



## Livestock and Irrigation Value Chains for Ethiopian Smallholders (LIVES) Project

# Basic Business Skills (BBS) Training of Trainers Training Report

West Gojam	May 21 – 23, 2014
North Gonder	May 28 – 30, 2014
Central Tigray	June 04 – 06, 2014
Eastern Tigray	June 11 – 13, 2014
South Wello	June 18 – 20, 2014

**By: Dereje Legesse-Agribusiness Expert**  
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## Background

### Background of the Training

Basic business skills (BBS) are very essential in value chain development. If Agribusiness operators along the chain lack the basic skills they face challenges in achieving efficiency and competitiveness in the business sector.

In LIVES operating Zones and Districts, those value actors involved in livestock and irrigated agriculture commodity lack basic business skills to manage & run successfully their businesses. These capacity gaps were identified and prioritized in the field already.

Accordingly, Zonal level BBS ToT training organized for partners & business operators (*Zone & District level Livestock/Irrigation Agency, Micro & Small Enterprises Office Or in Amhara Regional States renamed as Technical Vocational Enterprise Development Office, Cooperative Promotion/Marketing Office, Trade & investment offices & Privates involved in the business*). The training aim to support business operators actively participate in the development of gender responsive commodity value chains and help to understand basic business principles. The major topics of the training include business plan preparation, cash flow analysis, loan appraisal techniques and marketing problems & strategies.

### Objectives of the Training

The basic objective of the training was:

- Enhance trainees' BBS to fill major Agribusiness related gaps as identified and prioritized, in line with the local context.
- Understand Basic Business Concepts & train on the selected major topics: *business plan preparation, cash flow analysis, loan appraisal techniques & marketing problems & strategies*.
- Enhance participants' capacity to support operators in the project Zones and Districts to actively participate in the development of gender responsive commodity value chains.
- Discuss on real and gender disaggregated Business Cases and compiles Zone level data base. Cases will include business on commercialized production units, small scale input/service supply, processing and the newly introduced Small Scale Equipments.

### Place & Date of the Training

The BBS ToT Training organized from May 21 to June 20, 2014 for five (5) Zones in the Two Regions (Amhara & Tigray).

The specific place and date for the training:

Zone	Date
<b>West Gojam</b>	May 21 – 23, 2014
<b>North Gonder</b>	May 28 – 30, 2014
<b>Central Tigray</b>	June 04 – 06, 2014
<b>Eastern Tigray</b>	June 11 – 13, 2014
<b>South Wello</b>	June 18 – 20, 2014

## Participants of the Training

A total of 56 Trainees participated in the BBS ToT training in all LIVES Zones of Amhara & Tigray Regions. The Zonal level trainings include trainees from Zone & Districts. That includes Zone & District level Livestock/Irrigation Expert, Micro & Small Enterprises Team Leader/Officer or in Amhara Regional States renamed as Technical Vocational Enterprise Development Team Leader /Officer, Cooperative Promotion/Marketing Team Leader/Officer, Trade & investment offices and Privates involved in the business. Out of the total trainees, only 8 (14 %) were female participants.

A total 3- Days was allocated for the Training in each zone. The detailed list of participants with current position and contact addresses are annexed (Please look **Annex- 2**).

## **Training Process**

### Training Coordination

In almost all Zones, the training was took place at Zone/District level Knowledge Centers. Exceptions were at West Gojam and North Gonder where the training was took place at Amhara Regional Agricultural Research Institutes and Jantekel Hotel respectively. Coordination and facilitation tasks were easy by conducting the training at the Knowledge Centers. It also reduced training cost, strengthens the partnership, taken as a good example what LIVES is doing and introduced to the trainees for their next use.

All partners and business operators at Zonal and District level showed commitment and played active role by availing training venue, overhead projector and mobilizing trainees from their busy schedule (*Annual budget closing and input distribution*). LIVES Regional & Zonal staffs and Zonal & District level focal persons contributed a lot for the success of the training (*perfectly fit the planned time & budget*).

### Training Process and Mode of Interaction

The training started and completed as per the schedule. The trainer applied various participatory and adult oriented training methodologies: power point presentation; flip charts; group discussion and reflection; share experiences; group work and group presentations; questions/answers and discussions on presentations and group reflections on general issues (Please look **Annex- 1**).

The training program started with registration. All training participants were registered with detailed information. LIVES Zonal Focal Persons and Zonal Coordinators welcomed the participants and Dr. Ephrem Tesema, LIVES Gender Expert reminded all participants to look each and every part of the training from and with a gender lens. He also appreciated the training objective to compile gender disaggregated business profiles by ownership (*Private, Group and Cooperative/Union*) at District/Zone level.

Introduction of the training objectives made by the trainer (Mr. Dereje Legesse, LIVES Agribusiness Expert) then each participant introduced each other and put their expectations. A ground rules set with all consensus.

Before the main training topics discussed LIVES project introduced in general and the Agribusiness component particular. And each trainee filled the learning log: knowledge level before the training. The main training started by presenting a power point on the major topics: *business plan preparation, cash flow analysis, loan appraisal techniques & marketing problems & strategies*. Each presentation was followed by group work and group presentation for feedback and comments. There was a lot sharing among each other including formats like for business plan preparation in local language.

The next day started with a recap of the previous day. Before final, all the trainees developed an agreed action plan to cascade the training at District level and to give gender disaggregated business profile by ownership (*Private, Group and Cooperative/Union*) form their respective District/Zone.

LIVES Zonal Focal Persons and Zonal Coordinators made the closing remark. The training program end after each trainee filled the learning log: knowledge level after the training.

## Presentations and Discussions

### Presenatation: Main idea on the major topics

The training organized to cove FOUR major topics and a general overwie of LIVES project and the Agribusiness component. The following topics were presented in the training:

**LIVES /Agribusiness** : LIVES project in General and the Agribusiness Component particularly. This was made inorder to create commen understanding among trainees and to make sure the subsequent discussion and practical business cases goes inline with LIVES selected commodities along the value chain.

Befor starting the training, each trainees filled the learning log (*their knowledge level before the training*). Then the training started with a power point presentation on the major topics.

**Business Plan Preparation – Part I:** Presentation made on asking and explaining what is business plan. Then detailed on business plan preparation uide focusining on the major business plan components & steps. There were a questions and discussion and reflection session on the current practice in the Zone/District by both Cooperative Promotion and Micro & Small Enterprise Offices.

**Business Plan Preparation – Part II:** the 2<sup>nd</sup> part focusedi on Livestock & Irrigated Agriculture Businesses in LIVES context (*Specific to the Region & Zone selected commodities*). Then a questions and discussion followed by reflection on the current practice.

**Cash Flow Analysis:** the presenation facused on two main sub-topics how to calcualte cost & price of the business. LIVES experiance on cash flow on selected commodities of Dairy, Poultry & Bee keeping given some assumptions. Questions, discussion and reflection on the current practice made by participants.

**Loan Appraisal Techniques:** the presentation focused on concepts of lender & borrower, the basic appraisal techniques (*Economic, Cash Flow, Balance sheet items*) and loan processing steps & assessment (*Loan application, Loan appraisal, Loan Disbursement*). Questions, discussion and reflection on the current practice made by both Cooperative Promotion and Micro & Small Enterprise Offices.

**Marketing Problems & Strategies:** presentation made on major market problems faced by micro & small enterprises (MSE), since LIVES project targeted businesses are not exceptions. Market strategies focused on the related problems: *Product, Price, Sales, Promotion, Competition, Marketing Knowledge, Retailing, Finance & Raw Material*.

### Summary of Discussions

There was a live discussion in the group exercise and presentation. The first group work was given on Business Plan Preparation specific on LIVES commodities in the respective Zone. Following these, the second group work given on the cash flow preparation. Before each group work, there was a presentation on the specific topic. Instruction was given in each group assignment: to select secretary and chairperson, understand the assignment very well and report back to the plenary on flip charts.

- Each group presented on a flip chart by representative and commented by others. All the plenary presentations and discussions were constructive and the key points taken are:
- The group work modified based on comments, questions and discussion by participants and trainer.
- There was a lot sharing among each other including formats like for business plan preparation in local language.
- In each Zone, two business plans were prepared in the process that reflects the local situation.

### **Analysis and key insights**

Different techniques used to capture the trainees' feedback on the training content and process. Reflection/recap sessions, learning logs, reflection notes of trainees and flip chart results. Accordingly the followings are summary of the key take home knowledge and skills that the trainees gained:

- Understood LIVES as a project, the Agribusiness supports and Value chain concept.
- Basic ingredients of a Great Business Plan and Business Plan preparation guide: *components & steps*.
- Majority of the trainees appreciated the group exercise that helped them to know and better understood the key steps in business plan preparation and how to prepare a cash flow.
- Understood the cost oriented pricing techniques and set the final price. Cost calculation.
- The analytical tools used to assess feasibility & profitability of the business.
- Concept of Lender & Borrower.
- Loan processing steps: Loan Application → Appraisal decisions (*Reject OR Approve*) → If Approved, Signing of Loan Agreement → Loan Disbursement.
- Loan Appraisal techniques and what key points considered by lenders and the risk factors they calculate.
- Understood marketing problem with respect to ***Product, Price, Sales, Promotion, Competition, Marketing Knowledge, Retailing, Finance & Raw Material***. Able to give strategic solutions following: Actual Problem → Required Action → Responsible Actor.

The key learning is also summarized based on the learning logs (*the trainees' knowledge level before & after the training*) in all Zones (Please refer **Annex-3**).

## Next steps/Follow up action plans

To enhance the process of learning initiated during the training program a follow up action plans were developed by all participants in all the training Zones. The key points included in the action plans are:

- How to organize a gender disaggregated businesses by ownership.
- When to cascade the BBS training at next level based on the knowledge and skills gained from the training?
- Who will be the target participant in the next BBS training?
- What kind of follow up support they would need and from whom?

Action plan developed on both on Gender disaggregated Businesses data by ownership and cascading the ToT training to the next level (Please refer **Annex-4**).

## Annex 1- Training Schedule

### DAY - I

- 09:00 Introduction
- Registration
  - Welcoming the participants
  - Introduction of the training – Objectives
  - Introduction of participants and their expectations
  - Ground Rules
- 09:30 LIVES /Agribusiness
- LIVES in General
  - Agribusiness Component
- 10:00 Coffee/ Tea
- 10:30 Business Plan Preparation (1)
- Learning log : knowledge level BEFORE the training
  - What is Business Plan?
  - Preparation Guide: *Major Components & Steps*
  - Questions and Discussion – reflecting on the current practice
- 12:30 Lunch
- 14:00 Business Plan Preparation (2)
- Livestock & Irrigated Agriculture Businesses
  - In LIVES context
  - Questions and Discussion – reflecting on the current practice
- 15:00 Coffee/ Tea
- 15:30 Group Work - 1
- On Business Plan Preparation (*LIVES Commodity*)
  - Presentations by the Group
  - Questions and Discussion
- 17:00 End

### DAY - II

- 09:00 Recap
- Recap of Day - I
  - Agenda of the Day
- 09:30 Cash Flow Analysis
- Cost & Price Calculation
  - Cash Flow: LIVES experience
  - Questions and Discussion – reflecting on the current practice
- 10:00 Coffee/ Tea



10:30 Group Work - 2

- On Cash Flow Analysis
- Presentations by the Group
- Questions and Discussion

12:30 Lunch

14:00 Loan Appraisal Techniques

- The Techniques (*Economic, Cash Flow, Balance sheet items*)
- Loan Processing and Assessment (*Loan application, Loan appraisal, Loan Disbursement*)
- Questions and Discussion – reflecting on the current practice

15:00 Coffee/ Tea

15:30 Group Work - 3

- On Loan Appraisal Techniques
- Questions and Discussion

17:00 End

### **DAY – III**

09:00 Recap

- Recap of Day - II
- Agenda of the Day

09:30 Marketing Problems & Strategies

- Marketing Problems
- Marketing Strategies

10:00 Coffee/Tea

10:30 Action Planning and Conclusions

- Action Plan to cascade the Training

11:30 Final

- Learning log : knowledge level AFTER the training
- Closing Remarks

End

## Annex 2- BBS ToT Training Participants

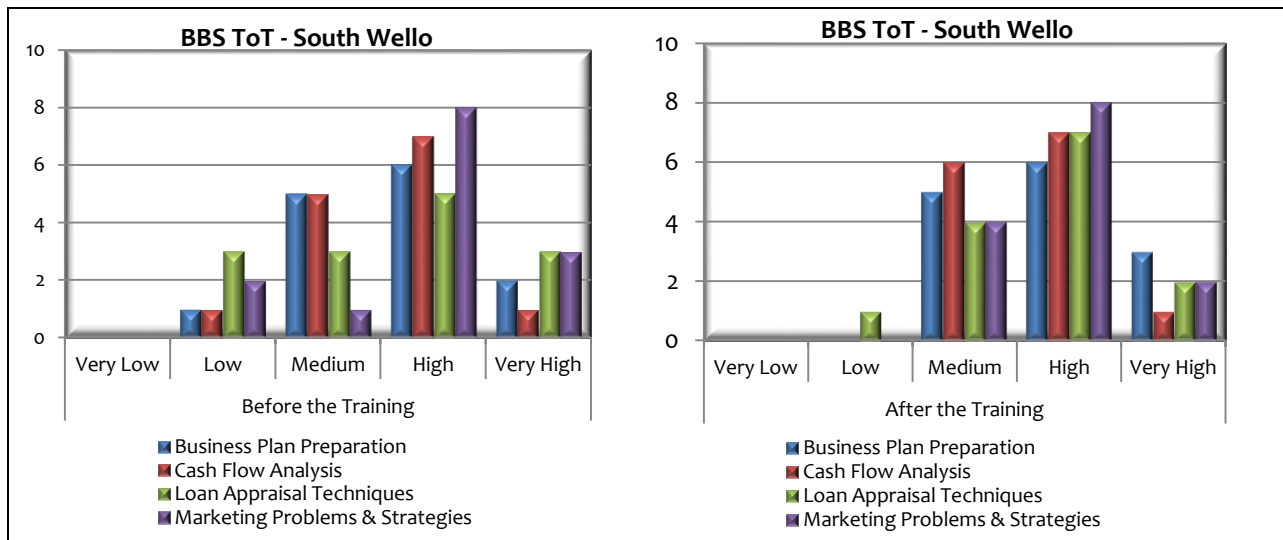
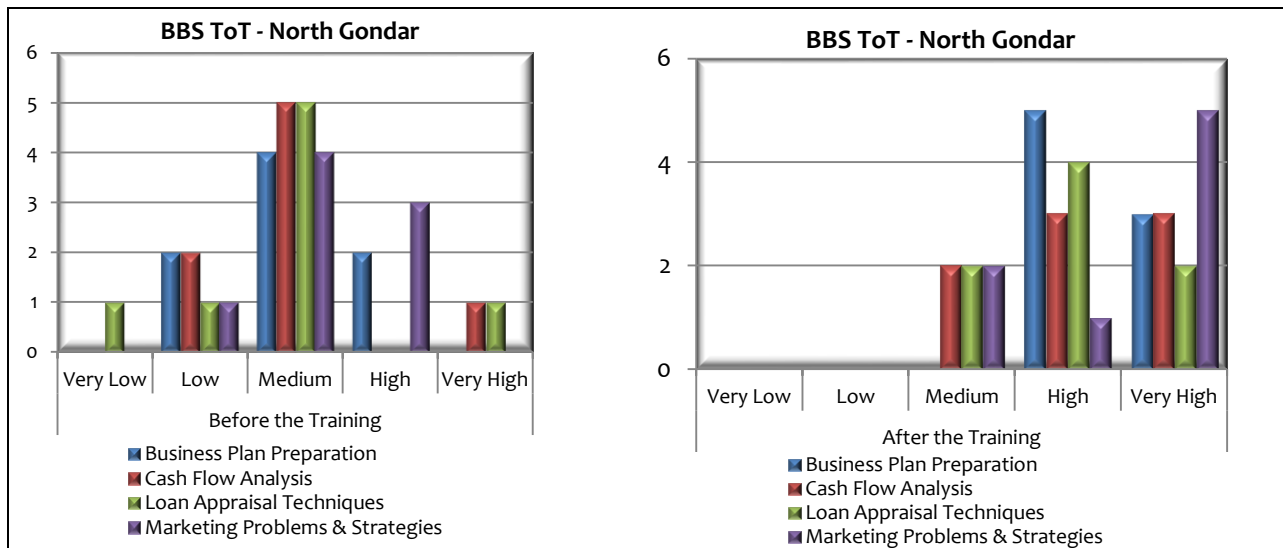
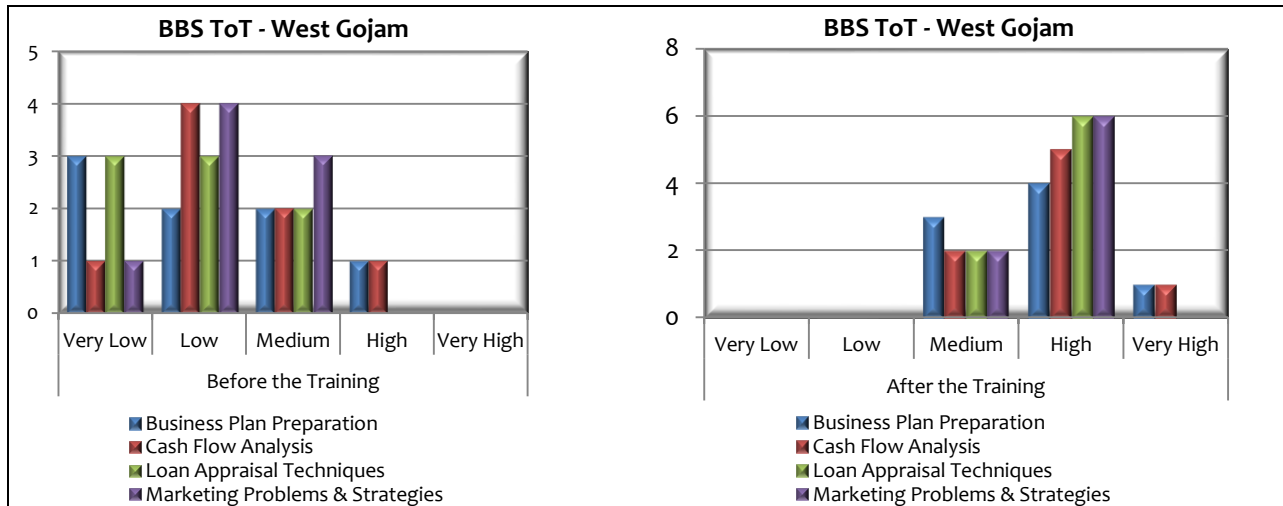
Participants Summary	
Total Female	8
Total Male	48
Overall	56

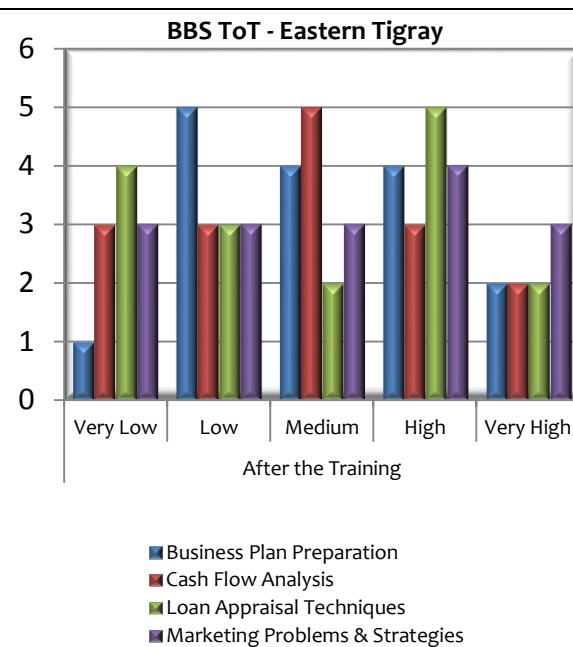
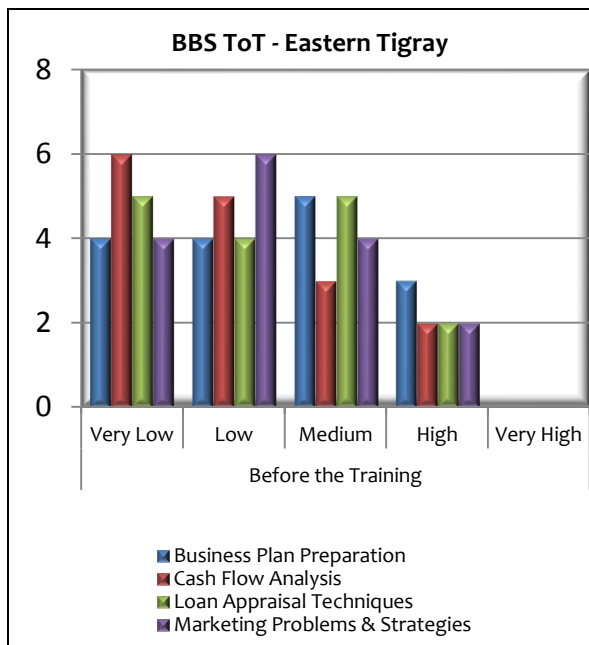
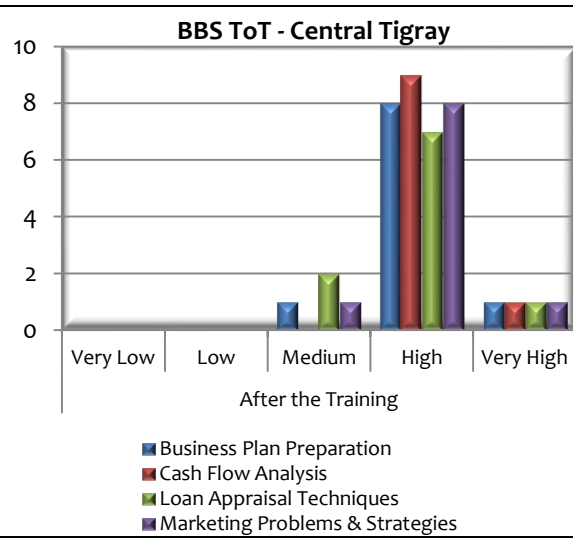
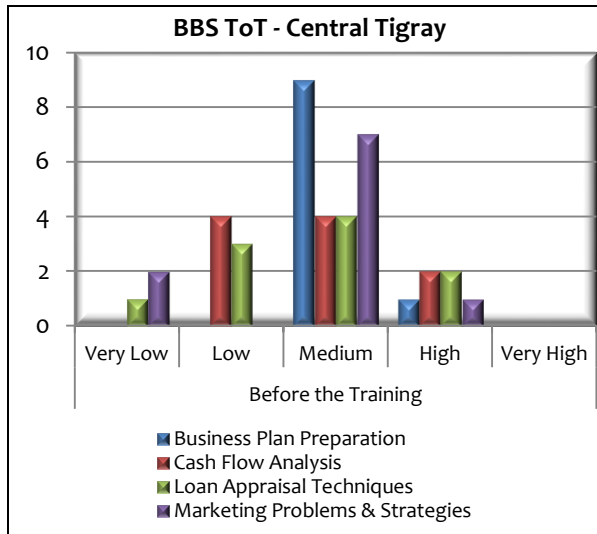
No	Zone	Name	F/M	Position	Telephone
1	W. Gojam	Yalganesh Mulatu	F	Zone Cooperative Management Officer	+251 918 710 618
2	W. Gojam	Dr. Seifu Getachew	M	Zone Agr'l Dep't-Livestock Agency	+251 932 852 181
3	W. Gojam	Belay Dikie	M	Zone TVE Dev't Office - Urban Agr'l Officer	+251 921 284 387
4	W. Gojam	Muluken Dagneu	M	Woreda Coop. Management Officer	+251 911 924 892
5	W. Gojam	Solomon Gebreyesus	M	Woreda Technical, Vocational Enterprise (TVE) Dev't Office - Urban Agr'l Officer	+251 918 747 634
6	W. Gojam	Adamu Demisew	M	Woreda Coop. Management Officer	+251 918 053 602
7	W. Gojam	Yikeber Shiferaw	M	Woreda TVE Dev't Office - Construction Support Officer	+251 9135 466 262
8	W. Gojam	Gedefaw Molla	M	Woreda TVE Dev't Office – Trade & Service Officer	+251 918 574 464
9	N. Gondar	Fantahun Workeye	F	Zone Coop. – Team Leader	+251 918 789 065
10	N. Gondar	Zemenu Bazezew	M	Zone TVE Dev't Office – Agro Processing Officer	+251 918 786 361
11	N. Gondar	Abebech Getahun	M	Woreda TVE Dev't Office - Urban Agr'l Officer	+251 918 036 168
12	N. Gondar	Eshete Malede	M	Woreda Coop. Job Creation Team Leader	+251 918 806 240
13	N. Gondar	Kibret Messfin	M	Woreda Job Creation Team Leader	+251 918 732 254
14	N. Gondar	Tesfaw Tesemma	M	Woreda Coop. – Extention Officer	+251 918 729 004
15	N. Gondar	Sosina Bezie	F	Woreda TVE Dev't Office - Market Linkage Officer	+251 918 734 411

16	N. Gondar	Asfafaw Desalegn	M	Woreda Coop. Team Leader	+251 918 803 594
17	C. Tigray	Teklegiorgis Assefa	M	Zone Economic Advisor & Livestock Expert (Focal Person)	+251 912 804 806
18	C. Tigray	Tewodros Hailu	M	Zone Irrigation Agronomist & Cooperative Expert	+251 914 788 225
19	C. Tigray	Kidane Zewde	M	Woreda MSE – Trade & Service Officer	+251 914 132 238
20	C. Tigray	Temesgen Mesele	M	Woreda Coop. Expert	+251 914 190 431
21	C. Tigray	K/Mariam Shishay	M	Woreda MSE - Urban Agr'l Officer	+251 914 175 274
22	C. Tigray	Almaz Abrha	F	Axum Town MSE – Urban Agr'l Expert	+251 914 743 642
23	C. Tigray	Barha Amara	F	Woreda Coop. Expert	+251 914 787 694
24	C. Tigray	Berhe Alemayehu	M	Woreda Savings & Credit (HABP) Accountant	+251 914 029 663
25	C. Tigray	Mebrahtu W/Hawaria	M	Woreda Coop. Marketing Officer	+251 914 259 093
26	C. Tigray	Bahta Desta	M	Woreda Coop. Marketing Management	+251 914 763 231
27	E. Tigray	Ataklti Arefe	M	Zone Economic Advisor & Livestock Expert (Focal Person)	+251 914 114 501
28	E. Tigray	Hagos G/Selassie	M	Adigrat Town MSE – Urban Agr'l Expert	+251 932 035 252
29	E. Tigray	H/Melekot Mebratu	M	Woreda Cooperative Promoter	+251 914 537 259
30	E. Tigray	Mezgebe G/Rufael	M	Woreda MSE Coordinator	+251 914 215 854
31	E. Tigray	Tsegay Haylay	M	Woreda MSE Expert	+251 914 784 451
32	E. Tigray	Girmay Assefa	M	Woreda MSE Expert	+251 932 041 057
33	E. Tigray	Asfaw G/Egziabher	M	Woreda Savings & Credit (HABP) Accountant	+251 924 214 313
34	E. Tigray	G/Medhin Berhane	M	Woreda Cooperative, Livestock Expert	+251 914 182 802
35	E. Tigray	Aster Hadgu	F	Woreda Agr'l TVET Teacher	+251 914 111 110
36	E. Tigray	B-Edemariam Negash	M	Woreda MSE - Market Dev't Officer	+251 914 127 366

37	E.Tigray	Berhanu Aberha	M	Woreda Cooperative Expert	+251 914 571 009
38	E.Tigray	G/Kiros G/Selame	M	Woreda Livestock Expert	+251 914 047 120
39	E.Tigray	Dr. Medhanye Tekle	M	Wukro - Vet. Service (Private)	+251 914 047 120
40	E.Tigray	Dr. Abrha Teklay	M	Mekelle - Vet. Service Manager (Private)	+251 914 234 837
41	E.Tigray	Goitom Tesfaye	M	Mekelle - Dairy Producers Manger (Private)	+251 914 004 166
42	E.Tigray	Birhanu Gebere	M	Mekelle - Dairy Producer (Private)	+251 914 090 945
43	S.Wello	Ali Tegegne	M	Zone Livestock Res. Dev't Coordinator (Focal Person)	+251 914 602 227
44	S.Wello	Andualem Gebere	M	Zone Horticulture & IWM Process Owner	+251 911 536 921
45	S.Wello	Nigist Mekonnen	F	Zone TVE Dev't Office – Knowledge & Skill Promotion Officer	+251 914 718 241
46	S.Wello	Girma Hailu	M	Dessie Town Zone - Cooperative Promotion Coordinator	+251 914 601 083
47	S.Wello	Wosen Teferi	M	Woreda Marketing & Information Analyst	+251 914 714 766
48	S.Wello	Hussien Seid	M	Woreda Cooperative Promotion - Coordinator	+251 914 739 527
49	S.Wello	Moges Genzeb	M	Woreda Livestock Res. Dev't Expert	+251 922 895 090
50	S.Wello	Demekt Teshome	M	Woreda Cooperative Worker	+251 914 738 072
51	S.Wello	Desalegn Getahun	M	Woreda Urban Agr'l Expert	+251 920 186 465
52	S.Wello	Endris Mohammed	M	Woreda Cooperative Promoter	+251 912 476 889
53	S.Wello	Yimer Endris	M	Woreda Cooperative Promotion - Coordinator	+251 920 482 664
54	S.Wello	Takele Fiseha	M	Woreda TVE Dev't Office – Urban Agr'l officer	+251 910 355 250
55	S.Wello	Aba Tesfa G/Silassie	M	Haik - Haik Monastery Agr Head (Private)	+251 921 536 921
56	S.Wello	Tigist Ayalew	F	Dessie - KMI Farm (Private)	+251 910 448 605

**Annex 3- Knowledge Level: Before & After the Training in all 5-Zones**





## Annex 4 - Action Plans

### Action Plan-1: Data on Gender disaggregated Businesses by ownership

Only Businesses focused on LIVES selected commodities.

Zone Level	Ownership	Sex		Remarks
		Male	Female	
The data will be compiled at <b>Zone level</b> .	Cooperative / Union			All acknowledged that they have the data (one way or the other) and promised to avail <b>maximum within 2-weeks</b> .
	Groups			
	Privates			

### Action Plan-2: Cascading the ToT training to the next level.

Action plan to cascade the ToT training to the next level.

District	When??	Participants	Required Support by . . .	Remarks
All agreed the next training will conduct at <b>District level</b> .	All suggested to conduct the training in <b>August/September</b> .	<ul style="list-style-type: none"> <li>- District Agr'l Head</li> <li>- Coop. Heads</li> <li>- MSE Heads</li> <li>- MFI Branch Mgr. &amp; Loan Officer</li> <li>- Livestock Process Owner</li> <li>- Irrigation Process Owner</li> <li>- MSE Extension Agent</li> <li>- Marketing Experts [Coop. &amp; MSE]</li> <li>- Coop. Livestock &amp; Irrigation Expert</li> <li>- One-Stop Service Staffs</li> </ul>	<p><b>By LIVES:</b></p> <ul style="list-style-type: none"> <li>- The training material (<i>power point</i>) translated in local language.</li> <li>- Facilitation support.</li> <li>-</li> </ul>	All raised budget could be main constraint, but will try to allocate some from Region/Zone through LIVES Zonal Focal Persons.