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SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Training Of MSMEs In Fish Processing Business Development In Volta Region



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THE
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GRADUATE SCHOOL
OF OCEANOGRAPHY



SNV SMART
DEVELOPMENT
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Cover photo: A participant explaining the need to save while doing business (Credit: SNV)

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ACRONYMS

CEWEFIA	Central and Western Region Fishmongers Improvement Association
DAA	Development Action Association
DQF	Daasgift Quality Foundation
EU	European Union
FC	Fisheries Commission
MOFAD	Ministry of Fisheries and Aquaculture Development
MSMEs	Micro, Small and Medium Enterprises
NAFPTA	National Fish Processors and Traders Association
SFMP	Sustainable Fisheries Management Project
SNV	Netherlands Development Organization
USAID	United States Agency for International Development

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1.0 BACKGROUND

As part of the Fishing Community Livelihood Development Value Chain and Post-harvest Improvement Program, SNV is implementing direct value chain improvements with processors in the Volta Region. This activity involved training of MSMEs in fish processing business development as well as promotion of Ahotor ovens. The training was organized for fish processors in the Keta and Ketu South Municipalities.

The training on business development practices covered business record keeping (book-keeping), cultivation of good saving culture and managing loans in business. Participants were educated on the essence of saving since the fishing business is seasonal.

Participants were also educated on the benefits of the improved stove (Ahotor Stove). Much emphasis was laid on the health benefits of the oven to the fish processors and consumers as well. Participants were educated on the stove use and other benefits assured with the use of the oven.

The training was organized in sessions, with the participants from each district being divided into three (3) groups, making a total of six (6) groups for the two (2) municipalities. There were two meeting sessions for every group.

1.1 Workshop Objectives

The objectives of the training program was to

- Increase participants' knowledge on business records keeping and profit calculation
- Increase participants' understanding of the benefits of savings and encourage them to practice it.
- Increase participants' interest in the benefits and use of Dzidedi oven.
- Strengthen existing groups and adopt them into NAFPTA.

1.2 Expected outcomes

The training aimed to provide an opportunity to participants to experience or understand the importance of saving and record keeping to ensure that their business can grow well. It also aimed to develop participants' understanding on loan in business and manage it efficiently. It was also expected that, participants improve upon their savings culture as well as understand the need to switch to the improved Ahotor oven.

1.3 Training method

The training was organized in sessions with each session made up of 35 participants averagely. Participants were put into 6 groups, three from each municipality. There were two meeting sessions for every group.

Role plays, working group discussion and practical demonstration procedures were adopted for the training, making it more participatory and engaging. Awards were given for effective participation. The training was facilitated by Emmanuel Kwarteng and Hopeson Eli Etsra (SNV), with support from fisheries and cooperative officers of the municipalities.

1.4 Venue

The training program took place in two (2) municipalities; Ketu South Municipal and Keta Municipal. In Ketu South Municipality, trainings were organized in the Aflao, Denu and Adina communities, whiles in the Keta Municipality all the trainings took place in Atorkor community.

1.5 Attendance

The two weeks training program was attended by 212 participants, made up of 6 males and 206 females. All participants attended the sessions in full.

2.0 TRAINING CONTENT

2.1 Previous Knowledge Assessment

Before the start of the training program, participants were made to undertake a pre-training test to assess their level of understanding on the subject matter. The assessment was conducted with the intension to understand participants' position on savings culture, loan history and record keeping.

Although most participants said they had bank accounts, hardly do they make savings or even visit the accounts. Their understanding of savings was to put money at the bank. On loans, some participants indicated that they were not interested in acquiring loans because they do not want to get arrested for non-payment. Most participants understood loan to mean borrowing from a bank only. Most participants did not see the need to keep records because they saw the work as their own business and so were not accountable to anyone. Some said they did the expenditure calculations in their head to have an idea as to how much to sell to make profits.

2.2 Training on Savings

Participants were taken through the need for developing a saving culture as part of their business development. During the discussions, participants gave reasons why we need to save. Most of them indicated savings can help them with school fees, bad health, and seasonal changes in fish business, etc. Participants attributed their inability to save to excessive expenditure on cloths, funeral rites, and purchasing of material needs. They also said they buy these items on credit which makes them indebted all the time. After the session participants appreciated the fact that they do not need huge amounts of money before they can think of saving, because if they cannot save the little they have, then they still cannot save when they get more.



Figure 1: Participants taking a vow that, 'I do not want to be poor so I will save money'

2.3 Training on Loans

The topic as usual was opened with a discussion among participants. Most participants said they were afraid of taking loans because they would be arrested if they defaulted. Some participants who had taken loans before explained that once they had consistent cash flow and were disciplined with money, they could pay back their loan. This experience sharing made the training on loans simpler.

With a role play, the requirements of a loan was demonstrated. One group acted as the financial institution while the other group acted as the fish processor seeking for a loan from the financial institution. Almost all groups that acted as fish processors were willing to accept the interest on the loan, except one group that rejected the loan with the reason that the interest rate was too high.



Figure 2: Groups acting out the interaction between a financial institution and a fish processor seeking loan

2.4 Training on Business Records Keeping

Participants were taken through the need to keep records to have a fair idea as to what is going on in their businesses. They were also taken through profit calculation. They were trained on the need to separate their personal funds from the business money so as to maintain financial discipline in their businesses. Participants explained their normal business approach and how sales and profits were accounted for. The facilitator complimented by adding the need to write down every little cost associated with the business to aid accurate profit calculation. This is because, from the explanations, it was realized that though the processors had a lot of money after sales, other non-business expenses take larger share of the income. The lesson communicated was that one needed to keep records of r expenses to know if the money at hand was profit or loss.



Figure 3: Participants showcasing how expenditure takes much of the sales money

2.5 Financial Game

Participants were asked to mention some of the activities that bring money into their business; and activities that took money out of their business. During the discussion, it was identified that activities that take out money from the business include rent, labor, buying cloths, utility bills etc. The figure below was used to demonstrate business sustainability and the need to raise cash flow while reducing expenses.

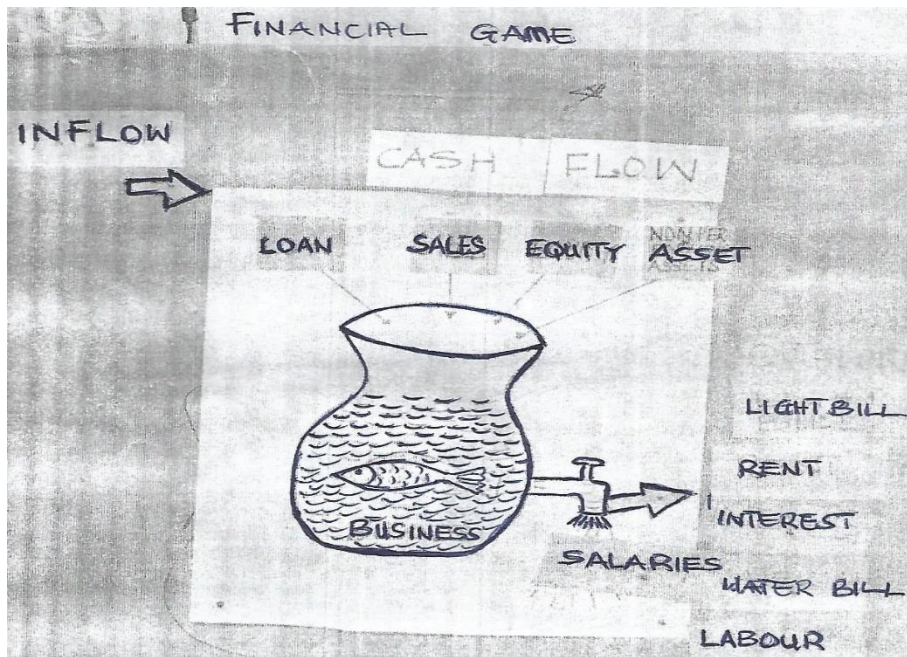


Figure 4: Diagram used to explain Financial Game to participants

2.6 Dzidedi Oven

The final topic for the training was on the need to switch from the old ovens to the new Dzidedi oven. The benefits of the oven was clearly elaborated. Participants inquired about higher market potential for switching to the improved oven. The facilitator explained that the Ahotor oven could help processors access higher markets under the SFMP healthy fish program.



Figure 5: Participants being taken through the cost of the Dzidedi oven

4.0 POST TRAINING ASSESSMENT

The post-training assessment indicated that there was increase in participants' knowledge on business record keeping, profit/loss calculation, product pricing, savings, loans as well as the need to switch from the traditional ovens to Ahotor/Dzidedi oven. Some of the questions asked post-training include:

- Why should you save in different ways?
- Would you like to take a loan?
- Do you think it is necessary to keep records on your business?
- Would you consider your cost of production when pricing your product?
- Has the training added value to your life?

In the assessment some participants indicated that they had learnt that banks needed them just as they needed the banks. Participants realized the importance of having a source of income before going for a loan and the need to compare the interest rate before accepting a loan.

5.0 CONCLUSION

The training was carried out for selected few in the various fish processing groups in the two (2) municipalities. Participants were therefore tasked to train their group members on the lessons learnt. The work will be followed up by the two fisheries officers for the two municipalities; and SNV facilitators would visit groups periodically to assess impact of the training program.







Record books were designed for all 212 beneficiaries of the training and they were all awarded certificates. A follow up coaching session will be carried out for the various community processor groups, to assist the leaders train their fellow group members. Additional record books will be made available for the selected groups; which will double as a monitoring tool for further progress review in Year 4.

APPENDIX 1: RECORD BOOK DESIGN






EXPENSE TABLE

Date

ITEM	PICTURE	PAID GH¢	CREDIT GH¢
Fish			
Fuelwood			
Labour			
Transport			
Market Tolls			
Packaging Material			
Other			
Other			
Other			
Total			

Income & Profit Table

ITEM	AMOUNT GH¢
Sales	
Profit = (Sales - Total Expenses)	
Savings (≥10%)	

APPENDIX 2

SUSTAINABLE FISHERIES MANAGEMENT PROJECT

IR 4.5.4 TRAINING OF MSMEs IN FISH PROCESSING BUSINESS DEVELOPMENT IN THE VOLTA REGION

ASSESSMENT FORM (BEFORE)

Name..... Group.....

Community..... Phone No.....

1. Do you have savings accounts?

Yes No

With whom

2. Do you have a savings culture?

Yes No

If Yes, how do you do it?

3. Have you taken loan before?

Yes No

If Yes, from whom?

4. Do you keep records?

Yes No

Reason.....

5. Do you have a record book?

Yes No

If No, how do you keep records?

6. Who prices your products?

.....

7. What activities do you do during the bumper season, from sunrise to sundown?

.....

.....

.....

.....

.....

.....

8. Do you have any plans concerning your business?

.....

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.....

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