

SABINA™

Your Business Bestie in Tough Times

Date _____ Business Type: ☐ Retail ☐ Services: ☐ Food Vendor ☐ Other:

Phone number _____



Why This Matters

Small businesses in Nigeria face tough challenges, cash flow issues, no light, fuel issues, naira issues, sudden restrictions, fire, floods, etc. SABINA helps you ask the right questions and plan smart before the next crisis strikes. It's not big grammar, just a simple way to survive today and grow tomorrow.



SABINA's Four Resilience Strengths

1. **Absorptive Capacity (Endure)** - Can you withstand and continue business when crisis start?
2. **Anticipatory Capacity (Reason)** - Do you look ahead and plan well?
3. **Adaptive Capacity (Shift)** - Can you change your system when things are hard?
4. **Transformative Capacity (Upgrade)** - Can you turn crisis into long-term opportunity?



Quick SABINA Check

Score yourself (1 point for each "Yes," 0 for "No"). Aim for 5+ out of 7 to stay resilient.

Question	Yes	No	Action Tips
1. I know my 3 most important suppliers/customers.	<input type="checkbox"/>	<input type="checkbox"/>	List their names and contact them monthly.
2. I have a backup for light, network, or transport.	<input type="checkbox"/>	<input type="checkbox"/>	Try solar inverter
3. I save 5-10% of profit for emergencies.	<input type="checkbox"/>	<input type="checkbox"/>	Start with ₦500/week; use a piggy bank.
4. I use WhatsApp/phone to promote my business.	<input type="checkbox"/>	<input type="checkbox"/>	Post weekly updates or join local groups to network.
5. I can name one thing I'd do differently if a crisis hits again.	<input type="checkbox"/>	<input type="checkbox"/>	Write your idea (e.g., "Raise your store/shop for floods").
6. [Business-Specific] (e.g., Retail: I can switch suppliers if needed; (Restaurant: I have a plan if the food makes customer sick by mistake).	<input type="checkbox"/>	<input type="checkbox"/>	Modify your plan, ask a friend for advice.
7. I've shared one resilience idea with another business owner.	<input type="checkbox"/>	<input type="checkbox"/>	Talk to a neighbour about backups or savings.

Your Score: ____ / 7

- 0-2: Seek help—talk to a local group or NGO.
- 3-4: Good start—focus on weak areas.
- 5-7: Strong! Keep improving every 3 months.



SABINA Says

"It is not panic that will save your business, it is preparation."

"Review this tool every 3 months or after a crisis."

SABINA™

Your Business Bestie in Tough Times

Date _____ Business Type: ☐ Retail ☐ Services: ☐ Food Vendor ☐ Other:

Phone number _____



Why E Matter

Small business wey dey Naija dey face different gbege like no light, fuel wahala, naira palava, dem fit ban wetin you dey sell overnight. SABINA go help you reason correct before kasala burst. E no be big book, just better way to plan sharp and grow big.



SABINA's 4 Kain Power

1. **Endure**: You fit hold body when small gbege show? (Hold body when wahala start)
2. **Reason** - You dey look front, dey ready for wetin fit happen? (Reason ahead, plan well)
3. **Shift** - You sabi change style quick if wahala start? (Change your way when tings hard)
4. **Upgrade** - You fit turn wahala to new level for your business? (Turn gbege to opportunity)



Quick Check (Score Am)

Give yourself 1 point for each "Yes," 0 for "No." Target 5+ out of 7 to stay sharp.

Question	Yes	No	Action Tips
1. I sabi my 3 correct customer or supplier wey I no fit lose.	<input type="checkbox"/>	<input type="checkbox"/>	Write their names, check dem monthly.
2. I get backup for light, network or transport palava.	<input type="checkbox"/>	<input type="checkbox"/>	Buy small solar (₦15,000)
3. I dey save 5-10% from profit for gbege.	<input type="checkbox"/>	<input type="checkbox"/>	Start with ₦500/week; use kolo or komkom
4. I dey use WhatsApp or phone promote wetin I dey sell.	<input type="checkbox"/>	<input type="checkbox"/>	Post weekly or join market group.
5. I fit talk one better thing I go do if same wahala happen again.	<input type="checkbox"/>	<input type="checkbox"/>	Write am (example, "Lift shop for flood").
6. [Business-Specific] (e.g., Restaurant: I get plan if the food make customer sick).	<input type="checkbox"/>	<input type="checkbox"/>	Make your plan—ask friend for idea.
7. I don tell another person one idea about solid business.	<input type="checkbox"/>	<input type="checkbox"/>	Share with neighbour about backup or how to save.

Your Score: ____ / 7

- 0-2: Oya, find help—talk to group or NGO.
- 3-4: You dey try—work on the weak part.
- 5-7: You strong! Check again every 3 months.



SABINA Yarn

"Na who prepare dey last, no be who dey shout."

"Do this check every 3 months or after wahala. Scan QR code [placeholder] for WhatsApp tips"