sister Champions, then they will help you if you have an emergency as well.

Role Plays and Group Discussions

- In order to become better at sales and running your businesses, you should always practice doing role plays with your Sister Champions, and discuss ways to improve your business.
- By working constantly with your Sister Champions, you will improve drastically and grow your business more quickly.

Overcoming Conflict

- If conflicts arise with your Sister Champions, it is important to be patient, understanding, and resolve whatever issues arise.
- Conflicts can tear you and your Sister Champions apart, and so it is important to maintain friendly relationships and work towards making every Sister Champion feel included.

Borrowing and Lending Inventory

- If a Sister Champion runs out of inventory for any reason, and needs to sell pads to her clients, you should either lend her pads on credit, meaning that she gives you inventory in return when she has it. If you run out of inventory, you can ask the same of your Sister Champions.

Upholding the Champion Values

- It is important to make sure your Sister Champions are upholding the Champion values.
- If a Sister Champion violates the **Code of Conduct**, make sure to let your Champion Leader know.

Your Champion Leader

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Your Champion Leader is chosen by the Core Support Team to manage your group of Champions and provide ongoing support. If any issues arise with your business, you should always contact your Champion Leader first before contacting your Core Team Leader. Some possible reasons for contacting your Champion Leader include:

- Reporting lost or stolen inventory/cash
- Reporting an emergency
- If you have questions about your business
- If you want to practice selling or need help saving your profits/creating a budget
- If you have ideas about how to improve the way your Champion group communicates
- If you have ideas about new businesses or ways to invest your savings

Your Champion Leader is there to support you with your business. They are to be trusted with personal issues or conflicts, and can be a great resource for improving your BanaPads business. Make sure you always communicate with your Champion Leader, and build a good relationship with them.

Your Core Team Leader

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Even though your Champion Leader should be the first person you contact with business related questions or emergencies, your Core Team Leader is also available to support you with other issues. The main reasons you should contact your Core Team Leader are:

- When you need to order more inventory
- If you have questions for the Core Support Team and their duties
- If you want to apply to become a Champion Leader
- If you are experiencing issues with your Champion Leader and need help resolving a conflict
- If you feel uncomfortable sharing some information with your Champion Leader and would rather discuss the issues with your Core Team Leader

Even though you should receive most of the support you need from your Champion Leader, your Core Team Leader is there to provide extra support if issues arise with your Champion Leader, as well as to help you manage inventory. You should build a strong relationship with your Core Team Leader, and make sure you communicate with them during appropriate times. They will help you succeed, and will keep all issues with your Champion Leader confidential.

FINAL REMARKS

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Now that you have read through this manual, you are well acquainted with **The Three Principles of Operations**. You should now know how to manage **inventory**, handle **cash**, and **communicate** effectively. Along with these skills, you should also look to run your business with other qualities, like:

- **Being Creative**
  - In order to solve problems, figure out new ways to invest your profits, or think of better ways to sell your BanaPads, you should always be thinking of new ideas. You will be surprised by how much creativity can help you to run your BanaPads business.
- **Being Passionate**
  - In order to be a successful businesswoman and leader in your community, it helps to find passion in running your business. Remember, your business is helping women and girls to solve their menstruation problems, and you should take pride in the work you are doing.
- **Dreaming Big**
  - In order to have a successful business, you must aim high, and always think about growing your business. If you dream big, you can achieve big things for your business and community.

- **Being Patient**
  - It will take time to master your business, but as long as you work hard and have patience, you will be able to grow your business successfully. Running your business will be challenging at times, but as long as you invest put time and energy into your BanaPads business, you will receive endless benefits.

Being a Champion will be one of the most rewarding experiences, and you will learn so much from operating your business and making positive change in your community. As long as you take the time to understand this manual and the lessons in it, you will be on your way to being the most successful Champion you can be. It is up to you to work hard, be disciplined, and work with your Sister Champions to foster the best team possible. If you do these things, you will become a successful BanaPads Champion, and you will benefit from being part of the BanaPads network.

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BanaPads Equation: 99,000 UGX (PROFIT)= 594,000 UGX (REVENUE) – 495,000 UGX (INVENTORY LOAN)
Break Even: when you have generated enough revenue to pay back your inventory loan of 495,000 UGX by selling 275 pads for 1800 UGX each
Budget: a plan of how you plan to spend or save your profits
Cash: the money you collect from clients, use to payback your inventory loan, and purchase inventory with.
Champion Values: Support, Timeliness, Integrity, Respect
Communication: how you talk to the women in your network.
Credit: when you are lent something that you need to pay back, like the BanaPads Inventory Loan.
Group Discussion: when you talk with your Sister Champions about how to improve and how to provide the best support
Inventory: the number of packs you have for sale.
Inventory Loan: when you are given a starting inventory, below market price, on credit.
Invest: when you put profits back into your business for growth.
Market Price: the price you sell your packs at. Each BanaPads pack sells for **1800 UGX**.
Profit: all of the revenue that is collected after you break even.
Revenue: the money you collect from selling BanaPads packs.
Role Playing: practicing sales with your Sister Champions in order to improve.
Savings: cash that you set aside for future spending and planning.