ENTREPRENEURSHIP & EMPOWERMENT IN SOUTH AFRICA (2017 EESA Program)

MAR 4956a (7D84)/GEB 6930a (7D06): Supporting Emerging Enterprises MAR 4956b (7D85)/GEB 6930b (7D13): Entrepreneurship Field Experience

UNIVERSITY OF FLORIDA, COLORADO UNIVERSITY, TEXAS A&M UNIVERSITY, UNIV. OF THE WESTERN CAPE

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EESA Faculty: Dr. Michael Morris, <u>michael.morris@warrington.ufl.edu</u>

Prof. Erick Mueller, <u>erickmueller@yahoo.com</u>
Prof. Jamie Kraft, jamie.kraft@warrington.ufl.edu

Prof. Eslyn Isaacs, eisaacs@uwc.ac.za

Office Hours: 12:00-6:00 most days and by appointment (anytime)

Office: EMS (Business School) 3.32 and 3.35

Office Phone: TBA

Lectures Times: See Master Calendar, as times vary

Lecture Hall: MS4 in EMS Bldg. (student work room is SEM1 A Block in Law Bldg.)

Program Overview

Entrepreneurship is the key to the South African dream. It is a gateway to opportunities for those traditionally excluded from the economic and political mainstream. It is the nexus between ideas, resources, and daring individuals that results in sustainable economic development. There is a need for entrepreneurs with creative business concepts and the courage to turn these concepts into sustainable enterprises---enterprises that can create jobs while also providing society with needed products and services. However, most small businesses fail to achieve meaningful growth, are marginally profitable, and operate as "hand-to-mouth" types of ventures.

A relatively smaller number of ventures are responsible for the vast majority of new jobs, new products and services, and net new wealth creation in society. It is this reality that lies at the heart of the EESA program. The theme of this two-course sequence is *Masikhule* which means "to grow together." Our focus is to support the survival and growth of existing small businesses that are owned and managed by historically disadvantaged South Africans. We strive to make these ventures sustainable through hands-one consulting engagements completed by highly motivated and talented students.

To help facilitate the consulting process, the Center for Entrepreneurship and Innovation at the University of Florida has teamed with Colorado University and Texas A&M University in the USA and the University of the Western Cape in South Africa to provide rigorous training coaching and mentoring aimed at students trying to serve disadvantaged entrepreneurs. EESA participants will develop an understanding of the challenges and barriers to success encountered by firms that are generally: undercapitalized; lack market leverage; do not have deep knowledge of business "specialty" support functions such as accounting, law, finance, marketing or

advertising; have no powerful friends in high places; and lack economies of scale or scope. The program focuses on applying a model of how the small enterprise can meet these challenges in order to create a sustainable competitive advantage and long-term value.

Prerequisites and Professional Requirements

The fundamental prerequisite to participate in EESA is an entrepreneurial spirit and burning desire to make a difference in the lives of others! The nature of the EESA program requires you to act as "Ambassadors of Entrepreneurship" representing the University of the Western Cape, the University of Florida, Texas A&M University and Colorado University in your interactions with the local entrepreneurial community. This entails certain obligations to the clients we serve. You are asked to carefully consider the requirements of the EESA program and to commit yourself to the completion of all EESA program activities. You are expected to maintain a high level of professionalism at all times, including appropriate dress and courteous behavior, especially when visiting clients or interacting with client customers.

Program Objectives and Outcomes & Learning Objectives

The course sequence has ten primary learning objectives. Upon completion of this sequence of courses, you will be able to:

- Identify practices, qualities and styles of entrepreneurship by writing, speaking, and participating effectively in all course work;
- Analyze needs, motivations, goals, values, skills & behaviors related to entrepreneurship by participating in reflection and self-assessment through journal writing;
- Develop personal strategies to improve entrepreneurial behavior and achieve entrepreneurial goals.
- Appreciate the unique characteristics, requirements and contributions of emerging enterprises as well as the challenges/obstacles of a small business owner in a complex and changing environment;
- Master the consulting process, and develop a logical, systematic process for identifying the problems and opportunities confronting small entrepreneurial firms by using the SEE Model:
- Effectively critique the operations of the business and develop the ability to improve the efficiency and effectiveness of the venture in order to achieve sustainability and growth;
- Create tangible value for a consulting client through deliverables in the form of new methods, processes, systems, products, and services that will have a lasting impact on the long-term growth of the business;
- Demonstrate enhanced entrepreneurship and organization skills by establishing priorities, setting realistic expectations, and completing objectives within a team environment;
- Make a difference in the lives of historically disadvantaged South African entrepreneurs by establishing positive relationships, building trust, sharing information and experiences, solving problems and in the process learn immensely;
- Think and **act** entrepreneurially!

Program Structure

The EESA Program begins with an eight week online precourse. It will introduce you to many facets of the South African context. You will work through modules that address the culture, economy, history, social context, religious traditions, and township context of South Africa together with issues and resources related to entrepreneurship and historically disadvantaged South Africans.

This is then followed by the on-site program in South Africa, which includes six credit hours (two courses) offered under the auspices of EEE 4603/5603 and EEE 4610/5610 at the University of Florida. These two courses are pursued in parallel with one another: The first course consists of lecture sessions that address various aspects of an entrepreneurial venture and the consulting experience. These sessions, and the entire course sequence, is designed around the SEE (Supporting Emerging Enterprises) Model, which is a three-stage model intended to guide teams as they approach, analyze, and implement a set of value-creating deliverables for the client's entrepreneurial enterprise.

The second course, which overlaps with the first, involves the actual field experience in the form of consulting interventions. Students will be organized into teams consisting of 4 members, and each team will be assigned to 2 clients. Teams will meet regularly with each client, use the SEE Model to set priorities, and then move through an evolving series of steps culminating in a final consulting report submitted to the client and Dr. Morris and an oral presentation to the client.

Teaching Style And Delivery Format

In addition to the online components, the course material will be provided through experiential opportunities and seminars, and students will be expected to formally submit or present assignments and informally contribute to the lecture/workshop/client meeting sessions.

This is an "applied" course sequence. In that sense, it draws upon a variety of disciplines and encourages the student to integrate knowledge and skills from previous courses, life and/or work experiences. Students will encounter aspects of finance, marketing, operations, human resources, business & society, and technology in each of their consulting engagements.

The SEE sequence is concerned with "hands-on" interventions. Accordingly, the course format includes some short lectures, a number of very practical readings, class discussions of these readings within the context of emerging enterprises, a series of South African cases, a number of role plays, involvement of entrepreneurs, guest lectures from subject matter experts, and a series of applied class exercises.

In addition, guest speakers will play a prominent part in this class. These entrepreneurial leaders are giving their time freely in order to allow us to study their experience.

Course Reading Materials

The following will be the primary source of reading material for the two courses in the EESA-2017 Program:

Program Manual for Entrepreneurship Empowerment in South Africa

This two volume customized EESA Course Packet contains all the required readings and cases. It provides a link between 'book smarts' and 'street smarts' and will be a valuable resource on small business issues you may deal with during the program. Your entrepreneur is probably not the first to have the problems you have identified, and this resource is a good starting point for information. The Manual also assignments and worksheets for different parts of the consulting engagements. It also contains samples of all the typical final student reports for consulting projects.

Additional information will be available to complement the required course materials in the form of Supplementary Readings (provided in electronic format on course site).

Student Evaluation/ Grading

Students will receive a letter grade for each of the two courses, based upon how the quality of the work performed. Be aware that consultant learning is built upon a significantly different mindset and pedagogical process. For the EESA Program, expectations regarding the quality of the work you perform are set at a very high level – "professional excellence" – and low quality work must be redone and resubmitted until it meets that professionalism standard.

Each team will work with two clients. In terms of performance, each team must produce two letters of engagement (one for each client) within the first week, two SEE Models within the first three weeks, and a minimum of four client deliverables per client. These deliverables should cover at least 3 functional areas of the clients' businesses, such as Marketing, Accounting, or Operations.

When planning your team's deliverables, you should consider the quality and richness of your deliverables and the lasting impact they will have on your clients. Identifying funding sources may seem to be a viable deliverable, for example, but actually helping the client get that funding is much more meaningful. Good deliverables, then, are all about <u>implementation</u>, <u>meaningfulness</u>, <u>impacting operations</u>, and <u>producing results for the business!</u>

There are no examinations in the EESA program ----you are, in effect, developing a portfolio of solutions to problems. Again, the focus is on **IMPLEMENTING** and **DOING** not simply analyzing or learning. Consequently, you are evaluated based on the impact of deliverables, not on the quality of your recommendations or proposals of what the client should do – **ACTION** speaks louder than words. To facilitate an action orientation, your team will be required to prepare periodic assignments related to different aspects of the consulting experience for discussion and implementation. These 'mini-projects' are meant to help you significantly in the consulting process, both in terms of identification of problems and establishing a relationship with your client.

Near the end of the semester we will compile and review all of your submittals/deliverables into a portfolio that will be submitted to your instructor. The grading points are summarized in the table below with specific detailed guidelines provided elsewhere in the Program Manual.

EEE4603/5603- Supporting Emerging Enterprises

•	Class Participation/Contribution	35%
•	Case Discussion Leadership	15%
•	Class Exercises/Assignments	15%

- Oral Presentations of Final EESA Consulting Projects (to Class and Clients)
- Personal EESA Diary

15% 20%

Total 100 %

EEE 4610/5610 - Entrepreneurial Field Experience

Engagement Letters for each client (due first week)
 SEE Models for each client (due after two weeks)
 10% (5% per client)
 30% (15% per client)

• Client Deliverables (minimum of 4 deliverables for each client)

50% (25% per client)

• Quality of final write up

10% (5% per client)

Total 100%

Différences in Expectations & Requirements: Graduate vs. Undergraduate Students

All students in the program must be upper-level undergraduate, honors or graduate level students. While all students will be charged with producing substantive and tangible deliverables for their clients, the graduate students will be expected to make a unique contribution reflective of their advanced academic standing. Specifically, expectations of graduate students beyond those outlined above will include: a) these students will only work on teams with other graduate students; b) these students will be assigned to clients with more complex and sophisticated business contexts; c) these students will be expected to produce deeper, more comprehensive, and more complete solutions for their clients; d) these student teams will be expected to produce a minimum of five as opposed to four deliverables for their clients; and e) these students will be expected to provide leadership and guidance to the undergraduate teams as those students work on problem-solving with their clients.

Attendance and Participation

Participation in consulting activities is a privilege. Accordingly, attendance is required and you are expected to come to ALL meetings (i.e. lectures, client meetings, workshops, team meetings, outings) prepared, and play an active role in the discussions that take place. This means reading all material and preparing all assignments in advance. It reflects poorly on the EESA program and you as a student if your attendance of scheduled EESA activities is not perfect. Assessment criteria for participation include quality & depth of insights, level of preparation, ability to enrich discussion by drawing on your personal experience, and relevance of comments and questions.

Contributions to discussions include asking and answering questions, insights provided regarding the assigned material, examples that you bring into class of issues you are facing with your client, etc. Meaningful contributions typically possess one or more of the following properties:

- (1) offers a different and unique, but relevant, insight to the issue,
- (2) moves the discussion and analysis forward to generate new insights,
- (3) builds on the proceeding discussion,
- (4) relates a personal anecdote or experience in a way that helps to illuminate the ideas being discussed,
- (5) uses logic, evidence, and creative thinking, and

(6) is more than merely an expression of an opinion or feeling.

Case Discussion Leadership

We have written a number of short, hands-on cases that describe issues encountered by past EESA clients. In teams of 2 or 3, students will lead the class discussion of one of the cases.

Student Diaries

Each student will maintain a diary of their overall EESA experience. It is expected that students will make daily entries in the diary. This is not simply a timetable, but must include personal reflections, observations, discoveries regarding errant assumptions made by the student, mention of unusual developments during the consulting engagements, sharing of personal feelings at various points in time, and overall insights gained about various aspects of the experience.

The SEE Model

The Supporting Emerging Enterprise (SEE) model provides a simple and logical framework to guide you (and your client) through the consulting process. A detailed explanation of each layer of the SEE model is available in the Course Manual. The model structures the consulting engagement as it evolves through three interconnected layers of analysis:

- I. **Layer One: The Entrepreneurial Core** Evaluation of the foundation of the business looking at the entrepreneur, the business concept, and the business opportunity.
- II. Layer Two: Internal Operations and Resources Internal issues including financial records, operational systems, and the internal infrastructure of the business.
- III. Layer Three: External Relationships and Activities How the business interacts with the external relationships of the company.

Engagement Letter and Action Plan

The Engagement Letter is your contract with the client. It serves to define the consulting engagement and outlines what you will do during the consulting intervention as part of the field experience component. Key information to include in the letter is as follows:

- welcome your client to EESA program;
- introduce the consulting engagement in terms of overall goals;
- state nature of deliverables what you will do with the client by the end of the project;
- emphasize that you will work with client on actual implementation
- what you expect from the client (e.g., time, information types, access to customers, etc.);
- your proposed meeting frequency and place of meetings
- state your intention to keep all information about the business confidential, etc.
- indicate that client will receive final written report and oral summary
- indicate the dates the engagement begins and will end
- include signature lines for the team members, the client, and Dr. Morris

Final Consulting Report Outline

- ✓ Introduction to Project (1 page max)
- ✓ The SEE Model (about 10 pages)
- ✓ Deliverable One—write up
- ✓ Deliverable Two—write up
- ✓ Deliverable Three—write up
- ✓ Deliverable Four—write up
- ✓ Deliverable xxxx—write up
- ✓ Additional Recommendations to Client
- ✓ What Was Learned (~2 pages)
- ✓ Appendices (you decide what is necessary)

As you can see, it is all about deliverables. Individual deliverables can address issues with marketing, accounting, finance, operations, logistics, human resources, physical infrastructure, or the overall direction of the business. It is important to identify a deliverable early on for the client and to get it implemented in the business so that it is a permanent feature of operations. This helps build your credibility with the client. A unique challenge is that the entrepreneur frequently wants the consulting team to focus on one particular problem. However the team is expected to comprehensively break the business down, identify a range of key issues, and prioritize these issues (this is what happens with the SEE Model). Teams then must produce tangible deliverables that go well beyond general recommendations and provide evidence of implementation, acceptance by the client, and impact on the business. This requires the team to work closely with the client to develop simple, useable accounting systems, inventory management approaches, new production or service delivery systems, marketing ideas and materials, and so forth.

Each consulting team should submit two copies of the final report for the business with which the team had consulted (one copy for instructor; other copy for the client). It is important that this report is a *user-friendly* document that will add value to the running of your client's business. The final written report has no page restriction, but should be professional and sufficiently concise such that the client can use it. Please us TNR size 12 font and 1.5 line spacing, excluding Appendices).

Client Interactions

The difference between a successful and mediocre or unsuccessful consulting engagement is meaningful client contact, interaction, and face time. We want to do everything possible to facilitate this interaction. Accordingly, you have six weeks over which to interact with your clients. You decide the times, numbers and lengths of the interactions. In the end, though, you must "live in the business".

Your clients will complete a feedback form about their experience of the consulting engagement including how helpful work done for the business was, how much it helped the client/staff, and so forth. The client's evaluation of your efforts will center around the significance of your team's contributions and the extent of your impact on the business i.e. if assessed in terms of a Rand/US dollar value, what this value would be. The client's satisfaction with the team's inputs will be taken into consideration in allocating a grade for the consulting project.

The Structure of the Modules in the Live Class

The classroom component of the program will include nine modules, briefly summarized below, plus five orientation sessions. Additional detail on the modules can be found in the Program Manual, just before the set of readings that go with each particular module.

Class 1: Introduction and Conceptual Approach

This class will serve several purposes. It will introduce students to the SEE Model, the instructor team, and the course syllabus, including a number of administrative details. Students will be assigned to consulting teams, and two clients will be allocated to each team. The basic requirements and expectations of the course will be outlined, including the formats for the final consulting report, assignments, case analyses, and diary which each student must keep. The session will also include a discussion of the many cultural issues that may arise from dealing with the SEE clients. There will be a detailed discussion of the initial client meeting, a crucial element in a successful consulting engagement. Special emphasis will be placed on deliverables, project timelines, and managing client expectations. The importance of, and approaches to, building a trusting relationship with the clients will be stressed. Further, fundamental differences involved when consulting with a start-up business vs. a larger corporation will be introduced. Although many of the course topics parallel the basic business school curriculum, the need to tailor this knowledge-base to reflect the distinct nature and nuances of the small business consulting environment will be explored. Students will also be introduced to the SEE Model, which is to be used by the students when performing their consulting engagements. This model will provide a logical approach to consulting that will facilitate the exploration of the entire business entity. Lastly, a success story from the previous consulting engagements coming out of the EESA Program will be discussed.

Readings to be prepared in advance of Class 1:

Using the SEE Model

Sample Consulting Report

Informal Sector Activity as Entrepreneurship: Insights from a South African Township Management Development and Learning in Micro Businesses: a miising link in research and policy, D. Devins et al.

Entrepreneurship Training for Emerging SMEs in South Africa, W. Ladzani and J. van Vuuren

Case: T & I Hair Salon

Class 2: Structuring the Engagement, Warning Signals, Role Plays

This session will have four components. First, there will be a review of the initial meetings held by each team with at least one of their clients. A role play will then be conducted to give the students a feel for the dynamics of early client meetings. The students will be required to assess a hypothetical client situation and determine the key problems confronting the entrepreneur, after which discrepancies will be identified between the student perspectives and the actual client requirements. The role play will incorporate many of the issues students are likely to encounter: marketing, finance, growth, planning, etc. Thirdly, we will explore the SEE consulting model in much more detail by applying it to an actual case study. Lastly, students will be provided with a

list of warning signals, information that should alert the consultant to potential problems that may actually exist within the client firm.

Readings to be prepared in advance of Class 2:

Masterful Consulting, Keith Merron
High-Impact Consulting, Robert Schaffer
The Human Dimension of Problem Solving, Dick Richards
Cultural Intelligence: People Skills for a Global Workplace, D. Thomas and K. Inkson
What Sets Excellent Consulting Apart, F. Czerniawska

Case: NazPrint

Class 3: Economics of the Business, Business Model and Business Plan

This module will include three major topics critical to the emerging venture. First, we will focus on how ventures make profits, or the economic model of the venture. We will drill down on understanding margins, volumes, operating leverage and revenue drivers. Attention will also be devoted to how one calculates breakeven, and this is a moving target in a start up. Next, we will look at how an entrepreneur builds a smart business: the business model. This gets at the essence of the business and drills down on six key decision areas, the key options in these areas, and how to ensure the decisions in the six areas are consistent. Finally, we will look the logic of a business plan, its basic purpose, its basic structure, and common mistakes made in preparing good plans. Time will be spent examining two plans created by former EESA clients.

Readings to be prepared in advance of Class 3:

- -The Logic of Profit: Is Your Economic Model Working
- -Understanding the Business Model of the Entrepreneur
- -Nuts and Bolts of Business Plans

Case: Mustardseed and Moonshine Case and Smile Fabrics Case

Class 4: Accounting, Record Keeping, and the Growth Business Plan

This class focuses on assisting small business owners in constructing and interpreting accounting and recordkeeping systems and, separately, prepare business plans to support growth. When students are consulting to small business owners, they may find that the owners do not have thorough records that show the full financial history of the business. The class will discuss how to help entrepreneurs construct and maintain a recordkeeping system. A case of a catering business owner in Phillipi will be used to show how to construct an accounting system. The class will examine her business and background and then design a system for her to use in the future. Discussion will focus on the importance of recordkeeping, with emphasis on making it relevant and understandable to small businesses. Emphasis will also be placed on using accounting information for decision-making. The class will then move to a discussion of the business plan. After briefly reviewing the structure of the business plan, we will examine the different audiences for a business plan and what it must convey to each. The class will then orally critique a business plan for a local pottery company.

Readings to be prepared in advance of Class 4:

Managing Cash Flow, pp. 252-253 Strategies for Cash Flow Management, pp.260-266 Bookkeeping and Recordkeeping Basics Bygrave & Schumann Examples Form Examples

Case: Idili Caterers

Class 5: Understanding Customers and the Market

Identifying opportunity is a difficult task for our clients with their limited skills and resources. This session focuses on opportunity recognition and market determination from the clients' perspectives. Who buys? Why? When? How? What? Where? In the end, there is no business without customers. Accordingly, we will highlight techniques for obtaining market information from the clients themselves, and other resources at the University of the Western Cape and in South Africa. Some specifics will be: performing inexpensive market research, assessing market size, assessing buyer behavior, segmenting markets, and defining target markets – all in an environment where accurate information is lacking and financial resources to obtain information is limited. Both business-to-consumer and business-to-business marketing will be discussed. We will also examine issues involved when a client wants to become a supplier to a larger South African corporation or the government. We will also have a discussion about buying behavior in township communities and the differences in the marketing mix when dealing with these communities.

Readings to be prepared in advance of Class 5:

The Four Colors of Marketing Planning

Small Business Strategies

Various tables, charts, and graphs on Buyer Behavior and Segmentation

Case: Thando Papers

Class 6: Operations and Internal Organization

Operations are the heart of the business, as this is where the core value is created for the customer. This session will cover operational issues that are pertinent to the entrepreneur. A key component will involve modeling the production or service delivery system of the entrepreneur to ensure maximum efficiency and effectiveness. Other topics include supply chain and inventory management, customer service, service delivery, and determining optimal levels of production.

Growth is the theme of the course. Any successful business will have to deal with growth issues. The remainder of this session will focus on designing and implementing a growth plan, allowing the entrepreneur to plan for growth, and not to be overwhelmed by it. Specifically, it will cover how to recognize personal, market, financial, and organizational barriers to growth, discuss various strategies to overcome those barriers, identify which strategy is best for the client given his or her situation, and discuss how to help the client implement the correct strategy. Time will be spent on the trade-off between the need for control and growing the business, the link between the entrepreneur's personality and his or her growth strategy and opportunities, how much growth is too much, and the speed at which a business should grow. Strategic alliances, networking, acquisition, and licensing will be discussed.

Readings to be prepared in advance of Class 6:

Operations Management, pp. 568-591 Establishing Operations, pp. 151-163

Case: Afrikwizeen (and Cookie Company)

Class 7: Financing and Growth

This class will focus on small business financing issues. The biggest constraint small business owners often face is the lack of capital. This session will provide an overview of traditional sources of financing in South Africa (banks, Business Partners – formerly Small Business Development Corporation, Industrial Development Corporation, Khula Finance, etc.), as well as informal sources (friends and family, personal networks, credit cards, inventory, customer financing, barter) and how best to access that financing. The class will discuss the preparation the company must do to access capital, like preparing a business plan and cash flow projection, and focusing their positioning to the investor/bank. Emphasis will also be placed on determining exactly how much money is actually needed, and creative approaches available for structuring the "deal" or arrangement that reflects the nature of the source. The class will also discuss frequent mistakes made by entrepreneurs in accessing financing and how to help businesses avoid these pitfalls. A bank representative will also give their perspective on the bank loan process. A case will be used to illustrate the financing issues faced by small businesses.

Readings to be prepared in advance of Class 7:

Financial Access for SMMEs Capital Alternatives, SBA Making Finance Available to SMMEs Getting Micro Lending Right Stamping out abuse

Case: Silulu Technologies

Class 8: Marketing and Sales

Entrepreneurs frequently have an excellent product or service, yet lack the marketing and sales skills to generate adequate revenue over time. This session will focus on developing a marketing program for a small business. All elements of the conventional marketing mix for a township-based business will be covered (product, price, promotion, place) with attention to the South African context when making such decisions. Students must develop an in depth understanding of how to make a sale happen. They must also understand how to think and act as a guerrilla.

Readings to be prepared in advance of Class 8:

Readings to be pre Keys to Branding Your Business, Jay Lipe Value Creation: The New Core Competency, Jeff Thull Black Retailing in South Africa, Michael Cant & Annekie Brink The Marketing Mix

Marketing Warfare Strategies

Guerilla Competitive Advantages, Jay Conrad Levinson Guerilla Headlines, Jay Conrad Levinson Strategic Social Marketing for Nonprofits, Nedra Kline Weinreich

Case: The Untouchable Mobshop

Class 9: Company Employee and Legal Issues

This session will have two major components. First, we will examine the organization of the business and how the structure and organization must change as it moves from the informal to the formal sector. Examples of related topics include registrations, taxes, local fees, and unemployment compensation. The class will also include a brief review of the key questions surrounding the types of legal structures available to small businesses in South Africa. Second, we will proceed to a discussion of major legal concerns of the emerging entrepreneur, including those related to contractual obligations, managing employees, discrimination liabilities, and bankruptcy. The session will also address the basics of how to hire and fire employees. Further, attention will be devoted to the controversies surrounding bankruptcy. How to protect a business from legal issues as well as resources for solving labor law problems will be covered.

Readings to be prepared in advance of Class 9:

Eric Parker's Road Map to Business Success, Eric Parker Dismissals under the new LRA Collective Bargaining under the new act

Case: Monde Modeling Agency (and Cookie Company)

Academic Integrity

The University of Florida has adopted an academic policy emphasizing that honesty, integrity, and respect for others are fundamental expectations in our University. The Warrington College of Business requires all students who take Warrington courses to certify that they have read, understand, and agree to comply with the University's Academic Integrity Policy.

Students with Disabilities/Special Needs

If you are a student with accommodation needs, please be sure to register with the Office of Disability Services (ODS). Contact Dr. Morris so that he is aware of your specific accommodations. This will help you achieve success in the EESA Program.