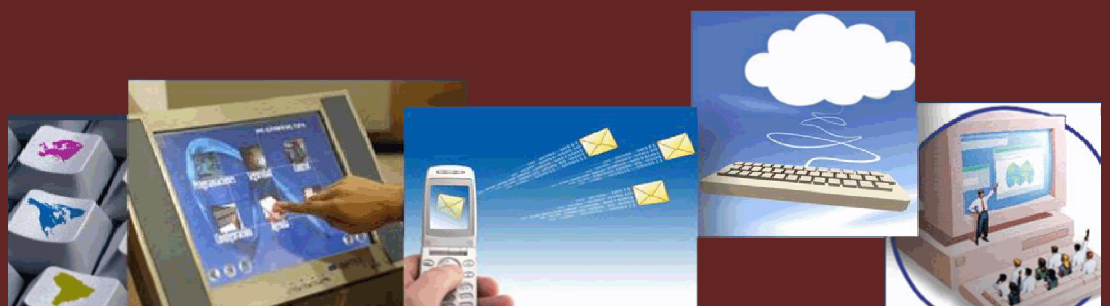


Can ICTs help me improve my business?

A brief handbook for micro and
small entrepreneurs from Latin
America and the Caribbean



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On behalf of ILO/Cinterfor, Angel L. Vidal has translated, updated and adapted this handbook for the English speaking Caribbean countries.

The document reflects the author's positions, and the International Labour Office and ILO/Cinterfor bear no responsibility for its contents.

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¹ www.jpc.com.jm

SUMMARY

INTRODUCTION	7
1. ICTS HELP ME... IMPROVE THE MANAGEMENT OF MY BUSINESS	9
2. ICTS HELP ME ... MAKE IT EASIER TO COMPLY WITH ADMINISTRATIVE FORMALITIES	15
3. ICTS HELP ME ... COMMUNICATE BETTER WITH CLIENTS AND PROVIDERS	19
4. ICTS HELP ME ... DEVELOP MY SKILLS	27
GLOSSARY	31

INTRODUCTION

This brief handbook has been produced within the framework of a series of activities developed and promoted by the Inter-American Development Bank, through its Multilateral Investment Fund (IDB/MIF), and the International Development Research Centre (IDRC), in support of micro and small enterprises in Latin America and the Caribbean and, more specifically, in relation to the use of information and communication technologies (ICTs).

Within that context, this publication seeks to be a practical tool for awareness building and to provide some basic guidance to incorporate or to improve the use of ICTs in micro and small enterprises.

The target group is...

All those micro and small entrepreneurs in Latin America and the Caribbean that do not yet use ICTs in their business or who are wishing to expand or improve the use of ICTs in other areas of corporate life.

The aim

This handbook intends to make sure that, at the end of its reading, micro and small entrepreneurs and workers are able to analyze and understand the potential and specific advantages of using ICTs for improving their businesses.

More specifically, micro and small entrepreneurs will be able to:

- Identify the advantages of using ICTs in different areas of the business life (management procedures, communication, marketing, networking, learning and developing skills etc.).
- Identify ICTs tools available, especially those that are free or of very low cost.
- Decide which ICTs tools and applications are the most useful for their business.

About the structure of the handbook

To facilitate the reading and understanding of the contents, this handbook is separated into four chapters, organized around the key issues that a micro or small entrepreneur faces when running his business:

- ICTs help me... improve the management of my business (accountancy, stocks control, inventory, etc.)
- ICTs help me ... make it easier to comply with administrative formalities (the importance of using as much as possible on-line access to administrative and legal issues; from business registration to taxation)
- ICTs help me... communicate better with clients and providers (from using e-mail or a simple web site to using social media or a sophisticated e-commerce system).
- ICTs help me... develop my skills (e-learning, networking, etc.)

In each of these chapters, some conceptual aspects are explained briefly and in a simple way, most importantly, tips and clues on what kind of tools can be used are given.

In the case of free or partially free tools and applications, we will indicate from where you can download them.

Each chapter also includes a summary of the main points that should be taken into consideration when making decisions, so that the reader can be sure that he or she understands the key contents of the chapter. At the end of the chapter, it is suggested that you implement an activity to help contextualize and define solutions that are fitting the needs of your business.

Throughout the text we also deal with topics such as computer security, ergonomics and safety and health at work which is essential when intensively using computers and ICTs.

And last but not least: we sincerely wish that this handbook is useful to all readers.

Enjoy!

1

ICTS HELP ME...

IMPROVE THE MANAGEMENT OF MY BUSINESS



Can ICTs help me to better manage my business accountancy?

To control your business accountancy, to prepare the inventory, to know better the situation of the goods you have in stock, and other similar tasks can be performed in a much simpler and more effective (and even nicer) way using ICTs tools.

As you will see, there are many possibilities, from the simplest and least expensive tools to the most sophisticated and expensive.

Is it possible to easily control the stock of goods in my store or to prepare the annual inventory using ICTs tools?

A simple **spreadsheet**² can help you to prepare your annual inventory. It can also help you to control the entries and exits of goods, components or spare parts you have in your store.

Additionally, it can help you to prepare a perfectly legal basic accountancy of your business.

As you will see in this chapter having a good spreadsheet on your computer is not a problem in terms of costs. It is possible to use free softwares that are available on the internet. Sometimes, you don't need to download them to your computer: you work with them directly on the net, as if they were a web page. This is what is known as "**Cloud computing**".



Is there any important issue that I need to take into consideration in these preliminary steps?

Yes, there are a couple of essential issues that you need to keep in mind.

✓ **Computer security.** If you step forward and you decide to use more of your computer and, in general ICTs, to prepare your accountancy, your inventory, etc. do not forget that computer security is crucial.

² <http://en.wikipedia.org/wiki/Spreadsheet>

Install and use a good antivirus and a good protection system when your computer is online.

At <http://top-10-antivirus.net> you can find a good selection and analysis of the best antivirus and internet security tools available in 2012.

And you have several good and totally free antivirus solutions. At <http://www.pcmag.com/article2/0,2817,2400355,00.asp?obref=obinsite> you will find a good analysis of the free tools available as well as the link to the places from where you can download the product of your choice.

✓ Compliance with national **rules and regulations**. Keep in mind that the accounting of your business must comply with the laws and regulations of your country. Therefore, you must make sure that the software or system you use fits the **laws and accounting standards of your country**.



What softwares and applications are available? How can I have access to them?

First things first: if you decide to use a spreadsheet, the first option is to check if you have **Microsoft Office**. If so, your spreadsheet is one of the softwares of this package, **Excel**.

How can you get started in the basic use of Excel? There are many alternatives, but, for instance, you can start watching some video tutorials.

At <http://www.youtube.com/user/MotionTraining/videos> you have more than 30 videos that can help you to start.

Alternatively, go to <http://office.microsoft.com/en-us/training-FX101782702.aspx> the official (and free) training site of Microsoft. They have Excel tutorials for all needs, from basic to advance.

In addition, you can also contact your local chamber of commerce or vocational training institution as it is standard that they run regular courses on the use of Excel and similar tools.

And if I don't have Microsoft Office on my computer or I have no resources to buy it?

There is an excellent and totally free alternative called **Open Office**.

It is an entirely free package that integrates, as it is in the case of Microsoft, a number of tools including **Calc**, an excellent spreadsheet.



You can download the full Open Office package and Calc from <http://www.openoffice.org/>

Another option is **Libre Office**, another powerful and free package similar to Open Office that you can download from <http://www.libreoffice.org/> The name of the spreadsheet software included in this package is also **Calc**.

In the case of Open Office Calc, there is a good collection of tutorials at http://www.tutorialsforopenoffice.org/category_index/spreadsheet.html

What other tools can I use instead of the spreadsheet?

If you wish to have a more advanced control of your stock or a more sophisticated and dynamic inventory, you can use **Access**, another application of the Microsoft Office package.

Or **Base**, the free database software of the Open Office (also available in Libre Office).

They are all excellent solutions but need more training or help from a person well acquainted with the use of the software.

And what about accounting?

As said before, we can also use **Excel** or **Calc**, although basic accounting can be done without problem using any of these two softwares.

In addition, at <http://office.microsoft.com/en-us/templates/CT001226191.aspx> you can download many accounting and finance templates for **Excel**.

At <http://templates.libreoffice.org/template-center> and <http://templates.services.openoffice.org/en/taxonomy/term/5> you can find many templates for **Calc** (Libre Office and Open Office versions).

However, accounting is something quite delicate that must comply with specific legal requirements for each country. Therefore, in many cases it is wise and useful to have the advice of a good accountant.

In addition, there are projects and institutions nationally and regionally that can help you both at the level of legal advice and providing you with the right templates or software for bookkeeping, budgeting and finance.

One example is the **SME Toolkit Caribbean** <http://caribbean.smetoolkit.org/caribbean/> an initiative of IFC/WB³ in collaboration with Business Development Company Limited (BDC), the implementing agency for the Government of Trinidad and Tobago's policy for enterprise development.



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And on **ILO/Cinterfor's** website you can find links to many of the institutions of the Region that can advise and help you in this regard.

Go to <http://www.oitcinterfor.org/node/597> then click on the map to choose the institution that works in the country where you have your business.

³ International Finance Corporation, World Bank Group.

Activity



1. As a first activity, we suggest you control the security of your computer. If you already have an antivirus, please check that it is updated and running properly. If you do not have an antivirus yet remember that you can also use one free.
Go to <http://www.pcmag.com/article2/0,2817,2400355,00.asp?obref=obinsite> make your choice and run the software on your computer in order to make sure that it is virus free.
2. Once you have installed your anti-virus, we suggest that you explore some of the alternatives proposed in this chapter and analyze which of them can better fit the needs of your business accounting and the country's legal requirements for accounting.

Possible options		
Software	Easy to use/user friendly: 1=easy; 2=I will need some support; 3=difficult, I will need to outsource	Legal requirements C=compatible ; I=Incompatible
Option 1 (for instance Excel)		
Option 2 (for instance Calc)		
Option 3		
Option 4		

2

ICTS HELP ME...

MAKE IT EASIER TO COMPLY WITH ADMINISTRATIVE FORMALITIES



Can information and communication technologies make it easier to comply with administrative formalities?

Increasingly, national, departmental/county and even local governments and public administration are making more and more personal and business-related transactions accessible over the internet.

This is an irreversible trend although it has different speeds depending on the country. In the more developed countries, almost all the necessary formalities for the creation of a business (and of course of a micro and small enterprise) are quickly done via the internet.

For example, to create and register a micro enterprise or an SME in Denmark takes between 20 to 60 minutes of your time if you do it online. You simply need to fill in a couple of forms that are accessible in a single internet portal (one-stop-shop) and your business will be registered and ready to operate in 3 to 5 days.



It is clear that this is not yet possible in many countries, that is the trend and, therefore, **there is no doubt that ICTs can facilitate us in complying with many administrative, legal and fiscal**

procedures related to the day-to-day life of our business via internet.

Let us look at some examples...

✓ **Trinidad and Tobago** - Business Development Company Limited (**BDC**) is the implementing agency for the Government of Trinidad and Tobago's policy for enterprise development.

And among other services, at www.bdc.co.tt/bbs.php?page=88 BDC is offering free access to many online forms related to administrative issues ranging from the registration of your business to the application form for leasing operations.

✓ **Jamaica** - The **Companies Office of Jamaica** is a Department of the Ministry of Industry, Commerce & Technology with responsibility for the day-to-day administration of business-related issues. From their portal www.orcjamaica.com you can have direct access to online services such as business reservation, business registration, modification of name of the business director, visualization of all the legal documents related to your business, etc.

✓ **Barbados** - **SBA**, the Small Business Association of Barbados at <http://sba.org.bb/resource-centre/?did=52> gives access to several on-line services, including access to VETAS, a secure web-based system, which allows the entrepreneur to interact with the Value Added Tax (VAT) and Excise Divisions via the internet.

What should I need to take into account before initiating an online transaction related to my business?



1. Before you start any administrative transaction related to your business (for instance, the name registration or a VAT transaction) in the “traditional” way, invest a few minutes and **check if the same transaction can be partially or totally done via internet.**

How can it be done? Basically you have three ways:

1. Go to your computer, and use a search engine like **Google** or **Bing**. You can type, for example “small business VAT” or “micro enterprise registration in” (your country) and you will see that the system gives you good tips on how you can deal with that specific issue.
2. Consult the web page of the local chamber of commerce, the local or national small enterprises association, etc. as in general they have all the relevant links to the services you may need.
3. Check with the training institution of the ILO/Cinterfor network operating in your country (go to <http://www.oitcinterfor.org/node/597> then click on the map to choose the institution that works in the country where you have your business).



In those cases where you can access the necessary forms by downloading them from the internet, do not hesitate, do it: you will save a lot of time!

Normally forms may be opened, printed and edited simply using Microsoft Office Word processing (Word) or OpenOffice (Writer). But occasionally, you may need a software that allows you to open documents in a format called pdf. The software is called Acrobat Reader and it is free. You can download it from <http://get.adobe.com/reader>

Check list of issues that I need to verify beforehand



As we pointed out before, in some cases you can complete partially or totally the administrative transaction or paperwork over the internet, thus saving time and money.

But do not forget that when this is possible, it is important to take some basic precautions:

1. Make sure that the computer you will use is protected with a good antivirus.
2. Make sure that your computer is connected to a printer that works, as it is highly recommended that you save a hard copy of the form or transaction you have made online (you should keep as well, a copy of the file –backup– on your computer).
3. Perform the procedure only in a moment of calm and when you know that you are not going to be interrupted or distracted: you will save time and avoid errors!
4. Be patient, especially the first time. Electronic procedures are, in general, simple and clear, but the first time you must familiarize yourself with the system and you will need to learn a couple of new things. Therefore, and especially if you are a beginner, take your time and be patient.



Activity

Please think and try to identify two or three administrative procedures/transactions that you must perform on a regular basis for your business, for instance to pay the VAT or another tax, to ask for a certification, to apply for licenses, etc.

1. Enter in a search engine (e.g. Google or Bing) the name of the transaction and your country (or city and country).
2. Check if it is possible to do the transaction on the internet.
3. If so, explore the steps to follow, (do not forget the issues described in the previous page). You can record the information and your findings in the following table.

Transactions that I need to do periodically	Link to the web page	Remarks/notes
Transaction 1		
Transaction 2		
Transaction 3		

4. Share the information and your experience with other micro or small entrepreneurs from your neighbourhood or your economic sector.

3

ICTS HELP ME...

COMMUNICATE BETTER WITH CLIENTS AND PROVIDERS



Can I use ICTs to improve the communication with my clients or with my providers? Can ICTs help me to get new customers?

The answer to these questions is, absolutely yes. **In the 21st Century the use of ICTs is more and more closely linked both to the quality of the products or services that we sell and to the quality and intensity of the communication and interaction with clients and providers.**

And this is true for any type of economic activity, from the simplest to the most sophisticated one.

There is an increasing number of micro and small enterprises that use ICTs to become more competitive and to increase their income. A few examples from real life:

1. A micro entrepreneur whose activity is as simple as cleaning windows in homes and offices. He increased the number of customers by making it possible to request his services via e-mail and SMS to his mobile phone;
2. A micro entrepreneur whose business is consultancy in several or specific fields: he offers his services through a simple Web page; he even uses the web page to offer free advice on some concrete issues. The quality of that free advice has increased his reputation and new clients have requested his services;
3. You also use ICTs to associate and network with other entrepreneurs with the aim of optimizing resources.

There are many examples of micro entrepreneurs in a same city or territory using ICTs and the potential of the internet to together improve the marketing of their products and services, for instance, the Caribbean Artisan Network www.caribbeanartisan.net



Which ICTs tools can I use and what for?

There are many tools available but we would like you to focus on the following:

1. **SMS.** It is the system that makes it possible to write and send short messages using your mobile phone. You can use the SMS, for instance, to inform a customer that the product he ordered is now available; to offer a new service or product; or to receive orders from customers or information from your suppliers.

2. **Instant messaging and computer to computer**

calls. You can also use a system such as Skype, for example. Skype allows you to send instant messages to the computers of your customers and providers. In addition, you can talk directly with them whenever you need to and it's free of charge. Even if they are on the other side of your country or in the far end of the world! You can even video conference with them to discuss a possible new contract. It is very useful for



customer care and technical support and much, much more... and all free of charge. Skype can be downloaded from www.skype.com. You can also use other softwares such as MS Messenger or Google Talk but Skype is the most commonly used (more than 500 million users worldwide).

3. **E-mail.** It can be used for many purposes: to inform your costumers of new products or services you are offering; to allow your clients to contact you; to inform about changes in the prices of your products; it is useful for customer care and technical support; you can even use the e-mail to send your clients' invoices, thereby saving time and money.

Additionally, sometimes you can use e-mail to provide the services you are offering (professional or technical advice to your clients via e-mail is increasingly becoming a daily part of life in the consultancy business).

4. **Web page or portal.** Your web page informs your clients and potential clients about: the products or services you sell; prices; how to contact you (phone, email, address, etc.). It can also include references from other clients you have that are very satisfied with your services, etc.

You do not need to have a very sophisticated web page; it can be a simple page but very efficient in terms of communication⁴.

5. **Social media.** Platforms and tools that allow you "to pass your message" in different formats, from the written word to video, reaching hundreds, thousands and even millions of people. The most popular (and better known) are:

1. Facebook – Google +
2. Twitter
3. YouTube - Vimeo
4. LinkedIn
5. Blogger – Wordpress

⁴ This modest but efficient website set up by a female micro entrepreneur in Jamaica can be a good example <http://douglasshair.cbt.cc>

Nowadays, social media is radically transforming the landscape of small enterprises as social media facilitates, for the first time, a real interaction with the consumer or client.

The information about your products and services can be shared and commented on. Complaints, suggestions or "congratulations" come directly from consumers and you can immediately comment, explain or provide additional information. And if the opinions and reactions that your customers make public are positive in relation to the quality of your services and products, this will almost automatically attract other new clients.

If you use social media properly you will also save a significant part of the money that you were allocating to traditional marketing and advertising.

Here are a few simple suggestions that can help you to achieve better results using social media instead of the more traditional marketing and advertising methods:

1. Inform customers of your new products or sales campaigns via **Facebook or Twitter**.
2. Start a simple business blog (this is very useful if you are in the consultancy business or you are mainly focused on business-to-business -B2B-).
3. Prepare a short video about your business and upload it to **YouTube or Vimeo**.

Other examples? There are many, and you can be sure that there are other micro and small entrepreneurs around that use these tools and are managing to have a bigger market share⁵.



⁵ A 30 seconds video in YouTube can tell a lot about your small business...

<http://youtu.be/F7pYVeMavd0>



Which software and tools are available? How can I have access to them, to purchase them? Are they expensive?

SMS, e-mail, a web page, social media... it seems expensive and complicated. But you will see that it is not.

Let us have a look at tools and software case by case.

1. **SMS.** The software is free as it is part of the package included in your cell/mobile phone, even if your phone is a cheap and unsophisticated one. The service is provided by your mobile phone operator. You pay for the service and, in general if you decide to use SMS as a means of communication with customers and providers, you can usually buy non expensive "packages", by paying a small monthly fee. These packages will allow you to intensively use SMS at a very low cost.

There is software that allows you to send SMS also from your own computer⁶. And there are also web based services that allow you to send totally free SMS from your computer within the Caribbean, for instance the one offered by **Tech Jamaica**⁷.

2. **E-mail and web pages.** Many times, the business providing you with internet access (what is called your Internet provider) includes free access at least to one e-mail account. And sometimes even give you free of charge a space where you can create your own micro/small enterprise web page.

And if you look around, you will find out that there are micro and small entrepreneurs whose main economic activity is to help others to create their e-mail systems and web pages.

And last but not least you can use the e-mail and web services that are "in the cloud". These services are free or very cheap and they are very reliable.

Therefore, let's have a look at the services offered by **Google** and more specifically those called **Google Applications for Business**.



They are all available at www.google.com/apps/intl/en/business/ in English, and you can also set up your system in almost any main language.

⁶ Almost all mobile phones producers of (Apple, Nokia, Motorola, HTC, Samsung, etc.) provide such softwares for free and can be downloaded from their websites.

⁷ www.techjamaica.com/component/option,com_web2sms/Itemid,40/

What are the services included?

1. You can have **one or several personalized e-mail boxes** of the type myname@mymicrobusiness.com

You will be able to manage all your email through Google mail and you will be able to synchronize your e-mail with your cell phone, several computers, etc.

You can access e-mail directly from your internet browser or from an e-mail client (software) such as Outlook Express, Outlook, Windows mail, Mac mail, iPhone, iPad, or Android smartphone or tablet.

You will be able to share your agenda on-line through Google Calendar.

You can create your web page by yourself or by hiring the services of another micro/small entrepreneur who specializes in web design.

You are also able to work and share documents, presentations, etc. with co-workers, partners, clients or providers via Google Docs.

And now the crucial question: how much will all these services cost?

All the information related to price and services is available at <http://www.google.com/apps/intl/en/business/features.html> but we can already tell you that for 60 or 65 USD a year you can have full access to all the services, including the purchase of your own business domain (.com or other). You can purchase your business domain via Google itself or through companies that are collaborating with Google such as **GoDaddy** www.godaddy.com

And last but not least: **Microsoft** has made available a similar package called **Office 365** (this is in fact the new version of MS Office Live Small Business). All the information is available at <http://smallbusiness.officelive.com>

2. **Facebook** – it is a free service. You go to www.facebook.com, you register yourself and/or your business and you can start operating. It is quite friendly, easy to manage and what is important is that you concentrate on the quality of the message you want to pass to clients.

Facebook also gives you the possibility of online advertising (this is a service you need to pay for).⁸

3. **Twitter** – is also a free service. You can register at www.twitter.com and you can start.



⁸ More information at www.facebook.com/help/ads-and-business-solutions

It is also very easy to use: follow your intuition. And, again, the issue is to concentrate on the content of what you want to say to your customers (in this case you have only 140 characters, so you really need to remain focused on the core message).

4. **LinkedIn** – is a social network that has captured the attention of more than 100 million professionals and entrepreneurs worldwide. It is a service with multiple levels, from basic free services that are very useful to services that are very sophisticated and come at a cost. You can register at <http://www.linkedin.com>



This network is primarily directed to the relationship with your peers than to having direct contact with your customers. However, it can be very useful for networking with other professionals and entrepreneurs, exchanging good practices, knowledge, relationships and experiences.

5. **Blogs** – How can a small business use and take advantage of a blog?

Blogs can help to:

- Provide free advice as a way of creating trust with existing or potential customer.
- Show your potential clients that “you know your stuff”, that you are up-to-date.
- Sensitize your clients in relation to how useful a new product or service that you are planning to launch in the near future can be.

If you want to create your business blog free of charge go to www.blogger.com or <http://wordpress.com>

Tip 1: Facebook, Twitter and LinkedIn can intercommunicate automatically. In other words: your message on Twitter about an interesting offer you want to make to your clients can automatically appear also in Facebook and LinkedIn which, in certain cases, can be very effective.

Tip 2: There is a free software named HootSuite, an essential tool for managing social networks by allowing teams to efficiently track conversations and measure campaign results. You can download this application at www.hootsuite.com

6. **YouTube** – perhaps the most popular social network (who has not seen a video uploaded on YouTube?) The use of short videos for marketing is continuously expanding. A modest video announcing your business, products or abilities can be uploaded on YouTube and be seen by thousands of people.



You can also create a link between your video in YouTube and your own website, your Facebook page or you can send it to your customers by email. In other words, the possibilities are endless.

You can register at www.youtube.com

Or you can use a similar social media, **Vimeo** www.vimeo.com



What should I keep in mind when promoting my business through the use of ICTs and social networks?

1. **Micro and small entrepreneurs are always short of time.** Therefore if you are planning to use ICTs (particularly social networks) to communicate with your clients and to promote your product avoid the most common mistake: **to be present in all social networks and media. Choose those more adequate for your type of business and prioritize.**
2. **You have to prioritize quality over quantity of information.** Few quality messages are much more effective than message-bombing your customers.
3. To promote your business through ICTs and social networks you have to **observe your current and potential clients: who they are, what they want, what they like, what they dislike, etc.**
4. It is advisable to **share views and experiences with other entrepreneurs** and to **learn from their achievements and mistakes** using ICTs in their business.



Activity

We suggest that you analyze the characteristics of your current and potential customers as a previous step before defining what would be the ICTs tools that you consider most appropriate to promote your products or services.

My customers			
<i>Who are they?</i>	<i>What kind of products/services do they like to purchase?</i>	<i>What do they not like about my products? Do they complain about any specific issue? What do they prefer most about my business?</i>	<i>What kind of ICTs tools do they use? E-mail? Facebook? YouTube? SMS?</i>
1.			
2.			
3.			

It can be very useful to speak to other small entrepreneurs in your neighbourhood or sector that already use ICTs to interact with customers (and suppliers).

Ask them to tell you their experience, how they began, if they had any relevant problems at the beginning, their achievements and mistakes, etc.

We suggest you collect the views of at least two of them, analyze them, and according to their characteristics, define where to begin.



Can ICTs contribute to the development of my skills? Can I learn using ICTs?

Nowadays it is a must to develop your skills, to keep up-to-date and incorporate new knowledge and capacities. These are key factors for the survival and development of your business. Companies are dealing more and more with complex contexts, subject to the influence of a multiplicity of factors -in great extent external- and need to survive in an economic world of permanent change.

Within that context your capacity to anticipate, detect, adapt and solve the problems that your small enterprise faces today and will face in the near future depends very much on your capacity to learn continuously, taking advantage of all training and learning opportunities around you.

However, you are a micro or small entrepreneur and you do not have much free time. And often it is difficult for you to leave your business for a few days, to travel long distances and to pay a high fee for participating in a training course.

It is in this point where ICTs can help you: the use of Information and Communication Technologies opens the doors to a world of learning opportunities. Blended-learning, e-learning, short seminars via internet, listening online, and even live, important conferences. It is a new world of flexible learning, where the training software can be shaped and delivered according to your needs, with lower cost and without long travelling.

Probably you have already heard about **e-learning** or distance learning. These expressions refer to training done remotely in virtual (not physical) environments. E-learning uses many different media and tools in support of the training process: web pages, e-mail, smart phones, forums, training platforms, video and video-conferencing, etc.

This type of training has the advantage that you can choose your hours of study and learn when and where you want: at home, at work, while travelling, using your cell phone or your laptop.

Nowadays, practically all training institutions, particularly those that are members of **ILO/Cinterfor network**, as well as other organizations that support SMEs have a wide range of e-learning courses.



(Go to <http://www.oitcinterfor.org/node/597> then click on the map to choose the institution that works in the country where you have your business).

Interestingly private and non profit organizations are also offering interesting e-learning programmes.

For instance **Alison**, an organization that offers more than 250 free courses on-line, ranging from IT issues, to project management, business and enterprise skills, financial & economic literacy, etc.

ILO/Cinterfor member institutions



All the information on the courses is available at <http://alison.com/course/>

At <http://caribbean.smetoolkit.org> you can also find very interesting resources that can be used for self learning and to keep you updated in several important issues.

And do not forget: you can use the search engine of your computer (Google, Bing or other) to search for specific training opportunities that match your needs.



Check list of issues to take into consideration before I start using ICTs tools for learning

When making decisions about what programme or training course you would like to follow, the most important factor is if that course is really relevant to your needs and possibilities. Therefore, before you make a choice, we suggest you to take a few minutes to think and:

- Identify what your training needs really are (or those of your partners or workers): what you need to learn or upgrade to meet the objective of improving the performance of your business. In other words, think carefully about the skills and competences required to make your business work smoother and better.
- Check on the training offers around you that can really match your needs.
- Analyze and assess the requirements and characteristics of the courses you have selected to make sure that they fit your needs and possibilities (contents of the programme, technological requirements, hourly or weekly work load, pre-requisites, costs, etc.).



Can I learn from other micro and small enterprises owners?

Absolutely yes! You can learn through e-learning or face-to-face training; we all can learn a lot from the interaction with other business people around us and, especially, sharing experiences and know-how with those who face problems similar to ours.

To share experiences, good practices and lessons learned, to confront perspectives and different solutions to common challenges, as well as to stimulate creativity, can help you make fewer mistakes and find proven success strategies.

The development of ICTs, especially social media, facilitates the creation of communities of practice and has expanded the possibilities of peer-to-peer collaboration and networking horizons for millions of micro and small entrepreneurs worldwide.

And here are a few examples of networking and experience and knowledge sharing simply using **Linkedin groups**:



1. Barbados Entrepreneurs, Micro And Small Business Group
2. Caribbean Community of Business Professionals (CCBP)
3. MercaTrade - Do business with Latin America and the Caribbean
4. WE Network Caribbean - Caribbean Women's Entrepreneurial Network
5. Entrepreneurs Caribbean Collaboration
6. Caribbean Technology Network
7. ... Etc.

Look around you, check with your local chamber of commerce or with the vocational training institution of the **ILO/Cinterfor network** operating in your country and do not hesitate to join one or two interesting networks or working groups that use ICTs to share, learn and make business together.



Activity

We suggest that you identify what the main goal for your business in the short term is.

Based on this goal, think about what you must do to achieve it. What additional skills and knowledge will you need to achieve the goal? What are the challenges?

Search for the available e-learning courses that fit your needs

Goal	To achieve the goal I need to....	I need these additional skills/competences ⁹	I need training on...	Available on-line learning opportunities & courses

⁹ You can prioritize the skills/competencies you need to develop according to the following scale:
1 - essential, 2 - important, 3 – secondary.

GLOSSARY

If you have difficulty understanding any of the ICTs-related terms that we use in this handbook, please do not hesitate to use a good glossary.

We recommend that you use www.ict4lt.org/en/en_glossary.htm an excellent glossary created by **ICT4LT** (Information and Communication Technology for Language Teachers)

And also remember that **Wikipedia** www.wikipedia.org is always a good source of information.

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Latin America and the Caribbean



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