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**FICSI**

Food Industry Capacity and Skill Initiative

# Facilitator Guide



Sector  
Food Processing

Sub-Sector  
Food Grain Milling

Occupation  
Processing

Reference ID: FIC/Q1003, Version 2.0  
NSQF level: 3

## Grain Mill Operator



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**Shri Narendra Modi**  
Prime Minister of India

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



## Acknowledgements

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The preparation of this participant Handbook would not have been possible without the support of the Food Processing Industries. The Industry feedback has been extremely encouraging from inception to conclusion & it is with their inputs that we have tried to bridge the skill gaps existing today in the Industry.

This participant handbook is dedicated to all the aspiring youth who desire to achieve special skills which would be a lifelong asset for their future endeavors and help them make a bright career in the Food Processing Sector.

## About this Guide

The Facilitator Guide for Grain Mill Operator has been developed to guide the trainees on how to impart training on industry-related skills. The Facilitator Guide is aligned to the Qualification Pack (QP) and the National Occupational Standards (NOS) drafted by the 'Food Processing' sector and ratified by National Skill Development Corporation.

It includes the following National Occupational Standards (NOS):

- FIC/N1007 Prepare and maintain work area and process machineries for operation a grain mill
- FIC/N1008 Prepare for production of products from various grains
- FIC/N1009 Operate grain mill
- FIC/N1010 Complete documentation and record keeping related to operating a grain mill
- FIC/N9001 Food safety, hygiene and sanitation for processing food products

Post this training, the participant will be able to perform tasks as an Grain Mill Operator. We hope that this Facilitator guide provides sound learning support to the aspiring trainers and the trainees.

## Symbols Used



Ask



Explain



Elaborate



Notes



Objectives



Do



Demonstrate



Activity



Team Activity



Facilitation Notes



Practical



Say



Resources



Example



Summary



Role Play



Learning Outcomes

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# 1. Introduction

Unit 1.1 - Introduction to the Training Programme

Unit 1.2 - Overview of the Food Processing Industry

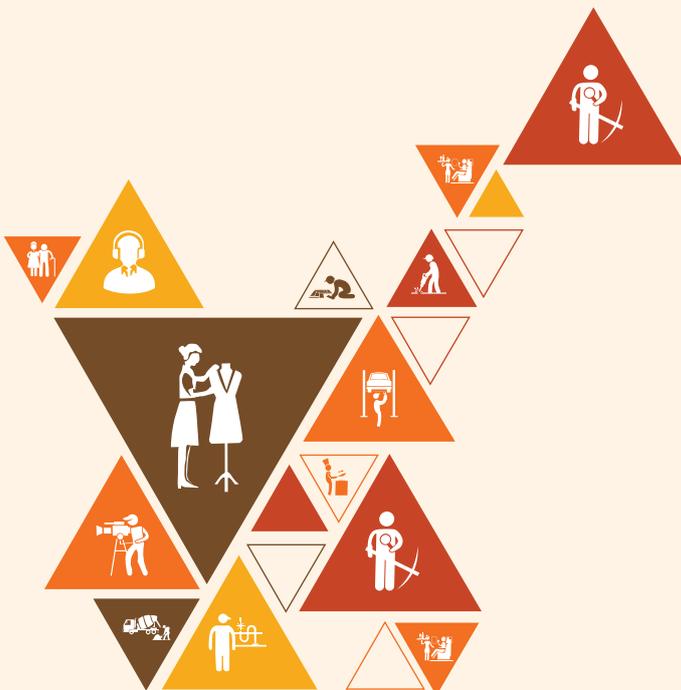
Unit 1.3 - Introduction to the Food Grain Milling Sector

Unit 1.4 - Introduction to the Food Grain Milling Process

Unit 1.5 - Attributes of Grain Mill Operator

Unit 1.6 - Workplace Ethics

Unit 1.7 - SWOT ANALYSIS



## Key Learning Outcomes



By the end of this module, the trainees will be able to:

1. Explain the purpose of training
2. Discuss the National Occupational Standards and Qualification Pack
3. List the various sectors of the food processing industry
4. Define food processing
5. Describe the various stages of food processing for converting raw materials to food products
6. State the need for food grain milling process
7. State the common methods of milling food grains
8. State the process of milling various types of grains
9. List the terminology used in the milling process
10. State the roles and responsibilities of a grain mill operator
11. State how to conduct yourself at a workplace
12. Undertake a self assessment test
13. Identify personal strengths and weaknesses

## Unit 1.1: Introduction to the Training Programme

### Unit Objectives

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

1. Explain the purpose of training
2. Discuss the National Occupational Standards and Qualification Pack

### Resources to be Used

- Black or white Board, chalk pieces or white board marker pens
- Duster
- Blank Papers/cards

### Do

- Welcome the participants to the program
- Introduce yourself to the participants mentioning about you, your name and work experience.
- Before starting the session tell them what they are going to learn in this program.

### Say

- Tell the participants that you will now be conducting an activity in order to familiarize yourself with one another.
- Tell the participants the significance and outcome of this activity.
- Tell them that it is necessary since participants will be working together during the training programme. It is important to build a good rapport in order to gain the most from the training.
- This activity is also important since the participants may have come from different regions or from varied backgrounds. Through this activity, the participants can find things that are common between them.

### Team Activity

- Objective: Introduction of participants with each other
- Materials Required: Blank cards and pens
- Duration: 20-25 minutes
- Method:
  - Divide the class into groups of 4-5 participants or less depending on the total number of participants.
  - Distribute the blank cards and pens to every participant in the group.

- Give the groups enough time (about 5 minutes) to write his or her first name on one side of the card in big and bold letters.
- On the other side of the card, ask them to write two words or phrases about them that can be used as conversation starters. For example: classical singer, Patna resident, swimmer, etc.
- Now ask the participants to introduce themselves to their group members using the name card and converse with them about the two things on the card.
- Give the groups sufficient time (10-15 minutes) to meet every member of their group and know their names.
- Once this activity is over, ask each participant to mingle around with other groups and repeat the same activity.
- Every few minutes, tell the participants to move to other groups in order to encourage everyone to meet as many people as possible.
- Ask the participants to reassemble with their original group and have each participant introduce themselves to the entire class.

### Tips

- As each individual is introducing himself or herself, ask the other participants if they would like to add any other detail that was shared earlier during the activity.
- Ensure that the person speaking is not disturbed during this process.

### Ask

1. Was this activity helpful in getting to know some of your fellow participants?
2. What were some of the most interesting things discovered during the conversation?

### Notes for Facilitation

- Encourage shy students to provide information about themselves by prompting them with questions such as “what do you enjoy during the most”, “what is your favourite movie or book” etc.
- Ask participants about their expectations from this program.
- Give the students brief overview of what all will be covered in the programme.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.

## Unit 1.2: Overview of the Food Processing Industry

### Unit Objectives

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

1. List the various sectors of the food processing industry
2. Define food processing
3. Describe the various stages of food processing for converting raw materials to food products

### Resources to be Used

- Participant Handbook
- White Board, Marker or flipchart

### Do

- Begin a discussion by asking a few questions on processed foods like:
  - Have you picked up any processed food from the market?
  - From where do you get your pack of milk on a daily basis? Is it processed?
- Note down the main points arrived at during the discussion on a whiteboard or flip chart.
- Use these points to explain food processing and give an overview of the food processing industry in India.

### Explain

Firstly, explain what is food processing, food preservation and its connection with agriculture. Food processing is the method used to convert raw materials into food products. They could be processed foods, ready-to-eat foods, food additives or foods used to prepare other food products.

The main objectives of food processing are listed below:

- To make food more palatable
- To prevent it from spoilage
- To have vast variety

Besides food processing, the food industry also relies on food preservation as an important method to store food products for longer periods of time. There are many forms of food preservation (Fig 1.2.1)



(1) Drying | (2) Pickling | (3) Sugar/Salting | (4) Cooling

Fig. 1.2.1: Methods of Food Preservation (Source: BJYU's<sup>1</sup>)

Drying, pickling, addition of sugar/salt and cooling/freezing are some of the conventional methods of food preservation and preventing spoilage of food. Drying method is commonly used method and it preserves food by reducing moisture content and decreasing its water content to the level which inhibits microbial growth. Sugar and salt are natural preservatives and acts as preservatives when added in sufficient quantities to different food products like addition of sugar in jam making or addition of salt in pickle making makes it to stay for longer periods without microbial growth. The other method to reduce microbial growth is to subject the food to low temperatures (below 0°C) or at refrigerated temperatures (1-5°C).

## Say

- Talk about the status of food processing industry and different sub-sectors within the food processing industry.

## Elaborate

### 1. Status of Food Processing Industry

Food processing industry plays a very important role in the Indian economy. The Food Processing Industry (FPI) is one of India's largest industries with fifth position in terms of production, consumption, and exports. India is the second-largest food producer worldwide next to China. India has a production advantage in many agricultural products, with diverse agro-climatic conditions, with the ability to cultivate a wide range of agricultural raw materials needed by the food processing industry. The total food production in India is likely to double in the next ten years and there is a chance for large-scale investment in food processing, especially in canning, dairy processing, specialty processing, packaging, and frozen food. Major highlights of Indian food industry are depicted in the figure 1.2.1

<sup>1</sup> <https://byjus.com/biology/food-preservation-methods-food-poisoning/>

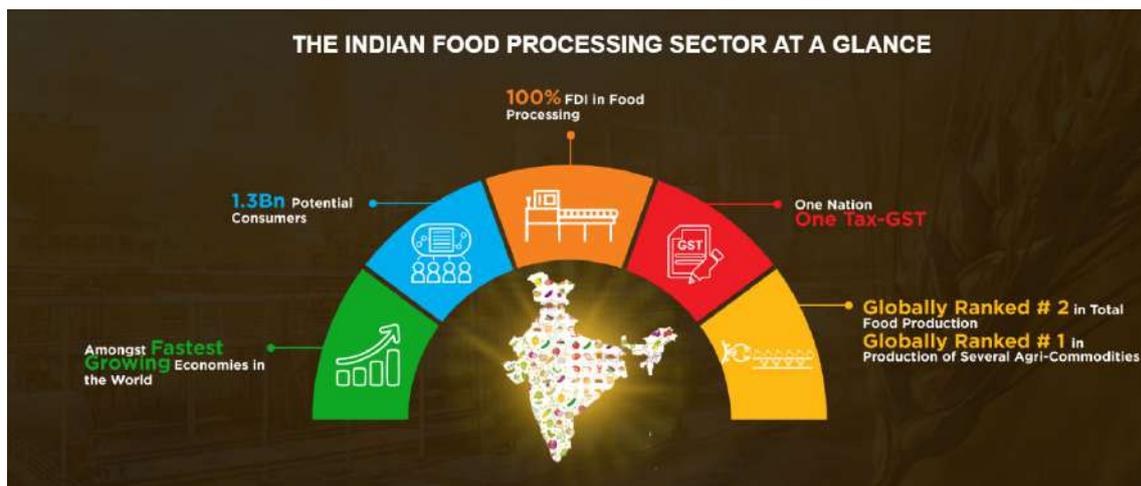


Fig. 1.2.2: Major Highlights of Indian Food Industry (Source: Invest India Report 2019)

## 2. Sub-sectors within Food Industry

Food processing industry is composed of various sub-segments. The major segments in the Food Processing sector comprise of Fruits and Vegetables, Dairy, Edible Oils, Meat and Poultry, Non-alcoholic beverages, Grain-based products, Marine products, Sugar and sugar-based products, Alcoholic beverages, Pulses, Aerated beverages, Malted beverages, Spices, and Salt. Out of these segments share of Dairy (16%), Grain-based Products (34%), Baker-based products (20%), and fish and meat products (14%) contribute to a major portion of industry revenues, apart from the manufacture of beverages. Outlook of different segments is depicted in tabular format in table 1.2.1

| Sub-sector             | Brief Description  | Outlook  |
|------------------------|--|--|
| Fruits and vegetables  | This includes fresh fruits and vegetables, dry fruits (raisins and cashew), processed and preserved fruits and vegetables (jams, jelly, pickle, sauce, food, paste, juice, concentrates, potato flour, canned fruit and vegetables). | Largely dominated by unorganized players, the industry has, over the years, witnessed rapid growth in ready-to- eat foods, frozen vegetables and processed mushrooms.<br><br>The key challenge is the unavailability of infrastructure to store the produce. The cultural preference for fresh fruits and vegetables dominates over processed items.   |
| Milk and milk products | This includes pasteurized milk, milk powder, ice cream powder, condensed milk, infant foods, cream, butter, cheese, ghee, khoya, ice cream, kulfi and other dairy products.  | Growth in value-added dairy products is likely to increase rapidly. There has been a marked shift to-wards packaged milk particularly in urban areas and a decline in loose milk consumption.<br><br>Packaged milk segment in India is projected to grow from INR 46560 crores to INR197400 crores by 2030, registering an annual growth of 8 percent. |

| Sub-sector               | Brief Description   | Outlook   |
|--------------------------|---|---|
| Meat and marine products | Meat products include slaughtered, processed, preserved and canned mutton, beef, pork, poultry and others. Marine products segment includes sundried, artificially dehydrated, radiation preserved, processed, preserved and canned fish. | Dietary habits of people across the globe are changing fast and India with 25 percent of cattle population is gearing up to cater to the market.<br><br>Indian seafood processing units are being encouraged to pursue value addition and export by the establishment of new units, capacity expansion and diversification of current activities. |
| Grain and oilseed        | This includes milling of flour, rice, pulses, grain and other grains. It also includes processing and manufacturing of cereals (for breakfast), flour mixes and dough and other readymade powders (idli, dosa and gulab jamun).           | India will continue to be one of the largest producers of cereals with more than 200 million tons of production annually. Growth in processing infrastructure in India may help the industry to optimally leverage its raw material advantage.  |
| Packaged foods           | This includes spices, snacks and savouries, ready-to-eat (RTE) and ready-to-cook (RTC) food, beverages, chocolate and non-chocolate-based confectionery, biscuits and bakery items.   | Packaged foods market is largely organized and has been witnessing strong growth across categories. Potato chips and potato-based products constitute about 85 percent share of the Indian snack market.  |
| Beverages                | This includes distilled alcoholic beverages, wines, beer, soft drinks, mineral water and other non-alcoholic beverages.   | Consumption of non-alcoholic beverages in India is expected to increase by 16.5–19 percent over the next three years.<br><br>Sales of alcoholic drinks are forecast to increase by CAGR of 8 percent by volume in 2012–17 period.   |

Table 1.2.1: Outlook of different sub-segments of food processing industry

### Ask

1. Ask students to make a list of the products developed within different sub-sectors of food industry?
2. Ask students that did they come across some products that fell under a different sub-sector than what they thought?

### Tips

- Also, initiate a discussion in the class on the journey of harvested produce to the consumer. Jot down the important points on the board/flip chart.
- Discuss about the laws and regulations that govern the food industry.

## Notes for Facilitation

- Summarize the main points.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Tell participants to complete the questions at the end of the unit.
- Ensure that every participant answer all the questions.

## Unit 1.3: Introduction to the Food Grain Milling Sector

### Unit Objectives

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

1. State the need for food grain milling process
2. State the common methods of milling food grains

### Resources to be Used

- Participant Handbook
- White Board, Marker

### Do

- Start the session by asking questions like:
  - What are some of the benefits of milling food grains?
  - Can you explain the need for milling food grains?
- From the responses you get, steer a discussion about how food grain milling is an important part of the food processing industry.
- Question the class if they know some traditional or modern methods of milling grains and make a mental note of their answers.
- Using the responses given by the participants, explain to the class various household or traditional and commercial or modern methods of milling rice, wheat, and pulses.
- Discuss the various products obtained from milled grains.

### Elaborate

Milling is a process in which grains such as oats, wheat, rice, and corn are dehulled and ground into smaller pieces or flours to improve palatability, reduce cooking time, and create food products. Each type of grain has a unique processing method that yields a wide range of products.

The milling process usually includes removal of the outer hull which contains tough fibrous material. The grains may then be toasted, soaked, or cooked to soften and release the starch and other carbohydrates. Flaking, crushing, or grinding the grains is done to generate the desired product (refer figure 1.3.1 for primary processing of grains).

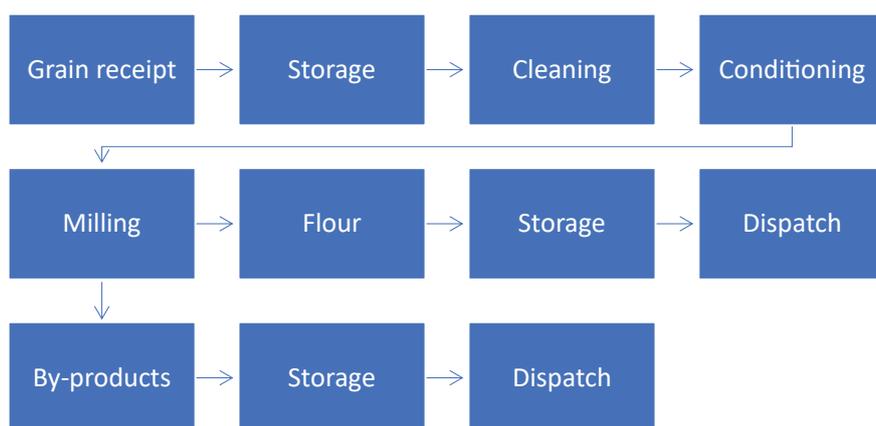


Table 1.3.1: Primary Processing of grains (Source: Anton J. Alldrick, 2017<sup>2</sup>)

For example, whole wheat flour is made using the entire wheat kernel that includes both the germ (part of the kernel that contains most of the vitamins and minerals) and the endosperm (inner part of the kernel that is mostly starch). White flour is made from just the endosperm. Because unsaturated fatty acids contribute to rancidity and subsequent off-flavors, removal of the germ (which contains about 10% fat in most cereal grains) from the rest of the kernel improves the storage time of white flour compared to wheat flour. The germ, however, contains most of the B vitamins and minerals, so whole wheat flour has more of these nutrients than white flour.

In addition to producing flours with different compositions, modern milling techniques can separate flour particles of different sizes to produce flours with exact protein contents for cakes, cookies, doughnuts, and breads.

Processing of grains can create more convenient food products. For example, whole brown rice requires about 50 minutes of cooking to become softened enough to eat. Polishing the grain to remove the hull allows the white rice to be cooked and ready to eat in about 20 minutes. Fully cooked and dried rice (instant rice) can be cooked (rehydrated) in a minute. Reduced cooking times provide convenience and saves time and energy.

## Ask

1. Question students' which option is healthy to consume "Brown vs White Bread"?
2. Now, ask students which option is more convenient to cook "Brown rice or White Rice"?
3. Ask students to identify major difference between small and large milling operations.

## Say

### 1. Understanding Healthier Options from milling process

Brown bread is healthier as compared to white bread due to presence of more proportion of wheat flour than Maida. Maida is unhealthy as it is devoid of B vitamins and other essential minerals. Similarly,

<sup>2</sup> Anton J. Alldrick, Chapter 15 - Food Safety Aspects of Grain and Cereal Product Quality, Cereal Grains (Second Edition), Woodhead Publishing, 2017, Pages 393-424, ISBN 9780081007198, <https://doi.org/10.1016/B978-0-08-100719-8.00015-2>.

white rice is more convenient to cook but brown rice is a healthy option as it is rich in fibre due to less milling as compared to white rice.

## 2. Understanding home scale, cottage scale and large-scale milling process

The major difference is between the use of conventional or modern equipment, rate of milling, post milling losses, energy consumption and cost-effectiveness.

## Explain

### 1. Home Scale Milling

It involves pounding of grains for dehusking by using a mortar and pestle after mixing with small quantity of water and drying in the sun for a few hours. Sun-drying after water application helps to loosen the husk from the cotyledons. Dal yield by this process is quite low (50-60%) due to break-age and chipping of the edges of cotyledons.

### 2. Cottage Scale milling

The technique is similar to those of the home-scale methods. The preconditioning of grains before milling is done either by prolonged sun drying until the hulls are loosened or through application of water followed by several hours of sun drying and tempering. There are no standard dehusking techniques at the cottage level. Different combinations of methods, depending upon the experience and available facilities, are followed. Of late, at cottage level milling, often the husk is not completely removed and breakage is also quite high. This reduces the consumer appeal and value of the product. The yield of head dal obtained from these techniques may vary in the range of 55-70% depending upon the variety of pulse and pre-treatment used.

### 3. Commercial scale milling

It involves processing large quantities of pulses in plants of bigger capacities. Even though, the basic milling procedure is similar, specifics of dehusking methods vary widely from one dal mill to another dal mill and region to region. Two methods for large scale processing of pulses are in practice. Traditional method, most commonly followed by dal millers, is almost similar to cottage level treatment in principles. A modern method of milling has been developed at CFTRI which is independent of weather conditions.

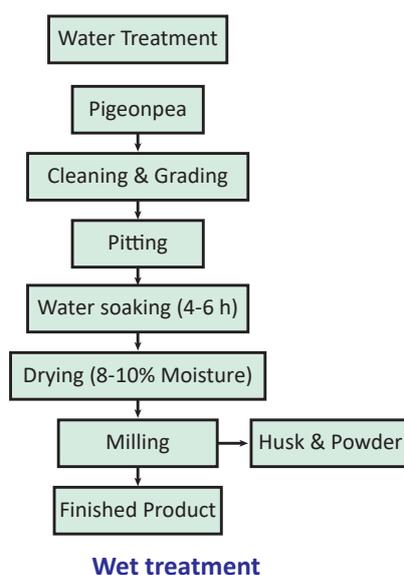




Fig. 1.3.2: Wet and Dry Treatment of Pulse Milling

## Notes for Facilitation

- Summarize the main points on different types of milling processes and their milled products.
- Try to give examples of utilization of milled products in daily routine.
- Encourage them to ask questions.
- Answer their queries satisfactorily.

## Unit 1.4: Introduction to the Food Grain Milling Process

### Unit Objectives

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

1. State the process of milling various types of grains
2. List the terminology used in the milling process

### Resources to be Used

- Participant Handbook
- White Board, Marker

### Do

- Begin the session by recalling the earlier session on various methods of milling food grains.
- Initiate a discussion on the process of milling grains followed in India.
- Explain the process with the help of a diagram/illustration.
- Discuss important terms like pitting, de-husking, tempering, splitting, etc.

### Explain

The basic process of wheat and rice milling is explained with the help of flow chart (Figure 1.4.1 and 1.4.2.)

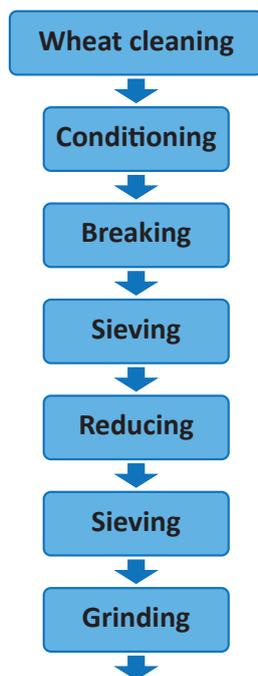


Fig. 1.4.1: Wheat Milling

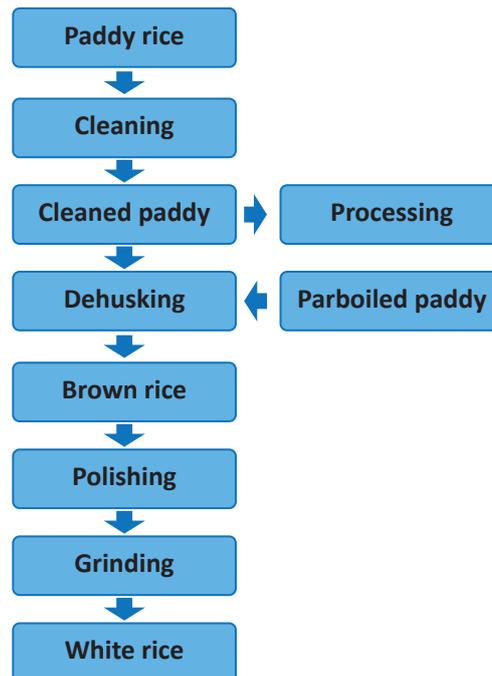


Fig. 1.4.2: Rice Milling

## Wheat Milling

Milling of wheat is the process that turns whole grains into flours. The overall aims of the miller are to produce:

- A consistent product
- A range of flours suitable for a variety of functions
- Flours with predictable performance

Milling may be divided into three stages:

- Cleaning and conditioning – ridding the grain of all impurities and readying it for milling
- Crushing or breaking – breaking down the grain in successive stages to release its component parts
- Reduction – progressive rolling's and siftings to refine the flour and separate it into various categories, called streams

## Rice Milling

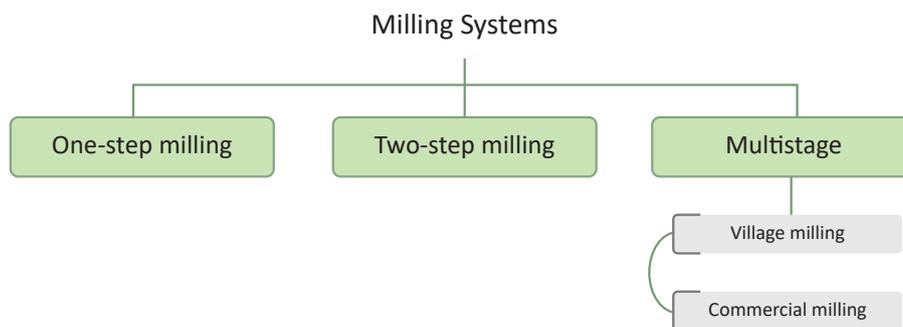


Fig. 1.4.3: Rice Milling System

A rice milling system can be a simple one or two step process, or a multi stage process.

- **One step milling** - husk and bran removal are done in one pass
- **Two-step process** - removing husk and removing bran are done separately
- **Multistage milling** - can be done in the village or local consumption or commercially for marketing rice; rice undergoes a number of different processing steps, such as:
  - Pre-cleaning
  - Dehusking or dehulling
  - Paddy separation
  - Whitening or polishing
  - Grading and separation of white rice
  - Mixing
  - Mist polishing
  - Weighing of rice

## Ask

1. Ask the students if they are aware of terminologies used in milling process?

## Elaborate

The common terminologies used in milling process are as follows with their meanings:

- **Cleaning and grading:** It involves removing dust, dirt, foreign material, off sized, immature and damaged grains and grad-ing in two or more fractions to process separately.
- **Pitting:** Whole pulses are passed through abrasive roller machine for scratching of seed to facilitate the en-try of oil/water in the grain during pre-milling treatment.
- **Pre-milling treatments:** The treatment is given for loosening of husk from cotyledons, which is attached through a gum layer is called pre-milling treatment.
- **Tempering:** Once the pre-milling treatment is given, conditioning is done to have uniformity of treatment throughout the grain mass. This process gives time for better penetration of oil/water beneath the seed coat to dissolve gums.
- **Dehusking and splitting:** Dal mills by and large use emery rollers for dehusking and splitting.
- **Polishing:** Polishing is done to increase consumers appeal and is a form of value addition, though not desirable. Dal is polished in different ways, such as nylon polish, oil/water polish, leather and makhmal polish. Generally polishing is done using soap stone, oil or water. Polishing gives uniform look and shine to each grain.

## Tips

- Let students understand the terminologies with the aid of examples.
- Let students bring some samples of milled products from their end to the classroom present in their domestic household.

## Notes for Facilitation

- Trainer should conduct this session after making the field visit to cottage scale or large-scale milling unit as mentioned in previous session.
- Encourage students to ask queries related to the unit by writing their questions in the paper or on the board.

## Unit 1.5: Attributes of Grain Mill Operator

### Unit Objectives

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

1. State the roles and responsibilities of a grain mill operator.

### Resources to be Used

- Participant Handbook
- Pen, Paper/Notebook

### Do

- Greet and welcome the participants to the next session of the program.
- Before starting the session ask them if they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell them they will learn about technical terms associated with role of grain mill operator.
- Conduct a group activity on listing the roles and responsibilities of a grain mill operator.

### Say

Flour milling has always been at the lead of industrial technology, and utilises many of the latest industrial process techniques to produce the finished products. Modern milling is as much an art as it is a science, and there are many ways to achieve the required outcomes. In a modern flour mill, there is a requirement for both skilled and unskilled labour and, it would be fair to say, there is a job to suit everyone somewhere in the process.

From grain silo operators to millers to laboratory technicians to warehouse operators, there is a wide variety of work that needs to be done. Specifically, the role of Grain Mill Operator is depicted in figure 1.5.1.

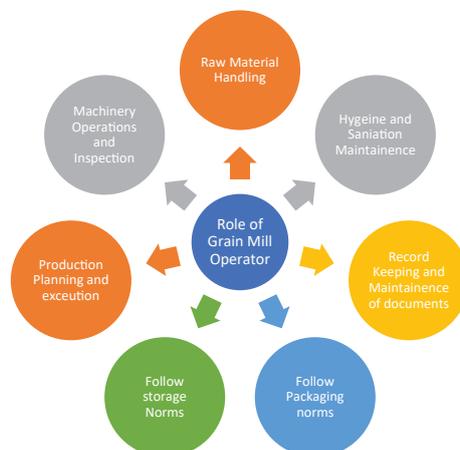


Fig. 1.5.1: Major roles of Grain Mill Operator

Key Competencies are employed in different combinations in varying contexts

### **Competency Category 1: Using Tools Interactively (Cognitive, Socio-cultural and Physical tools)**

Using tools interactively opens up new possibilities in the way individuals perceive and relate to the world

- **The ability to use language, symbols and text interactively – Communication competency**
  - Spoken & Written language skills
  - Computation and mathematical skills
- **The ability to use knowledge and information interactively – Information competency**
  - Recognise and determine what is not known
  - Identify, locate and access appropriate information sources
  - Evaluate the quality, appropriateness and value of information
  - Critical reflection on the nature of information – its technical infrastructure
  - Critical reflection on the nature of information – its social, cultural and ideological context & impact
  - Organise knowledge and information
- **The ability to use technology interactively – Technological competency**
  - Awareness of new ways of technologies use in daily lives
  - Critical reflection on the nature of technology and its potential
  - Relate the possibilities embedded in technological tools to individuals own circumstances and goals
  - Incorporate technologies into their common practices

### **Competency Category 2: Interacting in Heterogeneous groups (Social Capital)**

One of the potential sources of inequity in the future could be differences in the competence of various groups to build and benefit from social capital (social competencies, social skills, intercultural competencies, soft skills)

- **The ability to relate well to others**
  - Emotional intelligence and effective management of emotions
  - Respect and appreciate the values, beliefs, cultures and histories of others
  - Empathy – taking the role of another person
- **The ability to cooperate**
  - Work in teams and balance between commitment to the group and his or her own priorities
  - The ability to present ideas and listen to those of others
  - The ability to construct tactical or sustainable alliances
  - The ability to negotiate
  - An understanding of the dynamics of debate and following an agenda
  - The capacity to make decisions that allow for different shades of opinion
- **The ability to manage and resolve conflicts**
  - Analyse the issues and interests at stake (e.g., power, recognitions of merit, division of work, equity)
  - Identify areas of agreement and disagreement

- Reframe the problem
- Prioritize needs and goals

### Competency Category 3: Acting Autonomously

Acting autonomously does not mean functioning in social isolation. On the contrary, it requires an awareness of one's environment, of social dynamics and of the roles one plays and wants to play.

- **The ability to act within the big picture**
  - Understand patterns
  - Understand and consider wider context of one's actions and decisions
  - Understand the system in which they exist and its norms, values and social and economic institutions
  - Identify the direct and indirect consequences of their actions
- **The ability to form and conduct life plans and personal projects**
  - Concept of project management to individuals
  - Define a project and set a goal
  - Identify and evaluate the resources they have access and they need (e.g., Time, money)
  - Prioritize and refine goals
  - Balance the resources needed to meet multiple goals
  - Learn from past action, projecting future outcomes
  - Monitor progress, making necessary adjustments as a project unfolds.
- **The ability to assert rights, interests, limits and needs**
  - Understand one's own interests
  - Knowledge of written rules and principles on which to base a case
  - Construct arguments in order to have needs and rights recognized
  - Suggest arrangements or alternative solutions

Source: OECD's (Organization for Economic Co-operation and Development)<sup>3</sup>

## Team Activity

- **Objective:** Tell the participants that you will now be conducting an activity in order to discuss the roles and responsibilities of a grain mill operator.
- **Materials Required:** Pen and Paper
- **Duration:** 20 minutes
- **Steps:**
  - Divide the class into two groups or more, depending on the total number of participants.

<sup>3</sup> OECD (2005): Definition and selection of key competencies (DeSeCo). Project-executive summary of organization for economic co-operation and development. ([www.oecd.org/dataoecd/47/61/35070367.pdf](http://www.oecd.org/dataoecd/47/61/35070367.pdf))

- One group has to come up with the roles that a grain mill operator has to play. The other group must come up with the responsibilities that he must perform.
- Tell the class, “Now that you have understood the production process, can you tell, what activities are performed by a grain mill operator? How does he/she begin the day? What could be his/her end of day activities?”
- Give the groups enough time (about 5 minutes) to think of the roles and responsibilities.
- Ask the groups to choose a person from the group, who would list down the roles and responsibilities
- Check the list made by the class. Add points that may have been missed out.

## Notes for Facilitation

- Encourage students to connect roles of grain mill operator with the production process.
- Summarize the main points.
- Encourage shy students to come up with queries by playing games or asking questions on the paper without mentioning their names.
- Clear the doubts of students patiently.

## Unit 1.6: Workplace Ethics

### Unit Objectives

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

1. State how to conduct themselves at the workplace.

### Resources to be Used

- Participant Handbook
- Handouts, Pen and Paper, Whiteboard

### Do

- Greet the students in the new session and clarify doubts from previous chapters, if any.
- Before starting the session tell them what they are going to learn in this session.

### Say

Tell them they are going to learn about:

- Concept of workplace ethics.
- Importance of following workplace ethics.

### Explain

#### Workplace ethics concept

It is described as a set of moral guidelines and obligations that guide a person's actions in his/her respective field of work. These standards can vary from industry to industry, and from position to position within an industry.

Some ethical points to be remembered in the food industry are depicted in figure No.

|   |   |   |   |
|---|---|---|---|
|  | Address seniors, assistants, and workers with respect |  | Follow the processes laid out in the manufacturing unit             |
|  | Follow food safety norms at all times                 |  | Do not compromise with the quality of the product at any given cost |

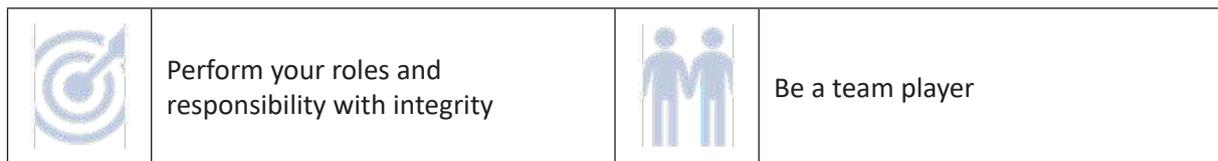


Fig. 1.6.1: Ethics in Food Industry

### Significance of following workplace ethics

The importance of following ethics at workplace is presented in figure 1.6.2.

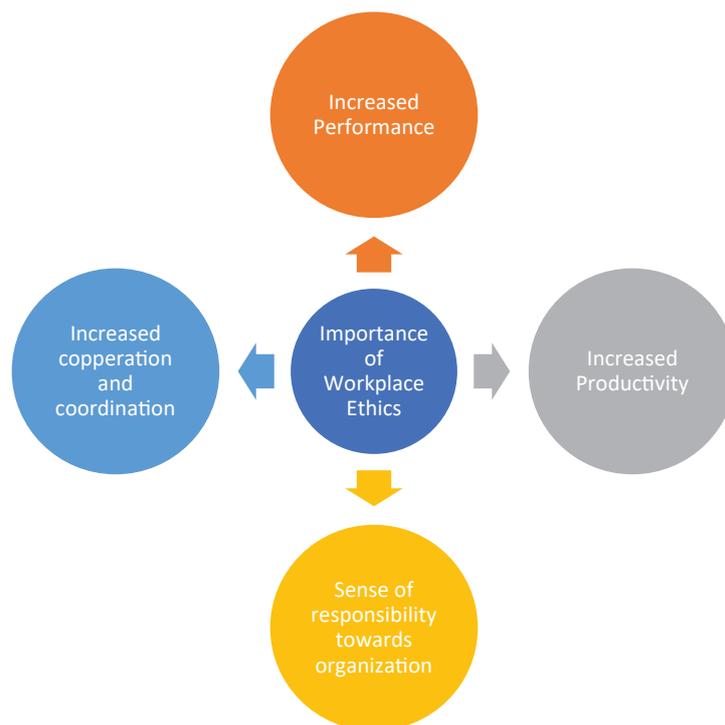


Fig. 1.6.2: Importance of Workplace Ethics

### Ask



1. Ask the class why they feel there is a need to follow workplace ethics. Jot down the points on a board.
2. Initiate a discussion by describing an everyday-situation in a processing unit. Ask questions on how participants would respond to that situation.
  - a. For example, you could say, “In the middle of the day at the processing unit, your senior informs you about an urgent order that must be completed within a day’s time. This means you may have to work for some extra hours. How will you respond to such a situation?”

### Do



- Get responses from the class. After this, tell the class what is expected out of them in such a situation.
- Explain each of the ‘Workplace Ethics’ mentioned in Participant Handbook by discussing situations (like the above example) and getting responses from participants.

## Notes for Facilitation

- Initiate this session by explaining the concept and significance of workplace ethics to students and then relating it to the food industry.
- Encourage students to ask doubts at the end of the session.
- Clarify their doubts with patience and if possible, by giving relevant examples.

## Unit 1.7: SWOT ANALYSIS

### Unit Objectives

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

1. Undertake a self assessment test
2. Identify personal strengths and weaknesses

### Resources to be Used

- Handouts, Pen and Paper
- Whiteboard and Marker

### Ask

1. Ask students what they know about SWOT analysis?
2. Let them ask to elaborate the term “SWOT”?
3. Now, again ask what “Self-assessment” really mean and why it is useful?

### Explain

A SWOT matrix is a framework for analysing your strengths and weaknesses as well as the opportunities and threats that you face. This helps you focus on your strengths, minimize your weaknesses, and take the greatest possible advantage of opportunities available to you, where as a self-assessment is not a test. It does not have the desired outcome, for example, right or wrong answers that would demonstrate the mastery of a subject. It is a way to learn about yourself by gathering data that includes information about your work-related values, interests, personality type, and aptitudes. Your goal will be to find occupations that are suitable based on the results. Of course, there are other factors that you will have to weigh when making a final decision, but that will happen during the next step of the process—career exploration.

To conduct SWOT analysis of self and fill the sheet as provided in the participant handbook students have to first identify their personal strengths and weaknesses.

### Example

To help identify students figure out their strengths, weaknesses, opportunities and threats; let students answers the example questions provided below.

- Example questions to identify strengths
  - What advantages do you have that others don't have (for example, skills, certifications, education, or connections)?
  - What do you do better than anyone else?

- What personal resources can you access?
- What do other people see as your strengths?
- Which of your achievements are you most proud of?
- What values do you believe in that others fail to exhibit?
- Are you part of a network that no one else is involved in? If so, what connections do you have with influential people?

Consider these examples from your own perspective, and from the point of view of the people around you. And don't be modest or shy – be as objective as you can. Knowing and using your strengths can make you happier and more fulfilled at work.

- Example questions to identify weaknesses
  - What tasks do you usually avoid because you don't feel confident doing them?
  - What will the people around you see as your weaknesses?
  - Are you completely confident in your education and skills training? If not, where are your weak-est?
  - What are your negative work habits (for example, are you often late, are you disorganized, do you have a short temper, or are you poor at handling stress)?
  - Do you have personality traits that hold you back in your field? For instance, if you have to conduct meetings on a regular basis, a fear of public speaking would be a major weakness.

Again, consider this from a personal/internal perspective and an external perspective. Do other people see weaknesses that you don't see? Do co-workers consistently outperform you in key ar-eas? Be realistic – it's best to face any unpleasant truths as soon as possible.

- Example questions to identify opportunities
  - What new technology can help you? Or can you get help from others or from people via the internet?
  - Is your industry growing? If so, how can you take advantage of the current market?
  - Do you have a network of strategic contacts to help you, or offer good advice?
  - What trends (management or otherwise) do you see in your company, and how can you take advantage of them?
  - Are any of your competitors failing to do something important? If so, can you take advantage of their mistakes?
  - Is there a need in your company or industry that no one is filling?
- Example questions to identify threats
  - What obstacles do you currently face at work?
  - Are any of your colleagues competing with you for projects or roles?
  - Does changing technology threaten your position?
  - Could any of your weaknesses lead to threats?

Performing this analysis will often provide key information – it can point out what needs to be done and put problems into perspective.

**Do**

- Ask the class to open the page with the SWOT matrix in the Participant Handbook.
- Each participant will write their strengths, weaknesses, opportunities, and threats in the 4 sections.
- Help Students fill the SWOT sheet as provided in the participant handbook by answering the example questions provided above.
- Select the random students and ask them to read out their SWOT sheet to the class.
- Discuss other points that needs to be added.

**Notes for Facilitation**

- Tell participants to complete the exercise questions at the end of the sub unit.
- Help participants to verify solutions provided below.
- Encourage them to ask questions if they feel solution provided is incorrect or is creating confusion.

## PH Exercise Solutions

a=(iii);

b=(i);

c=(iii);

d=(i);

e=(iv);

f=(iii);

g=(ii);

h=(i);

i=(i);

j= (ii)





**Skill India**  
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Transforming the skill landscape



**FICSI**

Food Industry Capacity and Skill Initiative

## 2. Food Safety, Hygiene and Sanitation for Processing Food Products

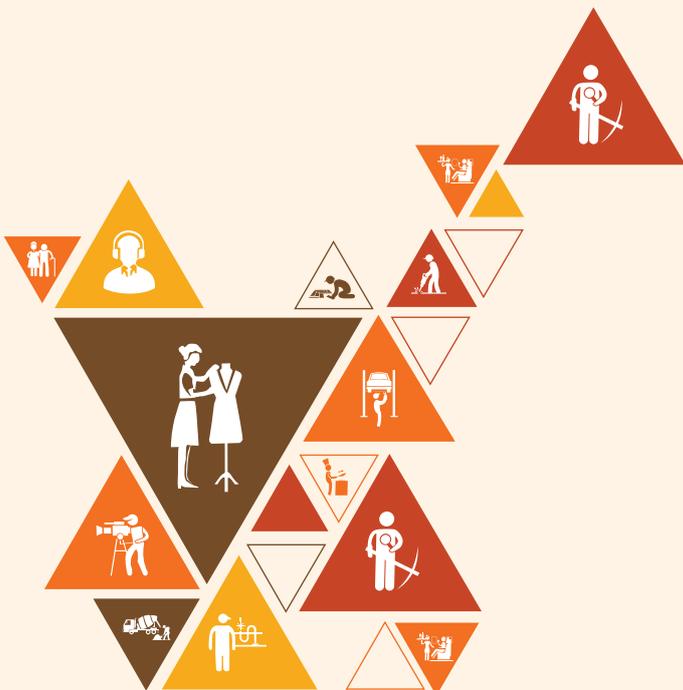
Unit 2.1 - Sanitation and Hygiene

Unit 2.2 - Safety Practice

Unit 2.3 - Good Manufacturing Practices (GMP)

Unit 2.4 - Hazard Analysis and Critical Control Point (HACCP)

Unit 2.5 - Introduction to Food Microbiology, Food Spoilage and Food Preservation



FIC/N9001

## Key Learning Outcomes



By the end of this module, the trainees will be able to:

1. State the personal hygiene and sanitation guidelines
2. State the food safety hygiene standards to follow in a work environment
3. State the materials and equipment used in cleaning and maintenance of the work area and machineries
4. State the importance of cleaning, maintaining and monitoring food processing equipment periodically and using them only for specified purposes
5. Follow housekeeping practices by having designated area for all materials/tools and storing them in designated areas
6. Practice maintaining machines
7. Follow the fire safety practices in the work area
8. State the importance of safety, hygiene, and sanitation in the food processing industry
9. Follow the industry standards to maintain a safe and hygiene workplace
10. State the storage and stock rotation norms
11. Follow HACCP principles to eliminate food safety hazards in the process and products
12. State the types of food microbes
13. State the causes for food spoilage
14. State the process for food spoilage
15. State the criteria to check food spoilage
16. State the need for food preservation
17. State the different types of food preservation processes

## Unit 2.1: Sanitation and Hygiene

### Unit Objectives

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

1. State the personal hygiene and sanitation guidelines
2. State the food safety hygiene standards to follow in a work environment
3. State the materials and equipment used in cleaning and maintenance of the work area and machineries
4. State the importance of cleaning, maintaining and monitoring food processing equipment periodically and using them only for specified purposes
5. Follow housekeeping practices by having designated area for all materials/tools and storing them in designated areas
6. Practice maintaining machines

### Resources to be Used

- Participant Handbook
- Food Safety Manual
- Laptop
- Projector
- Wi-fi connection
- PPE required for demonstration

### Ask

Start the session by asking questions like,

1. Would we like to eat foods prepared in an unclean area?
2. If we find someone preparing food with dirty hands, would we like to eat it?
3. Initiate a discussion by asking the class questions like,
4. What could be some of the sanitary practices that must be followed in a food processing area?

### Do

- Discuss the importance of cleanliness and sanitation in the food processing industry.
- Explain the high standards of sanitation and hygiene that have to be followed in a processing unit, as per Food Safety Norms.
- Initiate a discussion within the class asking about the hygiene practices that have to be followed on a day-to-day basis. For example, washing hands, dusting shoes/footwear, wearing aprons, etc.
- Get inputs from the class. Jot down important points on the board/flipchart. Add some more hygiene practices of your own.

## Elaborate



### Personal hygiene facilities and Employee facilities related to sanitation

Personnel hygiene facilities shall be provided to ensure the maintenance of an appropriate degree of personal hygiene in order to avoid any cross contamination. The following Good Hygienic Practices (GHP) should be followed in the milling industry.

- Adequate clothing and safety footwear shall be provided to employees working in processing areas.
- Appropriate facility for hand washing and drying of hands and sanitizing before touching food materials including wash basins and a supply of hot and /or cold water as appropriate shall be available at the entrance of production and packaging area.
- Adequate number of toilets facility shall be provided depending on the number of employees (male / female) in the establishment.
- Separate toilets for males and females should be constructed in the establishment.
- Appropriate Rest & refreshment room facility should be provided for employees. It should not directly open to manufacturing/processing/packaging areas.
- Adequate changing facilities for personnel should be suitably located, not to open directly into food processing, handling or storage areas.
- A display board mentioning Do's & Don'ts for the workers shall be put up inside at a prominent place in the premise in English or in local language for everyone's understanding.
- Special signs should be present in the plant to inform and remind the personnel about the smoking policy.
- No eating and drinking signs should also be posted in areas where such activities are prohibited. Signs to guide personnel to fire exits, stairs, elevators etc. during emergencies should also be present.
- Adequate health check-up shall be conducted for all food handlers as per local regulation Hand wash sinks and drying facilities should not be used for utensil or general purposes.
- A medical room with adequate equipment for the first aid treatment of illness or injury is essential. First aid equipment should be kept secure in a locked cupboard and should only be issued by trained staff.
- All treatments should be fully recorded in a medical record book together with the patient's name, date, disease and the medical supplies issued.

## Demonstrate



The method of putting PPE in the correct manner is described below in eight steps. (refer figure 1.2.1)

- Perform hand hygiene;
- Put on gloves (examination, nitrile gloves);
- Put on disposable gown;
- Put on face mask;
- Put on face shield OR goggles;
- Put on head and neck covering OR hood;
- Put on disposable waterproof apron (if not available, use heavy duty, reusable waterproof apron);
- Put on second pair of (preferably long cuff) gloves over the cuff.

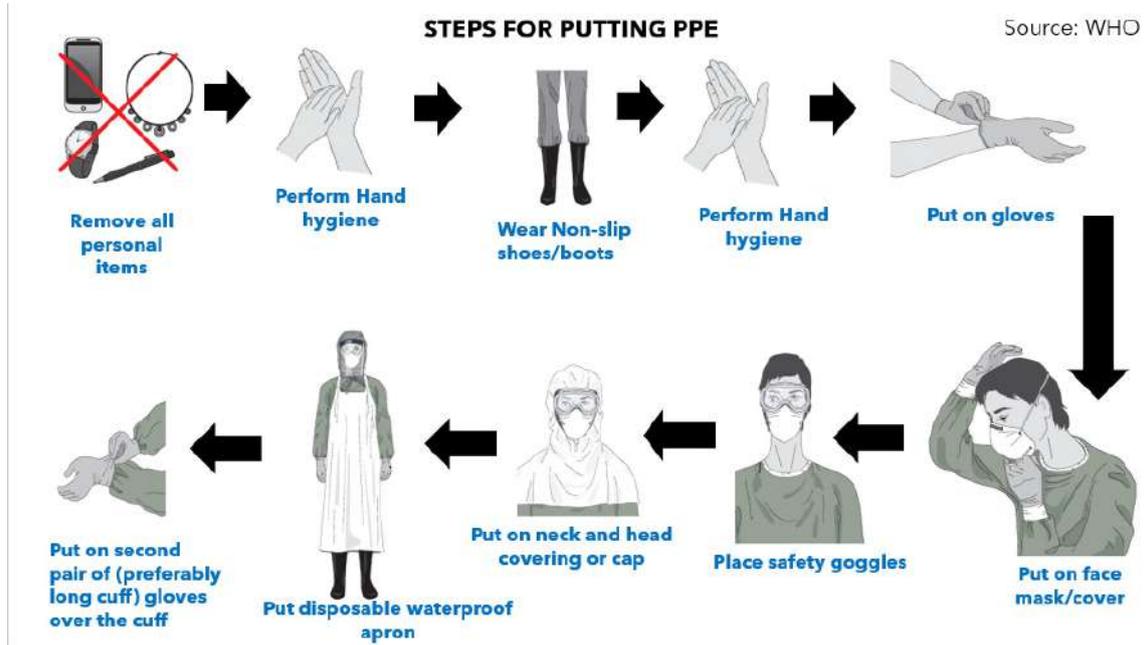


Fig. 1.2.1: Step-wise PPE use

## Notes for Facilitation

- Summarize the unit by discussing the key points.
- Clarify doubts of students with patience.
- Repeat the demonstration if there is any confusion among students.

## Unit 2.2: Safety Practice

### Unit Objectives

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

1. Follow the fire safety practices in the work area

### Resources to be Used

- Participant Handbook
- Laptop and Projector
- Wi-fi connection

### Ask

1. Ask participants whether they are aware of importance of fire safety at workplace?
2. Ask them to identify risks of fire at workplace?

### Elaborate

#### Fire risks at food industry

Fires within the Food and Drinks Industry are an occupational hazard. From grinding grain to packaging convenience foods, the food and beverage production industry uses countless processes, many of which are susceptible to overpressure explosions, combustibile dust explosions and special fire hazards. The key to maintaining “business critical” continuity is to prevent a small fire from turning into a large-scale fire. Various risks identified at food industry are:

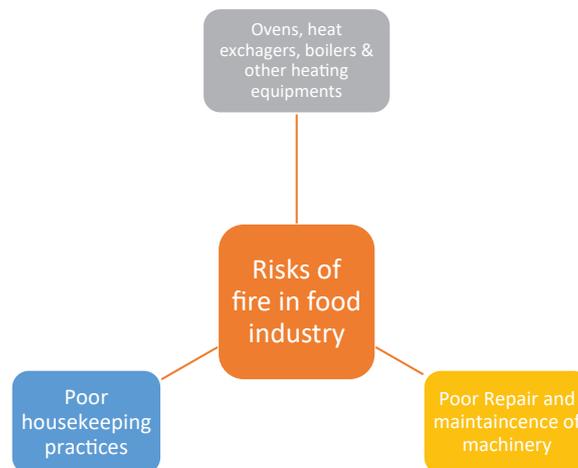


Fig. 2.2.1: Three major risks of fire in food industry

## Do

- Arrange for a guest lecture by a safety personnel.
- Before Demonstration, show the video to students on fire safety at workplace using video link <https://www.youtube.com/watch?v=HEvWi0mEBjU>
- Invite a Fire Safety Personnel to the training area to demonstrate safety practices that have to be followed in the work area.
- List example questions of fire safety checklist at the workplace.

## Example

Some of the example questions of fire safety checklist are provided below:

- Does your building have clear and accesible escape routes?
- Are fire extinguishers available?
- Do you have fully working tested fire alarms?
- Do employyes knows fire precautions?
- Are all of your staff considered in fire evactuation plan?
- Do you have a separate sectioned area for smokers on your premises?
- Are your fire extinguishers replaced and serviced reguarly?
- Are all of your eletrical systems and appliances maintained and checked regulary?

## Activity

- **Objective:** To recognize fire safety symbols through a game play
- **Materials Needed:** Participant Handbook, White A4 Sheet, Black/red Marker or pen
- **Duration:** 20 minutes
- **Steps:**
  - Divide students into groups (Say 4-5 participants in each group) and provide name to each group ex. fire, water, earth, metal etc.
  - Ask each group to make fire safety symbols in white A4 sheet as provided in participant handbook.
  - Ask them to not mention names of the symbols below.
  - Now call one participant from each group on the stage and ask them to display their safety symbol to the other groups.
  - Encourage other groups to identify the symbol and raise hands to speak the correct answer.
  - Assign one mark for correct answer to the group.
  - Repeat this cycle unless all groups are covered turn by turn.
  - Announce winner group at the end of activity.

## Notes for Facilitation

- If laptop/computer is not available, video link on fire safety can be shared with students.
- Encourage students to identify more risks associated with food industry and ask them to provide solutions to prevent fire hazard.
- Distribute prize (as per convenience) to the winner group of game activity.
- Clarify doubts of students at the end of the session.

## Unit 2.3: Good Manufacturing Practices (GMP)

### Unit Objectives

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

1. State the importance of safety, hygiene, and sanitation in the food processing industry
2. Follow the industry standards to maintain a safe and hygiene workplace
3. State the storage and stock rotation norms

### Resources to be Used

- Participant Handbook
- FSSAI-FSMS guidance document for flour milling industries
- Laptop and Projector
- Wi-fi connection

### Say

- Begin the class by recalling the discussion on sanitation and hygiene.
- Explain concepts like FSSAI and GMP to the class.
- List down the areas of focus while discussing GMP.

### Ask

1. Ask the participants what they know about GMP?
2. Ask them if they can list components of GMP in food industry and milling industry?

### Explain

Good Manufacturing Practices (GMPs) are the basic operational and environmental conditions required to produce safe foods. They ensure that ingredients, products and packaging materials are handled safely and that food products are processed in a suitable environment. GMPs address the hazards associated with personnel and environment during food production. They provide a foundation for any food safety system. Once GMPs are in place, processors can implement a Hazard Analysis Critical Control Point (HACCP) system to control hazards that may affect the ingredients and packaging material during food processing.

#### Components of GMP

GMPs have two main components:

1. Written programs

## 2. Implementation

Written programs are all the policies and procedures required to meet the standards listed in each GMP program. These include:

- policies and procedures (ex: standard operating procedures (SOPs), sanitation standard operating procedures (SSOPs))
- monitoring procedures
- record keeping (ex: how records are kept and handled)

GMP Implementation involves conducting the activities required to meet the standards and monitoring them. To ensure the policies and procedures in your program are performed as described, you need to train your staff in these procedures.

To monitor your procedures:

- Review procedures and record your observations (ex: environmental controls checklist, monitor personnel practices).
- Review records to ensure they are completed properly and that appropriate corrective actions are documented.
- Inspect and test for effectiveness (ex: perform microbial testing on cleaned and sanitized food contact surfaces to check the effectiveness of your cleaning and sanitizing procedures).

### Do

- Divide the class into 4 groups.
- Assign each group an area of focus (e.g., personnel hygiene, equipment maintenance, etc.)
- Ask each of the groups to make a list of good manufacturing practices that must be followed for the assigned area of focus.
- Give them enough time to create a list.
- Ask each of the group to select a volunteer to present the list.
- Summarize the listed good manufacturing practices at the end.
- Add points that may have been missed.

### Tips

- Trainer could give insights on GMP implementation in food industry by utilizing the material uploaded on FSSAI website ([www.fssai.gov.in](http://www.fssai.gov.in))
- Example guidance document can be assessed using the link [https://archive.fssai.gov.in/dam/jcr:0410ee26-77be-429e-910a-7da6b1be3c2a/Guidance\\_Document\\_flour\\_milling\\_sector\\_19\\_01\\_2018.pdf](https://archive.fssai.gov.in/dam/jcr:0410ee26-77be-429e-910a-7da6b1be3c2a/Guidance_Document_flour_milling_sector_19_01_2018.pdf)

### Ask

Ask students whether they are aware of storage norms of the milling industry?

## Elaborate

### Storage norms in milling industry

Some of the major considerations in building a storage structure to minimise losses are depicted in figure 2.3.1.

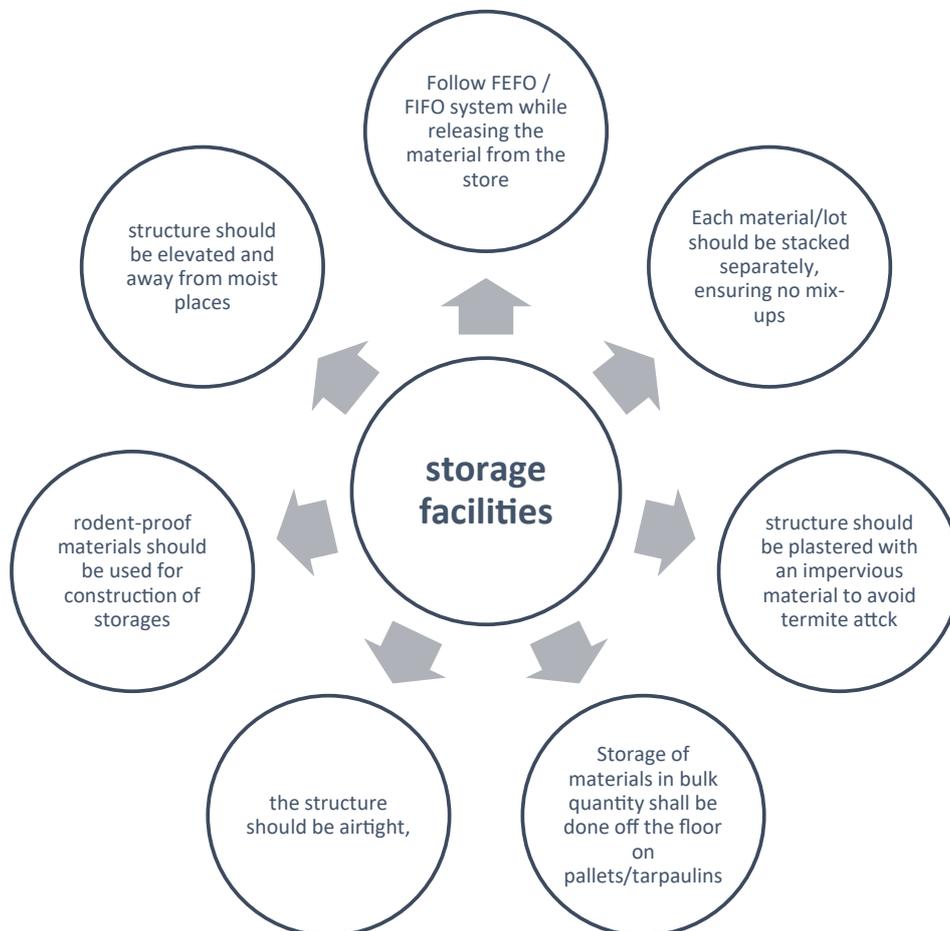


Fig. 2.3.1: Storage facilities in milling industry

## Notes for Facilitation

- Summarize the GMP guidelines for milling industry to the participants.
- Tell the students that foundation of implementation is similar to all sub segments. They generally differ in specific requirements in different sub-sectors.
- Encourage students to ask doubts.

## Unit 2.4: Hazard Analysis and Critical Control Point (HACCP)

### Unit Objectives

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

1. Follow HACCP principles to eliminate food safety hazards in the process and products.

### Resources to be Used

- Participant Handbook
- Laptop and Projector
- Wi-fi connection

### Say

- Begin the class by recalling the discussion on GMP.
- Explain the concept of HACCP and its principles with an example as mentioned in participant handbook.

### Ask

1. Ask students what is the significance of HACCP system?
2. Tell them to identify the first principle of HACCP (Hazard analysis) and identify hazards in flour milling industry.

### Explain

#### Wheat Milling and Possible Hazards



- **Physical Hazard**

The physical risks mostly coming with the wheat consist of animal and vegetable organic substances like stalks, straw, food waste, gum, cigarette butts, weed seeds, rodent hairs, insect parts, feces, etc. and inorganic substances like stone, soil, sand, metal and glass. All organic and inorganic substances should be separated from the wheat well before the storing and milling operations because of both the

risks in their chemical components and the microbial loads they carry. As the inorganic impurities cause disruption of the integrity of grain and the grains not matured enough include high grain water content, they both can become the source of mold infections.

- **Biological Hazard**

The most important biological risks endangering flour safety are microorganisms and pests. Grains are really open to the microorganism and pest contamination due to production, harvesting and transport conditions. There is an important amount of bacteria, yeast and mold load on the grains because of these contaminations. Molds create more important risks on flour safety compared to bacteria and yeasts as they can breed in low water activity and heat conditions due to their physiologies and form dangerous mycotoxins with high heat resistance. Salmonella spp., Escherichia coli, Bacillus cereus are common pathogen bacteria that threaten the food safety of flour.

- **Chemical Hazard**

Chemical factors that threaten the flour safety consist of pesticides used in the fields, pesticides used in the businesses for insects and rodents, fumigation, hygiene and sanitation products, personal hygiene materials, metals, heavy metals, dyes, radioactivity, etc. Besides the mycotoxins formed by the molds, the chemicals in the insect feces and rash and the alkaloids of the weeds also risk the flour food safety.

## Do

- Divide the class into groups of 4-5.
- Ask the groups to make a list of critical control points in a milling unit.
- You can also ask them to make a list of control measures to follow to avoid hazards.
- Give them enough time to create a list.
- Ask each of the group to select a volunteer to present the list.
- Summarize the task by discussing the critical control points.
- Add points that may have been missed.

## Say

In order to provide food safety in the flour mills, critical control points (CCP) should be determined pursuant to HACCP principles.

**Some of the Critical Control Points are as follows:**

- Raw material procurement
- Storing
- cleaned annealed wheat
- flour packaging stages

## Notes for Facilitation

- Trainer should go through the sample HACCP plan for flour milling industry provided in the FSSAI guidance document. The document can be assessed using link [https://archive.fssai.gov.in/dam/jcr:0410ee26-77be-429e-910a-7da6b1be3c2a/Guidance\\_Document\\_flour\\_milling\\_sector\\_19\\_01\\_2018.pdf](https://archive.fssai.gov.in/dam/jcr:0410ee26-77be-429e-910a-7da6b1be3c2a/Guidance_Document_flour_milling_sector_19_01_2018.pdf)
- Encourage students to participate in volunteering the list for control measures to prevent hazards in milling industry.

## Unit 2.5: Introduction to Food Microbiology, Food Spoilage and Food Preservation

### Unit Objectives

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

1. State the types of food microbes
2. State the causes for food spoilage
3. State the process for food spoilage
4. State the criteria to check food spoilage
5. State the need for food preservation
6. State the different types of food preservation processes

### Resources to be Used

- Participant Handbook
- White board and Marker

### Ask

1. Ask participants which type of microorganisms effect the grain and its milled products?
2. Ask what are the methods to prevent food spoilage in grains and milled products?

### Explain

Food safety and quality are driving factors in the long-term storage of grain. In the food safety area, bacterial pathogens and mycotoxins must be considered for grain safety.

#### 1. Bacterial contamination

The bacterial species that occur commonly on grain are generally non-pathogenic, though contamination with bacterial pathogens such as Salmonella, Escherichia coli and Bacillus cereus can occur. Salmonella and E. coli are enteric bacteria, and their presence on grain is usually an indication that it birds or rodents have contaminated it. This may occur during harvesting, but more often is a result of poor hygiene in road or rail trucks during transportation, or poor pest control during storage.

The microbial contaminants are concentrated in the outer grain layers (bran and wheat germ). These are removed during milling, leaving the end product, flour, relatively clean and usually pathogen-free.

#### 2. Mycotoxin contamination before storage

Some of the fungi associated with grain in the field (often referred to as 'field fungi') can form mycotoxins, either immediately before, or just after harvest. Alternaria, Fusarium, Aspergillus and Penicillium can all act as pre- or post-harvest pathogens of grain, and may form mycotoxins. Alternaria and Fusarium do not compete strongly at reduced water activities ( $A_w$ ) so are unlikely to form mycotoxins once the grain is dry, or during storage. Conversely, Aspergillus and Penicillium are more often considered as 'storage

fungi'. They are known to form mycotoxins in stored grains, and are usually not regarded as fungi that can produce mycotoxins before harvest.

#### Methods to prevent contamination of milled products say for example wheat flour

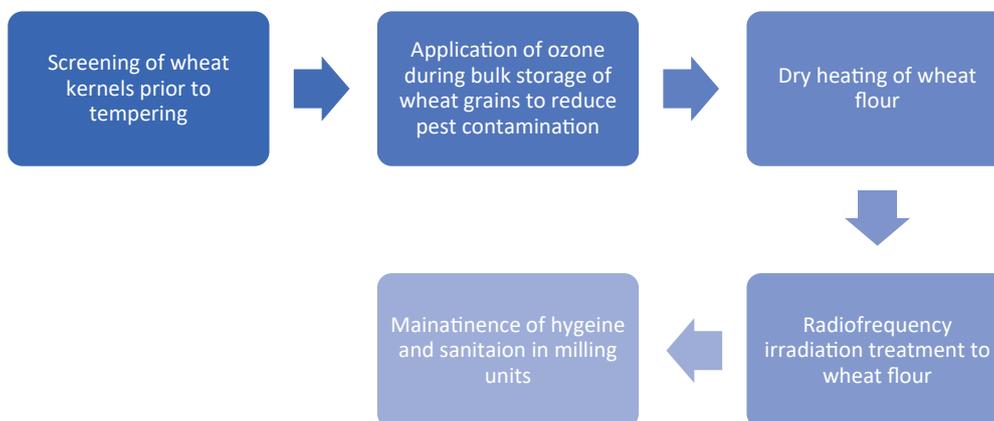


Fig. 2.5.1: Strategies to prevent contamination in milled wheat flour

## Do



- Discuss two case studies

#### Case Study 1: -

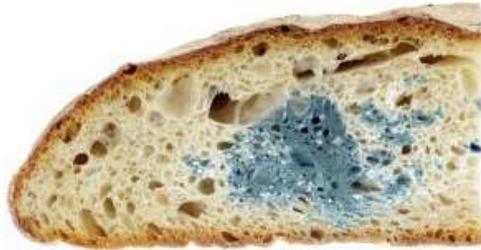
“I went to the market to buy sweets. I ate them and I fell sick. I went to the doctor. He told me that I am suffering from food poisoning. What could have happened?”

- Wait for responses from the class. You could get responses like “The food must have been spoiled.”
- Discuss the next case study.
- “If we have to make paneer, we add a few drops of lemon juice to milk and curdle the milk. How come we eat some food (paneer, in this example) made from spoiled milk?”
- Wait for responses.
- Initiate a discussion in the class asking the participants the difference between the two cases.
- Explain how microorganisms spoil some foods.
- Explain how some microorganisms help to produce certain foods.
- Explain the different types of food microbes.

## Elaborate



All microbes are not harmful and all types of microbes do not cause food spoilage. These microbes are omnipresent and form part of food chain as well. In most cases the presence of these microbes in the food poses no adverse consequences. However, there are certain food borne illness which can occur due to consumption of contaminated food with pathogenic microorganisms like *Clostridium perfringens* and *Bacillus cereus*.



*Fig. 2.5.1: Bread Spoilage due to mold*

Micro-organisms present in food can affect in one of several ways:

- They can cause spoilage;
- They can cause food borne illness;
- They can also enhance the nutritional properties of food in a beneficial way, such as the food fermentation like production of paneer, cheese, probiotic drinks etc.

## Notes for Facilitation

- Encourage participants to let bring out more examples of food spoilage from daily life.
- Summarize the main topics and clarify doubts of participants with patience.

## PH Exercise Solutions

1. a=(iv.); b=(iii.); c=(ii.); d=(i.)
2. C=1; e=2; b=3; d=4; a=5
3. a=(iv.); b=(iii.); c=(i.); d=(ii.); e=(iv.), f=(ii.); g=(iv.); h=(i.)
4. i.=e; ii.=d; iii.=b; iv.=g; v=f; vi.=a; viii.=c



## Key Learning Outcomes



By the end of this module, the trainees will be able to:

1. Identify the different equipment used in the milling process
2. State the materials and equipment used in cleaning and maintenance of the work area and machineries
3. List the various cleaning chemicals required
4. State the cleaning processes used to clean the work area and process machineries

## Unit 3.1: Equipment Used in the Milling Process

### Unit Objectives

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

1. Identify the different equipment used in the milling process.

### Resources to be Used

- Participant Handbook

### Ask

1. Start the session by asking questions like, “Can you name some of the tools and machineries used in the milling process?”
2. Ask someone from the participants to come to the board and write down the names of equipment being discussed in the classroom.
3. Describe each tool and equipment.

### Explain

The figure 3.1.1 depicts the wheat cleaning machineries.

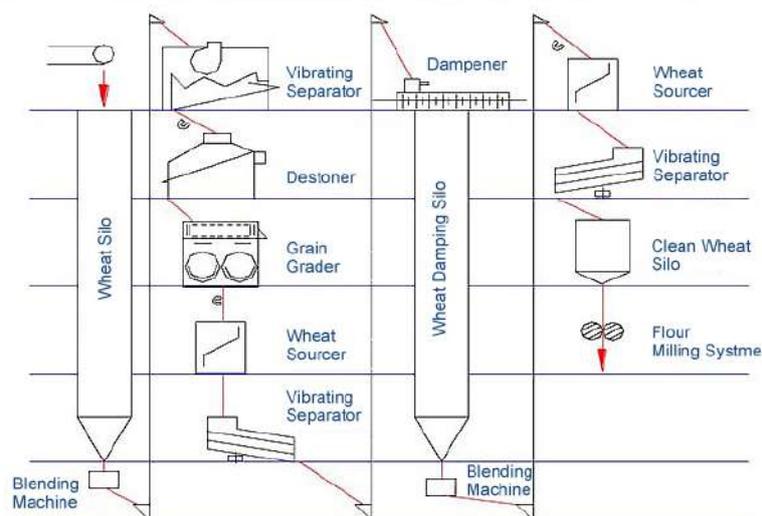


Fig. 3.1.1: Wheat Cleaning Equipment's (Source: abc machinery<sup>4</sup>)

<sup>4</sup> OECD (2005): <https://www.abcmach.com/grain-processing/grain-cleaning-hulling/>

The major wheat cleaning equipment's are vibrating separator, destoner, grain grader, wheat sourcer, dampener, blending machine etc.

After cleaning process, cleaned wheat is subjected to milling process. The main processing machinery of flour milling plant includes flour grinding equipment, screening equipment and flour purifier.

- Common grinding equipment is roller flour mill. Percussion grinder and flour detacher are the auxiliary grinding equipment.
- Common screening equipment is square plansifter, along with rotary sieve, wheat bran finishers and bran brushing machine as auxiliary screen equipment.
- Purifier is common machinery for purification.

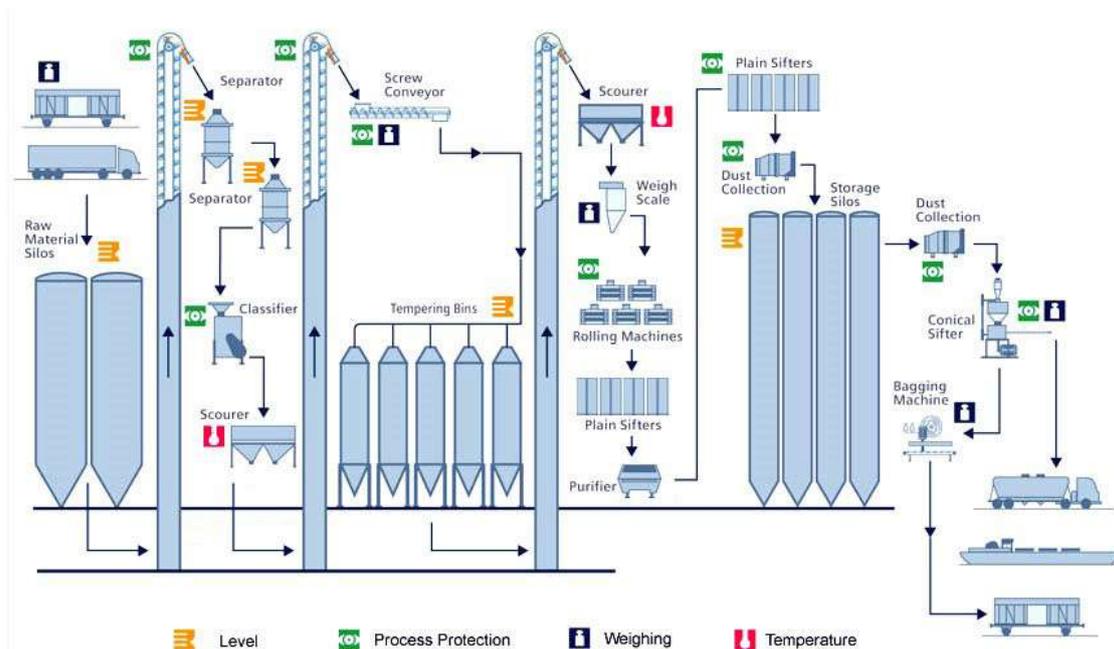


Fig. 3.1.1: Flour Milling Production (Unit Operations)

## Do

- Summarise the session by listing out the dos and don'ts of using tools and equipment.
- Instruct the class about the safety measures that must be followed by workers while handling equipment.

## Say

Important Safety measures while handling milling equipment are:

- Wear appropriate safety glasses. Wear other personal protective equipment as necessary (such as footwear or hearing protection).
- Make sure all machines have a start/stop button within easy reach of the operator.
- Make sure that all machines have an emergency stop button (e-stop).

- Make sure that the work piece and cutter are mounted securely before taking a cut.
- Check that work is mounted squarely.
- Hold milling cutters with a cloth to avoid being cut when handling them.
- Move table as far as possible from cutter while setting up work to avoid injuring your hands.
- Mill the largest surface first.
- Keep hands, brushes and rags away from the revolving milling cutter.
- Use a vacuum, brush or rake to remove cuttings only after the cutters have stopped moving.
- Change cutting compounds periodically.
- Keep cutters sharpened correctly and in good condition.
- Keep working surface clear of scraps, tools and materials.
- Remove cutting tools from spindle when cleaning the machine.
- Keep floor around the milling machine free of oil and grease.
- Use lifting equipment when appropriate to move heavy work to or from milling machines.
- Make sure the power is off before changing cutters.
- Always stay at the machine when it is in operation.

### Field Visit

- Arrange visit to nearby dhal/grain milling plant operating at cottage/large scale.
- Make students to observe major equipment and tools to carry out milling.
- Make students to identify different milled products from wheat, pulse and other grain milling.
- Let them prepare list of different milled products produced at the mill site.
- Ask them to identify different packaging for milled products.

### Notes for Facilitation

- Make participants aware about rice and maize milling equipment also.
- Encourage students to make similarities in wheat, rice and maize flour milling equipments/tools.
- Clarify doubts of students with patience.

## Unit 3.2: Sanitisation of Work Area

### Unit Objectives

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

1. State the materials and equipment used in cleaning and maintenance of the work area and machineries.
2. List the various cleaning chemicals required

### Resources to be Used

- Participant Handbook
- Paper, Pen
- White Board
- Cleaning knives, brushes and scrubbers
- Samples of cleaning agents (Liquid chlorine/household bleach/Dettol/Hydrogen peroxide)

### Ask

1. Initiate a discussion in the class by asking questions like “Why do you think is it necessary to clean the work area?”
2. “How can we clean the entire work area?”
3. Get responses from the participants.
4. Drawing from their responses, explain how the work area can be divided into food-contact surfaces and non-food contact surfaces for effective cleaning.

### Elaborate

The main purpose of sanitation in mills shall be to create environment that will discourage pests/insects harbourage and growth. Only deployment of pest management program will not be sufficient to control pests and insects in the mills, pest management shall be strongly supported by robust maintenance, cleaning and sanitation programs.

Tell the class that food industry follows sanitation standard operating procedures (SSOP). Sanitation Standard Operating Procedure (SSOP) is generally documented steps that must be followed to ensure adequate cleaning of food contact and non-food contact surfaces. These cleaning procedures must be detailed enough to make certain that adulteration of product will not occur.

**Non-food contact surface:** Non-food contact surfaces include surfaces throughout the food preparation area that do not come in contact with exposed food. Those surfaces must be designed, constructed, and maintained to be smooth, non-absorbent, and easily cleanable.

**Food contact surface:** Food contact surfaces are defined as any surface that touches food such as knives, stockpots, and cutting boards.

## Explain

Flour mills shall adopt adequate strategies inclusive of but not limited to:

- Clean exterior grain handling areas and equipment
- Clean processing areas and equipment's
- Clean finished goods handling areas

Entire flour milling facility shall be periodically inspected and cleaned to avoid development of dust and flour particles layers, unintended debris built up in difficult to access areas. Placement of flour milling equipment's and their sanitary designs shall be such that they can be cleaned adequately.

**Sanitation Methods:** Flour mills shall adopt dry cleaning methods and avoid introduction of water unless mill design permits appropriate discharge, drainage and complete drying of wet cleaned areas. Common practices are

- Brooming/sweeping
- Dry wiping
- Vacuum Cleaning

## Activity

- **Objective:** To identify food contact and non-food contact surfaces in a food processing unit.
- **Materials Needed:** Paper, Pen, Board
- **Duration:** 20-30 minutes
- **Steps:**
  - Divide the class into groups of two.
  - One of the groups has to come up with the food -contact surfaces in the work area. (You could give a hint like 'utensils')
  - The other group has to come up with the non-food contact surfaces in the work area. (You could give a hint like 'walls')
  - Give them enough time to come up with a list.
  - Ask the groups to choose one representative to come to the board and present the list.
  - Again, assign the task to each group to come up with cleaning agents.
  - Summarize the activity by asking the class questions like
    - ◆ What did we do in this activity?
    - ◆ What did we learn from this activity?

## Do

- Using the list of food-contact and non-food contact surfaces (from the group activity), discuss the various equipment, chemicals and sanitizers used for cleaning the surfaces.
- Discuss in detail about the cleaning schedules.
- Explain in detail why these cleaning agents are used. Talk about the possible risks that may arise due to wrong handling and the safety measure that must be followed while using them.

## Say

Grain and grain products in flour mills are at risk of being contaminated by foreign material, insects, microbes and vertebrate pests. The proper cleaning and sanitation schedule is necessary for prevention of all types of hazards. Pest control plan should be in place for management of pests.

Sample plan is mentioned below in table No. 3.2.1:

| Sr. No. | Treatment name                  | Recommended Frequency                       | Area   | Against  |
|---------|---------------------------------|---|--|--|
| 1       | Integrated Fly Management (IFM) | Daily thrice                                | In & Around Building, Entry Points (Doors & Shutters) & Breeding Grounds | House Flies  |
| 2       | Disinfestation (HPM)            | Weekly                                      | In & Around Building, Entry Points (Doors & Shutters) & Breeding Grounds | House Flies, Cockroaches, Silver fish, Ants and Bed Bugs |
| 3       | Prophylactic Treatment          | Monthly (Nov - Feb) Fortnightly (Mar - Oct) | Insect Hiding Places   | Crawling Insects   |
| 4       | Fumigation                      | 45 days (As and When required)              | Grain, All equipment   | Store Grain Pest   |

Table 3.2.1: Pest Control Plan

Tell the class what are the precautionary measures while handling cleaning agents. Some of the safety measures are mentioned below:

- A complete list of all cleaning chemicals used in the facility;
- Material safety data sheets (MSDS) for each chemical used or stored;
- Keeping all cleaning chemicals in their original containers and never mixing chemicals, even if they are the same “type” of chemical;
- Storing chemicals in well-ventilated areas away from HVAC intake vents; this helps prevent any fumes from spreading to other areas of the facility;
- Installing safety signage in multiple languages (or, even better, using images and no words) that quickly conveys possible dangers and precautions related to the chemicals;
- Making sure all cleaning workers know exactly what the following “signal words” mean: example (Caution: the product should be used carefully but is relatively safe; Warning: the product is moderately toxic; Danger: the product is highly toxic and may cause permanent damage to skin and eyes)

## Notes for Facilitation

- Trainer should arrange for samples of cleaning agents to show to the class.
- Trainer should arrange for few cleaning tools like cleaning knives, brushes and scrubbers for a demonstration.
- Encourage class to ask any queries related to the session.
- Clarify the doubts of students by giving relevant example.

## Unit 3.3: Cleaning Processes

### Unit Objectives

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

1. State the cleaning processes used to clean the work area and process machineries

### Resources to be Used

- Participant Handbook

### Ask

1. Ask students to list different cleaning processes used for cleaning work area and process machineries?

### Explain

The different cleaning processes used for cleaning work area/process machineries with its description are mentioned below:

#### **CIP (Clean-in-Place)**

- CIP is a method used for internal cleaning of machineries.
- It is done without dismantling pipes, vessels, process equipment, filters or fittings.
- In this process, a sanitising agent is circulated through the entire processing unit with the help of a spray ball.
- The turbulence created removes soil, ensuring removal of bacteria and chemical residues.

#### **COP (Clean-out-of Place)**

- COP is conducted at a cleaning station. This method involves dismantling of the equipment.
- In this process, equipment and units are scrubbed with soap in COP tanks.
- After this, the tanks are rinsed again to remove residual detergent or chemicals.
- Equipment and units are reassembled and sanitised once more with heat treatment or sanitising agent.

#### **SIP (Sterilizing-in-Place)**

- SIP is the process by which food processing equipment is sanitised after the CIP process.
- It helps to eliminate any residual microbiological contamination.
- SIP is a combination of three processes viz. sterilisation, disinfestation, and sanitisation.

## Ask

1. Ask students whether they are aware of steps in CIP process of cleaning?

## Say

Tell them the steps in CIP process and its advantages over other cleaning process.

### Advantages of CIP process

- **Minimizes Mistakes:** Automating cleaning reduces the chance of human error that can contribute to an unsafe product.
- **Keeps Employees Safe:** Reduces chemical exposure by containing cleaning solutions within the system.
- **More Production Time:** As less production time is lost to cleaning, more time is spent making product.
- **Product Quality:** Reliable and repeatable cleaning means sustainable product quality and consistency. Less contamination means fewer product recalls and higher brand confidence.
- **Utility Savings:** Water and energy usage is reduced through repeatable cycle control.

## Steps

The steps of CIP cycle



Fig. 3.3.1: Flow Diagram of CIP cycle

## Do

- Divide the class into 2-3 groups.
- Assign each of the groups a cleaning and maintenance schedule, e.g., weekly, daily, or monthly.
- Each of the groups must come up with a plan for the cleaning and maintenance schedule assigned to them.
- Give them enough time to discuss.
- Ask the groups to choose one representative to explain the schedule.
- Ask the groups to list out practices for cleaning of utensils/equipment?

## Say

The following guidelines for cleaning utensils/equipment's are followed in flour mill:

- Adequate facilities for cleaning, disinfecting of utensils and equipment shall be provided. The facilities must have an adequate supply of hot and cold water if required. Such facilities shall be away from processing areas Installing Clean-in-place (CIP) systems and Clean-out of place (COP) can help cleaning in much less time, reduce cost and improve cleaning quality, eliminating conditions leading to pest breeding.
- A good CIP system include wet central cleaning system which pipe a supply of hot water and in some cases cleaning chemicals, throughout the entire facility. The volume and pressure of the water are provided to accommodate the cleaning need. It also includes a central vacuum system for both wet and dry pickup and specially designated areas for cleaning of mobile or portable equipment Clear segregation shall be provided for separating cleaned utensils and equipment to avoid cross contamination.
- Adequate racking, self-draining (if wet cleaning is practised) stations shall be provided to hold cleaned utensils until transfer to point of use. Cleaning section shall be thoroughly cleaned and sanitized periodically to prevent off odours, microbiological contamination.
- It is advised that a separate facility should be provided for the cleaning and sanitizing of equipment used for inedible materials e.g., the cleaning of brushes etc. Separate and adequate facility shall be provided to store cleaning tools used for utensil cleaning.

## Notes for Facilitation

- Summarize the main points.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Tell participants to complete the exercise questions at the end of the unit.
- Ensure that every participant answer all the questions.

## PH Exercise Solutions

1. a.=(ii.); b.=(i.); c.=(ii.); d.=(ii.); e.=(iv.)
2. a.=Food contact surface  
b.=Non-food contact surface  
c.=Food contact surface  
d.=Non-food contact surface  
e.=Non-food contact surface  
f.= Non-food contact surface  
g.= Food contact surface  
h.= Non-food contact surface  
i.= Food contact surface  
j.= Food contact surface
3. **i.=c; ii.=d; iii.=g; iv.=a; v.=e; vi.=b; f**



## Key Learning Outcomes



By the end of this module, the trainees will be able to:

1. Use basic mathematics for various calculations in day-to-day processes
2. List the various raw materials used in the milling process
3. Name the various products obtained from raw materials that are milled
4. Select raw materials based on quality parameters
5. Plan the production schedule as per organisational standards and instructions
6. Plan and organise for raw material, manpower, equipment, and machineries for the scheduled production

## Unit 4.1: Basic Calculations

### Unit Objectives

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

1. Use basic mathematics for various calculations in day-to-day processes

### Resources to be Used

- Participant Handbook
- Pen and Paper

### Do

- Start the session by asking the class the importance of making calculations in day-to-day processes.
- Discuss how calculating quantity of raw materials to produce the required quantity finished produce is an important part of daily activities in the food processing industry.
- Explain the basic units of measurement.

### Say

The basic principles of mathematics in grain milling include:

|          |                        |                 |
|----------|------------------------|-----------------|
| Addition | Subtraction            | Multiplication  |
| Division | Percentage calculation | Error judgement |

### Example

The supervisor/manager has got 100 tonnes of grains which he provides to the mill operator. He expects a yield of 98 tonnes flour out of it (without considering wastage). The Grain Mill Operator starts the milling and process and finds out that around 1 ton of raw material is wasted. Now, he needs to report this back to his supervisor/manager. The manager asks him to tell him the percentage loss for the targeted yield. The Grain Mill Operator shall use this formula:

**$(\text{Loss in tonnes} \times 100) / 98 \text{ tonnes}$**

This will give the percentage loss to the Grain Mill Operator. Any sort of loss is to be immediately reported to the supervisor/manager who in turn has to enter the details in the ERP software.

## Notes for Facilitation

- Tell students about different measurements with examples from day-to-day life.
- Allow participants to solve the above example individually on pen and paper before discussion
- Encourage students to ask queries.

## Unit 4.2: Selection of Raw Material

### Unit Objectives

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

1. List the various raw materials used in the milling process
2. Name the various products obtained from raw materials that are milled
3. Select raw materials based on quality parameters

### Resources to be Used

- Participant Handbook
- Samples of different grains

### Do

- Start the session by recalling the discussion on the overview of the grain milling sector.
- Tell the class to list down the various grains that are milled.
- List the names suggested on the board.
- Add names that may have been missed.
- Tell the class that these grains listed are called 'raw materials'.

### Elaborate

Raw materials are the substances which are used for conversion into finished goods which in turn are consumed by the end users. Major raw materials used in grain milling industries are cereals, millets, pulse/legumes and pseudo cereals. These are milled with either dry or wet milling process using milling machinery.

Some major raw materials are:

- Paddy
- Rice
- Wheat
- Barley
- Bajra and other millets
- Oats
- Rye
- Sorghum
- Jowar

## Say

- Explain the difference between raw materials and final produce
- Let the class come up with the products produced from the raw materials listed above.
- Add points that may have been missed.

## Explain

The difference between raw materials and produce is listed in tabular form (Table 4.2.1)

| Sr. No. | Raw Material(s)                                 | Finished Good(s)                            |
|---------|---|---|
| 1       | It is in Fresh form                             | It is in Processed form                     |
| 2       | It is whole in nature                           | It is either in powder or flakes form       |
| 3       | It has low Glycaemic Index                      | It has high Glycaemic index                 |
| 4       | It has high fibre content                       | It has low fibre content                    |
| 5       | It is non-palatable                             | It has high palatability                    |
| 6       | It is not in ready to use or ready to cook form | It is in ready-to-use or ready-to-cook form |

Table 4.2.1: Raw material v/s Finished goods

## Ask

1. Ask the students what are the quality parameters which has to be checked while procuring raw materials for milling purpose?

## Say

Tell the students that procurement of raw material for milling is a science. Several quality parameters have to be checked before procurement and after procurement for safe and successful milling operations. Some qualitative parameters are as follows:

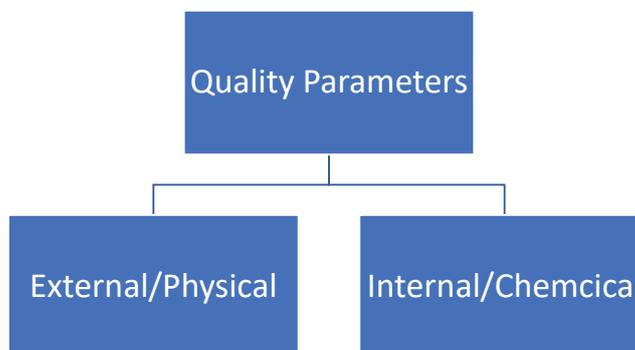


Fig. 4.2.1: Quality parameters for checking raw material

External or Physical Parameters include:

- Colour and appearance
- Grain Size
- Roundness
- Weight
- Hardness
- Particle size
- Homogeneity checks

Internal/Chemical Parameters

- Protein content
- Moisture content
- Ash content

## Notes for Facilitation

- Let students learn different raw materials with the help of samples of different grains/pulses/milletts/pseudocoel(s)
- Let students identify each sample by themselves initially.
- Encourage students to ask doubts.
- Clarify their doubts with patience.

## Unit 4.3: Production Planning Process

### Unit Objectives

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

1. Plan the production schedule as per organizational standards and instructions
2. Plan and organize for raw material, manpower, equipment, and machineries for the scheduled production.

### Resources to be Used

- Participant Handbook

### Ask

1. Ask participants to define production/process planning?
2. Ask them how production planning is done in milling industry?
3. Ask them whether they are aware that computers can also be used to create production plans?

### Say

Process planning is a production organization activity that transforms a product design into a set of instruction (sequence, machine tool setup etc.) to manufacture machined part economically and competitively<sup>5</sup>.

Traditionally, process planning is performed manually by highly experienced planners who possess in depth knowledge of the manufacturing processes involved and the capabilities of the shop floor facilities. Conventional process planning has largely very subjective. Moreover, this activity is highly labour-intensive and often becomes tedious when dealing with a large number of process plans and revisions to those plans.

Harnessing the power of the computer is extremely advantageous in process planning. Computer aided process planning (CAPP) is a means to automatically develop the process plan.

### Elaborate

Process planning involves the preparation for the manufacture of products. Process planning deals with the selection and definition of the processes that have to be performed in order to transform raw material into a given shape. Process planning in part manufacturing includes:

- The interpretation of the product model

<sup>5</sup> Sonasale, Priti. (2016). Computer aided process planning for milling operation. International Journal of Mechanical Engineering & Technology. 7. 57-64.

- The determination of set-ups
- The selection of machine tools
- The selection of cutting tools
- The determination of machining methods
- The selection of tool sets

All the information determined by the process planning function is recorded on a sheet called process plan. A process plan is frequently known as operation sheet, route sheet or operation planning sheet. This provides the instructions for the production of the parts. It contains the operating sequence, processes, process parameters and machine tools used.

### MANUAL PROCESS PLANNING

Manual process planning is based on a manufacturing engineer's experience and knowledge of production facilities, equipment, their capabilities, processes, and tooling. Process planning is very time-consuming and the results vary based on the person doing the planning". The process planner must have the knowledge of the followings:

- Familiar with manufacturing processes and practice.
- Familiar with tooling and fixtures.
- Know what resources are available in the shop.
- Know how to use reference books, such as machinability data handbook.
- Able to do computations on machining time and cost.
- Familiar with the raw materials.
- Know the relative costs of processes, tooling, and raw materials.

## Steps

Process Planning Steps are described in figure 4.3.1

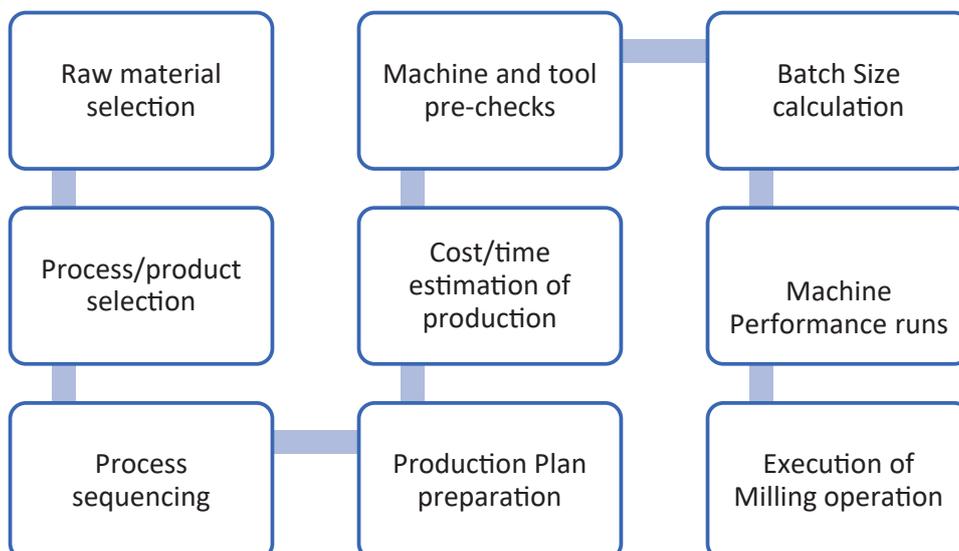


Fig. 4.3.1: Steps of Process Planning

## Notes for Facilitation

- Encourage participants to prepare sample production plan for rice milling.
- Encourage shy students to ask queries.
- Clarify their doubts with patience.

## PH Exercise Solutions

1. A= semolina  
B=gram  
C= rice  
D=production  
E=raw material
2. 1=Read and understand the production schedule  
2=Calculate batch size, machine capacity, and raw material quantity  
3=Ensure the availability of quality raw material  
4=Check the working condition of tools, equipment, and machinery  
5=Check the performance of equipment required for the process  
6=Lubricate machineries for smooth operation  
7=Plan and allot responsibilities to assistants and helpers  
8=Execute the grain milling process





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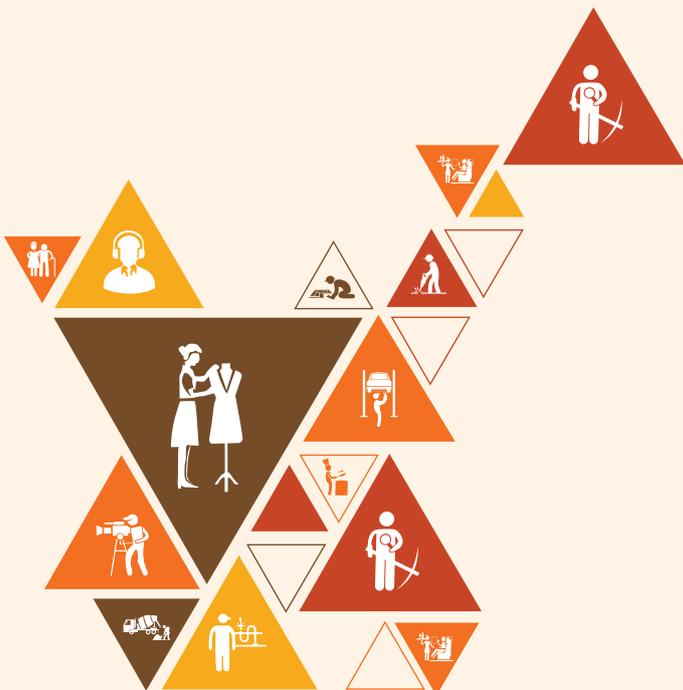
Food Industry Capacity and Skill Initiative

## 5. Operate Grain Mill

Unit 5.1 - Milling Grains

Unit 5.2 - Packing, labelling and storage

Unit 5.3 - Post Production Cleaning and Maintenance



FIC/N1009

## Key Learning Outcomes



By the end of this module, the trainees will be able to:

1. State the process of canning
2. State the production process used for canning fruits and vegetables
3. List the types of containers used for packing canned products
4. State the method of storing cans
5. Demonstrate the process of cleaning and maintenance of work area after production
6. State the method of managing waste

## Unit 5.1: Milling Grains

### Unit Objectives

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

1. Execute the grain milling process

### Resources to be Used

- Participant Handbook
- Paddy samples (both Superior quality and Inferior quality 500 gm each)

### Ask

1. Ask the participants about different steps in execution of milling grains?

### Steps

Different Steps in grain milling are as follows:

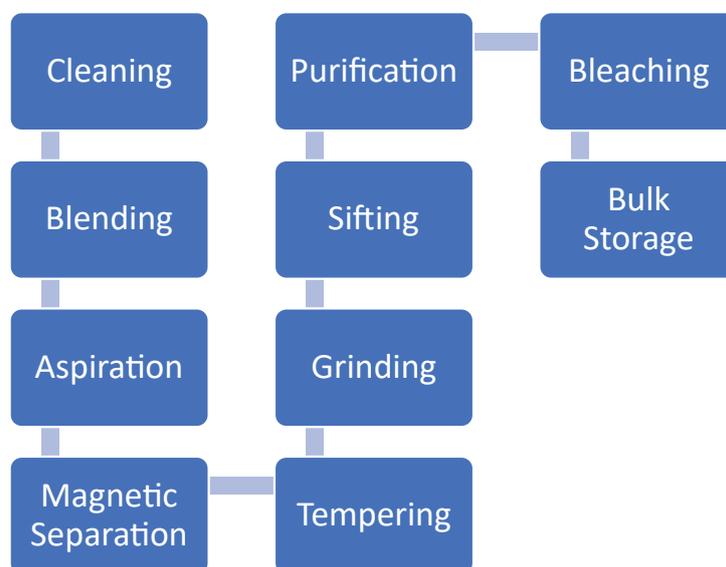


Fig. 5.1.1: Steps of Wheat Flour Milling

## Do

- Tell participants to list the parameters for selecting good quality raw material?
- Explain to the class the need for selecting quality raw materials.
- Discuss the various quality parameters followed by the rice milling sector.

## Say

There are three requirements for producing good quality milled rice<sup>6</sup>:

1. Good quality raw material: the starting quality of the paddy is should be good and paddy should be at the right moisture content (14%) and have a high purity
2. State of the art equipment: the rice mill should be clean and well maintained, and
3. Operator skills: the mill should be operated by a skilled operator.

If any of these requirements is not met, milling will result in poor quality rice. For instance, milling of poor-quality paddy will always result in poor quality milled rice, even if a state-of-the-art mill is used or the miller is experienced. Similarly, the use of good quality paddy by a well skilled operator may result in poor quality rice if the mill is not maintained regularly. The losses in rice milling that can be attributed poor paddy quality, machine limitations, or operator innocence, is anywhere from 3 to 10% of potential.

### **Selection of Good quality paddy involves following criteria:**

- uniformly mature kernels;
- uniform size and shape,
- free of fissures,
- free of empty or half-filled grains,
- free of contaminants such as stones and weed seeds

## Field Visit

- Arrange visit to local rice milling industry.
- Let participants make observations such as
  - Observation regarding the factory location, layout, and safety aspects of a rice mill.
  - Observation regarding the various machineries used in the selection process.
  - Observation regarding the cleaning methods and process followed to maintain machineries and tools.
  - Observation regarding the raw materials used and their storage procedures.
  - Observation regarding the packaging and storage processes of raw materials and finished products

<sup>6</sup> <http://www.knowledgebank.irri.org/step-by-step-production/postharvest/milling/milling-and-quality>

- Observation regarding the post production cleaning and maintenance process followed in the industry
- Ask them to fill the observation sheet. Sample Observation sheet is provided below:

| Field Observation Sheet |               |                                   |   |                    |              |
|-------------------------|---------------|-----------------------------------|---|--------------------|--------------|
| #                       | Date of Visit | Name of the Industry and Location | Brief Description of the Industry Visited | Facilities Visited | Observations |
|                         |               |                                   |   |                    |              |
|                         |               |                                   |   |                    |              |
|                         |               |                                   |   |                    |              |
|                         |               |                                   |   |                    |              |

## Notes for Facilitation

- Show participants samples of poor-quality paddy v/s good quality paddy without disclosing the nature.
- Then, tell them to identify superior quality grain and vice versa.
- Arrange for a demonstration during the field visits to the different sections of the industry.
- Brief the participants about the field visit to the industry.
- Brief them on what they need to observe during the field visit.
- Summarize the main points.

## Unit 5.2: Packing, labelling and storage

### Unit Objectives

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

1. State the method of packaging and labelling produce
2. Explain the storage procedures followed for raw materials, packaging materials and finished products

### Resources to be Used

- Participant Handbook
- Samples of Packaging materials such as jute sack, PP laminate, retail packaging etc.

### Ask

1. Ask Participants about the packaging requirements of grain/flours?
2. Ask participants whether they are aware of current trends in packaging and storage of grains and their milled products?

### Say

The packaging requirements of grains/flours should have following features: -

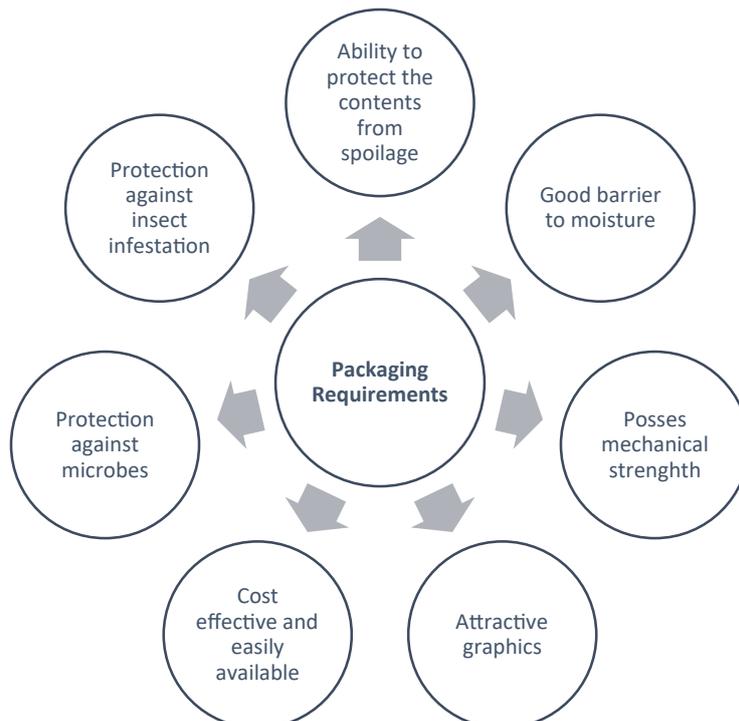


Fig. 5.2.1: Packaging Requirements for Grain/Flours

In order to select suitable package for grain or its milled product, the foremost thing which is essential is the knowledge of its spoilage characteristics on storage and the factors associated with it. The four major factors which are associated with spoilage of quality of grains and its milled products are:

1. Physical factors such as temperature and humidity
2. Chemical factors like moisture and oxygen
3. Physiological factors such as respiration and heating
4. Biological factors such as insects/pests and microorganisms

### Current trends in packaging and storage of grains and their milled products

The factors which affect storage are:

- Type of produce
- Storage duration
- Climate conditions
- Transport availability

Packaging systems includes the following:

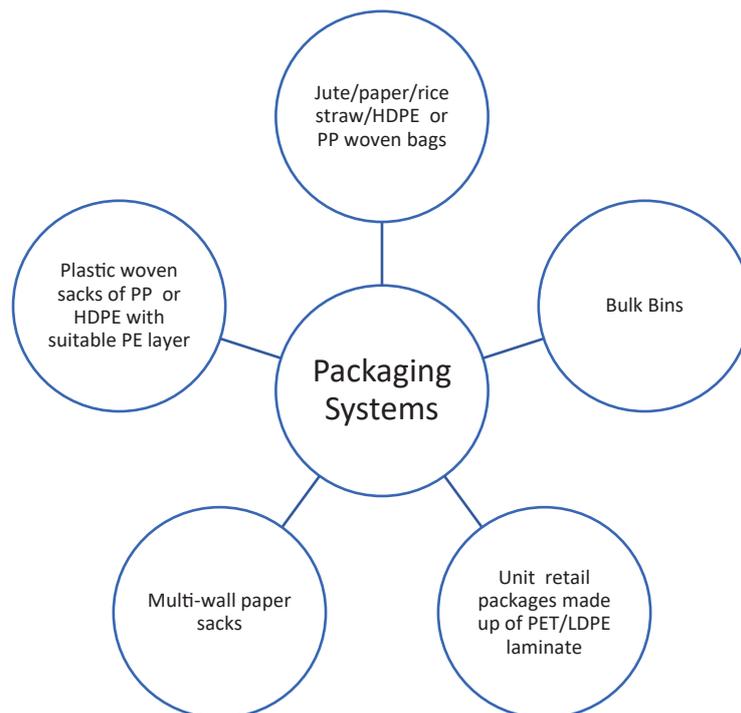


Fig. 5.2.2: Packaging systems for grain/flours

### Do

- Explain the packaging guidelines followed in wheat flour mill industry.

## Explain

The following Food Packaging guidelines are followed in flour mill:

- Packing area must be designed to ensure no external contamination and care must be taken to avoid product being directly exposed to the environment
- . Air-curtains, strip curtains, wire-mesh, partitions etc. must be in place to avoid any contamination.
- All personnel involved in packing must be vaccinated annually and records of the same must be maintained. All personnel involved in packing and handling of product must have protective covering.
- Recycling of packaging or product rejects must be done with prior approval from quality control department and with extreme care so as to avoid contamination.
- All “Industrial” packaged products like sacks of 50 kg Maida must have details such as Lot No, FSSAI logo, Licence No., Veg logo, Ingredient name, for immediate identification in supply chain.
- Packages are usually tailored to fit the product and designed to last throughout its shelf life, Innovative packaging material can also help minimize insect invasion. Specifications for packing materials should be followed.
- It should protect the food, also be free from contamination, should not taint the food or impart off-flavours or off-odours to the product.
- The flour should be re-screened by the flour screen both before transportation in bulk and the final packaging. Seals and closures can be improved by changing the type or pattern of sealant glue. Closures on bag bottoms are prone to insect entry.
- Reinforcement as much as top closures can help to eliminate this risk. Another packaging problem involves smell. Insects are attracted to packages that allow food odors to escape. Certain plastic film overwraps that fit tightly around a package can help prevent insects from smelling its contents. An odour neutralizer can also be incorporated into packaging materials.

Thus, preventive maintenance becomes the necessary element, paramount for product safety. Packing materials should be stored in a separate area which is dust free and pest proof

## Ask

1. Ask participants to list some storage methods for raw material (grains), chemicals and finished products?
2. Ask students to highlight some differences between sack storage of grains v/s bulk storage of grains?

## Elaborate

### Chemical Storage Guidelines<sup>7</sup>

- Chemical substances used in cleaning and maintenance and other dangerous substances shall be identified and stored separately to prevent malicious or accidental contamination of food. Such chemicals shall be stored under controlled access and shall not be issued without authorization of competent personnel in the organization.

<sup>7</sup> [https://archive.fssai.gov.in/dam/jcr:0410ee26-77be-429e-910a-7da6b1be3c2a/Guidance\\_Document\\_flour\\_milling\\_sector\\_19\\_01\\_2018.pdf](https://archive.fssai.gov.in/dam/jcr:0410ee26-77be-429e-910a-7da6b1be3c2a/Guidance_Document_flour_milling_sector_19_01_2018.pdf)

- All non-food chemicals received should be inspected and the procedure documented to ensure that damaged goods that could cause spillage are not brought into the mill without appropriate measures being taken to avoid contamination.
- Pesticide (insect and rodent pesticides) should be kept locked in a special storage by being grouped in terms of their species and features.
- A pesticide storage area (large enough for 16 proper and efficient storage of pesticides) should be separated from the production area or a separate building on the premises secured by lock and key. All application equipment should be identified and a procedure for the disposal of empty pesticide containers shall exist.
- All openings such as manholes, inlets, outlets, draining out of points, etc. should be made such that they can be locked and/or effectively sealed.

### Grain Storage

In traditional times grains are stored in bulk using various structures such as Bukhari style, kothar type or other rural structures. These are usually constructed using bamboo/timber, reeds etc. plastered with mud.

Sack storage on the other hand is used for storing grains using material like jute/plastic woven sacks/ multiwall paper sacks etc. for providing good mechanical strength and barrier properties to the package for overall protection to grains and flours.

Some of the advantages and disadvantages of sacks v/s bulk storage are mentioned below:

| Bulk storage       | Sack Storage         |
|--------------------|----------------------|
| Inflexible         | Flexible             |
| Mechanizable       | Partial Mechanizable |
| Fast Handling      | Slow handling        |
| Spillage           | Negligible spillage  |
| High capital cost  | Low capital cost     |
| High capital cost  | Low capital cost     |
| Low operating cost | High operating cost  |
| Low rodent loss    | High rodent loss     |

### Finished Products Storage Guidelines

- Finished product must be stored in clean area and not directly on the ground. It should be palletized, stored on pallets with a cardboard or plastic layer (slip sheet) to avoid splintering. Tarpaulins and/or pallets must be used as appropriate.
- Sampling and quality testing of the product must be carried-out in parallel to production. Approved, Rejected and under test product must be clearly segregated and stored. Quality testing and approval of the product is mandatory before despatch of the product. Records of the same must be maintained.
- The finished product should be stored in containers constructed of suitable materials, fitted with suitable close- fitting covers and kept in place at all times.
- Bulk storage bins should not allow condensation and therefore when constructed of concrete, should have double-constructed or heated outside walls. Steel bulk storage bins should be enclosed in a structure where temperatures around the outside of the bin can be regulated. It shall be stored away

in separate areas from other chemicals, raw materials or materials used in the process. It should be rotated on a first in first out basis and handled under conditions to prevent damage or deterioration.

- Broken or contaminated pallets shouldn't be used to transport finished product. Prior to the release of the finished product, the finished product should be checked and approved by the quality assurance department. Examples of tests that could be done on the final product: test for moisture %, protein%, ash %, colour, falling number, alveograph, mixograph, particle size, vitamins and baking quality. Records should be kept.
- Batches of finished product that doesn't meet the required specifications, should be quarantined, labelled clearly and held in a separate area to prevent accidental use.

## Notes for Facilitation

- Tell participants that all packaged food products shall carry a label and requisite information as per provisions of Food Safety and Standards Act, 2006, Legal Metrology (Packaged Commodity Rules 2011) and Regulations made there under so as to ensure that adequate and accessible information is available to each person in the food chain. Also, help students explore and discuss labelling guidelines for grains and milled products using link [https://archive.fssai.gov.in/dam/jcr:1ee1e147-c683-4c1a-898e-e5dde4133cb6/Compendium\\_Packaging\\_Labelling\\_Regulations\\_22\\_01\\_2019.pdf](https://archive.fssai.gov.in/dam/jcr:1ee1e147-c683-4c1a-898e-e5dde4133cb6/Compendium_Packaging_Labelling_Regulations_22_01_2019.pdf)
- Display several packaging samples to students and encourage students to list its advantages and disadvantages.
- Summarize the main points.
- Encourage students to ask doubts and clarify doubts with patience

## Unit 5.3: Post Production Cleaning and Maintenance

### Unit Objectives

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

1. Demonstrate the process of cleaning the work area and machineries after production

### Resources to be Used

- Participant Handbook
- Mill Blender (Domestic)
- Materials required for the demonstration such as detergent solution, sanitizing wipes, potable water, duster, tissue etc.

### Do

- Begin the class by discussion on importance of post-production cleaning.
- Demonstrate the process of post-production cleaning and maintenance.

### Ask

1. Ask the class what is the need of cleaning after production?
2. Inquire participants about what they know about waste disposal methods in mill industry?

### Say

There is need of post-production cleaning of work area and process machineries because negligence can lead to cross contamination, bacteria build and up and shorter lifecycles for machinery and tools. Moreover, proper and efficient cleaning process will determine the quality of finished goods and assurance that food produced in the cleaned manufacturing facility is safe to eat.

### Demonstrate

- Aim: To clean domestic wheat mill blender after use
- Material needed: Detergent solution, sanitizing wipes, potable water, duster, tissue etc.
- Method:
  - Take the Blender Apart
  - Wash the Jar with running potable water.
  - Then, wash with detergent/soap solution.

- Wash the Other Small Pieces.
- Rinse with clean potable water.
- Run the Blender for Stuck-on Items.
- Clean the Motor Housing.
- Wipe with clean duster after washing.
- Let it air dry.
- Reassemble the Blender and Store It.

## Elaborate



### Waste Disposal Systems in mills

- Adequate drainage and waste disposal systems and facilities shall be designed and constructed so that the risk of contaminating food or potable water supply equipment, buildings, and roadways on the premises as well as the environment in general is avoided.
- Waste disposal bins with a proper cover (preferably not hand operated), should be available in the premises for collection of waste material.
- The plant layout should also include provisions for handling solid wastes such as product offal, plant refuse and other debris, in addition to liquid wastes. These facilities should be located at the back of the plant and be completely isolated from the milling process.
- Periodic disposal of the refuse / waste shall be made compulsory.
- Food waste should be emptied on a daily basis whereas non-food waste could be emptied once weekly to minimize pest infestation.
- Waste disposal should be monitored and records kept Product and non-product debris should be handled separately in easily identifiable enclosed containers.
- Waste should be removed and facilities and containers cleaned and sanitized frequently to minimize contamination.
- Regular cleaning and disinfecting of the area and receptacles are essential.
- Waste storage facilities shall be designed to eliminate the entry and harbourage of pests and to avoid the contamination of the product.
- There should be no cross-connection between the sewage system and any other waste effluent system in the mill, nor should it pass directly over or through production areas unless it is properly controlled to prevent contamination. The system should be appropriately equipped with traps and vents.
- Only bona fide waste containers shall be used for waste disposal and these containers shall be of such that they cannot be mistaken for food containers. Flour mills should also have a good dust collecting and discharge system.

## Notes for Facilitation



- Summarize the main points to the participants.
- Encourage students to solve the questions at the end of module in participant handbook by themselves.
- Entertain doubts with patience.

## PH Exercise Solutions

1. A=quality  
B=date  
C=manufacturing  
D=date  
E=FEFO
2. 1.=(d); 2. =(a.); 3. =(c); 4. =(f); 5. =(e); 6. =(g); 7. =(b)
3. a=(iv.); b=(i); c=(ii); d=(iii)





## Key Learning Outcomes



By the end of this module, the trainees will be able to:

1. State the need for documenting and maintaining records of raw materials, process, and finished products
2. State the method of documenting and recording the details of raw material to final finished product;
3. Observe the various facilities, machineries in the food processing industry.

## Unit 6.1: Documentation and Record Keeping

### Unit Objectives

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

1. State the need for documenting and maintaining records of raw materials, process, and finished products
2. State the method of documenting and recording the details of raw material to final finished product

### Resources to be Used

- Participant Handbook
- FSSAI-Guidance Document on flour milling

### Do

- Initiate a discussion on the need for documentation.
- Wait for the responses of the participants.
- Note the responses on the board.
- Add important points that may have been missed.

### Say

Appropriate documentation & records of processing, production and distributions shall be maintained in a legible manner, retained in good condition for a period of one year or the shelf-life of the product, whichever is more. Suppliers should have effective pre-requisite programs in place and should be verified annually and audits should be carried out on suppliers of raw materials. Record and documentation have to be maintained for food traceability and food recall.

### Ask

1. Ask participants whether they can list different record proformas used in mill industry?

### Explain

The record proformas are incorporated in Standard Operating Procedures by Quality Assurance Division for optimum working of the industry. These proformas have to be used by concerned officer in charge during its operations. Some recommendary proformas are listed in tabular format (Table 6.1.1) with its utility.

| Sr. No. | Recommendary Records/ proformas                                     | Utility  |
|---------|---|--|
| 1       | Approved Supplier List  | Consists complete details of primary and secondary approved suppliers for convenient procurement |
| 2       | Incoming Vehicle Inspection Record                                  | Evaluation of incoming vehicle at factory site for safety  |
| 3       | Incoming Material Inspection  | Ensures safety of raw material   |
| 4       | Operation Log Sheet (Template for Temperature Control)              | Ensures proper manufacturing conditions and good quality product                                 |
| 5       | Product Release Record  | Ensures quality product  |
| 6       | Non-conforming Material/Product                                     | Ensures written actions to be taken when a non-conformance has been detected in-house.           |
| 7       | Outgoing Vehicle Inspection Record                                  | Ensures no cross contamination in the food premises  |
| 8       | Product Recall Record   | Ensures efficient recall from the shelf  |
| 9       | Product Identification and Traceability                             | Ensures product quality  |
| 10      | List of Monitoring and Measuring Devices and Records of Calibration | Ensures appropriate calibration records  |

Some other records are:

|                                  |
|----------------------------------|
| Preventive Maintenance Schedule  |
| Preventive Maintenance Record    |
| Pest monitoring record           |
| Monitoring of Personnel hygiene  |
| Customer/ Consumer Complaint Log |
| Training Record                  |
| Training Effectiveness record    |

## Explain

### A. Product Release Record

|                                 |  |
|---------------------------------|--|
| <b>Name of Product:</b>         |  |
| <b>Date of Manufacturing:</b>   |  |
| <b>Time of Manufacturing:</b>   |  |
| <b>Batch/Lot No.:</b>           |  |
| <b>Best Before/Expiry Date:</b> |  |

|                              |  |
|------------------------------|--|
|                              |  |
| Quality Acceptance:          |  |
| Analytical                   |  |
| Microbiological              |  |
| Sensory                      |  |
| Others, if any               |  |
|                              |  |
| <b>Quality Lab Signature</b> |  |

Fig. 6.1.1: Record Example 1

## B. Product Recall Record

| S. No. | Date of Complaint | Nature of Complaint | Results of Investigation | Product/Batches & quantity recalled | Mode of Disposal |
|--------|-------------------|---------------------|--------------------------|-------------------------------------|------------------|
|        |                   |                     |                          |                                     |                  |
|        |                   |                     |                          |                                     |                  |
|        |                   |                     |                          |                                     |                  |

Fig. 6.1.2: Record Example 2

## C. List of Monitoring and Measuring Devices and Records of Calibration

| S. No. | Name of Equipment | ID. No. | Location | Range | Least Count | Frequency of Calibration | In house calibration Due On | In house calibration Due OnRemarks | Remarks | Sign |
|--------|-------------------|---------|----------|-------|-------------|--------------------------|-----------------------------|------------------------------------|---------|------|
|        |                   |         |          |       |             |                          |                             |                                    |         |      |
|        |                   |         |          |       |             |                          |                             |                                    |         |      |
|        |                   |         |          |       |             |                          |                             |                                    |         |      |
|        |                   |         |          |       |             |                          |                             |                                    |         |      |

Fig. 6.1.3: Record Example 3

## D. Preventive Maintenance Schedule

**Machine/Equipment Name:****Machine/Equipment No:****Location:**

| S. No. | Maintenance Check Point | Frequency of check |        |         |             |        | Signature | Remarks |
|--------|-------------------------|--------------------|--------|---------|-------------|--------|-----------|---------|
|        |                         | Daily              | Weekly | Monthly | Half Yearly | Yearly |           |         |
|        |                         |                    |        |         |             |        |           |         |
|        |                         |                    |        |         |             |        |           |         |
|        |                         |                    |        |         |             |        |           |         |
|        |                         |                    |        |         |             |        |           |         |
|        |                         |                    |        |         |             |        |           |         |

Fig. 6.1.4: Record Example 4

## Notes for Facilitation

- Summarize the main points.
- Encourage students to ask doubts from the session.
- Let participants complete the questions at the end of handbook related to this session.
- Discuss solutions in the class.

## PH Exercise Solutions

1. (i); (ii); (iii); (iv.);(v); (vii); (ix); (xii), (xiii)
2. All options are correct





## Key Learning Outcomes



By the end of this module, the trainees will be able to:

1. Explain the meaning of health
2. List common health issues
3. Discuss tips to prevent common health issues
4. Explain the meaning of hygiene
5. Discuss the purpose of Swacch Bharat Abhiyan
6. Explain the meaning of habit
7. Discuss ways to set up a safe work environment
8. Discuss critical safety habits to be followed by employees
9. Explain the importance of self-analysis
10. Discuss motivation with the help of Maslow's Hierarchy of Needs
11. Discuss the meaning of achievement motivation
12. List the characteristics of entrepreneurs with achievement motivation
13. List the different factors that motivate you
14. Discuss the role of attitude in self-analysis
15. Discuss how to maintain a positive attitude
16. List your strengths and weaknesses
17. Discuss the qualities of honest people
18. Describe the importance of honesty in entrepreneurs
19. Discuss the elements of a strong work ethic
20. Discuss how to foster a good work ethic
21. List the characteristics of highly creative people
22. List the characteristics of highly innovative people
23. Discuss the benefits of time management
24. List the traits of effective time managers
25. Describe effective time management technique
26. Discuss the importance of anger management
27. Describe anger management strategies
28. Discuss tips for anger management
29. Discuss the causes of stress
30. Discuss the symptoms of stress
31. Discuss tips for stress management
32. Identify the basic parts of a computer
33. Identify the basic parts of a keyboard
34. Recall basic computer terminology
35. Recall the functions of basic computer keys
36. Discuss the main applications of MS Office
37. Discuss the benefits of Microsoft Outlook
38. Identify different types of e-commerce

39. List the benefits of e-commerce for retailers and customers
40. Discuss Digital India campaign will help boost e-commerce in India
41. Describe how you will sell a product or service on an e-commerce platform
42. Discuss the importance of saving money
43. Discuss the benefits of saving money
44. Discuss the main types of bank accounts
45. Describe the process of opening a bank account
46. Differentiate between fixed and variable costs
47. Describe the main types of investment options
48. Describe the different types of insurance products
49. Describe the different types of taxes
50. Discuss the uses of online banking
51. Discuss the main types of electronic funds transfer
52. Discuss the steps to follow to prepare for an interview
53. Discuss the steps to create an effective Resume
54. Discuss the most frequently asked interview questions
55. Discuss how to answer the most frequently asked interview questions
56. Identify basic workplace terminology
57. Discuss the concept of entrepreneurship
58. Discuss the importance of entrepreneurship
59. Describe the characteristics of an entrepreneur
60. Describe the different types of enterprises
61. List the qualities of an effective leader
62. Discuss the benefits of effective leadership
63. List the traits of an effective team
64. Discuss the importance of listening effectively
65. Discuss how to listen effectively
66. Discuss the importance of speaking effectively
67. Discuss how to speak effectively
68. Discuss how to solve problems
69. List important problem solving traits
70. Discuss ways to assess problem solving skills
71. Discuss the importance of negotiation
72. Discuss how to negotiate
73. Discuss how to identify new business opportunities
74. Discuss how to identify business opportunities within your business
75. Explain the meaning of entrepreneur
76. Describe the different types of entrepreneurs
77. List the characteristics of entrepreneurs
78. Recall entrepreneur success stories
79. Discuss the entrepreneurial process
80. Describe the entrepreneurship ecosystem

81. Discuss the purpose of the Make in India campaign
82. Discuss key schemes to promote entrepreneurs
83. Discuss the relationship between entrepreneurship and risk appetite
84. Discuss the relationship between entrepreneurship and resilience
85. Describe the characteristics of a resilient entrepreneur
86. Discuss how to deal with failure
87. Discuss how market research is carried out
88. Describe the 4 Ps of marketing
89. Discuss the importance of idea generation
90. Recall basic business terminology
91. Discuss the need for CRM
92. Discuss the benefits of CRM
93. Discuss the need for networking
94. Discuss the benefits of networking
95. Discuss the importance of setting goals
96. Differentiate between short-term, medium-term and long-term goals
97. Discuss how to write a business plan
98. Explain the financial planning process
99. Discuss ways to manage your risk
100. Describe the procedure and formalities for applying for bank finance
101. Discuss how to manage their own enterprise
102. List the important questions that every entrepreneur should ask before starting an enterprise

## Unit 7.1: Personal Strengths & Value Systems Unit

### Unit Objectives

By the end of this unit, the trainees will be able to:

1. Explain the meaning of health
2. List common health issues
3. Discuss tips to prevent common health issues
4. Explain the meaning of hygiene
5. Discuss the purpose of Swachh Bharat Abhiyan
6. Explain the meaning of habit
7. Discuss ways to set up a safe work environment
8. Discuss critical safety habits to be followed by employees
9. Explain the importance of self- analysis
10. Discuss motivation with the help of Maslow's Hierarchy of Needs
11. Discuss the meaning of achievement motivation
12. List the characteristics of entrepreneurs with achievement motivation
13. List the different factors that motivate you
14. Discuss the role of attitude in self- analysis
15. Discuss how to maintain a positive attitude
16. List your strengths and weaknesses
17. Discuss the qualities of honest people
18. Describe the importance of honesty in entrepreneurs
19. Discuss the elements of a strong work ethic
20. Discuss how to foster a good work ethic
21. List the characteristics of highly creative people
22. List the characteristics of highly innovative people
23. Discuss the benefits of time management
24. List the traits of effective time managers
25. Describe effective time management techniques
26. Discuss the importance of anger management
27. Describe anger management strategies
28. Discuss tips for anger management
29. Discuss the causes of stress
30. Discuss the symptoms of stress
31. Discuss tips for stress management

## 7.1.1: Health, Habits, Hygiene: What is Health?

### Resources to be Used

Participant Handbook

### Ask

- What do you understand by the term “Health?”
- According to you, who is a healthy person?

### Say

Discuss the meaning of health and a healthy person as given in the Participant Handbook.

### Ask

When did you visit the doctor last? Was it for you or for a family member?

### Say

Discuss the meaning of health and a healthy person as given in the Participant Handbook.

### Role Play

- Conduct a small skit with volunteers from the class. Consider one of the villagers has been appointed as a health representative of the village, what measures will you as a health representative suggest to the common villagers to prevent common health issues discussed.
- You will need at least 4 volunteers (Narrator, Health Representative, Head of the Village, Doctor).
- Explain the health concerns of the village to the Narrator. The Narrator will brief the class about the skit.
- Give the group of volunteers, 5 minutes to do discuss.
- At the end of 5 minutes, ask the group to present the skit to the class assuming them as the villagers.
- The class can ask questions to the group as a common villager.

### Summary

- Conduct a small skit with volunteers from the class. Consider one of the villagers has been appointed as a health representative of the village, what measures will you as a health representative suggest to the common villagers to prevent common health issues discussed.

- You will need at least 4 volunteers (Narrator, Health Representative, Head of the Village, Doctor).
- Explain the health concerns of the village to the Narrator. The Narrator will brief the class about the skit.
- Give the group of volunteers, 5 minutes to do discuss.
- At the end of 5 minutes, ask the group to present the skit to the class assuming them as the villagers.
- The class can ask questions to the group as a common villager.

### Say

Let us now see how many of these health standards we follow in our daily life.

### Ask

How many of you think that you are healthy? How many of you follow healthy habits?

### Say

- Let's do an exercise to find out how healthy you are.
- Open your Participant Handbook section 'Health, Habits, Hygiene: What is Health?', and read through the health standards given.
- Tick the points which you think are true for you.
- Try to be as honest as possible as this test is for your own learning.

### Do

- Ensure that all the participants have opened the right page in the Participant Handbook.
- Read aloud the points for the participants and explain if required.
- Give them 5 minutes to do the exercise.
- At the end of 5 minutes, ask the participants to check how many ticks have they got.

### Summary

Tell them that they need to follow all the tips given in this checklist regularly in order to remain healthy and fit.

**Ask** **Discuss:**

- Is it necessary to practice personal hygiene every day? Why?
- How does a person feel when they do not practice good personal hygiene? Why?
- Can good personal hygiene help a person feel good about his/her self? How?

**Say** 

Discuss the meaning of hygiene as given in the Participant Handbook.

**Activity** 

Health Standard Checklist: Hygiene

**Say** 

- Let's do an exercise to find out if we maintain good hygiene habits or not.
- Open the Participant Handbook and read through the Health Standard checklist given.
- Tick the points which you think are true for you.
- Try to be as honest as possible as this test is for your own learning.

**Do** 

- Ensure that all the participants have opened the right page in the Participant Handbook.
- Read aloud the points for the participants and explain if required.
- Give them 5 minutes to do the exercise. .
- At the end of 5 minutes, ask the participants to check how many ticks have they got.
- Ask them to calculate their score.
- Tell them what each score indicates by reading aloud what has been mentioned in the Participant Handbook.

**Ask** 

- How many of you have heard about "Swachh Bharat Abhiyan"?
- Can you tell the class what it is about?

## Summary

Tell them about Swachh Bharat Abhiyan as given in the Participant Handbook and request them to take a pledge to keep our country clean.

## Ask

What is a habit?

## Say

Discuss some good habits which can become a way of life.

## Summary

Tell them about good and bad habits and the reasons to make good habits a way of life.

## 7.1.2: Health, Habits, Hygiene: What is Health?

### Resources to be Used

- Participant Handbook
- Safety signs and symbols
- Safety equipments
- Blank papers
- Pens

### Ask

- What do you understand by the term “Health?”
- According to you, who is a healthy person?

### Say

- There are many common safety hazards present in most workplaces at one time or another. They include
- unsafe conditions that can cause injury, illness and death.
- Safety Hazards include:
  - Spills on floors or tripping hazards, such as blocked aisles or cords running across the floor.
  - Working from heights, including ladders, scaffolds, roofs, or any raised work area.
  - Unguarded machinery and moving machinery parts; guards removed or moving parts that a worker can accidentally touch.
  - Electrical hazards like cords, missing ground pins, improper wiring.
  - Machinery-related hazards (lockout/tag out, boiler safety, forklifts, etc.)

### Team Activity

#### Safety Hazards

- There are two parts to this activity.
- First part will cover the potential safety hazards at work place.
- Second part will cover a few safety signs, symbols and equipments at work place.
- Use this format for the first part of the activity.

| PART 1 |                    |                            |
|--------|--------------------|----------------------------|
| Hazard | What could happen? | How could it be corrected? |
|        |                    |                            |
|        |                    |                            |

**Ask** 

How could you or your employees get hurt at work?

**Say** 

Let's understand it better with the help of an activity. You will be given a handout within your groups. You have to think about the possible hazards of your workplace, what damage these hazards could cause and about the corrective action.

**Do** 

- Divide the class into five to six groups of four participants each.
- Put the format on the board for the activity.
- Give blank papers and pens to each group.
- The group is expected to think and discuss the potential safety hazards in the workplace.
- Ask the group to discuss and fill the format using the blank sheet.
- Give the groups 5 minutes for the activity.
- For the second part of the activity, show the class some pictures of safety signs, symbols and equipments.
- Now they will put down a few safety symbols, signs or equipment against the safety hazards identified.
- Give them 5 to 10 minutes to discuss and draw/note it.
- At the end of 10 minutes the groups will present their answers to the class.

**Say** 

- Now, let's discuss the answers with the class.
- All the groups will briefly present their answers.

**Do** 

- Ask the audience to applaud for the group presentation.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time.
- Tell the group to wind up the discussion quickly if they go beyond the given time limit.

**Ask** **De-briefing**

- What did you learn from the exercise?
- As an entrepreneur, is it important to ensure the safety of your employees from possible hazards? Why?

## Summary

- Ask the participants what they have learnt so far.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the tips to design a safe workplace and non-negotiable employee safety habits.

## 7.1.3: Self Analysis- Attitude, Achievement Motivation: What is Self Analysis?

### Resources to be Used

- Participant Handbook
- Old newspapers
- Blank papers
- Pencils/ pens

### Activity

- This is a paper pencil activity.
  - What are the three sentences that describe you the best?
  - What do you need to live happily?
  - What are your strengths and weaknesses?

### Do

- Write the three questions on the board/ flipchart before the session begins.
- Give plain papers and pencils/ pens to each participant.
- Tell participants to write the answer for the three questions on the paper.
- Tell them the purpose of this activity is not to judge anyone but to understand more about self.

### Say

Discuss the concept of Self Analysis and motivation with reference to Maslow's Hierarchy of Needs as discussed in the Participant Handbook.

### Team Activity

#### **Tower building**

- Each group which will create tower using the old newspapers.

**Do**

- Divide the class into groups.
- Give them some old newspapers.
- The task is to create a tower out of the newspapers.
- The group which will create the highest tower standing on its own will be considered the winning group.
- Groups can use as many newspapers as they want to and in any way they want.

**Ask**

- What did the winning group do differently?
- If you were given a chance, how would you have made the tower differently?
- How did you feel while making the tower?
- Did you feel motivated?

**Say**

Discuss the concept of achievement motivation and characteristics of entrepreneurs with achievement motivation as discussed in the Participant Handbook.

**Ask**

**Is your attitude positive or negative?**

**Say**

**Let me tell you a story:**

**It's Little Things that Make a Big Difference.**

There was a man taking a morning walk at the beach. He saw that along with the morning tide came hundreds of starfish and when the tide receded, they were left behind and with the morning sun rays, they would die. The tide was fresh and the starfish were alive. The man took a few steps, picked one and threw it into the water. He did that repeatedly. Right behind him there was another person who couldn't understand what this man was doing. He caught up with him and asked, "What are you doing? There are hundreds of starfish. How many can you help? What difference does it make?" This man did not reply, took two more steps, picked up another one, threw it into the water, and said, "It makes a difference to this one." What difference are we making? Big or small, it does not matter. If everyone made a small difference, we'd end up with a big difference, wouldn't we?

**Ask**

What did you learn from this story?

**Activity****What Motivates You?**

- This is an individual activity.
- It is an exercise given in the Participant Handbook.

**Do**

- Ask the class to open their Participant Handbook and complete the exercise given in the section What Motivates You?
- Ensure that the participants have opened the correct page for the activity.
- Give the class 5 minutes to complete the activity.

**Say**

Discuss the concept of attitude and how to cultivate a positive attitude as discussed in the Participant Handbook.

**Summary**

Discuss the concept of attitude and how to cultivate a positive attitude as discussed in the Participant Handbook.

## 7.1.4: Honesty & Work Ethics

### Resources to be Used

Participant Handbook

### Ask

- What do you understand by honesty?
- Why is it important for entrepreneurs to be honest?
- Do you remember any incident where your honesty helped you in gaining confidence?
- Do you remember any incident where someone lost business due to dishonesty?

### Say

- Talk about honesty, qualities of an honest person, and the importance of honesty in entrepreneurs as discussed in the Participant Handbook.
- “Let’s understand it better with the help of some case scenarios. You will be given some cases within your groups. You have to analyse the case scenario that has been given to you and then find an appropriate solution to the problem.
- Keep your discussion focussed around the following:
  - What went wrong?
  - Who was at fault?
  - Whom did it impact- the customer or the businessman?
  - How would it impact the business immediately? What would be the long term impact?
  - What could be done?
  - What did you learn from the exercise?

### Do

- Divide the class into four groups of maximum six participants depending on the batch size.
- Give one case study to each group.
- Instruct them to read the case carefully.
- Put down the de-brief questions on the board and ask the groups to focus their discussion around these questions.
- The group is expected to analyse and discuss the case amongst them and find a solution to the given problem.
- Give the class 5-10 minutes to discuss the case and note down their solutions.
- At the end of 10 minutes the team should present their case solution to the class. The presentation can be a narration or a role play.
- Ask the group to select a group leader for their group. The group leader to discuss and assign roles to the group members for the presentation.

## Ask

### Case Study Analysis

#### Scenario 1

Aakash has a small mobile retail sales and repair shop in Allahabad. He has one of the most popular outlets and has great rapport with his customers.

It's around 11 AM when a customer barges in to the shop and starts shouting at Aakash for giving her a faulty instrument. The screen of her mobile is cracked from one side. Aakash remembered thoroughly checking the handset before handing it over to the customer. The customer threatens to sue him and to go to Consumer Court for cheating her. Now, the problem occurred somewhere outside the shop but as other customers were listening to the conversation, it might impact his business. The situation needs to be managed very sensitively. What would you do if you were in Aakash's place?

#### Scenario 2

Rajni does beautiful Phulkari embroidery on suits and sarees. She has a small home-based business. She has a huge list of customers on Facebook and WhatsApp who give her orders regularly. Smita is one of her old and regular customers. As her sister-in-law's wedding was around the corner, Smita wanted to buy few handcrafted Phulkari duppatta. She placed an order for three duppattas via WhatsApp and requested Rajni to send them as soon as possible. When the parcel reached Smita through courier she found that out of the three duppattas, only one was hand embroidered and the other two had machine embroidery on them. Even the length and the quality of the material was not as desired. Smita was heartbroken. It was a complete waste of money and moreover she couldn't wear what she had planned to during the wedding functions. She sent a message to Rajni on WhatsApp, expressing her anger and disappointment.

Smita has also sent a feedback and expressed her disappointment on the social media. This will directly affect Rajni's business. What would you do if you were in Rajni's place?

#### Scenario 3

Shankar is a tattoo artist who has a small tattoo showroom in a big, reputed mall in New Delhi. Mr Saksham had an appointment for today, at 11:00 am but he reached at 11:50 am. Meanwhile, Shankar had to reschedule his next appointment. After availing Shankar's services, Mr Saksham started yelling in an abusive language, refusing to pay the requisite amount, and finding faults in the services provided by him. Who was at fault in this case? What should Shankar do? Should he confront Saksham or give in to the demands of the client?

#### Scenario 4

Shailender is an online cloth reseller who does business through social networking sites such as Facebook and WhatsApp. Priyanka made online payment for a dress to Shailender. But she did not receive the dress for a month. When she asked for a cancellation, Shailender started misleading her. For almost 45 days, he kept promising her that he will pay the amount today, tomorrow, day after tomorrow, etc. Even after repeated calls and messages when she did not receive the payment or the dress, she decided to write a post against him on a popular social media platform. As a result, Shailender lost lots of customers and his flourishing business faced a major crisis. How could this situation have been managed?

## Say

- Ask the participants what they have learnt so far.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the tips to design a safe workplace and non-negotiable employee safety habits.

## Do

- Congratulate each group for the group presentation.
- Ask the audience to applaud for them.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time. Tell the group to wind up the discussion quickly if they go beyond the given time limit.

## Summary

- Ask the participants what they have learnt from the exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of honesty and work ethics for entrepreneurs.

## 7.1.5: Creativity and Innovation

### Resources to be Used

Participant Handbook, Chart papers, Marker pens

### Say

- Let's have a look at these stories.
- There are some inspiring stories about people which I would like to share with you.
- Narrate these stories to the class.

#### **A.P.J. Abdul Kalam**

Who has not heard of A.P.J. Abdul Kalam: Avul Pakir Jainulabdeen Abdul Kalam hailed from a very humble background. His father was a boat owner. To help his family, Kalam would work as a newspaper vendor. With limited resources, he graduated in Physics and studied aerospace engineering. He was instrumental in India's step towards nuclear energy. In 2002, he became the 11th President of India.

#### **Water filter/purifier at source**

Two young boys studying in classes 4 and 5, from Lingzya Junior High School, Sikkim designed a simple innovative low cost water purifier.

Inspiration behind the idea: Most people today prefer to use a water filter/purifier at their home.

Both the children have given idea to have filter/purifier at the source of water so that everyone has access to clean water without having to make an investment in purchasing a filter/purifier.

Soring's idea is to have a centralised purification system at the point of distribution like water tank while Subash's idea is to have such purifiers attached to public taps.

Source: <http://www.rediff.com/getahead/report/achievers-top-31-amazing-innovations-from-youngindians/20151208.htm>

#### **Solar seeder**

This is a story of a innovative solar seeder and developed by Subash Chandra Bose, a class 8, student from St Sebastiyar Matriculation School, Pudukkottai, Tamil Nadu. Subash has developed a solar powered seed drill, which can undertake plantation for different size of seeds at variable depth and space between two seeds.

Source: <http://www.rediff.com/getahead/report/achievers-top-31-amazing-innovations-from-youngindians/20151208.htm>

#### **Looms for physically challenged**

Now this is really inspiring of two sisters, Elakkiya a Class 6 student and Pavithra a Class 9 student of SRC Memorial Matriculation, Erode, Tamil Nadu.

The two sisters have come up with loom for lower limbed physically challenged. In their loom they have replaced the pedal operated system with a motor and a gearbox attached to a pulley mechanism.

Source: <http://www.rediff.com/getahead/report/achievers-top-31-amazing-innovations-from-youngindians/20151208.htm>

**Ask** 

- If they can, why can't you? Discuss concepts related to 'Creativity and Innovation' with the participants as given in the Participant Handbook.

**Say** 

- Recall the stories on motivation.
- What is the inner drive that motivates people to succeed?
- Let's learn more about such creative and innovative entrepreneurs with the help of an activity.

**Team Activity** **Activity De-brief**

**Think of any one famous entrepreneur and write a few lines about him or her.**

- Why did you choose this particular entrepreneur?
- What is his/her brand name?
- What creativity does he/she possess?
- What was innovative about their ideas?

**Do** 

- Instruct the participants that this is group work.
- Divide the class into small groups of 4 or 6 depending on the batch size.
- Give each group a chart paper.
- Tell the participants they have to write a few lines about any one famous entrepreneur.
- Give the participants 10 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.
- Ask each group to read out what they have written.
- Ask the de-brief questions.

**Summary** 

- Ask the participants what they have learnt from the exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of honesty and work ethics for entrepreneurs.

## Notes for Facilitation

- Source for stories on innovations:  
<http://www.rediff.com/getahead/report/achievers-top-31-amazing-innovations-from-youngindians/20151208.htm>

## 7.1.6: Time Management

### Resources to be Used

Participant Handbook

### Ask

Does this sound like you?

- I can never get enough time to finish what I am doing in a day.
- I have so many things to do that I get confused.
- I want to go for a walk and exercise, but I just do not have the time.
- I had so much to do, so I could not deliver that order on time.
- I would love to start my dream business; but, I just do not have the time.

### Example

- Let's look at these two examples:

#### Example 1:

Ankita works from home as a freelance writer. She says she can easily put in 8 hours of dedicated work in a day. Because she works from home, she saves money on travel and has a comfortable work routine. But there is a challenge and it is distraction. As she works from home, she can easily just get up and sit down on the sofa to watch TV, wasting valuable time. She may have chores to do, errands to run and bills to pay. She ends up working only two to three hours a day and the result is, her work gets piled up. She is unable to take on more work due to this. Even though her quality of work is appreciated her clients are not very happy about the delay in submission.

#### Example 2:

Javed has started a successful online selling company from home and makes a good living from his sales. He has set up a small office space in his living room. As both his parents are working full-time, he also has the role of taking care of his two younger siblings. He almost spends half of his day with the younger kids. He does not mind it but it means taking time away from the work. He is still able to manage his online business with these commitments. He wants to spend some more dedicated hours so as to increase his profits. He also wants to look into new business avenues. What should he be doing.

### Ask

- Does this happen with you too?
- Do you find it difficult to prioritize your work?
- Are you able to manage your time effectively?

## Activity

- Conduct a group discussion based on the above examples.
- Direct the discussion on how to prioritize work and manage time effectively.

## Say

- Time management is not only about how hard you work but also about how smart you work.
- Discuss “What is Time Management” with the participants as given in the Participant Handbook.

## Ask

- Why is it important to manage time? How does it help?
- What happens when you don’t manage your time effectively?
- Do you find it difficult to prioritize your work?

## Say

- Discuss the benefits of time management given in the Participant Handbook.
- Let’s learn effective time management with the help of an activity.

## Activity

### Effective Time Management

- This activity has two parts:

#### **PART 1 TO-DO LIST**

- You have to make a to-do list.
- List all of the activities/ tasks that you have to do.
- Try to include everything that takes up your time, however unimportant it may be.
- If they are large tasks, break them into action steps, and write this down with the larger task.
- You can make one list for all your tasks or have separate to-do lists for personal and professional tasks.

## PART 2 URGENT-IMPORTANT GRID

- You have to make a grid as shown on the board here. .
- This grid has four boxes. As you can see, each box has a different heading.
- At the heart of the urgent-important grid, are these two questions:
  - Is this task important?
  - Is this task urgent?
  - Now, you have to think about each activity that you have written in your to-do list and put it into one of the four categories.
- What do these categories depict?
- **Category 1: Urgent/Important**
  - This category is for the highest priority tasks. They need to get done now.
- **Category 2: Not Urgent/Important**
  - This is where you want to spend most of your time.
  - This category allows you to work on something important and have the time to do it properly.
  - This will help you produce high quality work in an efficient manner.
  - The tasks in this category are probably the most neglected ones, but also the most crucial ones for success.
  - The tasks in this category can include strategic thinking, deciding on goals or general direction and planning – all vital parts of running a successful business.
- **Category 3: Urgent/Not Important**
  - This is where you are busy but not productive. These tasks are often mistaken to be important, when they're most often busywork.
  - Urgent but not important tasks are things that prevent you from achieving your goals.
  - However, some may be activities that other people want you to do.
- **Category 4: Not Important and Not Urgent**
  - This category doesn't really include tasks, but rather habits that provide comfort, and a refuge from being disciplined and rigorous with your time management.
  - Some may be activities that other people want you to do.
  - These might include unplanned leisure activities as well.

### TO- DO list format

|     |  |
|-----|--|
| 1.  |  |
| 2.  |  |
| 3.  |  |
| 4.  |  |
| 5.  |  |
| 6.  |  |
| 7.  |  |
| 8.  |  |
| 9.  |  |
| 10. |  |
| 11. |  |
| 12. |  |

**URGENT-IMPORTANT GRID**

|   |  |
|---|--|
| <p><b>URGENT/ IMPORTANT</b></p> <ul style="list-style-type: none"> <li>○ Meetings</li> <li>○ Last minute demands</li> <li>○ Project deadlines</li> <li>○ Crisis</li> </ul>    | <p><b>NOT URGENT/ IMPORTANT</b></p> <ul style="list-style-type: none"> <li>○ Planning</li> <li>○ Working towards goals</li> <li>○ Building relationship</li> <li>○ Personal commitments</li> </ul> |
| <ul style="list-style-type: none"> <li>○ Interruptions</li> <li>○ Phone calls/ E-mails</li> <li>○ Other people’s minor demands</li> </ul> <p><b>URGENT/ NOT IMPORTANT</b></p> | <ul style="list-style-type: none"> <li>○ Internet surfing</li> <li>○ Social media</li> <li>○ Watching TV</li> </ul> <p><b>NOT URGENT/ NOT IMPORTANT</b></p>  |

**URGENT/ IMPORTANT GRID format**

|                                     |   |
|-------------------------------------|---|
| <p><b>URGENT/ IMPORTANT</b></p>     | <p><b>NOT URGENT/ IMPORTANT</b></p>     |
| <p><b>URGENT/ NOT IMPORTANT</b></p> | <p><b>NOT URGENT/ NOT IMPORTANT</b></p> |

## Do

- Put down the formats for the to-do list and the urgent/ important grid on the board.
- Instruct the participants to prepare their to-do list first.
- Give the participants 10 minutes to prepare the list.
- Once done, instruct them to divide the tasks in to-do list into the four categories.
- Explain the four categories to the participants giving examples specific to their context.
- As you explain the categories fill the grid with the type of tasks.
- Give the participants 40 minutes to fill the grid.
- Then explain how to balance the tasks between the four categories.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

## Say

### Activity De-brief:

**How can we balance tasks between the four categories?**

**How to manage time through this grid?**

- **Category 1: Urgent/Important**
  - Try to keep as few tasks as possible here, with the aim to eliminate.
  - If you spend too much of your time in this category, you are working solely as a trouble shooter, and never finding time to work on longer-term plans.
- **Category 2: Not Urgent/Important**
  - Plan these tasks carefully and efficiently as they are most crucial ones for success.
  - If necessary, also plan where you will do these tasks, so that you're free from interruptions.
  - Include strategic thinking, deciding on goals or general direction and planning in your planning process.
- **Category 3: Urgent/Not Important**
  - Ask yourself whether you can reschedule or delegate them.
  - A common source of such activities is other people. Sometimes it's appropriate to say "no" to people politely, or to encourage them to solve the problem themselves.
- **Category 4: Not Important and Not Urgent**
  - You also want to minimize the tasks that you have in this category.
  - These activities are just a distraction – avoid them if possible.
  - You can simply ignore or cancel many of them.
  - Politely say "no" to work assigned by others, if you can, and explain why you cannot do it.
  - Schedule your leisure activities carefully so that they don't have an impact on other important tasks.
- Discuss the traits of effective time managers and effective time management techniques as given in the Participant Handbook.

## Summary

- Discuss the traits of effective time managers and effective time management techniques as given in the Participant Handbook.

## Notes for Facilitation

- Here is a short story. You can conclude the session narrating the story. To make it more interesting you can perform the demonstration described and discuss the short story.
  - One day an expert in time management was speaking to a group of students. As he stood in front of the group, he pulled out a large wide-mouthed glass jar and set it on the table in front of him. Then he took out a bag of about a dozen rocks and placed them, one at a time, into the jar. When the jar was filled to the top and no more rocks would fit inside, he asked, “Is this jar full?” Everyone in the class said, “Yes.” Then he said, “Really?”
  - He reached under the table and pulled out a bucket of gravel (small stones). He dumped some gravel in and shook the jar causing pieces of gravel to work themselves down into the space between the rocks. Then he asked the group once more, “Is the jar full?” By this time, the class began to understand. “Probably not,” one of them answered. “Good!” he replied.
  - He reached under the table and brought out a bucket of sand. He started dumping the sand in the jar and it went into all of the spaces left between the rocks and the gravel. Once more he asked the question, “Is this jar full?” “No!” the class shouted. Once again he said, “Good.” Then he grabbed a jug of water and began to pour it in until the jar was filled to the brim. Then he looked at the class and asked, “What is the point of this illustration?” “One student raised his hand and said, “No matter how full your schedule is, if you try really hard you can always fit some more things in it!” “No,” the speaker replied, “that’s not the point. The truth this illustration teaches us is: If you don’t put the big rocks in first, you’ll never get them in at all.” What are the ‘big rocks’ in your life? Your children; your loved ones; your education; your dreams; a worthy cause; teaching or mentoring others; doing things that you love; time for yourself; your health; your mate (or significant other). Remember to put these BIG ROCKS in first or you’ll never get them in at all. If you sweat about the little stuff (the gravel, sand, and water) then you’ll fill your life with little things you worry about that don’t really matter, and you’ll never have the time you need to spend on the big, important stuff (the big rocks).
- End the story with these lines...  
So, tonight, or in the morning tomorrow, when you are reflecting on this short story, ask yourself this question: What are the ‘big rocks’ in my life? Then, put those in your jar first

## 7.1.7: Anger Management

### Resources to be Used

Participant Handbook

### Ask

- What is anger? Is anger good or bad?
- Is anger normal or an abnormal behaviour? How can anger harm you?
- Why is it important for entrepreneurs to manage their anger?

### Say

- Talk about anger and the importance of anger management in entrepreneurs as discussed in the Participant Handbook.
- Let us do a small activity. This is an individual activity.
- Think of the incidents and situations that angered you and hurt you.

### Do

- Instruct them to note down these situations under different categories (as given in the Activity).
- Give the class 3-5 minutes to think and note down their answers.
- At the end of 5 minutes, ask some participants to volunteer and present their answers.
- They can also share these situations with their fellow participants if they do not wish to share it with the entire class.

### Activity

- Do you remember any incident which has hurt
  - you physically
  - you mentally
  - your career
  - your relationships

## Ask

- Do you ever get angry?
- What are the things that make you angry?
- Do you remember any incident where your anger management helped you in maintaining healthy relationship?
- Do you remember any incident where someone lost business/ friend/ relationship due to temper (anger)?

## Say

- There are a few strategies which can help in controlling your anger. Let's do an activity to understand the anger management process better.
- This is an individual activity.
- Think of the incidents/ situations which trigger your anger (the cause).
- Then think what happened as a result of your anger (the effect).
- You need to come up with some techniques to manage your anger.

## Do

- There are a few strategies which can help in controlling your anger. Let's do an activity to understand the anger management process better.
- This is an individual activity.
- Think of the incidents/ situations which trigger your anger (the cause).
- Then think what happened as a result of your anger (the effect).
- You need to come up with some techniques to manage your anger.

## Activity

Trigger points and Anger Management Techniques Activity

### Anger Triggers

|   |
|---|
| List of triggers that make you angry:                         |
| Someone says you did something wrong.                         |
| You want something you can't have now.                        |
| You get caught doing something you shouldn't have been doing. |
| You are accused of doing something you didn't do.             |
| You are told that you can't do something.                     |
| Someone doesn't agree with you.                               |
| Someone doesn't do what you tell him to do.                   |
| Someone unexpected happens that messes up your schedule.      |

**Result of your anger:**

|  |
|--|
|  |
|  |
|  |
|  |
|  |
|  |
|  |

**Write the techniques that you use to manage your anger:****Anger Management Techniques**

|  |
|--|
|  |
|--|

**Say** 

- Now, let's discuss the problems and solution with all.
- The individual will first briefly describe trigger points to the class.
- Then discuss the result of the anger. Other participants are requested to remain quiet while one is making the presentation.
- Post presentation, other participants may ask questions.

**Do** 

- Congratulate each individual for sharing their points.
- Ask the audience to applaud for them.
- Ask de-brief questions after the presentation to the class.
- Keep a check on the time. Ask the participants to wind up the activity quickly if they go beyond the given time limit.

## Ask

### De-brief questions:

- In the situation described by the presenter, who was at fault?
- How could you have handled this situation alternatively?

## Summary

- Close the discussion by summarizing the strategies and tips of anger management for entrepreneurs.
- Ask the participants what have they learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.

## Notes for Facilitation

- Encourage the participants to share information about them while presenting the situations to the class.
- Keep the format of the Activity prepared in a chart paper so that it can be displayed during the session.

## 7.1.8: Stress Management: What is stress?

### Resources to be Used

Participant Handbook

### Ask

- You are waiting in the reception for an interview or a very important meeting, suddenly your legs are shaky, your hands are cold, you are feeling nervous. Have you ever been in this kind of situation?
- Have you had days when you had trouble sleeping?
- Have you ever been so worried about something that you ended up with a terrible headache?

### Say

- You've probably heard people say, "I'm really stressed out" or "This is making me totally stressed."

### Ask

- What do you understand by stress?
- What gives you stress?
- How do you feel when you are stressed or what are the symptoms of stress?
- How can stress harm you?
- Why is it important for entrepreneurs to manage stress?

### Say

- When we feel overloaded or unsure of our ability to deal with certain challenges, we feel stressed.
- Discuss about stress, causes of stress, and symptoms of stress as discussed in the Participant Handbook.
- Let's understand the causes of stress and how to deal with them with the help of some case scenarios.
- You will be given some cases.
- You have to analyse the case scenario and then find an appropriate solution to the problem.
- This will be a group activity.

### Do

- Divide the class into four groups of 5- 6 participants (depending on the batch size).
- Assign one case scenario to each group.
- Instruct them to read the case carefully.
- The group is expected to analyse and discuss the case amongst them and find a solution to the given problem.

- Explain their discussion should result in getting answers for the following questions:
  - What was/ were the cause(s) of stress?
  - Was the stress avoidable or manageable under the given circumstances?
  - If yes, how do you think that the stress could be avoided (managed)?
  - If no, then why not?
- Give the class 10-12 minutes to discuss the case and note down their solutions.
- At the end of 12 minutes, the team should present their case solution to the larger group.
- Ask the group to select a group leader for their group.
- The group leader should discuss and assign roles to the group members for the presentation.
- Explain their discussion should result in getting answers for the following questions.

## Team Activity

### Case Study Analysis

#### Scenario 1

Akash's alarm doesn't go off and he gets late getting out of the house. He hits traffic and ends up 15 minutes late to work, which his boss notices. He gets to his desk and finds he has to complete 2 reports in next one hour. Just when he is about to begin work, a message pops up "Telecon with the client begins in 10 minutes. Please be in the conference room in 5 minutes."

He is not prepared for the call. He is stressed. He does not want to speak to his boss about this. He is stressed, feeling uncomfortable and sick; not in a position to attend the call or finish the reports on time.

#### Scenario 2

While paying his overdue bills, Rahul realised that it's the middle of the month and he has only Rs 500 left in his account. He has already asked all of his friends, and family for loans, which he hasn't paid back yet. He is still contemplating over the issue when his phone rings. His sister's birthday is due next week and she has seen a beautiful dress which she wants to buy but cannot tell the parents as it is a bit expensive. She wishes if Rahul could buy the dress for her. Rahul has promised to buy her the dress for her birthday.

Rahul is stressed, does not understand what to do. He is unable to concentrate on his work and unable to complete the tasks assigned. His team leader has already warned him of the delay.

#### Scenario 3

Sheela calls the cable company as she has unknown charges on her bill. She has to go through the automated voice mail menu three times and still can't get through to a customer care executive. After 15 minutes of repeated efforts, her call is answered. She explains the entire issue to the customer care executive but before the person could suggest a way out, the call drops.

Now Sheela has to call back and repeat the whole process all over again with a new customer care executive. She is very angry and calls again but cannot connect this time.

She has to leave to office so she decides to call from office and check. When she connects this time she is angry and argues with the executive on the call. All her co-workers around are looking at her as her volume has suddenly increased. She bangs the phone and ends the call.

Her co-worker Neelam enquires what has happened to her. She ignores her and just walks off. She has become irritable and her behaviour and tone with other co-workers is not acceptable.

**Scenario 4**

Arpit is a young entrepreneur who started doing business through Facebook few weeks back. He had always been into a job. Although Arpit has very few financial liabilities, it wasn't an easy decision to leave a comfortable job at once and look for newer pastures. Arpit's boss warned him of the consequences and the challenges of starting a business when nobody ever in his family had been in business.

He has not been able to get a good deal till now. This is an important life shift for him which comes with unknown variables. Arpit is nervous and is wondering if he has what it takes to fulfill the requirement of his new role, or the new experiences he's likely to face.

**Ask****De-brief questions:**

- What was/ were the cause(s) of stress?
- Was the stress avoidable or manageable under the given circumstances?
- If yes, how do you think that the stress could be avoided (managed)?
- If no, then why not?

**Say**

- Now, let's discuss the problem and solution with the larger group.
- The group will first briefly describe the case to the class.
- Then discuss the issue identified and the proposed solution.
- Post presentation, the other groups may ask questions to the group that has presented.

**Do**

- Congratulate each group for sharing their points.
- Ask the audience to applaud for them.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time. Tell participants to wind up the discussion quickly if they go beyond the given time limit.

**Say**

- While it is common and normal to feel some tension. This feeling nervous and tensed can interfere with your thinking process and can have a negative impact on your performance.
- Stress can deplete the most vibrant of souls. It can have a negative effect on every aspect of a person's life including their health, emotional well-being, relationships, and career. However, one needs to understand the causes and types of stress before looking for ways to manage it.

**De-brief:****Scenario 1**

The cause of stress was lack of time management and the habit of procrastinating. If Akash would have managed his time well, planned alternate ways to get up on time, finished prior tasks on time and planned for client meetings in advance then he wouldn't have faced stress.

**Scenario 2**

The cause of stress was lack of financial planning. Rahul should have planned his financial resources well in advance and saved some money for the rainy day. Also, differentiating between needs and wants and keeping a check on non-essential expenditure would have saved Rahul from this situation.

**Scenario 3**

Sometimes, stress is caused due to external factors instead of internal ones. In this case, the stress was unavoidable because we have no control over this customer care system. Every time, you will get in touch with a new executive and will have to explain all over again. This might cause stress but despite being frustrated and angry there is little that we can do about it. All Sheela could do was to find ways to calm herself down through some breathing exercises and meditation, reading some good book or listening to music and then start afresh.

**Scenario 4**

A positive, major life change can be a source of good stress. Regardless of how good the change is, it can be stressful. Stress caused by a positive and major life change can be beneficial because it causes a person to step out of their comfort zone and learn new skills. Here, Arpit may become a successful entrepreneur or learn new ways to do things differently. Now let us see this scenario, can I have a volunteer to read out this case to the class.

**Do** 

- Ask one of the participant who can volunteer and read out this scenario to the class.

**Scenario 5**

Rakesh lives in Kathmandu with his wife and two beautiful daughters Sarah and Sanya. Nepal was hit by a massive earthquake and Rakesh's building collapsed during the earthquake. During evacuation, Rakesh realised that though his wife and Sarah were fine and suffered only minor bruises, Sanya was nowhere in the scene. Panic stricken, he started calling her name and searching her frantically. A little later, he heard a meek voice from beneath the debris. He quickly removed the rubble to find a huge bed. Rakesh was pretty sure that Sanya was trapped underneath. Though he was badly bruised, he gathered all his courage and with all his might, he lifted the several-ton bed to save Sanya's life. Everyone was relieved to see Sanya alive and also extremely surprised to see this father's ability to access superhuman strength.

- Ask the audience to applaud for the participant after the scenario is read completely.
- Discuss the scenario, ask de-brief questions:
- What kind of stress was Rakesh undergoing in this case?
  - Was the stress avoidable or manageable under the given circumstances?
  - What was the result of the stress?

## Say

### De-brief:

- Not all stress is harmful; good stress is actually energizing. This was a case of lifesaving stress, or hero stress, which is an important example of good stress. You may have heard stories in which a person performs an impossible feat of physical strength in order to save their life or the life of someone they love. This type of stress causing a surge of adrenaline is good for us.

## Summary

- Close the discussion by summarizing the tips to manage stress as given in the Participant Handbook.
- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.

## Notes for Facilitation

- Keep printed copies of the activities/ scenarios ready for the session.
- Put down the de-brief questions on a flip chart so that it can be displayed in the class during the activity.
- Encourage participation and make the discussions interactive.

## Unit 7.2: Digital Literacy: A Recap

### Resources to be Used

By the end of this unit, the trainees will be able to:

1. Identify the basic parts of a computer
2. Identify the basic parts of a keyboard
3. Recall basic computer terminology
4. Recall the functions of basic computer keys
5. Discuss the main applications of MS Office
6. Discuss the benefits of Microsoft Outlook
7. Identify different types of e-commerce
8. List the benefits of e-commerce for retailers and customers
9. Discuss Digital India campaign will help boost e-commerce in India
10. Describe how you will sell a product or service on an e-commerce platform

## 7.2.1: Computer and Internet Basics: Basic Parts of a Computer

### Resources to be Used

Participant Handbook , Computer Systems with the required applications

### Say

- Let's take a quick recap of the basic computer parts.
- Discuss 'Basic Parts of Computer' and 'Basic Parts of a Keyboard' with the class as given in the Participant Handbook.

### Explain

- Explain all the parts of the computer and the keyboard by demonstrating on the real system.

### Ask

- Do you know about internet?
- Have you ever used internet?
- Why do you think internet is useful?
- What was the last task you performed on internet?

### Say

- Let's look at some basic internet terms.
- Discuss 'Basic Internet Terms' with the participants as given in the Participant Handbook.

### Summary

- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of computer and internet for entrepreneurs.

### Practical

- Divide the class into four groups of 5- 6 participants (depending on the batch size).
- Assign one case scenario to each group.
- Instruct them to read the case carefully.

- The group is expected to analyse and discuss the case amongst them and find a solution to the given problem.
- Explain their discussion should result in getting answers for the following questions:
  - What was/ were the cause(s) of stress?
  - Was the stress avoidable or manageable under the given circumstances?
  - If yes, how do you think that the stress could be avoided (managed)?
  - If no, then why not?
- Give the class 10-12 minutes to discuss the case and note down their solutions.
- At the end of 12 minutes, the team should present their case solution to the larger group.
- Ask the group to select a group leader for their group.
- The group leader should discuss and assign roles to the group members for the presentation.
- Explain their discussion should result in getting answers for the following questions.

## Do

- Group the participants for the activity depending on the batch size and the number of computer systems available in the lab.
- Explain the purpose and duration of the activity.
- Ensure the participants complete the practical exercises assigned.

## 7.2.2: MS Office and Email: About MS Office

### Resources to be Used

Participant Handbook, Computer Systems with MS Office

### Ask

- What is the most frequent activity that you do on the computer?
- Do you know how to make presentations on the computer?

### Say

- Give a brief introduction of MS Office as given in the Participant Handbook.
- Discuss the most popular office products. Explain in brief their application, benefits and working.
- **Microsoft Word** is a word processing program that allows for the creation of documents. The program is equipped with templates for quick formatting. There are also features that allow you to add graphics, tables, etc.
- **Microsoft Excel** is a tool for accounting and managing large sets of data. It can also simplify analysing data. It is also used to create charts based from data, and perform complex calculations. A Cell is an individual data box which will have a corresponding Column and Row heading. This gives the cell a name, referred to as the Cell Reference. There can be multiple pages in each workbook. Each page, or sheet, is called a Worksheet. When you open a new Excel file, it automatically starts you with three worksheets, but you can add more.

### Explain

Explain the working and frequently used features of Office on a real system.

### Ask

- What do you know about e-mails?
- Do you have an email id?
- How often do you check your e-mails?

### Say

- Communication is vital for every business. The fastest and the safest way to communicate these days are through emails. MS Outlook helps to manage your emails in a better way and also offers a host of other benefits.
- Discuss “Why Choose Microsoft Outlook?” with the participants as given in the Participant Handbook.

## Do

- Ask the participants to assemble in the computer lab.
- Explain the working of Outlook on a real system.

## Demonstrate

- Demonstrate how to create email id.
- Demonstrate how to write new mails, send mails.
- Demonstrate how to use MS Office application to create a letter and send it as attachment in an email.
- Demonstrate how to use other MS Office applications.

## Practical

- Give some hands on practice exercises
- Group the participants for the activity depending on the batch size and the number of computer systems available in the lab.
- Explain the purpose and duration of the activity.

## Summary

- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.

## 7.2.3: E-Commerce

### Resources to be Used

Computer System with internet connection, Participant Handbook

### Ask

- How many of you have done shopping online?
- Can you name at least five shopping websites?
- What is the product that you most frequently buy online?
- Why do you do shopping online instead of going to the market?

### Say

- Give a brief introduction of “What is E-commerce”. Refer to the Participant Handbook.
- E-commerce emerged in the early 1990s, and its use has increased at a rapid rate. Today, many companies sell their products online. Everything from food, clothes, entertainment, furniture and many other items can be purchased online.

### Explain

Explain the working and frequently used features of Office on a real system.

### Ask

- What other types of transactions have you performed on the internet other than buying products?

### Say

- Give examples of e-commerce activities from Participant Handbook.

### Team Activity

#### E-commerce examples

- Instruct the participants to list some of the payment gateways that they have used for e-commerce activities.
- Give them 5 minutes to make this list.

- Discuss payment gateways and transaction through payment gateways.
- Conclude the discussion by mentioning how important e-commerce has become in our day to day transactions.

### Say

- E-commerce activities can be classified based on the types of participants in the transaction.
- Discuss “Types of E-commerce” from the Participant Handbook.

### Do

- Discuss all types of E-commerce by giving examples and names of some popular websites which use them.
- Make the discussion interactive by asking the class to share some popular e-commerce sites of each type.

### Say

- E-commerce activities bring a host of benefits for both, retailers and customers.
- Discuss benefits of E-commerce from the Participant Handbook.

### Explain

- The majority of the population that uses E-commerce activities lives in tier-1 and tier-2 cities. To encourage the use of digital money in tier-3 and 4 areas, PM Mr. Modi launched the “Digital India Campaign”.
- Discuss “Digital India Campaign” from the Participant Handbook.
- By Digital India project the government will deliver services via mobile connectivity and in doing so, is expected to bring the internet and broadband to remote corners of the country. This connectivity will in turn enhance e-commerce activities also. Furthermore, the Indian Government is also modernizing India Post and aims to develop it as a distribution channel for e-commerce related services.

### Say

- Now let us discuss how to sell a product using E-commerce.
- Every product has to be sold on a platform on the internet. Think of it as a shop that you have to sell your product. Now this shop can be your own or shared or rented. If the shop is your own or rented there will be only your products in that shop. If the shop is shared, there will be products of multiple sellers in that shop. A common example is a departmental store which has products from multiple brands in the shop.

- Similarly, in E-commerce the shop is the website where your products are displayed. If it is your own website it will exclusively showcase your products. In this case the cost that you will incur will be:
  - Developing the website
  - Hosting the website
  - Maintenance of the website
- If you rent a website it will also showcase your own products but the development, hosting and maintenance parts goes to the owner. This saves time and the cost to manage these activities.
- Smaller companies usually go for renting a website and the bigger ones develop their own website.
- The concept of shared platforms has become very popular in recent times. In this platform the sellers have to register and then they can sell their goods on a common platform. Among the most popular of these are Amazon, Myntra, Flipkart, etc.

### Role Play

- Tell the participants to choose a product or service that they want to sell online.
- Tell them to write a brief note explaining how they will use existing e-commerce platforms, or create a new ecommerce platform to sell their product or service.

### Ask

- How much money are you carrying in your wallet?
- Do you have a credit/debit card?
- How do you make payments while doing online shopping?

### Say

- Demonetization has made carrying cash in the wallet very difficult. People either shop through cards or some other form of digital money.
- So what do you think is digital money?
- In this form the money is both paid and received digitally. There is no hard cash involved. It is an instant and convenient way to make payments.
- There are various types of digital payments. Let us discuss some of them in brief here.
- The first one is the most commonly used system i.e. the cards. Debit card, credit card, prepaid card, all fall under this category.
- Then is the e-wallet or the mobile wallet. This has become the most used form of digital money after demonetization. Examples are Paytm, state bank buddy, Freecharge, etc.
- Many other forms of digital money are also coming up in market like mobile apps, Aadhar card based payment, etc.

### Do

Demonstrate how to make and receive payments through digital models like Paytm and state bank buddy.

## Ask

Why do you think people have started using digital money instead of hard cash? Is demonetization the only reason?

## Say

- Digital money gives a lot of advantages over the conventional hard cash. Some of them are:
  - Digital payments are easy and convenient. You do not need to take loads of cash with you, a mobile phone or a card will suffice.
  - With digital payment modes, you can pay from anywhere anytime.
  - Digital payments have less risk.

## Summary

- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of e-commerce and digital money.

## Unit 7.3: Money Matters

### Resources to be Used

By the end of this unit, the trainees will be able to:

1. Discuss the importance of saving money
2. Discuss the benefits of saving money
3. Discuss the main types of bank accounts
4. Describe the process of opening a bank account
5. Differentiate between fixed and variable costs
6. Describe the main types of investment options
7. Describe the different types of insurance products
8. Describe the different types of taxes
9. Discuss the uses of online banking
10. Discuss the main types of electronic funds transfer

## 7.3.1: Personal Finance – Why to Save?

### Resources to be Used

Participant Handbook

### Say

- How many of you save money?
- Why do you feel the need to save it?
- Do you plan your savings?
- Where do you keep the money you save?
- How do you use the money that you have saved?

### Explain

- Let's look at these two examples:

#### Example 1:

Suhani works in a good company and earns Rs.30, 000 month. She always saves 5000 per month and keeps it aside as a personal saving. She keeps the money at home and has saved quite a lot. One day her mother has a medical emergency and has to be taken to the hospital. Her family is worried about the amount they have to spend for the treatment. It will cost them atleast 40,000.

Suhani says tells her family not to worry and that she has about 50,000, which she has saved over the months.

#### Example 2:

Jasmeet works in the same company and earns the same as Suhani. She is very fond of shopping and spends most of her money on buying new clothes. At the end of the month, she is always asking her father for money as her pay is finished.

### Ask

- Who do you identify with –Suhani or Jasmeet ?
- How do you think Suhani manages to save money which Jasmeet is unable to do?

### Say

- We should always set aside some and save some money from our monthly pay. The future is unpredictable.
- Saving money not only gives you a sense of financial security but it can be used in case of emergencies.
- Discuss “Importance of Saving” with the participants as given in the Participant Handbook.

## Ask

- What are the benefits of saving money?
- What does being financially independent mean to you?

## Say

- Discuss “Benefits of Saving” with the participants as given in the Participant Handbook.
- Now let us continue with Suhani’s story. Suhani has told her family not to worry and that she has about 50,000, which she has saved over the months. The family is happy about Suhani’s decision of saving money, which will be of great help for them now.

Suhani is going to the hospital today to pay the first instalment for the treatment. Suddenly finds only 35,000 in her cash box when she counts and does not remember using it. She has not kept any record and now she is upset.

## Ask

- Was it a good decision by Suhani to save a part of her earnings every month?
- Was it a wise decision to keep all her savings as cash in a cash box?
- Could she have managed to save money in a better and more effective manner?
- Do you want to learn how to save money and use it effectively?

## Say

- Let’s learn personal saving with the help of a group activity.

## Team Activity

### Personal Finance- Why to save

- This activity has two parts:

#### PART 1 WAYS TO SAVE MONEY

- You are earning 30,000/- per month. You have recently changed your job and have to move to a metropolitan city. You are now living as a paying guest paying 10,000/- per month. Your other estimated expenditures like travel, food, recreation would be around Rs. 17, 000 per month.
- Make a list of different ways to save money.

#### PART 2 HOW WILL YOU USE THE MONEY

- After a year how much have you been able to save?
- How will you use the money that you have saved?

## Do

- Divide the class into groups of four.
- Instruct the participants to think and prepare a list of the various ways they can save money.
- Give the participants 10 minutes to prepare the list.
- Once done, instruct them to think of how they could use the money they have saved.
- Give the participants 10 minutes to prepare the list.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

### Activity De-brief

- What were the different ways you could save money?
- How much money were you able to save?
- How will you use the money you have saved in one year?

## Say

Discuss the importance of personal finance and why it is important to save money.

## Summary

You can summarize the session by discussing:

- The importance of saving money.
- Ways to save money.
- How the money saved can be used for different purposes.

## 7.3.2: Types of Bank Accounts, Opening a Bank Account

### Resources to be Used

Account opening sample forms, Participant Handbook

### Ask

- How many of you save money?
- Where do you keep the money you save?
- How many of you have a bank account?
- What type of account do you have?

### Explain

- Let's look at these two examples:

Reena is in the third year of college but in the evening she gives tuitions for children living in her colony. She earns 15,000/- per month. As her students stay in different parts of the city, she has to walk a lot.

To save time, she decides to buy a second hand scooter for herself. But she has to save money for it. Her class mate advises her to open a recurring deposit account in the bank.

She goes to the bank close to her home. The personal manager gives her some forms to fill. She is confused as she has never done this before. Her elder sister has an account in the same bank. She asks for help from her sister. She goes to the bank the next day with her sister. The personal banker gives her a list of documents that she will need to submit with the form for opening an account. The banker advises her to open a 6 months recurring deposit.

### Ask

- Do you try to save money monthly but have to spend it on unforeseen expenditure?
- Have you ever thought of depositing your savings in a bank?

### Say

- Before opening a bank account, you need to know the types of accounts we have in India.
- Discuss "Types of Bank Accounts" with the participants as given in the Participant Handbook.

### Ask

- Can someone say what are the different types of bank accounts?

## Say

- Let's learn about the different types of bank accounts through an activity.

## Team Activity

### Activity De-brief

#### Each group to present the key points of their account.

- Divide the class in four groups.
- Label the groups as savings account, current account, recurring account and fixed deposit.
- On a chart paper, ask them to write the key points of their account.

## Say

- Now that you know about the four different types of accounts, let's learn how to open a bank account.
- Discuss "Opening a Bank Account" with the participants as given in the Participant Handbook.
- Discuss "Tips" that the participants should keep in mind while opening a bank account as given in the Participant Handbook.

## Ask

- What are the main documents required for opening a bank account?
- What are some important points to ask the bank personnel while opening an account?

## Say

- Mention officially valid KYC documents (refer to the Participant Handbook)
- Now, let's understand the procedure of opening a bank account through an activity.

## Team Activity

### Opening a Bank Account

- This activity is done in groups.
- Divide the class in groups of four or six.

#### PART 1

#### FILLING A BANK ACCOUNT OPENING FORM

- You have to fill a bank opening form.
- You can refer to the section "Opening a Bank Account" of your Handbook for reference.
- List all the steps that you will be required to fill in the form.
- List the documents that you needs for filling the form.
- Now fill in the form.

**Activity De-brief****How did you design the form?**

- What all details did you fill in the form?
- What were your KYC documents?
- How would this activity help you in future?

**Do** 

- Instruct the participants to read the section “Opening a Bank Account’ of the Participant Handbook.
- Give each group one sample account opening form.
- Give the participants 5 minutes to read the form.
- Give them 15 minutes to fill it.
- Assist them by explaining each category and how to fill it.
- Keep a check on time.
- Tell the group to wind up quickly if they go beyond the given time limit.

**Summary** **Note:**

- You can summarize the unit through a role play.
  - A person wanting to open an account in the bank.
  - What is the procedure that he will go through?
  - Discuss the key points of different types of bank accounts.
  - How to select the type of account
  - How to fill the account opening form.
- A sample account opening form is given in the following page for reference. Use it for the activity in the class.

**Sample Bank Account Opening form.**

| SAVING BANK ACCOUNT OPENING FORM |             |
|----------------------------------|-------------|
| Account No.: _____               | Date: _____ |
| Name of the Branch               |             |
| Village/Town                     |             |
| Sub District/Block Name          |             |
| District                         |             |
| State                            |             |
| SSA Code/Ward No.                |             |
| Village Code/Town Code           |             |

**Applicant Details:**

|  |              |                                |                   |                             |
|--|--------------|--------------------------------|-------------------|-----------------------------|
| Full Name                                      | Mr./Mrs./Ms. | First                          | Middle            | Last Name                   |
| Marital Status                                 |              |                                |                   |                             |
| Name of Spouse/Father                          |              |                                |                   |                             |
| Name of Mother                                 |              |                                |                   |                             |
| Address  |              |                                |                   |                             |
| Pin Code                                       |              |                                |                   |                             |
| Tel No. Mobile                                 |              |                                | Date of Birth     |                             |
| Aadhaar No.                                    |              |                                | Pan No.           |                             |
| MNREGA Job Card No.                            |              |                                |                   |                             |
| Occupation/Profession                          |              |                                |                   |                             |
| Annual Income                                  |              |                                |                   |                             |
| No. of Dependents                              |              |                                |                   |                             |
| Detail of Assets                               |              | Owning House: Y/N              | Owning Farm : Y/N | No. of Animals : Any other: |
| Existing Bank Alc. of family members/household |              | Y/N If yes, No. of A/cs. _____ |                   |                             |

|                   |                  |     |
|-------------------|------------------|-----|
| Kisan Credit Card | Whether Eligible | Y/N |
|-------------------|------------------|-----|

I request you to issue me a Rupay Card.

I also understand that I am eligible for an Overdraft after satisfactory operation of my account after 6 months of opening my account for meeting my emergency/ family needs subject to the condition that only one member from the household will be eligible for overdraft facility. I shall abide by the terms and conditions stipulated by the Bank in this regard.

**Declaration:** I hereby apply for opening of a Bank Account. I declare that the information provided by me in this application form is true and correct. The terms and conditions applicable have been read over and explained to me and have understood the same. I shall abide by all the terms and conditions as may be in force from time to time. I declare that I have not availed any Overdraft or Credit facility from any other bank.

**Place:**

**Date:**

**Signature/LTI of Applicant**

---



---



---

**Nomination:**

I want to nominate as under

| Name of Nominee | Relationship | Age | Date of birth in case of minor | Person authorised in case to receive the amount of deposit on behalf of the nominee in the event of my /minor(s) death. |
|-----------------|--------------|-----|--------------------------------|---|
|                 |              |     |                                |   |

**Place:****Date:****Signature/LTI of Applicant****Witness(es)\***

1. \_\_\_\_\_

2. \_\_\_\_\_

**\*Witness is requires only for thumb impression and not for signature**

### 7.3.3: Costs: Fixed vs. Variables: What are Fixed and Variable Costs?

#### Resources to be Used

Participant Handbook, Blank sheets of paper, Pens

#### Ask

- What is cost?
- Will a telephone bill fall under the category of a fixed or variable cost?

#### Say

Discuss: Fixed and Variable cost with examples. Let us do a small activity.

#### Team Activity

##### Identify the type of cost

1. Rent
2. Telephone bill
3. Electricity bill
4. Machinery
5. Insurance
6. Office supplies/ Raw materials
7. Employee salaries
8. Commission percentage given to sales person for every unit sold
9. Credit card fees
10. Vendor bills

#### Do

- Divide the class into two groups. Read out the list of costs given in the activity.
- Read out each item from the cost list and ask the groups in turns to identify whether it is a fixed or variable cost.

## Say

- We saw that your utility bills like rent, electricity, telephone, etc. are all fixed costs because you have to pay it every month.
- Variable costs is an expense which varies with production output or volume. For example commission, raw material, etc.
- Discuss “Cost: Fixed vs. variables” with the participants as given in the Participant Handbook.
- Illustrate the relation between the costs with a graph.

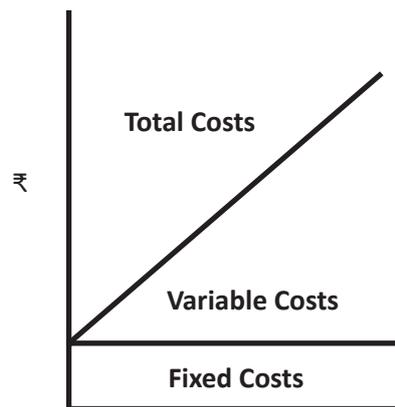


Fig. 7.3.3.1: Relation between fixed and variable costs

- Let's learn the difference between fixed and variable cost with the help of an activity.

## Team Activity

### Fixed vs. Variable Costs

**You want to start your own entrepreneur business.**

- State the type of business you want to start.
- List down all the cost or requirements for your business.
- How will you differentiate between the fixed and variable cost.

### Activity De-brief

- What is the total cost of your business?
- What are the fixed costs?
- What are the variable costs?
- How did you differentiate between the fixed and variable costs?

## Do

- Instruct the participants that this is group work.
- Divide the class into small groups of 4 or 6.
- Give each group a sheet of paper.
- Tell the participants that they have to start their own entrepreneur business.
- Ask them the type of business they want to start.
- Instruct them to differentiate between the fixed and the variable costs of the business they want to start.
- Give the participants 15 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

## Summary

- Note: You can summarize the unit either by having a role play between a consultant and a budding entrepreneur explaining the differences between fixed and variable costs or by discussing the key points of the unit.

## Notes for Facilitation

- Answers for the activity - Identify the type of cost
 

|  |            |
|--|------------|
| 1. Rent  | (Fixed)    |
| 2. Telephone bill  | (Fixed)    |
| 3. Electricity bill  | (Fixed)    |
| 4. Machinery   | (Fixed)    |
| 5. Insurance   | (Fixed)    |
| 6. Office supplies/ Raw materials                                  | (Variable) |
| 7. Employee salaries   | (Fixed)    |
| 8. Commission percentage given to sales person for every unit sold | (Variable) |
| 9. Credit card fees  | (Variable) |
| 10. Vendor bills   | (Variable) |

## 7.3.4: Investments, Insurance and Taxes

### Resources to be Used

Participant Handbook

### Ask

- Ask the participants- “What do you see first thing in when you get your mobile bill? Apart from the amount and due date do you have a look at the taxes you are being billed for?”
- Why do you think people get their cars insured or have a medical insurance?
- You have saved money and want to invest it, how would you decide what is the best investment for your money?

### Explain

- Let’s have a look at a few scenarios.

Ranbir has sold his house and deposited the money in his bank. His Chartered Accountant tells him that he will have to re-invest the money otherwise he will have to pay capital tax. What is capital tax and how is it different from income tax?

Jasmeet and Anup are blessed with a baby girl. They decide to have an insurance policy that will mature when their daughter is ready to higher education.

Shivani is working in a corporate office and getting good pay. She will have to pay income tax so she decides to invest her money in tax saving schemes. She goes to the bank manager to discuss the best products in which she can invest.

### Say

Discuss the Investment, Insurance and Taxes as given in the Participant Handbook.

### Ask

How do investments, insurances and taxes differ from each other?

### Say

Let’s learn the differences between the three by having an activity.

**Say**

We will have a quiz today.

**Team Activity**

The activity is a quiz.

**Do**

- Divide the class into groups of three and give a name to each group
- Explain the rules of the quiz. For each correct answer the group gets 1 mark. If the group is unable to answer the question is rolled over to the next group.
- Explain the purpose and duration of the activity.
- On the blackboard write the names of the groups.
- Ask the questions of the quiz.
- Keep a score for the groups.
- Set guidelines pertaining to discipline and expected tasks.

**Summary**

- Summarize the unit by discussing the key points and answering question

**Notes for Facilitation****Questions for the quiz****1. What are bonds?**

*Bonds are instruments used by public and private companies to raise large sums of money.*

**2. Who issues the bonds?**

*Private and public companies issue the bonds.*

**3. Why are bonds issued?**

*To raise large amount of money as it cannot be borrowed from the bank.*

**4. Who is the buyer of stocks and equities?**

*The general public is the buyer.*

**5. What types of scheme is the Sukanya Samriddhi Scheme?**

*Small Saving Scheme*

**6. What is the difference between mutual and hedge funds?**

*Mutual funds are professionally managed financial instruments that invest the money in different securities on behalf of investors. Hedge funds invest in both financial derivatives and/or publicly traded securities.*

**7. Why is a loan taken from the bank to purchase real estate?**

*To lease or sell to make profit on appreciated property price.*

**8. Name the two types of insurances?**

*Life Insurance and Non-life or general insurance*

**9. Which insurance product offers financial protection for 15-20 years?**

*Term Insurance*

**10. What is the benefit of taking an endowment policy?**

*It offers the dual benefit of investment and insurance.*

**11. Mr. Das gets monthly return on one of his insurance policies. Name the policy?**

*Money Back Life Insurance*

**12. What are the two benefits of a Whole Life Insurance?**

*It offers the dual benefit of investment and insurance*

**13. Which policy covers loss or damage of goods during transit?**

*Marine Insurance*

**14. After what duration is the income tax levied?**

*One financial year*

**15. What is long term capital gain tax?**

*It is the tax payable for investments held for more than 36 months.*

**16. Name the tax that is added while buying shares?**

*Securities Transaction Tax*

**17. What is the source of corporate tax?**

*The revenue earned by a company.*

**18. Name the tax whose amount is decided by the state?**

*VAT or Value Added Tax*

**19. You have bought a T.V. What tax will you pay?**

*Sales Tax*

**20. What is the difference between custom duty and OCTROI?**

*Custom duty is the charges payable when importing or purchasing goods from another country. OCTROI is levied on goods that cross borders within India.*

### 7.3.5: Online Banking, NEFT, RTGS, etc.

#### Resources to be Used

Participant Handbook, Computer System with internet connection, Debit card

#### Ask

- When was the last time you visited a bank?
- How do you pay your bill for electricity and telephone?
- Have you ever tried to transfer money from one bank account to another bank account using the online banking facility?

#### Say

- Most of us lead a busy life. Time has become more important than money. In this busy schedule no one has time to stand in bank queues. That's where Online Banking comes in. Online banking or internet banking means accessing your bank account and carrying out financial transactions through the internet.
- Discuss "What is online banking?" from the Participant Handbook.
- There are various advantages of online banking:
  - It saves time, as you need to visit the branch.
  - You can conduct your banking transactions safely and securely without leaving the comfort of your home.
  - Online Banking also gives you round the clock access.
  - Online Banking makes it possible for you to pay your bills electronically.

#### Do

- Show them how they can use the internet banking.
- Use the computer system and show the demo videos on how to use internet banking provided on most banking sites.
- Tell the class the various features of online banking:
  - Through their website set-up your online account.
  - Choose a secure username and password.
  - Set-up your contact information.
  - Once your information is verified, you are good to go.
  - Once you enter the portal explore all the features and learn your way through the portal.
- Discuss about maintaining the security of the online account.

## Say



- One of the biggest advantage that online banking offers, as discussed earlier, is transferring money from one account to another. This transaction is called electronic funds transfer. Electronic transfers are processed immediately with the transferred amount being deducted from one account and credited to the other in real time, thus saving time and effort involved in physically transferring a sum of money.
- Discuss “Electronic Funds Transfer” from the Participant Handbook.

## Do



- Discuss how to transfer money from one account to another using online banking (NEFT/ RTGS, etc.).
- Illustrate with an example.

## Summary



- Close the discussion by summarizing the about online banking.
- Ask the participants if they have any questions related to what they have talked about so far.

## Unit 7.4: Preparing for Employment & Self Employment

### Resources to be Used

By the end of this unit, the trainees will be able to:

1. Discuss the steps to follow to prepare for an interview
2. Discuss the steps to create an effective Resume
3. Discuss the most frequently asked interview questions
4. Discuss how to answer the most frequently asked interview questions
5. Identify basic workplace terminology

## 7.4.1: Interview Preparation: How to Prepare for an Interview?

### Resources to be Used

Participant Handbook

### Ask

- Have you ever attended an interview?
- How did you prepare before going for an interview?

### Say

- An interview is a conversation between two or more people (the interviewer(s) and interviewee) where questions are asked by the interviewer to obtain information from the interviewee.
- It provides the employer with an opportunity to gather sufficient information about a candidate and help them select the ideal candidate.
- It also provides the interviewee with an opportunity to present their true potential to the employer, build confidence and help make a decision about the job by asking questions regarding designation, salary, perks, benefits, promotions, transfers, etc.
- Let's do an activity to understand how to prepare for interviews better.

### Activity 1

- Introducing Yourself

### Do

- Select a participant and ask him/her to answer the following questions: "What can you tell me about yourself?"
- Give the participant at least one minute to speak.
- Once he/she is done, ask the rest of the participant what they gathered about the participant who was providing information.
- Now repeat the exercise with five other participants.

### Ask

- What information you should include when you are describing or introducing yourself in an interview?
- What information you should not include when you are describing or introducing yourself in an interview?

## Say

- Tell the participants that when an interviewer asks you to say something about yourself, he/she is not asking you to present your life history.
- Introduction should be short and crisp, and should present you in a positive light. It should include the following points:
  - o Any work experience that you might have
  - o A brief summary of your educational qualifications
  - o Your strengths and achievements
  - o Any special projects that you might have been part of
- The following topics should be avoided during an introduction:
  - o Detailed description of your family (unless you are specifically asked to do so)
  - o Too much information about your weaknesses
  - o Information that is not true

## Do

- Congratulate each participant for sharing their points.
- Ask the audience to applaud for them.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time.

## Activity

- Planning the right attire

## Do

- Congratulate each participant for sharing their points.
- Ask the audience to applaud for them.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time.

## Summary



- Close the discussion by discussing 'how to prepare for an interview' as discussed in the Participant Handbook.
- You can add the following points to it:
  - o Tell the participants to create a positive and good impression in an interview. It is important for them to prepare for an interview beforehand.
  - o The interviewer analyses not only your technical knowledge in relation to the job, but also whether or not you are a fit for the organization.
  - o Every employer looks at the whole package and not just one or two things in isolation. Therefore, the way you dress and the way you present yourself is also important along with your skills and talents.
  - o The participants will get only one chance to create a good first impression.

## 7.4.2: Interview Preparation:How to Prepare for an Interview?

### Resources to be Used

Participant Handbook, Blank papers, Pens

### Ask

- When preparing for an interview, what are the most important things that you need to do?
- What documents do you carry with you, when you go for an interview?
- What is a resume?
- Why do you need a resume?

### Say

- Resume is not just a sheet of paper with your qualifications printed on it.
- It is a selling tool that will help the employer to see how and what you can contribute for company.
- Talk about the steps involved in creating an effective/attractive resumes discussed in the Participant Handbook.
- Now let's prepare a resume to understand the process in a better way.

### Do

- This is an individual activity.
- Give the details of the activity.
- Instruct them to read the activity carefully.
- The participant is expected to make an attractive resume based on the information provided.
- Give the class 25-30 minutes to study the case and create a resume.
- At the end of 30 minutes, the participants should exchange the resume with the person sitting next to him or her.
- Every participant will evaluate the resume prepared with their fellow participants.

### Say

- Do you think the candidate should apply for the job posting described in the advertisement?
- We have already discussed the steps involved in creating an effective/attractive resumes.
- Now let's prepare a resume for the candidate details given in the activity.

## Activity

### Case Study Analysis

- In the first section of the activity, you are being given the information about a candidate who is applying for a particular job.
- In the second section, you are being given the detailed description of the job posting. Create a resume for the candidate to apply for the job posting.
- Use the information that has been provided about the candidate to create this resume.

### Candidate Details

Nipesh Singla was born on 20th April, 1988 in Chandigarh, India. He currently resides at 1XX7, Sector XX D, Chandigarh –160018. His mobile number is 988XXXXX01, and e-mail address is nxxxxxxxla@gmail.com. Nipesh attended middle and senior school at Government Boys Senior Secondary School, Sector 15, Chandigarh. He has been a very talented boy since school. He was fond of painting and watching old Hindi movies. As part of a school charity program, he volunteered at the children’s hospital during his senior years.

In July 2007, he joined Westwood School of Hotel Management, Zirakpur to pursue a diploma course in Hotel Management and Catering. After completing this course, he joined XYZ Group of Hotels as a Housekeeping intern in June 2010 for six months. In this role, he was responsible for cleanliness and maintenance of one floor in the hotel. Taking advantage of his strong interpersonal skills, he also got opportunities to make housekeeping arrangements for corporate meetings. While pursuing education, he gained working knowledge of Microsoft Word, Excel, Access and PowerPoint.

Nipesh is detail-oriented, flexible and adaptable. He has successfully worked with a diverse work force. He gelled well with his peers, both in college and during his internship. After completing the internship, his objective has been to find a job opportunity where he can use his skills and experience. Backed by experience, he is confident about his skills as housekeeping assistant.

### Job Posting

\*Do you see yourself as a HOUSEKEEPING SUPERVISOR?

What’s your passion? Whether you’re into cricket, reading or hiking, at IHG we are interested in YOU. At IHG, we employ people who apply the same amount of care and passion to their jobs as they do in their hobbies - people who put our guests at the heart of everything they do. And we’re looking for more people like this to join our friendly and professional team.

THE LOCATION:

At the moment, we are looking for HOUSEKEEPING SUPERVISOR to join our youthful and dynamic team at Holiday Inn Amritsar, Ranjit Avenue in Amritsar, Punjab (India). Holiday Inn Amritsar is ideally located in Amritsar’s commercial district on Ranjit Avenue with the world famous Golden Temple located only a short distance away. Sparkling chandeliers mark an incomparable arrival experience as you escape to the welcoming environment that is, Holiday Inn Amritsar. The fresh international brand to celebrate and explore Amritsar.

*Salary:* Negotiable

*Industry:* Travel/Hotels/Restaurants/Airlines/Railways

*Functional Area:* Hotels , Restaurants

*Role Category:* Housekeeping

*Role:* Housekeeping Executive/Assistant.

Desired Candidate Profile

Friendly, pleasant personality, Service - oriented.

You should ideally be Graduate/ Diploma holder in HM and at least 2 years of experience as a supervisor in good brand with good communication skills, English is a must.

In return we'll give you a competitive financial and benefits package. Hotel discounts worldwide are available as well as access to wide variety of discount schemes and the chance to work with a great team of people.

Most importantly, we'll give you the room to be yourself.

\*Please get in touch and tell us how you could bring your individual skills to IHG.

Education-

*UG:* Any Graduate/ Diploma holder

*PG:* Post Graduation Not Required

## Say

- Now, let's share the resume with the fellow participant sitting next to you and evaluate each other's effort.

## Do

- Congratulate each participant for making their first attempt towards creating an effective resume.
- As a follow up activity, you can suggest them to prepare their own resume and show it to you the next day.

## Summary

- Close the discussion by showing some effective resume samples to the candidates.
- Ask the participants what they have learnt from this activity.
- Ask if they have any questions related to what they have talked about so far.

## Notes for Facilitation

- Keep printed copies of the activity ready for the session.
- Put down the suggested format of the resume on the board while explaining the steps in preparing a resume.
- Do check the participants' resume and suggest necessary changes.
- Suggested example for the case presented:

Nipesh Singla  
 #1XX7, Sector XX-D  
 Chandigarh-160018  
 Mobile No: 91-988XXXXX01  
 E-mail: nxxxxxxxxla@gmail.com

**Objective:** Seeking an opportunity to use my interpersonal skills and experience to contribute to your company's growth, profitability and objectives.

**Professional strengths:**

- Proficient in housekeeping
- Experienced in and capable of working with a diverse work force
- Team player and friendly in nature
- Successful working in a multi-cultural environment
- Detail oriented, flexible, and adaptable
- Knowledge of Microsoft Word, Excel, Access and PowerPoint

**Educational background:**

- Diploma in Hotel Management and Catering, Westwood School of Hotel Management, Zirakpur
- High School, Government Boys Senior Secondary School, Sector 15, Chandigarh

**Professional internships:**

- Housekeeping Intern, XYZ Group of Hotels, New Delhi (June 2010 – August 2010)
  - o Responsible for cleanliness and maintenance of one floor in the hotel.
  - o Got opportunities to make housekeeping arrangements for corporate meetings.

**Volunteer Work:**

- Student volunteer at children's hospital in Chandigarh.

Nipesh Singla

### 7.4.3: Interview FAQs

#### Resources to be Used

Participant Handbook

#### Say

- Tell the participants you will provide them with interview situation and questions and they have to try to answer them.
- Tell them you will also explain the different ways to approach these questions.

#### Do

- Divide the class in pairs and ask the participants to perform a role play.
- One partner will play the role of the interviewer while the other will play the role of the interviewee.
- Tell them the interviewer can start the interview by asking the interviewee to introduce himself/herself.
- Call all the pairs one by one in front of the class to enact the role play.
- Follow the same pattern for all other situations.
- Time allotted for each situation is 8-10 minutes.
- Congratulate each participant for giving their input.
- Ask the class to applaud each time a team has completed their role play.
- Keep a check on time.

#### Role Play

Conduct a role play for the situation given.

##### Situation 1

- The interviewer will start by asking the interviewee a few generic questions such as:
  - o What is your name?
  - o Tell me something about yourself?
  - o Can you tell me something about your family?
- Then, the interviewer will bluntly ask the following questions:
  - o How do you explain this huge time gap in your resume?
  - o What is the reason for this?
  - o Weren't you looking for a job or is it that no one selected you?

## Say

### De-brief:

- When you put information on your resume, you should be prepared to answer any questions about it.
- Be present and focused on the questions being asked to you.
- One way of tackling the blunt questions is to tell the interviewer you did not come across an opportunity where you were sufficiently satisfied with both the remuneration offered as well as the profile. Therefore, you waited for the right opportunity to come along while looking for an ideal job.

## Role Play

Conduct a role play for the situation given.

### Role Play – Situation 2

- The interviewer will start by asking the interviewee a few generic questions such as:
  - o What is your name?
  - o Tell me something about yourself?
  - o Can you tell me something about your family?
- Then, at the end of the interview, ask the interviewee:
  - o There are over 200 people who have applied for this job, some with excellent work experience. Why should I hire you?

## Say

### De-brief:

- There is nothing wrong with stating your strengths and achievements. However, do not come across as arrogant or too boastful.
- You need show the interviewee that you have unique skills or talents to contribute to the company. The interviewer needs to know how you stand apart from the rest of the crowd.
- Tell the interviewer you are looking forward to working with the company and that you are a hard-working individual.

## Role Play

Conduct a role play for the situation given.

### Role Play – Situation 3

- The interviewer will start by asking the interviewee a few generic questions such as:
  - o What is your name?
  - o Tell me something about yourself?
  - o Can you tell me something about your family?
- Then, lean forward, clasp your hands on the table and in a soft voice ask the interviewee:
  - o Did you ever experience any neglect or disregard from your previous office? In other words, did you ever suffer because your office or team displayed favouritism?

## Say

### De-brief:

- Keep this in mind: Do not criticize anyone during an interview.
- You are free to express your opinion, however, your language, answers, body language, and the tone of your voice should remain constructive and neutral.
- Since criticism will show you in negative light, you should keep your answers honest yet diplomatic.
- You can tackle such questions by saying, “I got along well with most of my faculty and peers.”

## Role Play

Conduct a role play for the situation given.

### Role Play – Situation 4

- The interviewer will start by asking the interviewee a few generic questions such as:
  - o What is your name?
  - o Tell me something about yourself?
  - o Can you tell me something about your family?
- Then very bluntly ask the interviewee:
  - o How long do you plan to stay with this company if you are selected?
- After the candidate responds, ask sarcastically:
  - o Do you seriously mean that?

## Say

### De-brief:

- Don't provide unreal and idealistic answers.
- Your answers should be honest yet diplomatic. In a situation like this, the interviewer does not expect you to provide a specific timeline.
- You can say something like, “I would like to stay with the company as long as I can contribute constructively and develop as an employee, within the organization, professionally and financially.”

## Role Play

Conduct a role play for the situation given.

### Role Play – Situation 5

- The interviewer will start by asking the interviewee a few generic questions such as:
  - o What is your name?
  - o Tell me something about yourself?
  - o Can you tell me something about your family?
- Ask him/her how important he/she thinks it is to be punctual in the corporate world.
- After he/she answers, look up sternly at the interviewee and in a crisp voice, say:
  - o You were late for this interview by 10 minutes. That surely does not seem to be in line with what you just said?

## Say

### De-brief:

- Politely apologize for being late.
- You can add something such as, “I assure you this is not a habit”. All your future actions should be in line with this statement.
- Avoid giving any excuses.
- You might feel obligated to provide a justification for your tardiness, but the interviewer is not interested in that.
- Do not over apologize. Once this response is out of the way, turn your focus back to the interview.

## Role Play

Conduct a role play for the situation given.

### Role Play – Situation 6

- The interviewer will start by asking the interviewee a few generic questions such as:
  - o What is your name?
  - o Tell me something about yourself?
  - o Can you tell me something about your family?
- After asking a few academic or job-related questions, ask the interviewee:
  - o If you get this job, what salary package do you expect us to give you?

## Say

### De-brief:

- If there is no way for you to avoid this question, respond to the interviewer by providing a reasonable and well-thought out salary range.

## Role Play

Conduct a role play for the situation given.

### Role Play – Situation 7

- The interviewer will start by asking the interviewee a few generic questions such as:
  - o What is your name?
  - o Tell me something about yourself?
  - o Can you tell me something about your family?
- Then, bringing the interview to a close, ask the interviewee:
  - o Do you have any questions for me?

## Say

### De-brief:

- Ask relevant questions.
- Don't bombard the interviewer with questions.
- If you have questions about the result of the interview, you can limit your questions to 1 or 2. Keep them short and relevant like:
  - o When will I be informed about the results of the interview?
  - o What are the working hours?
  - o Will the job require me to travel?

## Explain

- Tell the participants to be prepared for answering different types of questions in an interview.
- Stay calm and focused, and take a moment to think about how you should respond. Always maintain a confident tone.
- Even if you don't intend to, your body language conveys your level of discomfort with a particular question. Try to keep your actions, tone, and gestures neutral.
- Maintain your composure while answering personal question.

## Do

- Tell all the participants to form pairs again.
- Tell them to use the following list of frequently asked interview questions to conduct mock interviews.
- They will use all or some of these questions to conduct mock interviews with their partners.
- One partner will play the role of the interviewer while the other will play the role of the interviewee.
- After they are through asking and answering the questions, the roles will be reversed.
- The same list of questions will be used again.
- After each mock interview ask the interviewer to provide feedback and clear any doubts that may arise.
- Time allotted for each situation is 30-35 minutes.

## Activity 1

### Mock Interview Questions

|   |
|---|
| Mock Interview Questions  |
| Tell me something about your family.                            |
| What qualities would you look for in a Manager or a Supervisor? |
| Why did you apply for this job?                                 |
| What do you know about this company?                            |
| How do you deal with criticism?                                 |

|   |
|---|
| How do you plan to strike a good work-life balance? |
| Where do you see yourself five years from now?      |
| Have you applied for jobs in other companies?       |
| What kind of salary do you expect from this job?    |
| Do you have any questions for me?                   |

## Summary

- Close the discussion by discussing the questions in the both activities.
- Ask the participants what they have learned from this activity.
- Ask if they have any questions related to what they have talked about so far.

## 7.4.4: Work Readiness – Terms and Terminology

### Resources to be Used

Participant Handbook, Chart papers, Blank sheets of paper, Pens.

### Ask

- What do you understand by workplace terminology?
- Are offer letter and contract of employment the same?

### Say

- Let's start this unit with an activity.

### Team Activity

#### Workplace terminology

- This is a group activity conducted in three parts.

#### Part 1

Sheila received a call from the recruiter of MND Company. Before she is recruited by the company, think of the recruitment process she will have to go through. Start from the telephone call to signing her letter of acceptance. Write down all the words that come to your mind.

#### Activity De-brief

- Have the participants read out the words they have written
- Encourage all the participants to participate in the activity

### Do

- Divide the class into small groups of 4 or 6.
- Instruct the participants that they will be doing a brainstorming activity.
- Give them one chart paper each. Tell them to divide the chart in two parts.
- Instruct them that they have to use one half of the chart paper now. The other half will be used later.
- The participants have to write all the words that come to their mind related to the recruitment process.
- Give them 10 minutes to do the activity.
- Tell them that there are no right or wrong answers.
- Keep a track of the time.

## Say

- You all know quite a few words related to the terms used in the office.
- Let us talk about some new terms that have been missed out.
- Discuss “Work Readiness – Terms and Terminology” with the participants as given in the Participant Handbook.

## Ask

- Why is it important to know the workplace terms?
- How do they help?
- Can the words be categorised further?

## Say

- Let’s now continue the activity.

## Team Activity

### Terms and Terminology

- This is again a group activity. The members of the group remain the same as in Activity 1.

#### Part 2

With the help of the new terms you have learned, make a flow chart of the hiring process of MND Company.

#### Activity De-brief

- Ask the groups to share the flow charts and the new terms they added while preparing the flow chart.

## Do

- Instruct the participants that they have to use the 2nd half of the same chart they had used before.
- Using the new terminology and the terms they had previously written on the chart, they have to make a flow chart of the hiring process of the MND Company.
- Give them 10 minutes for this activity.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

## Say

- Let’s go ahead with the activity.

## Team Activity

### Terms and Terminology

The activity continues with the same group members.

#### Part 3

Sheila now works for the MND Company. She is not aware of the company culture and policies. She goes to the HR Department to get her doubts clarified. Can you think of the terms for which she wants clarity? Make a list of those words.

#### Activity De-brief

- Ask the groups to share their list of words. Some of the words are benefits, comp. time, deduction, employee training, holidays, lay-off, leave, maternity leave, mentor, notice, paternity leave, and time sheet.

## Do

- Instruct the participants to identify the key terms an employee of a company should know. They can use the same chart paper for this activity.
- Give them 5 minutes for this activity.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

## Summary

Note: You can either summarize the key points of the unit or have a role play where an employee has just joined a company and the HR Manager explains the terms of employment.

## Unit 7.5: Understanding Entrepreneurship

### Unit Objectives

By the end of this unit, the trainees will be able to:

1. Discuss the concept of entrepreneurship
2. Discuss the importance of entrepreneurship
3. Discuss the characteristics of an entrepreneur
4. Describe the different types of enterprises
5. List the qualities of an effective leader
6. Discuss the benefits of effective leadership
7. List the traits of an effective team
8. Discuss the importance of listening effectively
9. Discuss how to listen effectively
10. Discuss the importance of speaking effectively
11. Discuss how to speak effectively
12. Discuss how to solve problems
13. List the important problem solving traits
14. Discuss ways to assess problem solving skills
15. Discuss the importance of negotiation
16. Discuss how to negotiate
17. Discuss how to identify new business opportunities
18. Discuss how to identify business opportunities within their business
19. Explain the meaning of entrepreneur
20. Describe the different types of entrepreneurs
21. List the characteristics of entrepreneurs
22. Recall entrepreneur success stories
23. Discuss the entrepreneurial process
24. Describe the entrepreneurship ecosystem
25. Discuss the purpose of the 'Make in India' campaign
26. Discuss the key schemes to promote entrepreneurs
27. Discuss the relationship between entrepreneurship and risk appetite
28. Discuss the relationship between entrepreneurship and resilience
29. Describe the characteristics of a resilient entrepreneur
30. Discuss how to deal with failure

## 7.5.1: Concept Introduction (Characteristic of an Entrepreneur, types of firms/ types of enterprises)

### Resources to be Used

Participant Handbook

### Say

- Let's start this session with some interesting questions about Indian entrepreneurs.

### Team Activity

#### Quiz Questions

- Who is the founder of Reliance Industries?  
Dhirubhai Ambani
- Who is the Chairman of Wipro Limited?  
Azim Premji
- Who launched e-commerce website Flipkart?  
Sachin Bansal and Binny Bansal
- Who is the founder of Paytm?  
Vijay Shekhar Sharma
- CEO OLA Who is of Cabs?  
Bhavish Aggarwal
- Who is the founder of Jugnoo?  
Samar Singla (autorickshaw aggregator)
- OYO Who is the founder of Rooms?  
Bhavish Aggarwal

### Do

- Tell them that you will ask them few questions about a few entrepreneurs.
- Divide the class in to two groups.
- In turns ask the quiz questions to the groups.
- If the answer is incorrect pass the question to the other group.
- Share the answer if the groups are not able to answer.
- Congratulate the participants who answered correctly.

## Ask



- What do you understand by entrepreneurs?
- What is the importance of entrepreneurship in today's scenario?
- What do you think are the characteristics of successful entrepreneurs?
- What are different types of enterprises that an entrepreneur in India can own and run?

## Say



- Talk about entrepreneurs, importance of entrepreneurship, characteristics of successful entrepreneurs, and different types of enterprises in India as discussed in the Participant Handbook.
- Tell the participants, stories of successful Indian entrepreneurs- their struggles, the moments of heartbreak, the perseverance and triumph.
- Ask them if they know of any such entrepreneur.

## Summary



- Close the discussion by summarizing about the opportunities for entrepreneurs in India.

## Notes for Facilitation



- Check out different Government schemes for small entrepreneurs. Share the information with the participants.
- You can tell them about the government websites like Start Up India, [mudra.org.in](http://mudra.org.in), etc.
- Discuss about various schemes and policies by the Government of India for entrepreneurs.

## 7.5.2: Leadership and Teamwork

### Resources to be Used

Participant Handbook, Blank sheets of paper, Pens.

### Do

- Show the picture given below to the class.
- Ask them to quickly write on a piece of paper what comes to their mind after seeing the picture.
- Now ask them, “What do you understand from this picture?”
- Encourage participants to share their thoughts.

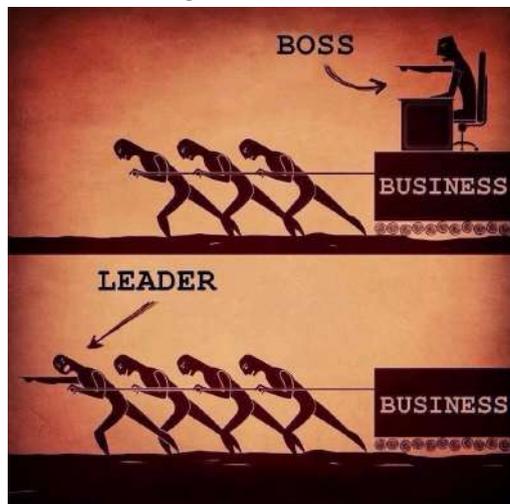


Fig. 7.5.2.1: Difference between Leader and Boss

### Say

- This picture depicts the qualities of a leader and the difference between a leader and a boss.
- A boss focuses on structure and inspires fear whereas a leader follows vision and generates enthusiasm.
- A boss blames employees for the breakdown whereas a leader fixes breakdowns.
- A boss depends on authority whereas a leader depends on goodwill.
- A boss says “I” and a leader says “We”.
- A boss drives employees whereas a leader coaches them.
- A boss takes credit whereas a leader gives credit.

### Say

- Talk about leadership and leadership qualities for an entrepreneur as discussed in the Participant Handbook.

**Ask**

- Why is it important for a leader to be effective? How does it help the organization?

**Say**

- Let us discuss benefits of effective leadership as discussed in the Participant Handbook.
- “Out-of-the-box thinking” is one of the new leadership styles. It means thinking differently and from a new perspective.

**Ask**

- Do you consider yourself a team player?

**Team Activity****Long Chain**

- This is a group activity.

**Do**

- Divide the class into 2 teams.
- Ask each team to create a chain using materials they have in class such as shoe laces, belts, paper, handkerchief, ribbons, etc.
- The team that creates the longest chain wins the game.
- Observe if the participants are interacting with their team or working in isolation.
- Share your observations with the class.

**Say****De-brief:**

- What did the winning team do differently?
- Who was responsible for the winning team’s success?
- How does this activity explain the role of teamwork in entrepreneurial success?

**Say**

- Tell the class that both the teams performed well.
- Discuss that the objective of this activity was to open communication channels and how this has been achieved.

- The participants should aim to keep the communication channels open when interacting with their peers and team members.
- It will set the pace and enthusiasm required for all the ensuing teamwork activities.
- Talk about teamwork and importance of teamwork in entrepreneurial success as discussed in the Participant Handbook.

## Summary

- Close the discussion by summarizing about the importance of teamwork for employees.
  - o Teamwork helps in reducing stress for the employees.
  - o Teamwork helps employers in generating more number of solutions to a problem and developing improved communication amongst employees.
- Ask the participants what they have learned from these exercises.
- Ask if they have any questions related to what they have talked about so far.

## 7.5.3: Communication Skills: Listening & Speaking: The Importance of Listening Effectively

### Resources to be Used

Participant Handbook

### Activity 1

#### Activity – Chinese Whisper

Step 1: Form a circle.

Step 2: Start a whisper chain. Any one participant will whisper a message into his/her neighbour's ear. No one else must hear the message. The message can be serious or downright silly.

Step 3: The next person who first heard the message should whisper the message very quickly to the person sitting next to them.

Step 4: The game goes on until the last person says whatever they heard out loud and the first person reveals the real message.

Compare them and have a great laugh!

### Ask

#### De-brief questions:

- Was the original message the same as the message that is communicated at the end of the game?
- Why do you think there was a difference in the messages?

### Say

- No, the original message was not same at the end of game.
- The barriers to communication like language, disturbance and noise, poor listening skills, boredom, poor speaking skills, etc. are the potential reasons this happens.
- There are various aspects to communication. Speaking skills and listening skills are two major components to any communication. There is always some room for improvement in the way we communicate.
- It is important to accept the reality of miscommunication and work to minimise its negative impacts.

### Say

- Communication is a two-way process where people exchange information or express their thoughts and feelings
- It involves effective speaking and effective listening.

- If I go to the store to get bread, I exchange money for the bread. I give something and get something in return. Communication takes place in the same manner. You have to provide and receive information for communication to take place.

### Ask

- How often do you hear these statements?
  - o “You’re not listening to me!”
  - o “Why don’t you let me finish what I’m saying?”
  - o “You just don’t understand!”
- What do you think the other person is trying to convey to you through these sentences?
- We will not talk about the importance of listening effectively as discussed in the Participant Handbook.

### Say

- Let’s play a game to understand effective listening process better.

### Do

- This is a class activity.
- The participants need to answer the questions they hear.
- Instruct them to listen carefully.
- You will read it at a stretch and if need be repeat it once more.
- Tell the participants to raise their hand if they know the answer to the question asked.
- Keep a check on time.

## Activity 1

### Riddles:

Is there any law against a man marrying his widow's sister?

If you went to bed at eight o'clock at night and set the clock's alarm to ring at nine o'clock, how many hours of sleep would you get?

Do they have a 26th of January in England?

If you had only one match and entered a dark room that had a kerosene lamp, oil heater, and a wood stove, what would you light first?

The Delhi Daredevils and the Chennai Super Kings play five IPL matches. Each wins three matches. No match was a tie or dispute. How is this possible?

There was an airplane crash. Every single person died, but two people survived. How is this possible?

If an airplane crashes on the border of two countries, would unidentified survivors be buried in the country they were travelling to or the country they were travelling from?

A man builds an ordinary house with four sides except that each side has a southern exposure. A bear comes to the door and rings the doorbell. What is the colour of the bear?

### Answers:

There's no law against a man marrying his widow's sister, but it would be the neatest trick in the book since to have a widow, the man would have to be dead.

You'd get one hour's sleep since alarm clocks do not know the difference between morning and night.

Oh, yes. They have a 26th of January in England. They also have a 27th, a 28th, and so on.

First of all, you would light the match.

Who said the Delhi Daredevils and the Chennai Super Kings were playing against each other in those games?

Every SINGLE person died, but those two were married.

You can't bury survivors under any law especially if they still have enough strength to object.

The bear that rang the doorbell would have to be a white bear. The only place you could build a house with four southern exposures is at the North Pole where every direction is in South.

## Ask

### De-brief question:

- What were the barriers that came into your way of listening?
- How can you overcome barriers to listening?

## Say

- There is a difference between hearing and listening.
- If you don't listen properly, the message may be misunderstood.
- Be open-minded while listening to someone.
- It is important to listen effectively and carefully without making assumptions.

## Activity 1

**Elevator Pitch:** You are in the lift of a hotel and you bumped into your former client who is a famous businessman. He has financed a lot of small business ventures and can finance your new start-up too. After exchanging pleasantries, he asks you what your new company does. You open your mouth, and then pause. Where do you even begin?

Then, as you try to organize your thoughts, his meeting is called, and he is on his way. If you would be better prepared, you're sure that he would have stayed long enough to schedule a meeting with you too.

If you were given another chance, what would you have said to this person?

## Do

- Start off the task by providing a beginning sentence to get the story started, and then go around the classroom getting each one to add a new sentence to keep the story going.
- This task should be done spontaneously allowing only a little time to think (30 seconds).
- For example: **There was once a student who was looking for a job after graduation.**

## Notes for Facilitation

- Tell the participants to follow these steps to create a great pitch, but bear in mind that you'll need to vary your approach depending on what your pitch is about.
  - 1. Identify Your Goal:** Start by thinking about the objective of your pitch. For instance, do you want to tell the potential clients about your organization? Do you have a great new product idea that you want to pitch to an executive or do you want a simple and engaging speech to explain what you do for a living?
  - 2. Explain What You Do:** Start your pitch by describing what your organization does. Focus on the problems that you solve and how you help people. Ask yourself this question as you start writing: what do you want your audience to remember most about you? Keep in mind that your pitch should excite you first. After all, if you don't get excited about what you're saying neither will your audience. People may not remember everything that you say, but they will likely remember your enthusiasm.
  - 3. Communicate Your USP:** Your elevator pitch also needs to communicate your unique selling proposition or USP. Identify what makes you, your organization or your idea unique. You'll want to communicate your USP after you've talked about what you do.
  - 4. Engage with a Question:** After you communicate your USP, you need to engage your audience. To do this, prepare open-ended questions (questions that can't be answered with a "yes" or "no" answer) to involve them in the conversation. Make sure that you're able to answer any questions that he or she may have.

- 5. Put it all Together:** When you've completed each section of your pitch, put it all together. Then, read it aloud and use a stopwatch to time how long it takes. It should be no longer than 20-30 seconds. Remember, the shorter it is, the better!

**Example:**

Here's how your pitch could come together:

"My company deals with cloth retail online business and we use various e-commerce platforms to sell our products. This means that you can do shopping with ease and spend time on other important tasks. Unlike other similar companies, we have a strong feedback mechanism to find out exactly what people need. This means that, on average, 95 percent of our clients are happy with our products. So, how can you help us in creating our own web portal?"

- 6. Practice:** Like anything else, practice makes perfect. Remember, how you say it is just as important as what you say. If you don't practice, it's likely that you'll talk too fast, sound unnatural or forget important elements of your pitch. Set a goal to practice your pitch regularly. The more you practice, the more natural your pitch will become. Practice in front of a mirror or in front of colleagues until the pitch feels natural.

## Summary

- Close the discussion by summarizing how to speak effectively as discussed in the Participant Handbook.

## 7.5.4: Problem Solving & Negotiation Skills

### Resources to be Used

Participant Handbook

### Say

- What is a 'problem'?
- What do you think are the problems you may face in the process of becoming a successful entrepreneur?

### Say

- Discuss the definition of problem as given in the Participant Handbook.
- In a hurdle race the hurdles are the obstacles on the way to reach your goal.
- Similarly, obstacles are the hurdles you may face while reaching your goal i.e. to set-up your own business . Your goal will be to reach the finishing line after crossing these hurdles.

### Ask

- What do you do when you face a problem?
- How do you resolve it? You can pick examples from the question asked previously 'the problems they are likely to face in the process of becoming a successful entrepreneur'.

### Say

- Discuss how to solve problems as given in the Participant Handbook.

### Team Activity

- This is a group activity.
- The groups will solve the problem and come up with the best solution in each case.
  - Unable to arrange for some extra finance for setting up a beauty parlour. The loan sanctioned and disbursed is not enough. You have tried all your contacts, friends and relatives. But unable to manage the extra amount. Bank will not sanction more amount as you have used up the complete sanction limit.
  - You have rented a space for your business and all arrangements are done. You will be operating from the office space rented in two days. Now the owner comes up to you and says he wants to sell the place and wants you to vacate in 15 days.

- You have just set up your business and need extra human resource. You have tried interviewing a few also tied up with an agency for getting the right candidate. But you are unable to get the right candidate. If the candidate is good, you cannot offer the salary demanded. If the candidate agrees to the salary, he/she has other demands like working hours to be reduced, leaves, etc. which may not work for your set up.

## Do

- Divide the class into three groups. Give one scenario to each group.
- Explain the purpose and duration of the activity.
- Ask the groups to build on the scenario and present their solution as a role play.

## Say

### De-brief questions:

1. What was the problem?
2. Is there any other alternative solution?
3. Is this the best solution presented?

## Ask

- Try to think of some people around you who are able to solve problems very easily. Even you or your friends might be approaching them when there is a problem. What qualities do they have? What personality traits do such people possess?

## Say

- Discuss the important traits for problem-solving as given in the Participant Handbook.

## Ask

- In order to build a successful organization, you need to hire people who possess good problem solving skills. How would you assess the level of problem solving skills of potential candidates before hiring them?

## Say

- Discuss how to assess for problem-solving skills as given in the Participant Handbook.

## Summary

- Ask the participants the things that they have learnt so far.
- Ask if they have any questions related to what they have talked about so far.
- Summarize the discussion on problem solving.

## Activity 1

- The activity is to organise an election event. Select three volunteers from the group. They have to give a speech on their election manifesto to the class. They have to negotiate with the fellow participants and convince them to vote for them. The best negotiator will win the election.

## Do

- Ask three participants to volunteer for the activity.
- Explain the purpose and duration of the activity.
- Set guidelines pertaining to discipline and expected tasks.

## Ask

- Out of the three contestants, whom would you support? Why? What did they say or do which convinced you to make your decision?
- Have you ever tried to negotiate in your personal or professional life?
- Ask the class to share some of their experiences where they have been able to strike a deal by negotiating.

## Say

- Discuss “What is Negotiation?” as given in the Participant Handbook.

## Ask

- Why is it important to negotiate? As an entrepreneur, where do you think that negotiation skills will be needed?

## Say

- Discuss the importance of negotiation while starting a business as given in the Participant Handbook.

## Say

- Discuss the important steps to negotiate as given in the Participant Handbook.

## Role Play

- Conduct a role play activity.
- Ask the participants to assemble together.
- Explain the purpose and duration of the activity.
- Set guidelines pertaining to discipline and expected tasks.

## Do

- Divide them into groups of four (4) (depending on the batch size).
- Give them the hand-outs for role play scenarios.
- Two groups to be given scenarios on problem solving.
- Other two groups to be given scenarios on negotiation.
- The groups will build on the scenarios and prepare for the role play.
- Give the groups atleast 5 mins to discuss and be ready with the role play.
- Invite each group one by one to come and present their role play.

### Problem solving Scenario 1

Avinash has a Mobile Repair Store in Allahabad. His outlet is one of the most popular one in the vicinity and he has great rapport with his customers. He is always well-dressed, jovial and full of energy.

It's around 11 AM, when a customer barges in to the shop and starts shouting at Avinash for giving her back the instrument which is still not working. The screen of her mobile is also cracked from one side. Avinash remembered thoroughly checking the handset before handing it over to the customer. The customer threatens to sue the company and to go to Consumer Court for cheating her.

### Problem solving Scenario 2

You are running a successful small scale business, Shreeji Aggarbattis,. Your staff members do door to door selling and organise marketing campaigns in local markets. Your brand has established it's name in last few years.

Recently, lot of customers have been coming to you and lodging complaints that your staff members indulge in malpractices. Few of them informed you that a staff member engaged them in a friendly conversation. In the meanwhile, the other gave them lesser packets of aggarbattis than they paid for.

Another set of customers lodged complaint about the misconduct and rude behaviour of a particular staff member.

You often hear from your customers that the orders don't get delivered on time or wrong products get delivered.

You have already been struggling with shortage of staff and such complaints are a serious concern as it is hampering your brand image. What strategies will you adopt to solve this problem?

**Negotiation Scenario 1**

You have interviewed a prospective new employee who could be a key member of your new entrepreneurial venture. The new person is demanding a salary that is 20% higher than you thought based on your business plan. Finances are tight, yet you believe this person could make a significant impact on future profits. If you paid the required salary for the new person, then you would have to restructure your entire business plan. You've been searching for an individual with this skill level for three months. The candidate is waiting for your response. Now you have to call him in to make the final negotiations.

**Negotiation Scenario 2**

You are a young entrepreneur who has just registered his start up project and applied for a bank loan accordingly. You receive a letter saying that your loan application has been rejected as your start up idea did not appeal to the bank and they think that it is not a revenue generating model. You have taken an appointment to meet the manager and show your negotiation skills to get your loan approved.

## Notes for Facilitation

**Facilitating Role Plays****Preparing for the activity**

1. Carefully review the details of the scenario and the character descriptions.
2. Become familiar with the key issues being addressed in the scenario.
3. Study the provided material so that you are ready to address issues related to the situations depicted in the role-plays.
4. Anticipate and know how to address issues participants might raise during the activity.

**Conducting the activity**

1. Introduce the activity. Emphasize that role-playing provides participants with an opportunity to apply their new knowledge, skills, and tools in situations that simulate actual interactions with customers.
2. Ask participants to form pairs. Direct the members of each group to choose who will play the roles. Remind the groups that each participant should be given the opportunity to play/practice the different roles.
3. Conduct a demonstration so that participants become familiar with the expectations related to the roles and support materials.
4. Give the pairs/ groups 10 to 15 minutes to conduct the role-play (depending on the duration of the session).
5. After all the groups have finished with the role-play, conduct a debriefing session on each role-play.
6. Ask the groups to take five minutes to talk about what happened during the role-play. The groups should discuss the questions given in the debriefing for each role-play. Encourage participants to provide constructive criticism during their discussions.

## Summary

- Wrap the unit up after summarizing the key points and answering questions.

## 7.5.5: Business Opportunity Identification: Entrepreneurs and Opportunities

### Resources to be Used

Participant Handbook, Blank sheets of paper, Pens.

### Ask

- How does an entrepreneur identify an opportunity?
- What do you think are the common queries or concerns faced by entrepreneurs?
- How can you identify new business opportunity?

### Say

1. Let's talk about opportunity, common queries or concerns faced by entrepreneurs, idea as an opportunity, factors to consider when looking for opportunities, ways to identify new business, and opportunity analysis as discussed in Participant Handbook.
2. Let's do an activity to understand ways to identify business opportunities within your business.

### Do

- Tell the class that this is an individual activity.
- Tell the participants to create a matrix on their notebooks.
- There will be four boxes in your matrix.
- Strength, Weakness, Opportunity and Threats will be the four headings of the matrix. This is called the SWOT matrix.
- Read out the questions to them and tell the participants they need to answer the questions asked in each matrix.
- Tell them they can also use their own understanding of themselves to fill the SWOT matrix.

## Activity 1

### Do your SWOT analysis

|  |  |
|--|--|
| <p><b>Strength</b></p> <p>What are your strengths?<br/>           What unique capabilities do you possess?<br/>           What do you do better than others?<br/>           What do others perceive as your strengths?</p> | <p><b>Weakness</b></p> <p>What are your weaknesses?<br/>           What do your competitors do better than you?</p>    |
| <p><b>Opportunity</b></p> <p>What trends may positively impact you?<br/>           What opportunities are available to you?</p>  | <p><b>Threat</b></p> <p>Do you have solid financial support?<br/>           What trends may negatively impact you?</p> |

## Do

- Congratulate everyone for the class activity.
- Ask the audience to applaud for themselves.
- Allot the participants sufficient time to complete this activity, but do keep a check on time.
- Ask de-brief questions to cull out information from the participants.

## Ask

### De-brief questions:

- What are your weaknesses according to your SWOT analysis?
- Do you think you can change your weakness into strength? How?
- Do you think you can work on your threats? How?

## Summary

- Close the discussion by summarizing ways to identify business opportunities within your business.
- Ask the participants what they have learned from this exercise.
- Ask if they have any questions related to what they have talked about so far.

## 7.5.6: Entrepreneurship Support Eco-System

### Resources to be Used

Participant Handbook, Chart papers, Marker pens, Pencils, Colour pencils, Scale, Eraser, Other requisite stationery material

### Ask

- Do you think that entrepreneurs need support?
- What do you think is an eco-system?
- What do you think 'entrepreneurship support eco-system' means?

### Say

- Let's learn what entrepreneurship support eco-system means.
- Discuss 'Entrepreneurship Support Eco-System' as given in the Participant Handbook.

### Ask

- Can you define entrepreneurship support eco-system?
- What are the key domains of the support eco-system?

### Say

1. Let's learn more about these domains by conducting an activity.
2. You have to make a poster showing the components of the six main domains of entrepreneurship support eco-system.

### Team Activity

Making a poster showing the entrepreneurship support eco-system.

### Do

- Divide the class into groups of four or six.
- Hand out chart paper and coloured pens.
- Explain the purpose and duration of the activity.
- Go around checking the progress of each group.

- Set guidelines pertaining to discipline and expected tasks. Activity De-brief Ask each group to display their poster and explain the key domains of entrepreneurship support eco-system.

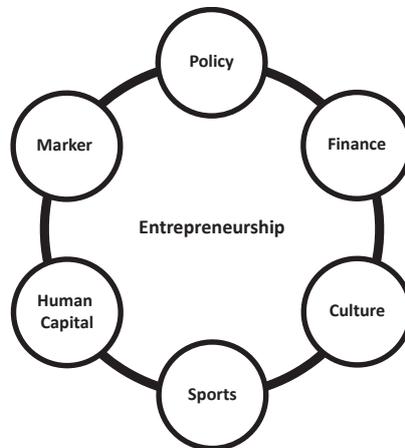


Fig. 7.5.6.1: key domains of entrepreneurship

### Ask

What kind of government support eco-system is available for entrepreneurs in India?

### Say

Discuss 'Make in India' campaign as given in the Participant Handbook.

### Team Activity

Presentation on key schemes to promote entrepreneurs

## Do

- Divide the class into pairs.
- Number each pair from 1-15.
- Assign a scheme, same as their group number, to each group.
- Ask them to read the scheme carefully and present it to the class.
- Explain the purpose and duration of the activity.
- Go around checking the progress of each group.
- Set guidelines pertaining to discipline and expected tasks.

### Activity De-brief

- Ask each group to explain the scheme offered by government to promote entrepreneurs.

## Summary

Summarize the unit by discussing the key points and answering questions the participants may have.

## 7.5.7: Risk Appetite & Resilience

### Resources to be Used

Participant Handbook, Chart papers, Blank sheets of paper, Pens, Marker pens

### Ask

- Can you define risk or explain what constitutes a risk?
- What do you people mean when they say, “This may be a risky proposition”?
- What risks are they talking about?

### Example

- Let’s have a look at these two examples:

Rohit and his family were travelling by car from Delhi to Nainital. It was their second trip there. Rohit was familiar with the road. His friends told him that the highway after Rampur was in a bad condition. They advised him to take a shortcut and turn left from Moradabad and take the Kaladhungi road. This road is in a better condition.

Since he was going with his family, and did not want to take the risk of getting lost, he left early. He took the Kaladhungi road and reached Nainital well in time.

Suresh and his family too were travelling by car from Delhi to Nainital. It was their second trip there. His friends too advised him to take a shortcut and turn left from Moradabad and take the Kaladhungi road as this road was in a better condition.

Suresh too decided to take the Kaladhungi road but he left Delhi in the afternoon. It was dark by the time he reached Kaladhungi, and he was sure that he was taking the correct turn. As it was late, he could not find anyone to give him directions. He ended up being in an unknown place that was scarcely inhabited.

### Say

- Let’s see what type of risks Rohit and Suresh took.
- Discuss ‘Risk Appetite and Resilience’ with the participants as given in the Participant Handbook.

### Say

- Let’s learn more about risk appetite and resilience with the help of an activity.

## Team Activity

### Risk Appetite

- In the previous unit, you read success stories of Mr Dhirubhai Ambani and Dr Karsanbhai Patel.
- Mr Ambani left his job and started his company Reliance with just Rs. 50,000/-.
- Dr Patel kept his job, went door-to-door to sell Nirma, and only when the brand started gaining popularity
- did he start his own company.
- What types of risk did both of them take?
- What risk factors, do you think, did they keep in mind before launching their company?
- Write the Risk Appetite Statement of both the companies.

### Activity De-brief

#### Risk Appetite

- Who took a greater risk?
- What are the differences between the Risk Appetite Statement of both the companies?

## Do

- Instruct the participants that this is group work.
- Divide the class into small groups of 4.
- Give each group a chart paper.
- Tell the participants that they have to evaluate the risks taken by Mr. Dhirubhai Ambani and Dr. Karsanbhai Patel.
- Give the participants 15 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

## Ask

- Do you think all entrepreneurial ventures are successful?
- What happens if the first venture is not successful?
- Should the entrepreneur stop when faced with challenges or face them?

## Example

- Let's have a look at the following example:

Vijay Shekhar Sharma is the founder of Paytm, which is a giant Indian e-commerce. He was born in a middleclass family in Uttar Pradesh. He started his first job at an MNC. He quit after six months and built a company One97 with his friends. As One97 grew bigger, it needed more money because it was running more servers, bigger teams, and had to pay royalty. At that time, the tech bubble popped and technology companies were running in losses. Finally, money ran out. So One97 took loans and then more loans at higher rates of interest, as high as 24 per cent, and became caught in a vicious cycle.

In 2014, Paytm was launched with online wallet services after which, the company enabled online payment transactions. The company got licenses from RBI in 2016 to launch India's first ever payment bank. Moreover, the main motive of Paytm was to transform India into a cashless economy.

After demonetization came into effect, Vijay Shekhar Sharma started promoting online and digital transactions to deal with the cash crunch. In fact, the service of the company's mobile wallet is accepted across India. The logo of Paytm is now popular almost everywhere from tea stalls to major companies.

## Say

- Let's see what qualities made Vijay Shekhar Sharma a resilient entrepreneur.
- Discuss Entrepreneurship and Resilience with the participants as given in the Participant Handbook.

## Say

- Let's learn more about entrepreneurship and resilience with the help of an activity.

## Team Activity

### Entrepreneurship and Resilience

- Think of some entrepreneurship ventures that faced challenging times, but later resulted in success stories.
- Who is the founder of that company?
- What challenging times did it face?
- How did it overcome those challenges?
- List the resilient characteristics of the entrepreneur.

### Activity De-brief

### Entrepreneurship and Resilience

- Each group to give their presentation.
- Why did you choose this company?
- What is the success story of the company?

## Do

- Instruct the participants that this is group work.
- Divide the class into small groups of 4.
- Give each group a chart paper.
- Tell the participants that they have to think of an entrepreneur who faced challenging times, but eventually succeeded.
- Give the participants 15 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

## Summary

- You can summarize the key points of the unit.
- Ask the participants what they learned from the activities.
- Clarify any questions or doubts they might have.

## 7.5.8: Success and Failures

### Resources to be Used

Participant Handbook

### Ask

- Have you heard the quote ‘nothing is impossible’?
- What do you think it means?
- Do you think that all successful entrepreneurs became famous overnight or did they have to struggle or face failure before succeeding?

### Example

- Let’s have a look at this example.

Shah Rukh Khan, also known as, SRK or King Khan is a force to reckon with. Did he achieve stardom overnight? Shah Rukh Khan, who has seen many struggles in his life – he has slept on streets, struggled to support himself and his sister at a very young age, and lost his parents very early in life, which led to his sister seeking mental health support. Amidst all the chaos and challenges, he kept pushing himself, and today he stands tall as the ‘Badshah of Bollywood’. Certainly those years were not easy for him.

When he was young, he stood at Marine Drive and said, “I will rule this city one day”. Failure was not just his companion during or before his stardom, it is still a substantial part of his life. Success does not come easy. What made him a star was his acceptance of failure and the urge to improve.

### Say

- How do you define success and failure?
- What is fear?
- Discuss “success and failure” with the participants as given in the Participant Handbook.

### Ask

- Have you felt or experienced fear?
- What led you to feel that emotion?
- How did you handle it?

## Say

- Let's learn the about success and failure with the help of an activity.

## Team Activity

- Divide the class into groups of four.
- Instruct them to think of one scenario where they have to interview a successful entrepreneur.
- Explain the purpose and duration of the activity.
- Set guidelines pertaining to discipline and expected tasks.
- They have to choose one person from the group as the interviewee and one as the interviewer.
- Go around and make sure they have understood what is to be done and are discussing the roles properly.
- Check that everyone understands their role. Give clarifications if needed. Give the participants about minutes to discuss and decide their roles.
- Ask the groups to stop the discussion as soon as the time is over.
- Invite each group one by one to come and present their interview as a role play.

## Notes for Facilitation

### Facilitating Role Plays

#### Preparing for the activity

1. Carefully review the details of the scenario and the character descriptions.
2. Become familiar with the key issues being addressed in the scenario.
3. Study the provided material so that you are ready to address issues related to the situations depicted in the role plays.
4. Anticipate potential questions that might be raised by the participants and be ready to address them.

#### Conducting the activity

1. Introduce the activity. Emphasize that role playing provides participants with an opportunity to apply their new knowledge, skills, and tools in situations that simulate actual interactions with customers.
2. Ask participants to form pairs. Direct the members of each group to choose who will play the roles. Remind the groups that each participant should be given the opportunity to play/practice the different roles.
3. Conduct a demonstration so that participants become familiar with the expectations related to the roles and support materials.
4. To maintain spontaneity of the interactions during the role play, ask the participants not to discuss the details of their roles prior to the role play.
5. Give the pairs 15-20 minutes to conduct the role play.
6. Circulate among the groups to answer any questions that may arise and provide guidance as needed.
7. After all the pairs have finished with the role play, conduct a de-briefing session on each role play.

8. Ask the groups to take five minutes to talk about what happened during the role play. The groups should discuss the questions given in the de-briefing for each role play. Encourage participants to provide constructive criticism during their discussions.
9. Conclude the activity by asking participants to think about whether and how they might use scripted role plays in their real life.

## Summary

Wrap the unit up after summarizing the key points and answering questions.

## Unit 7.6: Preparing to be an Entrepreneur

### Unit Objectives

By the end of this unit, the trainees will be able to:

1. Discuss how market research is carried out
2. Describe the 4 Ps of marketing
3. Discuss the importance of idea generation
4. Recall basic business terminology
5. Discuss the need for CRM
6. Discuss the benefits of CRM
7. Discuss the need for networking
8. Discuss the benefits of networking
9. Discuss the importance of setting goals
10. Differentiate between short-term, medium-term and long-term goals
11. Discuss how to write a business plan
12. Explain the financial planning process
13. Discuss ways to manage your risk
14. Describe the procedure and formalities for applying for bank finance
15. Discuss how to manage their own enterprise
16. List the important questions that every entrepreneur should ask before starting an enterprise

## 7.6.1: Market Study/ The 4Ps of Marketing/ Importance of an IDEA: Understanding Market Research

### Resources to be Used

Participant Handbook, Chart papers, Markers pens, Blank sheets of paper

### Ask

- Suppose, you want to open a restaurant, what are the factors you will consider?
- How will you promote your restaurant?

### Example

- Let's have a look at this example.

Arjun was an MBA working in a company. But he wanted to start a low cost budget hostel for foreign tourists coming to India. He did a lot of market research before starting the project. Based on the information he gathered, he made his business plan. His hostel is now flourishing and he is thinking of expanding to other tourist destinations.

### Say

- Discuss "Market Study" with the participants. Refer to the Participant Handbook.
- Let's learn about market study and research with the help of an activity.

### Team Activity

#### Market Study

- This is a group activity.
- You want to start your own tuition centre.
- What type of research will you do?

#### Activity De-brief

#### Market Study

- Ask each group to come forward and give a brief presentation.
- Encourage other groups to be interactive and ask questions.
- What factors did you keep in mind while doing your research?
- Based on our research would you go ahead and open a tuition centre?

**Do** 

- Instruct the participants that this is group work.
- Divide the class into small groups of 4 or 6.
- Give each group a chart paper.
- Tell the participants that they have to start their own tuition centre.
- Give the participants 10 minutes to discuss and write the research work they need to do.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

**Say** 

By opening a tuition centre you are offering a service.

**Ask** 

What factors will you keep in mind before opening it?

**Say** 

Discuss “The 4Ps of Marketing” with the participants as given in the Participant Handbook.

**Say** 

Let’s learn about the 4Ps of Marketing with the help of an activity.

**Team Activity** **4 Ps of Marketing**

- You have to sell a pen to four different segments:
  1. Rural villagers
  2. Rural middle class
  3. Urban middle class
  4. Upper end rich people (Niche market)
- Keeping the 4Ps of Marketing in mind, what marketing strategy will you design to sell the pen?

**Activity De-brief**  
**4 Ps of Marketing**

- Ask each group to present their strategy.
- Encourage other groups to be interactive and ask questions.

## Do

Instruct the participants that this is group work.

- Divide the class into four groups.
- Give each group a chart paper.
- Assign each group a target audience for selling the pens:
  1. Rural villagers
  2. Rural middle class
  3. Urban middle class
  4. Upper end rich people
- Tell the participants that they have to design a marketing strategy keeping the 4Ps of Marketing in mind.
- Give the participants 20 minutes to discuss and come up with their strategy.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit

### Activity De-brief

- Ask each group to come forward and give a brief presentation.
- Ask each group what they kept in mind while designing their marketing strategy.
- Encourage other groups to be interactive and ask questions.

## Say

- Each entrepreneur has an idea of wants he wants to sell. It may be a service or a product.
- Discuss “Importance of an IDEA” as given in the Participant Handbook.

## Summary

- Summarize the key points of the unit.
- Ask the participants what they learnt from the activities.
- Encourage them to ask if they have any doubts.

## 7.6.2: Business Entity Concepts

### Resources to be Used

Participant Handbook

### Say

- Let's recall some basic business terminology.
- Discuss the Business Entity Concepts as given in the Participant Handbook.
- Let's learn some basic business terminology by having an activity.
- We will have a quiz today.

### Activity 1

The activity is a quiz.

### Do

- Divide the class in two groups and give a name to each group.
- Explain the rules of the quiz. For each correct answer the group gets 1 mark.
- If the group is unable to answer the question is passed to the next group.
- Explain the purpose and duration of the activity.
- Ask the questions of the quiz.
- Keep a score of the groups.
- Set guidelines pertaining to discipline and expected tasks.

### Summary

- Summarize the unit by discussing the key points.

### Notes for Facilitation

#### Questions for the quiz

**1. What does B2B mean?**

*Business to business*

**2. What is a financial report?**

*A comprehensive account of a business' transactions and expenses*

**3. Who is a sales prospect?**

*A potential customer*

**4. How is working capital calculated?**

*Current assets minus current liabilities*

**5. What is an estimation of the overall worth of a business called?**

*Valuation*

**6. You are buying a house. What type of transaction is it?**

*Complex transaction*

**7. How will you calculate the net income?**

*Revenue minus expenses*

**8. How is Return on Investment expressed?**

*As percentage*

**9. How will you calculate the cost of goods sold?**

*Cost of materials minus cost of outputs*

**10. What is revenue?**

*Total amount of income before expenses are subtracted.*

**11. What is a Break-Even Point?**

*This is the point at which the company will not make a profit or a loss. The total cost and total revenues are equal.*

**12. What is the formula used to calculate simple interest?**

$A = P(1 + rt)$ ;  $R = r * 100$

**13. What are the three types of business transactions?**

*Simple, Complex and Ongoing Transactions*

**14. The degrading value of an asset over time is known as .**

*Depreciation*

**15. What are the two main types of capital?**

*Debt and Equity*

## 7.6.3: CRM & Networking

### Resources to be Used

Participant Handbook

### Ask

- Can your business run without customers/buyers?
- Who is the most important entity in any business?

### Say

- The key to every success business lies on understanding the customer's expectations and providing excellent customer service.
- Discuss about CRM and its benefits. Refer to the Participant Handbook.
- Providing excellent customer service entails:
  - Treating your customers with respect.
  - Be available as per their need/ schedule.
  - Handling complaints effectively.
  - Building long lasting relationships.
  - Collecting regular feedback.
- Handle customer complaints proactively. Ask "what happened", "why it happened", "how can it be avoided next time", etc.
- Collecting feedback from the customers regularly will enable you to improve your good/service.
- "Let's understand it better with the help of some case scenarios. You will be given some cases within your groups. You have to analyse the case scenario that has been given to you and then find an appropriate solution to the problem."

### Do

- Divide the class into four groups of maximum six participants depending on the batch size.
- Give one case study to each group.
- Instruct them to read the case carefully.
- The group is expected to analyse and discuss the case amongst them and find a solution to the given problem.
- Put down the discussion points (de-brief questions) on the board. Give the class 5-10 minutes to discuss the case and note down their solutions.
- At the end of 10 minutes, the team should present their case solution to the class.

## Team Activity

### Writing a business Plan

- This is a group activity.
- Give the groups the required resources such as chart paper and markers.
- This activity is divided into two parts:
  1. Create a business idea
  2. Develop a business plan

The group will discuss and come up with a new business idea and present their idea to the class.

In the second part of the activity the group will develop a business plan for the business idea.

The business plan prepared will be presented by the groups to the class.

| MY BUSINESS PLAN  |
|---|
|   |
| Executive Summary: What is your Mission Statement?                            |
|   |
| Business Description: What is the nature of your business?                    |
|   |
| Market Analysis: What is your target market?                                  |
|   |
| Organization and Management: What is your company's organizational structure? |
|   |
| Service or Product Line: What is the lifecycle of your product/ service?      |
|   |
| Marketing and Sales: How will you advertise and sell your products?           |
|   |
| Funding Request: How much fund is required and from where?                    |

## Say

- Each entrepreneur has an idea of wants he wants to sell. It may be a service or a product.
- Discuss "Importance of an IDEA" as given in the Participant Handbook.

## Say

- Now, let's discuss the problem and solution with the class.
- The group will first briefly describe the case to the class.
- Then discuss the issue identified and the proposed solution.
- Present the solution as a role play.
- Post presentation, the other groups may ask questions from the group that has presented.

## Do

- Congratulate each group for the presentation/ role play.
- Ask the audience to applaud for them.
- Keep a check on time. Tell the group to wind up the discussion quickly if they go beyond the given time limit.

## Say

- If your customers are happy with you they will give referrals which will help to grow your business.
- One more way of growing business is 'Networking'.
- Discuss Networking and its benefits. Refer to the Participant Handbook.

## Activity

### Group Discussion

- Conduct a group discussion in the class on how they can do networking for their business.

## Summary

- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of CRM and Networking for entrepreneurs.
- Close the discussion by summarizing the importance of CRM and Networking for entrepreneurs.

## 7.6.4: Business Plan: Why Set Goals?

### Resources to be Used

Participant Handbook, Chart papers, Blank papers, Marker pens, Ruler

### Ask

- Remember we had written SMART Goals in a previous session? Let's try and recall why it is important to set goals?
- While framing SMART goals, we talked about 'T' in SMART, which was 'Time Bound? What do we mean by time bound goals?
- What time limit did you set for your goal-3 weeks, 3 years, 10 years?

### Say

Talk about short term, long term and medium term goals, as discussed in the Participant Handbook.

### Ask

- As you are planning to become an entrepreneur, you must have thought of an idea for a start-up. What is your business idea?

### Do

Ask few participants to share their business ideas.

### Ask

- Have you created a business plan for your business idea?
- Do you think it is important to have a business plan in place? Why/ why not?

### Say

- Talk about 'Why Create a Business Plan' as discussed in the Participant Handbook.
- Let's understand it better with the help of an activity.

## Notes for Facilitation



### Writing a business Plan

- This is a group activity.
- Give the groups the required resources such as chart paper and markers.
- This activity is divided into two parts:
  1. Create a business idea
  2. Develop a business plan

The group will discuss and come up with a new business idea and present their idea to the class.

In the second part of the activity the group will develop a business plan for the business idea.

The business plan prepared will be presented by the groups to the class.

| MY BUSINESS PLAN  |
|---|
|   |
| Executive Summary: What is your Mission Statement?                            |
|   |
| Business Description: What is the nature of your business?                    |
|   |
| Market Analysis: What is your target market?                                  |
|   |
| Organization and Management: What is your company's organizational structure? |
|   |
| Service or Product Line: What is the lifecycle of your product/ service?      |
|   |
| Marketing and Sales: How will you advertise and sell your products?           |
|   |
| Funding Request: How much fund is required and from where?                    |

## 7.6.5: Procedures and Formalities for Bank Finance

### Resources to be Used

Participant Handbook, Bank loan/finance form sample

### Ask

- While preparing a business plan in the last session, we discussed financial planning to arrange financial resources for your start-up. Therefore, how will you collect funds to start your business?

### Say

- While most entrepreneurs think 'product' is the most difficult thing to decide for a business, start-up capital poses an even a bigger obstacle. Though there are various ways of funding the business, to convince investors to invest money is the most challenging.
- Some of the funding options available in India are:
  - **Bootstrapping:** Also called self-financing is the easiest way of financing
  - **Crowd funding:** Funds are collected by consumers pre-ordering or donating for starting the business.
  - **Angel investors:** Individual or group of investors investing in the company
  - **Venture capitalists:** Venture capitals are professionally managed funds who invest in companies that have huge potential. They usually invest in a business against equity.
  - **Bank loans:** The most popular method in India.
  - Microfinance Providers or NBFCs
  - Government programmes
- Let us know discuss the most popular method i.e. bank finance in detail here.

### Do

- Discuss the list of documents that are required to apply for a loan like letter of introduction, business brochure, references of other banks, and financial statements.
- Explain the details to be filled in a loan application form.
- Divide the class into groups. Give each group a loan application form.
- Ask the groups to discuss and fill the form.

### Summary

- Close the discussion by summarizing the important documents needed for bank loan.
- Ask the participants if they have any questions related to what they have talked about so far.

## Notes for Facilitation

- Checklist of documents is provided as resources for the session.
- You can make some copies and distribute it during the group activity.
- Download sample loan application forms from any nationalised bank's website. Print sufficient copies to circulate it amongst the groups.

### CHECKLIST OF DOCUMENTS TO BE SUBMITTED ALONG WITH LOAN APPLICATION (Common for all banks)

|   |
|---|
| 1. Audited financial statements of the business concern for the last three years  |
| 2. Provisional financial statements for the half – year ended on  |
| 3. Audited financial statements of associate concern/s for the last three years   |
| 4. Copy of QIS II for the previous quarter ended on   |
| 5. Operational details in Annexure I  |
| 6. CMA data for the last three years, estimates for current year and projection for the next year                             |
| 7. Term loan/DPG requirements in Annexure II  |
| 8. List of machinery in respect of machinery offered as security in Annexure III  |
| 9. Additional details for export advances furnished in Annexure IV  |
| 10. Property statements of all directors/partners/proprietor/guarantors   |
| 11. Copies of ITAO of the company for the last three years  |
| 12. Copies of ITAOs/WTAOs of the directors/partners/proprietor and guarantors   |
| 13. Copies of certificate from banks and financial institutions certifying the latest liability with them                     |
| 14. Copy of board resolution authorizing the company to apply to your bank for the credit facilities mentioned in application |
| 15. Copy of memorandum and article of association (in case of limited company)/partnership deed (in case of partnership firm) |
| 16. Cash budget for the current year and next year in case of contractors and seasonal industries                             |

## 7.6.6: Enterprise Management – An Overview: How to Manage Your Enterprise?

### Resources to be Used

Participant Handbook

### Ask

- Having set-up a business, do you think it is possible to do everything on your own?
- Does one require trained persons for help?
- What does management mean?

### Say

- Let's have a look at this example:

Kapil had a small business that was beginning to pick up pace. He wanted to expand his business, and therefore employed few more people. One day, as he was walking past Ramesh, one of his new employees, he overheard Ramesh talking rudely to a customer on the phone. This set him thinking. Kapil realised that he should have regular team meetings to motivate his employees and speak with them about any problems they might be facing during work. He should also conduct training sessions on new practices, soft skills, and technology, and develop work ethics manual for managing his enterprise.

### Say

- Was Kapil correct in his approach or he should have scolded Ramesh instantly in front of his other employees?
- Discuss “Enterprise Management – An Overview” with the participants as given in the Participant Handbook.

### Say

Let's learn how to effectively manage an enterprise or business through an activity.

## Team Activity

### Enterprise Management

- Design a matrix listing the topics and key words that are needed to run an enterprise effectively and smoothly.

### Activity De-brief Enterprise Management

- Have each group present their matrix.
- Encourage participants of the other groups to ask question about each other's presentation.

## Say

- Instruct the participants that this is group work.
- Divide the class into small groups of 4.
- Give each group a chart paper and coloured pen.
- Tell the participants that they have make a matrix they need to fill.
- They have to write the main topics and key words that will them effectively manage their enterprise.
- Give the participants 15 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

## Summary

- Ask the participants what they have learned from this exercise/activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of effective management to run an enterprise as given in the Participant Handbook.

## 7.6.7: 20 Questions to Ask Yourself before Considering Entrepreneurship

### Resources to be Used

Participant Handbook, Blank sheets of paper, Pens

### Ask

Why do you want to become an entrepreneur?

### Say

- It is very important to know why you want to become an entrepreneur. Your personal goals for becoming an entrepreneur play a key role in the success of your business. Your goals should be clear well before you start your business.
- Apart from the goals, the other aspects of business that you need to bear in mind are the potential problems that you may face to set-up, your areas of interest, and all the other dimensions of the business.
- Let's understand it better with the help of some questions that every entrepreneur should ask before starting their own business.
- Open the Participant Handbook section named '20 Questions to Ask Yourself Before Considering Entrepreneurship'. You have to answer the questions individually.
- Then, we will have a class discussion on all the questions.

### Do

- Read out the questions one by one in front of all the participants.
- Participants have to answer all the one by one questions.
- Give the class 10-15 minutes to note down their answers.
- At the end of 15 minutes, open the discussion for all the questions.
- Moderate the discussion by focusing on the relevant points.
- Keep a check on time and don't let the discussion get sabotaged or lose track of time. Ensure all the questions are covered and discussed.

### Summary

- Ask the participants what they have learned from this exercise/activity.
- Ask if they have any questions related to what they have talked about so far.





## Annexure I

### Training Delivery Plan

| Training Delivery Plan                       |  |                            |            |
|--|--|----------------------------|------------|
| <b>Program Name:</b>                         | Grain Mill Operator  |                            |            |
| <b>Qualification Pack Name &amp; Ref. ID</b> | FIC/Q1003, V2.0  |                            |            |
| <b>Version No.</b>                           | 2.0  | <b>Version Update Date</b> | 30/09/2021 |
| <b>Pre-requisites to Training (if any)</b>   | <ol style="list-style-type: none"> <li>1. Class 12<sup>th</sup> passed</li> <li>2. Class 10<sup>th</sup> passed and 2 years course in relevant stream</li> <li>3. Class 10<sup>th</sup> passed and 2 years of relevant experience</li> <li>4. Class 10<sup>th</sup> pass and 2 years of ITI</li> <li>5. Class 10<sup>th</sup> pass and 1 year of ITI and 1 year of experience</li> </ol>   |                            |            |
| <b>Training Outcomes</b>                     | <p><b>By the end of this program, the participants will be able to:</b></p> <ol style="list-style-type: none"> <li>1. Prepare and maintain work area and process machineries for operation a grain mill</li> <li>2. Prepare for production of products from various grains</li> <li>3. Operate grain mill</li> <li>4. Document and maintain records related to operating a grain mill</li> <li>5. Follow food safety, hygiene and sanitation for processing food products</li> </ol> |                            |            |

| SL | Module Name   | Session Name                             | Session Objectives   | NOS | Methodology                | Training Tools/Aids   | Duration (hours)     |
|----|---|--|--|-----|----------------------------|---|----------------------|
| 1  | Introduction to Training Program and Overview of Food Processing Industry | Introduction to the Training Programme   | <ul style="list-style-type: none"> <li>• Introduce each other and build rapport with fellow participants and the trainer</li> <li>• Explain the purpose of training</li> <li>• Discuss the National Occupational Standards and Qualification Pack</li> </ul> | NA  | Facilitator-led Discussion | Black or white Board, chalk pieces or white board marker pens<br>Duster<br>Blank Papers/cards | T: 00:20<br>P: 00:00 |
| 2  | Introduction to Training Program and Overview of Food Processing Industry | Overview of the Food Processing Industry | <ul style="list-style-type: none"> <li>• Define food processing</li> <li>• List the various sectors of the food processing industry</li> <li>• Describe the various stages of food processing for converting raw materials to food products</li> </ul>       | NA  | Facilitator-led Discussion | White Board, Marker or flipchart  | T: 00:15<br>P: 00:00 |

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|---|--|---|--|--|---|---|----------------------|
| 3 | <b>Introduction to Training Program and Overview of Food Processing Industry</b> | <b>Introduction to the Food Grain Milling Sector</b>  | <ul style="list-style-type: none"> <li>State the need for food grain milling process</li> <li>State the common methods of milling food grains</li> </ul>   | NA   | Facilitator-led Discussion                            | White Board<br>Marker   | T: 00:15<br>P: 00:00 |
| 4 | <b>Introduction to Training Program and Overview of Food Processing Industry</b> | <b>Introduction to the Food Grain Milling Process</b> | <ul style="list-style-type: none"> <li>State the process of milling various types of grains</li> <li>List the terminology used in the milling process</li> </ul>   | NA   | Facilitator-led Discussion                            | White Board<br>Marker   | T: 00:15<br>P:00:00  |
| 5 | <b>Introduction to Training Program and Overview of Food Processing Industry</b> | <b>Attributes of Grain Mill Operator</b>              | <ul style="list-style-type: none"> <li>State the roles and responsibilities of a grain mill operator</li> </ul>  | NA   | Facilitator-led Discussion                            | Pen<br>Paper/Notebook   | T: 00:15<br>P:00:00  |
| 6 | <b>Introduction to Training Program and Overview of Food Processing Industry</b> | <b>Workplace Ethics</b>                               | <ul style="list-style-type: none"> <li>State how to conduct yourself at the workplace</li> </ul>   | NA   | Facilitator-led Discussion                            | Handouts,<br>pen and paper,<br>Board  | T: 00:10<br>P:00:00  |
| 7 | <b>Introduction to Training Program and Overview of Food Processing Industry</b> | <b>SWOT Analysis</b>                                  | <ul style="list-style-type: none"> <li>Undertake a self-assessment test</li> <li>Identify personal strengths and weaknesses</li> </ul>   | NA   | Facilitator-led Discussion                            | Handouts,<br>pen and paper,<br>Board  | T: 00:30<br>P: 00:00 |
| 8 | <b>Food Safety, Hygiene and Sanitation for Processing Food Products</b>          | <b>Sanitation and Hygiene</b>                         | <ul style="list-style-type: none"> <li>State the hygiene and sanitation guidelines to follow in a work environment</li> <li>State the food safety hygiene standards to follow in a work environment</li> </ul> | FIC/N9001<br>KA8 KB10 –<br>KB15<br><br>PC1 - PC12<br>KB7 | Facilitator-led Discussion<br>Demonstration           | Protective<br>Gloves,<br>Head Caps,<br>Safety Goggles,<br>Safety Boots,<br>Mouth Covers,<br>Sanitizer,<br>Food Safety Manual,<br>Log Books, Laptop,<br>Projector, Wi-fi | T: 3:00<br>P: 3:00   |
| 9 | <b>Food Safety, Hygiene and Sanitation for Processing Food Products</b>          | <b>Safety Practices</b>                               | <ul style="list-style-type: none"> <li>Follow the fire safety practices in the work area</li> </ul>  | FIC/N9001<br>PC6, KB2                                    | Facilitator-led Discussion<br>Demonstration<br>Videos | Laptop and<br>Projector<br>Wi-fi connection   | T: 1:00<br>P: 7:00   |

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| 10 | <b>Food Safety, Hygiene and Sanitation for Processing Food Products</b> | <b>Good Manufacturing Practices (GMP)</b>                                     | <ul style="list-style-type: none"> <li>State the importance of safety, hygiene, and sanitation in the food processing industry</li> <li>Follow the industry standards to maintain a safe and hygiene workplace</li> <li>State the storage and stock rotation norms</li> </ul>  | FIC/N9001 PC8, KB13<br>FIC/N1008 KB10 FIC/N1009 KB14     | Facilitator-led Discussion                       | Laptop and Projector<br>Wi-fi connection                         | T: 3:00<br>P: 5:00  |
| 11 | <b>Food Safety, Hygiene and Sanitation for processing food products</b> | <b>Hazard Analysis and Critical Control Point (HACCP)</b>                     | <ul style="list-style-type: none"> <li>Follow HACCP principles to eliminate food safety hazards in the process and products</li> </ul>   | FIC/N9001 PC8 FIC/N1008 KB11<br>FIC/N1009 FIC/N1010 KB15 | Facilitator-led Discussion                       | Laptop and Projector<br>Wi-fi connection                         | T: 2:00<br>P: 5:00  |
| 12 | <b>Food Safety, Hygiene and Sanitation for processing food products</b> | <b>Introduction to Food Microbiology, Food Spoilage and Food Preservation</b> | <ul style="list-style-type: none"> <li>State the types of food microbes</li> <li>State the causes for food spoilage</li> <li>State the process for food spoilage</li> <li>State the criteria to check food spoilage</li> <li>State the need for food preservation</li> <li>State the different types of food preservation processes</li> </ul> | FIC/N9001 KB5, PC9                                       | Facilitator-led Discussion                       | White Board and Marker   | T: 6:00<br>P: 2:00  |
| 13 | <b>Food Safety, Hygiene and Sanitation for processing food products</b> | <b>Apply Food Safety Practices</b>  | <ul style="list-style-type: none"> <li>Demonstrate and apply food safety practices at workplace</li> </ul>   | FIC/N9001 PC13 - PC16 KB4                                | Facilitator led Discussion;<br>Hands-on Practice | Materials/ Equipments required for Practical                     | T: 0:00<br>P: 8:00  |
| 14 | <b>Organizational Standards and Norms</b>                               | <b>Personal Hygiene Norms</b>   | <ul style="list-style-type: none"> <li>State the personal hygiene and sanitation guidelines to follow in a work environment</li> </ul>   | FIC/N1009 KA8 KB10 – KB15                                | Facilitator led Discussion                       | Board and Marker   | T: 6:00<br>P: 2:00  |
| 15 | <b>Organizational Standards and Norms</b>                               | <b>Personal Hygiene Norms</b>   | <ul style="list-style-type: none"> <li>Demonstrate the process of maintaining personal hygiene and sanitation</li> </ul>   | FIC/N1009 KA8 KB10 – KB15                                | Hands on Practice<br>Facilitator led Discussion  | PPE kits, other Materials/ Equipments required for the Practical | T: 00:00<br>P: 8:00 |

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|----|---|-----------------------------------|---|---|---|---|---------------------|
| 16 | Prepare and Maintain Work Area and Process Machineries for Operating a Grain Mill | Equipment Used in Milling Process | <ul style="list-style-type: none"> <li>Identify the different equipment used in the milling process</li> </ul>  | FIC/N1007<br>PC4 - PC8<br>KB1, KB2      | Facilitator-led Discussion, Field visit               | White Board and Marker  | T: 1:00<br>P: 7:00  |
| 17 | Prepare and Maintain Work Area and Process Machineries for Operating a Grain Mill | Sanitisation of Work Area         | <ul style="list-style-type: none"> <li>State the materials and equipment used in cleaning and maintenance of the work area and machineries.</li> <li>List the various cleaning chemicals required</li> </ul>  | FIC/N1007<br>PC1, PC4 - PC8<br>KB1, KB2 | Facilitator-led Discussion, Hands-on Practice         | Paper, Pen , White Board, Cleaning knives, brushes and scrubbers,                                   | T: 5:00<br>P: 0:00  |
| 18 | Prepare and Maintain Work Area and Process Machineries for Operating a Grain Mill | Sanitisation of Work Area         | <ul style="list-style-type: none"> <li>State the properties of cleaning agents used</li> <li>State the methods of cleaning and sanitisation</li> </ul>  | FIC/N1007<br>PC4- PC8 ; KB1-KB4         | Facilitator-led Discussion                            | Paper, Pen , White Board  | T: 4:00<br>P: 0:00  |
| 19 | Prepare and Maintain Work Area and Process Machineries for Operating a Grain Mill | Cleaning Processes                | <ul style="list-style-type: none"> <li>State and demonstrate the cleaning processes used to clean the work area and process machineries</li> </ul>  | FIC/N1007<br>PC1, PC2<br>KB1 - KB3      | Facilitator -led Discussion, Hands on Practice        | Samples of cleaning agents (Liquid chlorine/ household bleach/ Dettol/ Hydrogen peroxide), PPE kits | T: 00:00<br>P: 8:00 |
| 20 | Prepare for Production of Products from Various Grains                            | Basic Calculations                | <ul style="list-style-type: none"> <li>Use basic mathematics for various calculations in day-to-day processes</li> </ul>  | FIC/N1008<br>PC3, PC4<br>KB6, KB7       | Facilitator -led Discussion, Example solving exercise | Pen and Paper   | T: 4:00<br>P: 2:00  |
| 21 | Prepare for Production of Products from Various Grains                            | Selection of Raw Material         | <ul style="list-style-type: none"> <li>List the various raw materials used in the milling process</li> <li>Name the various products obtained from raw materials that are milled</li> <li>Select raw materials based on quality parameters</li> </ul> | FIC/N1008<br>PC1 - PC6<br>KB1, KB7      | Facilitator led Discussion                            | Board, Marker and Samples of different grains   | T: 5:00<br>P: 00:00 |

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|----|---|---|--|--|--|--|---------------------|
| 22 | <b>Prepare for Production of Products from Various Grains</b> | <b>Production Planning Process</b>                            | <ul style="list-style-type: none"> <li>Plan the production schedule as per organisational standards and instructions</li> <li>Plan and organise for raw material, manpower, equipment, and machineries for the scheduled production</li> </ul> | FIC/N1008<br>PC7 - PC11<br>KB2, KB3,<br>KB7  | Facilitator led<br>Discussion  | Computer/<br>Laptop  | T: 6:00<br>P: 2:00  |
| 23 | <b>Prepare for Production of Products from Various Grains</b> | <b>Plan Equipment Utilisation for Preparation of Products</b> | <ul style="list-style-type: none"> <li>Demonstrate how to calculate the process time for effective utilisation of machineries</li> </ul>   | FIC/N1008<br>PC1 – PC6<br>KB2, KB3           | Facilitator led<br>Discussion;<br>Hands-on<br>Practice               | Materials/<br>Equip-<br>ments<br>required for<br>the Practical   | T: 00:00<br>P: 8:00 |
| 24 | <b>Prepare for Production of Products from Various Grains</b> | <b>Check Raw Materials and Equipment for Production</b>       | <ul style="list-style-type: none"> <li>Demonstrate how to calculate the process time for effective utilization of machineries</li> <li>Explain how to plan batch size considering full capacity utilisation of equipment</li> </ul>            | FIC/N1008<br>PC11 - PC12<br>KB1, KB6,<br>KB7 | Field Visit<br>Facilitator led<br>Discussion<br>Hands-on<br>Practice | Materials/<br>Equip-<br>ments<br>required for<br>the Practical   | T: 00:00<br>P: 8:00 |
| 25 | <b>Operate a Grain Mill</b>                                   | <b>Milling Grains</b>   | <ul style="list-style-type: none"> <li>State the grain milling process</li> </ul>  | FIC/N1009<br>PC1 - PC35<br>KB1 - KB4         | Facilitator led<br>Discussion  | Paddy sam-<br>ples (both<br>Superior<br>quality and<br>Inferior<br>quality 500<br>gm each)                   | T: 7:00<br>P: 00:00 |
| 26 | <b>Operate a Grain Mill</b>                                   | <b>Packing, Labelling and Storage</b>                         | <ul style="list-style-type: none"> <li>State the method of packaging and labelling produce</li> <li>Explain the storage procedures followed for raw materials, packaging materials and finished products</li> </ul>                            | FIC/N1009<br>PC32 - PC35<br>KB12             | Facilitator led<br>Discussion  | Samples of<br>Packaging<br>materials<br>such as jute<br>sack, PP<br>laminated,<br>retail pack-<br>aging etc. | T: 8:00<br>P: 00:00 |

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| 27 | Operate a Grain Mill | Post Production Cleaning and Maintenance | <ul style="list-style-type: none"> <li>Demonstrate the process of cleaning the work area after production</li> </ul>   | FIC/N1009<br>PC36 - PC38<br>KB10     | Hands on Practice | Materials required for the demonstration such as detergent solution, sanitizing wipes, potable water, duster, tissue etc.  | T: 00:00<br>P: 8:00 |
| 28 | Operate a Grain Mill | Post Production Cleaning and Maintenance | <ul style="list-style-type: none"> <li>Demonstrate the process of cleaning the machineries after production</li> </ul> | FIC/N1009<br>PC36 - PC38<br>KB10     | Hands on Practice | Materials required for the demonstration such as detergent solution, sanitizing wipes, potable water, duster, tissue etc.  | T: 00:00<br>P: 8:00 |
| 29 | Operate a Grain Mill | Operating Grain Mill                     | <ul style="list-style-type: none"> <li>Execute the process of cleaning and grading of grains for milling</li> </ul>    | FIC/N1009<br>PC1 - PC35<br>KB1 - KB4 | Hands on Practice | De-stoner, Separator, De-Husker, Splitter, Whitener, Polisher, Blender, Pulverizer, Stone mill / Roller Mill, Plansifter, Packaging Machines, Protective Gloves, Head Caps, Aprons, Safety Goggles, Safety Boots, Mouth Masks, Sanitizer, Food Safety Manual | T: 00:00<br>P: 8:00 |

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| 30 | <b>Operate a Grain Mill</b>  | <b>Operating Grain Mill</b>             | <ul style="list-style-type: none"> <li>Carry out the process of grain milling</li> </ul>   | FIC/N1009<br>PC13 -<br>PC35; KB1<br>- KB4 | Facilitator led<br>Discussion;<br>Field Visit<br>Hands-on<br>Practice | De-stoner,<br>Separator,<br>De-Husker,<br>Splitter,<br>Whitener,<br>Polisher,<br>Blender,<br>Pulverizer,<br>Stone mill /<br>Roller Mill,<br>Plansifter ,<br>Packaging<br>Machines,<br>Protective<br>Gloves,<br>Head Caps,<br>Aprons,<br>Safety Gog-<br>gles, Safety<br>Boots,<br>Mouth<br>Masks,<br>Sanitizer,<br>Food Safety<br>Manual | T: 00:00<br>P: 8:00 |
| 31 | <b>Operate a Grain Mill</b>  | <b>Operating Grain Mill</b>             | <ul style="list-style-type: none"> <li>Perform a check if all the machineries are clean and in good working conditions</li> <li>Demonstrate assembling of all components of machines</li> <li>Perform a pre check on all machineries</li> </ul>                        | FIC/N1009<br>PC37 -<br>PC38,<br>KB1 - KB4 | Facilitator led<br>Discussion;<br>Hands-on<br>Practice                | Repair and maintenance tools  | T: 00:00<br>P: 8:00 |
| 32 | <b>Complete Documentation and Record Keeping Related to Operating a Grain Mill</b> | <b>Documentation and Record Keeping</b> | <ul style="list-style-type: none"> <li>State the need for documenting and maintaining records of raw materials, process, and finished products</li> <li>State the method of documenting and recording the details of raw material to final finished product</li> </ul> | FIC/N1010<br>PC1 - PC4<br>KB1 - KB6       | Facilitator led<br>Discussion   | Food Safety Manual  | T: 8:00<br>P: 00:00 |

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| 33 | <b>Complete Documentation and Record Keeping Related to Operating a Grain Mill</b> | <b>Documentation and Record Keeping of Raw Material</b>                               | <ul style="list-style-type: none"> <li>Demonstrate the process of maintaining documentation for raw materials</li> </ul>                 | FIC/N1010<br>PC1 - PC4<br>KB1 - KB6   | Facilitator led Discussion;<br>Hands-on Practice | Food Safety Manual, Log Books, Computer/Laptop; Materials/Equip-ments required for the Practical | T: 00:00<br>P: 3:00 |
| 34 | <b>Complete Documentation and Record Keeping Related to Operating a Grain Mill</b> | <b>Documentation and Record Keeping of Production Schedule and Process Parameters</b> | <ul style="list-style-type: none"> <li>Execute the process of documenting production schedule and process parameters</li> </ul>          | FIC/N1010<br>PC5 - PC10<br>KB3        | Facilitator led Discussion;<br>Hands-on Practice | Food Safety Manual, Log Books, Computer/Laptop; Materials/Equip-ments required for the Practical | T: 3:00<br>P: 3:00  |
| 35 | <b>Complete Documentation and Record Keeping Related to Operating a Grain Mill</b> | <b>Documentation and Record Keeping of Finished Products</b>                          | <ul style="list-style-type: none"> <li>Execute the process of documenting details of finished products</li> </ul>                        | FIC/N1010<br>PC11 - PC15<br>KB1 - KB6 | Facilitator led Discussion;<br>Hands-on Practice | Food Safety Manual, Log Books, Computer/Laptop; Materials/Equip-ments required for the Practical | T: 2:00<br>P: 4:00  |
| 36 | <b>Professional and Core Skills</b>  | <b>SWOT Analysis</b>  | <ul style="list-style-type: none"> <li>Undertake a self-assessment test</li> <li>Identify your strengths and weaknesses</li> </ul>       | NA                                    | Facilitator led Discussion;<br>Hands-on Practice | White Board/Marker, Notebook, Materials required for the Practical                               | T: 00:00<br>P: 2:00 |
| 37 | <b>Professional and Core Skills</b>  | <b>Decision Making</b>  | <ul style="list-style-type: none"> <li>Choose between two or more courses of action to solve problems quickly and effectively</li> </ul> | NA                                    | Facilitator led Discussion                       | White Board/Marker, Notebook   | T: 1:00<br>P: 00:00 |
| 38 | <b>Professional and Core Skills</b>  | <b>Decision Making</b>  | <ul style="list-style-type: none"> <li>Choose between two or more courses of action to solve problems quickly and effectively</li> </ul> | NA                                    | Facilitator led Discussion<br>Hands-on Practice  | White Board/Marker, Notebook, Materials required for the Practical                               | T: 1:00<br>P: 00:00 |
| 39 | <b>Professional and Core Skills</b>  | <b>Plan and Organise</b>  | <ul style="list-style-type: none"> <li>Plan and organise the work order and jobs received from the supervisor</li> </ul>                 |                                       | Facilitator led Discussion                       | White Board/Marker, Notebook   | T: 1:00<br>P: 2:00  |

|    |                              |                          |  |  |   |  |                      |
|----|------------------------------|--------------------------|--|--|---|--|----------------------|
| 40 | Professional and Core Skills | Plan and Organise        | <ul style="list-style-type: none"> <li>Plan and organise the work order and jobs received from the supervisor</li> </ul>               |  | Facilitator led Discussion<br>Hands-on Practice | White Board/<br>Marker,<br>Notebook;<br>Materials required for the Practical | T: 00:00<br>P: 2:00  |
| 41 | Professional and Core Skills | Customer Centricity      | <ul style="list-style-type: none"> <li>Identify customer requirements and their priority and respond accordingly</li> </ul>            |  | Facilitator led Discussion                      | White Board/Marker, Notebook   | T: 1:00<br>P: 00:00  |
| 42 | Professional and Core Skills | Customer Centricity      | <ul style="list-style-type: none"> <li>Identify customer requirements and their priority and respond accordingly</li> </ul>            |  | Facilitator led Discussion<br>Hands-on Practice | White Board/<br>Marker,<br>Notebook;<br>Materials required for the Practical | T: 00:30<br>P: 00:00 |
| 43 | Professional and Core Skills | Problem Solving          | <ul style="list-style-type: none"> <li>Identify potential problems to make sound and timely decisions</li> </ul>                       |  | Facilitator led Discussion                      | White Board/Marker, Notebook   | T: 00:30<br>P: 00:00 |
| 44 | Professional and Core Skills | Problem Solving          | <ul style="list-style-type: none"> <li>Identify potential problems to make sound and timely decisions</li> </ul>                       |  | Facilitator led Discussion<br>Hands-on Practice | White Board/Marker, Notebook, Materials required for the Practical           | T: 00:30<br>P: 00:00 |
| 45 | Professional and Core Skills | Analytical Thinking      | <ul style="list-style-type: none"> <li>Apply analytical skills and its attributes to make decisions and solve problems</li> </ul>      |  | Facilitator led Discussion                      | White Board/Marker, Notebook   | T: 00:00<br>P: 2:00  |
| 46 | Professional and Core Skills | Analytical Thinking      | <ul style="list-style-type: none"> <li>Apply analytical skills and its attributes to make decisions and solve problems</li> </ul>      |  | Facilitator led Discussion<br>Hands-on Practice | White Board/<br>Marker,<br>Notebook,<br>Materials required for the Practical | T: 00:00<br>P: 2:00  |
| 47 | Professional and Core Skills | Critical Thinking Skills | <ul style="list-style-type: none"> <li>Develop critical thinking skills to prevent potential problems and to resolve issues</li> </ul> |  | Facilitator led Discussion                      | White Board/Marker, Notebook   | T: 00:15<br>P: 00:00 |
| 48 | Professional and Core Skills | Critical Thinking Skills | <ul style="list-style-type: none"> <li>Develop critical thinking skills to prevent potential problems and to resolve issues</li> </ul> |  | Facilitator led Discussion<br>Hands-on Practice | White Board/<br>Marker,<br>Notebook,<br>Materials required for the Practical | T: 00:15<br>P: 00:00 |

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|----|----------------|----------------------------------|---|-----------|---|-----------------|---------------------|
| 49 | IT Orientation | Basics of Information Technology | <ul style="list-style-type: none"> <li>• State the basic functionalities of the computer to perform day-to-day activities</li> <li>• Identify the different parts of a computer</li> <li>• Use the keyboard and mouse effectively</li> <li>• Use the applications Word processor and Spreadsheet effectively</li> </ul> | FIC/N1010 | Facilitator led Discussion                    | Computer/Laptop | T: 8:00<br>P: 00:00 |
| 50 | IT Orientation | Typing Practice                  | <ul style="list-style-type: none"> <li>• Use the computer keyboard effectively to type</li> </ul>   | FIC/N1010 | Facilitator led Discussion, Hands-on practice | Computer/Laptop | T: 00:00<br>P: 5:00 |
| 51 | IT Orientation | Using Word Processor             | <ul style="list-style-type: none"> <li>• Use the MS-Word effectively</li> </ul>   | FIC/N1010 | Facilitator led Discussion Hands-on practice  | Computer/Laptop | T: 00:00<br>P: 5:00 |
| 52 | IT Orientation | Spreadsheet Application          | <ul style="list-style-type: none"> <li>• Use Excel for effective documentation and record-keeping</li> </ul>  | FIC/N1010 | Facilitator led Discussion Hands-on practice  | Computer/Laptop | T: 00:00<br>P: 5:00 |

## Annexure II

### Assessment Criteria

#### CRITERIA FOR ASSESSMENT OF TRAINEES

| Assessment Criteria for Grain Mill Operator |                     |
|---|---------------------|
| Job Role                                    | Grain Mill Operator |
| Qualification Pack                          | FIC/Q1003, V2.0     |
| Sector Skill Council                        | Food Processing     |

| S. No. | Guidelines for Assessment   |
|--------|---|
| 1      | Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each PC. The assessment for the theory part will be based on knowledge bank of questions created by the SSC. |
| 2      | Assessment will be conducted for all compulsory NOS, as well as the selected elective NOS/set of NOS.   |
|        | OR  |
| 4      | Assessment will be conducted for all compulsory NOS, as well as the selected optional NOS/set of NOS.   |
| 5      | Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training center (as per assessment criteria below)   |
| 6      | Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/training center based on this criteria  |
| 7      | To pass the Qualification Pack, every trainee should score a minimum of 70% of aggregate marks to successfully clear the assessment.  |
| 8      | In case of unsuccessful completion, the trainee may seek reassessment on the Qualification Pack   |

| Assessable Outcomes   | Assessment Criteria for Outcomes   | Total Mark | Out Of | Marks Allocation |                  |
|---|--|------------|--------|------------------|------------------|
|   |  |            |        | Theory           | Skills Practical |
| <b>1. FIC/N1007 (Prepare and maintain work area and process machineries for operating a grain mill)</b> | PC1. Clean and maintain the cleanliness of the work area using approved sanitizers and keep it free from dust, waste, flies and pests  | <b>100</b> | 25     | 10               | 15               |
|   | PC2. Ensure that the work area is safe and hygienic for food processing  |            | 10     | 3                | 7                |
|   | PC3. Dispose waste materials as per standard operating procedures and industry requirements  |            | 15     | 5                | 10               |
|   | PC4. Check the working and performance of all machineries and tools used such as de-stoner, de-huller, polisher, blender, pulveriser, grinders like plate mill / hammer mill / roller mill, screens and sieves, packaging machines, etc. |            | 15     | 5                | 10               |
|   | PC5. Clean the machineries and tools used with approved sanitizers following the company specifications and standards  |            | 15     | 5                | 10               |
|   | PC6. Place the necessary tools required for the process  |            | 5      | 2                | 3                |
|   | PC7. Attend minor repairs/ faults of machines, if required   |            | 7.5    | 2.5              | 5                |

|  |   |              |            |           |           |
|--|---|--------------|------------|-----------|-----------|
|  | PC8. Select and set the machines and tools required for production  |              | 7.5        | 2.5       | 5         |
|  |   | <b>Total</b> | <b>100</b> | <b>35</b> | <b>65</b> |
| <b>2. FIC/N1008<br/>(Prepare for production of products from various grains)</b> | PC1. Read and understand the production order from the supervisor   | <b>100</b>   | 10         | 4         | 6         |
|  | PC2. Ensure the working and performance of each equipment required for process  |              | 10         | 4         | 6         |
|  | PC3. Calculate the process time for effective utilization of machineries  |              | 10         | 4         | 6         |
|  | PC4. Plan batch size considering full capacity utilization of equipment   |              | 5          | 2         | 3         |
|  | PC5. Plan to utilize equipment's for multiple products without affecting the quality of the finished products, and to optimize production and saving energy                                     |              | 5          | 1         | 4         |
|  | PC6. Allot responsibilities/ work to the assistants and helpers   |              | 10         | 3         | 7         |
|  | PC7. Refer process chart/ product flow chart  |              | 5          | 2         | 3         |
|  | PC8. Weigh the raw materials required for the batch   |              | 10         | 3         | 7         |
|  | PC9. Check the conformance of raw material quality to company standards, through physical analysis or by referring the quality analysis report from the supplier / internal lab analysis report |              | 10         | 3         | 7         |
|  | PC10. Lubricate machineries for smooth operation  |              | 10         | 3         | 7         |
|  | PC11. Ensure working and performance of required machineries and tools  |              | 10         | 4         | 6         |
|  | PC12. Keep the tools accessible to attend repairs/faults in case of breakdown   |              | 5          | 2         | 3         |
|  |   | <b>Total</b> | <b>100</b> | <b>35</b> | <b>65</b> |
| <b>3. FIC/N1009<br/>(Operate grain mill)</b>                                     | PC1. Read and understand the production order from the supervisor   | <b>100</b>   | 2          | 1.5       | 0.5       |
|  | PC2. Refer to the process chart/ product flow chart for grain processing and understand the machineries required and process parameters   |              | 2          | 1.5       | 0.5       |
|  | PC3. Set controls of automatic measuring scales in continuous process to transfer measured quantity of food grains for milling  |              | 3          | 1         | 2         |
|  | PC4. Change screens/sieves of cleaning, grading and sieving machines such as rotary screen cleaner, graders, plan sifter, etc. for cleaning based on size and for grading based on fineness     |              | 3          | 1         | 2         |
|  | PC5. Adjust controls of blowers or suction fan to remove light impurities, dust and smaller particles   |              | 3          | 1         | 2         |
|  | PC6. Set controls and operate elevators and conveyors to transfer dumped grains to the processing machine in different areas for various processing   |              | 3          | 1         | 2         |
|  | PC7. Set controls and adjust the speed of the separator, aspirator, etc. to remove light weight impurities from grains  |              | 3          | 1         | 2         |
|  | PC8. Set controls of de-stoner for feed rate into the machine, speed of machine to remove stones from grains  |              | 3          | 1         | 2         |

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| PC9. Set and maintain water level and time of the conditioner for soaking/conditioning/tempering the grains, observe gauges to determine that moisture content and adjust controls to maintain required moisture content                       | 3 | 1   | 2   |
| PC10. Turn valves to allow steam through process lines (for par-boiling), observe gauges to verify temperature, pressure etc, and adjust controls to maintain required temperature, pressure etc   | 3 | 1   | 2   |
| PC11. Adjust controls or turns valve to control speed to regulate amount of grain (par boiled grain) conveyed into drier   | 3 | 1   | 2   |
| PC12. Adjust controls of the drier to set the temperature and drying time to dry wet grain to required moisture level  | 3 | 1   | 2   |
| PC13. Operate husker to remove husk from the grain by adjusting the rollers (of rubber roll huskers) and setting the clearance between the rollers   | 3 | 1   | 2   |
| PC14. Operate aspirator by controlling the speed of the aspirator fan to separate de-husked grains and remove husk   | 3 | 1   | 2   |
| PC15. Operate splitter machines to split or separate de-husked grains by controlling the rotation of the rotary blades   | 3 | 1   | 2   |
| PC16. Operate whitener and polisher machines to remove bran from grains by adjusting pressure in whiteners and polishers to peel off the bran  | 3 | 1   | 2   |
| PC17. Control the stream of air passing through the cylinder to cool the grain and to blow off the bran  | 3 | 1   | 2   |
| PC18. Operate length graders to grade processed grain based on length by controlling the rotation of the cylinders, and maintaining and ensuring the position of each  | 3 | 1   | 2   |
| PC19. Operate sifter to remove broken grains by controlling the vibration speed  | 2 | 0.5 | 1.5 |
| PC20. Observe cleaning, de-stoning, soaking, par boiling, de-husking, hulling and polishing processes  | 3 | 1   | 2   |
| PC21. start and control operation of the machine such as separator, de-stoner, husker, abrasive whitener, friction whitener, polisher, sorter, grader, to clean, de-stone, de-husk, remove bran, polish, sort and grade grains (as applicable) | 2 | 1   | 1   |
| PC22. Check the grains during and after each process and adjust machineries setting to achieved products as per specifications and standards of the organisation   | 2 | 0.5 | 1.5 |
| PC23. Check the weight of grains before and after each stage of processing   | 3 | 1   | 2   |
| PC24. Operate grinders like plate mill/ stone mill/roller mill to reduce the size of processed grain   | 3 | 1   | 2   |
| PC25. Fix/replace grinding rollers   | 2 | 0.5 | 1.5 |
| PC26. Open and close slides in spouts to route grain to various grinders and sifters   | 2 | 0.5 | 1.5 |
| PC27. Open and adjust feed chutes to regulate flow of grain through machine hopper into grinders   | 3 | 1   | 2   |
| PC28. Adjust the clearance between each rollers of roller mill by turning wheels or by setting controls according to grain size and hardness   | 3 | 1.5 | 1.5 |

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|  | PC29. Start machine and adjust controls to regulate speed, to obtain required fineness and to achieve maximum yield  |              | 2          | 1         | 1         |
|  | PC30. Inspect product and sift out chaff to determine the yield  |              | 2          | 0.5       | 1.5       |
|  | PC31. Assess quality of finished product(s) by checking the physical parameters and sample the products and transfer sample to quality lab for analysis  |              | 2          | 0.5       | 1.5       |
|  | PC32. Start conveyors and elevators to transfer finished products to packing machine   |              | 2          | 0.5       | 1.5       |
|  | PC33. Operate packaging/bagging machinery by setting the batch code, date coding and filling quantity, etc.  |              | 2          | 0.5       | 1.5       |
|  | PC34. Start, stop or regulate speed of packaging line conveyor   |              | 2          | 0.5       | 1.5       |
|  | PC35. Check the weight of the packed/bagged product to ensure its conformance to standards   |              | 1          | 0.5       | 0.5       |
|  | PC36. Clean work area, machineries, equipment and tools using recommended cleaning agents and sanitizers   |              | 4          | 1         | 3         |
|  | PC37. Attend minor repairs/faults of all machines (if any)   |              | 4          | 1         | 3         |
|  | PC38. Ensure periodic (daily/weekly/monthly/quarterly/half yearly/annual) maintenance of all machines and equipment following the SOP or following suppliers' instructions/ manuals  |              | 2          | 1.5       | 0.5       |
|  |  | <b>Total</b> | <b>100</b> | <b>35</b> | <b>65</b> |
| <b>4. FIC/N1010<br/>(Complete documentation and record keeping related to operation of a grain mill)</b> | PC1. Document and maintain record of details of raw materials and packaging materials such as name of raw materials, type and variety, vendor/supplier details, season, grown area, quantity, receiving date, supplier details, receiving date/ date of manufacture, expiry date, supplier quality document, quality parameters of all raw materials, internal quality analysis report, etc. as per organisation standards |              | 10         | 6         | 4         |
|  | PC2. Document and maintain records of observations (if any) related to raw materials and packaging materials   |              | 5          | 3         | 2         |
|  | PC3. Load the raw material details in ERP for future reference   |              | 5          | 3         | 2         |
|  | PC4. Verify the documents and track from finished product to raw materials, in case of quality concerns and during quality management system audits  |              | 5          | 3         | 2         |
|  | PC5. Document and maintain records of production plan with details such as product details, production sequence, equipment's and machinery details, efficiency and capacity utilization of equipment   | <b>100</b>   | 10         | 6         | 4         |
|  | PC6. Document and maintain records of process details such as type of raw material used, process parameters (temperature, time etc. as applicable) for entire production in process chart or production log for all products produced  |              | 15         | 9         | 6         |
|  | PC7. Document and maintain records of batch size, production yield, wastage of raw materials, energy utilization and final products produced   |              | 10         | 6         | 4         |
|  | PC8. Document and maintain record of observations (if any) or deviations related to process and production   |              | 5          | 3         | 2         |
|  | PC9. Load the production plan and process details in ERP for future reference  |              | 5          | 3         | 2         |

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|  | PC10. Verify documents and track from finished product to ingredients, in case of quality concerns and for quality management system audits   |              | 5          | 3         | 2         |
|  | PC11. Document and maintain records of the types of finished products produced  |              | 3          | 2         | 1         |
|  | PC12. Document and maintain records of the finished products details such as batch number, time of packing, date of manufacture, date of expiry, other label details, primary, secondary and tertiary packaging materials for all finished products, storage conditions, etc. as per organisation standards |              | 7          | 4         | 3         |
|  | PC13. Document and maintain record of observations or deviations (if any) related to finished products  |              | 5          | 3         | 2         |
|  | PC14. Load the finished product details in ERP for future reference   |              | 5          | 3         | 2         |
|  | PC15. Verify the documents and track from finished product to ingredients, in case of quality concerns and for quality management system audits   |              | 5          | 3         | 2         |
|  |   | <b>Total</b> | <b>100</b> | <b>60</b> | <b>40</b> |
| <b>5. FIC/N9001 (Food safety, hygiene and sanitation for processing food products)</b> | PC1. Comply with food safety and hygiene procedures followed in the organisation  | <b>100</b>   | 5          | 2         | 3         |
|  | PC2. Ensure personal hygiene by using of gloves, hairnets, masks, ear plugs, goggles, shoes, etc.   |              | 6          | 1         | 5         |
|  | PC3. Ensure hygienic production of food by inspecting raw materials, ingredients, finished products, etc. for compliance to physical, chemical and microbiological parameters   |              | 5          | 2         | 3         |
|  | PC4. Pack products in appropriate packaging materials, label and store them in designated area, free from pests, flies and infestations   |              | 10         | 4         | 6         |
|  | PC5. Clean maintain and monitor food processing equipment periodically, using it only for specified purpose   |              | 5          | 2         | 3         |
|  | PC6. Use safety equipment such as fire extinguisher, first aid kit and eye-wash station when required   |              | 10         | 4         | 6         |
|  | PC7. Follow housekeeping practices by having designated area for materials/tools  |              | 5          | 2         | 3         |
|  | PC8. Follow industry standards like GMP and HACCP and product recall process  |              | 10         | 4         | 6         |
|  | PC9. Attend training on hazard management to understand types of hazards such as physical, chemical and biological hazards and measures to control and prevent them   |              | 5          | 1         | 4         |
|  | PC10. Identify, document and report problems such as rodents and pests to management  |              | 5          | 1         | 4         |
|  | PC11. Conduct workplace checklist audits before and after work to ensure safety and hygiene   |              | 5          | 1         | 4         |
|  | PC12. Document and maintain raw material, packaging material, process and finished products for the credibility and effectiveness of the food safety control system   |              | 4          | 1         | 3         |
|  | PC13. Determine the quality of food using criteria such as aroma, appearance, taste and best before date, and take immediate measures to prevent spoilage   |              | 5          | 2         | 3         |

|  |   |              |            |           |           |
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|  | PC14. Store raw materials, finished products, allergens separately to prevent cross-contamination                           |              | 5          | 2         | 3         |
|  | PC15. Label raw materials and finished products and store them in designated storage areas according to safe food practices |              | 5          | 2         | 3         |
|  | PC16. Follow stock rotation based on FEFO / FIFO  |              | 10         | 4         | 6         |
|  |   | <b>Total</b> | <b>100</b> | <b>35</b> | <b>65</b> |







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