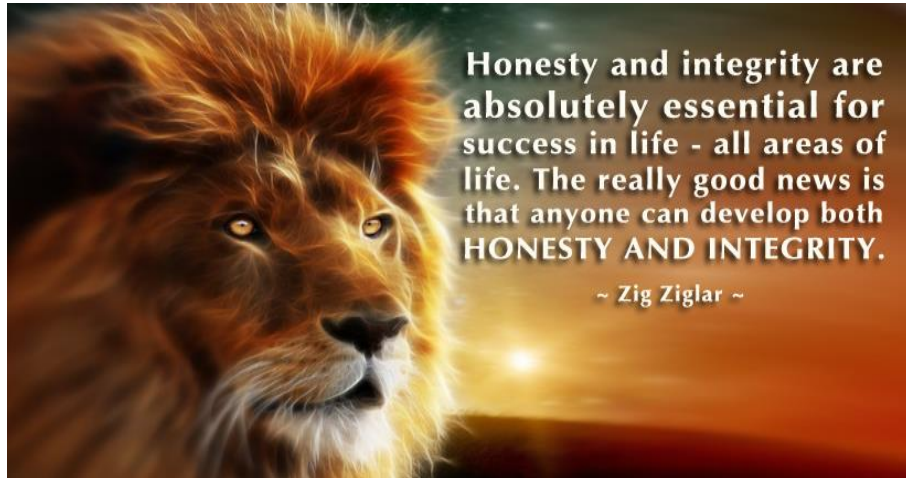


**INTEGRITY AND SUCCESSFUL TRADING
(Basic Business Ethics)**

Participants Workbook



1. In Groups of 3 or 4

Discuss 'what is corruption' and share your conclusion with whole group

Corruption is:

2. What experience have you known of corruption (Groups 3 or 4)?

Discuss what examples you know of corruption and what effect did it have?

3. Is corruption..... – tick what you think?

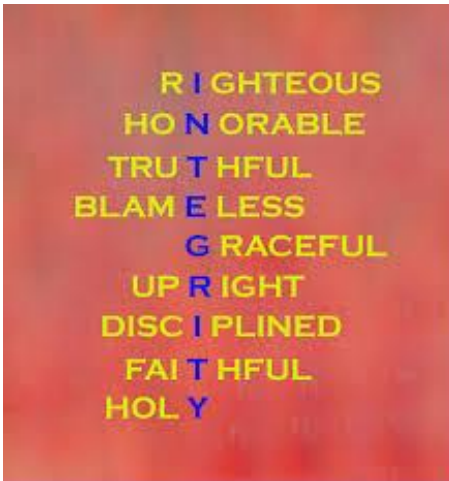
- Always Wrong
- Sometimes wrong
- Sometimes OK
- Always OK

4. How could corruption affect a business?

Discuss with whole Group

5. Integrity – avoids corruption and builds your future success in life!

Corrupt practices, crime and misuse of money can destroy businesses and personal reputations



“If you don't have integrity, you have nothing. You can't buy it. You can have all the money in the world, but if you are not a moral and ethical person, you really have nothing.” Henry Kravis



6 Practical Guidelines for Integrity and Good Management,

These will help you start and build a successful and respected enterprise,

Tick each box if you understand and believe you could do that.....

- 1. View your enterprise both as a means of generating income and of serving and helping others
- 2. You will need to work very hard for long hours and keep being optimistic
- 3. Start small and show you can do it – but think big.
- 4. Commit as much time as needed to start up and establish your business– you may need to commit ten hours per day five or even six days per week to building this business for the first two or three years
- 5. Become an expert in your business and the market you are serving. Research on the internet, read books and journals, talk to others. Make sure you know



who your competitors are and what prices and quality they provide

- 6. Build good positive relationships with all your business contacts
- 7. When you tell anyone you will do something – make sure you do it and never promise what you cannot deliver!
- 8. Keep good written records of all sales and purchases (Income and expenditure)
- 9. Always Buy good quality raw materials (eg seeds) from a trustworthy source
- 10. Try to delight your customers with your products, your service and the value and quality of your goods or service.
- 11. If you have an appointment to meet anyone – be there at the agreed time! Always allow time to find any new address you are visiting
- 12. Ensure consistent quality in all the goods you sell. Find ways of using, reworking or selling unacceptable quality produce.
- 13. Deal with any complaint promptly and fairly making recompense as appropriate
- 14. Respect and care for your local environment. Never cause any contamination, or bad odours with waste materials and dispose of all waste materials properly
- 15. As far as possible keep your work area separate to your family or living space
- 16. Work tidily and always give yourself time to clean up and leave your work area clean and ready for the next day. Leave no rubbish or waste in the streets!
- 17. Make sure that no-one can ever be hurt by any equipment you use or by any product you sell
- 18. Keep a list of the things you need to do and do them!
- 19. Make sure all your business dealings are open to scrutiny and honest
- 20. Resist any corrupt practices. Do not pay or accept bribes of any sort even if they would benefit your business, your personal income or your status. Avoid giving large gifts or lavish entertaining. This will not be easy to do!



21. Any money borrowed or given to help my business may only ever be used for that purpose, unless a change of use is agreed with the person who has provided the money, before any change in use is made
22. Meetings, never arrive late, be prepared, take notes, don't monopolise the discussion, listen carefully to what others are saying, don't chew gum or smoke and make sure your mobile phone is switched off. Be interested, focus on the subject of the meeting, stay alert and ask questions. Dress well and present a positive image. Avoid personal attack or argument but address issues of conflict or difference politely but firmly. Make sure you follow through with any agreed action
23. Keep yourself fit by regular exercise and as far as possible eat a healthy diet
24. Keep personal and business expenses separate. Pay yourself a salary – when you can afford to and keep records. Don't take or borrow money from your business for your personal use
25. Don't keep large amounts of cash in your home. Consider setting up a bank account to keep your money safe
26. Build and keep good relationships by making sure that phone calls, letters, and e-mails are replied to as soon as possible and not forgotten
27. Sell what the market (your customers) wants to buy
28. Keep accurate records, with invoices and receipts of all your transactions
29. Don't give product or business capital away to friends or relatives
30. If you can supply other products - tell your customers about them
31. Try to avoid selling all your produce to just one customer – if things go wrong you will lose all your sales
32. Avoid giving products to those who say they cannot afford to pay
33. Focus, focus, focus concentrate on your one venture
34. Always be willing to help and encourage others
35. Smile often, even when you don't feel very happy



Discuss with whole group any guidelines you don't understand or disagree with?

It is hoped that these guidelines will be helpful and adopted as your personal and 'Business Policy'

They will give you a sound basis that will best ensure your success, and a high reputation for integrity and helpfulness in your business and in your community

7. Remember.....

