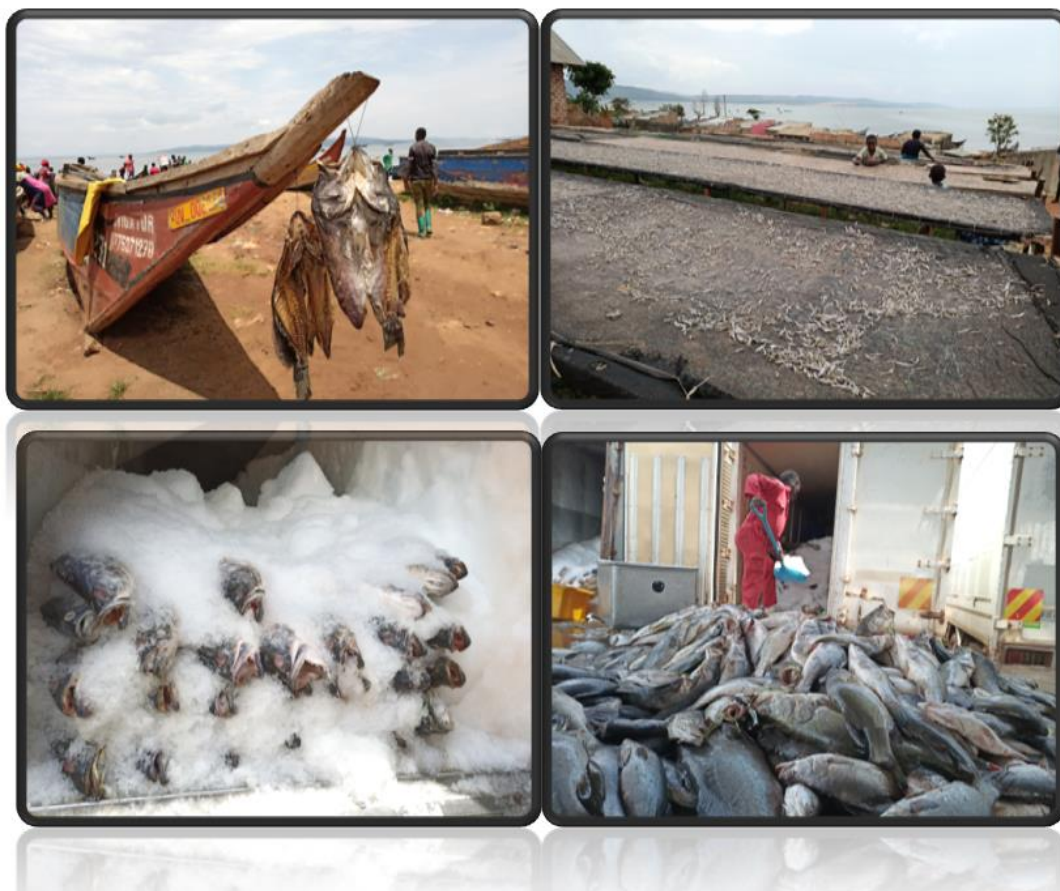


# BUSINESS DEVELOPMENT SERVICES FOR ACTORS WITHIN THE FISH VALUE CHAIN

## SMALL AND MEDIUM ENTERPRISES (SMEs)



## Trainer's Manual

GIZ Responsible Fisheries Business Chains Project (RFBCP)



Implemented by:



# Table of contents

## Contents

Table of contents	2
1. INTRODUCTION TO THE TRAINING MANUAL	6
1.1 What is this manual about?	6
1.2 Who does this manual target?	6
1.3 Objectives of this manual	6
1.3.1 Overall objective	6
1.3.2 Specific objectives	6
1.4 Approach to BDS Training	6
1.5 Training Methodology	7
1.5.1 Training methods	7
1.5.2 Learning/Teaching Aids	8
1.5.3 Learner/participant assessment strategies	8
1.6 Summary of the Training Modules:	8
2. GETTING STARTED	9
2.1 Participant introductions	9
2.2 Setting the stage facilitation with the participants	10
2.3 Reducing the spread of COVID-19	10
3. BECOMING AN EFFECTIVE FACILITATOR	11
3.1 Introduction	11
3.2 Lesson planning	11
3.2.1 Understanding Training Course and Participants	11
3.2.2 Setting Session objectives.	11
3.2.3 Listing up Learning Topics	11
3.2.4 Determining Participants assessment strategies	11
3.2.5 Selecting Teaching Methods	12
3.2.6 Planning Time Line	12
3.2.7 Listing up Necessary Items and Environments	12
3.3 Developing effective presentation and facilitation skills.	12
3.3.1 Understanding facilitation and presentation	12
3.3.2 Basic Presentation and Facilitation Skills.	13
3.3.3 Questioning Techniques for effective facilitation	15
3.3.4 Wrap Up	15
3.3.5 Effective use of ice breakers and Energizers	16
	2

3.4	Competencies for Facilitators	16
3.4.1	Competency Area 1: Self – management and Awareness.	16
3.4.2	Competency Area 2: Communication and Human Relations	16
3.4.3	Competency Area 3: Self – Leadership.	17
3.4.4	Competency Area 4: Subject Matter Knowledge	17
3.4.5	Competency Area 5: Facilitation Skills	17
4.	MODULE 1: ENTREPRENEURSHIP SKILLING	19
4.1	Session 1: Basics of Entrepreneurship	19
4.1.1	Defining an entrepreneur	19
4.1.2	Defining entrepreneurship	19
4.1.3	Personal entrepreneur traits	20
4.2	Session 2: Introduction to Business Planning	21
4.2.1	Defining is sa business plan	22
4.2.2	Developing a business plan	22
4.3	Session 3: Introduction to Business Planning	24
4.3.1	Fishing as a business	24
4.3.2	Operating fishing as a business	25
4.3.3	Comparing tyoes of business ownership	26
4.4	Session 4: Decision Making using Personal Income Statements	26
4.4.1	Making an income statement	27
4.5	Session 4: Fish Enterprise Analysis	28
4.5.1	Creating an idea list	29
4.5.2	Screening business ideas	29
4.5.3	Managing change in business	30
5.	MODULE 3: BUSINESS SKILLS	32
5.1	Session 1: Business Cycle	32
5.1.1	Purchase management	32
5.1.2	Stock control	33
5.1.3	Price determination	34
6.	MODULE 4: MARKETING SKILLING	35
6.1	Session 1: Marketing Management	35
6.1.1	Definition of Marketing	35
6.1.2	Understanding customers	36
6.1.3	Effective Marketing	37
6.1.4	Market classification	38
7.	MODULE 5: SOFT SKILLS	40

7.1.1	Closing Knowledge and information gaps	40
7.1.2	Negotiation skills	41
7.1.3	Collaboration and persuasion skills	42
7.1.4	Communication and presentation skills	43
8.	MODULE 5: BUSINESS FINANCIAL MANAGEMENT	45
8.1	Session: Financial Literacy	45
8.1.1	Defining financial management	45
8.1.2	Personal cash and Money management	46
8.1.3	Income and Expenses	47
8.1.4	Income and expenditure in the context of the fish SMEs	48
8.1.5	Making a cash book	49
8.1.6	Compiling a basic profit and loss statement	51
8.2	Session 3: Mobilizing Capital	52
8.2.1	Sources of capital	52
8.3	Session 4: Record Keeping	54
8.3.1	Record Keeping	54
8.4	Session 5: Product Costing and Pricing	59
8.4.1	Calculating costs in fishing activity	59
8.4.2	Managing credit in fish business	63
8.5	Session 5.7: Linkage to Banks	64
8.5.1	Bank Account Opening	64
9.	MODULE 6: FISH HANDLING	67
9.1	Session 1: Generic overview of fish handling	67
9.1.1	Defining fish handling in SMEs	67
9.1.2	Defining parameters of fish handling in SMEs	67
9.2	Session 2: Fish Spoilage	70
9.2.1	Causes of fish spoilage	70
9.2.2	Identification of spoilt fish	71
9.2.3	Implications of fish spoilage	72
9.3	Session 3: Food defense	73
9.3.1	Protecting the fish from contamination	73
9.3.2	Personal Hygiene	74
9.3.3	Sanitation	75
9.3.4	Fish Preservation	79
9.3.5	Developing an individual and group fish defense plan	84
9.4	Session 4: Fish safety and quality	85

10.	MODULE 1: REINFORCING GROUPS	88
10.1	Session 1: Leadership and Governance	88
10.1.1	Personal leadership skills	88
10.1.2	Leading/Governing other entrepreneurs	91
10.2	Session 2: Group strengthening	98

# 1. INTRODUCTION TO THE TRAINING MANUAL

## 1.1 What is this manual about?

When individuals run their businesses, they think about many things but most importantly how to sustainably grow their businesses and make profits. This manual aims at empowering SMEs fish entrepreneurs to improve on their mind-sets, manage and run their businesses in a more profitable manner. Given the fact that fish is a major resource on which such businesses thrive, it is important for the entrepreneurs to understand the steps necessary to handle and preserve fish especially outside the lake.

## 1.2 Who does this manual target?

This Business Development Services (BDS) Training Manual has been developed for the fishing communities comprised of men and women who own small and medium enterprises and already operational, formal or informal.

The enterprises are further categorized into; boat owners, fish traders, fish processors and by-product processors considering the sizes of the businesses and expounded below;

1. **Boat owners**; operating 6 to 10 boats.
2. **Fish traders**; typically handling between 15-250 fish pieces per day with a fixed sales location with capacity of transporting their fish on bikes or small vehicles. They also have a trade license or pay market dues, supply hotels/restaurants and can also auction fish in the open markets.
3. **Other categories may include**;
  - a) fish processors who are engaged in activities related to sun drying of fish (especially small pelagic species *Rastrineobola argentea* or mukene), salting, frying and hot smoking.
  - b) Fish by product processors; These may include those dealing in fish skin, fish maw, fish heads, scales, bones, fats, fish skeleton and offal's.

The manual introduces the owners of small and medium fish enterprises to basic steps of developing their businesses and managing them in a more sustainable way but also practicing cost effective and efficient steps of handling their fish products.

## 1.3 Objectives of this manual

### 1.3.1 Overall objective

The primary objective of this manual is to guide the training of selected Small and Medium Enterprises (SMEs) owners on basic entrepreneurship, business management concepts and fish handling skills which are essential to a success of the fish entrepreneur.

### 1.3.2 Specific objectives

Specifically, this manual is designed to help participants:

- i) Learn the basics of entrepreneurship and what makes an entrepreneur
- ii) Discover their entrepreneurial traits required for business assessment and running a successful business
- iii) Understand how to raise capital to finance their businesses
- iv) Improve basic financial management skills of their businesses
- v) Improve the post-harvest fish handling skills and knowledge.
- vi) Improve governance and leadership of the groups in which they exist

## 1.4 Approach to BDS Training

This BDS Training Manual includes content on entrepreneurship and fish handling as well as different training methodologies. These enable effective facilitation, participatory and experiential learning aimed at imparting knowledge and skills for women and men involved in fish business.

The core of adopting such learning approaches (participatory learning) stems from the fact that these have proven to be more effective compared to conventional approaches like teaching or lecturing. Relatedly, the content is not passed on from the trainer to the participants in a one-way communication with trainees largely listening, Instead, the participants are guided and encouraged to discover learning contents themselves in an active process using basic literacy and numeracy skills.

The entire training is tuned to follow principles of adult learning approaches and acknowledges that adults:

- Have accumulated experiences and knowledge
- Are practical in their approaches
- Need to be shown respect
- Are autonomous and self-directed
- Are goal oriented
- Are relevancy oriented

To achieve these principles the BDS training should use the following approaches;

- Structured /Systematic Approach (begin from the known to the unknown)
- Self-learning (build on individuals experiences)
- Coaching and mentoring (assist participants to bring out the best within them)
- Participatory learning (Some practical activities – action points)
- Group discovery learning
- Learning, rather than giving of messages/ technologies/ information
- Experience sharing
- Facilitation (Facilitate participants to learn rather than teaching them)
- Empowerment of fishers (Facilitate access to decision making information)

## 1.5 Training Methodology

### 1.5.1 Training methods

The following training methods are adopted in the manual;

S/N	Method	Method description
1	Lecture	<sup>1</sup> Gives a narrative, well-structured account about a topic of issue.
2	Demonstration	The trainer uses materials or people to innovatively construct physical scenarios of the narrative being delivered
3	Practical exercise (Individual or small Groups)	The participants are given the opportunity to demonstrate what they have been taught in a physical manner
4	Case study	The trainer uses a particular life experience in its totality to

<sup>1</sup> This may seem to be the easiest option for a facilitator, in that you have control over the information being transmitted. However, bear in mind that some of the participants themselves may have important knowledge and experience, so be willing to involve them and allow time for presentation of local experiences on issue.

		explain a given scenario as selected from the modules.
5	Small brain storming (guided) Groups Discussion/Buzz groups	A large course group is divided into smaller groups and given a short time to accomplish a task, carry out an action, or discuss a specific topic, problem or question.
6	Plenary discussion	Here the participants give their views on the aspects under discussion in sort of a classroom setting/in presence of all participants
7	Role Playing	Role play is an informal dramatization in which people act out a suggested situation or an avenue of demonstrating what the participants have learnt.
8	Stories/ sharing lived or local experiences	This involves people sharing their lived experiences in relation to a particular aspect of the training manual
9	Ice Breakers	These are participatory games/activities which are meant to focus the participants and raising their energies before a module is started.

### 1.5.2 Learning/Teaching Aids

For the facilitator to make the learning experience effective and enjoyable, it is very important to make sure that the necessary materials and supplies for the training are available. The following may be used as teaching aids during the training:

Scissors, Glue, Handouts, Markers, Flip charts/white board, Projector and Laptop in case the room has power, Masking tape, Manila, Balls and Fish.

The materials indicated in this manual may not be readily available at the location of the training and there may be need to explore alternatives using locally-available materials.

### 1.5.3 Learner/participant assessment strategies

The learner's level of understanding will be assessed using a number of approaches that have been adopted in this manual. However, the trainer is at liberty to use other methods that he or she deems fit given the varying contexts of the training. These include;

- i) **Oral questions;** these involve on spot inquiry questions during the delivery of the modules to assess the extent of the learners' comprehension, understanding and conceptualisation of the different concepts/modules.
- ii) **Evaluation form;** A set of questions are designed into a form that gauges participants level of knowledge after the module (s) are delivered. This is used to measure performance.
- iii) **Feedback sessions;** Formal meetings on how the trainings are conducted are held and feedback is generated from the learners' point of view/experience. It is against these that the subsequent training session(s) is better adapted to ensure that maximum impact is achieved.

## 1.6 Summary of the Training Modules:

This BDS Training manual covers eight (8) modules which are expounded below. The training modules and the different aspects covered are given in the table below;

Table 1-1: Showing the summary of the modules and aspects under each

MODULES	Aspects under each module
---------	---------------------------



<b>MODULE 1: EFFECTIVE FACILITATION</b>	<ul style="list-style-type: none"> <li>• Lesson Planning</li> <li>• Presentation &amp; Facilitation Skills</li> <li>• Summary on Facilitation Skills</li> </ul>
<b>MODULE 2: ENTERPRISE SKILLING</b>	<ul style="list-style-type: none"> <li>• Entrepreneurship Skilling</li> <li>• Personal entrepreneurship Behavioural traits</li> <li>• Fishing as a business</li> <li>• Fish enterprise analysis</li> </ul>
<b>MODULE 3: BUSINESS SKILLING</b>	<ul style="list-style-type: none"> <li>• Business cycle</li> <li>• Fish purchasing</li> <li>• Fish stocks control</li> </ul>
<b>MODULE 4: MARKETING MANAGEMENT</b>	<ul style="list-style-type: none"> <li>• Techniques for effective marketing</li> </ul>
<b>MODULE 5: SOFT SKILLING</b>	<ul style="list-style-type: none"> <li>• Information seeking</li> <li>• Persuasion and networking</li> <li>• Negotiation</li> <li>• Self confidence in negotiation</li> <li>• Listening to others</li> </ul>
<b>MODULE 6: FINANCIAL MANAGEMENT SKILLING</b>	<ul style="list-style-type: none"> <li>• Financial Literacy</li> <li>• Personal Money drawing from Business</li> <li>• Mobilizing Savings</li> <li>• Basic Financial Management</li> <li>• Record Keeping</li> <li>• Compiling Profit and Loss statement</li> <li>• Costing and Pricing</li> <li>• Financial linkage to banks</li> </ul>
<b>MODULE 7: FISH HANDLING</b>	<ul style="list-style-type: none"> <li>• Fish Defense</li> <li>• Fish Spoilage</li> <li>• Fish Safety and Quality</li> </ul>
<b>MODULE 8: LEADERSHIP AND GOVERNANCE</b>	<ul style="list-style-type: none"> <li>• Personal Leadership Skills</li> <li>• Leading/Governing others</li> <li>• Group strengthening</li> </ul>

## 2. GETTING STARTED

### 2.1 Participant introductions

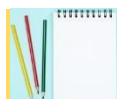
**Objective:** To enable participants get to know and familiarise with each other

**Tools:** Flip Chart, markers, name tags.

**Time:** 30 minutes

#### Tasks

1. The facilitator welcomes all participants to the training and introduces him or herself
2. The facilitator then writes down on a flip chart the introduction topic.
3. The participants are allowed to work in pairs and interview one another for 2 minutes.  
The facilitator should suggest additional information to the participants like something special about that person, likes and dislikes, vision for the future etc.
4. After the presentation, the session is concluded by equipping participants with techniques in which innovative introductions can be done.



### Facilitator's Notes

In any participatory training, it is important that participants introduce themselves to each other in order to bond, create good rapport and initiate team work given the fact that these may come from different backgrounds. Different techniques can be applied while introducing the participant to each other. These can range from simple self-introduction, paired introduction where two participants interview each other and each of them introduces the person he/she has interviewed, they can make a circle and a ball thrown every participant to

introduce each other etc.

## 2.2 Setting the stage facilitation with the participants

In setting the stage, there are a number of activities which need to be considered. These can vary from audience to audience but the following may be considered in the context of this manual.

- i) **Setting ground rules;** This should be done in a participatory where rules and regulations to ensure effective delivery of the training are established. This may involve rules of engagement during the training, minimizing disturbance from phones, free learning environments etc.
- ii) **Establish course leadership;** Identify within the team the participants in charge of different components which contribute to the course success. These may include; time keeper, welfare, overall coordinators and chief whip among others.
- iii) Establish the participants expectations and fears.

## 2.3 Reducing the spread of COVID-19

The gathering of people is one avenue through which COVID-19 can be spread and trainings can be one of them. The covid-19 standard operating procedures have been institutionalised to reduce and guide the trainers during the training sessions while preventing the spread of covid-19 among the participants. The trainer should at all times ensure that these are followed to the dot.

1. Ensure provision of adequate hand washing facilities with soap or alcohol-based hand rub.
2. People with flu-like symptoms and who are unwell should stay at home in well-ventilated room and should NOT BE ALLOWED to access the training.
3. The facilitator should plan for cleaning and disinfecting frequently used communal places (like bathroom and toilet surfaces) and frequently touched surfaces such as doorknobs/handles with disinfectant or soap.
4. The facilitator should ensure that there are adequate waste management facilities (bins, cans, bin-liners and single use tissues) and properly protected/trained waste handlers at the training venue.
5. The facilitator should provide information on prevention of COVID-19 to the participants on the following:
  - a) Covering mouth and nose with tissue or a handkerchief when coughing and sneezing. The handkerchief must be washed and ironed. In case of use of disposable tissues, ensure to dispose it off in a designated area or dust bin immediately after use.
  - b) Washing hands with soap or using an alcohol-based hand rub immediately after using the tissue or handkerchief.
  - c) Covering the mouth and nose with a mask at all times
  - d) Maintaining at least 2 meters from each person during the training.
  - e) The facilitator should ensure that anyone with fever, cough and difficulty in breathing is advised to avoid/leave the training immediately and seek medical attention.
  - f) Avoiding touching eyes, nose and mouth. Hands touch many surfaces which can be contaminated with the virus and trainees can transfer the virus from the surface to yourself.
  - g) Discouraging hand-shakes and hugging at all times.
  - h) Advising participants against spitting in public.
  - i) If you suspect any participant to have COVID-19, immediately inform health workers and alert them about the situation.

## **3. BECOMING AN EFFECTIVE FACILITATOR**

### **3.1 Introduction**

There are many techniques, skills and competencies which can make one a good facilitator. For purposes of this manual, emphasis can be put on three areas and these include; lesson planning, developing effective presentation & facilitation skills and competencies for facilitators. These are expounded below;

### **3.2 Lesson planning**

The objective of lesson planning is to draw a road map in which the target content will be delivered to the learners in a systematic manner to achieve the desired learning outcomes. Basically, a lesson planning is a map towards bringing participants to the desired goal at the session. Our desired goal for this matter is to ensure that our TOT manual content is delivered in a more effective and efficient way.

The following need to be put into consideration when preparing for a lesson;

#### **3.2.1 Understanding Training Course and Participants**

When the list of participants is confirmed, study it and identify their affiliations, titles, experiences, their motivations for participation and so forth. It is necessary to check their level and mind sets on the topics. This information should be considered when facilitators design the session strategy.

#### **3.2.2 Setting Session objectives.**

The learning objective is to be set by the three dimensions namely: 1) knowledge, 2) skill, and 3) attitude. With knowledge, facilitators ask themselves what areas of knowledge they want participants to understand at the end of a session. For skill, facilitators ask themselves what skills they want participants to actually exhibit at the end of a session. With attitude, facilitators ask themselves what feelings they want participants to have at the end of a session. All these should be determined when considering training course objectives.

#### **3.2.3 Listing up Learning Topics**

Facilitators have to list up topics to be covered in a session as guided in a ToT Manual.

#### **3.2.4 Determining Participants assessment strategies**

Facilitators determine whether it is appropriate to have assessments for the participants during and at the end of session. It is effective to get participants to tested on the understanding and comprehension of the course content. Facilitators should assess participants in terms of level of;

- 1) knowledge,
- 2) interest,
- 3) language, and
- 4) influence.

Exercises are effective to deepen the understanding of participants on the topics and to obtain skills and attitudes. When the exercise is included in a session, reconfirm the role and objective of it and conduct it in such a way that participants will achieve the objective. Facilitators should relate exercise and session objectives so that exercise can play an effective role.

Assessments can range from structured ones such as tests/assignments, to simple quizzes, question and answer sessions, spot questions during the session. It is important for the facilitator to assess the capacities of the participants at the beginning and end of the session.

### 3.2.5 Selecting Teaching Methods

In order to achieve a session goal, facilitators should select the most efficient and effective method of teaching through which the best impact on the trainers can be achieved.

### 3.2.6 Planning Time Line

This is the process of creating the strategy of a session delivery based on determined 1) session objectives, 2) learning topics, and 3) session outputs. Facilitators make their plans of the session delivery with time lines. **Remember the Bob Pike's 90/20/8 rule. "Don't make your lesson longer than 90 minutes, change the pace every 20 minutes, and involve the learner every eight minutes"**

### 3.2.7 Listing up Necessary Items and Environments

Now facilitators would have list up all the necessary items for a session such as learning materials, stationery, and equipment (PC, Projector, White board, etc).

#### Exercise

"Let's make a lesson plan."

Let's make your lesson plan by picking up one of your favourite topics and make an ideal lesson plan.

Lesson plan should include at least items below.

- Session Title
- Session objectives
- Topics included
- Evaluation methods
- Training methods and topics with time line.
- Items to prepare

You can refer to "What is Lesson Plan?" as a form but you can revise it for your convenience. After completing your plan, share with other facilitators and provide each other comment

#### Tips for getting along with your audience

- Always treat all the participants with respect irrespective of culture, age, or sex differences.
- Secure and respect confidentiality to allow facilitators and participants discuss delicate issues without fear of possible negative consequences.
- Resort to expert opinion of both facilitators and participants while seeking solutions for a complicated situation.
- Conclude to consent, that every time when a facilitator or a particular expert is making a presentation, the second facilitator would do the timing and warn a presenter that allocated time has elapsed. Some facilitators set alarm clocks at the beginning of the session.

## 3.3 Developing effective presentation and facilitation skills.

### 3.3.1 Understanding facilitation and presentation

#### 3.3.1.1 What is facilitation?

Facilitation can be seen as helping people get their work done, whether it is done in a group, with a few people, or alone<sup>2</sup>. It is about helping people work together more effectively. It stimulates communication, encourages the examination and ideas and discussions and promotes participant involvement. Facilitators constantly ask themselves: "Is this action going to help the group complete its task?" To achieve this it is important to keep this in mind

<sup>2</sup> Weaver and Farrell (1999)

that facilitation is about;

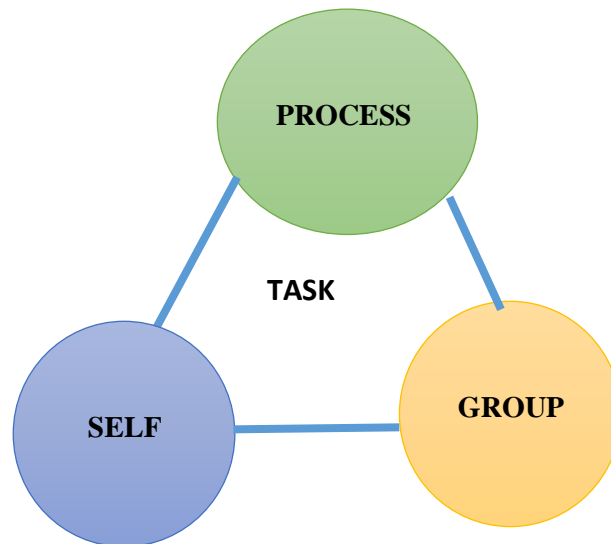
- i) process – how you do something rather than just delivering the content
- ii) movement –the facilitator guides the group toward a destination. The facilitator should always help groups to be clear about their tasks.

### 3.3.1.2 The facilitation Model

The model comprises of a number aspects as indicated below;

- i) **Task**; At the heart of the model the facilitator keeps in mind the task that group is trying to get done<sup>3</sup>. **The task could be a new problem, challenge or opportunity facing the group.**
- ii) **Self**; The facilitator interacts with the group. His or her presence directly influences the group dynamics. Therefore, the facilitator must be mindful of the fact that he or she is the instrument of facilitation.
- iii) **Others**; This component involves group dynamics. The facilitator must be aware of the interactions among the members of the group, and between the group and himself or herself. The facilitator needs to balance the contributions and participation among the group members such that no one person dominates the group or imposes his or her view on the rest.
- iv) **Process and tools**; In order to achieve this balance, the facilitator relies on process and tools. **The facilitator is mindful of the task at hand, that is, to guide the group from a new problem or challenge on to arriving at a decision point that is supported by members of the group.** The process the facilitators uses will involve divergent thinking, the facilitator draws out alternative views and opinions from the group. A diversity of views is strongly encouraged. From this diversity of views, the facilitator needs to guide the group to identify and select the most useful one to arrive at the desired destination.

**The facilitation Model is described in the chart below:**



**(Source: Adapted from Weaver, R.G. & Farrell, J.D., Manager as Facilitators, 1999)**

### 3.3.2 Basic Presentation and Facilitation Skills.

The following form some of the basic facilitation and presentation skills which can be adopted;

- i) **Speak with clear and loud voice with appropriate speed**; The facilitators' voice is an important element in catching the attention of participants. **Facilitators should speak in clear and loud voices** so that every participant can hear them well. In

---

<sup>3</sup> Weaver and Farrell (1999)

addition, **it is effective to speak in an energetic and enthusiastic manner but not too fast.**

- ii) **Use both verbal and non-verbal language;** When **facilitators** speak to participants, they use both verbal and non-verbal language. Use body actions, facial expressions, and so forth to show your intention. People tend to believe what they see rather than hear. **Using both verbal and non-verbal language will make your presentation more pervasive.**
- iii) **From wide to narrow;** It is recommendable to **guide the discussion from a wide scope to narrow issues.** Facilitators should guide the discussion towards understanding the macro level picture based on which parts of this picture can be discussed to deepen the discussion and the learning points.
- iv) **Make participants think;** It is very effective to ask questions occasionally. In order to catch the attention of participants, facilitators must make them think about the topics under discussion. But **facilitators should stop occasionally and pose questions to the class. Participants should start thinking and take ownership of the topics.** For example, facilitators can ask “why do you think this happened?” before explaining it. If facilitators feel there is a risk that they will receive unexpected answers, they can immediately answer it themselves immediately answer it themselves.
- v) **Maximizing participation;** In addition to providing information through presentations, **facilitators can involve the whole class by holding discussions and making them think, to deepen their understanding and to retain the knowledge being shared.** The facilitation skill for discussions (class and small groups) is one of the most important skills needed by facilitators to involve the participants. Here are some tips for effective facilitation in discussion sessions.
- vi) **Attitude for facilitation;** There are three (3) types of attitudes required as a facilitator. These are 1) honesty and openness, 2) neutrality, and 3) objectivity. First of all, facilitators should be honest and open to other opinions so that facilitators can gain trust from participants. With this attitude, the group will also become honest and open in discussions. This will enhance the discussions and contribute to deepening their understanding. Secondly, facilitators need to be neutral to any ideas in the classroom. Thirdly, facilitators should be objective by monitoring the discussions and helping promote and deepen the discussion. Facilitators should not influence decision making of the group. This will decrease ownership of the decision or discussion.
- vii) **Introduction of facilitator;** Facilitators must introduce themselves and explain their role when the session starts. This is important to establish trust between the class and the facilitator and is the starting point of involving the whole class in the session. **Avoid over reliance on yourself.**
- viii) **Explain the goal and the objective;** Facilitators should make the goal and objective of the discussion clear to participants. This way, the discussion will be focused on the issues and would be easy to come up with conclusions. This would contribute towards decreasing the frustration of participants.
- ix) **Encourage participants who do not speak.** The facilitator is to encourage all participants to speak. Always pay attention and avoid the situation where only few participants control the discussion.
- x) **Group work;** When you facilitate group work, carefully observe and provide

assistance. Sometimes group members are frustrated because they cannot make progress. When you observe this kind of situation, stimulate confidence and encourage them by providing appropriate words. Sometimes you can recommend that the group takes a break to be refreshed.

- xi) **Active listening;** Facilitation is not a one-way communication to providing knowledge. Facilitators are in the position to support participants to learn. In order to support participants; facilitators should accept and understand them. This way, participants will accept the facilitator's support. In order to make participants feel that they are accepted by facilitators, facilitators should listen to them carefully. Here are some active listening techniques that help facilitators listen to participants effectively.
- Pacing; **Speak the same way as participants.** When your participants speak slowly, you have to speak slowly. When your participants speak with anger, you also respond with a feeling of anger for participants to sympathize with the issues.
  - Repeating; **Repeat what participants say.** When any of your participants speak, repeat what he/she said in a short form using small words. This makes participants comfortable feel accepted. Even though, your opinion may be different from participants, first accept what she/he says by repeating. Discussions will then be smooth.
  - Non-verbal language; **Use non-verbal language when you listen.** Participants will feel that you are really listening.
  - Do not evaluate when you are listening; **You should not evaluate when an opinion is good or bad.** Criticizing participants is the worst thing to do as a facilitator. When you do not evaluate opinions, participants will feel comfortable to provide their opinions and the group will be encouraged to go on.
  - Do not be afraid of silence; After you pose a question, give enough time to participants to think about your question. Sometimes, facilitators hurry to elaborate or answer too quickly. This will disturb participants. Some participants may be in deep thought. Waiting for about 10 seconds is a good strategy. Do not be afraid of silence.
  - Thanking each participant after their input or contribution. It is good for the facilitator to respond with words like very good, interesting opinion and others. By responding this way, the whole class is very much encouraged to speak up.

### 3.3.3 Questioning Techniques for effective facilitation

Facilitators can control the discussions by asking questions. **Asking questions can motivate participants than just giving instructions.** There are two types of questions namely; 1) Open-ended and 2) Closed-ended questions. **Open-ended questions start with the 5W 1H concept.** The answers can be flexible. These types of questions are effective in making participants think about ideas, opinions, etc. **Closed-ended questions can be answered with "Yes" or "No".** These types of questions are effective in controlling discussions to a certain direction or to confirm something.

### 3.3.4 Wrap Up

Wrap up is an important element of facilitation. Facilitators should have good wrap up skills. Wrap up can be conducted during or at the end of the session or day or week or whole training. It allows participants to reflect on the session or course. There are four objectives in wrap up sessions indicated below:

- Helps participants to reflect on what they learned.
- Helps participants to recall key messages and insights.
- Helps participants to consider the application of the concepts in their workplaces
- Makes participants commit to next actions.

Sometimes the wrap-up is called Debrief, Recap, Reflection, Retrospection, Feedback, Q &A, Assignment, Grand Finale, Primacy, Recency, Consolidate, Focus, and Direction.

### 3.3.5 Effective use of ice breakers and Energizers

#### 3.3.5.1 Energisers

Energizers are effective for involving participants and keeping their concentration during sessions. They are usually conducted within short periods of time to help participants relax and to refresh themselves. Activities to refresh participants are valuable; however, they should be related to the topic being discussed to have maximum effect. For example, when an energizer in the communication session is related to something about communication, it will refresh participants as well as deepen their understanding in the topic.

#### 3.3.5.2 Ice breakers

The objective of icebreakers is to create an active and positive atmosphere in a classroom and to enable a smooth kick-start. They are used at the beginning of sessions. It is especially necessary at the beginning of the very first session of course or in an opening orientation. The purpose of the icebreakers is to deal with the anxiety felt by participants when they find themselves in new environments and with unfamiliar people. Successful ice breakers promote communication among participants and the facilitator and their readiness to learn. Icebreakers help:

- To get participants to feel comfortable
- To get participants to know each other
- To get participants to know the facilitator
- To get participants ready to learn
- To get participants to concentrate on the session

## 3.4 Competencies for Facilitators

Facilitators should be competent in a number of areas. Identified for purposes of this manual are four but the facilitator is encouraged to keep exploring others for the betterment of their skill.

### 3.4.1 Competency Area 1: Self – management and Awareness.

The facilitator is comfortable with his or her background and experienced and is capable of training and coaching new facilitators. He or she should:

- i) Be aware of his or her own strengths and weaknesses
- ii) Seek help, opinions, and advice from others when needed:
- iii) Be aware of his or her own needs in a training/consulting relationship. Approaches issues with an open mind.
- iv) not be insecure when others express a different opinion: Encourages other perspectives and questions.
- v) be open to learning from others in the groups he or she works with; manages his or her own time and work load effectively; and is willing to take risks for the sake of positive change.

### 3.4.2 Competency Area 2: Communication and Human Relations

Effective facilitators are able to communicate openly and fairly with a variety of people. They apply facilitation skills when communicating one-on-one or in groups.

The competent facilitator also:

- i) Treats people with respect:
- ii) Is capable of working through miscommunication and conflict toward a productive outcome.
- iii) Strives to accurately understand other's needs, values, and opinions.
- iv) Works to keep communication channels open (e.g. returns phone calls promptly,



- keeps others informed, even when difficulties arise, etc.): and
- v) Listens attentively regardless of feelings toward the speaker.
- vi) Comfortably takes initiative and leadership when appropriate: Successfully solicits the cooperation and commitment of others.
- vii) Builds relationships and credibility before seeking alliances; Encourages others to take the lead when appropriate;
- viii) Operates effectively within organizations; and
- ix) Understands how to accomplish things in a particular organizational culture.

### **3.4.3 Competency Area 3: Self – Leadership.**

*Leadership* is the ability of an individual or a group of individuals to influence and guide followers or other members of an organization. A facilitator should possess the following competencies so as to manage the training well:

- i) Willing to define the purpose of the meeting.
- ii) Ready to design a results-based agenda.
- iii) Able to reach an agreement on how the group will work together.
- iv) Encourage the participation of all team members.
- v) Model effective listening.
- vi) Being genuinely open to the ideas of others.
- vii) Identifying and transforming conflict.

### **3.4.4 Competency Area 4: Subject Matter Knowledge**

- i) The facilitator has a good understanding of facilitation, the role of the facilitator, and the application of facilitation in groups and organizations.
- ii) He or she also:
- iii) Knows the basic premises behind facilitation and can explain the benefits of facilitation to others.
- iv) Demonstrates ability to facilitate meetings and workshops successfully;
- v) Keeps up-to-date on resources and literature about facilitation;
- vi) Strives continually to learn about facilitation, facilitator methods, and the application in a variety of situations; and
- vii) Understands the differences among presenting, teaching and facilitating and can explain them to others.

### **3.4.5 Competency Area 5: Facilitation Skills**

The facilitator demonstrates the ability to use a variety of facilitation skills and methods when working with groups and is able to guide groups to productive outcomes.

She:

- i) Draws out and balances participation;
- ii) Understands Consensus and knows various methods for helping a group reach a consensus.
- iii) Is skilled at designing results-oriented, interactive meetings;
- iv) Is competent at coordinating pre- and post- meeting logistics and administration;
- v) Demonstrates ability to facilitate a productive meeting: manages time well, deals effectively with late comers, keeps the group focused, help the group reach closure, records ideas and decisions etc.
- vi) Keeps the group focused on its meeting objectives;
- vii) Helps the group stay focused by paraphrasing, clarifying and summarizing;
- viii) Opens and closes a meeting effectively
- ix) Uses appropriate activities, tools and methods during the meeting to help the group be productive.
- x) "Reads the group" and adjusts meeting activities accordingly;
- xi) Listens well and summarizes people's inputs and/or group discussions
- xii) Uses questions effectively to foster creative direct discussions
- xiii) Uses questions effectively to foster creative direct discussions and to reach closure;

- xiv) Regularly seeks feedback from meeting participants;
- xv) Adjusts and improves facilitations based on feedback
- xvi) Has a basic understanding of group dynamics and how people typically react in group situations

# 4. MODULE 1: ENTREPRENEURSHIP SKILLING

## 4.1 Session 1: Basics of Entrepreneurship

Duration: 2 hours

### Overall Objective:

To enhance the understanding of the participants understanding on the basics of entrepreneurship

### Session Specific Objective:

By the end of the session, the participants will be able to:

- i) Describe who an entrepreneur is
- ii) Identify the key characteristics / attributes of a successful entrepreneur

### Recommended materials

- Flip Chart/ chalk board
- markers
- notes
- pens
- pencils

#### 4.1.1 Defining an entrepreneur

#### Activity 1 (5 minutes): Defining an entrepreneur

- i) The facilitator introduces the topic by asking participants what they understand by the term entrepreneurship". The responses are noted on a flip chart
- ii) The facilitator supplements the participant's responses using the facilitators notes

#### Illustration of an entrepreneur



### Facilitator's Notes

#### Meaning of an entrepreneur

An entrepreneur is any person who creates and develops a business idea and takes the risk of setting up an enterprise to produce a product or service which satisfies customer needs. Both men and women can be successful entrepreneurs; it has nothing to do with gender.

An individual who undertakes the risk associated with creating, organizing, and owning a business

"Think of a person who sits by the roadside leading to your home and who has been selling the same type of food, from the same size of saucepan or pot, from the same table top, and may not have been able to change their standard of living to any appreciable extent. Such a person may be a business person but not an entrepreneur."

#### 4.1.2 Defining entrepreneurship

#### Activity 2 (10 minutes): Defining Entrepreneurship

- i) The facilitator using buzz groups asks participants to discuss entrepreneurship and the entrepreneurial process.
- ii) The groups present their findings to the plenary
- iii) The facilitator then guides the participants on the entrepreneurial process with reference to the notes below



### Facilitator's Notes

#### Meaning of entrepreneurship

The practice of starting new businesses in response to identified challenges / opportunities with a motive of making profit. Entrepreneurship is a process, a journey, not the destination; a means, not an end.

The process of starting and running one's own business. This involves a considerable amount of risk.

#### Steps in the Entrepreneurial Process

1. **Discovery;** In this stage, the entrepreneur generates ideas, recognizes opportunities, and studies the market. Here he puts more emphasis on Hobbies or Skills, Consumer Needs and Wants and Conducts Surveys and Questionnaires
2. **Concept Development;** In this stage the entrepreneurs, start developing a Business Plan for their enterprises and this contains a detailed proposal and budget describing the business idea.
3. **Resourcing;** Here the entrepreneur identifies and acquires the financial, human, and capital resources needed for the venture startup, etc. this is a critical stage of knowing where the much needed financial, physical and human resources will be realized for the enterprise
4. **Actualization;** Under this stage the entrepreneur transfers business information into actual existence of the business and utilizes resources to achieve its goals or objectives and he or she prepares for the grand opening of his or her enterprise.
5. **Harvesting;** It's in this stage that the entrepreneur decides on venture's future growth, development, or demise. He or she will think about the future plans and expansion of the business. He or she will ensure that the activities taken lead to generation of profits to ensure that more funds are ploughed back into the business for its growth.

#### 4.1.3 Personal entrepreneur traits

##### Activity 3 (20 minutes): Personal Entrepreneurial Traits

- i. Through a brainstorming session, the facilitator asks the participants to describe a typical stall used by the clients' or businesses classified as SMEs in the fisheries value chain. The responses are written on the board.
- ii. The facilitator then divides the team into 2-3 small groups and instructs them to devise improvement or an overhaul plan on how the stall can be transformed to be more competitive.
- iii. The participants are given flipcharts or manilla paper to transform or draw their vision onto paper.
- iv. Thereafter they present their picture to the plenary.
- v. The facilitator concludes the session by complementing the presentation with a lecture on entrepreneurial traits as provided for in the facilitator's notes.



## Facilitator's Notes

### Characteristics of a good entrepreneur

1. **Looking for opportunities:** Most entrepreneurs start by finding a need and quickly satisfying it. Entrepreneurs are always alert to opportunities and they quickly see and grab them. In addition, they plan carefully how to achieve their goals in realizing an opportunity.
2. **Goal setting;** Successful entrepreneurs are goal oriented. They always set goal which are achievable and work towards achieving them. Their determination makes them overcome possible challenges and also inspires trust from the people they work with. These goals always have a timeline to guide their actions.
3. **Information seeking;** A successful entrepreneur always **undertakes personal research regarding how to satisfy customers and meet their needs.** He/she constantly seeks for relevant information from his/her clients, suppliers, competitors and others in order to stay ahead of competition.
4. **Persuasion and Networking;** Successful entrepreneurs always want to connect with people and to recognize opportunities for partnership which is crucial for their enterprises. Here they know that if they meet new people this might facilitate access to resources or knowledge that their businesses need. They constantly use polite language to persuade customers to buy their products.
5. **Own Boss:** Most entrepreneurs enjoy being their own boss and like doing things their own way. The characteristics of independence and the sense of determination are the drivers that makes entrepreneurs start their own business.

6. **Hard working:** Most entrepreneurs work for long hard hours with little play. They persist and strongly believe that working hard will help them attain their goals and always focus on the end result.
7. **Self-confidence:** Most successful entrepreneurs are confident of achieving realistic and challenging goals. They have a high level of self-confidence coupled with a sense of effectiveness which ultimately contributes to the success of the enterprise.
8. **Discipline:** Successful entrepreneurs think through what is most essential and resist doing what is unimportant. Entrepreneurs are economically efficient, do not waste time and always want to accomplish their tasks.
9. **Making wise decisions:** Successful entrepreneurs have the ability to think quickly and make a wise decision. Entrepreneurs are unaffected by personal likes and dislikes because they know what they can do and are realistic in their approach.
10. **Ability to accept change:** Change occurs frequently when you own your own business, the entrepreneur thrives on changes and their business grows. Entrepreneurs look at many solutions to their problems. Entrepreneurs can choose the best way to do something, even if it is different from how they want to do it.
11. **Focus on profits:** Successful entrepreneurs always have the profit margin in sight and know that their business success is measured by profits.
12. **Risk-bearing:** Entrepreneurs take decisions under uncertainty and are willing to take risk, but they never gamble with the results. They choose moderate risk and therefore, undertake calculated risk which is high enough to be exciting, but with a fairly reasonable chance to win.
13. **Creative and Innovators:** Successful entrepreneurs are innovators. They constantly put their efforts in introducing new products, new method of production, opening new markets and reorganizing the enterprise. They always think of how they can do things in a better way.
14. **Leadership:** Entrepreneurs should possess the quality of leadership. Leadership is the ability to exert interpersonal influence by means of communication towards the achievement of goals. They always guide others towards the achievement of the enterprise goals.
15. **Mobilising resources:** Entrepreneurs must have the ability to marshal all the inputs to obtain the end product. They must look for money, materials, human resources/labour to help them achieve their objectives.

### Conclusion

Entrepreneurs have many qualities that help them to manage their small and medium enterprises successfully. However, an entrepreneur does not have to possess all the qualities. In that case he has either to learn or hire the services of those who possess the qualities he does not have to help him or her run the enterprise. The qualities can be summarised into the 10 which are categorised below;

To achieve	To plan	To manage
a. looking for opportunities b. Persistence c. Commitment to work contract d. Demand for quality e. Risk taking	f. Goal setting g. Systematic planning and monitoring h. Information seeking	i. Persuasion and networking j. Self confidence

### Session Wrap up (30 minutes):



**Review Questions:** The facilitator concludes the session by putting emphasis on the top 10 traits/skills they need to work on in order to successfully run their enterprises.

## 4.2 Session 2: Introduction to Business Planning

**Duration:** 2 hours

**Overall Objective:** To enhance the business planning capacities of players of SMEs within the fish value chain.

### Session Specific Objective:

By the end of the session, the participants will be able to:

- i) Define what a business Plan is.
- ii) Come up with own business plans for the SMEs within the fish value chain

### Recommended materials

- Flip Chart/ chalk board
- markers
- notes
- pens
- pencils

#### 4.2.1 Defining is sa business plan

#### Activity 1 (1 hour 30 minutes). Introduction to a business plan

- i. The facilitator opens the session by asking participants their understanding of a business plan and why it is important. The responses are noted down their responses on the flip chart
- ii. The facilitator summarizes the session with emphasis on the importance of having a business plan.



### Facilitator's Notes

#### Defining a business plan

The Business Plan is a guide that can also be described as the businessman's best friend. In today's global and highly competitive business environment, enterprises, whether large or small, cannot hope to compete and grow without proper planning hence the need to have a business Plan.

The following are some of the reasons why you need a business plan:

- If you are starting a new project or business venture
- If you are looking for a business partner
- If you require financing and incentives
- To manage your business better
- To measure actual performance compared to what was planned

A business Plan can:

- Help highlight aspects of the business that need special consideration
- Help you plan your operational setup better
- Help you use your financial resources more efficiently and ultimately more profitably
- Help identify your core competencies (what you can do best) and weaknesses
- Help identify weaknesses and threats to the business
- Open your eyes to new opportunities
- Help you understand your competitors
- Assist your management capabilities in relation to specific tasks and functions as well as bring awareness to human resources and capacity needs

**Note:** Entrepreneurs should remember that nobody knows their businesses as well as they do. Knowing what they are capable of, and where they want to be in the future, is the essence of a good Business Plan. With these two points in mind, all they need to do is develop the right strategies to achieve their goals.

#### 4.2.2 Developing a business plan

#### Activity 3 (half a day): How to develop a business plan

- i. The facilitator begins the session asking the participants to brainstorm on what forms a business plan within their SMEs.
- ii. The facilitator then gives a detailed lecture on what constitutes a good business plan as guided in the facilitator's notes.
- iii. The facilitator then asks the participants on what they actually do within the fish value chain. He/she divides the participants according to what they do. NOTE: Where the

numbers are inadequate, the facilitator should add such participants to the group that is most related to what they do.

- iv. The facilitator then tasks group to generate a business plan based on the guidelines provided.



**NOTE:** It is important for the facilitator not to be strict on getting the concepts very correctly at this stage since most of them are covered in the subsequent modules of the manual.



## Facilitator's Notes

### CONTENTS OF A BUSINESS PLAN

S/N	CHAPTER	CONTENTS
1	<b>1. General description of business</b>	<ul style="list-style-type: none"> <li>Name of business, business location and address</li> <li>Nature of business activity</li> <li>Type of business organisation (partnership, cooperative, new, old,)</li> <li>Any further explanation summarizing why the business will be successful</li> </ul>
2	<b>2. Personal background</b>	<ul style="list-style-type: none"> <li>Name of business owner(s), promoter(s)</li> <li>Educational, professional background</li> <li>Relevant experience in business-related activities</li> </ul>
3	<b>3. Market plan</b>	<ul style="list-style-type: none"> <li>Business market area and targeted customers/ customer groups</li> <li>Why you will be able to compete with existing products/ services and how do you compare competitors (price, quality, appearance, performance,)</li> <li>Past, current, future (projected) market demand for your product/service (if possible in terms of volume/units per day/months)</li> <li>Suppliers and supply terms and conditions</li> <li>Unit pricing and list of all items/services being offered</li> <li>How you will be selling your produce (direct, dealers)</li> </ul> <p><b>Note: Include the market research survey report as an annex</b></p>
4	<b>4. Management plan</b>	<ul style="list-style-type: none"> <li>Who will be the actors in this business?</li> <li>Specify their roles and the division of labour (if applicable)</li> <li>How will the business work be organized (e.g. working shifts, working times, working conditions)?</li> </ul>
5	<b>5. Financial plan</b>	<ul style="list-style-type: none"> <li>Investments required</li> <li>Fixed assets/starting equipment (e.g. land, tools, machinery)</li> <li>Preliminary expenses</li> <li>Pre-operative expenses (e.g. legal fees, licensing fees, bank charges,)</li> <li>Start-up expenses (e.g. water, electricity connection, cleaning of premises, etc.)</li> <li>Working capital (raw materials, rent, water, transport, etc.)</li> </ul>
6	<b>Sources of raising funds</b>	<ul style="list-style-type: none"> <li>Total requirements</li> <li>Family/Friends contribution</li> <li>Own contributions/investments</li> <li>Already secured loans, credits etc</li> <li>Total funds available</li> <li>Deficit/funding gap</li> <li>Loan support required</li> </ul>
7	<b>Operating plan forecast</b>	<ul style="list-style-type: none"> <li>Less cost of production and overhead/fixed costs</li> <li>Income from sales</li> <li>Projected operating income statement</li> <li>Net profit</li> <li>Break even analysis</li> <li>Cash flow projection</li> </ul>
8	<b>Major assumptions</b>	<ul style="list-style-type: none"> <li>Give the assumptions you've made that underpin your plan e.g., assumptions that particular resources will be available</li> </ul>
9	<b>Business profile/Summary</b>	<ul style="list-style-type: none"> <li>Summary that shows all major aspects on one page</li> </ul>



### Wrap Up (30 Minutes)

The facilitator wraps up the session by asking participants the following question

- i. What is a business plan?
- ii. Why should SMEs keep business plans?
- iii. How does it help you to achieve your goals?
- iv. What constitutes a business plan?

## 4.3 Session 3: Introduction to Business Planning

**Duration:** 4 hours

**Overall Objective:** To enable SME players within the fish value chain view their businesses as enterprises rather than a subsistence activity.

### Session Specific Objective:

By the end of the session, the participants will be able to:

- i. Differentiate between a subsistence activity and a business enterprise
- ii. Comprehensively understand a fishing business/ enterprise
- iii. To change their activities into a fishing business enterprise
- iv. Make decisions using personal income statements

### Recommended materials

- Flip Chart/ chalk board
- markers
- notes
- pens
- pencils

#### 4.3.1 Fishing as a business

#### Activity 1 (5 minutes): Fishing as a business activity.

- i. The facilitator introduces the session by asking to brainstorm on what makes fishing as a business activity and notes down the responses on a flip chart or manilla paper.
- ii. The facilitator complements this with a definition provided for in the lecture notes.

Illustration of fishing as a business-----Businessman selling mukene fish at a landing site standing besides his boat. Within the pick, loaders take the sold fish to the loading bay. Can have a blob of him remembering to record the monies when he returns to his office.



### Facilitator's Notes

#### What is a business?

This is an enterprise that trades in services/ goods or both to satisfy customer needs with an aim of making profits. This can be owned by individuals, groups or by the state. However, fishing as a business is where people are engaging in the process of selling fish involving fishing, handling, drying and transportation with an aim of making money. The sole objective is to make profits.



### 4.3.2 Operating fishing as a business

#### Activity 2 (10 minutes): Operating Fishing as a business activity.

- i. The facilitator starts the activity by asking the participants on how they operate their business in terms of numbers (of business ownership) and why?
- ii. The facilitator clusters the responses as given by the participants and later divides them into corresponding groups to discuss the advantages and disadvantages of each.  
Thereafter, the responses are presented to the plenary moderated by the facilitator.
- iii. Facilitator supplements the responses by formally introducing the different types of business ownership.



## Facilitator's Notes

### Types of business ownership

- i. Sole proprietorship (Owned by an individual)
- ii. Partnership (Owned by more than one person)
- iii. Corporative (Owned by large groups)

Types of business ownership	Definition	Advantages	Disadvantages
<b>Sole proprietorship.</b>  <b>Note:</b> The Facilitator should make sure traders understand this form of business ownership well since it's the commonest form. But also highlight its disadvantage to discourage participants from this type of business.	This is a business set up owned and managed by one individual.	<ol style="list-style-type: none"> <li>i. The owner of the business is responsible to no body</li> <li>ii. The sole proprietor enjoys all the profits alone</li> <li>iii. It's easy to make decisions since it's a one man's business</li> <li>iv. There is freedom of managing the business</li> </ol>	<ol style="list-style-type: none"> <li>i. The owner of the business suffers all the losses alone</li> <li>ii. Business resources/ capital is limited since the strain is on one person</li> <li>iii. Business liability is unlimited. Personal assets can be impounded upon defaulting debts</li> </ol>
<b>Partnership</b>	With this form of business ownership, two or more people bring resources (capital) together to start a business	<ol style="list-style-type: none"> <li>i. It is easy to acquire the resources (capital) needed. This is because more than one person is involved</li> <li>ii. Profits are distributed among partners in form of shares</li> <li>iii. The risk of losses is distributed amongst partners.</li> <li>iv. Vast resources can be brought on board by different partners including expertise, money, skills and knowledge</li> </ol>	<ol style="list-style-type: none"> <li>i. It's not easy to make decisions. This is because each partner has a contribution to make</li> <li>ii. Business management freedom is restricted since each partner is engaged formally in management affairs</li> <li>iii. Liability of each partner on debts is unlimited</li> </ol>
<b>Cooperatives</b>	Different people come together to do business with a common objective. In a cooperative business ownership form, people engaged are called members and they are engaged in	<ol style="list-style-type: none"> <li>i. This is the strongest form of business compared to sole ownership and partnerships</li> <li>ii. Members share profits equally and they have equal rights</li> <li>iii. Members contribute equal amounts of capital</li> <li>iv. Few members are entrusted to manage the cooperative by voting</li> </ol>	

	the daily operations of the business.	them v. The liability of members is limited vi. Since they are owned by a large number of people. It makes it easy to access financial support from the Government or its programs	
--	---------------------------------------	--	--

## Illustrate the different types of ownership showing a mix of men and women

### 4.3.3 Comparing types of business ownership

#### Activity 3: (20 minutes) Comparisons of cooperatives with individuals

- i. The facilitator reads this case to the participants.

**Case study:** There were 3 fish traders that decided to deal in fish business. These were; Moses, Umar and Jane. Moses decided to run the business as an individual and he raised 5,00,000. Kibuuka and Nanono raised 10,000,000 each contributing 5,000,000. For their business to operate at the required threshold, each need an injection of 40 million. Fisher's pride Microfinance wanted to extend loan services to each of these and have to make a decision.

- ii. The facilitator divides the participants into two groups as asks each to deliberate on the following questions;
  - a) What business ownership types are exhibited?
  - b) Between the individual and the group, who would access the loan quickly?
  - c) Who would get much more needed capital for the business?
  - d) How easy is it to operate business between the two?
  - e) Are there any other business operating approaches these traders could consider?
- iii. The different groups present their deliberations to the plenary and discussed with guidance of the facilitator.

#### Wrap up: (30 minutes)



The facilitator wraps up the session by;

- i. emphasizing to the participants the advantages of partnerships and cooperatives versus the sole proprietor business
- ii. He or she should encourage participants to change the way they are doing their businesses so that they focus on earning profit rather than doing them as subsistence activities

## 4.4 Session 4: Decision Making using Personal Income Statements

**Duration:** 4 hours

**Overall Objective:** To equip SMEs owners with knowledge on how to make decisions based on personal income statements

### Session Specific Objective:

By the end of the session, the participants will be able to:

- i. Understand what a personal income statement is?
- ii. Track incomes and expenditures
- iii. Start making decisions based on income statements

### Recommended materials

- Flip Chart/ chalk board
- markers
- notes
- pens

#### 4.4.1 Making an income statement

##### Activity 1 (45 minutes) Making an income statement

- i. The session begins with a lecture of what makes an income statement with a simple illustration from the facilitator.
- ii. The facilitator regroups the participants into the groups which correspond to the different they do within the business value chain.
- iii. The facilitator instructs them the different activities on which they spend money on in their businesses (Expenses per week) and the incomes (estimated average per week).  
**NB: the facilitator needs to be flexible to adopt the time range as suggested by the participants**
- iv. They present their findings to all the plenary for further deliberation by other participants and the facilitators.



### Facilitator's Notes

#### Personal Income statement

- This document is crucial in business because it indicates the financial status of the person
- It's a document that describes a person's income and expenditure
- It indicates loss and profit margins
- Based on the income statement, the trader can make decisions whether to invest more in the current business or try some other business. This is decided from whether the business is making losses or profits

An example of an items (fish sales record) personal income statement

Particulars	Unit Price	Weight	Sales	Balance
Opening Balance				50,000
Items (fish sales)	30,000	10kgs	30,000	80,000

An example of a personal income statement

Personal income statement	
Income (Weekly)	
Fish Sales	300,000
Mode of Payment (Mobile money, cash etc)	400,000
<b>Total Income</b>	<b>700,000</b>
Expenses (Weekly)	
Rent	100,000
Transport	50,000
Food	40,000
Garbage	5,000
License (Tax)	50,000
Loan Payment	60,000
Sacco Obligations	70,000
<b>Total Expenses</b>	<b>375,000</b>

Therefore, Profit (P) = Total Revenue (TR) minus Total Expenditure (TE)

$$P = T.R - TE$$

$$P = 700,000 - 375,000$$

**Profit= 325,000 shs**

### **Activity 2 (20 minutes) Making decision from an income statement**

- i. The facilitator asks the participants to brainstorm how an income statement can be useful in business decision making.
- ii. The session is closed with a complementary lecture about how an income statement can be used for decision making.



## **Facilitator's Notes**

### **Using income statements to make business decisions**

It is important for an entrepreneur to keep their records for all business transactions. But most important is to use the information or data to make business decisions especially improvements which increase profitability. Literally most of the questions you ask yourself about functionality of your business should come from your business data. This can be done in many different ways some of which include;

1. **Measuring impact;** it is important to know the fruits of your efforts instead of working aimlessly. Look at the issues which make you make losses or profits, area where there is overspending, unnecessary costs and determine ways in which you can enhance or rectify them. This arise from the fact that you understand how much your business is making or losing.
2. **Determine budgets;** The information you get from your income statement will help you to plan or forecast for your business especially budgeting for the different aspects. You can easily make decisions based on your data.
3. **Cut unnecessary costs;** A critical review of the business expenditure will show how much you spend on what and when. This is important to note where you spend so much money which can saved to increase the net income. This eye-opener increases your chance to save money and reallocate spend where it's needed most.
4. **Improve your employee productivity;** Understanding your business performance can easily help you to communicate impactful statements to your employees. It improves focus especially where the targets are set and the mechanisms in place to minimize on the costs. This can lead to joint planning especially where the profit targets are to be communicated to the entire team.
5. **Change of business view;** The income statement helps SME owners to view the business from a holistic point of view and decisions can be made in the totality of the business. Better decision making is done in this case.

- **Illustrate an entrepreneur who took decisions based on data and another who took decisions without thinking of data.**



### **Wrap up/Conclusion (15 minutes)**

The facilitator concludes this session by asking the following questions

- i. What is a personal income statement?
- ii. How are personal income statements useful in business decision making?
- iii. What should guide your business decision?

## **4.5 Session 4: Fish Enterprise Analysis**

**Duration: 4 hours**

**Overall Objective:** To equip SMEs owners with skills of selecting the best business to operate

### **Session Specific Objective:**

By the end of the session, the participants will be able to:

- i. List the different prospects in the fishing industry
- ii. Identify the best business to pursue
- iii. Come up with an action plan of attaining the desired goal in the business

### Recommended materials

- Flip Chart/ chalk board
- markers
- notes
- pens

#### 4.5.1 Creating an idea list

##### Activity 1 (20 minutes): Creating an Idea List

- i. The Facilitator introduces the session by requesting participants to list down their business prospects/ideas and describe them. The facilitator should ensure that they raise as many ideas as possible, whatever business idea one has ever dreamt of.
- ii. The facilitator creates groups of the 'threes' in they discuss the ideas each has prospect in. The groups should identify which ideas are similar and those which are different.
- iii. Finally, the facilitator summarizes the session by emphasising the benefits of having many ideas to choose from.

### Illustration of many businesses' ideas



#### Facilitator's Notes

##### Business idea

A business idea is a short and precise description of the basic operation of an intended business. Before you start a business, you need to have a clear idea of the sort of business you want to run.

Idea	Description
Idea 1: Selling fish in pieces	I know about fish and enjoy fishing. No one else does this in town. There will be lots of customers. I can find out what they want and know how much money is needed to start. It will probably be tiring with many deliveries to make. I would enjoy meeting so many people.

#### 4.5.2 Screening business ideas

##### Activity 2 (30 minutes): Business Ideas Screening

- i) Through a lecture, introduces the concept of business screening and in a participatory manner requests the participants to generate a criteria against which they can select a business which is doable. This should be complimented with the criteria as provided for in the notes.
- ii) In the groups formed, each participant screens their generated ideas and also prioritise them again the generated criteria to generate the best three ideas which can be implemented.
- iii) The facilitator should then encourage the participants to develop each idea into a business plan as directed above.

**NB: The more you focus, think and improve your idea, the more it will become a reality**

- **Illustration of SME owner choosing an idea among many**



#### Facilitator's Notes

### Business idea screening criteria

Whereas we might have many ideas, it is important to note that it might be hard to implement all these ideas at once. You need to decide and prioritize on which to implement at that particular time. The screening can be done against many criteria but you need to decide which one is more relevant and important in your context and capacities. These may include;

- your existing products and their shortcomings/ product improvements most needed
- **Needs of your market;** Depending on your skills and the needs of the customers, you should decide which good or service your business will sell. Also, keep in mind that they must be goods or services that people are willing to pay for and at a price that will allow you to make a profit. A good is an item that people pay for and use. It may be something you make yourself or it may be something you buy to resell. A service is something you do for people that they then pay you for. For example, delivering goods, banking, babysitting, repairing items, collecting recyclable waste from apartment buildings, operating tours, etc. are all services.
- **Customers;** Any business cannot succeed without customers. Therefore, it is essential that you know who your customers will be and their prominent needs. Will you sell to a specific type of customer or to everyone in an area? There must be enough people who are able and willing to pay for your goods and services or the business will not survive
- the technical feasibility of the idea
- **How to sell;** How are you going to sell your goods or services? If you plan to open a fish enterprise, you know how you will sell your fish products, for example, you can sell either directly to customers, to retailers or to wholesalers. Some businesses sell directly to their customers:
- the level and scope of research and development required
- the profitability of the idea. What is its potential appeal to the market? How would you price it? What are the costs in bringing it to market — overall and per unit?
- where the product fits in the market. Is there a gap? How close is it to competitor products?
- the resources it will require in development
- the marketing potential of the idea
- the fit with your business profile and business objectives.

**NB:** A good business idea will be compatible with the sustainable use of natural resources and will respect the social and natural environment on which it depends. Your business can only be sustainable in the long run if it works in harmony with the social and natural environment. As an entrepreneur kindly take note of the following key concerns: How much does your business depend on the environment? Does it rely on the weather, soil or other natural resources? Does it need any specific type of labour from the local community? Does it need the local community to support it? What should you do to make sure that your business nurtures the natural environment and helps the local community? Will your business nurture the natural environment or will it have a detrimental impact? How would you minimize or reverse any negative effect that your business might have?

### 4.5.3 Managing change in business

#### Activity 3 (45 minutes): Business Change management in SMEs

- i) Through a brainstorming session, the facilitator requests the participants to identify the factors which may lead them to change from one business to another.
- ii) The facilitator splits the participants into three groups and requests each of the groups to identify ways of how they can successfully transition from one business to another.
- iii) With moderation from the facilitator, each group present their findings and discussed to the plenary.



## Facilitator's Notes

To effectively manage change, it is important to have a plan for smooth transition to be achieved. There are many approaches and steps which can be adopted to manage change. For purposes of this manual, the following is considered;

### **1. Clearly define the change and align it to business goals.**

conduct a critical review against your current and proposed objectives and performance/personal goals to ensure the change will carry your new business in the right direction strategically, financially, and ethically. This step can also assist you to determine the value of the change, which will quantify the effort and inputs you should invest.

*Key questions:*

- What do we need to change?
- Why is this change required?

### **2. Determine impacts and those affected.**

It is important to determine the impacts of the change at various organizational levels. Review the effect on the new and old business. Also the mitigation plan on how to manage the impacts need to be done.

*Key questions:*

- What are the impacts of the change?
- Who will the change affect the most?
- How will the change be received?

### **3. Measure the change process.**

Throughout the change management process, it is good to measure the changes as they happen, the threats and opportunities as they arise. You should also evaluate your change management plan to determine its effectiveness and document any lessons learned.

*Key questions:*

- Did the change assist in achieving business/personal goals?
- Was the change management process successful?
- What could have been done differently?

## Session wrap up (20 minutes)



### **Review Questions:**

- How do you select the best business idea?
- How do you screen a business idea?
- How do you manage change from one business to another?

# 5. MODULE 3: BUSINESS SKILLS

## 5.1 Session 1: Business Cycle

Duration: 2 hours

### Overall Objective:

To equip SMEs owners with skills needed to run their enterprises

### Specific Objective:

By the end of the session, the participants will be able to:

- i. Understand the operating cycle of their businesses
- ii. Understand purchase management, stock control and pricing in the day to day running of their business.

### Recommended materials

- Flip Chart/ chalk board
- markers
- notes
- pens
- pencils

### 5.1.1 Purchase management

#### Activity 1 (30 minutes): Understanding purchase management

The facilitator:

- i) Through a brainstorming session, the facilitator asks the participants their understanding of purchasing and why it should be managed.
- ii) Thereafter the facilitator delivers a lecture on purchase management



### Facilitator's Notes

#### What is purchasing

Purchasing refers to acquiring goods and services for use by the business or a person. Purchasing involves business operations with goal of buying materials of the right quality, in the right quantity from the right source delivered to the right place at the right time at the right price. It is prudent that entrepreneurs take into account a number of factors when buying goods and services. These factors are called 'the Purchasing Mix', namely, Quantity, Quality, Price and Delivery.

#### Advantages of purchase management

1. Purchasing provides goods needed by the business or enterprise.
2. A one percent saving in materials cost is equivalent to a 10 percent increase in turnover. Efficient buying can achieve this.
3. Purchasing manager is the custodian of his firm's purse as he spends more than 50 per cent of his company's earnings on purchases.
4. Purchasing can contribute to import substitution and save foreign exchange.
5. Purchasing is the main factor in timely execution of business projects.



### 5.1.2 Stock control

#### Activity 2 (45 minutes): Controlling Stock

- i) Through a brainstorming session, the facilitator asks participants what they understand by the term stock control and how to control stock. He or she notes down their responses on a flip chart
- ii) Thereafter the facilitator with reference to the notes below guides the participants through a discussion on stock control, advantages and how to maintain stock.

- **Illustration of controlling stock in SME**



## Facilitator's Notes

### What is Stock control

Stock control is the process of maintaining the appropriate quantity of stock, so a business can meet customer demand without delay while keeping the costs of holding stock to a minimum. Fish businesses which are dealing with physical products need stock to sell. The purpose of stock control is to make sure the business always has enough stock for their customers, while balancing the amount spent on acquiring and storing stock. Stock control is important because it can be the difference between loss and profit. Done right, it keeps costs down while increasing your profitability on every sale.

### The stock ordering process

Getting the stock ordering process right is an important part of effective stock control. When reviewing your stock ordering it's recommended that you:

- 1. Stick to a single inventory control system**

It is important to ascertain from the beginning what type of inventory system would best suit your business.

- 2. Review current inventory**

You need to determine what you have on hand and its value – including finished goods and raw materials. Look at your sales reports to identify your best sellers, which are making the most gross margin, and which items are slow-moving and old.

Determine your ideal stock levels

Now you need to identify stock you always need and decide on what your maximum and minimum stock levels are for each item; it's also important to determine the minimum re-order level for each item. Once you've identified the parameters, it's easier to know what you have to work with. You'll also need to keep accurate stock records and make sure they match what you actually have on hand with a stocktake.

- 3. Constantly review inventory control**

Ask yourself how stock management impacts the other areas of your business. Consider:

- **Reviewing your purchasing patterns.** Purchasing should be based on sales history and demand forecasting
- **Ordering less stock more frequently.** This can improve liquidity without reducing sales
- **Consider the impact of marketing and promotion.** Before launching a sales promotion, make sure you have enough stock to meet an increase in demand
- **Having a back-up plan if items don't sell as well as you wanted it to.** Regardless of whether you return it to suppliers or donate it, make sure you know how to dispose of excess stock quickly
- **Reviewing your sales policies.** Your sales team can strategically sell fast-moving items and clear slow-moving items
- **Storing your items more efficiently.** Correct warehousing techniques are essential for best practice. Make picking and packing streamlined and efficient by storing slow-

moving products at the back of the warehouse, and fast-moving goods close to the front where they are more readily accessible

### Benefits of maintaining good stock control

- Increases productivity and efficiency, we need the “how” explained all the way and in relation to the fisheries business
- Saves time and money
- Improves accuracy of inventory orders
- Keeps customers coming back for more

### 5.1.3 Price determination

#### Activity 3 (30 minutes): Price determination

The facilitator:

- i) Introduces the session by asking participants to list the prices they sell their fish products
- ii) Thereafter he or she divides the participants into groups and asks them what they consider to determine the prices
- iii) Thereafter the facilitator delivers a lecture on how to determine prices using the facilitator notes provided.

### • Illustration of price determination



## Facilitator's Notes

### What is Pricing?

Pricing is a process of fixing the value that a trader will receive in the exchange of services and goods. Pricing method is exercised to adjust the cost of the producer's offerings suitable to both the manufacturer and the customer.

### Factors that determine market Prices

1. **Costs;** Before you set your price, work out the costs involved with running your business.
2. **Customers;** Know what your customers want from your products and services. Are they driven by the cheapest price or by the value they receive? What part does price play in their purchase decision?
3. **Positioning;** Once you understand your customer, you need to look at your positioning. Where do you want to be in the marketplace? Do you want to be the most expensive, luxurious, high-end brand in your industry, the cheapest, beat it by 10% brand or somewhere in the middle?
4. **Competitors;** This is one of the key times you can give yourself permission to do a little competitor snooping. What are they charging for different products and services?
5. **Profit;** “How much profit do I want to make?” entrepreneurs tend to look at what others charge and then pull a figure out of the air to be competitive without giving consideration to how much profit they want and need.
6. Other factors include:
  - Demand (Market forces of demand and supply determines fish prices)
  - Price skimming (Rumors on fish scarcity or surpluses)
  - Economy (price fluctuations due to inflation)

### Session wrap up (15 minutes): Question and answer



**Review Questions:** Using questions below, the facilitator reviews the session.

- Why should entrepreneurs' price their products?
- What is fish stock control?
- What factors determine fish pricing

## 6. MODULE 4: MARKETING SKILLING

### 6.1 Session 1: Marketing Management

**Duration:** 1 day

#### Overall Objective:

To equip SMEs owners with skills needed to market their businesses

#### Specific Objective:

By the end of the session, the participants will be able to:

- Define marketing
- Describe the role of marketing in the day to day running of their business enterprises.
- Apply various marketing strategies in their enterprises.

#### Recommended materials

- Flip Chart/ chalk board
- markers
- notes
- pens
- pencils

#### 6.1.1 Definition of Marketing

##### Activity 1 (30 minutes): Marketing

- Through a brainstorming session, the facilitator asks the participants what they understand by the term marketing.
- The facilitator divides the participants into two or three groups as tasks them to identify the importance of marketing in a business.
- The participants present their findings deliberated by the facilitator
- Afterwards the facilitator summarises their responses with reference to the notes below.



### Facilitator's Notes

#### What is Marketing?

Marketing refers to the efforts to identify and satisfy customers' needs and wants. It involves finding out who your customers are, what they need and want, the prices, the level of competition. It involves the knowledge and all the processes you undertake to sell your product.

#### Marketing answers the following questions;

##### i) Who are my customers?

Your customers are the people or other businesses that want your products/ services and are willing to pay for them. They include;

- People who are buying from you now.
- People you hope will buy from you in the future.
- People who stopped buying from you but you hope to get them back

##### ii) What are my customer's needs and wants?

Customers want to look at different products so that they can choose what they like best.

Some customers want a different design and others want high quality and are willing to pay extra for that.

### **iii) How can I satisfy my customers'?**

You need to do everything to find out who your customers are and what they need and want in order to satisfy them improve your sales and make a profit. You need to find out;

- i. Products/services your customers want.
- ii. Price your customers are willing to pay.
- iii. Location of your business in-order to reach your customers (Place).
- iv. Promotion to use to inform your customers and attract them to buy your products or services.

### **iv) How do I make a profit as I satisfy my customers?**

Here you must ensure that you incur less costs in the day to day running of your business Also ensure that as you do Marketing in the times of Covid-19, all the SOPs are followed to ensure that there is reduced spread of infections among your customers.

## **Activity 2 (30 minutes): Role play on marketing**

- i) The facilitator divides the participants into 2 groups
- ii) Each group is tasked to come up with a play which indicates the implications of an entrepreneur who understands the needs of the customer and another who does not. The groups need to demonstrate the implications of each (Each member should have a role in the play).
- iii) After each group presents their play to the plenary.
- iv) The facilitator conducts a joint discussion about the implications of the play in relation to customer needs.

NB: The purpose of this role play will be to develop an understanding of the value of customers and how to make a good marketing Plan, by identify the customer needs and wants.

## **6.1.2 Understanding customers**

### **Activity 3 (1 hour 30 minutes): Realities about customers**

- i) The facilitator regroups the participants into the groups earlier formed based on their businesses within the fish value chain.
- ii) He/she requests the participants to share their experiences about their daily customers using the questions below;
  1. Who are my real customers
  2. Why do they buy from my enterprise?
  3. Do my goods meet their expectations?
  4. What should I do to ensure that I attract customers to my business?
- iii) The facilitator complements the insights of the participants with the marketing mix notes



## **Facilitator's Notes**

**What are the 4Ps of marketing/Market mix?**

### 1. PRODUCT

Product refers to goods/services produced for sale, the product /service should relate to the needs and wants of the customers. Some important questions you need to ask yourself include;

- What products/services do I sell?
- Why did I decide to sell these products?
- Do I have the products customers want?
- Do any of my products not sell well?
- Do I stock products that do not sell well?

Always listen to what your customers like and don't like. When their needs change, change your products and services to satisfy the new needs. Do more market research in order to provide those products or services and increase your sales. If your product is not selling well, think of new ideas like finding new customers.

### 2. PRICING

Pricing refers to the process of setting a price for a product/service. Your prices must be low enough to attract customers to buy and high enough to earn your business a profit.

To set your price you need to;

- Know your costs.
- Know how much customers are willing to pay.
- Know your competitors price.
- Know how to make your prices more attractive

### 3. PLACE

Place means the different ways of getting your products or services to your customers. It is also referred to as distribution. If your business is not located near your customers, you must find ways to get your products/services to where it is easy for customers to buy. You can distribute your products to your customers through;

- Selling directly to the consumers of the products.
- Retail distribution and wholesale distribution

### 4. PROMOTION

Promotion means informing your customers of your products and services and attracting them to buy them. Promotion includes advertising, sales promotion, publicity and personal selling.

Use advertising to make customers more interested in buying your products or services. Some useful ways of advertising include signs, boards, posters, handouts, business cards, pricelists, photos and newspapers. You can use sales promotion to make customers buy more when they come to your business, you could also;

- Ensure you maintain attractive displays.
- Let customers try new products.
- Have competitions
- Give demonstrations
- Sell complementary products (products that go together)

### 5. PEOPLE

The people element refers to your customers, yourself and your staff. You need to consider both your staff and customers if you're thinking of growing your business. It includes understanding what your customers' needs and wants are, setting targets and measuring your customer service levels so that you attract and keep loyal customers. You'll also need to consider staff training so they have the skills to offer the best experience and meet customer expectations.

## 6.1.3 Effective Marketing

### Activity 4 (2 hours): Effective Marketing

- In the preformed groups based on the identified business clusters, the facilitator introduces this session by asking participants to discuss the ways they market their products/fish
- They present their findings moderated by the facilitator.
- The facilitator then supplements their responses with notes provided.
- The facilitator takes the participants the practical application and use of the **ABAVUBI APP**.



## Facilitator's Notes

The following are some of the effective ways of marketing products.

- Personal Selling

The two-way flow of communication between a buyer and seller, often in a face-to-face encounter, designed to influence a person's or group's purchase decision

### ii) Relationship Selling

The practice of building ties to customers based on a salesperson's attention and commitment to customer needs over time

### iii) Partnership Selling

The practice whereby buyers and sellers combine their expertise and resources to create customized solutions; commit to joint planning; and share customer, competitive, and company information for their mutual benefit, and ultimately the customer

### iv) Team Selling

Using an entire team of professionals in selling to and servicing major customers.

### v) Email/online marketing

Email marketing is the only digital marketing tool that allows you to build a personalized relationship with customers and continue to nurture them well after their first purchase. Here encourage all the participants to popularise the abavubi app.

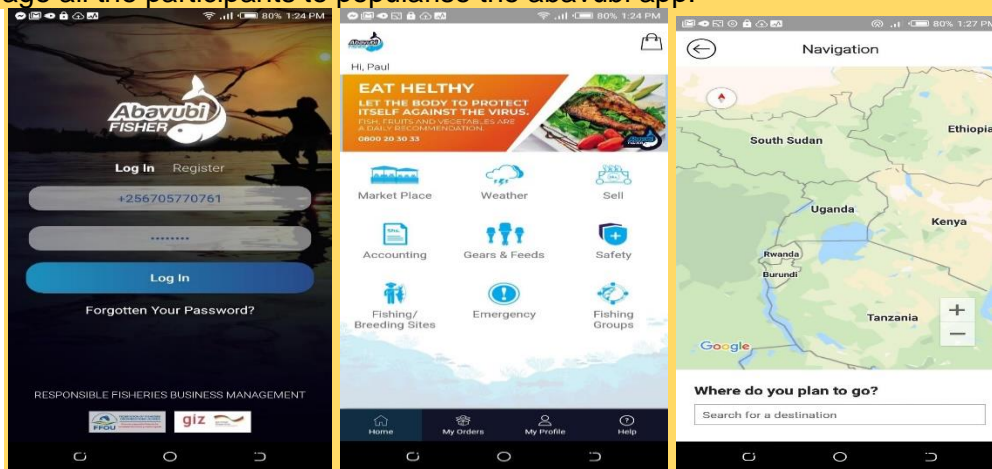


Photo showing the ABAVUBI app

### vi) Social Media Marketing

The average user spends 3 hours a day on social media. While it may seem intimidating at first, it's essential not to spread yourself too thin and join every platform. Instead, focus on your target audience. Where are they spending the most time? What type of content do they enjoy? How can you make the biggest impact?

## 6.1.4 Market classification

### Activity 5 (30 minutes): Market Classification

- i) In a brainstorming session, the facilitator asks the participants on the different market classifications and what influences such classifications.



## Facilitator's Notes

### Market classification

Markets can be classified according to;

- Time (Some fish markets operate in morning hours while others in the afternoon). An example can be the auction markets at the landing sites whose operational time varies from place to place,
- Area (at landing site for whole sale or at consumer for retail)
- Nature of goods (fresh, frozen or smoked).
- Nature of competition, demand and supply conditions.

### Activity 6 (1 hour): Furthering the marketing agenda/testing the strategy

- i) In groups of 2-3 the facilitator divides the participants to do a role play on selling the same

- product (fresh Tilapia) at different prices to different customers
- ii) After the facilitator takes them through a discussion on what the best marketing strategy would be and why?



## Facilitator's Notes

During this exercise, the motive is to motivate women to establish a marketing strategy. It is one of the expected outcomes “an attractive outlet design that has the highest probability of maximizing revenue”.

The facilitator emphasizes the idea of establishing grassroots marketing strategy, cooperative marketing and how they can market their products on the market as a group or a cooperative.

### Session wrap up (30 Minutes)



#### Review questions: (20 minutes)

The facilitator concludes the session by asking participants to respond to the following questions:

- What is a market?
- Why is client segmentation required?
- What are the best marketing strategies?

# 7. MODULE 5: SOFT SKILLS

Duration: 1 day

## Overall Objective:

To equip SMEs owners with soft skills needed in their business operations

## Specific Objective:

By the end of the session, the participants will be able to:

- i. Seek for information that is beneficial to their businesses
- ii. Improve negotiation and persuasion skills
- iii. Improve communication in their businesses
- iv. Have self confidence

## Recommended materials

- Flip Chart/ chalk board
- markers
- notes
- pens
- pencils

### 7.1.1 Closing Knowledge and information gaps

#### Activity1 (1:30 hours): Closing information and knowledge gaps

- i. The Facilitator introduces the topic by asking SMEs owners their understanding of information seeking
- ii. The Facilitator instructs participants make groups of 5 members for each group for them to brains storm and explain various ways how information and knowledge gaps can be closed
- iii. The responses are noted on a flip chart
- iv. The Facilitator will then summarize the meaning of information and knowledge gaps in business and elaborates more on ways how these gaps can be effectively closed



## Facilitator's Notes

Soft skills can also be called people skills. These skills are important to an entrepreneur because they help him or her to develop abilities that help to interact with other people well while conducting business. These are hard to develop but very important for business acumen ship

Successful fish traders should be encouraged to take time learning and collecting information regarding their business environment and dynamics. This helps them to have knowledge and learn how to maneuver through business challenges. Closing information and knowledge gaps can be done through effective and continuous information and knowledge seeking by making it worthwhile and relevant.

The different areas of information and knowledge required include;

### Customers

- I. Market size different customer needs and wants at specific times ranging from the average income earners to high income earners (this focuses on the target customer group and segments)
- II. Similar products including g-nuts, meat and fish and Competitors
- III. Business location
- IV. Market characteristics



### **Capital and finances**

This capitalizes on accessibility to finances or loans. Information needs to be sought especially on

- i) Government financial programs
- ii) And individual or personal loans

### **Supply**

- i) This takes into consideration of different potential suppliers and their market prices
- ii) Fishing gears including nets and boats
- iii) Raw materials and processing equipments

### **Infrastructure**

- i) Road network
- ii) Transport facilities
- iii) Power, water and freezers

Successful fish traders should be encouraged to take time learning and collecting information regarding their business environment and dynamics. This helps them to have knowledge and learn how to maneuver through business challenges. Closing information and knowledge gaps can be done through effective and continuous information and knowledge

## **7.1.2 Negotiation skills**

### **Activity 2 (1:5 hours): Discussions on Negotiation**

- i. The Facilitator asks four members to volunteer in two roles
  - The first group Volunteers as a good seller and buyer. This one should try to negotiate with the customer as hard as possible. He or she should express willingness to convince the customer to buy fish. Here it is a win- win outcome
  - The second group Volunteers as a poor seller and buyer. This seller should express and demonstrate reluctance, he or she is not minded about winning the customer to buy her fish. The outcome here is a lose -lose situation
- ii. The Facilitator requests for feedback from members regarding the demonstration on two things
  - Which group expressed good negotiation skills?
  - Advantages of good negotiation skills
  - Which group expressed poor negotiation skills
  - Disadvantages of poor negotiation skills
- iii. The facilitator summarizes the session by stressing the importance of good negotiation with reference to the notes below

## **Illustration of a fisherman negotiating a deal for fish business**



### **Facilitator's Notes**

#### **What is negotiation?**

This is a process through which two or more people meet and discuss the issue at hand and agree on a mutual situation. The best negotiation outcome should be a win- win situation not

a win –lose situation

### Stages/phases of negotiation



**Note:** The Facilitator should elaborate further on the stages above by bringing a rural based example to make traders understand this concept well. More advantages of good negotiation and good negotiation skills should be elaborated based on traders' responses above.

#### 7.1.3 Collaboration and persuasion skills

##### Activity 3 (10 minutes): Understanding collaboration

- i. The Facilitator asks the participants to brain storm what they understand by collaboration and persuasion skills
  - a. The Facilitator then asks participants who they commonly associate with in their respective businesses and then check if they have their contacts
  - b. The participants shall also be tasked to assess their collaboration with these people. In other words, check whether they have a health relationship with them.
- ii. The Facilitator will then summarize and elaborates more on advantages of good collaboration with key stakeholders and advise participants on how they can improve on their relationship with these stakeholders



### Facilitator's Notes

#### What is collaboration?

This is a joint effort of groups or members to accomplish a given business goal. In this discussion, the Facilitator shall speak about different examples of collaboration as discussed in Enterprising skills (forms of business especially partnerships and cooperatives)

##### Activity 4 (10minutes): Understanding persuasion

- i. The facilitator asks participants to brain storm on the persuasion techniques they know applicable to their businesses
- ii. The facilitator in reference to Activity 3 on negotiation asks participants to identify the scenarios where persuasion was exhibited. The facilitator notes down the responses on a flip chart
- iii. The Facilitator will then summarize and elaborates more on advantages of good persuasion skills and how they can improve their persuasion skills



## Facilitator's Notes

### What is persuasion?

This is a communication tactic that is intended to convince a customer or customers to buy a given product or service. Its intended at influencing a person to your position. It takes into consideration of deeply understanding the customer, listening and focus on them.

### Factors that affect collaboration and persuasion

- Language barrier
- Socio- cultural back ground
- Communication skills
- Business goals, vision and mandate

### 7.1.4 Communication and presentation skills

#### Activity 5 (20 minutes): Communication skills

- i. The Facilitator introduces the session and instructs participants to make groups of 5 members for each group brainstorms and explains what they understand by communication and qualities of good communication
- ii. Participants will then give their responses as the facilitator notes down on a flip chart
- iii. The Facilitator will then summarize and elaborates more the qualities of good communicator and how to improve communication in their businesses.



## Facilitator's Notes

### Importance of good communication skills.

Good communication skills are very important to an entrepreneur because they determine the success of a business. These skills are fully used in the daily management of business operations and when interacting with customers. Therefore, traders need to take this subject important in their effort to grow, and develop eventually leading to profits

Qualities of good communication skills include but not limited to; Being reliable, honest, attentive Listening, proactive among others while qualities of good presentation skills include; Selling, Leadership and Delivery. These are expounded below;

#### i) Active Listening

Active listening means paying close attention to who you're communicating with by engaging with them, asking questions and rephrasing

#### ii) Communication method

Using the right way to communicate is an important skill. There are benefits and disadvantages to talking through emails, letters, phone calls, in-person meetings or instant messages. Communicating is better when you consider your audience, what information you want to share and the best way to share it.

#### iii) Friendliness

Friendly traits like honesty and kindness can help foster trust and understanding when communicating at work. Try to communicate with a positive attitude, keep an open mind and ask questions to help you understand where they're coming from

#### iv) Confidence

In your business, people are more likely to respond to ideas that are presented with confidence. There are many ways to appear confident, including by making eye contact when you're addressing someone, sitting up straight with your shoulders open and preparing

ahead of time so your thoughts are polished and you're able to answer any questions from customers.

#### **v) Sharing feedback**

Strong communicators can accept critical feedback and provide constructive input to others. Feedback should answer questions, provide solutions or help strengthen the project or topic at hand.

#### **vi) Volume and Clarity**

When you're speaking, it's important to be clear and audible. Adjusting your speaking voice so you can be heard in a variety of settings is a skill, and it's critical to communicating effectively.

#### **vii) Empathy**

Having empathy means that you can not only understand, but also share in the emotions of others. This communication skill is important in both team and one-on-one settings. In both cases, you will need to understand other people's emotions and select an appropriate response.

#### **viii) Respect**

A key aspect of respect is knowing when to initiate communication and respond. In a business setting, allowing others to speak without interruption is seen as a necessary communication skill tied to respectfulness. Respectfully communicating also means using your time with someone else wisely—staying on topic, asking clear questions and responding fully to any questions you've been asked.

#### **ix) Nonverbal cues**

A great deal of communication happens through nonverbal cues such as body language, facial expressions and eye contact. When you're listening to someone, you should be paying attention to what they're saying as well as their nonverbal language.

#### **x) Responsiveness**

Whether you're returning a phone call or sending a reply to an email, fast communicators are viewed as more effective than those who are slow to respond. One method is to consider how long your response will take.

### **Wrap up questions (30minutes)**



The Facilitator concludes this session by asking these guiding questions below

- What are some of the soft skills needed in a fish business?
- List at least three advantages and disadvantages of each of the soft skills above

# 8. MODULE 5: BUSINESS FINANCIAL MANAGEMENT

## 8.1 Session: Financial Literacy

Duration: 2 days

### Overall session objective:

To equip participants with skills to critically analyse their spending and money saving habits.

### Specific session objectives:

By the end of this session, the participants will be:

- Able to understand the generic overview of business financial management
- Able to Understand personal money management
- Enhance their understanding in managing money drawings within their businesses
- Enhance their understanding on mobilizing savings.

### Session Content

- Personal cash and money management
- Personal money drawings from fish business
- Mobilization of savings

### Recommended materials

- Flip Chart/ chalk board
- markers
- notes
- pens
- pencils
- erasers
- Calculator

### 8.1.1 Defining financial management

#### Activity 1 (5 minutes): Defining financial management

- i) In a brainstorming session, the facilitator starts the session by asking the participants on what they understand by financial management and why it is important. He/she writes the responses on the flipchart or chalk board.
- ii) The facilitator closes the session by giving an overview of business management in the SMEs using the facilitators notes provided.



## Facilitator's Notes

### Understanding financial management

Financial management is the process of planning, organizing, controlling and monitoring financial resources with a view to achieve organizational goals and objectives. It is an ideal practice for controlling the financial activities of a business which may include among others; procurement of stock & equipment, accounting, payments, risk assessment and other issues related to managing money in a business.

### Steps in financial management

In general, financial management involves broadly a set of activities or phases which can be broadly categorized into;

- i) **Planning;** Planning is a process of coming up with a plan of action to achieve a set target for operational activities (thinking ahead of time). This may involve forecasting events, scheduling and re-scheduling of activities and tasks that affect the attainment

of a target or goal. In a business we can plan for resources and activities to be done, financial goals and objectives, stock management and employee management, resource management among others. The planning stage also involves development through which identified activities will be managed.

- ii) **Management**; This step involves the implementing of the activities which have been planned for. This step may involve activities related to the procedures in which the different activities related to financial management will be implemented and controlled. At this stage the different staff are allocated different duties and responsibilities. The commonest financial management aspects at this stage will include accounting, record keeping, banking and budgeting.

Also, at this stage;

- **leadership** is very important to give strategic direction on the different activities related to financial management.
- Mobilizing of the appropriate **man power or staff** to implement the activities related to financial management needs to be done.
- **Control protocols**; Control protocols over the staff and other resources need to be in place. Controls need to be extended to the budgets, cash movement, credit/sales, stock and even work performance.

### Importance of financial management

First and most important user of this information is the owner of the business. Financial Management helps in decision making on matters of profitability, investment, cash management, pricing and other aspects of business performance. The cost of making wrong decisions is high and, in many cases, leads to business failure. Financial management helps reduce mistakes in decision-making and enhances management effectiveness (making the right decision).

For purposes of this module, a few have been selected. These include; financial literacy, record keeping, financial reporting. Also, the importance of these have been demonstrated through business processes such as costing and pricing and financial linkages to banks.

## 8.1.2 Personal cash and Money management

### Activity 2 (30 minutes): Reflecting on personal financial management

- i) The facilitator introduces the session by asking the participants to share their experiences in regards to keeping their daily personal records and why.
- ii) The facilitator then invites the participants to make a personal budget for a week involving all the transactions for business and own affairs.
- iii) The facilitator then asks participants to identify which of the items were personal and those for the business
- iv) Then he or she discusses the concepts: Personal cash, business money management and a drawing using the facilitator's notes.
- v) The facilitator emphasizes the need and importance of separating business money from personal cash through making budgets.



## Facilitator's Notes

### Personal cash and business cash

- Business cash can become personal cash,
- Secondly business cash can become personal cash if one is earning salary out of the business
- Thirdly one earns personal cash from business through business commissions/bonuses and allowances.

- All business-related expenses and incomes should be recorded in the books of accounts for the business while personal income and expenses are recorded elsewhere.

### What is a drawing?

A drawing is any money taken from business for private use. Example is drawing cash from the bank or safe for personal use. In books of account these are treated as refundable expenses which have to be paid back to the business or company immediately or at the end of year. Other examples include; money for buying; lunch while on a visit, shoes or dress for party, money to pay school fees or medical treatment for children etc.)

Use some of these examples for the participants to reflect on their drawings

1. Are you tempted to buy snacks, drinks or ice-cream when you go to the market?
2. Do people think of you when you wear a new cloth at every ceremony?
3. Do you regularly buy nail polish and other beauty products? Using practical real examples would bring out a point.
4. Suggest more examples in a participatory manner to help them think deeper, in terms of fish

Many a time, people incur unnecessary and non-business-related expenses more especially when they have got an income boom. People often forget about these expenses when they calculate their business expenses, and therefore their income is less than they expected

### Activity 2 (45 minutes): Case study on Binojjo, the 20 boat Bourgeoisie

The case;

Binojjo is a very richman at Kiyindi landing site. He employs over 50 people including women and men who fish and dry his mukene. Binojjo always has his cash at hand and pays his employees depending on what they have done. Also, he does the same for his boat repairs and other business inputs. He occasionally writes down his expenses and incomes in small note books which he hardly keeps in one place. When he has things to buy for the family, he picks from the same cash. Even when the hawkers passby, he uses the same money. He remains Binojjo, the rich man from Kiyindi landing site. Because of his stature at the landing site, he usually entertains his drinking friends who baptized him with the name 'Kabaka wo'mwalo' literally meaning 'king of the landing site'. He occasionally orders for more cash from home when in the bar and he has no credit in any bar as he usually proclaims.

- i. Let the participants tell you which actions bring in money and which actions take out money.
- i) The facilitator asks the participants ways of how business money is used as personal money and when business money is used as personal money.
- ii) What the dangers in the decisions taken by binojja for his money.



**NEVER MIX BUSINESS MONEY WITH PERSONAL MONEY**

### 8.1.3 Income and Expenses

### Activity 3 (1 hour): Calculating Income and Expenses

- i) The facilitator introduces the session by asking participants to brain storm on what they understand by income and expenses.
- ii) He or she then displays a pot on a flipchart with the inlets and outlets.

### • Insert illustration of a pot with inlet and outs

- iii) The facilitator explains that the inlets are the inflows representing income, while the outlets are outflows that represent expenses.
- iv) The facilitator asks participants to brainstorm activities that bring in income in a fishing business; those that take out money in a business and notes them on a flip chart.

- v) The facilitator summarises the session by showing participants the importance of having more inflows than outflows by referring to the notes.

**BRAIN TEASER: Is a Loan an income or an expense.**



## Facilitator's Notes

### What is income?

Income can be defined as money that a person or business receives in return to working, providing a service or from an investment. An income can also come as a gift from a friend, government benefit or pension, income for conversion of natural resources (brick laying, harvest of palms), from own skills and endowments (such as mat weaving, lifting people from the boats, boat making etc), trade of products etc.

For a business income can generally refer to the net profit, that is, money which remains after expenses have been subtracted.

Generally; **Money coming into your Business = Income.**

For the business: Total income in business- Expenses=Net profit=Income

### Expenses

An expense is a cost incurred in or required for something. Basically, it involves outflow of money to a person or group as payment of an item, service. In terms of business, an expense can related to official business costs or misused as personal business. Provided the money has been removed from the business, it is an expense whether good or bad. Types of expenses which can be incurred in a business may include; services such as transport, levies/market tolls, rent payment, wages and salary payments, firewood for fish smoking, payment for goods/fish, boat repairs, purchase/repair of nets.

Drawing of some of the expenses involved in the fish value chain e.g firewood for smoking, nets, lights for Mukene, transport for the fish, food for workers, spares for the engines, fuel for the engines, rent for the store etc

**Drawing of income: A man exchanging money with a fisherwoman dealing in Mukene with labourers loading a truck.**

### 8.1.4 Income and expenditure in the context of the fish SMEs

#### Activity 4 (20 minutes): Income and Expenditure in the context of fish SMEs

- i. The facilitator recalls the groups which were formed around different SMEs identified within the fish value chain.
- ii. The facilitator requests them within their groups to brainstorm and identify the income and expenses associated with their fish businesses segments within the fish value chain. The following questions can guide the brainstorming.
  - What is the income and the expenses associated with the respective SMEs?
  - What is spent at the different stages of your businesses?
- iii. Thereafter, the facilitator guides the participants to group/cluster the different expenses under a major theme.
  - Some of the expenses may include; raw materials used, services offered to the business, staff payments, utilities (Water and electricity) and market levies etc.
  - The income sources may include monies coming from the sale of different fish products. These may include tilapia, Nile perch and mukene sales. Others can be donations from organizations such as GIZ and others as earlier mentioned.
- iv. Each group makes a presentation of the findings moderated by the facilitator



## 8.1.5 Making a cash book

### Activity 5 (1 hour): Making a cash book

- i. The facilitator begins by giving a recap of the results from the previous activities where the participants identified some of the income and expense sources.
- ii. The facilitator then gives a lecture on what a cash book is and also gives a chronology of how a cash book is made using a simple example.
- iii. The facilitator instructs each SME cluster to use the incomes and expenses to come up with the cashbook.
- iv. Thereafter the participants present their work in a plenary and it is discussed with guidance of a facilitator.

**NOTE:** The facilitator should instruct the participants to each carefully track their incomes and expenditures at home and in their businesses and transform these into a cashbook. The facilitator should mentor into improving the cashbook.



### Facilitator's Notes

#### What is a cash book?

A cash book is a book where records of all cash transactions are noted in detail and on-the-go/daily basis. The cash book will detail all cash that is received and the payments (disbursements) that are made in a chronological order. These should also include the records of bank deposits and withdrawals.

For ease of management some businesses split the cash book into two parts: The cash disbursement part and cash received part but all are recorded in a chronological manner.

#### Importance of a cash book

1. The total payment of the cash received and paid are easily known at anytime
2. The amount of cash may be known at any time without having to count physical cash
3. It is easy for future reference saving labour and time
4. It is easy to detect errors since all transactions are recorded in a cash book

#### How a cash book is made.

A cash book can be made in three main ways; single column, double/two column, triple/three column and a petty cash book. For purposes of this manual, a single column cash book shall be used. As single column cash book is used to record only cash transactions for the business.

The single column cash book has two sections; the Debit side (Receipts/cash received) and the credit side (Payments).

An example of a cash book modified to suite the SMEs in fisheries.

Debit (Receipts)			Credit (Payments)		
Date	Description	Amount	Date	Description	Amount

An example of a filled in cash book

MONTH.....

YEAR.....

DATE	Description	AMOUNT (shs)	DATE	Description	AMOUNT (shs)
1/10/2020	Balance brought forward	2,000,000			
1/10/2021	Sale of 100Kgs of Nile perch	600,000	1/10/2021	Payment for the boat operators	30,000
	Sale of 50 Kgs of Mukene	25,000	1/10/2021	Payment of nets	20,000
2/10/21	20kgs of tilapia	4,000	1/10/2021	Payment for fuel	100,000
	200Kgs of Nile perch	120,000	1/10/2021	Payment for light repairs	10,000
	120 Kgs of Mukene	150,000	1/10/2021	Purchase of biwujjo	30,000
			2/10/2021	Landing site levy	40,000
			2/10/2021	Accommodation for workers	80,000
	<b>Total</b>	<b>3,979,000</b>		<b>Total</b>	<b>310,000</b>

The analysis can be done in a periodic manner depending on the intensity of transactions. It can be on a daily, weekly, bi-annual or monthly basis.

#### Activity 4 (30 minutes): Understanding profit

- i. The facilitator begins the activity by brainstorming with the participants on what they understand by the term profit.
- ii. They further deliberate on how profit is calculated.
- iii. Through a lecture, the facilitator concludes the session by emphasizing the importance of the business breaking even and making profit.



### Facilitator's Notes

#### What is Profit?

- Profit is the investment **gain** or **reward** that entrepreneurs aim to get to reflect the **risk** that they take.
- Profit is also an important signal to other providers of funds to your business. Banks, suppliers and other lenders are more likely to provide finance to a business that can demonstrate that it makes a profit (or is very likely to do so in the near future) and that it can settle debts as they become due.
- Profits are also an important **source of income** for a business.
- Profits which are kept in the business (i.e., not distributed to the owners as dividends or other payments) are known as **retained profits**.

#### Retained Profits.

Retained profits are an important source of income for any business, but especially start-up for small businesses. The time a product is sold for more than it costs to produce it, then the profit earned can be reinvested.

#### How to Calculate Profit or Loss

Profit can be measured and calculated, so here is the formula:

$$\text{PROFIT} = \text{TOTAL SALES less TOTAL COST}$$

Example of a Filled in Profit or Loss Formula

Sales	Costs	Profit or Loss
-------	-------	----------------

SHS 100,000	SHS 75,000	SHS 25,000 (Profit)
SHS 100,000	SHS 125,000	SHS 25,000 (Loss)

#### Explanation

**In Summary;**  
**Money in - Money out = Profit or Loss or Break Even**

**Profit** - means that there is more money coming in than there is going out.

**Loss** - means that you spend more money on producing or buying your products than money you earn by selling goods.

- a) Include the title and period. When creating a profit and loss statement, the document is titled at the top of the page with "Profit & Loss Statement." Under the title, include the period of time that the statement covers. A profit and loss statement normally covers one month, one quarter or one year. This is written using words such as "For the Month Ending January 31, 2020."

**Break-even**- This refers to the point at which costs and income are equal and there is neither profit nor loss.

A profit and loss statement should not be created until all transactions for the period have been recorded.

**NB: You are now aware from which sources you earn money and what you spend your money on. Can you recommend some expenses that are unnecessary, or which you could reduce?**

### 8.1.6 Compiling a basic profit and loss statement

#### Activity 4 (2 Hours: Compiling a Profit and loss statement)

- i) The facilitator opens a session by giving a lecture on what a profit and loss statement is.
- ii) The facilitator groups the participants in the groups earlier formed (according to the existing SMEs) and guides them in making their business profit and loss statement with reference to facilitator's notes. Encourage them to refer to the clusters generated in Activity 4 (iii).
- iii) The two groups present their profit and loss statement to the plenary moderated by the facilitator.



### Facilitator's Notes

#### What is a profit and loss statement (P&L) or Income statement?

A P&L is a financial statement that summarizes the revenues, costs, and expenses incurred during a specified period. It shows how much profit or loss was generated by a business.

Compiling a basic profit and loss statement and using it to determine investment decisions is the most important financial document in fish business. The profit and loss statement show the revenues and expenses of the fish business and the resulting profit or loss, over a specified time period (a month, quarter or year).

An example of a profit and loss statement

**MAGEZI BUGAGA BUSINESS**  
**Profit and loss Statement**  
**For the Month Ending 30<sup>th</sup> November 2021**

Particular	Amount (Shs)	Amount (Shs)
<b>Revenues</b>		
1. Sales from Tilapia	3,000,000	
2. Sales from Nile perch	5,000,000	
3. Sales from Mukene	2,400,000	
<b>TOTAL REVENUES (A)</b>		<b>10,400,000</b>
<b>Expenses</b>		
Utilities (water and electricity)	20,000	
Employee wages and salaries	1,500,000	
Employee maintenance costs (treatment)	220,000	
Marketing costs	80,000	
Communication for business	50,000	
<b>TOTAL EXPENSES (B)</b>		<b>1,870,000</b>
NET INCOME (A-B)		
<b>Total Expenses</b>		<b>8,530,000</b>

## 8.2 Session 3: Mobilizing Capital

**Duration: 1 hour**

### Overall Objective:

The overall objective is to equip the participants with techniques of mobilizing capital for their businesses.

### Specific objectives

By the end of the session participant will:

- i) Know the sources of capital
- ii) Know how to mobilise capital for their businesses

### 8.2.1 Sources of capital

#### Activity 1 (20 minutes): Understanding sources of capital

- i) Through a brainstorming session, the facilitator guides deliberations on what the participants understand by the term 'Capital'. The responses are written on a flipchart.
- ii) The facilitator divides the participants into two groups and requests them to give answers to the following questions based on their lived experiences in operating fish businesses.
  - What are your sources of capital?
  - What are the advantages and disadvantages of each?
  - Attempt to calculate the total capital of your business.
  - Writes the responses on a flipchart or chalk board

## Illustration of sources of capital



## Facilitator's Notes

### What is capital?

Capital refers to the financial resources that businesses can use to fund their operations like cash, machinery, equipment and other resources.

### Sources of Savings

#### a) Internal Sources of Funds

These are savings from own/personal business

- Personal Savings. Through daily fish sales or other alternative income generating activities
- Accumulated profits. This is accumulated after deducting daily expenses from income
- Family contribution. Family members can contribute directly or indirectly to one's own business through direct capital, transport, labour etc.
- Selling of personal assets. These personal assets sold can be in form of land, cows, goats, pigs etc.

Advantages	Disadvantages
<ul style="list-style-type: none"> <li>• They contribute to independent mind/own decisions in planning, and usage</li> <li>• They do not attract extra costs – (interest)</li> <li>• The owner has total control and benefits</li> </ul>	<ul style="list-style-type: none"> <li>• The contribution may be too small</li> <li>• There is danger of relaxation i.e., no completion</li> </ul>

#### b) External Sources of Capital

These are sources of capital which may come into business from outside circles like friends, donors other than family. These may take the form of local and international donors and they be in the form of gifts, offers/donations/grants.

Advantages	Disadvantages
<ul style="list-style-type: none"> <li>• They are free and with no cost</li> </ul>	<ul style="list-style-type: none"> <li>• Not reliable</li> <li>• Not timely</li> <li>• May have strings attached</li> </ul>

#### b) Other sources of funds include;

##### Loans

These can be from banks, microfinance institutions, money lenders, NGO/KWDT, small savings and investment clubs.

Advantages	Disadvantages:
<ul style="list-style-type: none"> <li>• They are a source of extra resources, technology, business materials and equipment</li> <li>• They enforce hard work and discipline since one has to work hard to repay with interest/penalty</li> <li>• Introduces control</li> </ul>	<ul style="list-style-type: none"> <li>• Interest charges</li> <li>• Not timely</li> <li>• Tight repayment obligations</li> <li>• External control of one's business</li> <li>• Risk of loss of one's assets in case of business failure</li> </ul>

##### Supplier's credit

You can get goods from the supplier, sell and thereafter pay the supplier the cost of the goods and retain the profits.

Advantages	Disadvantages:
<ul style="list-style-type: none"> <li>• A stable way of obtaining supplies</li> <li>• No interest charges</li> <li>• Reduction in operational expenses – (ordering etc.)</li> </ul>	<ul style="list-style-type: none"> <li>• High prices</li> <li>• Inferior supplies</li> <li>• Inflexibility in planning supplies</li> </ul>

## Venture capital

These are funds availed by rich individuals for professional funds managers to manage as an investment. The funds are availed to business people at terms and conditions defined by the fund managers.

Advantages	Disadvantages:
<ul style="list-style-type: none"><li>• A stable way of obtaining funding</li><li>• The terms may be friendly</li></ul>	<ul style="list-style-type: none"><li>• Terms may be unfavourable</li><li>• Available funds may be limited</li></ul>

### Activity 2 (30 minutes): Role play on how to raise capital for your business

- i) The facilitator divides the participants into two groups.
  - a. One group is tasked to form a role play around raising capital from own savings and friends highlighting the advantages and disadvantages of each.
  - b. The second group forms a role play around raising capital from a financial institution (could be a bank, SACCO or microfinance) highlighting the advantages and disadvantages of each.
- ii) Afterwards, each group presents their play as other members keenly observe.
- iii) Thereafter the facilitator leads a discussion and notes the participants' contribution on a flip chart.
- iv) The facilitator concludes the role play with supplements from the notes.

### Review Questions: (10 minutes)



Using the questions below the facilitator reviews the session with the participants.

- What are the different sources of funding available for a business?
- How can one raise capital for one's business?

## 8.3 Session 4: Record Keeping

Duration: 1 hour

### Overall Objective:

To empower the participants with skills to make business decisions based on records.

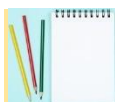
### Specific Objective:

- i) To enable participants keep proper records in their businesses

### 8.3.1 Record Keeping

#### Activity 1 (15 minutes): Understanding Record keeping

- i) The Facilitator introduces the session by having a discussion with the participants on what they understand by record keeping. The facilitator may use the following questions to further guide the discussion;
  - What is record keeping?
  - What kind of records do you keep?
  - Why is it important to keep record?
  - Why don't people keep records?
  - What strategies do you suggest for people to effectively keep records?
- ii) The facilitator concludes the activity by giving a lecture on record keeping using the facilitators notes below;



## Facilitator's Notes

## What Are Records?

Records refer to the information created, received, and maintained as evidence by an organisation or person, in pursuance of legal obligations or in the transaction of business. For instance, a receipt book is a record of cash entering/coming into a business or organisation.

## Record Keeping



This is a systematic process of compiling similar or related information resulted from business activities or operations into one document, and storing it in files/folders (accepted formats) for the purpose of tracking and assessing the performance or operations of a business.

- When payments are made to suppliers, invoices are received and cheques issued, the receipts and invoices have to be filed.
- Similarly, when payment is made for the goods or services a cash register record is kept. All of this information has to be kept.



**Keeping proper records is important in a business for the following reasons:**

- The financial information generated from record keeping is used for planning;
- It helps with strategic and operational decision making;
- It helps provide an assessment of the performance of the co-operative, over a period of time like a financial year;
- It helps with management of the day-to-day operations of the co-operative.
- It assists cash flow management.

**Why do we need to keep records?**

- To help find and solve problems in a business
- To control business capital, especially cash
- To show the direction of the business
- To plan for the future
- Records allow business people to oversee expenditures, costs, and profit
- Records help to analyze business development over time.

**Activity 2 (3 hours): Understanding the tools used in keeping records**

- Through a brainstorming session, the facilitator requests the participants to share experiences on how they keep their records and the tools they use.
- Afterwards, the facilitator delivers the lecture on tools used in record keeping using the notes below;

**Facilitator’s Notes**

**What are the tools used to enter business transactions in records?**

Record-keeping tools are critical to a successful fish business, and should be put in place before the business is launched. These tools help to ensure that documents are stored safely and methodologically. Each type of document should be stored separately, for example:

- Daily sales record
- Receipt book



- Cashbook
- Inventory Record Book
- Credit Book
- Debtor book
- Proforma Invoice

After assessing what they are doing, the facilitator can encourage them to keep the same records in one book, by dividing the book into 5

### 1) DAILY SALES RECORD FORM

This form is used to record all daily sales. It helps to establish the total fish sales per day.

DAILY CASH RECORDS				
DATE.....				
S/N	PARTICULARS	QUANTITY	PRICE	AMOUNT
	<b>TOTAL SALES</b>			

### 2) RECEIPT BOOK

The receipt book records money coming in (income of the business).

<b>NAME OF BUSINESS ADDRESS TIN 000-01100</b>	
DATE.....	
Received from .....	
Being payment of.....	
Amount in words.....	
Amount in figures	Signature of
entrepreneur.....	

### 3) CASH BOOK

(Refer to section 7.1.3)

### 4) INVENTORY RECORD

**An Inventory Record:** Keeps a record of physical items that your business has at any point in time. It includes what you had at the beginning of the year, what has been added to those items through purchases and production and how much has left your business through sales, consumption, planned use or losses.

**Example of inventory record**

No.	Description	Qty.	Beginning	Purchases	Sales	Loss
1.	Boats	5	5	2	1	1
2.	Engines	6	2	4	2	2

5) C

### REDIT BOOK:

Keeps the record of all the money the customers have to repay for goods and services purchased on credit.

### Transactions for credit book

June 2, 2019 Credited 50 litres of oil for Shs 900,000 to Fatu Business Center to be paid in 15 days.

June 15,2019 Siah credited 2 tonnes of fish costing shs 1,600,000 from Jumah Business Enterprise.

June 20, 2019 Flomo took 1 toone of fish for Dweh fish Center on credit for shs 1,000,000

**Example of Credit Book**

6) D

EBT  
OR  
BOOK  
A  
D  
e  
b  
t  
o

CUSTOMER CREDIT BOOK					
NAME: _____					
ADDRESS: _____					
DATE	DESCRIPTION	CREDIT	PAYMENT	BALANCE	SIGNATURE
2-Jun-19	50 litres of oil	shs 900,000	0	shs 900,000	
15-Jun-19	2 toones of fish	Shs 1,600,000	0	shs 1,600,000	
20-Jun-19	1 toone of fish	Shs 1,000,000	0	Shs 1,000,000	
	<b>Total</b>	<b>Shs 3,500,000</b>	<b>0</b>	<b>Shs 3,500,000</b>	

**r Book:** Keeps a record of all whom the business owes (those who have supplied goods and services to the business on credit).

#### Transactions

June 2, 2019 Credited 5 gallons of oil for shs. 900 from Fatu Business Center to be paid in 15 days.

June 15, 2019 Siah Enterprise credited 2 baskets of fish costing shs 800 from Jumah Business Enterprise.

June 20, 2019 Flomo Inc. took 3 pieces of fish for Dweh Fish Center on credit for shs500

#### Example of Debtor Book

DATE	DESCRIPTION	DEBT	PAYMENT	BALANCE
June 2, 2019	Fatu Business 5 gallons of oil	shs900	0	shs800
June 15, 2019	Siah Enterprise 2 Baskets of fish	shs800	0	shs800
June 20, 2019	Flomo Inc.3 pcs fish	shs500	0	shs500
	<b>Total</b>	<b>shs2,200</b>	<b>0</b>	<b>shs2,200</b>

#### 1) PROFORMA INVOICE

This a document which provides information regarding the particulars of goods and or services yet to be delivered to the buyer/customer. It details estimated prices of the available goods and or services.

#### Example of a Proforma Invoice

Date.....	<b>Proforma Invoice</b>	Sent to:			
Proforma invoice no .....		Company name.....			
Sent by; .....		Dept.....			
Company name.....		Address.....			
Department.....		Country.....			
Address.....	Currency.....				
Country.....					
<b>Description of goods</b>	<b>Qty.</b>	<b>Price</b>	<b>VAT</b>	<b>Total</b>	
<b>TOTAL VALUE</b>					
<b>Authorized Signature</b>					

### Activity 3 (15 minutes): Case study on using record keeping tools

One of the businessmen in Kampala was approached by a Chinese company interested in exporting organic tilapia, Nile perch and haplochromines (enkejje). The businessmen is tasked to identify women and men involved in the fish business and can sustain the supply chain. One of the conditions is that they should demonstrate ability to have capital to raise enough capital and the Chinese company is ready to guarantee them on a bank loan.

- i) The facilitator, asks the participants to identify the documentation on which the businessman can use to determine the suitability of men and women for the deal.
- ii) What documents will the bank depend on to make the decision of giving the loan to the suitable candidates?

## 8.4 Session 5: Product Costing and Pricing

**Duration: 1 day**

### Overall objective

To equip participants with skills and techniques for effective costing and pricing of their fish products.

### Specific Objective

By the end of this session, the participants will:

- i) Understand the principles of costing and pricing their products

### 8.4.1 Calculating costs in fishing activity

#### Activity 1 (20 minutes): Costs incurred in the fishing activity

- i) Through a brainstorming session, the facilitator requests the participants to recall the examples of the expenditures involved in their businesses (refer to 7.1.2).
- ii) Through a lecture, the facilitator introduces the concepts of;
  - Costs and costing
  - Importance of costing
  - Types of costs (overhead, fixed and variable costs)
- iii) The facilitator divides participants into two groups and guides them into classifying the expenditures in i) into overheads, fixed and variable costs.



## Facilitator's Notes

### Meaning of Costs and Costing

**Costs** refers to all the money your business spends to make and sell your fish.

**Costing** is the way you calculate the total costs of making or selling the fish.



### Importance of Costing

Costing helps your fish business to:

- set prices
- reduce and control costs
- make better decisions about business
- plan for the future

### Types of Costs

There are three types of costs: overhead (Semi-variable costs), fixed and; variable costs

**Fixed costs:** Fixed costs are costs that do not vary with the level of output in the short term. Examples of these may include; rent, salary for permanent employees, market levies etc.

**Variable costs;** A variable cost varies in direct proportion with the level of output. Varying directly means that the total variable cost will be totally dependent on the level of output. If output doubles, then the variable cost would double. If halved, the variable costs would be halve. If output were zero, then no variable costs would be incurred. They may include the causal labourers, ram materials, packaging costs etc

### Overhead costs

Variable costs are what it costs to run the business, including; electricity, water, personal protection equipment/ mandatory wear. They are operating expenses that are required to run the business and cannot be avoided. Overhead expenses should be reviewed regularly in order to increase profitability.



Also, the costs can be classified into;

- Direct costs
- Indirect costs

**Direct costs** are all expenses that are directly related to the fishing business. There are two types of direct costs:

- direct material costs
- direct labour

**Direct material costs** are all the money your business spends on the parts and materials that become part of or are directly related to, the products or services you make or sell. For a retailer or wholesaler, the costs of buying fish to resell are direct material costs.

To be counted as direct material costs, the amount of material must be easy to calculate, and the cost of material must be big enough to add a considerable amount to the total direct material costs.

**Direct labour costs** refer to all the money your business spends on wages, salaries and benefits for the people who are directly involved in the production of your products or services. The time spent on fishing must be easy to calculate and the cost of direct labour must be big enough to add a considerable amount to the total direct labour costs.

Retailers and wholesalers do not have employees working directly in making products, so they do not have any direct labour costs. For retailers and whole sellers, all salaries and wages are indirect costs.

**Indirect costs** are all other costs that you have for running your fish business, for example rent, interests on your loan and electricity. Indirect costs are normally not directly related to one particular product or service. Indirect costs are sometimes called overheads or expenses. You should understand the different types of costs to be able to calculate the total costs for any product or service your business makes or sells.



### Activity 3 (45 minutes): Calculating unit cost of fish

Referring to activity 2 iii), the facilitator guides the participant in attaching the values on the identified categories based on their business operation.

**Step 1:** Calculate the fixed costs

**Step 2:** Calculate the variable costs

**Step 3:** Calculate overhead costs

**Step 4:** Calculate total cost per product

**Example of calculated cost per unit for an estimated 300 fish pieces**

Fixed costs		Variable cost		Overheads	
Type of fixed cost	Amount	Type of variable cost	Amount	Type of overhead cost	Amount
knives,	10,000	Labour costs	200,000	Electricity	5,000
tables,	45000	Fish stock	1,000,000	Fuel for motorcycle	150,000
motorcycle,	1,000,000			Market levy	20,000
bicycle etc	200,0000			Rent	50,000
	<b>1,255,000</b>		<b>1,200,000</b>		<b>225,000</b>
<b>Total Cost (fixed cost + variable cost + overheads/indirect cost)</b>	<b>2,680,000</b>				

<b>Total cost per unit</b> (Total cost divided by the number of fish)	2,680,000/300 pieces Unit cost is 8,900
--	--

### Activity 4 (1 hour 30 minutes): Fish pricing

- i) Before the session, the facilitator asks two participants to share their knowledge and experience of pricing.
- ii) He/she Invites the rest to comment/discuss on what the others have share.
- iii) All the sharing and responses are written of a flipchart/chalkboard.
- iv) Supplements with an input from the facilitator’s notes.
- v) Introduces another aspect: Fish pricing strategy. Explains to the participants what it implies (see notes) and gives examples for better illustration.
- vi) Next, she/he introduces the aspect/concept of Required Profit Margin and Improving Profit Margin
- vii) Guides participants in ways of calculating the above



## Facilitator’s Notes

### Fish Pricing

This is the determining of how much the fish will be sold. These are considered when setting a price for the fish.

The price you charge should consider these:

- i) That all the cost of production is recovered
- ii) That there is a profit
- iii) That the price reflects the quality/value of your fish
- iv) That the price is not too high or too low to push you out of competition

Therefore, find out;

- a) What your competitors charge
- b) Whether the majority of your target consumers will afford the price of the fish

### Fish Pricing strategy

The fish business may define and adopt a fish pricing strategy. For example: make minimum profit in the early months through low prices, but capture the market for the product and increase prices later. This however requires the fish business to know the minimum level of production and prices at which it recovers all its costs (break-even point).

### Required Profit margin

Fish business profit margin measures percentage of revenue your business keeps after paying for outgoing expenses. Tracking a business profit margin helps to monitor business health and it enables better decision making in future.

#### Improving profit margin

Profit margin can be improved by lowering costs, expenses and increasing sales. Costs can be lowered by;

- Optimizing vendor relationships
- Looking for alternative solutions to current processes
- Cut offerings that do not do well or sell
- Reduce business and operating expenses
- Identify and eliminate wSales can be increased by:
- Sale on old inventory
- Increasing prices
- Use up selling and cross selling techniques
- Increase customer retention
- Improve inventory visibility

### 8.4.2 Managing credit in fish business

#### Activity 4 (20 minutes): Experience sharing on credit

- i) Through a brainstorming session, the facilitator should invite the participants to share experiences on credit and how it relates to their business.



#### Facilitator's Notes

Buying and selling on credit is very popular. It can be rewarding but it can also be very risky as people do not always remember who owes them money and to whom they owe money and how much. Some people may only pay after a long time or not pay at all. Understanding how to manage credit will help you to better control your business.

Therefore, it is sometimes better not to sell on credit at all. If you have to sell on credit, keep the following rules:

- Only sell on credit to regular customers who you are sure will pay you back on time
- Demand payment of part of the amount.
- Always carry sufficient cash to buy new stock.
- Keep records of people who buy from you on credit.

#### Advantages and Disadvantages of Selling on Credit

Advantages	Disadvantages
<ul style="list-style-type: none"> <li>• It is a service to your customer and it will attract some customers.</li> </ul>	<ul style="list-style-type: none"> <li>• Your customers may linger in repaying or may not pay you at all</li> <li>• There may be quarrels over repayment</li> <li>• Can easily accumulate a lot of money which makes it difficult for you to remember who should repay you and how much</li> <li>• The money that your customers still owe you cannot be used to purchase materials or upgrade your business</li> </ul>

#### Advantages and Disadvantages of Buying on Credit

Advantages	Disadvantages

<ul style="list-style-type: none"> <li>• To buy stock in a season when it is cheap (such as fish, cassava), preserve and store it and sell it when the prices are high.</li> <li>• To enable you to buy cheaper in bulk (items such as flour).</li> <li>• To include seasonal high expenses (such as plugging).</li> </ul>	<ul style="list-style-type: none"> <li>• There may be quarrels or confusion over repayment.</li> <li>• You may forget that you owe someone money.</li> <li>• There is a tendency to buy unnecessary things.</li> <li>• Sometimes you have to pay more when you buy on credit (interest charges).</li> </ul>
--	---



### Important Points

If you decide to purchase on credit, make sure that you will be able to repay back your credit on time! Before buying on credit do the following:

- Calculate how much profit you will get with your business.
- The profit should be enough to repay your credit and still leave some money for savings.

**Ask yourself:** Will your business make enough profit to pay for the products that you have bought on credit for your household or family?

**Follow these pointers:**

- **You cannot spend the money you do not have.** As long as you have not received the money that people owe you, it is not yet yours. For example, you cannot use the money to buy materials. You can only pay for expenses after you have received your money people owed you.
- **The same thing applies when you have to repay other people.** If you have bought something on credit for business or family, you have to repay your credit before you can calculate your business profit. You have to raise some money separate to repay your credit.
- By all means, try to repay your credit on time so that people will be prepared to give you credit any time you ask it again. Your character standing for repaying credit on time is called credit worthiness.

## 8.5 Session 5.7: Linkage to Banks

**Duration: 2 hours, 30 minutes**

**NOTE:** Other than providing basic information to the trainees, the session may necessitate to have speakers from banks or any other key financial agency.

### Overall objective

To equip participants with skills and techniques effective utilization of services offered by banks and other financial institutions for own business growth.

### Session Objectives

By the end of this session, the participants should be able to:

- To explore opportunities that the bank offers to fish vendors especially regarding formalised financial inclusion.
- Open a bank account for a business, savings groups and/or individuals.
- Access credit and the key documentation necessary to access a loan
- Manage credit obtained from a bank.

### 8.5.1 Bank Account Opening

#### Activity 1 (20 minutes): What it takes to open a bank account

The facilitator



- i) Through a brainstorming session, the facilitator asks the participants to debate on the importance/lived experience of having a bank/saving account.
- ii) Takes the participants through the requirements for opening up a savings account.
- iii) Encourages participants to ask as many questions as possible to ensure that they understand the process.

### Activity 2 (30 minutes): Accessing loans from banks and other financial institutions

- i) The facilitator divides the participants into 3 groups;
  - Group 1: discusses the reasons for getting loans
  - Group 2: The advantages, risks and disadvantages of getting a loan
  - Group 3: How a loan should be utilized to boost the business. .
- ii) Each group presents moderated by the facilitator.



## Facilitator's Notes

### Accessing loans



Owners of small and medium enterprises everywhere blame non-availability of loans for most of their problems.

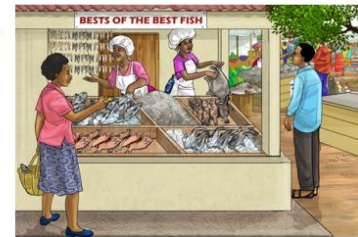
- Experience shows that in the majority of cases, the real problem is something else, such as slow inventory management or poor collection of debts.
- Therefore, whenever a small business seeks loans or complaints of lack of money, it is important to examine all aspects of the business carefully to determine whether the money sought is really required.

Even if money is required, the following options should be examined before considering a loan:

- Is there any non-moving or low-moving stock that can be disposed of by offering it at a low price for quick cash instead of expecting a good price and waiting for it?
- Are there any debts remaining uncollected due to disputes etc. that can be settled by agreeing to get a little less than what is owed?
- Are there any surplus assets that are idle that could be sold?

The point in all these cases is to release the money locked up in unproductive assets within the business and thus, avoid taking loans that may not be required.

## Non progressive borrower



## Progressive borrower



### Review Questions (10 minutes)

#### Using review questions:

The facilitator asks questions to ensure that participants

- Understand the advantages and disadvantages of getting credit
- Know the importance of managing credit well/risks involved.
- Are now familiar with the documentation involved in and required while processing a loan/credit.

## 9. MODULE 6: FISH HANDLING

### 9.1 Session 1: Generic overview of fish handling

Duration: 45 minutes

#### Overall Objective

To provide an overview of the constituents of fish handling as they relate to the small and medium scale fish enterprises

#### Specific Objective:

- i) Understand and articulate stages of hygienic handling of fish.
- ii) Apply and adopt basic scientific measures by moving away from concepts of guesswork and traditional myths to adopting basic/simple scientific measures when handling fish.
- iii) Have knowledge on post-harvest losses and food safety management that will contribute in maintaining fish stocks and reducing negative impact on the fresh water environment.
- iv) Ensure all women and men in the value chain avoid post-harvest losses through practical application proper hygienic practices in their day-to-day activities within the fish value chain.

#### Required materials

- Flip chart/chalk board
- Hand outs
- Fish

#### 9.1.1 Defining fish handling in SMEs

##### Activity 1 (15 minutes): Defining fish handling

- i) The facilitator organizes participants into buzz groups and provides them with a flip chart on which they should write their responses. He/she tasks them to define the term fish handling from their point of view. Also, requests the participants to identify the good and bad methods of fish handling right from the lake, landing sites, transportation and markets (both local and factories) with special focus on the Nile perch, Nile tilapia and Mukene.
- ii) After each group presents to the plenary what they have discussed.
- iii) The facilitator provides comments to the presentation and later concludes the session by giving the formal definition of fish handling.



#### Facilitator's Notes

##### Definition of fish handling

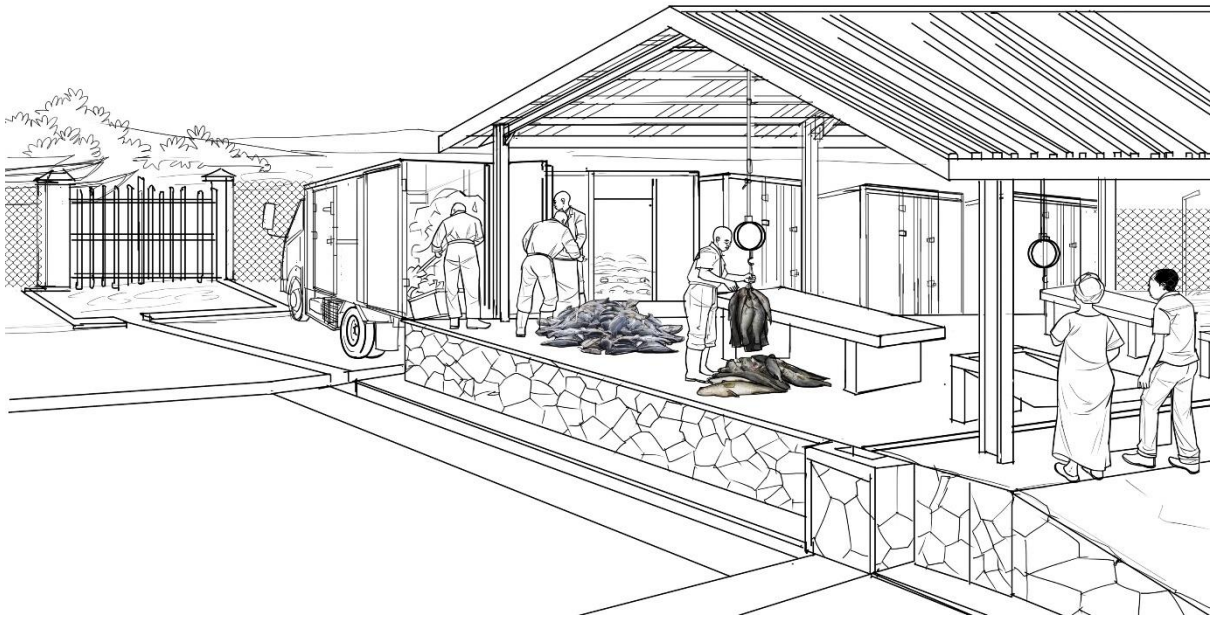
“Fish handling is defined as;” *Careful handling of fish right on boat or canoe or during transport to landing site, market or processing plant or factory.*

#### 9.1.2 Defining parameters of fish handling in SMEs

##### Activity 2 (30 minutes): Constituents of fish handling

- i) In a lecture format, the facilitator introduces the major constituents of the fish handling within the fish value chain SMES. These include;
  - fish spoilage,
  - food safety and quality and;

- food defense/protection.
- ii) The facilitator asks the participants to brainstorm on how the different constituents of fish handling relates to their activities within fish value chain
- iii) In a brainstorming session, the facilitator encourages the participants to localize the terms which constitute fish handling and these should be adopted throughout the sessions.



- **Insert fish handling at the facility/slab and within the boat.**
- **We can also have one of the auction market of the tilapia (Engege)**



## Facilitator's Notes

### Defining constituents of fish handling

- **“Fish spoilage”** is defined as a process of deterioration in the quality of fish, such changes can be fish appearance, odour/smell and taste arising from intentional and non-intentional causes.
- **“Fish defense** is defined as; the protection of fish products from **intentional** contamination/adulteration with motive to cause harm. Food defence also involves **putting in place measures** to reduce the **intentional** contamination of food.
- **“Fish safety”** Food safety address **unintentional** adulteration/contamination of food. *“Food safety” includes quality and safety through the whole fish value chain. In most cases, the aim is to ensure that such fish does not cause harm to the consumer.*

These are expounded in detail in the subsequent modules



**Caution**

*All sessions need to be as simple and practical as possible. Remember the fisherwomen and men have a wealth of indigenous knowledge and they understand how to handle their fish to minimize losses. So, the session should be interactive to encourage adoption of the new practices promoted under this manual and*

*promotion of effective approaches that currently exist within the fishing communities.*



### **Ice breaker: Casual discussion on pollution levels and climate change at the lake and landing sites**

- The facilitator may take lead in this area by asking the trainees to share local experiences around pollution in the lake and landing site highlighting the different sources, effects to environment, human health, fish.
- Also, they need to discuss how this has affected the fish catches in the lake and the quality of fish for human consumption? How can pollution be avoided or what could be the solution and what can be their contribution to avert pollution in the lake?
  - **Tips on moderating the debate;**
    - *The plastics and rubbish in the lake*
    - *The Algal blooms*
    - *Poisoning of fish using illegal substances*
    - *Industrial waste/sewerage*
    - *The use of polythene and plastics to smoke fish is a danger that may affect the consumers of the fish products.*
    - *Excess cutting down of trees to be, used for smoking fish can lead to an environmental hazard and affect the climate of the area we need to have alternative method.*



- **Insert pictures Showing the different forms of pollution in the lake**

## 9.2 Session 2: Fish Spoilage

**Duration: 45 minutes**

### Overall Objective

To enhance the participants understanding of aspects related to fish spoilage

### Specifically, objectives:

By the end of this session, the participants will:

- Enhance their understanding of fish spoilage as a concept
- Enhance their understanding on factors causing/causes of spoilage for both fresh and processed fish
- Enhance their understanding on the remedial/preventive measures to mitigate post-harvest losses.

### 9.2.1 Causes of fish spoilage

#### Activity 1 (30 minutes): Establishing the causes of fish spoilage

- The facilitator begins by re-echoing the definition of fish spoilage
- In a plenary brainstorming session, the facilitator should engage the participants on;
  - What causes fish spoilage for both fresh and preserved fish at different stages of the fish value chain?
- The facilitator divides the participants into two groups and instructs them to separate the different causes into; **biological, chemical and physical** factors. There after the participants present their work to the plenary moderated by the facilitator.



## Facilitator's Notes

### Causes of fish spoilage

Fish spoilage is caused by many factors which can be broadly categorised into **biological, chemical and physical** factors

**A) Biological;** These are factors which are mainly attributed to small organisms which cause fish spoilage. These can be further classified into;

#### 1. **Spoilage due to enzymes found in the fish**

- Enzymes are chemicals found in fish that help in digestion process when these fishes have eaten their food. These enzymes are found in the fish stomach.
- When fish is not either chilled or frozen early then these enzymes can cause fish spoilage very fast and hence affect texture of the fillet.

## 2. Fat spoilage

- Fat corrosion (disintegration of fats) is a major cause of deterioration and spoilage fish. Some fishes such as Mukene are more prone to this type of spoilage.

## 3. Microbial/Bacterial spoilage

- Small organisms that cannot be seen by our naked eyes called bacteria that always in the fish stomach when alive cause fish spoilage. These bacteria fasten the fish spoilage if not preserved early.
- Composition of the microflora/bacteria on newly caught fish depends on the amount of bacteria/small organism in the stomach of the fish. These small organisms are danger to our fish.
- Bacterial growth and metabolism are a major cause of fish spoilage, which produce unpleasant and unacceptable off-flavors in all fishes so long as is not preserved.

**B) Physical;** Physical factors are those that are based on the natural world. There are many factors in the natural world which cause fish spoilage. These include among others;

**1. Ambient temperature;** fish can be preserved is some recommended temperatures. The change in those temperatures can cause rapid deterioration of the fish. This usually happens from muscle breakdown and increased enzymatic activity.

**C) Chemical factors;** The fish has a belly/stomach which contains some water in which the intestines are suspended. This has some chemicals which is not removed at some stage may cause fish spoilage. Such spoilage is hence attribute to such chemicals which exist in that water.

**Please note and emphasise that fish with high fat content and weak muscles are very prone to spoilage**

## 9.2.2 Identification of spoilt fish

### Activity 2 (15 minutes): Establishing the characteristics of spoilt fish

- Through a brainstorming session, the facilitator asks the participants to share their experiences on spoilt and that fit for consumption/sale. The responses should focus Nile tilapia, Mukene and Nile perch, both fresh and dry.
- The facilitator should write their responses on a flipchart and after shares the characteristics in the facilitators notes especially those which have not been mentioned by the participants.



## Facilitator's Notes

### How to identify a spoilt fish:

A spoilt fish can be identified based on changes in color, texture, smell/odour, color of eyes, color of gills, softness of muscle at times belly bursting.

The table shows the different characteristics to consider when assessing spoilt fish.

Characteristic to consider	Fresh fish	Spoilt
<b>Smell</b>	<ul style="list-style-type: none"><li>• pleasant and neutral.</li></ul>	<ul style="list-style-type: none"><li>• unpleasant, sharp smell</li></ul>
<b>Eyes</b>	<ul style="list-style-type: none"><li>• bulging and shiny</li></ul>	<ul style="list-style-type: none"><li>• cloudy and sunken into the head.</li></ul>
<b>Gills and fins</b>	<ul style="list-style-type: none"><li>• moist.</li><li>• nice, bright red color</li></ul>	<ul style="list-style-type: none"><li>• dry, covered with sticky slime, grayish-brown in color and smell bad.</li></ul>
<b>Skin</b>	<ul style="list-style-type: none"><li>• moist, must be unharmed and have a naturally metallic glow</li><li>• Scales must be tightly attached to the body</li></ul>	<ul style="list-style-type: none"><li>• Discoloration and cracked skin</li><li>• Starts losing its scales.</li></ul>

	<ul style="list-style-type: none"> <li>• Fish slides out of your hands</li> </ul>	
<b>Slime</b>	<ul style="list-style-type: none"> <li>• equally distributed over the fish</li> <li>• it is clear and odorless</li> </ul>	<ul style="list-style-type: none"> <li>• murky and dirty and has a sour smell</li> </ul>
<b>The body</b>	<ul style="list-style-type: none"> <li>• specific consistency and appearance</li> <li>• When pressed it should bounce back</li> </ul>	<ul style="list-style-type: none"> <li>• Soft, grey and inelastic</li> </ul>
<b>Belly</b>	<ul style="list-style-type: none"> <li>• shiny and undamaged</li> <li>• anal opening is tight</li> </ul>	<ul style="list-style-type: none"> <li>• Anal opening of old and sticks out</li> <li>• yellow-brown in color.</li> </ul>

### 9.2.3 Implications of fish spoilage

#### Activity 3 (15 minutes): Implications of fish spoilage

- i. Through a brainstorming session, the participants should be engaged on the implications of fish spoilage. The facilitator should encourage the **plenary to give their lived experiences about fish spoilage.**



### Facilitator's Notes

There are quite a number of consequences which might occur due to fish spoilage and these may include among others;

- Loss to the entrepreneur such as loss of operating capital
- Loss of customers and marketability

Affect people's health due to contaminants



### Icebreaker on Gender and the fish value chain

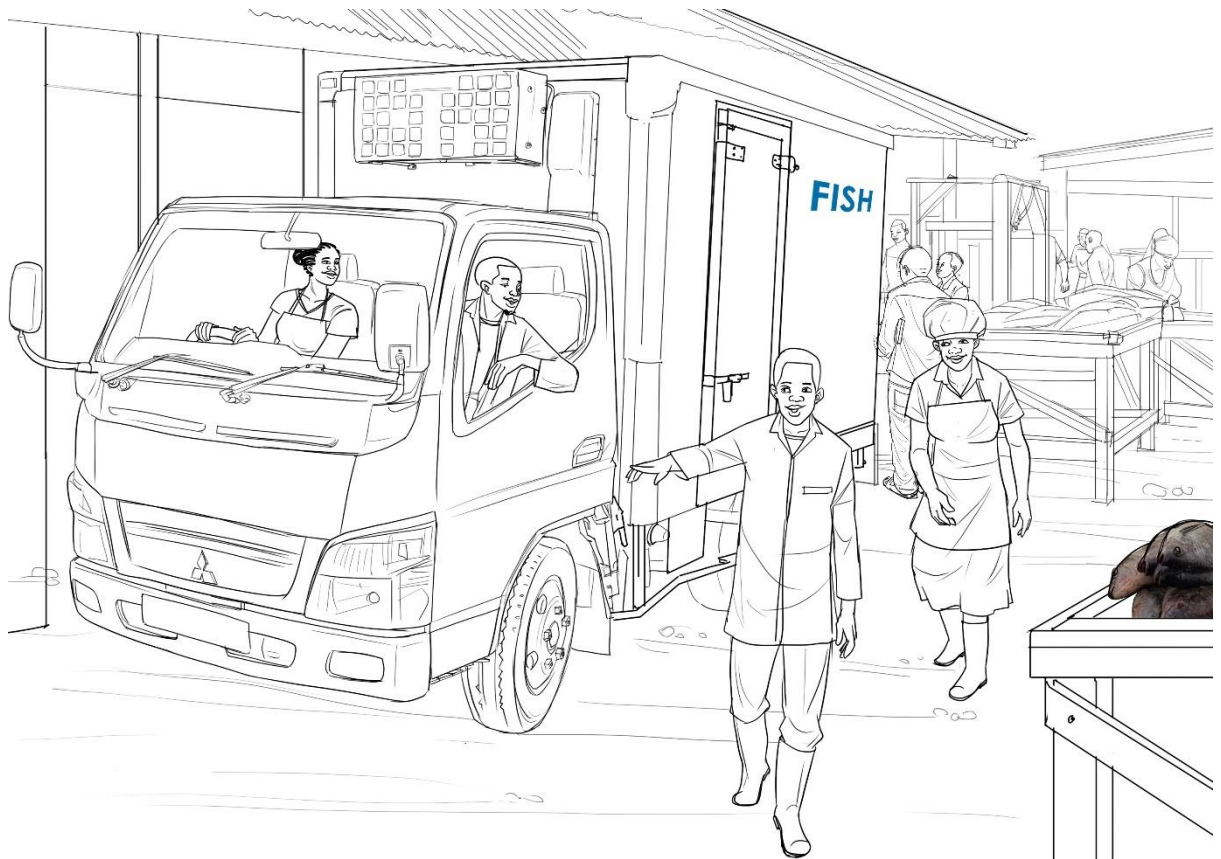
The facilitator requests the participants to identify the role of women in the fish value chain within the SMEs. Facilitating questions can be;

- Meaning of gender
- Physical-cultural factor hindering women participation
- How can women be included effectively in the fish value chain, how can they be more competitive,
- How can women transform their businesses into SMEs.



- **Insert woman among many men at the landing site bidding for fish,**
- **Insert the woman in a men dominated market competing to make sake**





- **Insert a woman in driving a truck with fish to the market with men and women at the back**

### 9.3 Session 3: Food defense

**Duration: 1 Hour 15 minutes**

#### **Overall Objective**

To enhance the participants knowledge and equipping them with techniques related to fish defense

#### **Specific objectives**

By the end of this session, the participants should be able to:

- To provide an in depth understanding of food defense in the context of the fish value chain
- Acquire knowledge and skills to protect the fish from contamination.
- To equip the trainees with the best practices involved in the fish value chain, from the lake to the consumer
- Enhance the participants understanding of the techniques used in fish preservation.

#### 9.3.1 Protecting the fish from contamination

##### **Activity 1 (15 minutes): Lived experience about food defence**

- The Trainer will be required to re-echo the definition of food/protection defense in both in the local language and English.
- In a group brainstorming session, the facilitator should engage the participants in a plenary session on the lived experiences about food defense. This should be done reflective of the entire fish value chain in which the SMEs are involved.
- The facilitator writes down the responses on the flip chart.

- iv) The facilitator divides the participants into two groups and tasks them to establish how can these intentional practices that cause contamination be guarded against?



## Facilitator's Notes

During the moderation the facilitator can use the following questions to guide the discussion.

### From the Landing sites to the market stalls

- What intentional practices do fishermen and women use to protect fish from intentional adulteration? During;
  - Operations in the lake and at the landing site
  - Transportation to the market
  - At the stall in the market and processing
  - Storage
  - Packaging

#### Examples of deliberate practices which can lead adulteration

- Malicious damage; pouring chemicals on fish, (this can happen from disgruntled friends or employees and intruders)
- deliberate contamination with soil, human hair on the fish
- deliberate laceration (cut, scratch, dismember or break the fish)

- How can these intentional practices that cause contamination be guarded against?

#### Examples of practices which can prevent intentional practices

- **Setting by bye-laws**; rules set up by the people to govern the fish products
- Appropriate **security systems** such having locks on all storage facilities, strict market operation times.
- **Inspecting of fish**; checking of fish before admission to the smarket and within the market.
- Setting up **community grievance redress mechanisms**; To address existing wrangles for the traders which could be the cause of deliberate food contamination with intent to cause loss.
- Setting up **market standards** such as deliberate sampling of fish products in the market.

## 9.3.2 Personal Hygiene

### Activity 2 (40 minutes): Understanding personal hygiene

- i) Through a brain storming session, the facilitator asks the participants to deliberate on what they understand by personal hygiene. This should be done with reference to the different body parts.
- ii) Thereafter the facilitator engages them on how to maintain good personal hygiene?
- iii) The facilitator should divide the participants into two groups and tasks them to identify the linkages of personal hygiene to fish contamination?



## Facilitator's Notes

### Defining body Hygiene<sup>4</sup>

- Good personal hygiene involves keeping all parts of the external body clean and healthy. If we don't keep our bodies in a hygienic manner, germs can grow it making us vulnerable to infection and fall sick. We can also infect others with germs.
- Socially, many people may avoid you once you have poor hygiene resulting in isolation and loneliness.

### Types of personal hygiene

<sup>4</sup> Adopted from <https://www.medicalnewstoday.com/articles/personal-hygiene#summary>

There are many types of personal hygiene but some examples are provided for below;

Type of personal hygiene	Definition or explanatory notes	How to maintain good personal Hygiene
<b>Dental</b>	<ul style="list-style-type: none"> <li>➤ This involves caring about our teeth through brushing using the tooth brush or a shrub after every meal and before going to bed</li> <li>➤ This avoids bad breath and keeps our teeth white.</li> <li>➤ It prevents diseases such as tooth decay and gum diseases</li> </ul>	<ul style="list-style-type: none"> <li>➤ brushing the teeth for 2 minutes at least twice a day</li> </ul>
<b>Body</b>	<ul style="list-style-type: none"> <li>➤ We sweat a lot and if we don't clean ourselves very well, we end up smelling.</li> </ul>	<ul style="list-style-type: none"> <li>➤ bathe daily, using soap and water</li> <li>➤ We can always wear a deodorant which is not very strong to avoid inconveniencing others</li> <li>➤ The private parts and arm pits need to be cleaned well and shaven</li> </ul>
<b>Hand Washing</b>	<ul style="list-style-type: none"> <li>➤ Regular hand washing is one of the best ways to avoid spreading diseases which can affect one human to another.</li> <li>➤ Hand Washing should be done among other times;</li> <li>➤ before, during, and after preparing food, in this case food</li> <li>➤ before eating food</li> <li>➤ before and after looking after anyone who is vomiting or has diarrhoea</li> <li>➤ before and after treating a cut or wound</li> <li>➤ after going to the bathroom</li> <li>➤ after changing diapers or cleaning up a child who has used the toilet</li> <li>➤ after blowing the nose, coughing, or sneezing</li> <li>➤ after touching garbage or dirty surfaces or objects</li> <li>➤ after handling pets or pet-related items, such as food</li> </ul>	<ul style="list-style-type: none"> <li>➤ Wet the hands with clean, running water, then turn off the tap and apply soap.</li> <li>➤ Lather the hands by rubbing them together with the soap, remembering to reach the backs of the hands, between the fingers, and under the nails.</li> <li>➤ Scrub the hands for at least 20 seconds, which a person can time by humming the "Happy Birthday" song twice.</li> <li>➤ Rinse the hands well under clean, running water.</li> <li>➤ Dry the hands using a clean cloth</li> </ul>
<b>Finger Nails</b>	<ul style="list-style-type: none"> <li>➤ Fingernails may harbour dirt and germs, contributing to the spread of bacteria. It is easier for dirt and germs to collect under longer nails, so keeping them short can help reduce the risk of spreading infections.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Keep the nails short</li> <li>➤ Removal of any dirt in the nail</li> </ul>
<b>Menstrual Hygiene</b>	<ul style="list-style-type: none"> <li>➤ Women need to keep hygienic during the menstruation periods.</li> </ul>	<ul style="list-style-type: none"> <li>➤ change sanitary products regularly and to wash the hands before and after changing tampons, pads, or any other sanitary products.</li> </ul>

### Activity 3 (20 minutes): Establishing the linkages between personal hygiene and food defence in the fish value chain

- i) The facilitator divides the participants in four groups and each is allocated one question to discuss.
  1. What could be the best measures in terms of personal hygiene to avoid fish contamination on boat?
  2. What could be the best measures in terms of personal hygiene to avoid fish contamination at the landing site?
  3. What could be the best measures in terms of personal hygiene to avoid fish contamination during the marketing of fish?
  4. What could be the best measures in terms of personal hygiene to avoid fish for consumption?

#### 9.3.3 Sanitation

### Activity 3 (15 minutes): Defining sanitation and linkages to fish contamination

- i) Through a brainstorming session, the facilitator deliberates on the meaning of sanitation. There after he/she gives a lecture on sanitation.
- ii) Using the groups formed for activity 3, the facilitator allocates one question to each group for discussion.
  1. What could be the best measures in terms of environmental sanitation to avoid fish contamination on boat?
  2. What could be the best measures in terms of environmental sanitation to avoid fish contamination at the landing site?

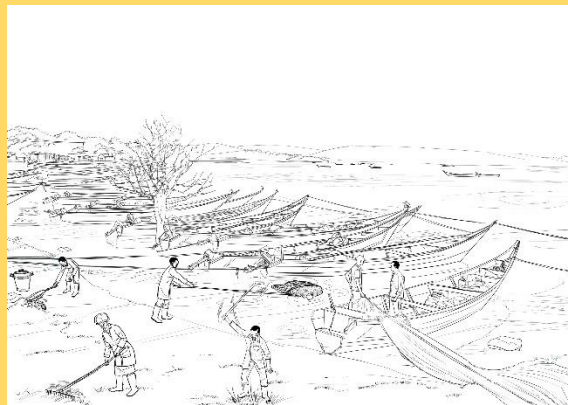
3. What could be the best measures in terms of environmental sanitation to avoid fish contamination during the marketing of fish?
  4. What could be the best measures in terms of environmental sanitation to avoid fish for consumption?
- iii) Each group presents their findings and the facilitator closes the activity with a lecture linking sanitation to fish contamination.



## Facilitator's Notes

### What is sanitation?

Sanitation is the process of keeping our environment healthy and clean.



- **Insert pic of poor hygiene on the landing site**
- **Insert pic of good hygiene on a landing site**

### Sanitation, hygiene and the fish value chain

It should be noted that dirty environment affect smoked fish products thus lowers the quality of the product on sales and consumer taste. These are expounded in the table below;

Parameters	Value Chains				
	At The Lake	Landing Site	Transportation	Processing	Marketing
<b>Personal hygiene</b>	Use clean clothing and hands to handle fish.	Use clean clothing and hands when handling fish  Ensure hand, washing practice: washing hands with dirty water or without soap should be avoided.  Wash hands after going to the toilet;  Wash hands after handling of pets such as dog and cat;  Put on white gum boots and white laboratory coats to ensure tidiness of the fisherfolk at the landing site	Avoid sitting on the fish while transporting  The fish should be well preserved with ice flakes in a better storage container.	Wash hands before and regularly while handling and processing fish products;  Cover the hair while handling fish products  Do not Handle fish while sick with diarrhoea, vomiting or having skin infections;	Ensure that you cover cut and wounds.  Avoid long dirty fingernails  Avoid use of jewellery on hand and wrist which provide grounds for the germs;  Avoid coughing and sneezing over food;
<b>Sanitation (Environment hygiene)</b>	Clean the boat and equipment is using clean water and soap.  The boat should have not holed thus lake worth and life jackets clean and ready for use.  The fishing boats should not be used for transport other items apart from fish to avoid contamination risks;  Use of clean water on board to avoid fish spoilage  Use of ice flakes for fish preservation  Individual fish handled with care on board	Toilets should be 30 to 50 meters away from water sources;  Water source for animals is separated from the one for human use;  Pit latrine should be ventilated and covered.  Hand washing facilities must be available  Water containers be covered  Place rubbish in covered containers to avoid flies that may contaminate fish.  Fishing compound must be kept clean at all times  All fisher folk are supposed to pass through the foot dips wherever they are constructed. This helps to prevent transferring bacteria to the	Less time during fishing and transportation of fish on landing to avoid spoilage  Control the temperature of the fish by using ice such as Nile perch  When fish is, brought from the lake should be handled on a clean slab at the landing sites before placed in iced vehicle.	Fish caught at different time, have to be kept apart since they will be at different stage of spoilage  The container used for the transportation of fish should be clean after every use.  Fish handlers at every processing stage should learn about and adopt good hygiene practices.  Proper storage of fish in proper containers to avoid spoilage  Fish waste can be re-processed to produce oil such as the intestines of Nile perch can be used for oil extraction.  Then the remaining waste products such as fish waste can be used in production of silage; used as food for domestic animal/aquaculture; (processing)  Secondly we can also utilise fish waste can be used as fertilizer in land farming.	There is need to use insulated ice or plastic boxes for fish packaging  Packaging material should be clean, durable and sufficient for its intended use and of food grade material  You can use baskets which are cheaper must be used when is to be sold quickly  If a woman is using polythene for lining, the boxes while packaging dried fish not to have water to avoid mold (fungal) growth and high contamination.  For dried fish, the women are encouraged to use traditional baskets from natural fibres and, wooden boxes.

		processing areas. Avoid animals into the fishing boat. After use, allow the fishing boat and equipment to sun dry.			
--	--	--	--	--	--

### 9.3.4 Fish Preservation

#### Activity 2 (15 minutes): Fish preservation methods

- i) Through a brain storming session, the facilitator engages the participants on the available fish preservation methods within their community and those they would like to adopt. Encourage them to give the lived experiences of the merits and demerits of each method.
- ii) The facilitator concludes the activity through a lecture on fish preservation methods



## Facilitator's Notes

### What is fish preservation?

Fish preservation is the method of increasing the shelf life of fish and other fish products in order to keep the fish, after it has landed, in a condition wholesome and fit for human consumption.

### Types of fish preservation.

#### A) Fish smoking

#### The advantage of modern fish smoking kilns/facilities

- Efficient firewood use;
- Improved heat and smoke circulation;
- Reduction of smoking time;
- Increase of quantities that can be smoked at once;
- Use of trays reducing tediousness of the process;
- The trays form a chimney to trap the smoke and heat;
- Heat and smoke required during the smoking process can be regulated;
- Uniformly smoked product of better quality in terms of colour, shape and taste;
- Handling of the fish during the smoking process greatly reduced;
- The product acquires a higher market price.



## Illustration of Women and men fish smoking using modern technologies promoted by GIZ

### Best practises that can be adopted for Smoked fish such Nile perch and Nile tilapia

- Raise the fish at least one meter above the ground during smoking to avoid contamination and allow air to pass under the fish.
- Ensure that fish dried on racks is protected from rain by proper coverage with sheets
- It advisable to have a loping rack to allow surplus water on the fish surface drain easily for proper drying and smoking.
- The drying racks should be in a free environment to avoid any obstacle in order to have proper aeration and quick drying of the fish.
- It is advisable to salt the fish before drying to avoid housefly attack.
- Hence, you can use 1kg of salt for every 3kg of fish that has been split before smoking is done.
- A safe and effective insecticide such as pirimiphos-methyl can be used to control flies and other insect infestations in the fish. This can be sprayed below the drying racks.
- Fish should be completely dried to avoid smell from off flavors that may attract flies to the fish product that may affect the quality.
- Traditional kilns are also good for smoking provided you follow the proper operating conditions as explained above on the racks.
- Type of wood for smoking will depend from place to place but precautions should be taken to ensure that proper wood type is used for fish smoking.
- In case the fisherwomen are provided with solar or any electrical fish drier the following should be observed;
- 'For smoking there is need to prepare the fish by soaking in saltwater as mentioned above, dry it, the smoke at high temperature, up to 80°C for about 15-20 minutes or smoke at lower temperature around 40-60°C for up to 2 hours depending on size of



fish. It should be noted that bigger fish or bigger chunks need longer time to smoke than smaller fish.”

**Illustration** showing good smoking practices of Nile perch or Nile tilapia

#### B) Sun drying of fish

- Sun drying is good for silver fish such as Mukene be placed on a rack to avoid spoilage and fast dry.
- Cover the silver fish or other pelagic fishes such haplochromines on the rack in case of rains to avoid spoilage.
- After drying this fish should be placed in a proper storage to avoid spoilage such as places that are dry, better ventilation to avoid fungal development on the fish.



*The participants should be cautioned on sun drying the Mukene on or near the ground especially if its for human consumption.*

#### C) Salting fish

Salt is applied to fish by the following basic methods:

- The fish are immersed in a solution of salt in water.
- Granular salt is rubbed into the surface of the fish.
- Granular salt is rubbed into the surface of split fish and the fish are stacked with a sprinkling of salt between each layer of fish.
- Salt applied should be at 270 - 360 grams of salt to each liter of water to be applied on fish.
- Fish are covered with salt and then packed in watertight containers in layers with salt sprinkled between each layer. The pickle, which forms, covers the fish; if the fish are not completely covered in 3 - 4 hours; saturated brine is normally added to completely immerse them. A cover should, be placed on top of the fish to hold them below the surface of the pickle.

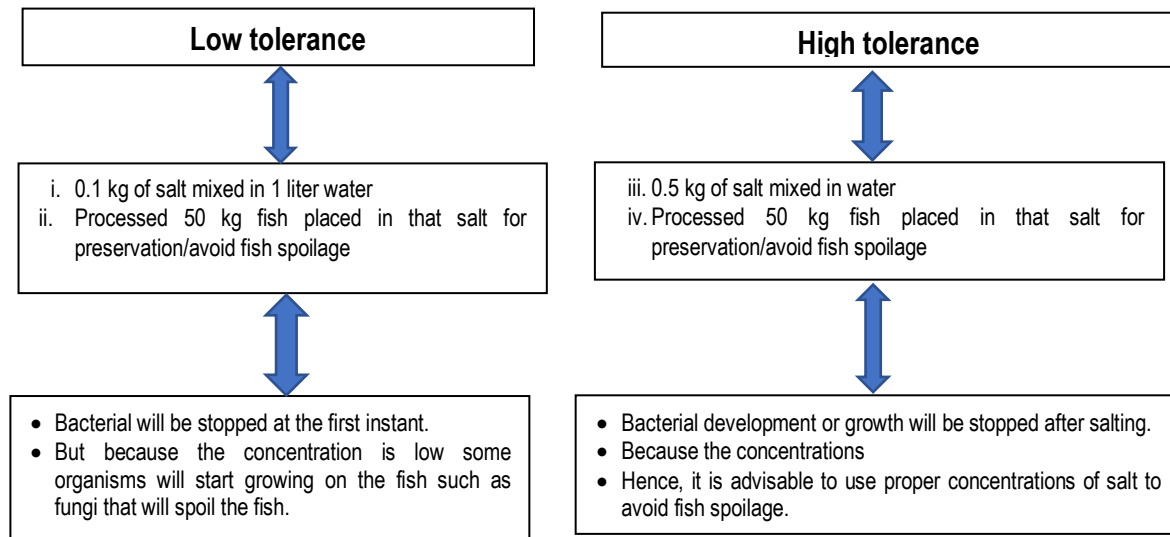


**Insert a group of women and men doing a salting activity**



Try to avoid reusing salt during salting of fish that may end up contaminate the fish product.

**The more concentrated the salt is, the better the avoidance of fish spoilage**



- Use clean water, in well-maintained ice plants;
- Always store ice in clean containers;

D) E  
 ffect  
 ive  
 fish  
 icin  
 g  
 • U  
 se  
 only  
 good  
 quali  
 ty  
 ice  
 mad  
 e of  
 pota

- Avoid large and sharp-edged pieces of ice which can damage the fish;
- Ice the fish immediately after the harvest;
- Use at least 1kg of ice to preserve 1 kg of fish;
- Icing must be placed at the top and bottom of boxes and preferably mixed with the fish inside the box. This will cool the fish more rapidly
- Ensure proper drainage of melted ice water from boxes



**Illustration of a boat carrying fish from the distant places in a boat with a cooler.....within the photo show the fish being loaded in a iced truck ready to the factory**

### **Activity 2: Best practices on fresh fish defence on fish species preferred by the SMES**

- Through a brain storming session, the facilitator requests the participants on what are the best practices required for fish defense of fresh Nile perch and Tilapia destined for factories and bigger markets.



## **Facilitator's Notes**

### **Best practices for preserving Nile perch and tilapia**

- Nile perch or Nile tilapia that is processed should be fresh and in good condition to ensure quality products
- Nile perch or Nile tilapia should be washed in clean water thoroughly to remove blood, slime and scales;
- Ensure that fish are sorted/graded accordingly, like sorting of large fish from the small one such as Nile perch or Nile tilapia;
- Fish processing should be done in a clean place where there is no chance for bacteria growth any other contamination.
- There is need to ensure that equipment and utensils used for fish processing should be kept clean in good condition;
- Waste fish products should be kept in a closed place that does not allow flies, rats and other pests to breed and be a nuisance;
- Fish processing requires to be handled in a proper place that is well protected from flies and other insects.
- At most the equipment and utensils used during fish processing should be kept clean in good condition;

- There is need to use 1kg of ice for each kg of Nile perch or Nile tilapia for effective cooling putting in mind that the container to be used should be insulated box (plastic or aluminium box types are highly preferred).
- Note that insulated boxes should be large enough for the fish to fit without being bent or hanging on the side and the box should have a drainage hole for melt water

### **Sorting and grading of fish**

- There need to sort out fish in sizes and types to ease selling as a business fisher folk.
- There is also need to grade fish in accordance to quality of the processed fish products.
- Ensure that you use ice the fish to cool all the time and separate it in the shade to ensure quality of the sale for a better consumer product.
- Use clean basket or boxes to carry fish products for sale.
- Do not stand or throw the fish because the fish muscle will gape hence lose quality.

## **9.3.5 Developing an individual and group fish defense plan**

### **Activity 3 (30 minutes): Making and individual and group fish defence plan**

- ii) The facilitator introduces the activity through a lecture on what a food defense plan is.
- iii) The facilitator separates the participants into two groups and guides them through a step-by step method of making a food defense plan.
- iv) After each team presents to the plenary under the guidance/moderation of the facilitator with reference to the notes below.
- v) The facilitator tasks each participant to develop their own/individual food defense plans based on their businesses during their free time and later refines them with the participants.



### **Facilitator's Notes**

The food defense plan helps you identify steps you can take to reduce the risk of contamination of the fish products in your business. The defense plan can be developed based on the following;

#### **Step 1: Conduct a food defense assessment**

- This helps us understand the potential internal and external threats which may cause food contamination. The participants assess their level of security, locking and storage systems, access to the fish, employee and friends' attitudes, chemicals and hazardous substances, market security, personal hygiene and others.

#### **Step 2: Developing a mitigation plan.**

- After you have identified the aspects that may cause deliberate food contamination, you identify the preventive actions or measures that can be taken to prevent/minimise intentional contamination.

#### **Step 3: Costing the plan**

- After developing the mitigation plan, the participants will go ahead and estimate the costs required to implement the different actions suggested to deter food contamination.

#### **Step 4: Review the Mitigations**

- Periodically review your plan on whether the mitigations are working or not and revise it where necessary.

**You can use the table below;**

Potential sources of contamination	Possible mitigations to the sources of contamination	Estimated cost of implementing the mitigations	Periodic reviews (Weekly, monthly, quarterly, bi-annual or annual )
Deliberate chemical poisoning of fish in storage	Establish secure storage facilities with locks	400,000	Monthly



*The process can be done at individual and group level.*

#### 9.4 Session 4: Fish safety and quality

**Duration: 1 Hour 15 minutes**

#### Overall Objective

To acquire knowledge and skills of how to ensure that fish is safe and good for human consumption within the SME environment.

#### Specific, objectives:

By the end of this session, the participants will:

- i) learn about the basic fish safety and quality assurance practices.
- ii) Add value on their fish products for sale based on incremental safety practices.
- iii) Reduce the instance of deliberate contamination of fish
- iv) Understand how the deliberate contamination can lead to losses
- v) Understand the different ways of making fish safe for human consumption

#### Activity 1 (30 minutes): Understanding fish safety

- i) Through a brain storming session, the facilitator recalls the definition of food safety as communicated earlier.
- ii) After the facilitator divides the participants into two groups and tasks each group to identify **unintentional things** that can cause damage to the fish throughout the fish value chain.
- iii) The groups present their findings to the plenary under guidance of the facilitator.



Remember that **food safety** involves **unintentional** things/practices which contaminate the fish while **food defense** refers to **intentional** things/practices which contaminate fish



#### Facilitator's Notes

##### Definition of food safety:

- The facilitator shall re-echo the definition of food safety and quality as agreed in the plenary with the participants

##### Potential unintentional causes of fish adulteration/contamination;

These may include;

##### **Biological**

- Bacteria, virus and parasites (Small organism that cannot be seen by naked eyes but can cause fish spoilage hence affect the quality of the fish)
- Enzymes; are chemicals found in fish stomach/digestive system. to penetrate the belly wall, breaking down the flesh itself. The higher the temperature, the faster the

deterioration; bacteria penetrate the fish reducing the quality of fish and the smell dramatically indicates fish deterioration.

### **Physical**

- Accidents during transportation
- Dust
- Fumes
- Temperature
- Rainfall

### **Activity 2 (1 hour): Understanding fish quality**

- i) Through a brain storming session, the facilitator asks the participants what makes a quality fish with focus on both fresh, smoked fish (Tilapia & Nile perch) and Mukene.
- ii) Through a brainstorming session, the facilitator requests the participants to identify the implications of poor-quality fish to the business and the consumers
- iii) The facilitator organizes a trip to the nearby market so that the participants can explore the different between good and bad quality fish in a traditional way. The focus should be on Tilapia, Nile perch and Mukene.



## **Facilitator's Notes**

### **Implications of poor-quality fish**

#### ***To the business***

The quality of the fish product affects the sale price thus safety and quality assurance and control. This can be summed up as follows:

High quality = High price

Poor quality = Poor price

#### ***To the consumer***

There are adverse health effects caused by hazards once the fish quality is compromised. These may include;

- Food poisoning caused by pathogenic bacteria, viruses, natural toxins;
- Chronic illness caused by pesticides, other chemicals, heavy metals, parasites;

### **Maintaining the fish quality**

Once the quality of the fish product is allowed to deteriorate it can never be regained. This means that everyone involved in the fishing business, from the fisherman at the point of capture, through the processor to the vendor at the point sale, must understand how to maintain quality in order to get the best possible price. The poorer the quality, the more reduced is the shelf life and less money or more losses attracted.

There are four basic requirements for maintaining fish product quality. These are mentioned as follows: -

- Thoroughly chill the fish product and keep it as cool as possible prior to processing or selling;
- Do not damage or crush the fish product;
- Keep the fish product as clean as possible;
- Work quickly to avoid fish deterioration since is a fragile entity.

### **Identifying quality fish in a traditional way**

- The quality of fish can be established mainly through sensory assessments. These may include; seeing, touching, smelling and tasting.

- Our eyes to look at the appearance of the fish product,
- Our hands to feel the texture of the product,
- Our noses to smell it and
- Our tongues to taste it.

The table below shows some of the qualities of a good fish;

**Quality evaluation of fresh fish using sensory evaluation**

Class	Gills	Eyes	Body appearance	Texture	Quality
5	<ul style="list-style-type: none"> <li>• Dark red colour</li> <li>• Some thin clear slime</li> <li>• Foul smell</li> </ul>	<ul style="list-style-type: none"> <li>• Bright, metallic</li> <li>• Clear pupils</li> <li>• Convex eyes</li> </ul>	<ul style="list-style-type: none"> <li>• Natural colour</li> <li>• Iridescent</li> <li>• Firm scales</li> <li>• Little/or no slime</li> </ul>	<ul style="list-style-type: none"> <li>• Firm before or in rigor</li> </ul>	<ul style="list-style-type: none"> <li>• Excellent</li> </ul>
4	<ul style="list-style-type: none"> <li>• Red colour</li> <li>• Some slime, but still thin and clear</li> <li>• No smell</li> </ul>	<ul style="list-style-type: none"> <li>• Bright metallic</li> <li>• Slightly cloudy</li> <li>• pupils</li> <li>• Slightly convex eyes</li> </ul>	<ul style="list-style-type: none"> <li>• Natural colours</li> <li>• Firm scales</li> <li>• Some slime</li> </ul>	<ul style="list-style-type: none"> <li>• Firm</li> </ul>	<ul style="list-style-type: none"> <li>• Good</li> </ul>
3	<ul style="list-style-type: none"> <li>• Red –brown colour</li> <li>• Some thick slime</li> <li>• Beery/mousey/war</li> </ul>	<ul style="list-style-type: none"> <li>• Dull</li> <li>• Pupils cloudy</li> <li>• Flat</li> </ul>	<ul style="list-style-type: none"> <li>• Slight red colour</li> <li>• Scale loose</li> <li>• More thick slime</li> </ul>	<ul style="list-style-type: none"> <li>• Firm</li> </ul>	<ul style="list-style-type: none"> <li>• Average</li> </ul>
2	<ul style="list-style-type: none"> <li>• Brown colour</li> <li>• A lot of slime</li> <li>• Slight off smell</li> </ul>	<ul style="list-style-type: none"> <li>• Dull</li> <li>• Pupils cloudy</li> <li>• Slightly concave eyes</li> <li>• Bloody</li> </ul>	<ul style="list-style-type: none"> <li>• Red/yellow colour</li> <li>• Scales missing</li> <li>• Dry skin</li> <li>• A lot of slime</li> </ul>	<ul style="list-style-type: none"> <li>• Soft</li> </ul>	<ul style="list-style-type: none"> <li>• Poor</li> </ul>
1	<ul style="list-style-type: none"> <li>• Brown colour</li> <li>• A lot of slime</li> <li>• Bad/ammonia smell</li> </ul>	<ul style="list-style-type: none"> <li>• Dull</li> <li>• Pupils cloudy</li> <li>• Concave eyes</li> <li>• With blood</li> </ul>	<ul style="list-style-type: none"> <li>• Red/yellow colour</li> <li>• Few scales</li> <li>• Dry skin</li> <li>• A lot of thick yellow slime</li> </ul>	<ul style="list-style-type: none"> <li>• Very soft</li> <li>• Mark of finger left if pressed</li> </ul>	<ul style="list-style-type: none"> <li>• Very poor</li> </ul>

### Activity 3 (half day): Physical assessment of fish quality

- i) The facilitator organizes a trip to the nearby market so that the participants can explore the different between good and bad quality fish in a traditional way. The focus should be on Tilapia, Nile perch and Mukene. The participants should also identify the different methods/techniques used by the players in fish value chain on how they maintain the quality of their fish, both smoked and fresh.

# 10. MODULE 1: REINFORCING GROUPS

## 10.1 Session 1: Leadership and Governance

**Duration: 2 hours**

### **Overall Session Objective:**

To equip the participants with skills and techniques on leadership and self-governance

### **Session Specific objectives:**

- i) To empower the participants with personal leadership skills
- ii) To empower the participants with group governance techniques and skills

### **Recommended Materials:**

- Chalkboard and chalk, or flipchart paper and markers
- Notebook/paper for participants
- Pens or pencils for taking notes
- String

#### 10.1.1 Personal leadership skills

#### **Activity 1 (10 minutes): Understanding Leadership**

- i) The facilitator begins the session by asking the participants to brainstorm on what they understand by
  - a. Leadership
  - b. A leader
- ii) The responses are written on the flip chart
- iii) The facilitator then divides the group into two and discusses one of the questions below;  
Group 1; What are the qualities of a good leader?  
Group 2; How can someone become a good leader?
- iv) The facilitator closes the session by giving a lecture on leadership and a leader.



### **Facilitator's Notes**

#### **Who is a leader?**

A leader is someone who can see how things can be improved and who rallies people to move toward that better vision. Leaders can work toward making their vision a reality while putting people first and working with them.

Being a good leader can greatly impact your and the success of your team and your group. It is good for a leader to do a self-assessment in terms of your motivations to be a good leader, strengths and weakness. Everyone can be a leader in their own right be it for a task, managing a family, leading an event and many more examples.

Remember a better leader have positive impact to the group members they manage and the group as a whole. This is indicated also on how the members are more connected to the group, happier when in the group and do the group tasks more willingly. Therefore, the leader needs to always strive to maintain that momentum in the group throughout their tenure and also aim at making the people around them better.



### **What is leadership?**

Leadership is the act of leading a group of people or an organization. In leading, they direct, guide and influence the behaviour of other and work towards accomplishment of specific goals in a given situation with confidence and zeal.

### **Qualities of a good leader**

Being a good leader can greatly impact your and the success of your team and your group. It is good for a leader to do a self-assessment in terms of your motivations to be a good leader, strengths and weakness. Everyone can be a leader in their own right be it for a task, managing a family, leading an event and many more examples.

Remember a better leader have positive impact to the group members they manage and the group as a whole. This is indicated also on how the members are more connected to the group, happier when in the group and do the group tasks more willingly. Therefore, the leader needs to always strive to maintain that momentum in the group throughout their tenure and also aim at making the people around them better. The qualities of a good leader include;

- **Open Communication and honest engagement;** leaders need to communicate with the people they lead and other stakeholders in a focused and respectful way. They communicate based on the needs and preferences of their team members, listen and understand them and what they are going through. They encourage dialogue as opposed to being the only communicators. Therefore, they communicate in a two-way manner.
- **Vision and goal setting;** The leaders have a vision for the future which benefits all. They should be able to stir the people into that desired future status. They need to guide others through the obstacles they find along that journey. The leaders need to connect the current status to the bigger picture of the future. An essential aspect of good leadership is setting clear business goals for your group.
- **Empathy;** is the ability to perceive and relate to the thoughts and experiences of others. A leader who understands what others go through have stronger connections among their team members and improve their relations and commitment. The leaders need to look out for signs or resentment, non-participation, show interest in your team members personal lives and support them outside group activities.
- **Accountability;** Good leaders need to be answerable to their subordinates or team members they lead. They need to show the people the appropriate utilization of the resources owned by the team. They need to keep improving on themselves and are never satisfied with the status quo. They need to keep committed to seeking feedback and improving it for progress.
- **Gratitude;** Leaders need to be grateful to the members especially when they achieve what they are set to do. Even where things don't come their way, the leaders should appreciate the effort other team members have invested. The leaders acknowledge employee contributions in private and in public, listens to employee feedback and addresses their needs among others.
- **Other qualities may include;** Bearing (behaviours, mannerism, attitude and competence), Courage, Decisiveness, Dependability, Endurance, Enthusiasm, Initiative, Integrity, Judgment, Justice, openness to new ideas, Knowledge, Loyalty, Tact, encouraging others to grow& become and Unselfishnes

### **Activity 2 (20 minutes): Self-leadership/governance**

- i) The facilitator begins the session by asking the participants to brainstorm on what they understand by self-leadership/governance.
- ii) The responses are written on the flip chart
- iii) The facilitator asks each participant to write the moments when they took lead of themselves in real life? After that each participant randomly chooses the partner and narrates their experience of self-leadership. Thereafter each pair introduces their friend's instance of self-leadership.
- iv) The facilitator then divides the participants into two groups and requests them to share experiences on when an entrepreneur becomes a leader. Each group presents their responses on a flip chart.
- v) There after the facilitator concludes the session by asking the participants on key the attributes one needs to have to be a leader of themselves.



## Facilitator's Notes

### What is self-leadership?

Self-leadership is the practice of intentionally influencing your thinking, feeling and actions towards your objective/s

### Becoming a leader of yourself as an entrepreneur

<sup>5</sup>There are many ways in which one become a leader of your own life and make a big difference in their lives:

#### 1. Set goals for your life.

Set daily, monthly and long-term goals tied to your **visions and dreams**. Don't be afraid to go for something big—remember, nothing is impossible if you believe you can achieve it. Once you've set your goals, ask yourself daily what you're doing to reach them.

#### 2. Lead by example.

Every day, you're setting an example for those around you—whether you realize it or not, positive or negative. Your life is your message, so to be leader of your life you need to decide what message you want to send.

#### 3. Be fearless.

You need to find greatness in you during your paths in life. You need to take initiative to find greatness within yourself. You need to teach yourself to be daring, bold and brave. Be willing to fall down, fail and get up again for another round. To lead in your life requires that you do things that make you afraid—because life will unfold in portion to your courage.

#### 4. Honor others.

Being the leader of your own life means learning to be humble and give away the credit. If others did the work, give the credit to the people who did the work. Going out ahead of others is only part of leadership; you also have to go with them. Instead of seeking recognition for yourself, show that you stand with them and that you recognize and appreciate them.

#### 5. Embrace new ideas and opportunities.

Don't shy away from anything new, whether it's an opportunity, an idea, or an experience. Turn every day into an adventure and work to turn all the programs, projects and processes in your life

<sup>5</sup> Modified and adopted from: <https://www.lollydaskal.com/leadership/how-to-be-the-leader-of-your-own-life/>

into possibilities. Everything was impossible until the first person did it, so work to always be that first person.

#### **6. Question everything.**

Become the person who's constantly asking questions, to others and even to yourself. The more you question, the more you learn, and the more you learn, the more you know. If you weren't born with it, develop the drive to increase your knowledge, skills, and understanding. Ask yourself questions to stay focused—simple questions to clarify issues and facts, and complex questions for deeper insights into concepts and beliefs. Curiosity is an important way to become the leader of your own life.

#### **7. Do what's right, not what's easy.**

There are some things you simply don't take liberties with. When it comes to integrity, honesty and ethics there is no room for compromise. Make sure that what you say and what you do are always in alignment; keep integrity at the heart of your character and you will never lose sight of it. We're all human, and humans aren't perfect. But you can always make the effort to choose what's right over what's convenient or personally beneficial.

#### **8. Find goodness and beauty in everyone and everything.**

It's easy to become overwhelmed by the negativity and ugliness that exist in the world. But if we spend our time seeking out beauty in everything and in everyone, how different life becomes. It's up to us to see, appreciate and share the beauty that surrounds us every day.

#### **9. Actively reject pessimism.**

There will always be something to be negative about. Instead, practice zero tolerance for negativity. The more you reject things that are defeatist, critical, fatalistic and apathetic, the more room you leave in your life for positivity. As leader of your own life, you have the power to either make yourself miserable or happy with the choices you make every day.

#### **10. Be the change you want to see in the world.**

Everything you want begins with you. It starts within. To live in the world of your dreams, you must, in Gandhi's famous words, be the change you want to see. Dream big and start small.

#### **11. Surround yourself with mentors and teachers.**

You can't grow when you think you're the smartest person in the room. Always be on the lookout for teachers and mentors who are smarter and more experienced than you. Seek to be continually inspired by something and learning about everything. Encouraging growth and development is as important to leading in your own life as it is with your employees at work.

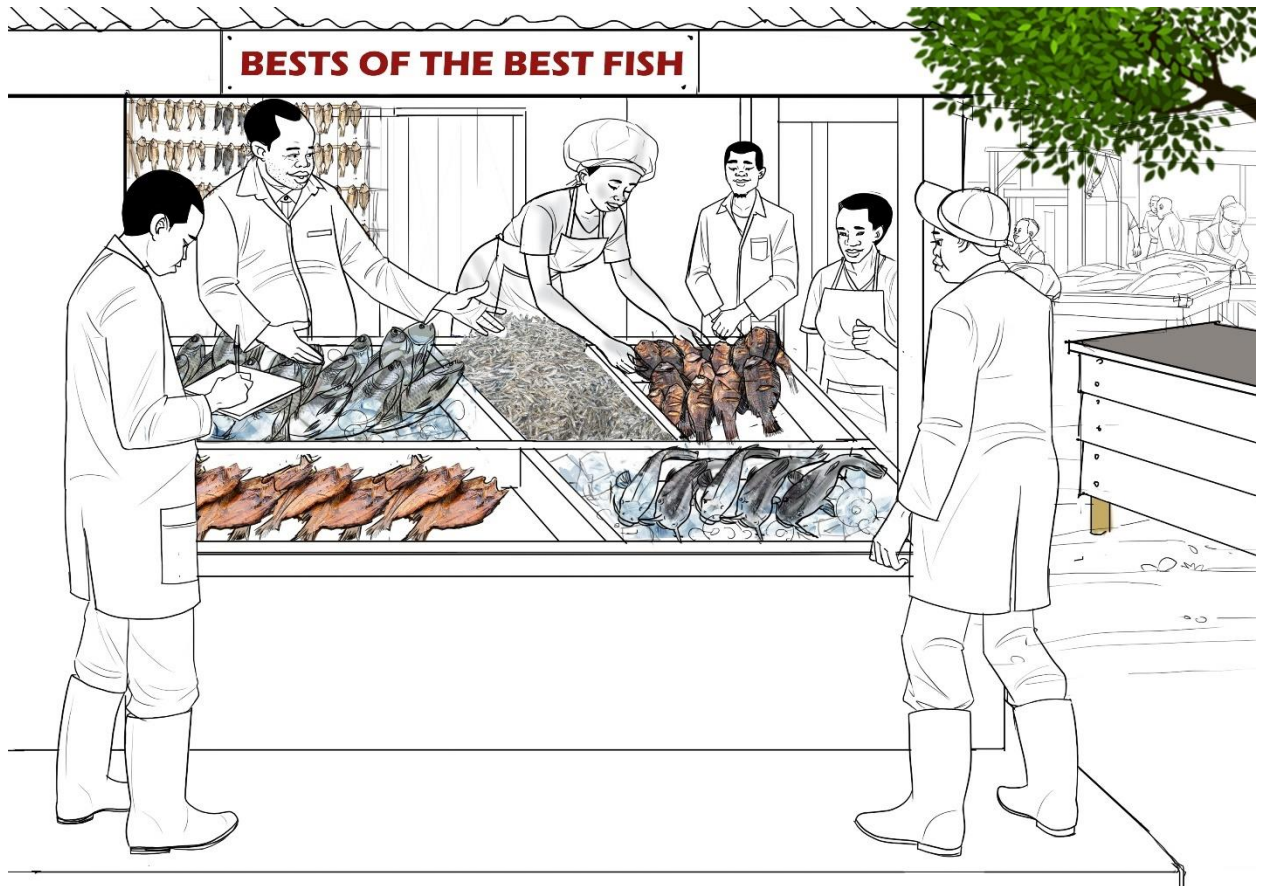
#### **12. Care for and about people.**

Make sure that compassion and empathy are a central part of who you are, and you'll stay connected to your basic humanity. When you do, you'll not only become a better leader of your own life but also someone others choose to lead them.

### **10.1.2 Leading/Governing other entrepreneurs**

#### **Activity 3 (10 minutes): Leading other entrepreneurs**

- i) The facilitator starts the session with recalling the qualities of a good leader. He/she further asks the participants to brainstorm on how an entrepreneur can lead others.
- ii) The facilitator then writes the responses on the flipchart or the board
- iii) The facilitator then concludes the session with lecture based on the facilitator notes.



- **Insert an illustration of a successful fisherman/business man influencing others to be like him**



## Facilitator's Notes

### What is a business leader?

A business leader is someone who motivates a group of people in order to achieve a common goal in a group/business.

### How can an entrepreneur lead other?

Entrepreneurial leadership involves organizing and motivating a group of people to achieve a common objective through innovation, risk optimization, taking advantage of opportunities, and managing the dynamic organizational environment.

Most of the skills noted for a good leader also apply to the entrepreneur also leading others, say in a business group. As and above those, the entrepreneur as a leader needs further skills to effectively lead group business. These may include;

1. **Curiosity:** The entrepreneur as a leader needs to remain curious at all stages of their career. They are always seeking out new ideas and innovative tactics in hopes of continuously improving their business. This curiosity and willingness to try new things can have a trickle-down effect on the group culture, as the best leaders encourage their team members to be ever-inquiring and inventive as well.

2. **Self-assessment:** Successful business leaders occasionally pause to check their own strengths and (more importantly) weaknesses. The power of self-assessment helps the leader understand their shortcomings and this makes them stronger. Successful leaders will also identify their weaknesses so that they can improve upon those areas in the future.
3. **Risk taking:** The business world is full of challenges, and effective business leadership entails knowing when to take risks in order to solve problems. A true leader is willing to try unconventional or risky strategies in order to boost performance or achieve goals. Risk taking is not the same as recklessness, however, and anyone in a leadership role should be collecting data and running scenarios to inform their decision-making, even when it's risky.
4. **Figure it out as you go.** Don't wait until you've figured out the full trajectory of your future group business before getting started on your big idea. Accept to learn along the way and avoid blaming your members for the mistakes. Use them as learning lessons but also plan not to make mistakes. Be human and imagine yourself in their shoes.
5. **Develop a clear mission statement.** Business leadership requires vision for the entire group and keep the group focused. You need to stay focused on something that will keep pushing you forward. Why are you doing this? Why is it important? Turn the answers to these questions into your business's mission statement. A mission statement is a distillation of your business' core values which serve as the guiding principles that inform group culture, common goals for product development, and the overall work environment.

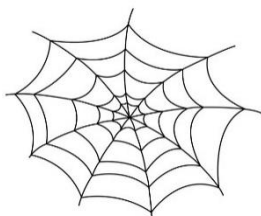
#### Activity 4 (20 minutes): The entrepreneur as a team builder

- i) The facilitator opens the session by asking the participants to make a circle. He/she then hands rolled string (in form of a ball) to a one participant in the circle. After the facilitator asks the participant to mention one thing which they can contribute to make the team stronger and also the help they can get from the team. Thereafter the ball holder throws the ball (as it rolls) to another participant but holding onto the string. The new ball holder also mentions what they can contribute to the team to make it stronger/the help they can get from the team and later throws the rolling ball to another participant. The procedure is repeated until all participants mention what they can contribute to the team.
- ii) The facilitator writes what each participant mentioned on the board or flip chart.
- iii) The facilitator asks the participants what they related to the formed outcome of the exercise and the implications of it.
- iv) The facilitator concludes the activity with reference to the facilitator notes



### Facilitator's Notes

#### What is the outcome of the game?



The outcome of the game will be the will be like a spider web. The facilitator should emphasise that one string of the spider is weak but when a complex web is made, it is strong and can support the spider. The web can act as a good trap for the flies which is the spider feed on.

**The lesson:** when we effectively use the strengths of each team member, we have better outcomes and we can easily use the opportunities as

opposed to when we work in isolation of each other.

Relatedly a good entrepreneur leader needs to use the strengths of the team members to achieve the objectives of the group. The leader should learn that even others are leaders depending on their strengths. Therefore, where people are stronger, they need to be given a chance to lead. The entrepreneur leader needs to hold others by the hand and make them even better leaders.

- ***“A STRONG LEADER WILL BE DETERMINED BY THE NUMBER OF PEOPLE HE HAS GROOMED TO LEAD OR THOSE WHO CAN LEAD IN HIS/HER ABSENCE”***
- ***“DELEGATION IS NOT A WEAKNESS BUT A SIGN OF A LEADER’S STRENGTHS AND RECOGNITION OF THE STRENGTHS OF OTHERS”.***

### **°Building an entrepreneurial team**

As and above the attributes of the good leader and those of a entrepreneur as a leader, the following are also critical pointers in building a good entrepreneurial team;

#### **Focus on Complementing group members**

A team leader should realize that their group members may have personal skills gap. An honest conversation needs to be held with the team members on how they can be helped but at the same time complemented on what they do well and how they can maintain it.

The acknowledgement of this may contribute greatly to the entrepreneurial spirit that can fuel innovation and generation of new ideas when people feel that they belong.

#### **Always Be Looking for Talent**

Identifying the skills of the different people is not a one off but a continuous process. The team leaders and members should always be on the look out of the different capacities among the team members especially those who are generating new ideas in the group. Even where the team leader finds that external support to the group is necessary, it should be tactfully brought on board for the benefit of the entire team.

#### **The Team Should be Collaborative but Not Necessarily Close Friends**

In cases where the groups agree on some initiatives, the team/group leader should not only involve close friends but involve members based on their strengths. It’s essential that the team leader ensures that the selected members can work together, communicate, and collaborate effectively. The beauty of using strong people on the team is that you will give them real feedback and they will also give the team leader which might not be the case if you seconded friends. The team leader should learn from failures and own them as a team but also encouraging individual accountability. The team also needs to celebrate the successes together.

#### **Team engagement**

It is important for the leader to engage the team and the team members to engage the leader as frequent as possible. The engagements should not be strict but they can be casual in order to create a bond between the different team members. During such moments, the leader and other members need to encourage each other to grow in the different aspects of life and have a positive attitude to work among others.

#### **Be the ideal leader**

A good leader should strive to be the most ideal leader and a role model of others. This will motivate others and also to believe in you as a leader. The higher the motivation, the more interested, inspired and enthusiastic the team will become and do their best for the common

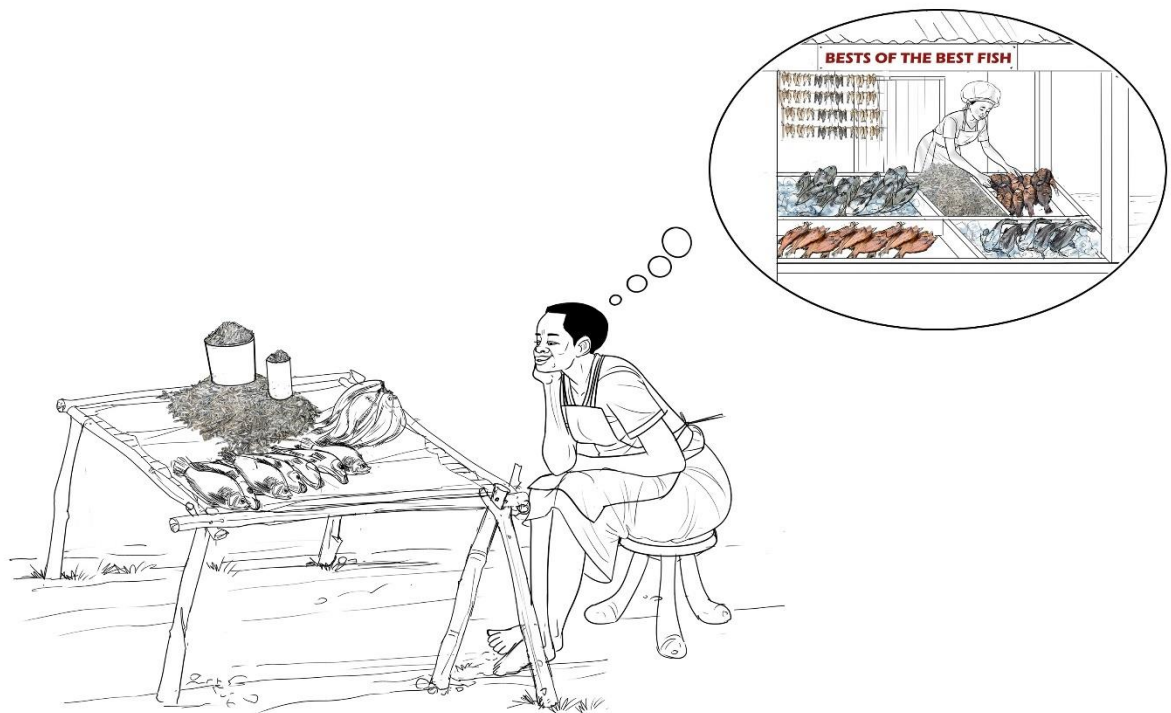
---

<sup>6</sup> Modified and adopted from <https://hrdailyadvisor.blr.com/2018/09/28/building-an-entrepreneurial-team/>

good. As a leader you need to avoid indulging in preferential treatment and get into petty associations with the team.

### Activity 5 (10 minutes): The entrepreneur as a failure manager

- i) The facilitator opens the session by asking the participants on what they understand by failure
- ii) The facilitator starts the session by asking the different participants to share their experience on failure in their daily life and in business and how they managed it.
- iii) In a participatory manner, the facilitator asks the participants on the lessons they picked from the stories and how they think these can contribute strengthening their behavioural aspects as individual entrepreneurs and the groups in regard to failure management.



- **Illustration of a fisherman/woman who has lost her business but having hope to have the business gotten back to the line**



## Facilitator's Notes

### What is failure?

Failure is defined as an absence or lack of success. Sometimes it can be defined as the state or condition of not meeting a desirable or intended objective.

We set goals but when we fail to achieve them at times, we can call it failure. We should be

careful however that at times when we fail to reach our goals is not necessarily failure. We have achieved milestones but not to the desired expectations. It is important to celebrate milestones and also plan to achieve the desired goals based on lessons we learn from our experiences.

As a leader/entrepreneur you need to be aware of the different types of failure;

1. **Preventable failures;** These are ones which could be foreseen and preventable but they weren't. The entrepreneur needs to always have a plan and also assess the risks of the plan. Once one follows the best practices and capacities within the team, these can be avoided.
2. **Unavoidable failures;** These happen in complex situations and involve unique sets of factors. These are failures which everyone can't see them coming. Examples can be COVID, the fluctuating fish prices and the poisoning of fish and change in consumer attitudes among others. The biggest lesson from this type of failure is for the entrepreneur to create systems to trace failures resulting from complex occurrences and develop appropriate action plans.
3. **Intelligent failures;** These are based on the trial-and-error approach. The team might experiment with markets, fish storage methods and other proposed business models. The ideal for this simple, 'if something under trial works, do more of it'. If it doesn't, then go back to the drawing board.

### <sup>7</sup>Why is failure important?

Failure is not necessarily bad but we derive a number of lessons from it. These may include;

1. **Experience;** From failure we gain a lot of experience which can help us avoid making the same mistakes in the future and helps us have a deeper understanding of life. That is why we consider elders as full of wisdom because they have many experiences from which they learn from.
2. **Knowledge;** Failure brings with it important firsthand knowledge. That knowledge can be harnessed in the future to overcome that very failure that inflicted so much pain in the first place. Nothing can replace the knowledge gained from failure. All the great people we know have kept trying until they got it right. This was because they gained a lot of knowledge on how to fix situations.
3. **Resilience;** Failing in life helps to build resilience. The more we fail, the more resilient we become. In order to achieve great success, we must know resilience. Because, if we think that we're going to succeed on the first try, or even the first few tries, then we're sure to set ourselves up for a far more painful failure.
4. **Growth;** When we fail, we grow and mature as human beings. We reach deeper meanings and understandings about our lives and why we're doing the things that we're doing. This helps us to reflect and take things into perspective, developing meaning from painful situations. Life is designed for us to grow and improve. From the very genetic fibers that make us into who we are as individual persons, into the fabric of society on a global scale, growth is a fundamental part of us. Without growth, we couldn't improve life on every front.
5. **Value;** One of the biggest lessons that we can learn from life's failures is the necessity to create and spread an exceedingly high amount of value. In fact, value lies at the heart of success and a lack of value is a fundamental pillar to failure. In thinking about your

---

<sup>7</sup> Adopted and modified from: <https://www.wanderlustworker.com/the-importance-of-failure-5-valuable-lessons-from-failing/>



past failures, think about how much value you brought to the table. Could you have offered more value? Would that have prevented failure? When you learn to create immense value, and do so consistently, you will eventually succeed.

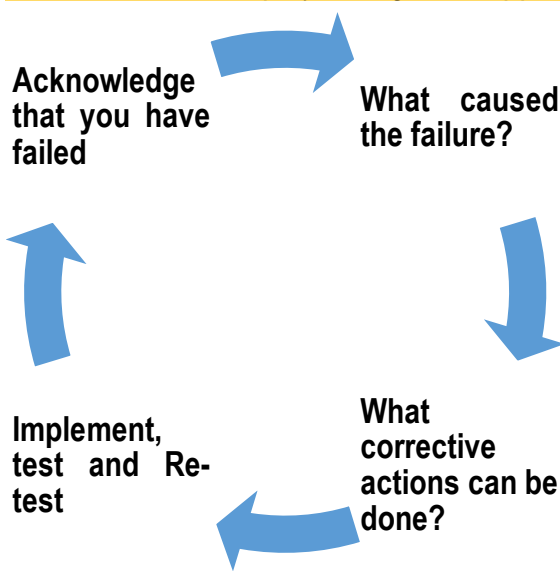
### Steps for failure management

1. **Acknowledge that you have failed;** It is good to be honest to yourself when failure occurs. This helps you to get the appropriate energies to see yourself succeed again.

2. **What caused the failure;** Establish the different causes of the failure. Think about everything which would have contributed to the failure. These can include family, economic, social, political etc

3. **What corrective actions can be done;** What can you do to change the status quo of the problem.

4. **Implement, test and Re-test;** Implement the suggestions and in case they fail, repeat them until you win. Winners never quit. The more we make mistakes and seek corrective actions, the more we learn.



Failure can be managed using many techniques as indicated below;

1. **Planning;** An entrepreneur needs to plan for their business and the workflow process to avoid the failures. There is need to identify the risks associated with the different work processes which need to be identified and mitigated.
1. **Ignore the Naysayers;** Avoid negative people and those who claim 'I told you so, you never listened' and those who may rejoice over your failures. Avoid getting into the blame game and focus on finding solutions. However, create a culture which encourages openness to listen to the advice of positive people.
2. **It's ok to fail;** failure comes with pain but its ok to fail. We need to focus on what we learn from the failure incidences and they shape/mould us into better persons. When we realize the importance that failure has played in the lives of the most successful people, it's far easier to reach this understanding. You need to look up to the successful people and boost your mood. You need to have determined effort to find out what went wrong.
3. **Be bold and face failure;** You need to be bold and reassure yourself that you will recover from the failure. Be humble and let your ego go. When your ego is in charge, you will not learn from the mistakes you have made, you will not be open to other people's views or see the situations clearly. Study the problem with an open mind to know what went wrong.
4. **Failure is a good force;** Always focus on the goal. Failure should be an encouragement that you are learning and growing into an unmatched entrepreneur. Write out where you failed and why you failed and draw an action plan to never fail again. Failure is not the end of the road but its part of it before you reach your destination.
5. **Revisit your goals;** Ask you self whether the goals are realistic, precise, exact and can be achieved by your means and resources. Did you visualize the goals in your mind? Do

you track them on a periodic basis? Can you revisit your goals, as in, are you flexible and honest?

6. **Create a massive action plan;** One needs to create a massive action plan to recover from the failure as well as having constant failure management in the enterprise. The plans will see you slowly but surely recover from any setbacks, upsets, or failures. Setting critical pointers to failure and early warning signals as a leader.
7. **Accept that some radical changes are necessary;** While it is not good to focus on blame, it is equally important to accept that some people may be replaced. If necessary, do it without hesitating.

## 10.2 Session 2: Group strengthening

**Duration: 2 hours**

**Overall Session Objective:**

To equip the participants with skills and techniques which can facilitate sustenance of the groups.

**Session objectives:**

- i) To empower the participants with skills of assessment of groups capacities
- ii) To empower the participants with strategies which they can use to sustain their groups

**Recommended Materials:**

- Chalkboard and chalk, or flipchart paper and markers
- Notebook/paper for participants
- Pens or pencils for taking notes



### Activity 1 (1 hour): Assessing capacities of the group

- i) In a brainstorming manner, the facilitator begins by asking the participants the importance of constant assessment of the group capacities within which they exist. Also, the facilitator asks whether the team has ever done capacity assessment of their team and how it was done.
- ii) After the facilitator introduces the assessment of the group capacities and explaining the building facets of the SWOT
- iii) Thereafter the facilitator divides the team into two groups and they explain the lived experience of the Strengths, Weakness, Opportunities and Strengths.
- iv) After team comes in the plenary and compare their findings from the different groups and agree on the overall representation of the capacities as far as the group is concerned.



### Facilitator's Notes

**Definition of fish handling**

**What is SWOT Analysis**

“SWOT analysis is a tool for analyzing the current situation both internally (strengths and weaknesses) and externally (opportunities and threats) and to develop strategic planning. It provides the baseline for a group that wants to vision the future or analyze a problem.”

The SWOT process can be effective when it involves participation of every group member. The members need to work hard and together to identify and discuss internal and external circumstances.

<p><b>Strengths</b></p> <p><b>Critical questions on what comprises strength</b>          What do you do well as a group?          What unique resources can you draw on as a group?          What do others see as your strengths as a group?</p> <p><b>Other facilitatory notes</b></p> <ul style="list-style-type: none"> <li>• Things that your group is doing well or which makes it stand out</li> <li>• Advantages you have over other groups</li> <li>• What causes you to be stronger or better than others</li> </ul> <p><b>REMEMBER: If anyone is doing what you do, it's a necessity because without it, you can hardly survive as a group especially where there is competition.</b></p> <p><b>Examples</b>          Good governance systems          Good accounting systems          Cohesion among members          Product quality control          etc</p>	<p><b>Weaknesses</b></p> <p><b>Critical questions on what comprises weakness</b>          What could you improve?          Where do you have fewer resources than others?          What are others likely to see as weaknesses?</p> <p><b>Other facilitatory notes</b></p> <ul style="list-style-type: none"> <li>• What are things that are not going on well internally within the group?</li> <li>• Why are other groups doing better than yours?</li> <li>• Identify what is lacking within your group.</li> <li>• What things stop you from performing at optimum level</li> </ul> <p><b>Examples</b></p> <ul style="list-style-type: none"> <li>• poor governance systems</li> <li>• poor accounting systems</li> <li>• division among members</li> <li>• etc</li> </ul>
<p><b>Opportunities</b></p> <p><b>Critical questions on what comprises Opportunities</b>          What Opportunities are open to your group?          What trends could you take advantage of?          How can you turn strengths into opportunities?</p> <p><b>Other facilitatory notes</b></p> <ul style="list-style-type: none"> <li>• Opportunities are openings which can be exploited outside the group</li> <li>• Chances for something positive to happen but these need the effort of the group to go after them</li> <li>• They require an external eye and an understanding of the group's future</li> <li>• They can arise from the discussions you have with others, donors, developments in the market etc. It could be a new fish product, who knew that the nuni would once be a commodity</li> <li>• Opportunities are not far, they can be small but once exploited they can be a game changer for your organization. An example can be a new market for fish</li> <li>• Opportunities can arise from a change in the government policy, social patterns, population profiles and life styles</li> </ul> <p><b>Examples</b></p> <ul style="list-style-type: none"> <li>• New market for fish products</li> </ul>	<p><b>Threats</b></p> <p><b>Critical questions on what comprises Opportunities</b>          What threats could harm your group?          What threats do the group weaknesses exposed it to?</p> <p><b>Other facilitatory notes</b></p> <ul style="list-style-type: none"> <li>• These are things which have potential to harm the group.</li> <li>• Threats include all those outside things which negatively affect the group.</li> <li>• It is important to always plan for the threats before the group and its members become victims of them.</li> <li>• Be ready for the change and you need to have a plan for both short and long-time changes.</li> <li>• Always be on the look out to understand whether your group is exposed to external challenges.</li> </ul> <p><b>Examples</b></p> <ul style="list-style-type: none"> <li>• Low prices on the market</li> <li>• Rising costs of the materials</li> <li>• Labor supply</li> </ul>

<ul style="list-style-type: none"> <li>• New markets</li> <li>• Funding from government</li> </ul>	
--	--

### Key principles of the SWOT

1. The process must be participatory; everyone must be part of the process and all voice must be heard.
2. Be honest and realistic; speak about things as they happen (facts) and you view them. Avoid the impressing the people. Let all that is well be well but where things are not well, please indicate it.

### Activity 2 (1 hour): Action Planning for a better group

- i) The facilitator requests the participants to retain their groups and tasks them to brainstorm on the following in a realistic manner;
  - a. How to build on the identified strengths
  - b. How to overcome identified weaknesses
  - c. How to overcome identified threats
  - d. How to exploit the opportunities for the betterment of the group
- ii) The facilitator requests all the groups to present their findings and then discussion in the plenary for concurrence.
- iii) In a participatory manner the facilitator requests the group to add on the times when they think they can do the proposed actions.

### Activity 3 (3 days): Assessing the capacity of the group

- i) The facilitator begins by brainstorming with the team on the capacities which are needed to sustain a group.
- ii) Building on the responses given the facilitator, the facilitator gives lecture on the core components/aspects which need to be strengthened to sustain the group.
- iii) Thereafter the facilitator divides the participants into two groups and provide the situation of each.
- iv) Each presents their findings are they are discussed in the plenary



## Facilitator's Notes

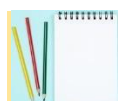
The capacity assessment aspects for a group can be generally clustered into four broad categories as indicated in the table. These can be sub categorised into sub aspects.

Aspect	Sub-aspects
Aspirations and Strategy;	<ul style="list-style-type: none"> <li>• Mission, Vision and Strategic Goals</li> <li>• Sustainable fisheries goals</li> <li>• Overall strategy and strategic focus</li> <li>• Organisational/ group review</li> <li>• Programs development</li> <li>• Sustainable fundraising and revenue generation</li> <li>• Goals monitoring and performance targets</li> </ul>
Organisational Skills;	<ul style="list-style-type: none"> <li>• Operational planning</li> <li>• Financial planning and budgeting</li> </ul>

	<ul style="list-style-type: none"> <li>• Internal communication</li> <li>• External relationships</li> <li>• Performance analysis and program adjustments</li> <li>• Knowledge/ data management</li> </ul>
Human Resources;	<ul style="list-style-type: none"> <li>• Membership and composition commitment</li> <li>• Membership/governance</li> <li>• Professionalism and skills</li> <li>• Co-ordination and team processes</li> <li>• Motivation and rewards</li> <li>• Decision making framework</li> </ul>
Systems, Infrastructure and Organisational Structure	<ul style="list-style-type: none"> <li>• Monitoring system</li> <li>• Financial operations management</li> <li>• Infrastructure</li> <li>• Organisational structure</li> <li>• Organisational design</li> </ul>

#### Activity 4 (2 hours): Group capacity assessment

- i) The facilitator requests the participants to quantify the aspects with a score of 1 to 6 using the matrix provided for in Annex 1 and guidance given in the facilitator's notes. The explanation for the scores needs to be provided for based on the responses from the previous exercise. Consensus has to be sought from the entire group on the scores which have given per section.
- ii) The facilitator then gives a lecture on how the analysis to get the overall score per aspect is done. The entire group conducts analysis of the different aspects to establish the level of group growth as guided in the guidance notes.
- iii) The facilitator then asks the participants to identify clear and targeted areas of capacity building intervention based on the four categories. For the weak points capacity needs to be built and for the strongest aspects strategies to sustain them developed.



### Facilitator's Notes

#### Scoring Instructions

Each statement should be scored with a number from 1 – 6 denoting the following:

1. Needs urgent attention and improvement
2. Needs attention
3. Needs improvement on a fairly wide scale, but not major or urgent
4. Needs improvement in limited aspects, but not major or urgent
5. Room for some improvement
6. No need for immediate improvement

The scores above correspond to different stages of development of a given organization. Such organizational development stages of the group or institution are described below:

Organizational stage of growth	Description
<b>Nascent:</b> (1 - 2.4)	The organisation is at the earliest stages of development. All the components measured through this assessment are in either a rudimentary form or non-existent.
<b>Emerging:</b> (2.5 -	The organisation is developing some capacity. Structures for

4.0)	governance, management practices, human resources, financial resources, and service delivery are in place and functioning
<b>Expanding:</b> (4.1 - 5.0)	The organisation has a track record of achievement: its work is recognised by its constituency, the government, the private business sector, and other NGOs active in the same sector.
<b>Mature:</b> (5.1 - 6.0)	The organisation is fully functioning and sustainable, with a diversified resource base and partnership relationships with national and international networks.
<b>Organizational stage of growth</b>	<b>Description</b>
<b>Nascent:</b> (1 - 2.4)	The organisation is at the earliest stages of development. All the components measured through this assessment are in either a rudimentary form or non-existent.
<b>Emerging:</b> (2.5 - 4.0)	The organisation is developing some capacity. Structures for governance, management practices, human resources, financial resources, and service delivery are in place and functioning
<b>Expanding:</b> (4.1 - 5.0)	The organisation has a track record of achievement: its work is recognised by its constituency, the government, the private business sector, and other NGOs active in the same sector.
<b>Mature:</b> (5.1 - 6.0)	The organisation is fully functioning and sustainable, with a diversified resource base and partnership relationships with national and international networks.

#### Activity 4 (2 hours): The group and its macro environment

- i) Through a brainstorming session, the facilitator begins the session by asking the participants why it is important to always understand the environment in which they operate in at a macro or national level.
- ii) The facilitator then asks the participants to elaborate environment which influences the activities of the group at national level.
- iii) The facilitator requests the participants to brainstorm on the political, socio-cultural and economic contexts which influence the existence of the group or their activities
- iv) The facilitator then asks the participants on the possible plans of how to manage or adapt to the macro level influences.



#### Facilitator's Notes

Generally, the macro national environment can be viewed from three perspectives;

- i) **Political Context;** There are policies which govern the fisheries sector and regulations on the different types of fish. These change from time to time and the groups need to adapt accordingly. The group needs to strategically place its self to exploit some opportunities which come with the policy changes.
- ii) **Socio-cultural Context;** The are related to the cultures in which we operate and how the influence the overall governance and the objectives of the group. We need to exploit the positives of culture and also work around the negatives of culture to achieve the overall objectives of the group. For example, culturally women are barred from fishing but overtime women have started going to the waters to fish. This can be exploited to enhance women participation as a means of empowering them. At the same time,
- iii) **Economic Context;** There are issues related to the economy which may have implication to the fish. Recall the time when EU banned all Ugandan fish exports and the time when

there was fish poisoning. Such times have to be prepared for and at the same time devising strategies which can keep you as a group. You can also exploit the market opportunities which may exist. For example, the export of fish.





# Annex 1: Group Capacity Assessment Tool

## 1. Background Information

- 1.1 Name of Group.....Date of Assessment .....
- 1.2 When was the group founded? .....
- 1.3 What is the total number of members? .....Disaggregated by gender: Male ..... Female.....
- 1.4 How many are youth? Male ..... Female .....Total .....

## 2. Detailed Aspects assessment

Aspects being assessed		Rank assigned						Briefly explain the reasons for the scoring
<b>Aspirations and Strategy</b>								
<b>Aspirations</b>								
Mission,Vision and Strategic Goals	1. <b>Values and Purpose:</b> The group has a clear understanding of the purpose of their mission and strategic goals, and what it aspires to achieve, and adheres to the values of the group	1	2	3	4	5	6	
	2. <b>Risk assessment:</b> The group understands and responds to the risks to which the group is exposed, including likelihood, impacts and potential solutions/mitigation measures	1	2	3	4	5	6	
	3. <b>Constituency:</b> 3.1. The entire memberships well informed about the group's programmes, to the level that they can contribute effectively inthe group's objectives and plans	1	2	3	4	5	6	
	3.2. The group membership is involved in advocacy, capacity building and resource mobilization work	1	2	3	4	5	6	
	4. <b>Overarching Goals:</b> Groups 's vision translated into clear, bold set of (up to three goals) that the group aims to achieve specified by a well-defined time frame for attaining goals	1	2	3	4	5	6	
Sustainable fishing goals	5. <b>Involvement in Sustainable fishing goals:</b> The group has a demonstrable interest in fishing goals, has projects and activities that relate conservation of the fishery and good fishing practices	1	2	3	4	5	6	
Overall Strategy	6. <b>Strategic Focus:</b> The group has a strategic action plan complete with clear objectives, achievable targets and clear focus on environmental conservation	1	2	3	4	5	6	
Organizational Review	7. <b>Group Review:</b> The group leadership periodically reviews the structure and programmes of the group to ensure effectiveness and best use of resources	1	2	3	4	5	6	

Program Development	8. <b>Projects Development:</b> 9.1. The group understands the project development process, implementation procedures, including work planning, how donors/government programmes work, M&E, reporting accounting, and project modifications	1	2	3	4	5	6	
Sustainability, Fundraising and Revenue Generation	10. <b>Sustainability Measures:</b> 10.1. The group has reliable and varied sources of income (foreign and local), and is able to mobilize resources through proposal writing and/ or has established (or has the potential of establishing) income generating nature-based enterprises	1	2	3	4	5	6	
	9.2. The group networks with other like organisations to mobilise resources and share experiences	1	2	3	4	5	6	
	9.3. The group has links to networks, coalitions and specialized institutions that are useful to it and has plans for its continuity	1	2	3	4	5	6	
Goals/Performance Targets	10. <b>Monitoring:</b> The group together with the entire membership keeps track of the implementation of plans against the group's objectives	1	2	3	4	5	6	
	10.1. group projects have a set time frame between initiation and completion	1	2	3	4	5	6	
	10.2. Group has clear set of indicators for all projects	1	2	3	4	5	6	
	10.3. M&E results are shared with all members and other stakeholders and also used for projects development	1	2	3	4	5	6	
<b>Total Ranks</b>		<b>10</b>	<b>20</b>	<b>30</b>	<b>40</b>	<b>50</b>	<b>60</b>	
<b>Ratings</b>		<b>1-10=1</b>	<b>11-20=2</b>	<b>21-30=3</b>	<b>31-40=4</b>	<b>41-50=5</b>	<b>51-60=6</b>	
<b>Organizational Skills</b>								
Operational Planning -	1. <b>Planning Process:</b> The group has a clearly documented and well understood process on how it should plan and review its work	1	2	3	4	5	6	
	1.1 Group plans are based on available resources and include M&E aspect.	1	2	3	4	5	6	
	2. <b>Resources:</b> Planning within the group takes into account financial and human resources available	1	2	3	4	5	6	
Financial Planning and Budgeting	3. <b>Budget Management:</b> The leadership together with the treasurer manages the group's budget to avoid financial deficits and losses	1	2	3	4	5	6	
	3.2. Group has an annual budget against which expenditure is done.	1	2	3	4	5	6	

Internal Communication	4. <b>Communication within group:</b> a. Planning and all other activities within the group are properly communicated. Key information is effectively shared in a timely manner with all the officials, and the entire group membership	1	2	3	4	5	6	
	4.2. Group members work on voluntary basis and value their membership within the group	1	2	3	4	5	6	
	5. <b>Meetings:</b> Group meetings are convened regularly, involving the entire membership (always meeting the quorum regulations). The agenda is circulated well in advance to ensure effective contribution and deliberations are recorded in minutes available to all members	1	2	3	4	5	6	
External Relationships	6. <b>Learning from Others/Collaboration and Partnerships:</b> 6.1. The group takes time to learn and draw lessons from other partners and stakeholders who have relevant knowledge and experience before undertaking work. The group has agreed guidelines on collaboration	1	2	3	4	5	6	
	6.2. Group belongs to a network/coalition and is respected by other organisations in the network/coalition	1	2	3	4	5	6	
	6.3. The group works closely with relevant government sectors and its plans contribute to National Plans	1	2	3	4	5	6	
	6.4. The group is regarded as credible and valuable by donors and has diversified contacts with donor community	1	2	3	4	5	6	
	7. <b>External Communication:</b> All communication from outside including letters, phone calls etc. is dealt with promptly by group leaders	1	2	3	4	5	6	
	7.3. The group accesses local resources and has good relations with local private business sectors	1	2	3	4	5	6	
Performance Analysis and Program Adjustments	8. <b>Managing Change:</b> Where major changes take place in the group, i.e. in management, projects, partners etc. – the organisation's leadership works together as a team to institute necessary management interventions	1	2	3	4	5	6	
Knowledge/Data Management	9. <b>Filing System:</b> The group has a filing system that ensures all documents are well organized making it easy to access and track information	1	2	3	4	5	6	
	10. <b>Sharing Knowledge:</b> The group encourages openness and transparency in sharing of knowledge/data amongst group members and to other stakeholders	1	2	3	4	5	6	
Total Ranks		10	20	30	40	50	60	
Ratings (Nascent, Emerging, Expanding & Mature)		1-10=1	11-20=2	21-30=3	31-40=4	41-50=5	51-60=6	
Human Resources								

Membership Composition and Commitment	1. <b>Commitment and Involvement:</b> Group membership shows commitment to the group's goals and objectives especially responsible fishing. These are consistent with individual's skills, experience and availability	1	2	3	4	5	6	
Membership/ Governance	2. <b>Governance:</b> Responsibilities are shared amongst officials. Members assist the leader in establishing and articulating the group's objectives, plans and in reviewing the group's performance	1	2	3	4	5	6	
	2.3. Management is charged with making policy for the group and sharing widely to members	1	2	3	4	5	6	
	3. <b>Leadership:</b> 3.1. The groups leaders are democratically elected (through election and co-option), are answerable to members and are competent	1	2	3	4	5	6	
	3.2. Gender balance exists in the group Management	1	2	3	4	5	6	
	3.3. Group leaders are accessible and foster participation of members	1	2	3	4	5	6	
Professionalism and Skills	4. <b>Member Skills and Experiences:</b> Members of the group handling different aspects are properly trained and experienced to deliver effectively and efficiently	1	2	3	4	5	6	
	5. <b>Knowledge and Expertise on fisheries management:</b> The group has scientific and technical expertise on fisheries management ranging from fishing methods and implications, management of the fishery among others.	1	2	3	4	5	6	
	6. <b>Learning Opportunities:</b> The group provides opportunities for its membership to increase knowledge, skills and experience	1	2	3	4	5	6	
Co-ordination Team/Process	7. <b>Delegation and Co-ordination:</b> 7.1. The group leadership delegates wisely, giving other members an opportunity to take responsibility in the running of the group	1	2	3	4	5	6	
	7.2. The leadership ensures co-ordination of activities of the group	1	2	3	4	5	6	
	8. <b>Conflict Management:</b> The group has laid down procedures for conflict management and resolution. Members can appeal in case they feel they have been treated unfairly	1	2	3	4	5	6	
Motivation and Rewards	9. <b>Member's Motivation:</b> The group leadership understands its membership and takes time to encourage, develop, congratulate, reward and recognise, etc., to ensure members are motivated at all times	1	2	3	4	5	6	
Decision Making Framework	10. <b>Decision Making:</b> The group leadership takes into account the views of its membership and other stakeholders, the risks, financial situations, etc. before making any decisions on behalf of the group.	1	2	3	4	5	6	
Total Ranks		10	20	30	40	50	60	
Ratings		1-10=1	11-20=2	21-30=3	31-40=4	41-50=5	51-60=6	
Systems & Infrastructure								

and Organisational Structure								
Systems & Infrastructure								
Monitoring Systems	1. <b>Monitoring System:</b> A basic monitoring system is in place where information is recorded about activities, projects, inputs and outputs against objectives and activities.	1	2	3	4	5	6	
Financial Operations Management	2. <b>Financial Management:</b> 2.1. The group has a bank account, and a treasurer who is democratically elected, and is responsible for managing the group's finances	1	2	3	4	5	6	
	2.2. Financial information is used in future planning	1	2	3	4	5	6	
	3. <b>Accounting Procedures:</b> The group keeps books of accounts, and has reliable procedures to ensure that resources are managed properly and the records properly kept	1	2	3	4	5	6	
	3.2. Separate projects/activities have separate accounts	1	2	3	4	5	6	
	3.3. The group keeps clear records for all its transactions	1	2	3	4	5	6	
	4. <b>Financial Transparency:</b> 4.1. The group's financial management and reporting is transparent and the leadership is open to discuss financial matters with the membership as appropriate	1	2	3	4	5	6	
	4.2. Financial reports are prepared in a timely manner, are accurate and are used for planning, monitoring and review purposes	1	2	3	4	5	6	
	4.3. Internal audits are conducted on a regular basis	1	2	3	4	5	6	
	5. <b>Budgeting:</b> The group members are involved in developing and monitoring the budget annually	1	2	3	4	5	6	
	5.2. The group has an annual budget against which expenditure is done.	1	2	3	4	5	6	
Infrastructure	6. <b>Building and Office Space:</b> The group owns or has access to an office to conduct meetings, carries out group operations, and stores the group's resources.	1	2	3	4	5	6	
Organisational Structure								
Organisational Structure	7. <b>Participation of Members:</b> The GROUP's leadership encourages members to express their opinions about the group's work and operation and is open to different points of view	1	2	3	4	5	6	
	8. <b>Constitution/Bye laws:</b> The group meets all legal requirements. A constitution is developed in a participatory manner, which clearly defines the roles and responsibilities of the officials and is operational.	1	2	3	4	5	6	
	Registration; The group is registered with the district or any other registering entity in the country.							
Organisational Design	9. <b>Organizational Design:</b> The group has a structure that ensures effective and	1	2	3	4	5	6	

	best use of resources							
	10. <b>Group Operational Structure:</b> The group structure chart shows the line of responsibility between the different positions in the group.	1	2	3	4	5	6	
Total Ranks		10	20	30	40	50	60	
Ratings		1- 10=1	11- 20=2	21- 30=3	31- 40=4	41- 50=5	51- 60=6	

