





K.C.7_Entrepreneurship Competence

Asociación Guaraní & SSF



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Creative problem solving

1.1 Lesson1: Creativity in the problem solving

Creativity is very important when solving problems. Watching the following video about "Problem Solving" (https://www.youtube.com/watch?v=_X_AfRk9F9w) share your ideas about it. What do you think about:

- The situation?
- The characters?
- Their attitudes and behaviours?



- Have you ever been involved in a similar problem?
- Can you think in any similar problem you lived on your country?

Let's think together on "key-words" or useful words to help to solve problems and write them on the blackboard. If it helps, write this "key words" on your own language in the blackboard.

Try to define what a "problem" is together, and post the different ideas on the flipchart o blackboard.

Here are some definitions of "problem" that can clarify ideas and concepts:

"Set of facts or circumstances that make it difficult to achieve a goal" "A matter or situation regarded as unwelcome or harmful and needing to be dealt with and overcome"

"A problem is generally considered to be a task, a situation, or person which is difficult to deal with or control due to complexity and intransparency. In everyday language, a problem is a question proposed for solution, a matter stated for examination or proof. In each case, a problem is considered to be a matter which is difficult to solve or settle, a doubtful case, or a complex task involving doubt and uncertainty"

Checklist to analyze problems:

Let's work on a simple and effective problem solving activity, that you can use in different cases. We will take the case of the previous videos ("The Bridge"). We can analyze any problem reflecting on this kind of guestions:

 What is the problem? What are the facts? **WHAT** What would happen if no decision was mode or solution · What do I need in order to find a solution Why did the problem arise? WHY Why do I want to achieve a solution? · Why do I need to find a solution or way forward? · How will the situation be different? How relevant is the information I am gathering? HOW How can I find out more? · How can I involve relevant people Where did the issue arise? WHERE Where does it impact? Is the "where" important for the problem/solution? Who is affected by the problem? WHO Who cares about this situation? · Who is involved/Who should be involved? Who needs to be informed? · When did the issue arise? WHEN When do we need to act? By when must it be resolved the problem?

This tool uses a question hierarchy: "What" broadly states the situation or problem and "why" is arguably the most powerful question you can ask. Asking "why" you can consider the significance of the problem and thus the nature of their response. You can also use "how", "where", "who" and "when". These questions are designed to both deepen and broaden analysis.

Using the "bridge" example, answer together the different questions and let's see what solutions or conclusion you gather.

Personal activity. The newspaper headline:

Now think on a problem you recently had. Individually try to entitle the situation as it was a newspaper headline, and use the checklist from the previous activity to investigate and reflect on the problem as a starting.

1.2 Lesson 2: Developing creativity

What inventions or gadgets have changed our daily life? For example... the mop! Let's think altogether on other inventions! Do you use them? And in your countries? Can you think on other useful gadgets you cannot find on the host country? Share your opinions in the class.

Then, sitting in circle take an object in your hand and show it to the class (for example, a book). Explain what you use the object for, and transfer the object to the person at your left. The rest of classmates, in order, have to say another possible utility for the object. Let's be creative! Then, the rest of the class can do the same with other objects.

What is "being creative"? Post different ideas of each of the students in the blackboard and reflect about it:

- Is creativity the same in different countries?
- Why is or it is not?
- And what are the differences, if any?

Here are some definitions of creativity:

"Creativity is the use of imagination or original ideas to create something: inventiveness."

"Creativity is the ability to generate new ideas or concepts, of new associations between known ideas and concepts, which usually produce original solutions. Creativity is synonymous with "original thinking", "constructive imagination", "divergent thinking" or "creative thinking"." "Creativity is defined as the tendency to generate or recognize ideas, alternatives, or possibilities that may be useful in solving problems, communicating with others, and entertaining ourselves and others."

The Norway Highway" activity:

For this activity, thought to develop creativity, the class has to be divided into small groups (2-3 persons). You have to link two concepts with a list of words related between them. The teacher (or another student) will give a word as a "departure point" and another as a "destination point". You can also use pictures if it is easier. The participants should create an association chain between those 2 points, using as many additional words put as they need. It should be a clear and present association between every two key-words following one by one. But you don't need longer associations than between 2 words. Try to use the minimum amount of "points": as few words as you can.

Here is an example:

Departure point: Door **Destination point**: Moon

Door - House - Dog - Nature - Sky - Moon



Let's try with others:

Cloud - Flywheel
Jew - supernova
watch - smile
plateau - peacemaker
kettle - gambit
virus - love

Sometimes, prejudices work as a problem-solving tool when they are used as heuristics (shortcuts). All the people as stereotypes and prejudices, our mind use them to categorize and simplify the reality. But this can also bring to mistakes and problems of discrimination. Try to reflect in group about this:

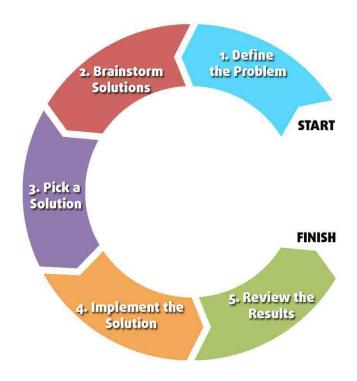
- What do you think? Are they useful or not?
- How is possible to escape cliche ways of thinking and stereotypes in any kinds of activities?
- How inspiration and creative way of thinking can be applied to the solution of daily problems?

1.3 Lesson 3: Problem solving

Think individually on a problematic situation you have experience or you are familiar with, and try to find at least 3 different solutions to the problem. This is a good way of training your mind to find creative solutions! Sometimes you can find a solution through creative intuition.

Creative intuition are ideas that come to your mind without conscious thought. For example, the first thing that comes to your mind without thinking logical.

But you can also use tools like the cycle of 5 steps for problem solving:



A. Define the Problem:

What are you trying to solve? In addition to getting clear on what the problem is, defining the problem also establishes a goal for what you want to achieve.

- Input: something is wrong or something could be improved.
- -Output: a clear definition of the opportunity and a goal for fixing it.

B. Brainstorm Ideas:

What are some ways to solve the problem? The goal is to create a list of possible solutions to choose from. The harder the problem, the more solutions you may need.

- Input: a goal; research of the problem and possible solutions; imagination.
- Output: pick-list of possible solutions that would achieve the stated goal.

C. Decide on a Solution:

What are you going to do? The ideal solution is effective (it will meet the goal), efficient (is affordable), and has the fewest side effects (limited consequences from implementation).

- Input: pick-list of possible solutions; decision-making criteria.
- Output: decision of what solution you will implement.

D. Implement the Solution:

What are you doing? The implementation of a solution requires planning and execution. It's often iterative, where the focus should be on short implementation cycles with testing and feedback, not trying to get it "perfect" the first time.

- Input: decision; planning; hard work.
- Output: resolution to the problem.

E. Review the Results:

What did you do? To know you successfully solved the problem, it's important to review what worked, what didn't and what impact the solution had. It also helps you improve long-term problem solving skills and keeps you from re-inventing the wheel.

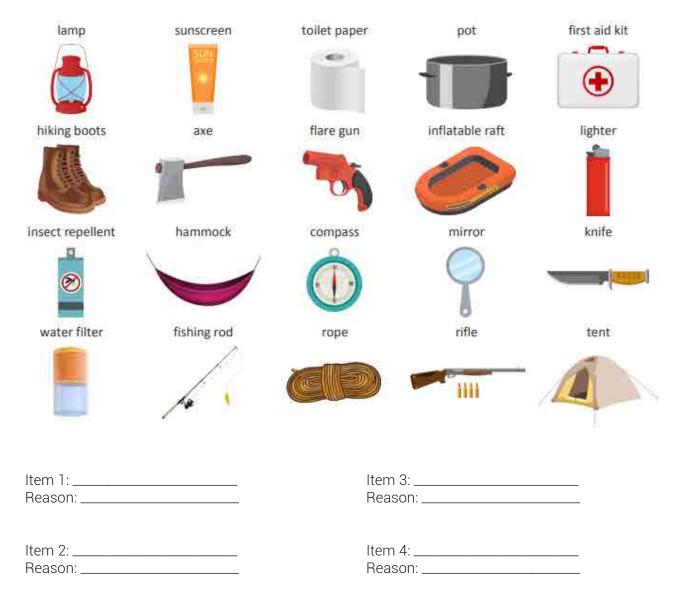
- Input: resolutions; results of the implementation.
- Output: insights; case-studies; bullets on your resume.

"Island Advenutre" activity:

In this activity you have to divide in small groups and use your problem solving-skills to survive being stranded on a desert island. Drawing a boat on the board or in a picture, you have to imagine you are travelling there. Imagine why you are there and the circumstances.



Now imagine the boat has been hit by a storm and stars taking on water. You have to reach a nearby island and take just 4 objects from the boat. Take a look at the objects you have and try to think which of them will help you to survive better in the dessert island.



To try your new abilities and competences the class altogether will try to find a solution to a problem. You can choose any you want. And first try to find solutions individually, before sharing them in class.

- What different solutions did you find?
- Did any of you come to the same solution?
- What process or tools did you use?

EXERCISES

Answer the following questions. Choose one of the options, when they are provided:

1.	In the	"Bridge"	video,	who	is w	ho is	right?
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- **a.** The moose.
- **b.** The bear.
- **c.** None of them

2. What is a problem?

- **a.** A situation perceived as harmful and bad so complicated that cannot be solve.
- **b.** Something that happens that won't let you achieve your goals.
- **c.** A situation regarded as unwelcome or harmful and needing to be dealt with and overcome.
- 3. Please, write down the six big words to formulate questions for the checklist to investigate a problem.

4. Please, write down one of the questions with What.

- 5. Please, match the words with the correct questions:
 - **A.** What **1)** will the situation be different?
 - **B.** How **2)** must it be resolved the problem?
 - **C.** Why **3)** are the facts?
 - **D.** When **4)** do I want to achieve a solution?

6. What is creativity?

- **a.** The ability to solve problems in the correct way.
- **b.** The ability to create and use original and unusual ideas.
- **c.** The ability to create art and produce artworks.

7. Is creativity the same in different countries?

- **a.** Yes
- **b**. No

8. Who can be creative?

- **a.** Artists and people related to arts.
- **b.** People who train their creativity.
- **c.** Anyone.

9. How do heuristics and prejudices affect the problem-solving process?

- **a.** They boost fixed mindset and block the production of new and creative ideas.
- **b.** They do not affect the problem-solving process at all.
- **c.** They boost thinking out of the box and creative ideas.

10. Please, match the steps of problem-solving with the correct questions:

A. Implement the solutions

1) What are you going to do?

B. Pick a solution

2) What are you trying to solve?

C. Define the problem

3) What are you doing?

D. Review the results

4) What are some ways to solve the problem?

E. Brainstorm ideas

5) What did you do?

11. In the "Define the problem" step, what are you supposed to do?

- a. Establish a goal for what you want to achieve.
- **b.** Improve long-term problem-solving skills and avoid re-inventing the wheel.
- c. Create a strong team to work on the problem and the implementation of the solution.

12. In the "Brainstorm ideas" step, what are you supposed to do?

- **a.** Get clear on what is the problem.
- **b.** Be creative event if you do not find a solution.
- **c.** Create a list of possible solutions to choose from.

13. What are the characteristics of an ideal solution?

- a. Easy, efficient and creative.
- **b.** Effective, efficient and has the fewest side effects.
- c. Quick, efficient and involves the fewer people possible.

14. The implementation of a solution...

- a. Requires a lot of people involved in order to reach the goals in a proper manner.
- **b.** Requires planning and execution and it is often iterative.
- c. Requires always an innovative and creative methodologies.

- 15. To know what impact a solution for a problem had, you should...
 - **a.** Review what worked and what didn't work.
 - **b.** Create a full research with experts and a lot of researching techniques.
 - **c.** It is impossible to know what impact a solution had.
- 16. In the Island Adventure dynamic, how many correct solutions are there?
 - a. None.
 - **b.** One.
 - **c.** There is no limit, all the solutions are correct.



Project management

In our daily life we relate and work with diverse people. We share things with some of them and not others, but each person can contribute in some way or with something to the group work.

2.1 Lesson 1: Team work and planning activity

To start the unit, you can do this test to check what you now, filling just the first column. Let's do an individual brainstorming of the concepts "team work" and "planning activities". Do they have something to do with the concept of "project management"?

	What I knew before	What I know now
Team work		
Planning activities ("Project management")		

Watching the following video about "Bad and good team work" (https://www.youtube.com/watch?-v=fuXdrl9ch_Q) share your ideas about it:

- What happens in each video?
- Why is the first video an example of bad team work? Why is the second video an example of good team work?



Planning common activity

In groups of 4-5 people try to plan a leisure activity to do with your classmates (for example: organize a dinner, a cinema session, visit to a museum...). Reflect on each question and organise yourselves. One person of the group should take notes of the ideas.

Use colour post-its to classify the steps of the event organization:

- A. What are we going to do green -
- **B.** Who (different activities and who is going to do each one) blue -
- C. When yellow -
- **D.** Where orange
- E. What do you need to buy? pink
- **F.** Where are you going to buy it? purple

Taking into account that you have 30-40€ you will have to think in one shop for each product/services you will buy. You can think in where you buy your products in your daily life and make and approximate budget (as real as possible).

Product	Price	
	TOTAL: 30-40€	

Finally each of the groups can show the planned activity to the classroom, fix the post-its in a big paper o blackboard and explain each category.

2.2 Lesson 2: Community engagement. Identifying a social problem

There are problems that ca be converted into a project aimed at providing sustainable solutions. You can watch some examples here:

A video of a social project, "A new beginning in Sierra Leone": https://youtu.be/hi_IOf2962Y A video of a business plan, "Social Enterprise 101": https://youtu.be/9_g5RqwW511

Share your ideas about project management and social entrepreneurship and discuss about it in classroom:

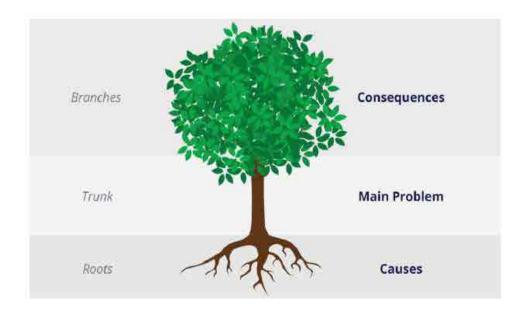
- Have you ever get involved in a social project?
- Do you know any NGO that works in this city/town?
- Can you think on any social problem?

Write down a social problem you are aware of in some post-its in a few words. It is easier to think on problems of the immediate environment: in our neighbourhood, the quarter we are living, etc. Now reflect on:

- Who is affected by this problem? (which groups, sex, age...)
- Where is located this problem?
- How the problem could be managed?

Solution tree analysis

The problem tree methodology can help to break down a problem into manageable and definable parts, making possible to change from abstract problems to feasible solutions in a cooperative manner.



To try the solution tree analysis the class can be divided in groups of 3 or 4 people and follow the next steps:

A. Select and define the core problem:

- Groups will choose among several social problems they want to overcome with the project.
- The core problem is written in a card or post-it and placed in the middle of the big paper in the wall or blackboard.

B. Identify causes and effects:

- Participants will have to consider which are the direct causes and effects of the problem. Each cause shall be written in negative terms (i.e. "migrants/refugees don't have access to funding"), using a red card or a sticky-note.
- Participants analyse and reorder all the cards in a logical manner.

- Then, work through the cause and effect on a sequential basis, starting from the core problem. The immediate causes to the problem are placed in a line below that of the core problem. The immediate effect is placed above the problem.
- Participants need to continue to repeat the process on further horizontal lines until they are no longer able to identify any further underlying causes.
- It is important to review the sequence of cause and effects in order to make sense.
- Once the order or placement of all the cause and effect relationships is agreed, they can be linked with vertical lines. Horizontal lines can be used to join related causes or effects.

2.3 Lesson 3: Project management and problem solution

Once you have the problem defined on the tree (main problem, causes and consequences), what about the solutions? Let's do a brainstorm in group to find a solution. Then share it with the rest of the class and receive suggestions and more ideas of the other groups before choosing the preferred intervention/solution.

Take two minutes to write individually what values you think are more important for group work. Then share what you wrote in small groups and collect those values on posters with pictures, words and symbols that illustrate those shared values. Try to draw a symbol that represent each value.

Divided in pairs, try to represent with mimic different professions (for example, a doctor with patient) in less than 1 minute, while the rest of the pairs try to guess. Each pair can have a few seconds to prepare it, and you can repeat as many times as you want. To be easier you can also use pictures or some elements.

Firemen/woman	Police men/woman	Astronaut
Doctor	Chef	Dentist

Then the teacher will distribute characters between the students to prepare a role playing. You can have 50 minutes to prepare the performing.

Background

The project group has 5 members: Students X, Y, Z, A and B. **Deadline for the project report** is approaching and the project group is having a meeting to discuss how to get the project report finished on time.

The project work has been progressing very slowly and now there are only a few weeks left. During previous group meetings students Y, Z and A have tended to get lost in endless discussions, only vaguely related to the project work. Student X is getting more and more

anxious and upset, he thinks his colleagues are irresponsible and lazy while students Y, Z and A find him much too nervous and rather bossy. They don't understand why he keeps on reminding them of deadlines instead of engaging in their interesting discussions.

Student B does not participate in the discussions of students **Y**, **Z** and **A** – in fact he never says very much in group discussions. When in a meeting with the supervisor he writes down every word the supervisor says but never asks any questions.

In the last meeting - mainly due to the initiative of **student X** - the project group delegated certain project tasks to each of the group members and established a time schedule for the project, including date and time for this group meeting. They all agreed to have their tasks finished by the group meeting today.

The minimum of each group members is 3 and maximum 7, but there can be repeated characters. All the characters can read the background description, but the individual descriptions are given only to the relevant players. The role play starts when the last student comes late. It should last for 20-30 minutes depending upon how intense the discussion is.

Student X

You are punctual, structured and systematic in your approach. You are also very ambitious and like to work hard – a kind of workaholic!! You dislike the relaxed attitude of your colleagues Y, Z and A, you find them lazy and are trying hard to push them to work harder. You are also not particularly happy about the attitude of B because you do not perceive see the supervisor as a very competent teacher and find that your own ideas for the project work are much better than his.

Student Y

You are late for the meeting because you met a friend and took the time to have a nice chat with him even if you knew that you would be late for the group meeting. Your excuse for not having done the agreed-upon task is that you had to take care of some problems for a neighbour in your hostel who needed a helping hand and then time slipped away. You are not worried about the approaching deadline – somehow things will fall in place. You like very much to discuss all sorts of diverse topics, whether sports, films, etc.

Student Z

You are very self-assured, ambitious and would like to make a good project report but you get carried away with the never-ending discussions initiated by student Y because you cannot accept him getting the last word in a discussion because you think yourself smarter than him. You find X very annoying in his bossy attitude and you perceive B as a shy person. You have not completed the agreed-upon task and have not brought any papers to the meeting. The reason for not having completed the task is that you are not yet satisfied with the result of your work and therefore do not want to present it to the other group members, in case they might criticize your work.

Student A

Your excuse for turning up late for the meeting is that you overslept because you were out late last night. You have a lame excuse for not having made the task agreed upon – something about having not felt so well for a few days and therefore you could not work. You are very sociable and want everybody to feel good but you are not prepared to work very hard and feel that being a student should be more fun and less hard work.

Student B

You do not feel comfortable in the group and find most of your colleagues to be impolite because they talk in class and sometimes turn up late for classes and for group meetings. You are also puzzled by the lack of respect that the other students show towards the supervisor. You do not agree with the time schedule proposed by X – you would feel much more comfortable if the group would only follow the advice of the supervisor. You have actually prepared the task you were supposed to prepare but do not want to present it to the other group members before the supervisor has had a chance to correct it for you.

EXERCISES

Choose the correct answer from the different options:

1. Is it the same "working in group" and "teamwork"?
a. Yes. b. No.
2. The income is the
 a. Amount of money that comes into the house each month b. Amount of money you spend each month c. Difference between the money that comes into the house and the money spent each month
3. Having different categories to classify the expenses spent per month is useful to calculate the savings
a. Trueb. False
4. Everyone has to use the same categories to classify their expenses
a. Trueb. False
5.Given a common goal (e.g. plan a leisure activity), different teams would always get to the same solution.
a. True.b. False.
6. The "problem tree" is a tool for:
a. Solving a problem.b. Developing a problem.c. Identifying a problem.
7. In the "problem tree", what are the three parts?
a. Causes, goals and consequences.b. Causes, main problem and consequences.

c. Resources, goals and problems.

8. When talking about a problem:

- a. It may have several causes.
- **b.** It only has one cause and you have to focus on that.

9. In the "problem tree", once you have identified the causes and consequences, what should you do?

- a. Choose among several problems.
- **b.** Start implementing the solution.
- **c.** Review the sequence of cause and effects in order to make sense.

10. When the problem is defined on the tree, what is the next step?

- **a.** Start implementing the solution.
- **b.** Think about some solutions and choose one.
- **c.** Assess if that is actually the main problem.

11. When working in a team:

- **a.** There will not be any conflicts if each person does their job and tasks correctly.
- **b.** Conflicts are inevitable and you should know how to manage them.
- c. Conflicts should be avoided and ignored.

12. One thing to take into account to manage a conflict in a team is:

- **a.** The main goals and motivations of each member of the team.
- **b.** Other conflicts that happened in the past.
- **c.** How the project was conceived and the problem the team is trying to solve with the imple mentation.

13. To manage a conflict and solve it, it is important:

- a. To fulfill the demands of all the team members.
- **b.** To identify the most powerful team member and fulfill their demands.
- **c.** To understand that everyone must give in so everyone win.

14. The perfect team member is:

- **a.** The one that complies.
- **b.** There is no perfect team member.
- **c.** There are several kinds of team members that are necessary for a good team.



Life plan

Let's have a space for reflexion and analysis of the entrepreneurship competence and the impact it may have on our lives! What does it means for each of you this concept? What importance do you think it has on your daily life?

3.1 Lesson 1: Necessities and desires

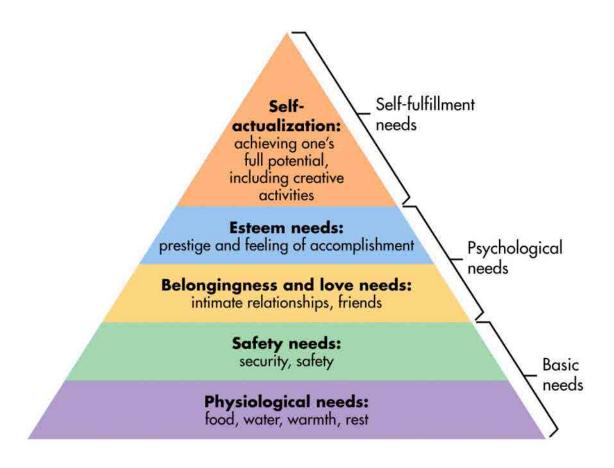
Necessity: Something essential or indispensable to preserve the life.

Desire: Affective movement towards something you want.

Look for other meanings. What does it means for each of you this concepts? What elements do you consider necessities and what desires? Let's try some examples in brainstorming and review vocabulary. Make a list of each. Do you agree with this examples? Explain your point of view to the classroom and find differences between them in the idea of each concepts.

Maslow pyramid:

Maslow's hierarchy of needs is a motivational theory in psychology comprising a five-tier model of human needs, often depicted as hierarchical levels within a pyramid. Needs lower down in the hierarchy must be satisfied before individuals can attend to needs higher up. From the bottom of the hierarchy upwards, the needs are: physiological, safety, love and belonging, esteem, and self-actualization.



The theory explains that, while you cover the main ones you can develop other new necessities. But don't forget that each person has his/her own priorities depending on their characteristics, circumstances and even culture. So, at the end there is not a valid or universal answer, for "what priority is more important". It depends on many things.

Take a list of concepts and try to allocate them in the Maslow Pyramid, in pairs:

- Dance classes - A bed

- Vegetables and fruits - Health insurance

- Holidays - House

- Theatre tickets - Instagram / Facebook

- A friend's party- Boyfriend/girlfriend- Mobile phone

- A library - A prize of "the best student"

- Water

Compare the results of each pair and reflect on the different possibilities, and how some of them are very related or depend of the situation where to allocate them.

What do you think about this theory? Do you find comfortable with it? Do you think it is useful or realistic? Why? Are there similar theories or tool on you culture about the hierarchy of human needs and priorities? Explain them, compare them and reflect about it.

Personal exercise: Think about your own priorities in the real life (using the Maslow Pyramid or any other), and make a list of your needs and priorities.

Inspiring Stories

He was South African lawyer who fought against the "apartheid" which was the segregation racial system in his country with the creation of separated places. He was the first member of his family to go to school. He was the first colour president in his country and the first to be chosen with the universal suffrage system. He was imprisoned for 27 years after being accused of conspiracy to overthrow the government. He obtained different awards, such as the "Premio Príncipe de Asturias de Cooperación Internacional" in 1992 and the Nobel Peace Prize in 1993. He died in 2013 at the age of 95.

Nelson Mandela

Shakira

She was born in Barranquilla, a very poor area of Colombia, but has also Lebanese backgrounds. She started to sing when she was 10 around her city mixing different styles of music from her background, and learned to compose and English by herself to become an international singer. Now she is a singer-songwriter, record producer, dancer, businesswoman, UNICEF goodwill ambassador and Colombian philanthropist. She won many Grammy and other awards, and sang the official song in the 2010 Mundial Football Cup.

She was born in Pakistan. She is well-know because of her activism. in favour of the civil rights, especially the women ones in the valley of the Northwest of Pakistan, where the Taliban regime had banned the assistance to girls' schools. She suffered an attack in 2012 when she was 15 years old, in which an armed man shot her 3 times. She recovered of this attack and they took her to Birmingham where she lives at the moment. She won the Nobel Peace Prize in 2014.

Malala Yousafzi

Ferran Adrià

Is a Spanish chef born in Barcelona. He began to work with eighteen years old. He revolutionized the world of gastronomy and introduced it to a new era. He is the most awarded international chef thanks to his restaurant elBulli. His success is based on constant renewal, innovation and creativity. The restaurant El Bulli (in Gerona) has the highest gastronomic distinctions: the Best Restaurant in the World by the British magazine Restaurant. Adrià's method is based on several tips as: do not copy, innovate with passion, question or doubt everything you do, know your profession very well...

https://ferranadria.fundaciontelefonica.com/expo/

Sylvia is from Namibia and her dream is to become a Spanish teacher in her country and to set up the first Spanish academy in Namibia. To achieve this dream he has studied at the university in her country and has applied for financial aid - a scholarship - at the University of Las Palmas de Gran Canarias in Spain to specialize in teaching Spanish and Spanish culture. Sylvia is delighted in Spain. She likes teachers, his classmates and the city of Las Palmas de Gran Canaria seems beautiful to her. This experience is helping her to improve her skills. https://mujeresporafrica.es/sylvia-tuhafeni-quiere-ser-profesora-de-espanol-en-namibia-y-montar-su-propia-academia/

Sylvia Tuhafeni Tuyoleni

Usain Bolt

He is a Jamaican professional athlete. We was born and raised in a rural area of Jamanica with his brothers. His parents owned a small shop. He was very good at sports since he was a child and started to highlight and train when he was going to highschool. Now he holds eleven world titles and eight Olympics as a sprinter. Also he holds the world records for the 100 and 200 meters, and the 4×100 relay race with the Jamaican team. He is one of the seven athletes who in history have won titles in the youth, junior and absolute categories. It is known as "Lightning Bolt".

She was a catholic nun of Albanian origin who founded the religious congregation of Missionaries of Charity in Calcutta. During more than 45 years, she looked after the poverty, illness, orphan and dying people. She died in 1997 at the age of 87. She was beatified in 2013 for Juan Pablo II and canonized in 2016 for Francisco.

Teresa de Calcuta

Muhammad Yunus

He is a Bangladeshi social entrepreneur, banker, economist, and social leader awarded the Nobel Peace Prize for developing the Grameen Bank and being the developer of the concepts of microcredit, and microfinance. These credits are granted to entrepreneurs who are too poor to qualify for a loan in a traditional bank. In 2006, Yunus and the Grameen Bank were awarded the Nobel Peace Prize "for their efforts to encourage social and economic development from below."

Did you know this people? What do you think about them and their stories?

3. 2 Lesson 2: Abilities

Communication: Thanks to it we can interact with others and obtain information.

Analytical: Thanks to it we can separate and examine the data and the problems to understand them better.

Technology: Thanks to it we use computers, mobile phones and all the machines of our day to day.

Managing priorities: Thanks to it we can know what is important and what is not.

Problem-solving: Thanks to it we can solve the problems that we encounter in our day to day.

Team work: Thanks to it we can work with other people side by side.

Planning and organizing: Thanks to it we can decide how we will do things, we know how to make a plan: first I have to do this, then the other.

What other abilities do you know? Name them, and explain them.

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Stories with abilities

Here are some stories of people facing different situations related to one ability. Discuss in pairs and match each ability with each story. Then check the answers and compare the contributions of each pair in big group.

- **A.** Paul has to do a project work with Martha, Lucy and Paul, but he doesn't know how to organize it. Martha always has lead the projects in her work, so she has decided to distribute the tasks
- **B.** During the work elaboration, Lucy and John had problems to develop their common part. So Paul had helped them to solve their differences by talking about the problems that they have had to put in common.
- **C.** When they have finished their work, they had decided to make a dessert between the 4. To make it, they will have to reach an agreement of what they want to do and they will have to work like a team.
- **D.** Lucy has got problems with her computer and John has helped her to solve them because he works with the technological resources every day.
- **E.** Martha has gone on a trip with her family to London. Because of it was their first time there, they have entered in a tourist office to ask for information of the city.

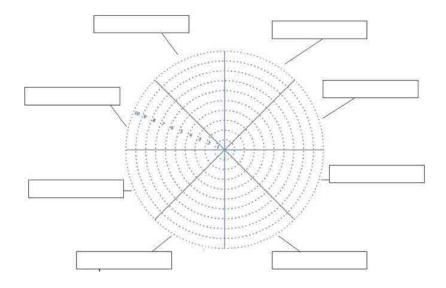
(Planning and organizing) - (Communication) - (Problem solving) - (Technology) - (Team - work)

Personal and professional life

Which ones do you think are more important in the different fields: personal, social and professional? Why?

How can you boost or use the ones you have? How to develop the ones you lack or have less developed? Give some real examples

Have a look at the circle. Reflect on what are the abilities you think are more important for life and their challenges. Fill each space with one of those abilities, and then colour more or less each side, depending on how you think you have developed each area.



3.3 Lesson 3: Entrepreneurship

Personal exercise: Prepare a short exposition of a real person you know (well-known or not, of your own culture...) who succeed in something and analyse and explain the abilities you think he/she has. Try to explain:

- Who he/she is?
- What did he/she do?
- Why you consider him/her someone successful?
- Which abilities you consider he/she has and help him/her to succeed?

Entrepreneurship: attitude and aptitude that a person takes to start a new project through ideas and opportunities.

It doesn't refers only to the professional area, or to business, but also to personal area, creative solving problems, etc. All of the previous stories show abilities related to entrepreneurship.

Here are some personal barriers you need to overcome in order to be a entrepreneurial person. Can you think of any others? Can you think of any ideas or advices to overcome them?

- Shame
- Low selfsteem
- Not know to work in team
- Sloth

Overcoming problems:

In groups and through role-playing try to solve some different situations or problems for an entrepreneur person. Prepare a short story and represent it in front of the rest of the class. Ask your classma-

Peter has to present a project in his office, in which he has been working for months, but he has forgotten the presentation at home and doesn't has time to go back what can he do?

In the drawing lesson, the teacher has asked their students to draw their family and then describe it, but Louis is ashamed to speak in front of his colleagues what can he do?

Mirtha has to make a desset for a party she has been invited but doesn't know where to buy some special ingredients is her new town. ¿What can she do?

Personal exercise: Make a list of the problems/barriers you have to achieve your goals. In each of the problems make three lists, writing there: what you tried and didn't work, what you tried and worked, and new ideas you could try to solve the problems.

Professions:

Let's review some vocabulary:



Fireman/firewoman



Teacher



Policeman/policewoman



Business man/woman



Nurse



Actor/actress



Chef



Doctor



Dentist







Singer



Housekeeper



Farmer



Judge



Driver

What is your profession? What abilities and capacities are needed for that profession? Share with your classmates. Each profession requires important and different abilities that sometimes we aren't aware of. And you can use those abilities for other challenges in your life.

Do you have another desirable profession or important challenge in your life you want to achieve? Let's reflect in group what abilities you need for that profession or idea.

3.4 Lesson 4: Budget management

Budget: it refers to a detailed summary that shows the incomes and outcomes for a period of time. It is the most efficient and useful way to manage our money and to visualize our future financial movements.

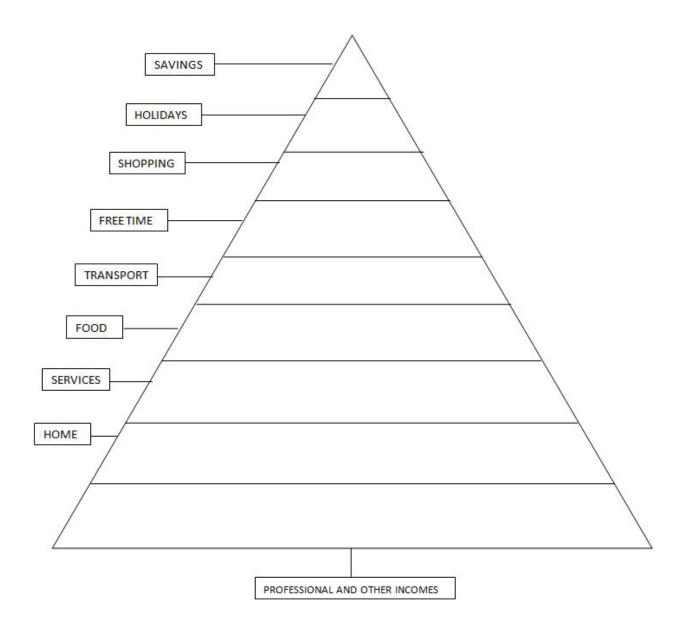
What are the elements that make a budget? Incomes and outcomes of a person. What is a balanced budget? A balanced budget refers to a budget where the incomes are equal or higher than the outcomes.

In certain situations people might want to consume things that are more expensive than what they

can actually afford to buy and this can be dangerous because it can lead to financial instability and bankruptcy. Thus it is important to adequately know and analyze our incomes and the capacity to consume and not consume certain things.

Monthly Budget activity:

Let's see the concepts of a budget and give some examples for each part.



Use some of the following "life flashcards" (choose one example of "professional category and other incomes") to imagine the situation of a person. Pick different cards of all the categories (home, food, transport, free time...) and debate what card is more suitable for the person in each category (according to his/her income and situation) to end up with a balanced budget. Choose a flashcard from each category following the pyramid's order and try to agree on the flashcards being chosen.

Professional category

Lawyer

2.400€

Kitchen assistant

780€

Accountant

1.300 €

Home

Rented attic with a terrace of 60 meters

1.200 €

Loan mortgage of own apartment with two rooms

600€

Loan mortgage of a house with one room in the outskirts of the city

400 €

Services

Phone and internet: 70€

Electricity and heat: 100€

Water: 15€

Community: 15€

Phone (doesn't have internet): 14€

Electricity and heat: 86€

Community (including water): 10€

Phone and internet with optical

fibre: 90€

Electricity and heat: 150€

Water: 20€

Community (including swimming pool and gardens): 60€

Food

Prepares homemade food most of the days

200€

Eats in restaurants all days

400€

Goes to restaurants on holidays. Cooks at home during the rest of the week

300€

Transport

Public transport

60€

Use of daily new car

400€

Use (second hand) car on weekends and public transport during the rest of the week

200€

Free time

Sports

120€

Films at home

30€

Concerts and events every weekend

270€

Shopping

Second hand

50€

On sales

100 €

First brands

200€

Holidays

Luxury hotel all included

1.400 €

Standard apartotel 3 stars

650€

Small flat rented

350€

Savings

Doesn't has budget line for savings At least the 20% of his/her income

At least the 10% of his/her income

Use some of the following "future cards" with inconveniences or eventualities that can happen to the character, and try to find solutions or make changes in the monthly budget to overcame this eventualities:



Let's reflect together: do you think that the prizes of some products are suitable? For example: the prize of the public transport. Are the prices of these products or services similar or different in your origin countries?

Personal exercise: Design your own plan to achieve your goal or challenge using all the ideas developed in the Unit and the models and tools provided.

EXERCISES

Choose the correct answer from the different options:

- 1. "All the human beings have the same needs but different desires"
 - a) True
 - b) False

2. Which are the five parts in the Maslow pyramid?

- **a)** Self- actualization, esteem-needs, belongingness and love needs, safety needs and physiological-needs.
- b) Food, water, esteem-needs, safety needs and belongingness and love needs.
- c) Friends, security, self-actualization, esteem- needs and physiological needs.

3. In which three needs is divided the Maslow pyramid?

- a) Self-actualization, physiological needs and basic needs.
- b) Self- fulfilment needs, physiological needs and basic needs.
- **c)** None of them.

4. Which one is not a basic need?

- a) Security and safety need
- **b)** Prestige
- c) Rest

5. Safety is a:

- a) Basic need
- **b)** Physiological need
- c) Self- fulfilment needs

6. Life conditions or starting point:

- a) Determines the development of an ability
- **b)** Influences is the development of an ability
- c) Isn't related with the development of an ability

7. Which is an example of ability?

- a) Knowing the alphabet
- **b)** Problem solving
- c) Sleeping

8. Communication:

- a) is the ability to co-operate with the others.
- b) is the daily computer use and the job relating technological skills mainly.
- **c)** is the ability that serves to interact with people and provides information.

9. An ability as "planning and organizing" is only useful for.

- a) Profesional life
- **b)** Personal life
- c) Both of them

10. You can have or don't have an ability, but you cannot have a half-developed ability:

- a) True
- **b)** False

11. Entrepreneurship is a competence related with:

- a) Achieving personal goals
- **b)** Developing your own bussines
- c) Both

12. Which of these could be a barrier to achieve one goal:

- a) Shame
- **b)** High selfsteem
- c) Creativity

13. Which of these could be a solution for a problem:

- a) Sloth
- **b)** Communication
- c) Not to know to work in team

14. "There are many ways to solve one same problem"

- a) True
- b) False

15. "You cannot plan how to solve a problem"

- a) True
- b) False

16. Nurse is a person who:

- a) Assist sick people
- **b)** Turn off fires
- c) Performs in films or theatres

17. To be a teacher you need to be:

- a) Strong
- **b)** Patient
- c) Technological

18. What is an income?

- a) The money you receive for goods or services.
- b) The money you have.
- c) The money you wish you have

19. What is an outcome?

- a) The money you get for what you do.
- **b)** Basic needs.
- c) Final product or consequence.

20. Which are examples of things that contain a monthly budget?

- a) Savings, transport, food, free time and shopping.
- **b)** Physiological needs, biological needs, water and food.
- c) Food, water, esteem-needs, safety needs and belongingness and love needs.



