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SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Business Development Training for MSMES in Moree, Elmina, and Anlo



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THE
UNIVERSITY
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For more information on the Ghana Sustainable Fisheries Management Project, contact:

USAID/Ghana Sustainable Fisheries Management Project

Coastal Resources Center

Graduate School of Oceanography

University of Rhode Island

220 South Ferry Rd.

Narragansett, RI 02882 USA

Tel: 401-874-6224 Fax: 401-874-6920 Email: info@crc.uri.edu

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Cover photo: Business development training participants

Detailed Partner Contact Information:

USAID/Ghana Sustainable Fisheries Management Project (SFMP)
10 Obodai St., Mempeasem, East Legon, Accra, Ghana

Telephone: +233 0302 542497 Fax: +233 0302 542498

Brian Crawford	Chief of Party brian@crc.uri.edu
Najih Lazar	Senior Fisheries Advisor nlazar@crc.uri.edu
Patricia Mensah	Communications Officer patricia.sfmp@crcuri.org
Bakari Nyari	Monitoring and Evaluation Specialist hardinyari.sfmp@crcuri.org
Don Robadue, Jr.	Project Manager, CRC don@crc.uri.edu
Justice Odoi	USAID Administrative Officer Representative Jodoi@usaid.gov

Kofi.Agbogah
kagbogah@henmpoano.org
Stephen Kankam
skankam@henmpoano.org
Hen Mpoano
38 J. Cross Cole St. Windy Ridge
Takoradi, Ghana
233 312 020 701

Andre de Jager
adejager@snvworld.org
SNV Netherlands Development Organization
#161, 10 Maseru Road,
E. Legon, Accra, Ghana
233 30 701 2440

Donkris Mevuta
Kyei Yamoah
info@fonghana.org
Friends of the Nation
Parks and Gardens
Adiembra-Sekondi, Ghana
233 312 046 180

Peter Owusu Donkor
Spatial Solutions
powusu-donkor@spatialdimension.net
#3 Third Nautical Close,
Nungua, Accra, Ghana
233 020 463 4488

Thomas Buck
tom@ssg-advisors.com
SSG Advisors
182 Main Street
Burlington, VT 05401
(802) 735-1162

Victoria C. Koomson
cewefia@gmail.com
CEWEFIA
B342 Bronyibima Estate
Elmina, Ghana
233 024 427 8377

Lydia Sasu
daawomen@daawomen.org
DAA
Darkuman Junction, Kaneshie Odokor
Highway
Accra, Ghana
233 302 315894

Gifty Asmah
giftyasmah@Daasgift.org
Daasgift Quality Foundation
Headmaster residence, Sekondi College
Sekondi, Western Region, Ghana
233 243 326 178

For additional information on partner activities:

CRC/URI:	http://www.crc.uri.edu
CEWEFIA:	http://cewefia.weebly.com/
DAA:	http://womenthrive.org/development-action-association-daa
Daasgift:	https://www.facebook.com/pages/Daasgift-Quality-Foundation-ENGO/135372649846101
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INTRODUCTION

Small enterprises within the fishing sector in Ghana have been identified as a vehicle to deliver broad government policy objectives of poverty alleviation and income generation for the rural population through developing coastal fisheries. The fishing industry is confronted with many challenges. Central among them is the management of the fishing business itself as a means of generating sustainable income to increase their house hold income levels. Women play vital roles in the fisheries value chain and as such there is the need to develop their businesses. Nevertheless, these women are faced with risks and challenges that reduce their capital or cause them to lose their capital entirely. It is in view of this that CEWEFIA, under the Sustainable Fisheries Management Project (SFMP), came on board to circumvent the situation by supporting some women groups within selected fishing communities by facilitating a Business Management Training Program to equip them in strengthening their business and financial management capabilities. CEWEFIA has therefore organized a five-day business development training for MSMEs in Elmina, Moree, Anlo and Sekondi. This knowledge when gained will give the participants the right skills, knowledge and best practices needed for business growth and ultimately increase profit and improve their livelihood.

The Beneficiary

The Table below shows the number of participants who benefited from the training

Table 1 Number of participants who benefited from the training

NAME OF COMMUNITY	DATE	MALE	FEMALE	TOTAL
ELMINA	21ST -24TH MARCH 2017	12	28	40
	17TH -21ST APRIL	6	20	26
MOREE	21ST -24TH MARCH 2017	4	36	40
	17TH -21ST APRIL 2017	5	34	39
SEKONDI	6TH -10TH MARCH 2017	11	66	77
	17TH -21ST APRIL 217	5	25	30
ANLO	17th -21ST APRIL 2017	6	13	19
TOTAL		49	222	271

Objective of training

The broad objective of the training is to improve the knowledge and skills of trainees in basic business management and practice in order to promote growth through the provision of effective training.

Specifically in:

- Basic Business Management skills and competencies.
- Entrepreneurial skills
- Entrepreneurship capabilities.
- Financial literacy and management among beneficiaries
- Business purpose and operation
- Systematic business planning
- Cost and cost categorization
- Financial record keeping (Various Books)
- Profit and Loss Analysis
- Fish quality control and processing
- Sanitation
- Fish preservation
- Fish storage and packaging

Needs assessment

Before the commencement of the training the trainers met with fish processors to discuss their training needs. A need assessment form was taken to collect data and this data was finally analyzed to ascertain the MSME specific knowledge gaps, and facilitated the design of appropriate intervention in terms of training materials suitable to achieve the goal.

Training methodology

The Competency Based Economies Formation of Enterprise (CEFE) is a set of training instruments using action-oriented and experiential learning methods to enhance business management and personal competencies of a range of target groups. This approach is combined with participatory Rural/Learning Appraisal method.

Some of the tools include the following:

- Brainstorming
- Group discussions and presentations
- Role plays
- Experience sharing
- Group exercises
- Energizers

Training delivery

Workshop process

Opening

The trainers encouraged the participants to give maximum attention to the training and to ask questions for clarification. The facilitators indicated that participants should feel free and get involved in all discussions and contribute for better understanding of issues. Thereafter, with the guidance of the facilitators the twine exercise was used to introduce participants. During the first session, participants were taken through the importance of networking and the role of

the various stakeholders in their business. The participants were made to throw a ball of twine to another and to mention their name, fears, expectations, objectives, likes and dislikes when the ball got to them. In the process, a net was created and the facilitator used it to explain to participants how a network was formed.

The question “who do we network with?” was used to help the trainees know how networking is used to strengthen every business. In the process, the participants came to the conclusion that networking with all stakeholders involved in the fisheries sector will help improve their businesses.



Figure 1 A cross section of the participants using the twine exercise to introduce themselves

TRAINING TEAM

The facilitation team was made up of staffs of CEWEFIA who had undergone training in Business Management using the CEFE approach in teaching.

Topics Treated

Understanding Enterprise Environment

To understand the operations of an enterprise, participants were taken through the factors that affect enterprise activities and how they correlate. As a result participants were taken through the enterprise triangle which comprises the following:

- The enterprise
- The entrepreneur and
- The environment

THE ENTERPRISE: The participants were taught that enterprise is any type of business that is involved in to provide goods and services for profit benefits.

SWOT stands for Strengths, Weaknesses, Opportunities and Threats. It is a way of summarizing the current state of a company and helping to devise a plan for the future, one that employs the existing strengths, redresses existing weaknesses, exploits opportunities and defends against threats.

The participants were put into groups of four to analyze their business. The outcome was great since after the exercise they really understood where to bridge the gaps in their businesses.

THE ENTREPRENEUR: An Entrepreneur is the sole person responsible for the successful start and running of the business. Two participants were blindfolded and asked to build towers using match boxes. Other participants were asked to observe and comment later on their progress. The facilitator used this exercise to explain to participants the need to have passion for their businesses and also to be able to study the business environment before making a move.

A small sketch was put up by some of the participants to distract the attention of the two blindfolded women from building the towers. This sketch was done to let participants know that every business person must be focused. Distractions must be avoided when doing serious business.



Figure 2 The Match Box Exercise

The facilitator took participants through Personal Entrepreneurial Competencies and personal qualities as the key to success of an entrepreneur, such as:

- Opportunity seeking and initiative
- Persistence
- Commitment to work contract
- Demand for quality and efficiency
- Calculated risk taking
- Goal setting

- Systematic planning and monitoring
- Information seeking
- Networking and persuasion
- Innovativeness and resourcefulness
- Independence and self confidence
- Problem solving.

THE BUSINESS ENVIRONMENT

The business environment is where the business is found. The PEST model was used to make

- Political Factors:
 - *Government policies,*
 - *District bye laws*
- Economic Factors:
 - *Inflation*
 - *demand*
 - *consumption patterns, prices of fuel*
 - *taxes*
 - *loans- interest rate, etc*
- Social Factors-
 - *What is fashionable now and in future?*
 - *Changing taste of consumers.*
- Technological Factors-
 - *Type of technology use,*
 - *Is there other technology?*
 - *Would training be needed to upgrade skills?*

Systematic business Planning

Every business that anticipates growth must recognize planning as one of the essential management tools that has to be employed by every entrepreneur in achieving the growth. Failure to plan the business and its expansion often leads to collapse among the small businesses.

The participants were therefore introduced to planning and planning process particularly the problem solving cycle, to enable them identify the problems within the industry, analyze the cause and effects, and propose various strategies, try to subject various alternatives to cost benefit analysis and make decisions that will best affect the business positively.



Figure 3 Problem solving cycle depicted

Participants were also taken through exercises that will help them set clear goals and objectives, motivating enough to spur entrepreneurs on in the face of challenges that might arise when trying to run their enterprises

COST, PRICING AND COST CATEGORIZATION

One major area of business that needs serious attention is costing. When it comes to costing small enterprises are found wanting. The participants were therefore introduced to costing, types and its categorization to enable fish mongers take all costs into consideration before coming out with prices for their produce. Simple ways of identifying the costs for fishing industry and its calculations have been established

Budgeting

Participants learnt about how to translate all the planned components of a business into financial plan called budget where the plan is expressed in figures and projections made to serve as a guide in comparing planned with actual and be able to adduce reasons to help improve performance.



Figure 4 Presentation on budgeting

CUSTOMER SERVICE

Participants are taught how relevant customers are to business development. Therefore, all efforts is needed to understand the customer's wants and needs, and thereafter work towards delighting the customers. Various types of customers were identified and how they behave. Tips to ensuring customer satisfaction were discussed and also how to handle customer complaints as word of mouth could be a good promoter of the business while same could destroy the business entirely



Figure 5 Role play on Customer Service

FINANCIAL RECORD KEEPING (VARIOUS BOOKS)

In this area, importance of record keeping was established, and its use to improve business. Various books relevant for small business were identified and taught how to keep them. Exercises were used to better appreciate how the entries are done.

PROFIT AND LOSS ANALYSIS (CROWN EXERCISE)

This is an exercise that summarizes all the processes a business goes through right from planning, budgeting, production, costing and marketing as well as determining profit. Participants went through this to produce crowns. They put into practice all that they had learned.



Figure 6 Crown exercise



Figure 7 Participants in group planning their production



Figure 8 Group photograph of participants

SAFETY, SANITATION AND ENVIRONMENT

Again beneficiaries learn about safety measures that needed to be adopted to ensure that work side accidents and incidents are minimized. We equally discussed personal and environmental hygiene to avoid contamination once it is the food industry we are dealing with. Safety and sanitation issues need consideration right from processing stage to packaging and even to the point of sale.

Another critical segment is the effect of business activity on the environment. Businesses has to develop environmental consciousness about use of resources and allow for regeneration where possible and also conscious of smoke emission as a result of smoking, finding positive ways of disposing waste water.

TRAINING OUTCOME

The training ended with capacities of trainees built. It is hoped that participants would be in a position to use the knowledge gained in maximizing profits and also developing their businesses.

CONCLUSION

The training ended successfully. The participants were happy about the new skills acquired and expressed appreciation to the facilitators for their efforts and time to explain issues to their understanding. They were confident of using the acquired skills to improve their businesses.

RECOMMENDATION

We recommend that going forward CEWEFIA will source for funds to support participants with diversified livelihoods and non-formal education to help improve their socio-economic lives.

CEWEFIA also intends to provide target communities with Village Savings and Loans (VSLAs)

EVALUATION OF TRAINING

The participants used the mood barometer in evaluating the training, along the lines of evaluation framework. Pictures were drawn to represent the mood of participants, that is Happy, Indifferent and Sad; and trainees were asked to tick their mood in relation to areas of assessment.

CLOSING CEREMONIES

At the end of the fifth day the training ended. In closing the training program, the facilitators thanked the participants for their participation and co-operation in making it a success. The participants also extended gratitude to the facilitators and others who made the training possible and promised to use the new knowledge extensively for maximum benefit of the women groups and the fishing industry as a whole.