

Increasing Performance of the Cassava Industry in West and Central Africa Region (IPCI)

**Business Development Training for Cassava
Processors in Asueyi Techiman, Brong Ahafo,
Ghana**

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1. INTRODUCTION

1.1. Background Information

The project “Increasing the Performance of the Cassava Industry in West and Central Africa” (IPCI-WCA) springs out of a collaboration between the Natural Resources Institute of Greenwich University – UK, SNV Netherlands Development Organisation, the Government of Ghana through Ghana Agricultural Sector Investment Project of the Ministry of Food and Agriculture, and the Federal University of Agriculture in Abeokuta (FUNAAB), Nigeria. The project is sponsored by the International Fund for Agricultural Development (IFAD), for a duration of 3 years, spanning November 2014 – December 2017. The IPCI is expected to have a wider regional impact through the following work packages:

- i. Stock-taking and dissemination of good practice and lessons learned;
- ii. Introduction and dissemination of technological innovations;
- iii. Enhancement of policy dialogue among relevant actors;
- iv. Increasing private sector involvement and promoting private-public partnerships (PPP's);

In Ghana, the project focuses attention on the Asueyi gari-processing center, where a 120kW capacity IFAD funded gasification plant has been installed. By leveraging its inclusive business approach and renewable energy expertise, SNV under this project provides demand driven technical support to beneficiaries in the areas of gasifier operations, market and business development, environmental management, health, safety and hygiene best practices, and best practice agronomy techniques. It is expected that the support being offered will help to achieve significant income generation and employment opportunities at the household and community levels, through an expansion in the activities of the small scale processing enterprises operated at the Asueyi enclave.

SNV under this project sought the services of a consultant who offered business development training to 100 cassava processors in Asueyi near Techiman in the Brong Ahafo Region of Ghana. The training is expected to positively impact the financial and managerial understanding of processors around the Asueyi enclave in order that they may be able to keep their businesses viable by adopting appropriate business development practices.

1.2. Objectives

The objectives of this assignment included;

- i. Develop models for business development training of gari processors and farmers in Asueyi taking account of recommendations in the training needs assessment report (TNA).
- ii. Train beneficiary gari processors on the IPCI project on appropriate business development techniques.
- iii. Assist in the development of basic financial records and cash flow frameworks for the five small-scale gari processing enterprises operating in Asueyi.

1.3. Scope Of Work

The consultant undertook the following specific tasks in line with achieving the objectives stated above;

Task 1: Development of training models and materials

On the basis of the capacity gaps identified under the TNA complemented by the outcomes of pre-training focus group discussions held, the consultant developed a training plan in close consultation with SNV. The consultant in line with the plan, then developed the appropriate training materials and models which were used to train the processors adopting the CEFE training approach. The consultant took account of the institutional arrangements, which would impact utilization of acquired skills.

Task 2: Training of cassava processing enterprises using adult facilitation methodology

The consultant provided maximum training for the cassava processing enterprises by applying training models and materials developed. In order that the training would be more practical for the understanding of the mostly illiterate processors, the consultant employed adult facilitation skills and a combination of other interactive and participatory training delivery methodologies. The training largely focused on personal entrepreneurial competencies, marketing competencies, business capacity and organizational development competencies and financial management skills.

Task 3: Financial records and cash flow frameworks

Upon the completion of the classroom sessional trainings, the consultant developed financial record keeping frameworks for the five small-scale enterprises operating in Asueyi to guide them in proper record keeping, and to build a critical base of financial information for future

projections. As part of this activity, the consultant assisted the five enterprises in formulating their fixed asset depreciation tables and five years projected Income and Cash flow statements as shown in section 3.2. These would help inform their future investment expectations among others. The groups have been excited at these projections and the entire exercise, and looks forward to implementing the knowledge obtained. The process of building the profit and loss and cash flow statements was conducted as part of the consultant's post-training follow-ups with each of the groups. Specific financial inflow and outflow information as well as the asset base of each of the groups was collected leading to the preparation of the afore-mentioned statements. The sales target for the next four years was projected on the basis of experiential judgement of the groups with guidance from the consultant. The projections of the unit price and cost of a 50kg bag of gari was guided by an average inflationary rate of 10% but modified in cases where the groups suggested otherwise on the basis of their experiences. From this exercise, the five small-scale enterprises now know their asset base, the current value of assets, have an idea of the margin of contributions they need to make towards production cost and asset replacement cost. Overall, the training offered, coupled with the financial frameworks would guide the enterprises to become profitable and financially sustainable.

1.4. Deliverables

As required by this assignment, the consultant herewith delivers the following;

- i. Training models and materials
- ii. Training report including basic financial frameworks (cash flows, profit and loss, and asset depreciation).

1.5. Time Schedule and Participation

To productively offer my services in line with the objectives stated above, a total of up to 30 man-days were used. The consultant in consultation with SNV and the beneficiaries determined the dates for the planned activities. A total of 100 gari processors participated in the training program. They comprised 75 females and 25 males in the Asueyi community.

The man-days used have been represented as follows:

PERIOD	DURATION	ACTIVITY	KEY POINTS
25 th to 30 th Sept 2017	5 Days	Preparation for Business Development Training	<ul style="list-style-type: none"> • Design of work-plan for assignment • Preparation of training schedule • Review and up-date existing Business • Development manual for training • Develop training material for a 5 days training
2 nd to 27 th Oct 2017	20 Days	Deliver four (four days) training on Business Development for 100 cassava processor.	<ul style="list-style-type: none"> • Personal Entrepreneurial Competence • Market and marketing • Quality Production and Service Delivery • Costing and Pricing • Financial Management
23 rd to 29 th Oct 2017	5 Days	Four days Post Training follow-up for each of the five cassava processing groups	<ul style="list-style-type: none"> • Gathering of Cost and revenue build-up data • Costing and Pricing of product • Design of Income Statement and Cash-flow statement template • Preparation of income Statement • Preparation of Cash-flow Statement
30 th Oct 2017	1 Days	Preparation of Training report	<ul style="list-style-type: none"> • Photo documentation • Narrative Report • Delivery of Report
Total	30 Days		

2. ACTIVITIES CARRIED OUT DURING THE TRAINING

2.1. Training Timetable

Start	Finish	Duration	Topic	Activity
Day One				
08:30	09:20	00:50	Organization	Arrival and Opening of Activities
09:20	10:00	00:40	Getting to know each other	Introduction of participants
10:00	10:20	00:30		Coffee Break
10:30	11:05	00:35	Workshop expectations and objectives	Collection of expectations – hopes and fears
11:05	11:20	00:15	Workshop expectations and objectives	Mind map: the program
11:20	11:45	00:25	Administrative set-up	Administrative details and rules, + spokesperson +contract
11:45	12:45	01:00	Personal Entrepreneurial Characteristics	Tower Building Exercise
12:45	13:45	01:00	Lunch Break	
13:45	14:45	01:00	Personal Entrepreneurial Characteristics	Tower Building Exercise
14:45	15:45	01:00	Business Goal Setting	Mini-Goal Exercise
15:45	16:00	00:15	Daily Evaluation	Smiley
Day Two				
09:30	10:00	00:30	Bridge to day before	Prayer / SP BINGO / smiley
10:00	11:30	01:30	Quality Production/Service Delivery	Beads Exercise
11:30	12:30	01:00	Teamwork	Beads Exercise
12:30	13:30	01:00	Lunch Break	
13:30	15:30	02:00	Business Management	Organogram Exercise
15:30	16:00	00:30	Daily evaluation	Smiley
Day Three				
09:30	10:00	00:30	Bridge to day before	Prayer / SP BINGO / smiley
10:00	11:30	01:30	Market Potential and Market Gap	Match Sticks Heroes

11:30	12:20	00:50	Market Analysis and Market Structure Design	Group Exercise
12:20	13:40	01:20	Lunch break	
13:40	14:40	01:00	5Ps of Marketing and Marketing Mix	Coca Cola Market
14:40	15:30	00:50	Marketing Strategy	Plenary Discussion
15:30	15:45	00:15	Daily evaluation	Smiley
Day Four				
09:30	10:00	00:30	Bridge to day before	CEFE squadron
10:00	12:00	03:00	Preparation of Day books and cashbook	Financial record keeping
12:00	13:00	01:00	Lunch Break	
13:00	14:30	01:30	Depreciation Tables	Finance Game
14:30	15:20	00:50	Income Statement (Profit and Loss)	Finance Game
15:20	16:00	00:40	Final Evaluation and Closing	

2.2 Training Delivery Methodology

The training sessions were delivered on the basis of adult facilitation and experiential learning methodology to get the participants to simulate real world situations and share experiences and lessons. The specific methods applied consist of;

- Structured learning experiences (SLE)
- Simulation
- Case studies
- Lectures
- Group work

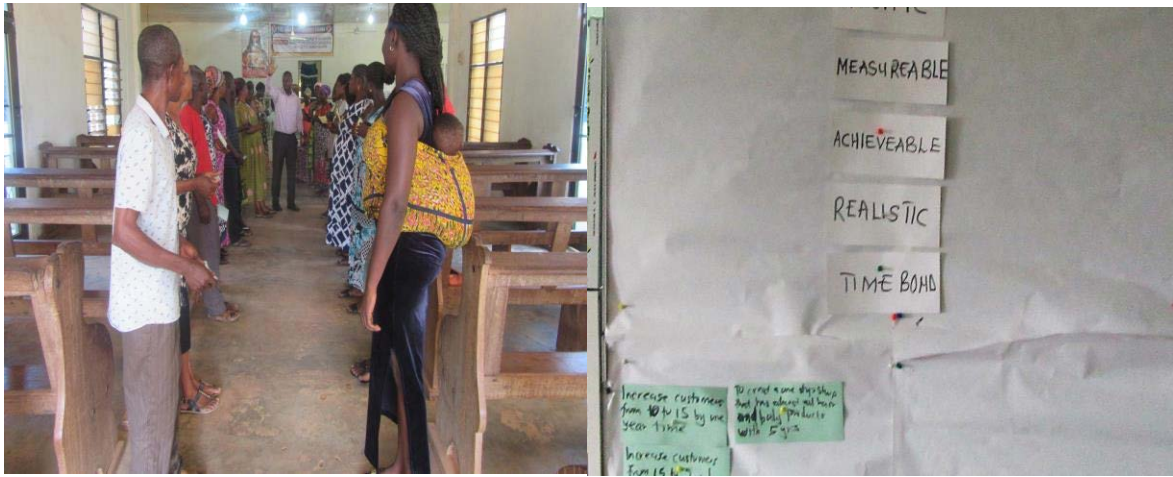
The group work was very effective in the delivery of the modules. Participants had the opportunity to engage in sharing business experiences, which enriched the discussions. Please find various aspects of the training session in pictures below.



Participants simulating the personal entrepreneurial competencies they need for their enterprises



Participants come up with entrepreneurial competencies they need for their businesses



Participants practically scope their businesses in relation to their mission, products, customers etc



Participants stimulate the importance of teamwork and structure of business management



Participants Use real life case study to learn problem-solving cycle



Women participants celebrate their victory over their men counterpart in a group work



Participants busily enjoying Quality Management session through the production of beads



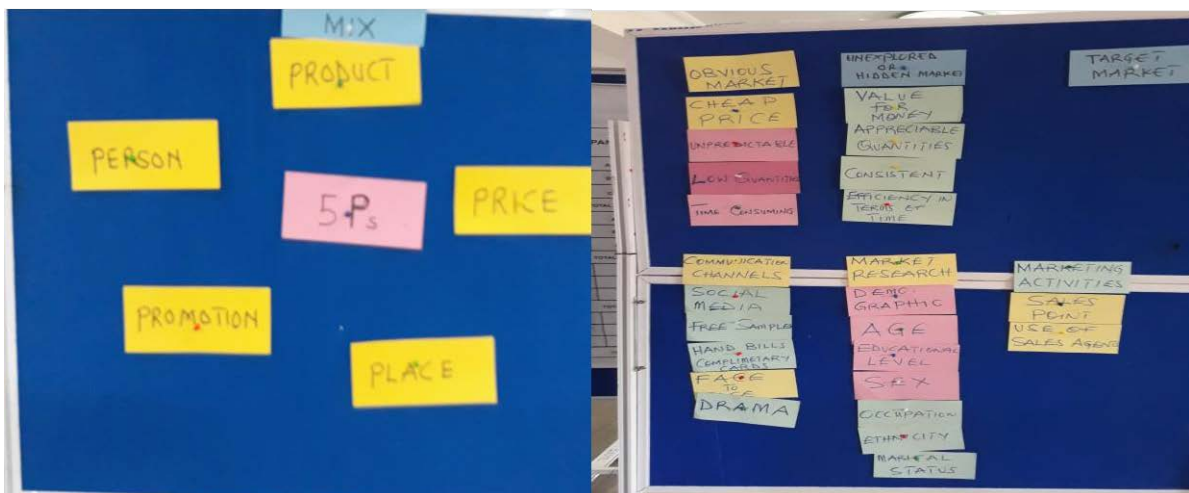
Participants come up with key lessons on quality production for their business



Participants busily produce product of their choice to sell on the market



Participants going through market room simulation to bring out the P's of marketing



Participants develop their marketing strategy to implement later



Participants going through the crown exercise



Participants going through the Cashbook exercise

DATE	ACTIVITY	CASH IN	CASH OUT	BALANCE
1-09-17	2 bags of Cassava at 300	600.00		600.00
2-09-17	2.5 kva load of firewood at 300		300.00	900.00
2-09-17	Peeling of cassava - grinding		100.00	1,000.00
2-09-17	formation and drying		12.00	1,012.00
4-09-17	trading out Gari		72.00	1,184.00
10-09-17	Sales of 4 bags Gari at 200	800.00		84.00
12-09-17	Purchase of 4 loads Cassava	1,200.00		7,284.00
12-09-17	Peeling and grinding cassava		200.00	1,484.00
13-09-17	20 Sacks for drying		30.00	1,514.00
14-09-17	Purchase of 10 Sacks (bags) and formation, drying and trading of Gari		160.00	1,674.00
16-09-17	Sales of 7 bags of Gari at 2160			492.00

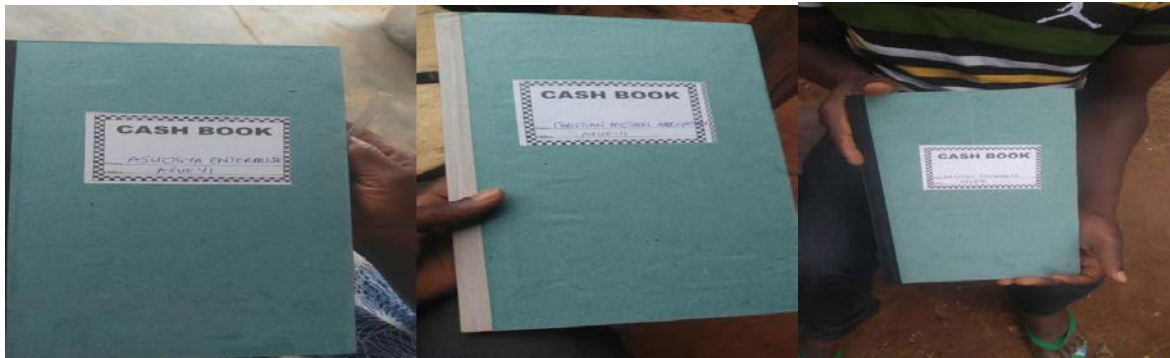
10/09/17	oil bearing			45.00
21/09/17	Grinding of cassava	60.00		15.00
3/09/17	✓ ✓ ✓	70.00		85.00
04/09/17	✓ ✓ ✓	40.00		125.00
05/09/17	✓ ✓ ✓	45.00		170.00
06/09/17	REPAIR		40.00	130.00
07/09/17	Grinding of Cassava	25.00		155.00
08/09/17	✓ ✓ ✓	35.00		190.00
09/09/17	✓ ✓ ✓	50.00		240.00
10/09/17	Light Bill	1	100.00	140.00
11/09/17	Grinding of Cassava	90.00		230.00
12/09/17	✓ ✓ ✓	100.00		330.00
13/09/17	Payment		80.00	250.00
14/09/17	Grinding of cassava	75.00		325.00

Participants complete Cashbook template for their processing groups for the month of Sept

3. POST TRAINING

3.1. Follow-up Visit

Prior to the training and during training, it was realized that the gari processing groups had a weakness with proper financial record keeping. We therefore had separate visits to the five gari processing groups to develop and build proper record keeping frameworks for them. Simple cash books was procured for each of the groups as shown in the pictures below.



All five gari processing groups have acquired a standard cash books for their groups



Follow-up meetings with Christian mothers and Lukerson processing groups



Follow-up meetings with Asuogya and Jackson processing groups

3.2. Financial Framework

As indicated earlier, we took time to develop various financial statements for each of the groups. These have been presented below.

ASUOGYA ENTERPRISE

FIXED ASSETS DEPRECIATION STATEMENT

ASSET	QUANTITY	UNIT VALUE	TOTAL VALUE	YEAR	RATE OF DEPRECIATION	DEPRECIATION per ANNUM	DEPRECIATION (Per month)	ACCUMULATED DEPRECIATION	CURRENT VALUE
Poly Tank	2	900.00	1,800.00	2007	10%	180.00	15.00	1,025.16	774.84
Electric motor	1	600.00	600.00	2007	15%	90.00	7.50	436.51	163.49
Grater	1	2,800.00	2,800.00	2007	15%	420.00	35.00	2,037.03	762.97
Building	1	159,000.00	159,000.00	2000	2%	3,180.00	265.00	41,567.51	117,432.49
Oven	10	350.00	3,500.00	2007	13%	455.00	37.92	2,351.26	1,148.74
Roasting Pan	8	1,200.00	9,600.00	2007	10%	960.00	80.00	5,467.51	4,132.49
Pressing Machine	2	700.00	1,400.00	2000	10%	140.00	11.67	1,111.75	288.25
Pressing Machine	2	1,800.00	3,600.00	2007	10%	360.00	30.00	2,050.32	1,549.68
KIA Truck	1	30,000.00	30,000.00	2012	20%	6,000.00	500.00	20,169.60	9,830.40
TOTAL			212,300.00			11,785.00	982.08		136,083.35

ASUOGYA ENTERPRISE

CASH FLOW STATEMENT FOR THE PERIOD 2017 TO 2021

CASH INFLOW	2017	2018	2019	2020	2021
Beginning balance	8,654.00				
Sales	290,400.00	351,384.00	425,600.00	514,800.00	623,392.00
TOTAL INFLOW	299,054.00	351,384.00	425,600.00	514,800.00	623,392.00
CASH OUTFLOW					
Salaries - Assistants	26,784.00	29,890.00	33,357.00	37,226.00	41,544.00
Allowances	4,464.00	4,981.00	5,559.00	6,203.00	6,923.00
Fuel and Lubricant	47.00	52.00	58.00	65.00	73.00
Transportation	3,124.00	3,486.00	3,890.00	4,341.00	4,845.00
Sacks	2,344.00	2,616.00	2,919.00	3,258.00	3,636.00
Repairs and Maintenance	1,395.00	1,557.00	1,738.00	1,940.00	2,165.00
Call credit	223.00	249.00	278.00	310.00	346.00
Firewood	13,392.00	14,945.00	16,679.00	18,614.00	20,773.00
Oil	6,696.00	7,473.00	8,340.00	9,307.00	10,387.00
Rent - Stove	223.00	249.00	278.00	310.00	346.00
RAW MATERIALS	46,872.00	52,309.00	58,377.00	65,149.00	72,706.00
LABOUR	15,624.00	17,436.00	19,459.00	21,716.00	24,235.00
TOTAL OUTFLOW	121,188.00	135,243.00	150,932.00	168,439.00	187,979.00
Yearly Net flow	177,866.00	216,141.00	274,668.00	346,361.00	435,413.00
Ending Cash balance					435,413.00

ASUOGYA ENTERPRISE

PROFIT AND LOSS STATEMENT FOR THE PERIOD 2017-2021

SALES		2017	2018	2019	2020	2021
	Quantity	660	726	800	880	968
	Unit Price	440.00	484.00	532.00	585.00	644.00
	TOTAL SALES	290,400.00	351,384.00	425,600.00	514,800.00	623,392.00
LESS DIRECT COST						
	RAW MATERIALS	46,872.00	52,309.00	58,377.00	65,149.00	72,706.00
	LABOUR	15,624.00	17,436.00	19,459.00	21,716.00	24,235.00
	DEPRECIATION	13,152.00	14,678.00	16,381.00	18,281.00	20,402.00
	Total direct cost	75,648.00	84,423.00	94,217.00	105,146.00	117,343.00
RUNNING COST						
	Firewood	13,392.00	14,945.00	16,679.00	18,614.00	20,773.00
	Oil	6,696.00	7,473.00	8,340.00	9,307.00	10,387.00
	Rent - Stove	223.00	249.00	278.00	310.00	346.00
	Total running cost	20,311.00	20,311.00	22,667.00	25,297.00	28,231.00
	Cost of Goods sold	95,959.00	104,734.00	116,884.00	130,443.00	145,574.00
	GROSS PROFIT	194,441.00	246,650.00	308,716.00	384,357.00	477,818.00
OPERATING COST						
	Salaries - Assistants	26,784.00	29,890.00	33,357.00	37,226.00	41,544.00
	Allowances	4,464.00	4,981.00	5,559.00	6,203.00	6,923.00
	Fuel and Lubricant	47.00	52.00	58.00	65.00	73.00
	Transportation	3,124.00	3,486.00	3,890.00	4,341.00	4,845.00
	Sacks	2,344.00	2,616.00	2,919.00	3,258.00	3,636.00
	Repairs and Maint.	1,395.00	1,557.00	1,738.00	1,940.00	2,165.00
	Call credit	223.00	249.00	278.00	310.00	346.00
	Total Operating cost	38,381.00	38,158.00	42,582.00	47,521.00	53,033.00
	OPERATING PROFIT	156,060.00	208,492.00	266,134.00	336,836.00	424,785.00
	Interest on Loan	-	-	-	-	-
	NET PROFIT	156,060.00	208,492.00	266,134.00	336,836.00	424,785.00

CHRISTIAN MOTHERS' ASSOCIATION

FIXED ASSETS DEPRECIATION STATEMENT

ASSET	VALUE	YEAR OF ACQUISITION	RATE OF DEPRECIATION	DEPRECIATION per ANNUM	DEPRECIATION (Per month)	ACCUMULATED DEPRECIATION	CURRENT VALUE
Corn Mill	6,000.00	2004	15%	900.00	75.00	5,274.57	725.43
Cassava Mill	6,000.00	2004	15%	900.00	75.00	5,274.57	725.43
Squeezer/Press	500.00	2010	10%	50.00	4.17	260.85	239.15
Building	51,500.00	2004	2%	1,030.00	85.83	11,895.35	39,604.65
Electric Motor	500.00	2015	13%	65.00	5.42	121.55	378.45
Engine	2,000.00	2015	13%	260.00	21.67	486.20	1,513.80
TOTAL	66,500.00			3,205.00	267.08		43,186.91

CHRISTIAN MOTHERS' ASSOCIATION**CASH FLOW STATEMENT FOR THE PERIOD 2017-2021**

CASH INFLOW	2017	2018	2019	2020	2021
Beginning balance	150.00				
sales	11,000.00	13,200.00	15,972.00	19,152.00	23,440.00
Member's equity	8,880.00	9,768.00	10,745.00	11,820.00	13,002.00
Welfare	2,200.00	2,420.00	2,662.00	2,928.00	3,221.00
TOTAL INFLOW	22,230.00	25,388.00	29,379.00	33,900.00	39,663.00
CASH OUTFLOW					
Labour	3,571.00	3,985.00	4,448.00	4,964.00	5,540.00
Utility	2,232.00	2,491.00	2,780.00	3,102.00	3,462.00
Transportation	1,194.00	1,333.00	1,488.00	1,661.00	1,854.00
Equipments	558.00	623.00	695.00	776.00	866.00
Repairs and Maintenance	893.00	997.00	1,113.00	1,242.00	1,386.00
Call credit	502.00	560.00	625.00	698.00	779.00
TOTAL OUTFLOW	8,950.00	9,989.00	11,149.00	12,443.00	13,887.00
Yearly Net Outflow	13,280.00	15,399.00	18,230.00	21,457.00	25,776.00
Ending Cash balance					25,776.00

CHRISTIAN MOTHERS' ASSOCIATION**PROFIT AND LOSS STATEMENT THE PERIOD 2017-2022**

SALES	2017	2018	2019	2020	2021
Quantity	400	440	484	532	586
Unit Price	27.50	30.00	33.00	36.00	40.00
TOTAL SALES	11,000.00	13,200.00	15,972.00	19,152.00	23,440.00
Members' equity	8,880.00	9,768.00	10,745.00	11,820.00	13,002.00
Welfare contribution	2,200.00	2,420.00	2,662.00	2,928.00	3,221.00
TOTAL INCOME	22,080.00	25,388.00	29,379.00	33,900.00	39,663.00
LESS DIRECT COST					
LABOUR	3,571.00	3,985.00	4,448.00	4,964.00	5,540.00
DEPRECIATION	3,205.00	3,577.00	3,992.00	4,455.00	4,972.00
Total direct cost	6,776.00	7,562.00	8,440.00	9,419.00	10,512.00
Cost of Goods sold	6,776.00	7,562.00	8,440.00	9,419.00	10,512.00
GROSS PROFIT	15,304.00	17,826.00	20,939.00	24,481.00	29,151.00
OPERATING COST					
Utility	2,232.00	2,491.00	2,780.00	3,102.00	3,462.00
Transportation	1,194.00	1,333.00	1,488.00	1,661.00	1,854.00
Equipments	558.00	623.00	695.00	776.00	866.00
Repairs and Maintenance	893.00	997.00	1,113.00	1,242.00	1,386.00
Call credit	502.00	560.00	625.00	698.00	779.00
Total Operating cost	5,379.00	6,004.00	6,701.00	7,479.00	8,347.00
OPERATING PROFIT	9,925.00	11,822.00	14,238.00	17,002.00	20,804.00
Interest on Loan	-	-	-	-	-
NET PROFIT	9,925.00	11,822.00	14,238.00	17,002.00	20,804.00

JACKSON ENTERPRISE							
FIXED ASSETS DEPRECIATION STATEMENT							
ASSET	VALUE	YEAR OF ACQUISITIO	RATE OF DEPRECIATIO	DEPRECIATION per ANNUM	MONTHLY DEPRECIATIO	ACCUMULATED DEPRECIATION	CURRENT VALUE
CASSAVA MILL	6,000.00	2012	15%	900.00	75.00	3,337.76	2,662.24
Building	53,000.00	2007	2%	1,060.00	88.33	9,695.14	43,304.86
TOTAL	59,000.00			1,960.00	163.33		45,967.10

JACKSON ENTERPRISE						
CASH FLOW STATEMENT FOR THE PERI OD 2017-2021						
CASH INFLOW	2017	2018	2019	2020	2021	
Beginning balance	1,254.00					
Sales	60,500.00	73,205.00	88,644.60	107,238.00	129,733.80	
TOTAL INFLOW	61,754.00	73,205.00	88,644.60	107,238.00	129,733.80	
CASH OUTFLOW						
Purchase of Cassava	13,392.00	14,945.00	16,679.00	18,614.00	20,773.00	
Labour	2,678.00	2,989.00	3,336.00	3,723.00	4,155.00	
Allowances	2,790.00	3,114.00	3,475.00	3,878.00	4,327.00	
Transportation	3,125.00	3,488.00	3,892.00	4,343.00	4,847.00	
Sacks and Baskets	1,172.00	1,308.00	1,460.00	1,629.00	1,818.00	
Call credit	223.00	249.00	278.00	310.00	346.00	
Firewood	6,696.00	7,473.00	8,340.00	9,307.00	10,387.00	
Oil	2,678.00	2,989.00	3,336.00	3,723.00	4,155.00	
Milling	446.00	498.00	556.00	620.50	692.00	
Rent - Stove	446.00	498.00	556.00	620.50	692.00	
Rent - Drier	312.00	348.00	388.00	433.00	483.00	
TOTAL OUTFLOW	33,958.00	37,899.00	42,296.00	47,200.99	52,675.00	
Yearly Net flow	27,796.00	35,306.00	46,348.60	60,037.01	77,058.80	
Ending Cash balance					77,058.80	

JACKSON ENTERPRISE

PROFIT AND LOSS STATEMENT THE PERIOD 2017-2021

SALES		2017	2018	2019	2020	2021
	Quantity	220	242	266	293	322
	Unit Price	275.00	302.50	333.00	366.00	402.90
	TOTAL SALES	60,500.00	73,205.00	88,644.60	107,238.00	129,733.80
LESS DIRECT COST						
	RAW MATERIALS	13,392.00	14,945.00	16,679.00	18,614.00	20,773.00
	LABOUR	2,678.00	2,989.00	3,336.00	3,723.00	4,155.00
	DEPRECIATION	2,187.00	2,441.00	2,724.00	3,040.00	3,393.00
	Total direct cost	18,257.00	20,375.00	22,739.00	25,377.00	28,321.00
RUNNING COST						
	Firewood	6,696.00	7,473.00	8,340.00	9,307.00	10,387.00
	Oil	2,678.00	2,989.00	3,336.00	3,723.00	4,155.00
	Milling	446.00	498.00	556.00	620.50	692.00
	Rent - Stove	446.00	498.00	556.00	620.50	692.00
	Rent - Drier	312.00	348.00	388.00	433.00	483.00
	Total running cost	10,578.00	11,806.00	13,176.00	14,703.99	16,409.00
	Cost of Goods sold	28,835.00	32,181.00	35,915.00	40,080.99	44,730.00
	GROSS PROFIT	31,665.00	41,024.00	52,729.60	67,157.01	85,003.80
OPERATING COST						
	Allowances	2,790.00	3,114.00	3,475.00	3,878.00	4,327.00
	Transportation	3,125.00	3,488.00	3,892.00	4,343.00	4,847.00
	Sacks and Baskets	1,172.00	1,308.00	1,460.00	1,629.00	1,818.00
	Call credit	223.00	249.00	278.00	310.00	346.00
	Total Operating cost	7,310.00	8,159.00	9,105.00	10,160.00	11,338.00
	OPERATING PROFIT	24,355.00	32,865.00	43,624.60	56,997.01	73,665.80
	Interest on Loan	-	-	-	-	-
	NET PROFIT	24,355.00	32,865.00	43,624.60	56,997.01	73,665.80

LUKASON'S ENTERPRISE							
FIXED ASSETS DEPRECIATION STATEMENT							
ASSET	VALUE	YEAR OF ACQUISITION	RATE OF DEPRECIATION	DEPRECIATION per ANNUM	DEPRECIATION (Per month)	ACCUMULATED DEPRECIATION	CURRENT VALUE
Cassava Mill	6,000.00	2004	15%	900.00	75.00	5,274.57	725.43
Oven	3,500.00	2012	13%	455.00	37.92	1,755.53	1,744.47
Frying Pan	300.00	2012	13%	39.00	3.25	150.47	149.53
Press/Drier	1,700.00	2012	13%	221.00	18.42	852.68	847.32
Grader	2,500.00	2012	15%	375.00	31.25	1,253.95	1,246.05
Building	132,000.00	2004	2%	2,640.00	220.00	30,489.04	101,510.96
TOTAL	146,000.00			2,000.00	385.83		106,223.76

LUKASON'S ENTERPRISE					
CASH FLOW STATEMENT FOR THE PERIOD 2017-2021					
CASH INFLOW	2017	2018	2019	2020	2021
Beginning balance	6,340.00				
sales	163,350.00	197,653.50	239,580.00	289,740.00	349,932.00
Income from Mills	19,800.00	21,780.00	23,958.00	26,353.80	28,989.00
TOTAL INFLOW	189,490.00	219,433.50	263,538.00	316,093.80	378,921.00
CASH OUTFLOW					
Utility	13,392.00	14,945.00	16,678.00	18,613.00	20,772.00
Fuel and Lubricant	1,395.00	1,557.00	1,738.00	1,940.00	2,165.00
Transportation	1,507.00	1,682.00	1,877.00	2,095.00	2,338.00
Sacks	1,088.00	1,214.00	1,354.00	1,511.00	1,686.00
Repairs and Maintenance	837.00	934.00	1,042.00	1,163.00	1,298.00
Call credit	223.00	249.00	278.00	310.00	346.00
Firewood	10,044.00	11,209.00	12,509.00	13,960.00	15,579.00
Oil	6,250.00	6,975.00	7,784.00	8,687.00	9,695.00
Rent - Stove	335.00	374.00	417.00	465.00	519.00
RAW MATERIALS	66,960.00	74,727.00	83,395.00	93,069.00	103,865.00
LABOUR	10,156.00	11,334.00	12,649.00	14,116.00	15,753.00
TOTAL OUTFLOW	112,187.00	125,200.00	139,721.00	155,929.00	174,016.00
Monthly Netflow	77,303.00	94,233.50	123,817.00	160,164.80	204,905.00
Ending Cash balance					204,905.00

LUKASON ENTERPRISE

PROFIT AND LOSS STATEMENT THE PERIOD 2017-2021

SALES		2017	2018	2019	2020	2021
	Quantity	495	545	600	660	726
	Unit Price	330.00	363.00	399.30	439.00	482.00
	TOTAL SALES	163,350.00	197,653.50	239,580.00	289,740.00	349,932.00
	Other Income (Cassava Mill)	19,800.00	21,780.00	23,958.00	26,353.80	28,989.00
	TOTAL INCOME	183,150.00	219,433.50	263,538.00	316,093.80	378,921.00
LESS DIRECT COST						
	RAW MATERIALS	66,960.00	74,727.00	83,395.00	93,069.00	103,865.00
	LABOUR	10,156.00	11,334.00	12,649.00	14,116.00	15,753.00
	DEPRECIATION	4,630.00	5,167.00	5,766.00	6,435.00	7,181.00
	Total direct cost	81,746.00	91,228.00	101,810.00	113,620.00	126,799.00
RUNNING COST						
	Firewood	10,044.00	11,209.00	12,509.00	13,960.00	15,579.00
	Oil	6,250.00	6,975.00	7,784.00	8,687.00	9,695.00
	Rent - Stove	335.00	374.00	417.00	465.00	519.00
	Total running cost	16,629.00	18,558.00	20,710.00	23,112.00	25,793.00
	Cost of Goods sold	98,375.00	109,786.00	122,520.00	136,732.00	152,592.00
	GROSS PROFIT	84,775.00	109,647.50	141,018.00	179,361.80	226,329.00
OPERATING COST						
	Utility	13,392.00	14,945.00	16,678.00	18,613.00	20,772.00
	Fuel and Lubricant	1,395.00	1,557.00	1,738.00	1,940.00	2,165.00
	Transportation	1,507.00	1,682.00	1,877.00	2,095.00	2,338.00
	Sacks	1,088.00	1,214.00	1,354.00	1,511.00	1,686.00
	Repairs and Maintenance	837.00	934.00	1,042.00	1,163.00	1,298.00
	Call credit	223.00	249.00	278.00	310.00	346.00
	Total Operating cost	18,442.00	20,581.00	22,967.00	25,632.00	28,605.00
	OPERATING PROFIT	66,333.00	89,066.50	118,051.00	153,729.80	197,724.00
	Interest on Loan	-	-	-	-	-
	NET PROFIT	66,333.00	89,066.50	118,051.00	153,729.80	197,724.00

NYAMETEASE ENTERPRISE							
FIXED ASSETS DEPRECIATION STATEMENT							
ASSET	VALUE	YEAR OF ACQUISITION	RATE OF DEPRECIATION	DEPRECIATION per ANNUM	DEPRECIATION (Per month)	ACCUMULATED DEPRECIATION	CURRENT VALUE
Cassava Mill	6,000.00	1998	15%	900.00	75.00	5,475.87	524.13
Building	63,000.00	1998	2%	1,260.00	105.00	16,470.15	46,529.85
Oven	2,400.00	2015	13%	312.00	26.00	583.44	1,816.56
Frying Pan	150.00	2015	13%	19.50	1.63	36.47	113.53
TOTAL	71,550.00			2,491.50	207.63		48,984.07

NYAMETEASE ENTERPRISE					
CASH FLOW STATEMENT FOR THE PERIOD 2017 TO 2021					
CASH INFLOW	2017	2018	2019	2020	2021
Beginning balance	3,500.00				
sales	101,640.00	122,984.40	148,938.90	180,084.30	217,902.00
Income from milling	19,800.00	21,780.00	23,958.00	26,353.80	28,989.00
					-
TOTAL INFLOW	124,940.00	144,764.40	172,896.90	206,438.10	246,891.00
CASH OUTFLOW					
Fuel and Lubricant	6,249.00	6,973.00	7,782.00	8,684.00	9,691.00
Transportation	2,009.00	2,242.00	2,502.00	2,792.00	3,116.00
Sacks	536.00	598.00	667.00	744.00	830.00
Repairs and Maintenance	2,344.00	2,616.00	2,919.00	3,257.00	3,635.00
Call credit	335.00	374.00	417.00	465.00	519.00
Firewood	10,044.00	11,209.00	12,509.00	13,960.00	15,579.00
Oil	6,250.00	6,975.00	7,784.00	8,687.00	9,695.00
Rent - Stove	536.00	598.00	667.00	744.00	830.00
RAW MATERIALS	20,088.00	22,418.00	25,018.00	27,920.00	31,158.00
LABOUR	10,155.00	11,333.00	12,648.00	14,115.00	15,752.00
TOTAL OUTFLOW	58,546.00	65,336.00	72,913.00	81,368.00	90,805.00
Yearly Net flow	66,394.00	79,428.40	99,983.90	125,070.10	156,086.00
Cumulative Net flow	66,394.00	79,428.40	99,983.90	125,070.10	156,086.00
Ending Cash balance					156,086.00

NYAMETEASE ENTERPRISE

PROFIT AND LOSS STATEMENT THE PERIOD 2017-2021

SALES		2017	2018	2019	2020	2021
Quantity		330	363	399	439	483
Unit Price		308.00	338.80	373.00	410.00	451.00
TOTAL SALES		101,640.00	122,984.40	148,938.90	180,084.30	217,902.00
Other Income (Cassava Mill)		19,800.00	21,780.00	23,958.00	26,353.80	28,989.00
TOTAL INCOME		121,440.00	144,764.40	172,896.90	206,438.10	246,891.00
LESS DIRECT COST						
RAW MATERIALS		20,088.00	22,418.00	25,018.00	27,920.00	31,158.00
LABOUR		10,155.00	11,333.00	12,648.00	14,115.00	15,752.00
DEPRECIATION		2,492.00	2,781.00	3,104.00	3,464.00	3,866.00
Total direct cost		32,735.00	36,532.00	40,770.00	45,499.00	50,776.00
RUNNING COST						
Firewood		10,044.00	11,209.00	12,509.00	13,960.00	15,579.00
Oil		6,250.00	6,975.00	7,784.00	8,687.00	9,695.00
Rent - Stove		536.00	598.00	667.00	744.00	830.00
Total running cost		16,830.00	18,782.00	20,960.00	23,391.00	26,104.00
Cost of Goods sold		49,565.00	55,314.00	61,730.00	68,890.00	76,880.00
GROSS PROFIT		71,875.00	89,450.40	111,166.90	137,548.10	170,011.00
OPERATING COST						
Fuel and Lubricant		6,249.00	6,973.00	7,782.00	8,684.00	9,691.00
Transportation		2,009.00	2,242.00	2,502.00	2,792.00	3,116.00
Sacks		536.00	598.00	667.00	744.00	830.00
Repairs and Maintenance		2,344.00	2,616.00	2,919.00	3,257.00	3,635.00
Call credit		335.00	374.00	417.00	465.00	519.00
Total Operating cost		11,473.00	12,803.00	14,287.00	15,942.00	17,791.00
OPERATING PROFIT		60,402.00	76,647.40	96,879.90	121,606.10	152,220.00
Interest on Loan		-	-	-	-	-
NET PROFIT		60,402.00	76,647.40	96,879.90	121,606.10	152,220.00

3.3. General Subject Transferred

- By applying various methods, the participants were introduced to the entrepreneurial competencies, market development and marketing, organisational management as well as financial record keeping skills using adult learning techniques and different concepts of participative training.
- Within the training period, participants experienced 10 exercises. 7 of these exercises were group-based exercises, which were independently moderated by group members; we assisted in the exercise only when it became necessary. After each group based exercise there was a feedback session, where the participants and the facilitator gave positive and negative comments about the outcome of their group work.
- During the training about 7 energizers were realized. Not all of these energizers are listed in the training program, since they are used whenever group dynamics require doing so.
- Each participant had at least a chance to lead the recap sessions the next morning which we captioned “CNN”. This was a confidence booster and catalyst to inspire active participation, as they had to prepare attractive ways of building a bridge to previous day’s content.
- In five groups, the participants practically experienced and prepared business financial records during the seminar. The content of the training guided them through the steps in preparing these.
- Participants were made to see the importance of belonging to an association and the building and blocks of an association. They accepted cooperation as the foundation for formidable associations or cooperatives.

3.4. Evaluation of Training

Participants evaluated their personal satisfaction with the seminar in respect of its overall effectiveness; facilitator’s performance, delivery methodology, learning organisation, and achievement of personal and training goals. It also evaluated the level of understanding and confidence in the ability to apply models thought, ie. financial records, marketing and pricing and costing among others. The evaluation process was anonymous in order that participants would feel comfortable at sharing feedback. The outcome of the evaluation is presented in the table that follows.

SECTION 1												
CRITERIA												
Performance of Facilitators										98		
Methodological approach (impact of experiential learning on learners)										15	85	
Learning from co-participants (during sessions, before and after sessions, during group work)										15	85	
Organisation of the training (starting on time, mix of practice and theory)										5	35	60
Training environment (training hall, ...)	5	5	10	40							40	
Meals (quality, punctuality, service, ...)										10	10	80
Achievement of course objectives										5	5	90
Achievement of personal goals										5	95	
SECTION 2												
	Not at All						Absolutely					
	-5	-4	-3	-2	-1	0	1	2	3	4	5	
How confident are you that you are ready to implement CEFE learning's										5	5	90
SECTION 3												
Which subject areas should be further strengthened in future trainings and would you like to attend them?												
More on Marketing	10											
Financial Management	5											
The calculations in the exercise were not clear to me. More exercises will help.	5											
Entrepreneurial Characteristics	5											
Business Management	10											
Pricing and Costing	10											
SECTION 4												
Your planned application of learned contents/Which target Area (s) do you want to make changes												
Marketing of services	90											
Record keeping	100											
Banking and savings	75											
Offer additional product/service lines	40											
Start new business	15											

3.6. Closing Ceremony

The closing ceremony was performed by SNV. The floor was opened to participants to express their views about how the training went whether good or bad. Key among the comments was: the training was very educative, participatory, lively and an eye opener. Again they expressed their gratitude to SNV and its partners for the opportunity. However they felt it would be useful to have this kind of training a few more times to consolidate their understanding and make them adept at the skills learnt.



The Course Prefect thanked the Facilitator and SNV on behalf of participants. Mr. Dramani Bukari of SNV was grateful to participants for their cooperation during the training and encouraged them to cooperate and work to ensure improved performance and sustainability of their businesses.

3.7. Conclusion

The assignment for which this report has been prepared focused on the delivery of business development training to five gari-processing cooperatives in the Asueyi gari processing enclave. Overall, 100 members of these cooperatives benefitted from the training which covered a number of models in business development including; entrepreneurial skills, organisational development, customer care, market development and basic financial statements. The profit and loss frameworks prepared on the basis of information provided by the groups showed that the four out of five groups (as Christian Mothers only offer milling services) processed 85.5 tonnes of gari in 2017 and is projected to produce about 125 tonnes in 2021. The corresponding net profit margins are found to be GHC301, 090 and GHC848, 376.85 respectively. This indicates a possible net rise in profit margins between 2017 and 2021 of about 181%. The outcomes of the post training evaluations as shown in section 3.4 shows that 95% of the participants have had their personal objectives on the training met while 90% of the participants believed that the overarching objectives of training have been met. On the whole, the training seminar has been very impactful although it would be useful to repeat such on a few more occasions in the future.

APPENDIX 1: LIST OF PARTICIPANTS

#	NAME	CONTACT	#	NAME	CONTACT
1	Abenaa Manu		44	Christiana Yeboaa	
2	Abigail Boatemaa	024 107 6928	45	Comfort	055 521 6636
3	Acka Lucy		46	Comfort Boateng	024 082 6603
4	Addae Dabie Bismark	020 351 6191	47	Daniella Yeboaa	
5	Adu Paul	024 168 7699	48	David Owusu	024 223 2294
6	Adubea Linda		49	Diata Ama	
7	Adwoa Tiwaa		50	Donkor Esi	
8	Afia Frimpomaa	026 443 1858	51	Elizabeth Takyiwaa	054 793 2723
9	Agartha Yeboaa		52	Faustina Sakyi	020 086 5405
10	Agnes Akosua Saa		53	Felicia Kosaa	054 657 7522
11	Agnes Yaa Anowa		54	Florence Asabea	
12	Agyeiwaa Grace	024 729 6856	55	Fodjour Joseph	054 783 9616
13	Akosua Akwaa	024 930 5418	56	Francis Kwadwo	024 988 6079
14	Akua Saah	020 117 0045	57	Frema Susana	
15	Ama Asamoah	024 522 1439	58	Gyimah Samuel	024 775 4151
16	Ama Takyi Akwa	024 210 7563	59	Haggah Anoa	024 859 9855
17	Ama Yeboah	024 580 3399	60	Hilda Ameyaa	
18	Amisaah Akua	024 674 8141	61	Janet Serwaa	020 331 0422
19	Amoakoa Joyce	024 240 4010	62	Josephine Boakyewaa	054 386 2723
20	Amponsah Florence	054 938 9957	63	Kate Adwoa	020 262 8020
21	Angress Asaa		64	Kofi Ameyaw	024 620 6228
22	Anowaa Rosina	024 783 3953	65	Kofi Owusu	024 855 4418
23	Antwiwaa Comfort	055 571 9606	66	Kofi Tawiah	054 791 7225
24	Asabea Florence		67	Kuwaa Naomi	
25	Asabia Mercy	054 301 5841	68	Kwadwo Boadu	024 988 6079
26	Asante Bernard	024 328 3757	69	Kwame Antwi	024 082 6603
27	Asantewaa Grace	054 169 2075	70	Kwame Boateng	054 173 9432
28	Atta Pokuaa		71	Kwame Effah Wiafe	020 855 7964
29	Atta Susana	020 995 8332	72	Kwame Takyi	024 606 1957
30	Augustina Amea	055 996 0279	73	Kyeremaah Sarah	054 941 0915
31	Augustina Yeboah		74	Kyeremaah Rose	
32	Boahemaa Adubea	055 649 4017	75	KyeremaaH Ama	
33	Boakyewaa Akosa	054 118 0078	76	Kyeremeh	027 873 7049
34	Charles Yeboah	024 367 9224	77	Margaret Amoah	024 959 6238
35	Christiana Amoah	024 611 4323	78	Margaret Anowa	024 959 6238
36	Ntehene Ebenezer	054 676 1595	79	Margaret Benewaa	024 184 9987
37	Owusu Ameyaw Dan	050 640 6895	80	Mary Ameyaa	
38	Christiana Faah	024 776 6737	81	Mary Faa	024 989 7329
39	Owusuwaa Kate	024 584 1623	82	Mary Pokuaa	024 544 2955
40	Patricia Takyi Akwaa		83	Mary Tiwaa	024 582 2528
41	Philip Nana Atobrah	024 967 6167	84	Mary Yeboah	050 696 9553
42	Pokuaa Georgina		85	Mr Atobrah	024 967 6167
43	Saa Akosua Agnes		86	Naomi Kyeremaa	

87	Sakyi David	024 384 1027	94	Takwiwaa Faustina	024 210 7563
88	Sampson Amponsah	024 186 8055	95	Theresa Afia	
89	Serwaa Akoto Priscilla	024 900 4029	96	Victoria Takwi Akwaa	054 922 5606
90	Serwaa Lydia	024 218 1090	97	Vivian Blankson	
91	Stephen Baffoe	024 331 6478	98	Yeboah Faustina	024 013 0137
92	Takwi Mathew	024 809 9746	99	Yeboah Joyce	
93	Takwiwaa Comfort	024 301 4929	100	Yeboah Kofi	024 035 2666

SUMMARY	
GENDER	NUMBER
MALE	26
FEMALE	74