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SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

REPORT ON BUSINESS MANAGEMENT TRAINING WORKSHOP



MAY, 2018

THE
UNIVERSITY
OF RHODE ISLAND
GRADUATE SCHOOL
OF OCEANOGRAPHY



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Citation: Affel, R., Antwi, H. and Addo, O. J. (2018). Business Management Training Workshop. The USAID/Ghana Sustainable Fisheries Management Project (SFMP). Narragansett, RI: Coastal Resources Center, Graduate School of Oceanography, University of Rhode Island and Central and Western Fish-mongers Improvement Association. GH2014_ACT156_CEW 27 pp.

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Prepared for USAID/Ghana under Cooperative Agreement (AID-641-A-15-00001), awarded on October 22, 2014 to the University of Rhode Island, and entitled the USAID/Ghana Sustainable Fisheries Management Project (SFMP).

This document is made possible by the support of the American People through the United States Agency for International Development (USAID). The views expressed and opinions contained in this report are those of the SFMP team and are not intended as statements of policy of either USAID or the cooperating organizations. As such, the contents of this report are the sole responsibility of the SFMP team and do not necessarily reflect the views of USAID or the United States Government.

Cover photo: Group Photo of the participants at the training. (CEWEFIA)

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ACRONYMS

CCM	Centre for Coastal Management
CEWEFIA	Central and Western Region Fishmongers Improvement Association
CRC	Coastal Resource Center
CSLP	Coastal Sustainable Landscape Project
DAA	Development Action Association
DFAS	Department of Fisheries and Aquatic Science
DMFS	Department of Marine Fisheries Sciences
DQF	Daasgift Quality Foundation
FtF	Feed the Future
GIFA	Ghana Inshore Fishermen's Association
GIS	Geographic Information System
GNCFC	Ghana National Canoe Fishermen's Council
HM	Hen Mpoano
ICFG	Integrated Coastal and Fisheries Governance
MESTI	Ministry of Environment Science and Technology
MOFAD	Ministry of Fisheries and Aquaculture Development
NDPC	National Development Planning Commission
NGOs	Non-Governmental Organizations
SFMP	Sustainable Fisheries Management Project
SMEs	Small and Medium Enterprises
SNV	Netherlands Development Organization
SSG	SSG Advisors
STWG	Scientific and Technical Working Group
UCC	University of Cape Coast
URI	University of Rhode Island
USAID	United States Agency for International Development
WARFP	West Africa Regional Fisheries Development Program

TABLE OF CONTENTS

ACRONYMS.....	iii
ACKNOWLEDGEMENTS.....	vi
EXECUTIVE SUMMARY.....	1
SECTION 1 - INTRODUCTION.....	2
1.1 Goal.....	2
1.2 Training Objectives.....	2
1.3 Expected Outcomes.....	2
SECTION 2 - TRAINING OUTCOME.....	3
2.1 Area of Emphasis.....	3
2.2 Training Orientation/Operation.....	3
2.3 Training Methodology.....	3
2.3.1 Training Materials.....	3
2.3.2 Training Team.....	4
2.3.3 Topics Treated.....	4
2.4 Training Delivery.....	4
2.5 Understanding Enterprise, Entrepreneur and Environment.....	5
2.6 The Enterprise.....	6
2.7 The Entrepreneur.....	7
2.8 Business Purpose and Operation.....	7
2.9 Characteristics of an Entrepreneur.....	7
2.10 The Business Environment.....	7
SECTION 3 - SYSTEMATIC BUSINESS PLANNING.....	8
3.1 Cost, Pricing and Cost Categorization.....	9
3.2 Budgeting.....	9
3.3 Financial Record Keeping (Various Books).....	10
3.4 Profit and Loss Analysis (Crown Exercise).....	11
3.5 Break Even Analysis.....	11
3.6 Savings/Banking/Resources Management.....	13
3.7 Credit Management.....	13
3.8 Investment/Livelihood Diversification.....	14
3.9 Customer Service.....	14
3.10 Role Play.....	14
SECTION 4 - SAFETY, SANITATION AND ENVIRONMENT.....	16
4.1 Recommendations.....	16

4.2 Evaluation of Training	17
SECTION 5 - CONCLUSION.....	17
REFERENCES	17
APPENDIX 1	18

LIST OF FIGURES

Figure 1. A cross section of the participants involved in the twine exercise for learning networking and collaboration	5
Figure 2. Enterprise Triangle	6
Figure 3. A participant making presentation on SWOT	6
Figure 4. Miss Deborah Antwi (standing) explaining the concept of entrepreneurship to the participants.....	8
Figure 5. Facilitator taking the participants through costing and cost categorization.	9
Figure 6. A group engaged in budgeting.	10
Figure 7. Pictorial image of cash in and cash out analysis	11
Figure 8. Participants busily preparing their crowns at Moree.....	12
Figure 9. Groups busily working on their crown at Sekondi	12
Figure 10. Sample crowns made by participants.	13
Figure 11. A market with poor customer care service	15
Figure 12. A market showing good customer care, Elmina.....	15
Figure 13. A market woman showing good customer care, Sekondi	16
Figure 14. Group photograph of trainees at Sekondi-Ngyeresia	18
Figure 15. Group photograph of trainees at Moree.....	18
Figure 16. Group photograph of trainees at Elmina	19
Figure 17. A participant receiving a certificate after the training at Elmina	19
Figure 18. A participant receiving a certificate after the training at Elmina part 2	20

LIST OF TABLES

Table 1. Number of Participants who benefited from training	2
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ACKNOWLEDGEMENTS

Much appreciation from CEWEFIA goes to URI/CRC and USAID/Ghana/SFMP for their financial and Technical support for the success of the training.

EXECUTIVE SUMMARY

As part of the efforts to achieve its vision: “Improvement of socio-economic status of rural women and wellbeing of children and the community as a whole”, CEWEFIA with support from USAID/SFMP organized a five-day training for fish processors, fishmongers, fishermen, canoe/boat/net owners and all those who are engaged in fisheries related businesses in the project communities, i.e. Moree, Elmina and Sekondi-Ngyresia from Monday 30th April to Friday 4th May 2018. The objectives of the training were to improve the business management skills of its members for maximum income. The training topics included Financial Management Skills, Record Keeping, Customer Care, Calculating Profit and Cost Categorization. The training was facilitated by CEWEFIA Team. A total of 162 participants attended the training as Elmina 48 (3 men, 45 women); Moree 41 (3 men, 38 women) and Sekondi 73 (13men and 60 women).

The training ended successfully. It is therefore hoped that the knowledge gained from the training will be used effectively to maximize income.

SECTION 1 - INTRODUCTION

Small enterprises in 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. However, 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 household income levels. Women are found to play a vital role in the fisheries value chain and as such there is the need to develop their businesses. Nevertheless, these women are faced with business risks and challenges that reduce their capital or cause them to lose their capital entirely. Some men also face such challenges.

It is against this background that CEWEFIA, under the Sustainable Fisheries Management Project (SFMP) provided technical support to women groups and men within selected fishing communities by training them in Business Management. The training program was to equip the participants with requisite skills to strengthen their businesses to effectively manage their finances. CEWEFIA organized a five-day business development training for MSMEs in Elmina, Moree and Sekondi-Ngyeresia. The knowledge gained will give the participants the right skills and best practices needed for business growth to ultimately increase profit, and improve their lives.

The training commenced in all the communities from Monday 30th April to Friday 4th May, 2018.

One hundred and sixty-two people participated in the training. Table 1 shows the number of participants who benefited from the training.

Table 1. Number of Participants who benefited from training

Name of Community	Male	Female	Total
Elmina	3	45	48
Moree	3	38	41
Sekondi-Ngyeresia	13	60	73
Total	19	143	162

1.1 Goal

To train and develop capacities of members of the project's target communities to improve upon the knowledge in basic business management skills.

1.2 Training Objectives

- To strengthen managerial and entrepreneurial skills of participants to improve their fishing business.
- To enable participants, assess their capabilities and motivation in entrepreneurial career to develop business skills.

1.3 Expected Outcomes

Expected outcomes of the training included:

- Improved knowledge and skills in business management.
- Participants' ability to identify viable business opportunities enhanced.

- Participants' develop ability to assess their own weakness, strength, opportunities, fears and motivation in business initiation and management.

SECTION 2 - TRAINING OUTCOME

2.1 Area of Emphasis

The following topics were treated to help achieve the intended objectives:

- 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.

2.2 Training Orientation/Operation

Before the commencement of the training the trainers met with fish processors to discuss the purpose of the training, the trainees' reasons for attending, their expectations and fears. This was done in order to ascertain their specific knowledge gap which facilitated designing of appropriate interventions in terms of delivery methods and materials to achieve the intended goal.

2.3 Training Methodology

The Competency Based Economies Formation of Enterprise (CEFE) is a set of training instrument 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 used to deliver the training message include the following:

- Brainstorming.
- Group discussions and presentations.
- Role plays.
- Games.
- Experience sharing.
- Group exercises.
- Energizers/ice breakers.

2.3.1 Training Materials

The following materials were used during the training;

- Flip chart stand.
- Stationaries (staplers, board markers, scissors, note books, pens, glue, A4 sheet etc.)
- Toffees.
- Matches.

- Others.

2.3.2 Training Team

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

2.3.3 Topics Treated

- Understanding enterprise, entrepreneur and environment.
- Business purpose and operation.
- Characteristics of entrepreneur.
- Systematic business planning.
- Cost and cost categorization.
- Financial record keeping.
- Profit and loss analysis.
- Break even analysis.
- Savings/banking/resource management.
- Credit management.
- Budgeting.
- Investment.
- Livelihood diversification.
- Customer care.
- Environmental safety and hygiene.

2.4 Training Delivery

OPENING DAY ONE

The training commenced at 9:00 am in all the communities.

The facilitators on the first day which was termed as introduction day, welcomed the participants and took them through the goal and objectives of the training; as well as what is expected of them. Some of the old members who had benefited from the training were invited to share their experiences with the new trainees.

Thereafter, the twine exercise was used to introduce participants and also to discuss the importance of networking, and the role of the various stakeholders in their business. It was also used to explain the collaborative roles of a leader and followers. They 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 how a network was formed. Aside the twine exercise, a circle was also formed by the participants. A participant was made to mention the name of the person next to him or her before the participant mentions his or her own name. This was also to facilitate friendliness and networking among participants.

The question “who do we network with?” was used to help the trainees know how networking is used to strengthen every business. They were entreated to use the training as an opportunity to network among themselves. In the process, the participants came to a conclusion that networking among themselves and the stakeholders involved in the fisheries sector will help improve their businesses.

The participants were divided into four groups to facilitate group exercise and active participation.



Figure 1. A cross section of the participants involved in the twine exercise for learning networking and collaboration

2.5 Understanding Enterprise, Entrepreneur and Environment

To understand the operations of an enterprise or business, participants were asked what an enterprise was to ascertain their understanding. Various answers were given. The facilitator took them through the factors that affect enterprise activities, and how they correlate via the enterprise triangle which comprise of:

- The enterprise.
- The entrepreneur.
- The environment.

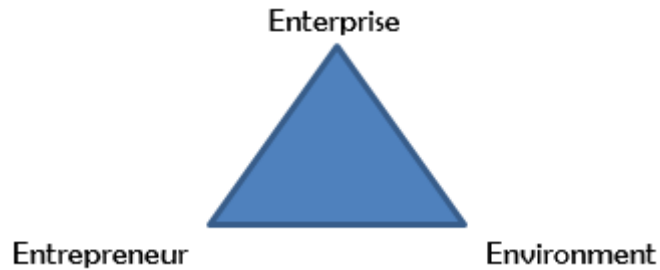


Figure 2. Enterprise Triangle

2.6 The Enterprise

The participants were taught that the enterprise is a business and that it is any type of business that is involved in providing goods and services bearing in mind that one is earning profit.

The Term *SWOT* which stands for Strengths, Weaknesses, Opportunities and Threats were explained to the participants. It was said that *SWOT* Analysis should be considered in setting up an enterprise. In doing so 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 based on *SWOT*. This was followed by a presentation by each group. The outcome was good since after the exercise participants understood where to bridge the gaps in their businesses.



Figure 3. A participant making presentation on SWOT

2.7 The Entrepreneur

Participants were made to understand that an Entrepreneur is the sole person responsible for the successful start and running of the business. In Elmina for instance the participants were lined up and made to mention the names of some items, repeated in order. Some could recite while others could not mention the items in order. The facilitator explained that some of the participants could not mention the items in order, because they were not concentrating. The facilitator used the exercise to explain to participants the need to have passion for and be focused on their businesses. Distractions must be avoided when doing serious business.

2.8 Business Purpose and Operation

The participants were informed that before setting up any business, one must study the business, the environment and how to operate the business that will be unique and serve the purpose for which it was established. Also, a business plan must be developed to guide the business. It was revealed that some fish processors process fish because fish processing was the family business. Therefore, once he/she had inherited it, he/she must do it as and how the family used to. The facilitators led them to understand that there was the need to add value to the business.

2.9 Characteristics of an Entrepreneur

In this section, participants were made to mention the characteristics of an entrepreneur. The facilitator then outlined and discussed the key characteristics of an entrepreneur. Below are some of the answers from participants. An entrepreneur:

- Takes calculated risks.
- Pays attention to the business.
- Has good business plan.
- Committed to work.

Other characteristics according to the facilitator, includes:

- Set goal for the business.
- Information seeking.
- Networking and persuasion.
- Innovativeness and resourcefulness.
- Independence and self-confidence.
- Problem solving.

2.10 The Business Environment

The PEST model was used to explain the business environment. It was explained that environmental factors that can affect the business include economic, political, social and technological (PEST). Each of the factors was explained in detail to the participants.

- Economic Factors:
 - *Inflation.*
 - *Demand.*
 - *Consumption patterns, prices of fuel.*
 - *Taxes*
 - *Loans- interest rate, etc.*
- Political Factors:
 - *Government policies such as ban on fishing pelagic fish etc.*

- Social Factors:
 - *What is fashionable now and in the future?*
 - *Consumers' taste preferences.*
- Technological Factors:
 - *Type of technology used, i.e. introduction of Ahotor Oven.*
 - *Are there other technologies?*
 - *Would training be needed to upgrade skills?*



Figure 4. Miss Deborah Antwi (standing) explaining the concept of entrepreneurship to the participants.

DAY TWO

The day started with a recap of day one activities. After the recap, the day's activity was dealt with.

SECTION 3 - SYSTEMATIC BUSINESS PLANNING

The purpose of this section was to enable participants recognize that planning was an essential management tool that had to be employed by every entrepreneur in achieving 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 the 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, subjecting various alternatives to cost-benefit-analysis and make decisions that would be best and positively affect the business.

3.1 Cost, Pricing and Cost Categorization

The participants were introduced to costing types and their categorization to enable fish mongers, processors and fishermen take all cost into consideration before coming out with prices for their products. They were taken through direct and indirect cost. It was observed that most of the fish processors did not consider indirect cost in pricing their fish. It was indicated that direct cost for one enterprise may be indirect cost for another. The participants were informed that in pricing their fish products, they should take into consideration both the direct and indirect cost.



Figure 5. Facilitator taking the participants through costing and cost categorization.

3.2 Budgeting

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

Group Exercise

The groups were given five thousand Ghana Cedis (GH¢5000.00) to budget on and present their projections.



Figure 6. A group engaged in budgeting.

DAY THREE

The day started with participants' registration, followed by recap of day two activities before commencement of the business of the day.

3.3 Financial Record Keeping (Various Books)

The importance of record keeping and its use to improve business was established in this session. It also served as one of the requirements for the acquisition of loans.

Participants were advised to keep record of every transaction made and ensure periodic assessment of the cash flow book. Lack of or poor record keeping can result in business loss. Those with little or low educational background can seek assistance from their children or any literate to help them in record keeping.

The various books (e.g. cash flow analysis book) relevant for small businesses were identified and participants were taught how to keep them.

Pictorial image was used to teach the cash in and out analysis for easy understanding.

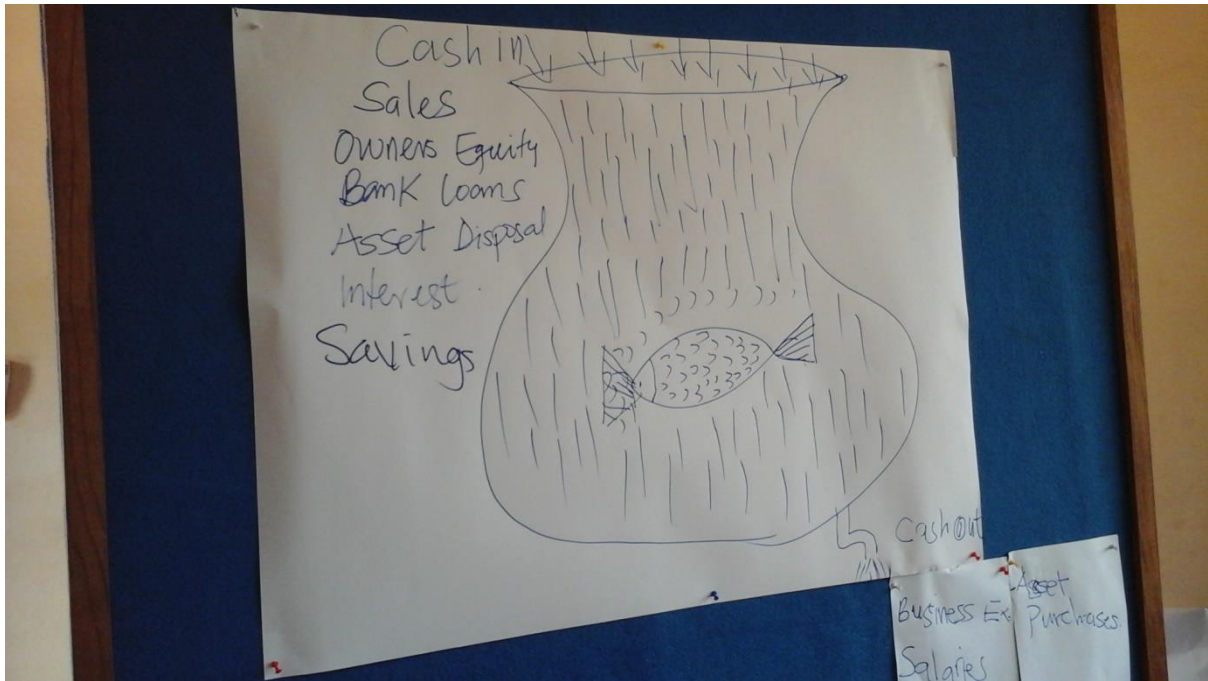


Figure 7. Pictorial image of cash in and cash out analysis

3.4 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 learnt from the previous days' lessons and exercises.

Group work:

Each group was asked to make crown based on the assumed specification of the customer. After the exercise, some groups run at a loss, while others broke even.

3.5 Break Even Analysis

The exercise was used to explain the breakeven analysis. It was indicated that in business, it is not always that one makes profit. Sometimes one may lose or break even.

The day's activity was brought to a close after the topics had been treated and understood by participants.



Figure 8. Participants busily preparing their crowns at Moree.



Figure 9. Groups busily working on their crown at Sekondi



Figure 10. Sample crowns made by participants.

DAY FOUR

The day started with participants' registration and recap of day three activities. The participants were taken through the following topics:

3.6 Savings/Banking/Resources Management

The participants were taken through the importance of savings and were entreated to develop the culture of saving to help them especially in the lean seasons. Savings tips were taught and understood. Some of the participants during the discussion were aware that they were already making savings in various financial institutions, while others were saving in money boxes at home. Therefore, the participants were poised to save for the future.

The participants were of the view that processing more fish guarantees more income. However, the facilitator told them that it was not only about quantity of the fish product processed that increases profit but rather ensuring quality and effective management procedures.

3.7 Credit Management

Some participants thought that only loan acquisition could help improve their businesses. They were informed that it is not loan alone that improves businesses but rather observation of good business management practices i.e. effective management of resources and finances, and good record keeping etc.

DAY FIVE

Day five began with recap of day four activities. The topics discussed were followed up with award of certificate of participation to each participant.

3.8 Investment/Livelihood Diversification

Most of the fish processors undertake little or no alternative livelihood activities. The participants were encouraged to pursue alternative livelihood aside their fishing business so that during lean seasons they can depend on it. They were told to identify the need gaps in their communities and develop them into opportunities as livelihood activity. Alternative livelihood such as selling of charcoal, water, sale of fish packaging materials, fuel wood, renting of shed/oven for processing fish etc. were discussed.

Aside savings, investment opportunities were also highlighted.

3.9 Customer Service

Participants were taught how relevant customers were to business development. Therefore, effort should be made to understand the customer's wants and needs, so as to work towards satisfying the customer. Various types of customers were identified and how they behave. The participants were entreated to respect and develop tolerance skills to tolerate every customer for the sake of their businesses. 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 and same could destroy the business entirely.

3.10 Role Play

Two role plays were used to explain and differentiate customer care to maintain business growth; i.e. market scenario where one sales person exhibited positive customer care, and another depicting poor customer care. Participants were made to observe the two characters and give their comments. Thorough discussion was held and it was concluded that rendering good customer service attracts more customers to the business.



Figure 11. A market with poor customer care service



Figure 12. A market showing good customer care, Elmina



Figure 13. A market woman showing good customer care, Sekondi

SECTION 4 - SAFETY, SANITATION AND ENVIRONMENT

Participants were taken through safety measures to adopt in order to reduce work-place accidents and incidents. Personal and environmental hygiene were discussed to avoid contamination of fish at the shore and during processing. It was emphasized that safety and sanitation issues needed consideration during processing, packaging, storage and sale of fish.

Another critical aspect is the effect of business activity on the environment. Businesses have to develop environmental consciousness about the use of resources and allow for regeneration where possible, and also consciousness of smoke emission as a result of smoking, and finding positive ways of disposing waste water. The participants were educated on good methods of waste disposal. Consequently, the Class One Kitchen Standard was highlighted, with emphasis on practicing good environmental hygiene in the processing areas so as to meet the set standards.

4.1 Recommendations

- It was recommended that CEWEFIA should source for funds to support participants with diversified livelihoods and non-formal education to help improve their socio-economic status.
- CEWEFIA will look for market for participants who adopt the improved fish processing and management practices.

- CEWEFIA also intends to provide target communities with Village Savings and Loans (VSLAs)
- It was recommended that such business education be extended to other fish processors who have not had the opportunity to undertake such training.

4.2 Evaluation of Training

The participants used the mood barometer as well as verbal questions and answers 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; where trainees were asked to tick their mood in relation to areas of assessment.

Way forward:

Constant follow-up and monitoring of activities of trainees to ascertain the effect of the training on their businesses.

SECTION 5 - CONCLUSION

The training was successful. The participants were happy about the new skills they had acquired and expressed appreciation to the facilitators for their effort and time to explain issues to them. They were confident of using the acquired skills to improve upon their businesses.

REFERENCES

Business management training manual.

APPENDIX 1



Figure 14. Group photograph of trainees at Sekondi-Ngyeresia



Figure 15. Group photograph of trainees at Moree



Figure 16. Group photograph of trainees at Elmina



Figure 17. A participant receiving a certificate after the training at Elmina



Figure 18. A participant receiving a certificate after the training at Elmina part 2