

BUSINESS DEVELOPMENT SERVICES FOR ACTORS WITHIN THE FISH VALUE CHAIN



Trainer's Manual

GIZ Responsible Fisheries Business Chains Project (RFBCP)



Implemented by:



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ACKNOWLEDGEMENTS

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LIST OF ACRONYMS AND ABBREVIATIONS

COVID-19	:	Corona Virus Disease 2019
HIV/AIDS	:	Human Immune Virus/ Acquired Immune Deficiency Syndrome
TOT	:	Training of Trainers
SOPs	:	Standard Operating Procedures
PPE	:	Personal Protective Equipment
KWDT	:	Katosi Women Development Trust
RFBCP	:	Responsible Fisheries Business Chain Project
ADC	:	Argent Development Consult
NDP	:	National Development Plan
SGD	:	Sustainable Development goals
PMU	:	Project Management Unit

SYMBOLS



Activity



Session wrap up



Facilitator's Notes



Caution



One

INTRODUCTION TO THE TRAINING OF TRAINERS (TOT) MANUAL

1.1 Manual Brief Description

This Manual is aimed at equipping participants within the fishing value chain with basic business knowledge and financial skills. It covers the basics of a business, entrepreneurship, business planning, marketing, costing and pricing, sources of business capital, business management, record keeping, soft skills, financial literacy, financial management, financial linkage to banks, fish food defence, fish spoilage, fish processing, fish safety and quality.

The chapter presents the objectives of the manual, the target group for the manual, training and learning approach, proposed methods of delivery, learning and teaching aids and the extracts/handouts to be further used by the ToTs.

1.2 Objectives of the Manual

1.2.1 Overall objective

The overall objective of this manual is to equip the fish value chain actors with the basic concepts and skills of entrepreneurship and business essential to the success of their enterprise.

1.2.2 Specific objectives

Specifically, this manual is designed to help learners to gain basic skills in;

- i. Generating, identifying and selecting business ideas.
- ii. Creating sustainable market for their products
- iii. Running and sustaining their business
- iv. Raising capital to finance their businesses
- v. Basic financial management of their businesses
- vi. Fish handling

1.3 Target Group

This manual serves as a training tool for trainers of trainers and facilitators who then will train the fish value chain actors. It should strengthen, improve and effectively facilitate entrepreneurial knowledge and skills to actors within the fish value chain. This trainer of trainers (TOT) is intended for the following categories, that is, boat owners, fish traders and fish processors with a focus towards women within those categories.

1.4 Training and learning approach

1.4.1 Overarching principles

The manual is learner centred, participatory and employs adult learning approaches, where the fish value chain actors share and learn from their personal experiences. The participants therefore, are

encouraged to discover learning contents themselves in an active process. Regardless of the level of formal education, each participant has a valuable contribution to make, and encouraged to be an active partner in the learning process. With the use of exercises, participants will explore and share their own experience and knowledge, critically conceptualize and reflect upon solutions from which they will derive learning contents and ways for practical implementation of an enterprise. Appropriate activities and images included in the manual will support the acquisition of knowledge and understanding of entrepreneurship in a learner-friendly way.

1.4.2 What is required of the Trainer and trainees?

To effectively achieve the goals of this manual, the trainers need to demonstrate knowledge on the different modules. It is important to note that the trainees attitude need to be kept positive to the end of the training in order to have maximum output and impact (behavioural change). The following also need to be observed;

- i) **Conducive environment**-The training should be done in a relaxed manner and if possible, avoid classroom settings because entrepreneur issues are real life issues. The lessons should be fun and informative at the same time.
- ii) **Respect**; Give undivided attention to the person who has the floor and all members responses should be considered to encourage participation.
- iii) **Confidentiality** – Whatever is shared should remain in this group.
- iv) **Openness** – Participants be as open as possible to enhance real life approach to issues and contextual thinking. Confidentiality needs to be emphasised and members should be encouraged to speak in second party or guise when revealing sensitive issues, that is, anonymity needs to be maintained where applicable.
- v) **Non-judgmental Approach** –disagreement with other people’s point of view is normal but they should not judge them or put them down.
- vi) **Sensitivity to Diversity** – It is important to acknowledge that the groups comprise of people from different backgrounds. Therefore, it is important not to make insensitive comments and the trainer needs to ensure the modules are appealing to the different participants.
- vii) **Right to Pass** – The trainer should not insist on a trainee in case he/she is not willing to answer the question. Quick selection of another participant is very important but also encourage everyone to participate.

1.5 Learning/Teaching Methods:

In order to facilitate learning for the participants, a variety of learning/teaching methods will be used by the trainers during the training. The teaching methods and their characteristics are summarized in the table below;

Table 11: Showing the methods to be adopted by the ToTs

S/N	Method	Method description	Advantages	Disadvantages
1	Lecture	¹ Gives a narrative, well-structured account about a topic of issue.	<ul style="list-style-type: none"> Efficient for providing knowledge and concepts; it should be short and supported by visual aids (pictures, posters) 	<ul style="list-style-type: none"> Provision of knowledge does not always mean that recipients understand it
2	Demonstration	The trainer uses materials or people to innovatively construct physical scenarios of the narrative being delivered	<ul style="list-style-type: none"> Effective to attract interest Effective to motivate to learn by showing the result of learning 	<ul style="list-style-type: none"> Difficult to create an environment for demonstration Requires facilitator's skill
3	Practical exercise (Individual or small groups)	The participants are given the opportunity to demonstrate what they have been taught in a physical manner	<ul style="list-style-type: none"> Effective to help understand how to apply acquired knowledge and to retain it 	<ul style="list-style-type: none"> Needs personal care to monitor the processes Speed varies with participants
4	Case study	The trainer uses a particular lived experience in its totality to explain the different expects as selected from the modules.	<ul style="list-style-type: none"> Effective for training in problem solving capability Enhances in-depth contexts about a particular issue Offers a dynamic process of learning 	<ul style="list-style-type: none"> Difficult to create a case Requires facilitator's skill to led participants
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.	<ul style="list-style-type: none"> Effective to understand and retain information 	<ul style="list-style-type: none"> Sometimes not all the members equally participate
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	<ul style="list-style-type: none"> Involves every one especially in discussions 	<ul style="list-style-type: none"> It is constrained by time Not everybody may participate
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.	<ul style="list-style-type: none"> Effective to help understand how to apply acquired knowledge and retain it Facilitator can check learning levels 	<ul style="list-style-type: none"> Required facilitators skill to give feedback
8	Stories/ sharing lived or local experiences	This involves people sharing their lived experiences in relation to a particular aspect of the training manual	<ul style="list-style-type: none"> They help to amplify the lived experiences of the participants in regard to the different topics The contextualise the concepts and participants can associate with them 	<ul style="list-style-type: none"> The story time may not be controlled Some stories may reveal damaging information on the narrator
9	Ice Breakers	These are participatory games/ activities which are meant to focus the participants and raising their energies before a module is started.	<ul style="list-style-type: none"> They entertain the participants Help participants know each other They are engaging 	<ul style="list-style-type: none"> Sometimes they may take a lot of time

¹ 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.

1.6 Learning/Teaching Aids

A number of materials shall be required to effectively deliver the modules to the learners. The ToT needs to have the materials during the training and they also need to be adaptive/innovative and co-opt any other materials to effectively deliver the modules as stipulated in this manual. These may include;

- i) Markers
- ii) Flip charts
- iii) Projector and Laptop in case the room has power
- iv) Masking tape
- v) Manila
- vi) Balls
- vii) Fish

1.7 Assessment Strategies

To assess the level of understanding of the learners, a number of approaches have been adopted in this manual. The trainer is however at the discretion to adopt other methods as they deem fit given the varying contexts in which the learners trainings shall be conducted. These include;

- i) **Oral questions;** These shall involve on spot inquiry questions during the delivery of the modules to assess the extent of the learners' understanding and conceptualisation of the different concepts/modules.
- ii) **Evaluation form;** A set of questions encapsulated in the evaluation forms shall be delivered periodically to the learners to assess the different aspects such as; understanding of the content, approaches to delivery of the content, training techniques used and measure what was learned in the modules among others.
- iii) **Feedback sessions;** Formal feedback sessions on how the trainings are conducted shall be done from the learners' point of view. It is against these that the training shall be better adapted to ensure that maximum impact is achieved.

1.8 Teaching and Learning Resources:

In order for the ToT to have the better learning outcomes, the following teaching and learning resources need to be at hand;

- i) ToT Training guide
- ii) Extracts/handouts
- iii) Learners' guide

1.9 Observance of COVID 19 Standard Operating Procedures (SOPs)

Given the fact that the training is happening during the period when the world is going through the COVID pandemic, there is the need to observe the COVID SOPs as stipulated by the Ministry of Health. Among others the TOT needs to ensure that the following SOPs are maintained at all times during the training;

- i) All participants should have their masks put on properly and their temperatures taken and recorded in the registration book
- ii) All training stations must have hand washing facilities equipped with soap and the participants should be encouraged to wash their hands frequently. Where possible sanitiser should be provided.
- iii) People who run the registration desk **MUST** have Personal Protective Equipment (PPE) all times (sanitizer, temperature gun, Masks, Gloves)
- iv) Based on the space available at the training venue, trainees should be seated about 2metres from each other for social distancing.

Also, the participants should be encouraged where opportunity avails its self to;

- i) Immunise against COVID at a government certified facility
- ii) Frequently test for COVID-19;

Given the ever-changing dynamics of COVID-19 and emerging of the new strains, the ToTs should always be equipped with the latest information on SOPs.

Due to the rapid increase of COVID-19 cases, and wide spread community transmission, members of the public are encouraged:

- Not to shake hands with anyone at all times.
- Not to touch public surfaces
- Not to knock elbows or bump fists as a way of greeting.
- Not to kiss or hug anyone apart from your spouse

These are potential sources of COVID-19 infection.

Wear your mask, Avoid crowds & Wash your hands Together we can fight COVID-19!

COVID-19 is spreading fast and is more deadly than ever before.

- Avoid crowded places.
- Wear your mask properly covering your nose and mouth at all times.
- Wash your hands with soap and water or use an alcohol-based hand sanitizer.
- Stay Home whenever possible.

Prevent the Spread of COVID-19

- Wash / Sanitize your hands
- Cover a cough or sneeze
- Stay 2 meters from others
- Avoid shaking hands
- Wear a mask
- Avoid touching your eyes, nose & mouth
- Stay home when able

Unless a physical visit is critically necessary, UCC can be reached on

0800 222 777
 Registry@ucc.ug
 ucc@ucc.ug

FOR MORE INFORMATION, CALL THE MINISTRY OF HEALTH TOLL FREE LINE ON:

0800203033
 0800100066
 0800303033

UCC
 UGANDA COMMUNICATIONS COMMISSION

MINISTRY OF HEALTH

Image Sources: <https://uccinfo.blog/2020/04/02/press-statement-update-on-the-covid-19-response-in-uganda/>
<https://twitter.com/minofhealthug/status/1402909262519713793?lang=de>

1.10 Overview/ introduction to Training Modules:

A ToT manual covers six modules which are expounded in the table below. The training modules and the aspects they cover are given in the table below;

Table 12: Showing the different modules and the respective aspects to be covered under each.

MODULES	Aspects to be covered under the module
MODULE 1; ENTERPRISE SKILLING	<ul style="list-style-type: none"> • Entrepreneurship Skilling • Personal entrepreneurship behavioural traits • Fishing as a business • Fish enterprise analysis
MODULE 2; BUSINESS SKILLING	<ul style="list-style-type: none"> • Business cycle • Fish purchasing • Fish stocks control • Fish Pricing
MODULE 3; MARKETING MANAGEMENT	<ul style="list-style-type: none"> • Techniques for effective marketing
MODULE 4; SOFT SKILLING	<ul style="list-style-type: none"> • Information seeking • Persuasion and networking • Negotiation • Self confidence in negotiation • Listening to others • Demonstrating Leadership
MODULE 5; FINANCIAL MANAGEMENT SKILLING	<ul style="list-style-type: none"> • Financial Literacy • Personal Money drawing from Business • Mobilizing Savings • Basic Financial Management • Record Keeping • Compiling Profit and Loss statement • Costing and Pricing • Financial linkage to banks
MODULE 6; FISH HANDLING	<ul style="list-style-type: none"> • Fish Defence • Fish Spoilage • Fish Safety and Quality



Two

GETTING STARTED

Duration: 30 Minutes

Overall Session Objective

Create a conducive learning environment for the participants.

Session specific objectives

By the end of this session, the participants will:

- i. Identify and introduce themselves
- ii. Express their expectations and fears
- iii. Set the rules to be followed during the training
- iv. Know and understand the aim and objectives of the training



Image adopted from: <https://learningprofessor.com/getting-started-help/>



²Activity: Getting to know each other, the training and opening the training

- i) Using an icebreaker such as song the facilitator leads the introduction session which can either be self-introduction of participants or participant pair up and each shares important information about one's self and then afterwards, they come to the plenary and introduced each other. Information, namely, names, village, best dish, what people did not know about one should be included.
- ii) Each participant shares their own expectations and fears
- iii) Establish ground rules like switching off phones, raising hands to say something, etc (participants charter)
- iv) Select leaders such as time keeper, chairperson, mobiliser and chief whip
- v) Facilitators shares the aims and objectives while comparing them to the participants' expectations and fears. She/he has to dispel their fears.
- vi) Displays the time table and discusses it with the participants
- vii) Discussed any "housekeeping" issues such as where they toilets are, meals, time start and ending time, etc. Introduction of resource persons and the participants.
- viii) Ensure that all participants are properly registered
- ix) The invited guest can open the training.

² Tall activity icons adopted from <https://www.johnmaconline.com/four-activities-you-should-be-doing-every-day-as-a-side-or-home-business-entrepreneur/>

3 MODULE One

ENTERPRISE TRAINING



3.1 Session 1: Entrepreneurship Skilling:

Duration: 4 hours

Overall Objectives

To enable participants, self-discover their entrepreneurial traits

Specific Objectives

By the end of the session the participants should be in position to;

- i. Understand the meaning of an entrepreneur
- ii. Understand the meaning of entrepreneurship
- iii. Identify qualities of a good entrepreneur

Recommended Materials:

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

3.1.1 Entrepreneur



Activity 1 (15 minutes): Who is an entrepreneur?

- i) Introduce the session by giving the session objectives.
- ii) Using buzz groups, ask participants their understanding of the term “entrepreneur”
- iii) Note down their responses on a flip chart.
- iv) Supplement their responses from the facilitator’s notes.



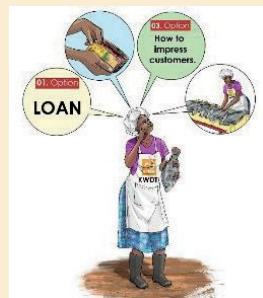
Facilitator’s Notes:

Definition of an Entrepreneur

- Facilitator defines entrepreneur as a “Omutandisi we Milimu” word which comes from entrepreneurship.
- 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 at a fee.

Facilitator defines the term entrepreneurship as the process and practice of;

- Identifying opportunities/business ideas in the market place,
- Arranging and investing the resources required to pursue these opportunities in order to generate income or profit
- Being creative, innovative and leading to enterprise development and growth.
- Shifting people from being “job seekers” to “job creators” hence creating wealth



3.1.2 Entrepreneurship



Activity 2 (30 minutes): What is entrepreneurship?

- i) Using buzz groups, ask participants what they understand by the term “entrepreneurship”
- ii) Write their responses on a flip chart
- iii) Supplement their responses from the facilitator’s notes

Activity 3 (1 hour): Role Play demonstrating who an entrepreneur is

- i) Choose 4 participants, 2 as sellers and 1 as buyer. One entrepreneur selling fish with good customer care skills and another entrepreneur as a very arrogant business lady, selling fish but without good customer care skills. Buyer 1 approaches the 2 entrepreneurs starting with the arrogant one.
- ii) The facilitator will guide the trainees on what they need to exhibit to enable others learn.
- iii) The facilitator guides the discussion on the participants observations from the role play, sighting the likely implications/impacts to the different entrepreneurs.
- iv) Later the facilitator asks the participants to describe who an entrepreneur is according to the role play.
- v) The facilitator summarises the role by giving a lecture on what defines an entrepreneur.

3.1.3 Personal Entrepreneurship Behavioural Traits

Activity 4 (1 hour): Personal Entrepreneurship Behavioural Traits (Skills)

- i) Facilitator divides the participants into groups of not more than 6 people.
- ii) Facilitator gives each a trait/skill in a guided group discussion.
- iii) Each group discusses the trait and selects some examples from individual’s personal experiences.
- iv) At the end, each group reports to and acts out a specific skill/trait to the plenary group
- v) Facilitator summarizes the discussion and adds information with supplements from facilitators notes (Lecture Method).



Facilitator's Notes:

Definition of entrepreneurial skills

Entrepreneurial skills are the attitudes and qualities entrepreneurs typically possess.

Personal Entrepreneurship Behavioural Traits (Skills)

The prominent entrepreneurial behavioural traits can be summarized as follows;

- 1) **Initiative-**; an entrepreneur must have an innovative attitude. Pick the right opportunity, and initiate action. If he/she does not initiate action at the right time the opportunity may be lost.
- 2) **Wide Knowledge:** An entrepreneur should have wide knowledge of the economic and non-economic environment of business like the market, consumer attitudes, technology, etc. In the absence of such adequate knowledge, the decisions taken by him may be poor and will not contribute to the profitability of his business in the long run.
- 3) **Willingness to assume risk:** Entering any venture is full of risks and uncertainties. In order to deal with various kinds of risks and uncertainties an entrepreneur should have the willingness to assume risks. An entrepreneur should possess an open, dynamic and optimistic outlook so as to predict the business environment and respond effectively without delay.
- 4) **Adaptability:** The entrepreneur must understand the ground realities of the business environment. He/she should be prepared to adapt to the changes taking place in the system. Any resistance to change and delay in responding shall lead to losing the opportunity of taking advantage thereof.
- 5) **Self – confidence:** To achieve success in life, one should have confidence in himself/herself. A person who lacks confidence can neither do any work himself/herself nor inspire others to work. Self-confidence is reflected in courage, enthusiasm and the ability to lead.
- 6) **Leadership Qualities:** An entrepreneur should possess the qualities of a good leader. He/she should have the traits of self-discipline, presence of sound mind, sense of justice, honor and dignity and above all, a high moral character. The entrepreneur should also be able to network meaningfully with others to the benefit of their businesses.
- 7) **Orientation towards hard work:** There is no substitute for hard work in life. While running a business, one problem or the other may occur. The entrepreneur has to be vigilant about these and find solutions thereof as early as possible. This requires hard work on the part of the entrepreneur. He has to put in extra efforts to ensure success of the enterprise started by him.
- 8) **Commitment:** To succeed in a business, you must be committed. This means that you are willing to put your business almost before anything else. It means that you want to stay in business for a long time and that you are willing to risk your own money for the business.
- 9) **Motivation:** Why do you want to start your own business? Your business is more likely to succeed if you are very keen to try your business idea, you want to be your own boss and you want to have your own business.



Session wrap up

Review Questions (30 minutes): The facilitator concludes the session by putting emphasis on those attributes/skills they need to work on in order to make a difference in the manner in which they run their enterprises and asking the participants the following review questions; (Guide them in giving appropriate responses. If possible, do a recording).

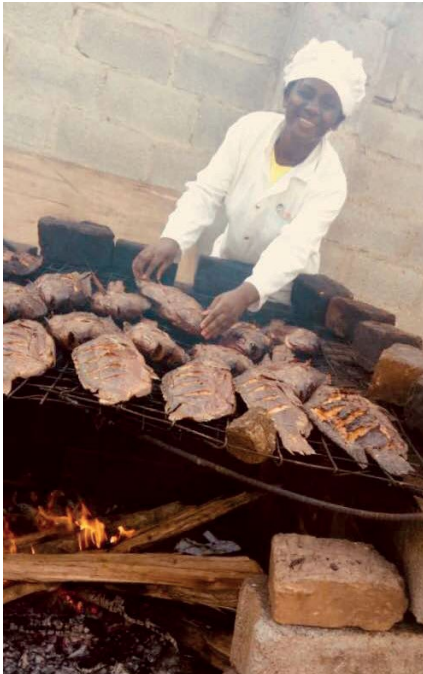
- What are the necessary skills for a successful entrepreneur?
- Give at least 3 examples of skills for a successful entrepreneur.
- What are the key things you are going to do to succeed in your business?
- What lessons do we learn from Nanyonga's story?



A fish trader selling quality fish in her shop

Read about Nanyonga, a successful fish entrepreneur in Uganda

Kisoboka; The story of Nanyonga, the woman fish entrepreneur³



Grace Nanyonga Mugisha, orphaned at the age of twelve, was left with the responsibility of taking care of her siblings after relatives sold off their property. To fend for the family, she did roast maize and later used the capital to start selling chicken on a sigiri (Local Stove) in Mbuya Kinawataka (near her school-our Lady of Consolata) which earned her a name 'Chicken' by her peers but now she is called the 'Fish girl'. During the time when she sold the chicken, she used to welcome the customers with a smile which made her stall popular.

Nanyonga is currently the founder and CEO of Grana Fish supplies Ltd which deals and supply smoked fish. They smoke, season it and make it ready for eating. Her turning point was after a 3-day seminar which was organized by Youth Alive at her school and the theme was 'How can you make it in life'. During the seminar the students were asked how one could be popular, they all chanted 'Chicken' meaning Nanyonga. The organisers picked interest in her chicken roasting and they called the journalists from Monitor who published her story. The story touched many people among which was Mrs. Ruth

Kavuma, then headmistress of Gayaza High who took her in as her child and she has seen her through to where she is today.

During her S.6 vacation, she tried jobs but her mentor encouraged her to start something. After this, her mentor introduced her to Ssesse islands to train on smoking fish with value addition and then sell to her friends. She introduced her to a friend, Reverend Ddambya who taught her how to bargain and source for the best fish. The mentor helped her to sell fish to her friends in parliament, and Rotarians. I have encountered many mentors including Maggie Kigozi. Since then, I have been exposed to different organization like Uganda Women Entrepreneurs Limited (UWEAL) and presented in many conferences in UK, USA among others.

She has encountered a number of challenges in her fish business including one time when she was coming from Sesse Islands and was using a taxi and the whole box of fish fell and smashed to pieces. She lost all her capital and closed. She got a job, raised enough capital to restart her business. During the process of recovery, she unfortunately lost a lot of money when Nakumatt closed but she is slowly recovering. She currently employs 3 permanent employees and over 20 casual employees in Mukono. She has mentored several women groups in Kalangala and Mukono and supported them to start fish smoking businesses. She has travelled all over the world telling her story and motivating youth and women in entrepreneurship.

“YOU CAN BE THE NANYONGA, YOU CAN INSPIRE OTHERS AND THIS TRAINING CAN BE YOUR TURNING POINT”

³Story adopted from: <https://www.rotaryd9211.org/stories/the-fish-girl-who-inspires-many-youth-and-women>

3.1.4 Concepts of business plan



Activity 5 (15 minutes): Introduction of the concept of Business Plan

- i) Facilitator guides the participants in a brainstorming session of what a plan is and the responses are written on a flipchart or chalk board
- ii) Participants give examples of occasions where they have planned or how they have planned to carry out their daily activities
- iii) Facilitator introduces the concept of 'business planning' and discusses it interactively with the participants

3.1.5 Developing a business plan

Activity 6 (30 minutes): Developing a simple business plan

The facilitator will then guide learners in a group exercise on how to develop a simple business plan by taking some generated business ideas from the brainstorming session above to fill in a simple business plan template below during the session;

- i) In developing individual business plans, measures should be made overtime to ensure that learners are guided on recording correct numbers of fish stock trends for business decision making.
- ii) Analyze stock trends to guide the business owner and avoid the wrong purchases

Simple Business Plan Template

1. Executive Summary: A brief about the entire business
what is the business you are doing
Why it will be successful
2. Company: This explains the ownership of the business
Who are the owners of the business?
When did it start?
3. Products and Services: Talks about what you are offering to the customers
Fish Products and why they are the best for customers
4. Market Analysis: This describes the customers and the target market
What are your plans for the fish sales and fish sales management?
Where are the customers located?
5. Strategy and Implementation: provides details of how to build the business

What are the strategies of sustaining the business/
6. Management Team: This explains the people responsible for business success
What are the key people and the skills you need to manage the business
What salaries or benefits will they need to run the business?
7. Financial Plan: A complete set of forecasts including a Profit and Loss Statement, Cash Flow Statement, and Balance Sheet.
What are the profits or losses from the business
What is the cash position of the business?



Session wrap up

Review Questions (5 minutes): The facilitator concludes the session by asking the participants the following review questions and guides them in giving appropriate responses.

- Who is a fish entrepreneur?
- Give examples of possible business ideas
- What is a business plan?



CAUTION

Facilitator can emphasize that it does not have to be only “written”, but the person should be in position to narrate it .

3.2 Session 2: Fishing as a Business

Duration: 4 Hours

Overall Session Objective:

To enable fish actors to view their fisheries activities as an enterprise as opposed to subsistence or just a hobby.

Specific Objectives:

By the end of this session, the participants will:

- Differentiate between an enterprise and a subsistence activity.
- Understand fishing as a business
- Understand making of business decisions using personal income statements

3.2.1 Establishing good business practices



Activity 1 (40 minutes): Unearthing good business practices

- i) Participants mention what kind of businesses they are engaged in (either as individuals or as a group). NB: participants should be encouraged to discuss additional personal household income-generating activities.
- ii) Facilitator points out the importance of cross cutting business best practices in all the participants' income generating activities.

3.2.2 Fishing a business activity

Activity 2 (40 minutes): Fishing as a business activity

- i) Facilitator introduces to the participants the concept of 'fishing as a businesses. (use an approach that triggers fish vendors mindset and attitude to engage in fish vending with a business attitude
- ii) In a buzz session participants identify the different fishing business types they are engaged in/are familiar with, the findings are noted on a flipchart.
- iii) Facilitator groups participants (of not more than 6) according to the business category they belong to.
- iv) Participants identify and discuss the advantages and disadvantages of their respective business categories and note them on a flipchart under the guidance of the facilitator
- v) Participants present their notes to the plenary.
- vi) Facilitator supplements with notes from the facilitator's manual.



Facilitator's Notes:

What is a business

- A business (also known as enterprise or firm) is an organisation which is engaged in the trade of goods, services, or both to satisfy the consumers to make a profit. Businesses may also be non-profit or state-owned.
- Fishing business is whereby people engage in fishing, transportation of fish, smoking, drying, or trading for commercial purposes. Fish is sold to generate profits and not just resale.

Types of Fish Business Ownership

Ownership forms related to micro, small and medium enterprises and are classified as:

- Sole proprietorship (owned by one person)
- Partnership (owned by a few persons, could be between 2-20)
- Co-operative (owned by a large group)

Sole Proprietorship/ Sole Trader



In this form of ownership, the whole business is owned by a single person.

Advantages

- The owner enjoys all the profits of the business.
- The single owner has complete freedom to manage the affairs of the business as he/she desires.
- He/She is answerable to nobody.

Disadvantages

- The owner's liability is unlimited. That is in settling the debts of the business if the business assets are insufficient, the personal assets will also be taken.
- Being owned by a single person, the resources of the business are limited.
- Also accepts all losses.

NOTE: The facilitator should explain these in relation to the rural context

Partnership

Here, two or more persons join to start a business.



Advantages

- The owners collectively are called the company, and individually, partners.
- The profits and losses are shared by the partners in agreed proportions.
- Since more than one person is involved, the sources of funds to the firm are usually more.
- A partnership could also be formed to combine the resources required for the enterprise. Resources can include skills, money, land, raw materials etc.

Disadvantages

- Freedom of conducting the affairs of the business is restricted as the partner is liable to the other partners.
- Their liability towards the firm's debts is unlimited.
- Delayed decision making since every partnership has to be consulted in case of action to be done.

NOTE: The facilitator should explain these in relation to the rural context

Co-operative and Group Ownership

A co-operative is when people come together to do business with a common purpose and intent.

In a co-operative form of ownership, a large number of persons collectively own the enterprise and are involved in its activities. The part owners are called members.



Advantages

- All the members contribute an equal amount towards capital.
- Share the profits equally and have equal rights.
- Since a large number of owners are involved, the management of the co-operative is entrusted to a small group of members who are elected by the many.
- The financial asset is crucial. The liability of the members is limited. That is; even if the assets of the co-operative are insufficient to satisfy the debts, the members' personal assets cannot be touched.
- A co-operative is also more powerful than individuals or partnerships.
- A cooperative represents a large group of people and quite often, this gives it access to Government programs and developmental agencies, which offer financial assistance in the form of grants or interest-free loans.

3.2.3 Comparing cooperatives with individual business



Activity 3 (45 minutes): Illustrating how a cooperative is better than working as an individual

Scenario: At Katosi landing site, there were 5 women who brainstormed on starting a business. These were; Annet, Okello, Nabayinda, Rose and Nabirye. Annet had more money than the rest and she decided to begin her business alone with 1,000,000 Shs. The rest contributed 500,000 each making a total of 2 million and started a joint business. All business were ok and one time a loans officer came and gave more money to the team which started the joint business.

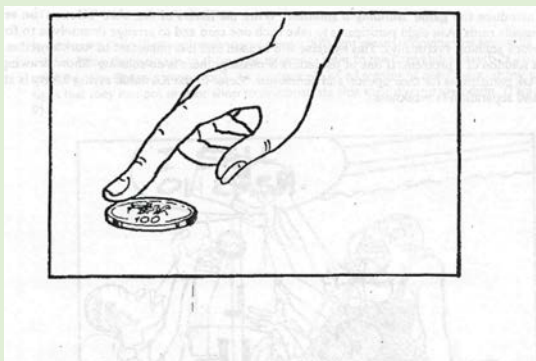
In a brainstorming session, the facilitator asks for Responses and views to these questions;

- i. What do you think the loan dynamics were between Annet and others?
- ii. How easy was it for both to operate the business?
- iii. What are the business growth and performance dynamics like?
- iv. Are there any other approaches these women would have considered to start their business?

The facilitator concludes the activity by requesting the participants to get a coin each. These should throw it on the floor and;

- i. Attempt to pick it using one finger
- ii. Attempt to pick it with two fingers
- iii. Attempt picking it with all fingers

Ask the participants about their opinion and experience.



3.3 Session 3 Making business decisions using Personal Income Statements.

Duration: 1 Hour

Overall Session Objective:

To enable equip fish actors with techniques of making personal decisions based on personal income statements.

Specific Objectives:

By the end of this session, the participants will:

- i) Track their income and expenditures
- ii) Make decisions based on their income statements

3.3.1 Business decisions making based on personal income statements



Activity 4 (1 hour): Business decision making using personal income statements

- i) The facilitator requests participants to remember their previous week business transactions (Income and Expenditure) and record them on a flip chart sheet.
- ii) The facilitator introduces to the participants how they can make a personal income statement (Makes an illustration on the flip chart).

Possible guiding questions:

- a) What is a personal income statement?
 - b) What does it constitute of?
 - c) What are the benefits of keeping an up-to-date Personal Income Statement?
 - d) Any other relevant questions the facilitator chooses
- iii) The facilitator then requests the participants to form their own income statements based on their records.
 - iv) The facilitator introduces to the participants how they can make business decisions using their personal income statements.
 - v) The facilitator requests the participants to derive business decisions based on their personal income statements.
 - vi) Facilitator asks participants to share on how they will keep their income statements and how this will influence their income and expenditure.
 - vii) Facilitator winds up by stressing the importance of record keeping and maintenance of Personal Income Statements for their own benefit and other stakeholders (*To be expounded under record keeping*).



CAUTION

Participants with no schooling at all will be encouraged to bring along a learning/teaching assistant e.g., a child who has gone to school and can help in record/book keeping.



Facilitator's Notes:

A personal income statement;

- Is an outline of an individual's financial position at a given point in time.
- It shows income and expenditures
- It shows whether one is making profit or loss for a given period.
- It is from profits which can be generated through income statement that a fish vendor can decide to expand her business or invest in another business.

Fish Sales Record

Particulars	Unit Price	Weight	Sales	Balance
Opening Balance				10,000
Fish sales	5,000	1kg	20,000	30,000

Example of personal income statement

Personal income statement	
Income (monthly)	
Fish sales	1,000,000 (Refer Biz Plan)
Pay check or instead "Money received on mobile money	500,000
Total Income	1,500,000
Expenses (monthly)	
Rent	100,000
Food	80,000
Transport	50,000
Taxes	75,000
Air time	20,000
School fees	100,000
Loan payment	250,000
Total Expenses	675,000
Profit = TR-TC (Total Income-Total Expenses)	1,500,000-675,000=825,000

From the above example, the total monthly income of Shs 1,500,000 is greater than total expenditure

Profit= Total Revenue – Total Cost Profit= 1,500,000 – 675,000 Profit = 825,000 UGX

It is from this basis that one can decide to continue with the business since income is greater than expenses. This monthly income of shs 825,000 can be accumulated over a year for business continuity, expansion or diversification.



Session wrap up

Using questions below the facilitator concludes the session by reviewing the session using guiding questions below:

- i) What is fish business?
- ii) Give examples of the types of fish businesses
- iii) What are the advantages and disadvantages of each type of business?
- iv) How can monthly personal incomes and expenses help in making business decisions?
- v) What actions they are going to take on business types choice is it, sole/partnership/ cooperative?

3.4 Session 4. Fish Enterprise Analysis

Duration: 4 Hours

Overall Session Objective:

To equip participants with skills and techniques of choosing the best business to operate based on the available resources and prospects.

Specific Objectives:

By the end of the session, the participants will:

- i) Identify the different prospective ideas in the fish value chain
- ii) Screen the different prospects for suitability
- iii) Draw up action-oriented strategies to attain the different prospects

3.4.1 Generating business ideas



Activity 1 (30 minutes): Business idea generation

- i) Facilitator introduces the session and requests the participants to write their business prospects within the confines of the fish value chain on a flip chart until they exhaust their ideas.
- ii) The participants make a circle and the facilitator gives any participant a ball. The participant randomly throws the ball to another participant who in turns shares their business idea or prospect. (In case the participant is not willing to share their ideas, he/she can say 'I pass'). Continue the process until everyone has shared their ideas.
- iii) The facilitator summarises the different ideas into emerging categories
- iv) Facilitator summarizes the brainstorming session by saying that the group has generated many ideas.

3.4.2 Screening for the best business



Activity 2 (1 hour): Introduction to the Micro Screening chart

- i) Facilitator displays a chart illustrating a Micro Screening Chart.
- ii) Facilitator describes to the participant its purpose and what each of the components mean.
- iii) Each participant selects the best three ideas and then plot them using the Micro Screening Chart.
- iv) Facilitator should monitor the exercise and guide each participant.

Guide to Micro Screening Chart (use number of ticks).

- ✓ Very good or positive (5)
- ✓ Good or reasonable (4)
- ✓ Indifferent (3)
- ✓ Difficult or negative (2)
- ✓ Very difficult or negative (1)

Name of business idea	Skills and competencies	Available Equipment	Access to Raw materials	Financial resource	Sufficient demand	Competitors	Total no. of ticks

N.B. The Business idea with more votes will mean that this is the best idea in that location.



Facilitator's Notes:

Skills and Competencies: Assess the extent to which you possess the required skills (manual, personal, social). If you do not have all the required skills yourself, try and see if you can find someone else with these skills to help out. Ask yourself if you can afford to pay for this person and their assistance (the additional costs from employing someone might mean a reduction in your profit). If the required skill can be performed by the woman entrepreneur without any problem, this should receive a high rating. If her skill level is low or non-existent, and she has nobody to help her, then it should be rated low.

Resources; Available equipment; when using some types of equipment, one also needs certain skills. In other situations, the desired equipment might not be available locally, or cannot be easily repaired, or is simply too expensive or technical to justify the investment.

- How does the access and control over resources and benefits differ between men and women? In making business decisions, how does this affect women?
- Do the men and women have equal access to the resources e. g., land, fish, loans, training, skills, and equipment?
- Who controls the resources?
- Does the pattern of control have any impact on the goals of the group, network, etc. for example does it influence the distribution of benefits?
- Is there a need to change the current pattern of control over the benefits?
- Facilitator should emphasize and encourage change where perceived necessary as these gender roles are socially constructed
- Who is the decision maker in the networks?
- Who benefits from the network or the business group?

Access to raw materials; Any economic activity needs an inflow of essential inputs, such as raw materials. This material is transformed into another product (production), utilized for providing a service, or simply sold at a higher price (trading). If all the raw material required is readily available throughout the year, then give a high rating.

Financial Resources; When starting a new business, there is often a need for financial resources to be able to invest in equipment, land or other startup expenses. The entrepreneur may be able to take a loan from a bank or a microfinance institution to complement her own savings. Cash will mainly be required for the day-to-day working capital requirements of running the business, such as for financing the purchase of raw materials, paying wages and other inputs. A very positive rating would only apply if entrepreneurs think they have all the money required to start the business. An extremely low rating indicates that you cannot avail anything in cash or savings.

Demand; The demand for a product or a service means the extent to which it is sought after by customers, including individuals, institutions and other businesses. Demand is also related to the purchasing power of customers; they may have a need for a product or service but no money to pay for it. In this case, the actual demand is low. More detailed information on demand can be found in the exercise.

Competitors: When there are many competitors in the market selling the same product, your sales will be decreased. High competition also brings prices down, which makes it more difficult to make a profit.

Alternative Activity:

In the following activity the Facilitator can use images of faces to express different situations as described below:

For each criterion, you have to put as many smiling, indifferent or sad faces as necessary. The business idea that receives the most smiling faces is judged the most feasible. Accordingly, those criteria that receive few or no smiling faces at all or even receive indifferent and sad faces, represent difficulties in the development of the product or service idea.

However, the facilitator needs to use different colours for each.

The rating takes place on a scale for each of the criteria as follows:

For example, with regard to the selection criterion 'demand', 2 unhappy faces (on the right side) indicate that there is no demand at all for this product or service. 2 smiling faces (on the left side) show demand to be high at any time (high demand throughout the year, without seasonal or other fluctuations). Usually, the ratings are between one unhappy and one happy face.

3.4.3 Change management in fishing business



Activity 3 (45 minutes): Business changing criteria

- i) The facilitator engages the participants who may want to change from their current business to the ones they have identified.
- ii) Through a brainstorming session, the facilitator requests the participants to identify the different factors and risks which may influence the change from one business to another.
- iii) Through a participatory session, the participants draw an action plan on how to mitigate such risks.



Session wrap up (30 minutes)

Review Questions:

- How do we generate business ideas?
- What are the key things to consider in order to attain the desired changes or successes in their businesses

4
MODULE
Two

ENTERPRISE TRAINING



4.1 Session 1: Business Cycle

Duration: 2 hours

Overall Session Objective:

To equip the participants with skills and techniques of running their fish enterprises.

Session objective:

- i) To expose the participants to the operating cycle of their business
- ii) Understand and apply aspects related to purchase management, stock control and pricing in the day to day running of their business.

Recommended Materials:

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

4.1.1 Purchase management



Activity 1 (30 minutes): Understanding purchase management

The facilitator:

- i) Introduces the topic by discussing with the participants what they understand by purchasing and how it is managed.
- ii) Thereafter the facilitator delivers a lecture on purchase management



Facilitator's Notes:

What is purchasing

Purchasing is a critical function for a fish business because it affects performance at all business levels. Fish or fish products bought must be of acceptable quality at a competitive price or consumers will not be satisfied. Appropriate purchasing procedures like Needs Analysis, Purchase requisition to purchase order, purchase review and approval, request for proposal, contract negotiation and approval, receiving, three way matching, invoice approval and payment must therefore be developed and monitored.

Advantages of purchase management

- It lowers fish costs by enabling one choose those that they can offer at the best possible prices.
- It reduces risk and ensure security of fish supply by moving risks to the suppliers who can manage them

- It is used in managing relationships for instance during negotiations which leads to long term relationships
- Purchase management improves fish quality by establishing target performance levels for quality and tracking this performance
- Used to pursue innovation as one is in contact with a variety of other fish businesses and hence it is ideal to source innovative goods and services that can provide a competitive advantage.
- Can leverage technology as it encourages one to source for technology solutions to address the value chain problems

4.1.2 Stock control



Activity 2 (30 minutes): Understanding stock control

The facilitator:

- Introduces the topic by discussing with the participants what they understand by stock control
- Thereafter the facilitator delivers a lecture on stock management



Facilitator's Notes:

What is Stock control

This is the process of ensuring that appropriate amounts of stock are maintained by a business, so as to be able to meet customer demand without delay while keeping the costs associated with holding stock to a minimum.

This could also include buying appropriate fish stocks that will enable the trade make profit. Women buy small stock of fish, incur same cost of transport, and on processing, ending up with no profits.

We can encourage bulk buying by buying in groups. If they cannot do business in partnership, then they can acquire inputs together to share operating costs.

This can apply even to marketing. Why do you sell solely 30 kgs yet when joint you can sell 60 kgs and pay same costs?



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

4.1.3 Price determination



Activity 3 (45 minutes): Price determination

The facilitator:

- Introduces the topic by discussing with the participants what they understand by price determination
- Thereafter the facilitator delivers a lecture on price determination



Facilitator's Notes:

What is Pricing?

Pricing is the process whereby a business sets the price or an amount at which it will sell its fish products.

Factors that determine market Prices

- Demand (Market forces of demand and supply determines fish prices)
- Competition (Competition among sellers)
- Costs (Cost of production e.g., transport, taxes, processing, packing etc.)
- Price skimming (Rumors on fish scarcity or surpluses)
- Economy (price fluctuations due to inflation)
- Psychological (Cure or medicinal associated purposes)
- Discounts (Discounts given or not given during fish purchases)



Session wrap up (15 minutes): Role play on purchase management, stock control and price determination

The facilitator divides the participants into two groups and tells the participants to act form a play depicting the aspects of purchase management, stock control and price determination as experienced in their businesses. They should able to tell the areas which need improvement based on what they have learnt.

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

- What is fish purchasing?
- What is fish stock?
- What is pricing?
- Give at least 3 examples of factors that determine fish price

5
MODULE
Three

MARKETING SKILLING



5.1 Session 3.1: Marketing Management

Duration: 1 day

Overall objective:

To equip participants with marketing skills

Specific session objectives:

By the end of this session, the participants will:

- i) Be able to define concepts related to marketing
- ii) Describe the role of marketing strategies in achieving business goals
- iii) Apply the various marketing strategies in their businesses.

5.1.1 Defining Marketing



Activity 1 (30 minutes): Defining marketing

- i) Using brainstorming, the facilitator asks participants what they understand by the word “marketing”
- ii) The facilitator records the responses of a flip chart
- iii) Afterwards the facilitator supplements the responses with a lecture on marketing.



Facilitator's Notes:

Marketing is everything you do to find out who your customers are and what they need and want. It is about how to satisfy them while making a profit. And you do this by:

- Providing the fish products, they need. E.g., fish fillet or whole fish, smoked fish, etc;
- Setting prices that they are willing to pay;
- Getting your fish to them effectively;
- Informing and attracting them to buy your fish;
- Providing after sales care and support in buying your fish. e.g providing packaging.
- Understanding the 4Ps i.e., price, place, promotion, product

Marketing in the times of Covid-19



Activity 2 (1 hour): Further understanding of marketing

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.

- i) The facilitator divides the participants into two groups
- ii) Each group identifies two fish entrepreneurs i.e. one who knows the needs of the customer and another who doesn't care about the needs of customers
- iii) The remaining team members act as customers and will give opinions regarding the way they are treated
- iv) After the role play, the facilitator asks the spectator group what they noticed during the play and also the participants give their experience during the role play in regards to marketing.
- v) The experiences are recorded on the flip chart.



Facilitator's Notes:

Customers buy goods and services to satisfy their basic needs and their specific needs. Meeting their basic needs is only the first step your business should take. Meeting their specific needs may make your business more competitive and sustainable. The following are examples of how companies can meet specific needs:

Products	Basic Needs	Specific needs
Smoked Fish	Satisfy the need to consume nutritious	Fish that are cleaned, cut and ready for cooking, satisfy a need to save time in the kitchen.



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

The Facilitator can ask the participants to share their experiences regarding customers



CAUTION

The facilitator can emphasize on the realities about customers e.g. it costs six times more to attract new customer than it does to keep an old one; an unhappy customer will tell between 8 -10 people about his/her problem; 7 out of 10 complaining

customers will do business with you again if you solve their problem in their favour.

Using the following statement "Many customers even go beyond the need for a quality product. People are increasingly aware of social and environmental issues and prefer products from companies that do not adversely affect the environment." The facilitator engages the participants into identifying the environmental and social issues that customers look out for when buying products.

The facilitator guides the participants to reflect on the following questions:

1. Identify who their real customers are depending on the products they deal in and why their preference for the products
2. Do your goods and services meet the customers' needs?
3. What should you do to ensure that your goods and services meet your customer needs?

Each participant writes down their responses on a piece of paper

- i) The facilitator complements the insights of the participants with the four Ps of marketing mix.



Facilitator's Notes:

In setting up an outlet, a fish vendor should know what sets her apart. i.e what makes her different from others (Branding, Name, packaging, etc). The fish outlet should also be in a location which can be easily seen, clean and accessible for self-marketing.

The Four P Components of the Marketing Mix

Product

- Product variety
- Quality
- Design
- Features
- Brand name
- Packaging
- Sizes
- Services
- Warranties
- Returns

Price

- List price
- Discounts
- Allowances
- Payment period
- Credit terms

Target market

Place

- Channels
- Coverage
- Assortments
- Locations
- Inventory
- Transport

Promotion

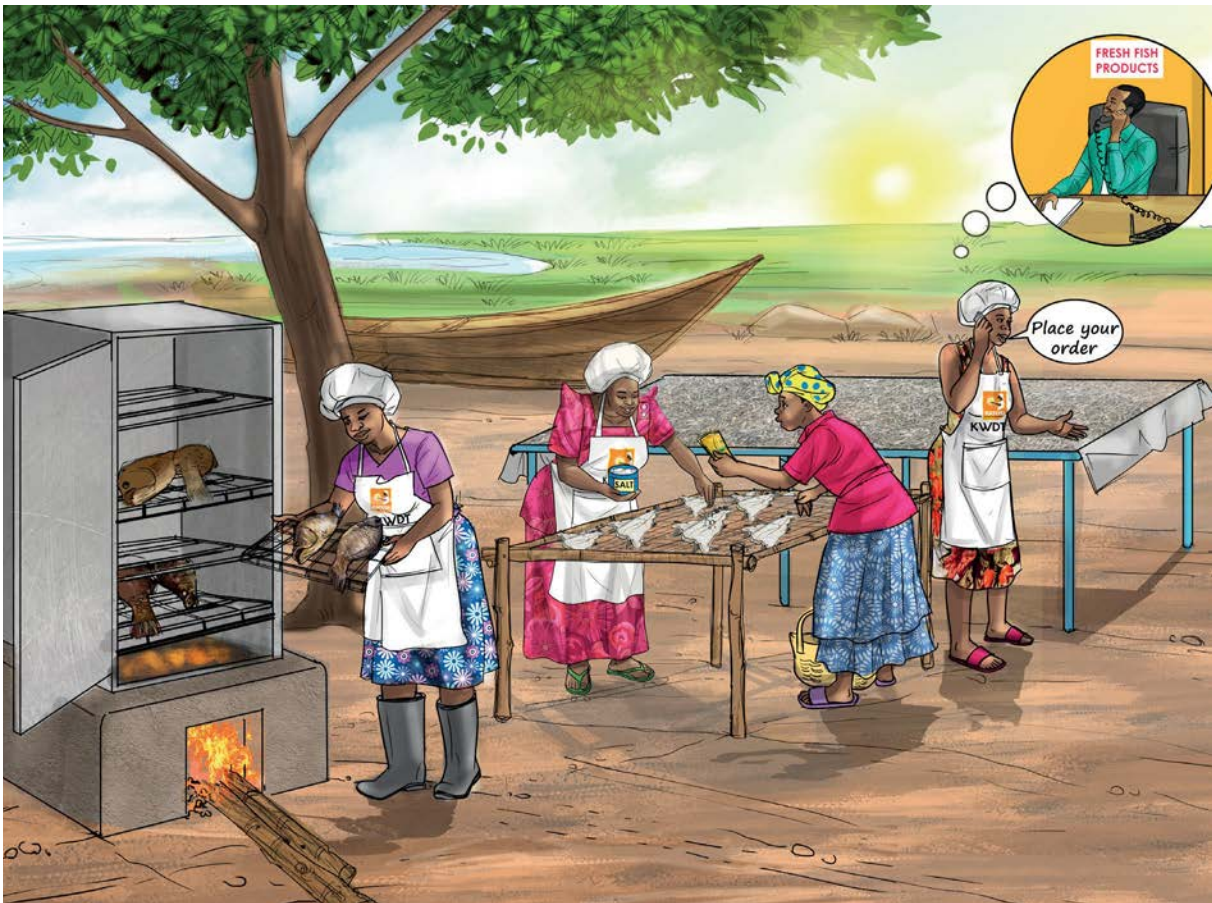
- Sales promotion
- Advertising
- Sales force
- Public relations
- Direct marketing

5.1.2 Effective Marketing



Activity 4 (30 minutes): Effective Marketing

- i) Through a brainstorming session, identify the different techniques and methods the participants use in marketing their fish and products.
- ii) Write them down on a flip chat or the board
- iii) The facilitator can supplement through a lecture



Facilitator's Notes:

Techniques for Effective Marketing

a) Simple Market Survey

Market survey is conducted in order to collect information, which enables you to make the right decision on the marketing of your fish. The main focus within this activity is to find out as much as possible about people's buying habits and your competition.

b) Client segmentation

Client segment is the process of dividing customers into groups based on common characteristics. Clients can be segmented as below;

- **Demographics;** This is mainly about the age group of the buyers
- **Behaviour;** Different ways of living for the customers (eating from hotels, home, etc)
- **Benefits of fish to a group.** This could be cultural, festivities
- **Value based;** The particular attachment people have to fish.
- **Needs based;** Such as nutrition. For example, Mukene is highly recommended for the children who are growing up

Marketing Methods

Fish vendors market their produce using several methods which include;

- Social networks (family, friends etc)
- Paid media (Newspapers)
- Internet marketing
- Direct sales (commonly used in local markets)
- Point of purchase marketing
- Conversational marketing

5.1.3 Market classification



Activity 5 (30 minutes): Market Classification

In a brainstorming session, the facilitator guides the participants to identify the different classifications of market which sell fish.

He or she further guides the participants to identify the determinants of the identified market 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),
- 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) The facilitator divides the participants into teams and engages the participants in different groups on selling the same product to different customers at different prices e.g. smoked fish to market at 15,000/= and to one in the office at 20,000/=.
- ii) After the team should make a role play depicting what their marketing strategy is.



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 making a recap of the session by asking responses to the following questions:

- What is a market
- Why client segmentation is required?
- How can one market her fish?
- How can one establish an outlet that can attract customers?

6
MODULE
Four

SOFT SKILLING



6.1 Session: Soft skills

Duration: 1 day

Overall objective:

To enable participants build and improve their skills necessary to build a competitive advantage in business.

Specific Objectives

By the end of the session the participants should be in position to;

- i) Improve information seeking abilities
- ii) Improve their persuasion and networking skills
- iii) Improve negotiation skills
- iv) Improve their leadership abilities and self confidence

6.1.1 Information seeking



Activity 1 (1 hour 30 minutes): Information seeking

- i) The facilitator introduces the topic through a lecture on information seeking by an entrepreneur.
- ii) The facilitator asks the participants to form small buzz groups of 5 individuals and requests them to identify the kind of information they need for smooth running of their fish related businesses.
- iii) The groups will present their deliberations on the kinds of information they have identified backed up by discussions from the facilitator.
- iv) The facilitator guides the participants in grouping the kinds of information required for their businesses.
- v) The facilitator concludes the session by summarising the kinds of information



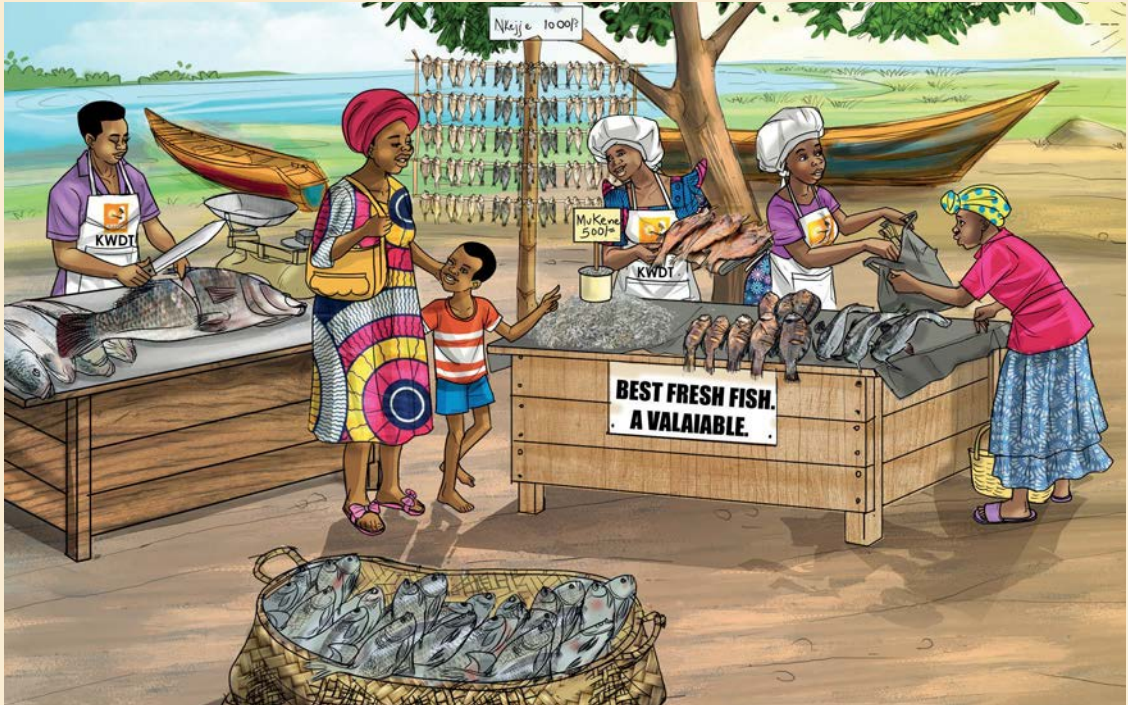
Facilitator's Notes:

Successful fish entrepreneur spends time collecting information about their customers, competitors, suppliers, relevant technology and markets. Gathering relevant information is important to ensure that the entrepreneur makes well informed decisions.

The different types of information required.

Market

- Market segments for low-, middle- and high-income groups
- Competitors and similar products like beans, meat, etc
- Sales forecast
- Strategic business location



Supply

- Machines/equipment for production or processing e.g. fishing boats and fish processing machines
- Raw materials
- Other assets like office furniture
- List of suppliers and prices

Infrastructure

- Business premises available
- Size of premises and rooms, power, water & other facilities
- Transport facilities

Finance

- Micro-finance loan conditions
- Government financial facilities

6.1.2 Networking



Activity 2 (30 minutes): Understanding networking

- The facilitator begins the session by asking the participants to brainstorm about what they understand by a network.



CAUTION

The facilitator can refer back to the section 3.2.3 on Comparing cooperatives with individual business

- i. The facilitator asks the participants to identify and list any 5 contacts/people they associate within their business and the benefits they get from each.
- ii. The facilitator concludes by emphasizing the benefits of maintaining close business associates and employees.



Facilitator's Notes:

People as agents to accomplishing objectives (Networking)

Networking is an extended group of people with similar interests or concerns who interact and remain in informal contact for mutual assistance or support.

Developing and maintaining Business Networks

In a business environment where we are in, we network with customers, suppliers, competitors, various firms, different organisations, government offices and family, etc.

Factors that affect persuasion and networking

- Socio-cultural background and perceptions that leave room for diverse interpretation
- Communication skills (both verbal and non-verbal).
- Negotiation skills

6.1.3 Persuasion and Negotiation



Activity 3 (1 hour): Role play on negotiation

- i. The facilitator introduces the topic by asking two participants to volunteer as entrepreneurs.
 - One should demonstrate how to negotiate and win over the customer and;
 - Another act as one who is reluctant to win over the customer.
- ii. After the role play, the facilitator leads the participants in a discussion on what makes an entrepreneur a good negotiator.
- iii. The facilitator concludes by summarizing the techniques of negotiations



Facilitator's Notes:

What is persuasion?

Persuasion is a way of convincing someone to get something or make a decision in your favour OR to succeed in causing a person to do or consent to something.

Setting objectives/strategies in persuasion

The following are the key aspects followed in setting objectives/business strategies;

- We purchase goods from people
- We sell goods to people
- We need support from people
- We work with people.

Without people, suppliers, workers, and most importantly customers, there is no business.



Activity 4 (30 minutes): Discussion on self-Confidence

- The facilitator introduces the topic by asking the participants their understanding of self-confidence.
- The facilitator divides the participants into two groups;
- Give the following questions to the formed groups for discussions.
 - the characteristics of a self-confidence person and;
 - how to build self-confidence?
- The participants present their findings to the plenary guided by the facilitator. Using information from the facilitator's notes.



Facilitator's Notes:

Self-Confidence in negotiation

Self-confidence is the state of being certain that a chosen course of action is the best or most effective given the circumstances. Confidence can be described as a subjective, emotional state of mind, but is also represented statistically as a confidence level within which one may be certain that a hypothesis will either be rejected or deemed plausible. Self-confidence is having confidence in oneself when considering a capability. Overconfidence is having unmerited confidence i.e, believing something or someone is capable when they are not.



Characteristics of a self-confident person

A person with self-confidence may exhibit some of the following characteristics:

- Risk-taking. Willing to take risks and go the extra mile to achieve better things.
- Independent. Entrepreneurs like to be their own masters and want to be responsible for their own decisions.
- Perseverance. Ability to endure and survive setbacks and continue to build confidence in whatever you do in your business.
- Able to learn to live with failure. Entrepreneurs are going to make mistakes. They are human. But they learn from these mistakes and then move on.
- Ability to find happiness and contentment in work.
- Doing what you believe to be right, even if others mock or criticize you for it.
- Admitting mistakes and learning from them.

6.1.4 Leadership



Activity 5 (30 minutes): Discussion on self-Confidence

- i) The facilitator begins the session by asking the participants to brainstorm on what they understand by;
 - a. Leadership
 - b. A leader
 - c. Self leadership
 - d. Leading others.
- ii) The responses are written on a 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 an entrepreneur be a good leader?

Thereafter each team presents to the plenary under the guidance of the facilitator. After the facilitator winds up the activity by emphasising the essence of good leadership



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.

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.

What is self-leadership?

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

Qualities of a good leader

- **Communication;** 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 be the only communicators. Therefore, they communicate in a two-way manner.
- **Vision;** 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.

- **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 leader. 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.

“Obukulu sikulya wabula buvunanyizibwa” Which literally means that leadership is not a means of self-satisfaction but responsibility.

- **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, Knowledge, Loyalty, Tact, and Unselfishness

How can an entrepreneur be a leader?

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.

6.1.5 Listening to Others



Activity 6 (30 minutes): Communication and Listening to others

- i) The facilitator introduces this session by asking participants to brainstorm on the difference between hearing and listening.
- ii) The facilitator requests to participants to close their eyes and hear anything from their surroundings. Let them differentiate between what they heard and what they listened to and why?
- iii) Through a brainstorming session, the facilitator asks the participants to make a single profile. He/she the asks them to have an arms lengths between each other. Then he/she whispers a word for example, “ABRACADABRARAD” OR *Mukasa agenze emuga nasangayo enkolimbo’* and after instructs them to **whisper** the

word in the neighbours ear. The process is repeated up to the last person. The facilitator then asks the first person to speak what they were told and what the last person perceived. Thereafter the facilitator asks the participants on what they learnt from the activity

“ALWAYS GET THE INFORMATION FIRST HAND” or else you might get it based on the way people perceive it.



Facilitator's Notes:

Listening Vs hearing

hearing as the “process, function, or power of perceiving sound; specifically: the special sense by which noises and tones are received as stimuli.” Many sounds are always in the environment and we can perceive them but listening, means “to pay attention to sound; to hear something with thoughtful attention; and to give consideration.”

Listening to others as an entrepreneur

A fish entrepreneur does not simply impose his/her idea on others. Rather, he/she listens to other people in their sphere of influence, analyses their input in line with his/her own thinking and makes an informed decision.

Communication is a two-way street. After you've said what you have to say, stop, listen, and look for feedback and clues of comprehension. While the person is responding avoid any impulses to cut them off or listen only for the end of the sentence so that you can blurt out more ideas or thoughts that come to your mind. Respectfully give them your full attention. When they are finished, to ensure that your message has been clearly and correctly understood, ask open questions and encourage discussion. Fine-tune your message if necessary.

Demonstrating Leadership

A fish entrepreneur does not only do things by him/herself, but also gets things done through others. Entrepreneurs inspire, encourage and lead others to undertake the given duties in time.



Review questions: (10 minutes)

Using the question below, the facilitator conducts a session review.

- What are the soft skills needed in running a business?
- How can one make an informed decision in business?
- How does leadership enable one accomplish tasks?
- What lessons did the trainee learn from the activities?

7
MODULE
Five

FINANCIAL MANAGEMENT



7.1 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:

- Aware of how to control their expenditure, so that they do not spend more than what they earn
- Able to know their personal and business finances

Session Content

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

7.1.1 Personal cash and Money management



Activity 1 (30 minutes): Reflecting on personal financial management

The facilitator;

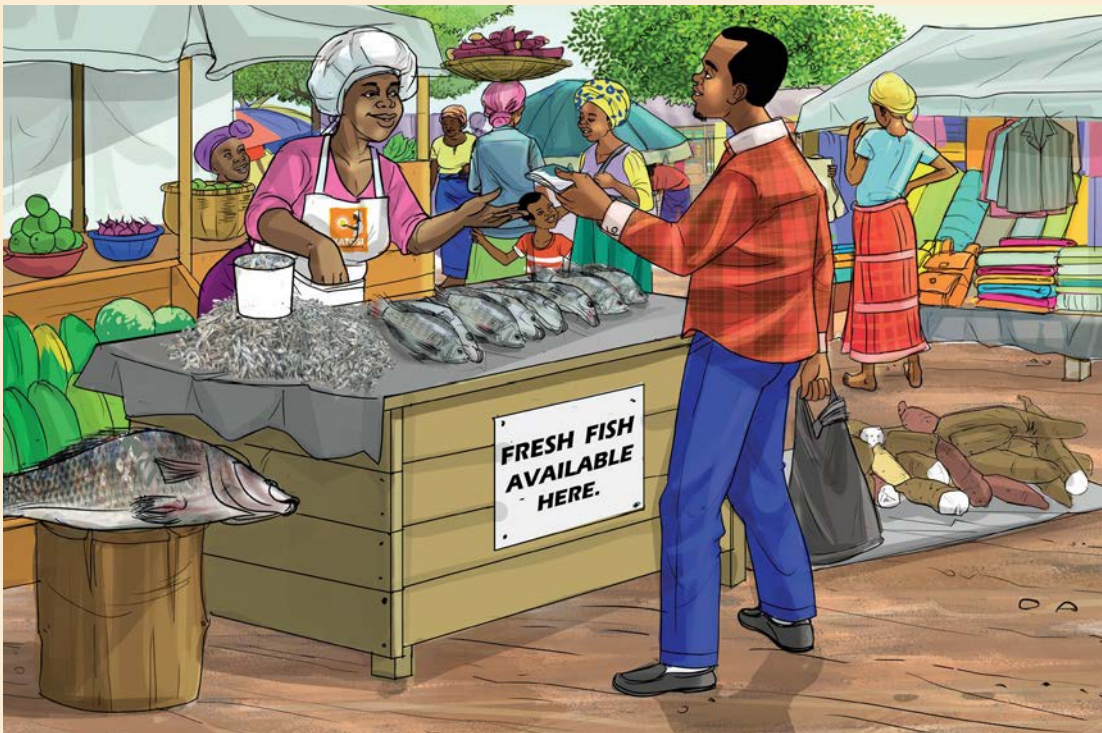
- i) Introduces the session by asking the participants to share their experiences in regards to keeping their daily personal records and why.
- ii) The facilitator then invites the participants to make a personal budget
- iii) The facilitator then asks participants to identify which of the items were personal and those for the business
- iv) Then he or she discusses the concepts: Personal cash and business money management 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 treatment. 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.

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. Sight 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 business.



Activity 2 (45 minutes): Case study on women running a fish project

Read the following example to the group.

A women's group is running a fish smoking project in Katosi Landing site periodically take fish to Kibuye on market days. They usually carry their fish using public means (taxi). In the market, they pay empooza (market levy) and also pay a broker to help them sell the fish to the different stall owners. In most cases, the women are paid cash after selling but sometimes their fish is bought on credit. When they buy their fish on credit, the women use their own money to pay for transport and other expenditures like lunch. Once they are paid cash, it is a moment of celebrations and hard work and they usually buy some cloth and other household items.

Tell the story again, item by item.

- 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.



NEVER MIX BUSINESS MONEY WITH PERSONAL MONEY

CAUTION

7.1.2 Income and Expenses



Activity 3 (1 hour): Calculating Income and Expenses

- i) The facilitator introduces the session by asking participant what they understand by income and expenses
- ii) He or she then displays a pot on a flipchart with the inlets and outlets.
- 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; those that take out money 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.



Facilitator's Notes:

- Income is the consumption and savings opportunity gained by an entity within a specified timeframe, which is typically expressed in monetary terms.
- However, for household and individuals, "income is the sum of all the wages, salaries, profits, interest payments, rents and other forms of earnings received in a given period of time.

For firms, income generally refers to net-profit i.e., what remains of revenue after expenses have been subtracted.

Some of the possible participant responses that can be used to prompt the session.

- By producing and selling goods such as fresh fish or smoked fish
- By buying and selling goods e.g., fish trader buys from a fisherman and sells to a school
- By giving a service (like a taxi driver who provides transportation)
- By receiving gifts from friends or family members
- By getting a loan
- By inheritance

Other Income Activities

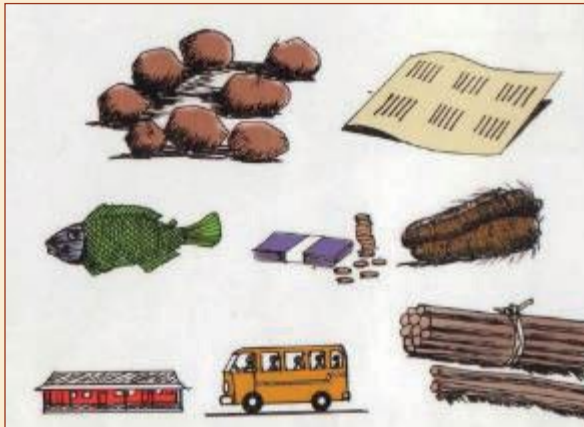
- Producing and selling local brew
- Drying and selling fish
- Producing and selling bread
- Weaving mats
- Producing and selling cassava
- Producing and selling rice
- Receiving donation

Expenses

- Expenses may be in the form of actual cash payments (such as wages and salaries), a computed expired portion (depreciation) of an asset, or an amount taken out of earnings (such as bad debts).
- Expenses are summarized and charged in the income statement as deductions from the income before assessing income tax. Whereas all expenses are costs, not all costs (such as those incurred in acquisition of income generating assets) are expenses.
- Expenditure is money that goes out of your business.

Money out of your Business = Expenditure

Possible expenditure items



Materials or ingredients (like fish and firewood for fish smoking, fabric for dress making, flour for bread baking);
Services like: Transport (taxi, bus)
Market toll
Electricity bills
Rent payment
Wages and salary payments

Other Expense Activities

Purchase of materials
Office supplies
Payment for goods

7.1.3 Income and expenditure in the context of the fish market



Activity 3 (1 hour): Income and Expenditure in the context of fish market stall

- i. The facilitator brainstorms with the participants on the income and expenses associated with their fish businesses. The following questions can guide the brainstorming.
 - What is the income and the expenditure concerned with operating a fish market stall?
 - What is the income and the expenditure involved in buying and selling fish?
- ii. In a participatory manner, 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.
- iii. Through a lecture, the facilitator guides the participants on how to make a cashbook.
- iv. The facilitator divides the group into two and instructs each team to come up with a cash book based on the parameters used in (ii) above. 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?

The book in which we write all the money that comes in and goes out is called a 'Cash Book'. You can use a standard arithmetic exercise book as a 'cash book'.

The cashbook is used to record all cash transaction of the business usually after specific period of time, that is, monthly, quarterly, semi-annually or annually.

A cash book:

- Records sources and uses of cash
- Records who has input what capital, and when
- Records selling prices at market
- Can help decide how to share profits
- Can help budget (and thus save) for the future

CASH BOOK FOR THE MONTH OFYEAR.....			
DATE	PARTICULARS	REVENUE	EXPENDITURE
	Opening balance	XXX	
	Closing balance	XXX	XXX

Simple Cash Book Entry

Financial record keeping means that you write down all the money that comes in and the money that goes out.



The following symbols are used:

Money in = Money becomes more, so we use the addition sign (+)

All money that **comes in** is written on the **left page** (LEFT)

Money out = Money becomes less, so we use the subtraction sign (-)

All money that **goes out** is written on the **right page** (RIGHT)

CASH BOOK	
Left Side = Money In (or income)	Right Side = Money out (or expenditure)
1 st Column = Date: the day that you received the money	1 st Column = Date: the day that you pay the money
2 nd Column = Source of Income	2 nd Column = What the money was spent on
3 rd Column = How much money	3 rd Column = How much money

Example of a Blank Cash book

DATE	MONEY IN	AMOUNT	DATE	MONEY OUT	AMOUNT
	Total			Total	

Example of a Filled in Cash book

DATE	MONEY IN	AMOUNT(shs)	DATE	MONEYOUT	AMOUNT(shs)
20-Jan-09	10 pcs of fish	2,000	1-Jan-09	Purchased machinery	3,000
25-Jan-09	14 pcs of fish	2,800	7-Jan-09	Payment of salary	1,200
29-Jan-09	20 pcs of fish	4,000	16-Jan-09	Transportation	800
	Total	8,800		Total	5,000



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. 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)
Total Sales greater than total costs		= Profit
Total costs greater than total sales		= Loss
Total sales = total costs		= Break Even

Explanation

Money in	-	Money out	=	Profit or Loss or Break Even
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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.

- 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 cover 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.

Break-even is the required fish units (Kgs) required to cover Total Costs

Break-even point in units = $FC / (\text{sales price per unit} - \text{VC per unit})$

Record all business transactions. A profit and loss statement should not be created until all transactions for the period have been recorded and posted into the appropriate accounts in the company's general ledger.

1. You are now aware from which sources you earn money and what you spend your money on.
2. Can you recommend some expenses that are unnecessary, or which you could reduce?
3. Accept all answers.

7.1.4 Compiling a basic profit and loss statement



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

- i) Through a brainstorming session, the facilitator asks the participants what makes a profit and loss statement.
- ii) The facilitator forms 2 groups and guides them in making their business profit and loss statement with reference to facilitator's notes
- iii) The two groups present their profit and loss statement to the plenary.



Facilitator's Notes:

Compiling a basic profit and loss statement and using it to determine investment decisions.

Profit and loss statement is the most important financial statement in fish business. It is also called an income statement. 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).

Exam

Elements of profit and loss statement

- List of all transactions in the fish business (Checking account and all purchases made)
- Petty cash or other cash transactions for which one has receipts
- List of all sources of income, cheques, credit card payment
- Information on reduction to sales (discounts or returns)

Some of the above tools can be used to compile a profit and loss statement by extracting sales, cost of sales accruals, payments and depreciation.

The profit and loss account include sales or turnover, less cost of sales which will give a gross profit figure. Deduct all the overhead expenses and dividend payment to provide you with profit or loss as by the example bellow;

Accounting Profit and Loss Statement

Profit and loss for the year ended 31st March

Sales	Shs	shs
Fish stock	100,000	
Marketing	20,000	
Total Sales		120,000
Cost of sales		
Cost of goods sold	50,000	
Direct labour	10,000	
Total cost of sales		60,000
GROSS PROFIT		60,000
Overheads		
Salaries	30,000	
Transport	1,200	
Rent, power, taxes	3,000	
Telephone	2,000	
Advertising	500	
Bank interest and loans	100	
Business entertainment	100	
Bank charges	200	
Legal fees	500	
Depreciation	200	
Total Overheads		42,800
Profit/loss		17,200

Therefore sales=120,000, cost of sales=60,000, Gross profit= sales – cost of sales (120,000-60,000=60,000)

Overhead of 42,800 are deducted to leave a profit of 17,200.

7.2 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

7.2.1 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



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:

- They contribute to independent mind/own decisions in planning, and usage
- They do not attract extra costs – (interest)
- The owner has total control and benefits

Disadvantages:

- The contribution may be too small
- There is danger of relaxation i.e., no completion

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

- They are free and with no cost

Disadvantages:

- Not reliable
 - Not timely
 - May have strings attached
- a) Other sources of funds include;

Loans

These can be from bank, Microfinance, money lender, NGO/KWDT, Small savings and Investment clubs

Advantages:

- They are a source of extra resources, technology, business materials and equipment
- They enforce hard work and discipline since one has to work hard to repay with interest/penalty
- Introduces control

Disadvantages:

- Interest charges
- Not timely
- Tight repayment obligations
- External control of one's business

- Risk of loss of one's assets in case of business failure

Supplier's credit

Advantages:

- A stable way of obtaining supplies
- No interest charges
- Reduction in operational expenses – (ordering etc.)

Disadvantages:

- High prices
- Inferior supplies
- Inflexibility in planning supplies

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:

- A stable way of obtaining funding
- The terms may be friendly

Disadvantages:

- Terms may be unfavourable
- Available funds may be limited



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.
 - b. The second group forms a role play around raising capital from a financial institution (could be a bank, SACCO or microfinance)
- ii) After 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?

7.3 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

7.3.1 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

- i) Through a brainstorming session, the facilitator requests the participants to share experiences on how they keep their records
- ii) After, 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

DAILY SALES RECORD FORM

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

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

RECEIPT BOOK

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

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

CASH BOOK

(Refer to section 7.1.3)

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

Credit 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 5 gallons of oil for Shs 900 to Fatu Business Center to be paid in 15 days.

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

June 20, 2019 Flomo took 3 pieces of fish for Dweh fish Center on credit for shs 500

Example of Credit Book

CUSTOMER CREDIT BOOK					
NAME: _____					
ADDRESS: _____					
DATE	DESCRIPTION	CREDIT	PAYMENT	BALANCE	SIGNATURE
2-Jun-19	5 gallons of oil	shs 900	0	shs 900	
15-Jun-19	2 Baskets of fish	shs 800	0	shs 800	
20-Jun-19	3 pcs of fish	Shs 500	0	Shs 500	
	Total	Shs 2,200	0	Shs 2,200	

Debtor Book

A Debtor 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
	Total	shs2,200	0	shs2,200

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



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

At Kiyindi landing site there are two business ladies, Nansikombi and Namuluta. The two ladies were approached by a Congolese business man and told them about a business opportunity to export fish to Congo. Whereas the ladies have vibrant businesses, they realized that they never had enough capital to implement the deal. They therefore decided to go to the bank to get a loan. The loan officer visited both of them, but only Namuluta had the documents required upon which the decision to disburse the loan could be done.

- The facilitator, asks the participants to identify Namuluta's business records the loan officer based her decision on?

7.4 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:

- Understand the principles of costing and pricing their products

7.4.1 Calculating costs in fishing activity



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

- i) Through brainstorming session, the facilitator requests the participants to recall the examples of the expenditures involved in their business (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 halve. If output were zero, then no variable costs would be incurred. They may include the casual labourers, raw materials, packaging costs etc

Overhead costs

Overhead costs are what it costs to run the business, including; electricity, water, personal protection equipment/ mandatory wear. They are operating expenses 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 makes. 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
	1,255,000		1,200,000		225,000
Total Cost (fixed cost + variable cost + overheads/indirect cost)	2,680,000				
Total cost per unit (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 prepares two participants to share their knowledge and experience of pricing and pricing strategy
- ii) Invites the rest to comment/discuss on what the other 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 introduced 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 waste
- Sales can be increased by:
 - Sale on old inventory
 - Increasing prices
 - Use up selling and cross selling techniques
 - Increase customer retention
 - Improve inventory visibility

Stock capacity

Stock capacity is the total volume of fish that can be placed on a stall or on market.

To avoid overstocking and understocking an economic order quality formula can be used.

Economic Order Quality is made up of three variables; (Holding Costs, Annual Demand and Order Costs)

- Holding Costs H/Carrying Costs (These are Total Cost of holding an inventory. They include storage cost, depreciation costs, opportunity cost, salaries etc).
- Annual Demand D (This is demand one get for fish in each year. Its determined by how much fish product one sell year over year)

Annual Number of orders= D/Q

- Order Cost S (This is daily order basis and it includes both shipping and handling costs)

Economic Order Quality = Square Root of: $(2SD)/H$

Where;

D-Annual Demand in Units

Q- Order Volume

S- Order cost per purchase (fixed cost)



Activity 4 (45 minutes): Role play on costing, pricing, calculating profits and stocking

- Select 8 participants and assign them roles.
- Two are business owners, two are employees to the business, one is a landlord, two are suppliers and a buyer.
- The suppliers bring fish to the business owners as supplies.
- The owners stock enough amount of fish to run for about a week.
- Since each supplier had fish of different size and prices, the owners attach prices to the fish for sale.
- As time goes by, the sellers have to pay for rent, the employees and electricity.
- At the end of the week the sellers have to calculate how much profits they have made

7.4.2 Managing credit in fish business

Activity 4 (20 minutes): Experience sharing on credit

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

Advantages and Disadvantages of Buying on Credit

Advantages	Disadvantages
<ul style="list-style-type: none"> • 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. • To enable you to buy cheaper in bulk (items such as flour). • To include seasonal high expenses (such as plugging). 	<ul style="list-style-type: none"> • There may be quarrels or confusion over repayment. • You may forget that you owe someone money. • There is a tendency to buy unnecessary things. • Sometimes you have to pay more when you buy on credit (interest charges).



Activity 5 (20 minutes): Further understanding of credit: Question and Answer

In an interactive session, In which of the following situations will you buy on credit?

1. You have seen a beautiful pair of shoes in the shop but you do not have money. (Answer)
2. There has been an unusually large catch of fish, which is being sold cheaply. You are sure that you will be able to smoke and sell a lot of fish and you have calculated that you will make a profit. You think you will be able to pay back your credit in two weeks. (Answer)
3. Lorpu is selling dry rice and fish. She is also thinking about selling rice and stew. She will have to buy a bag of rice on credit. When she calculates the profit, she finds that it is not sufficient to repay the credit. (Answer)
4. Buying sugar and flour in bulk from wholesale is much cheaper than buying it from the market. But you don't have enough money to buy in bulk. You have calculated that you can make profit with your bakery and you can even make more profit when you buy the stock in bulk from the wholesale.

(Answer)



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.

Buying goods on credit for yourself or your household could put you in trouble

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

You need to plan ahead for selling and buying on credit

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.

7.5 Session 5.7: Linkage to Banks

Duration: 2 days

Other than providing basic information to the trainees, the session will include speakers from banks or any other key agency

Session Objectives

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

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

Session Content

- Bank account opening
- Assessing the need for credit/loan
- Key document necessary to access loan
- Managing credit obtained from a bank and risks involved

7.5.1 Bank Account Opening



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

The facilitator

- Takes the participants through the requirements for opening up a savings account.
- Encourages participants to ask as many questions as possible to ensure that they understand the process.

Activity 2 (30 minutes): Assessing the need for a savings account

The facilitator:

- i) Selects three participants giving each one a role.
 - Each one owns a business of her/his own.
 - During the smooth running of the business, they all realise there is need to open an account with the bank
 - Two of the business owners decide to create accounts with the banks of their choice

- ii) They assess the reason for their saving being for provision of capital for reinvestment, the opening requirements being 50,000/=
- iii) The other seller refuses to open up an account and later he runs out of capital for the business and her business fails to operate.
- iv) Asks the group to present before the rest of the participants who discuss what lessons they have learnt from the presentation.
- v) The facilitator divides the participants into 3 groups and engages them in discussing the reasons for getting loans and there after lists their responses on the flip chart. Facilitator supplements responses with input from the notes.



Facilitator's Notes:

Accessing loans



Owners of small businesses everywhere blame non-availability of loans for all 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?

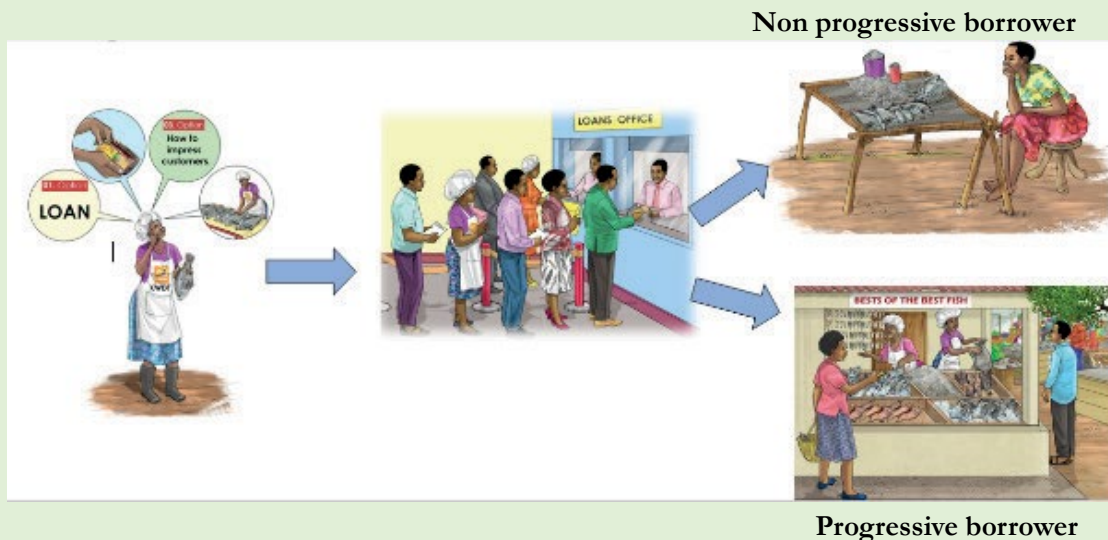
The point in all these cases is to release the money locked up in unproductive assets within the business and thus, avoid taking loans that may not be required.



Activity 3 (1 hour 30 minutes): Role play on accessing loans/ credit from banks

Role play on loan access

- The facilitator divides the participants into two groups
- Each group is tasked to demonstrate a step-by-step way of how to access a loan in the bank. In doing so the role of the loans officer, the borrower, the guarantor needs to be highlighted.
- Each group presents their role play as others observe and give their remarks at the end guided by the facilitator.





Facilitator's Notes:

Key documents necessary to access a loan

- Identity (Passport, ID, or driving permit)
- Address (Work/Home)
- Bank statement for at least previous 3 months
- Business name
- Security

Documents to identify the borrower

- Loan application
- Financial statement
- Type of business (Sole, partnership, limited liability, limited by guarantee without share capital)
- Resolutions for partnerships
- Articles and memorandum of association/ By-laws
- Certificate of Incorporation (URSB)

Documents to evidence the debt

- Collateral valuation documents
- Loan agreement
- Commitment letters

Documents to attach and support various types of collateral

- Security agreement
- Deed to secure debt
- Guarantee agreement
- Landlords' waiver
- Insurance policies

Steps the facilitator can consider during the role play formation

- The business owners identify a need of more capital to buy a bigger freezer for fish preservation.
- They decide to take up a loan from the bank with which they save their money.
- They apply for it and present all the necessary information required for the loan to be given to them.
- The loans officer collects information from the borrower and checks the capacity to pay back the loan.
- Then also considers the capital that is readily available in the business in form of savings, investments and other assets.
- The loans officer also does a background check for the credit, historic record of paying debts and paying bills.
- The loans officer also takes into account the value of the property that the business owners have as collateral before rejecting or approving the loan.



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.

8
MODULE
Six

FISH HANDLING



8.1 Session 1: Generic overview of fish handling

Duration: 45 minutes

Overall Objective

To provide an overview of the constituents of fish handling

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 in value chain practically apply proper hygienic practices in their day-to-day activities within the fish value chain.

8.1.1 Defining fish handling



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 and markets with special focus on the Nile perch, Nile tilapia and Mukene.
- ii) After each group presents to the plenary what they have discussed.

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.

8.1.2 Constituents of fish handling



Activity 2 (30 minutes): Constituents of fish handling

- i) In a lecture format, the facilitator introduces the major constituents of the fish handling. These include;
 - fish spoilage,
 - food safety and quality and;
 - food defense/protection.
- ii) In a brainstorming session, the facilitator should encourage the participants to localize the terms which constitute fish handling and these should be adopted throughout the sessions.



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.
- **“Food defense** is defined as; the protection of food 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.
- **“Food 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 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 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 their sources, effects to environment, human health, fish.*
- *Also, they need to discuss how this has affected the fish catches in the lake? How can pollution be avoided or what could be the solution?*

8.2 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:

- i) Enhance their understanding of fish spoilage as a concept
- ii) Enhance their understanding on factors causing/causes of spoilage for both fresh and processed fish
- iii) Enhance their understanding on the remedial/preventive measures to mitigate these factors

8.2.1 Cause of fish spoilage



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

- i) In a plenary brainstorming session, the facilitator should engage the participants on;
 - What causes fish spoilage?
- ii) 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 tempratures 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.

8.2.2 Identification of spoilt fish



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

- i. Through a brainstorming session, the facilitator asks the participants to share their experiences on what a spoilt fish compared to that which is fit for consumption and sale. The responses should focus Nile tilapia, Mukene and Nile perch, both fresh and dry.
- ii. 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 spoiled fish:

A spoiled fish can be identified based on changes in colour, 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 spoiled fish.

Characteristic to consider	Fresh fish	Spoilt
Smell	<ul style="list-style-type: none"> pleasant and neutral. 	<ul style="list-style-type: none"> unpleasant, sharp smell
Eyes	<ul style="list-style-type: none"> bulging and shiny 	<ul style="list-style-type: none"> cloudy and sunken into the head.
Gills and fins	<ul style="list-style-type: none"> moist. nice, bright red color 	<ul style="list-style-type: none"> dry, covered with sticky slime, grayish-brown in color and smell bad.
Skin	<ul style="list-style-type: none"> moist, must be unharmed and have a naturally metallic glow Scales must be tightly attached to the body Fish slides out of your hands 	<ul style="list-style-type: none"> Discoloration and cracked skin Starts losing its scales.
Slime	<ul style="list-style-type: none"> equally distributed over the fish it is clear and odorless 	<ul style="list-style-type: none"> murky and dirty and has a sour smell
The body	<ul style="list-style-type: none"> specific consistency and appearance When pressed it should bounce back 	<ul style="list-style-type: none"> Soft, grey and inelastic
Belly	<ul style="list-style-type: none"> shiny and undamaged anal opening is tight 	<ul style="list-style-type: none"> Anal opening of old and sticks out yellow-brown in color.

8.2.3 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



The facilitator may take lead in these areas by asking fisherfolk under training. This can be by sharing local experience what could be the Gender. This can be in question form such as; what do the participants understand with the term Gender. How has the state empowered the girl child in their local areas such as the landing site? How has gender helped the fisher women in the fisheries development? What has been the role gender as far food defense is concerned?

8.3 Session 3: Food defense

Duration: 1 Hour 15 minutes

Overall Objective

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

Specific objectives

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

- i) To provide an in depth understanding of food defense in the context of the fish value chain
- ii) Acquire knowledge and skills to protect the fish from contamination.
- iii) Enhance the participants understanding of the techniques used in fish preservation.

8.3.1 Protecting the fish from contamination

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



In a group brainstorming session, the facilitator should engage the participants in a plenary session on the lived experiences about food defence. This should be done reflective of the entire fish value chain.

- ii) The facilitator writes down the responses on the flip chart.
- iii) 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.

Landing sites

- 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.

8.3.2 Personal Hygiene



Activity 2 (40 minutes): Understanding personal hygiene

- i) Through a brain storming session, the facilitator should ask 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 Hygiene⁴

- 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.
- As a person involved in the business may chase away customers because of poor hygiene.



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

Types of personal hygiene

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



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

- i) The facilitator divide the participants in four groups and the 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 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?

8.3.3 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.



Sanitation, hygiene and the fish value chain

These are expounded in the table below;

Parameters	Value Chains	Landing Site	Transportation	Processing	Marketing
Personal hygiene	At The Lake 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;
Environment hygiene	Clean the boat and equipment is using clean water and soap. The boat should have not holes thus sea 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 processing areas. Avoid animals into the fishing boat. After use, allow the fishing boat and equipment to sun dry.	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.



8.3.4 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.

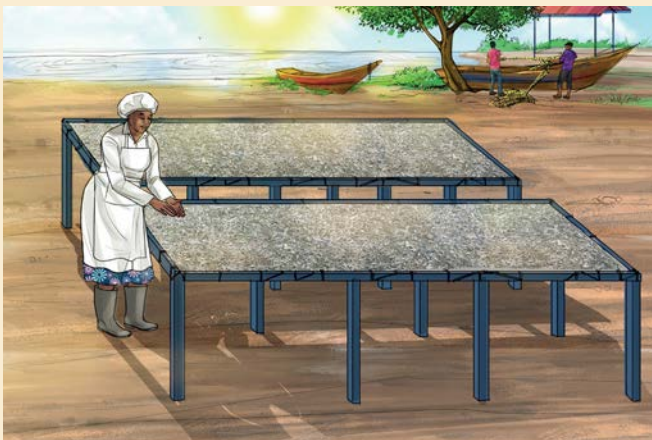
A) Fish smoking

The advantage of fish smoking

- 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.



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.

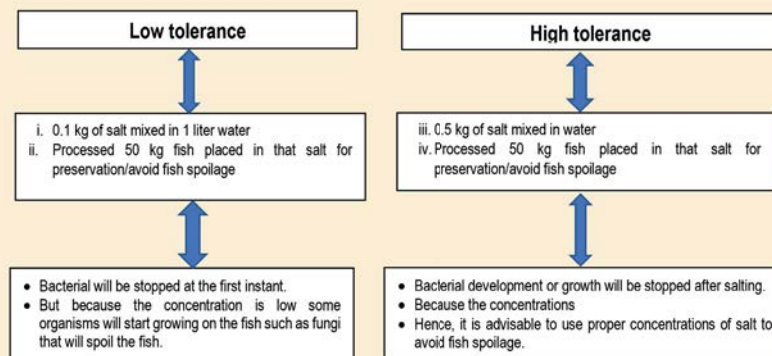
C) Salting fish



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.

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



D) **Effective fish icing**

- Use only good quality ice made of potable water, in well-maintained ice plants;
- Always store ice in clean containers;
- 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

Practices and cautionary measures that can be taken to mitigate against factors that lead to fish spoilage

A) Fresh fish such Nile perch and Nile tilapia

- Fish that is processed should be fresh and in good condition;
- Fish should be washed in clean water thoroughly to remove blood, slime and scales;
- Fish are sorted/graded accordingly, like sorting of large fish from the small one such as Nile perch;
- Fish processing should be done in a clean place where there is no chance for bacteria growth.
- 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.
- Equipment and utensils used during fish processing should be kept clean in good condition;
- 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 aluminum box types).
- 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

B) 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 is advisable to have a sloping 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.’

8.3.5 Developing an individual and group fish defense plan



Activity 2 (30 minutes): Making and individual and group fish defence plan

- i) The facilitator introduces the activity through a lecture on what a food defense plan is.
- ii) The facilitator separates the participants into two groups and guides them through a step-by step method of making a food defense plan.
- iii) After each team presents to the plenary under the guidance/moderation of the facilitator with reference to the notes below.
- iv) 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.



Ice breaker on HIV AIDS and fishing

Group discussion will be formed to sharing local experience HIV AIDs pandemic in the fisher community. What has been the challenges have those persons been facing? How has HIV AIDs affected the fisheries development at that particular place? How have people coped up with positive living at the site? Has fish been a help in diet of the people living with HIV AIDs? To what extent and how? This can be in general group discussion

8.4 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.

Specific, objectives:

By the end of this session, the participants will:

- i) learn about the basic fish safety and quality control 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



Activity 1 (30 minutes): Understanding fish safety

- i) Through a brainstorming session, the facilitator recalls the definition of food safety.
- 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 (The activity can be increased or reduced due to temperature and other changes)

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 and smoked fish.
- ii) The facilitator organizes a trip to the nearby market so that the participants can explore the different between good and bad quality fish. The focus should be on Tilapia, Nile perch and Mukene.



Facilitator's Notes:

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.

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





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