



**Training Resources for Small Enterprise Development  
from the Community of SEEP Network Agencies**

**Published by The Small Enterprise Education and Promotion  
(SEEP) Network**

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## HOW TO USE THIS BOOK

This directory was compiled to facilitate the Small Enterprise Education and Promotion (SEEP) Network agencies' access to the training materials that each has developed and finds useful in small enterprise development projects. In the overview, we will clarify our objectives and rationale for creating the directory. But first, some guidelines for finding and using the information included here:

### Locating information in this directory:

1. Publications are divided into three sections: those that deal primarily with *business management*, those that deal primarily with *credit management* and those that concentrate on *group building and training of trainers*. There is a great deal of cross-over, so frequently a publication that deals primarily with small business management will also include credit information. This will be indicated in the description.
2. Within each section, publications are arranged alphabetically by the title of the publication.
3. If you are trying to locate a material by its publisher, refer to the first index (page D-1). There are additional indices in the D Section to help you locate materials by a variety of criteria and uses.

### Understanding information for each entry:

1. Each training material is covered by a 2-page description.
2. To the right of the title and publisher of the book, is information about gaining access to the material (see following section).
3. Each entry contains a narrative describing the contents and methodology of the training material. We have attempted to be both thorough and concise in describing the contents. In the section on methodology, we have included information about: a) the methodology *described in* the material (i.e., a participatory approach, a community banking model, etc.); as well as b) the methodology *used by the authors* within the training material itself (i.e., use of graphics and line drawings to facilitate work with illiterate groups, etc.).
4. The section on adaptability includes some comments on the types of adaptations users might consider to make this material more suitable in their own contexts. It also includes comments related to constraints to adaptation.
5. In the upper right-hand corner of the second page for each entry is a 4-part box with graphic symbols. Refer to page iii for a guide to these symbols.

6. Each entry contains a chart with 3 sections on its second page. This chart is intended to provide a visual image of what the material can and cannot be used for, what it does and does not contain. Boxes that are blackened in provide information about use and contents. Please note, however, that in choosing which boxes to blacken, we are attempting to convey the overall intent or design of the material. That is, where we have blackened in 'client training' instead of 'staff training,' we are indicating that it is *better suited* for client training. In many cases, however, with minor adaptations or in different cultural settings its use would be modified.

In the chart, the section entitled 'Notes' contains information about the countries or regions in which the material was developed or fieldtested. This section also contains information about the commonalities between or links to other member agencies' materials. We include this information because there is already a significant amount of sharing and building on ideas and approaches between agencies.

### **Gaining access to materials:**

1. One of the criteria for inclusion in this directory was that the material would be accessible to those who wrote to the publisher or distributor for it. Please note, however, that not all of the materials take the form of printed, published books. The form in which they are available is indicated on the first page of the entry in the section designated 'Format.' Some are photocopied sheets stapled together, others are photocopied sheets in a report binder with a vinyl cover. Agencies have indicated that they would be willing to fulfill requests and copy materials that are not published books.
2. We have tried to gather as much information about prices of materials as possible. Where we were unable to gather the information, we have suggested that you contact the distributor for exact price information.
3. Please note, also, that the publisher is not always the distributor, and that some of the materials can be acquired from more than one source. Check the area designated 'Available from' for addresses and telephone/fax numbers of distributors.

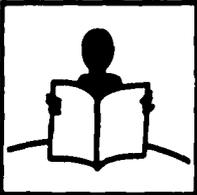
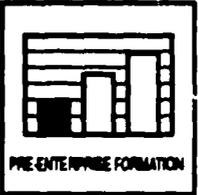
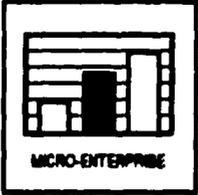
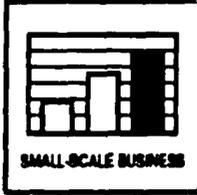
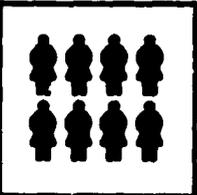
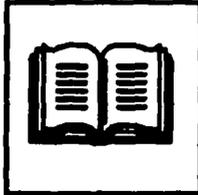
### **Keeping current on the availability of training resources for small enterprise development:**

We decided to publish this in loose-leaf binder form so that you can continue to add information about available materials. We hope to be able to send updates periodically, and would like to know if you would find this useful.

The final page of this directory contains a form for you to fill out and return to us. This form will function as a cover sheet for sending us any new publication that you develop for inclusion in inserts to this directory. It also includes space for you to comment on the format and content of this book. Your feedback will be much appreciated!

## Guide to symbols in 4-part box for each entry

Each quadrant in the four-part box contains images that represent different elements of the material. Below is a guide to these images:

<p style="text-align: center;"><b>Upper left-hand box</b></p> <div style="display: flex; flex-direction: column; align-items: center;"> <div style="display: flex; align-items: center; margin-bottom: 20px;">  <div style="margin-left: 10px;"> <p>The material is self-instructional or an operational manual</p> </div> </div> <div style="display: flex; align-items: center;">  <div style="margin-left: 10px;"> <p>The material is designed for use in a workshop setting</p> </div> </div> </div>	<p style="text-align: center;"><b>Upper right-hand box</b></p> <div style="display: flex; flex-direction: column; align-items: center;"> <div style="display: flex; align-items: center; margin-bottom: 20px;">  <div style="margin-left: 10px;"> <p>The material is designed for use with groups/individuals with little or no business experience</p> </div> </div> <div style="display: flex; justify-content: space-around; width: 100%;"> <div style="display: flex; align-items: center; margin-bottom: 20px;">  <div style="margin-left: 10px;"> <p>The material is designed for use with micro-enterprise groups or individuals</p> </div> </div> <div style="display: flex; align-items: center; margin-bottom: 20px;">  <div style="margin-left: 10px;"> <p>The material is designed for use with groups/individuals engaged in small/medium-sized enterprises</p> </div> </div> </div> </div>
<p style="text-align: center;"><b>Lower left-hand box</b></p> <div style="display: flex; flex-direction: column; align-items: center;"> <div style="display: flex; align-items: center; margin-bottom: 20px;">  <div style="margin-left: 10px;"> <p>The material is designed for use with women's groups</p> </div> </div> <div style="display: flex; align-items: center;">  <div style="margin-left: 10px;"> <p>The material is designed for use with illiterate or newly literate groups</p> </div> </div> </div>	<p style="text-align: center;"><b>Lower right-hand box</b></p> <div style="display: flex; flex-direction: column; align-items: center;"> <div style="display: flex; align-items: center; margin-bottom: 20px;">  <div style="margin-left: 10px;"> <p>The material is in written form</p> </div> </div> <div style="display: flex; justify-content: space-around; width: 100%;"> <div style="display: flex; align-items: center; margin-bottom: 20px;">  <div style="margin-left: 10px;"> <p>The material is a video</p> </div> </div> <div style="display: flex; align-items: center; margin-bottom: 20px;">  <div style="margin-left: 10px;"> <p>The material is designed for use on a computer</p> </div> </div> </div> </div>

## **AN OVERVIEW**

### **Introduction:**

This directory of training resources that member agencies of the Small Enterprise Education and Promotion (SEEP) Network have developed and use in their programs has several objectives:

1. To encourage sharing of training materials and training approaches between organizations involved in similar endeavors;
2. To reduce duplication of effort and the amount of time that agencies spend in searching for or creating training materials;
3. To provide, for all users of this directory, a sense of the gaps that currently exist in types of training materials that member agencies are developing.

Below are some general comments about the strategies, approaches and trends in training for small enterprise development that emerge from a review of the training materials.

### **Collaboration with diversity:**

Training project managers, extension staff, entrepreneurs and fledgling entrepreneurs working in Third World small enterprise development and credit programs is a challenge faced by all of those who contributed material to this directory. The picture that emerges from reviewing the training materials is that diverse approaches and strategies are being employed to respond to the challenge. At the same time, there is a significant amount of replication and adaptation, with models being created and modified, and knowledge being shared and expanded.

Thirty-four materials were reviewed for this directory. The two major rubrics under which we considered all but 3 of the materials were credit management and business management. The chart on the following page illustrates the distribution of some of the areas of emphasis in the materials.

	<b>Business management</b>	<b>Credit management</b>
	<b>No. of materials</b>	<b>No. of materials</b>
Designed for workshop setting	10	7
Designed as operational or self-instructional	7	7
Oriented toward women and/or illiterate groups	5	5
<b>Geared toward:</b>		
Pre-entrepreneurs	5	4
Micro-entrepreneurs	9	9
Small or medium-sized business	7	3
<b>Geared toward:</b>		
Individuals	5	4
Groups	11	11

As one can discern, there is a fairly even breakdown between those manuals that are oriented toward workshop settings or group training and those that are oriented toward self-instruction or use as an operational manual. Likewise, there are similarities between the numbers in both categories that cater to the needs of women and illiterate or newly literate groups (these tended to occur in tandem). Readers interested in materials for the micro-enterprise level will find 18 of these, evenly divided between categories of business and credit management, 10 materials for small and mid-sized business levels (of which only 3 are in the credit section), and 9 for pre-entrepreneurs. Finally, there is a definite concentration on designing training and programs to reach groups. While these may not always be collective enterprises, there is an emphasis on formation of solidarity groups or other kinds of associations that provide a community of support as well as, in the case of credit extension, pressure.

The review demonstrated that a fair amount of sharing of approaches and models seems to be taking place.

- \* Over half of the manuals on credit extension describe group-oriented, community-based approaches, relying either on the community/village banking model or the solidarity group model.
- \* OEF International's methodology, emphasizing participatory methods which build self-confidence, decision-making and basic business skills, is adapted in Save the Children's material on savings groups and CARE utilizes a marketing board game in its Asian SEAD Workshop: Facilitator's Manual similar to the one presented in OEF's marketing handbook.
- \* Basic steps in organizing participatory workshops for entrepreneurs and trainers of entrepreneurs — facilitator preparation, development of a training agenda, warm-up activities, developing questions to stimulate discussion — are described in materials by CARE, the Trickle-Up Program, OEF International, Save the Children, Freedom from Hunger, Pan American Development Foundation (PADF), and World Education in this directory. In some, a concise background to the theory of non-formal education approaches is also provided.

- \* ACCION's methodology, described in *An Operational Guide for Micro-enterprise Projects*, is adapted in MEDA's *Small Business Development Program Operation Manual*.
- \* ATI's *Manual for Commercial Analysis of Small-Scale Projects* becomes the basis for the computer applications developed in CARE's *Computer Analysis of Small-Scale Production Projects*. The approach of the ATI manual is available, as well, in the videotape, *Loan Appraisal Techniques*, featuring the author of the manual, Henry Jackelen, discussing many of the techniques and principles from the book.
- \* Finally, at least 11 of the manuals contain guides to undertaking standard financial analysis — cash flow, break-even, profit/loss statements, balance sheets, sensitivity analysis — utilizing "fill-in-the-blank" forms, examples from hypothetical rural and urban businesses, and a variety of formulae and approaches.

### **Training methodologies:**

There is a noticeable trend toward employing participatory and experiential methodologies in the materials designed for workshop settings. A wide range of techniques (case studies, board games, site visits, role plays, poster stories, sociodramas, and simulations) are employed and described to build skills in problem-solving, goal setting, group management, performing needs assessments and raising awareness about business management issues such as marketing and profitability. An occasional 'lecturette' appears in some materials, but generally within a participatory framework.

However, when financial record-keeping, financial management and/or financial analysis is introduced — particularly when these are geared toward advanced micro-entrepreneurs or small to medium-sized businesses — the methodology employed tends to be more traditional. The manuals that deal with these topics are, for the most part, self-instructional or operational, and the training material concentrates on taking the user through a standard step-by-step process. These are occasionally supplemented by case studies or examples, but rarely are they accompanied by any participatory or experiential activities.

### **What comes next? - Ideas for additional training information:**

The 34 materials contained and reviewed in this directory represent only a fraction of the training materials available for small enterprise development work, yet their coverage of topics is broad.

The areas which received little attention in the training materials submitted for this directory include the following:

There was little documented about how to do a training needs analysis by gathering information from the community or potential participants, even in the materials oriented toward training of trainers. Some manuals contain brief descriptions of the process that the technical assistance organization used to determine that a certain training modality was required. But there were few participatory, action-oriented training ses-

sions or even step-by-step instructions for creating training approaches and content to match client-identified needs.

In spite of the attention given in reports and studies of SED and credit programs to the issue of cost recovery as it relates to training, there was little available that described a step-by-step approach to incorporating cost-recovery strategies. More practical information about "how-to-do" this, from agencies that have learned lessons about cost recovery, would be very valuable.

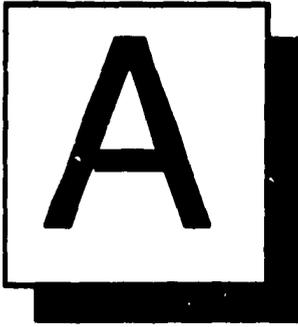
Virtually no manuals were received, in response to SEEP's request, that dealt with forming businesses around and commercialization of specific industries (i.e., palm oil processing businesses, bakeries, etc.). The closest example of an industry-specific manual would be *Manuel de Formation des Paysans (CARE)* which describes a training workshop for farmers in Togo. The failure to receive materials of this type may have been due, in part, to the fact that industry-specific manuals tend more to be developed "on-the-spot," in local languages and in response to specific technical capabilities and markets.

There seemed to be a lack of training oriented toward values clarification, with the exception of those materials that were designed for women's groups. This is noteworthy, in particular, in light of the roles that extension agents sometimes acquire in the process of credit extension. The importance of understanding values and how these affect one's perceptions of people's abilities and needs would seem an appropriate skill for an individual charged with making the kinds of decisions that promoters and extension agents need to make in loan programs.

Finally, while the materials, considered as a whole, represent a significant advancement in recognizing and expanding the roles of women in business and credit programs, several persist in adopting a tone or utilizing language that effectively excludes women. One manual states, at its outset, that it acknowledges women's participation, but will use all male pronouns. In several others, women fail to appear in any of the examples or case studies, or in any of the references to extension workers or clients. Whether this is a result of language choice (i.e., are these agencies including women in their programs, and simply failing to include them in their manuals?), or whether it reveals a continuing inability to design programs that are inclusive is difficult to ascertain.

### **Prospects for the future:**

Approaches to small enterprise development and credit extension will continue to evolve, as will the training materials that reflect the types of activities being implemented. It is our hope that this directory provides some sense of the 'state of the art,' at least amongst member agencies, and that it will contribute to continued exchange and sharing of training materials and approaches amongst organizations involved in small enterprise development.



## **TRAINING RESOURCES FOR BUSINESS MANAGEMENT**

### **Introduction**

The training materials in this section represent a variety of approaches and frameworks for building skills and capabilities in financial analysis and financial management, marketing and feasibility studies, business planning, project management, and monitoring and evaluation. They offer, as well, methodologies and materials suited to a diverse client group, ranging from collective enterprises composed of primarily illiterate or newly literate community members with no business experience to individual small or medium-sized manufacturing businesses run by experienced entrepreneurs.

Developing skills in analysis and problem-solving is a theme that runs throughout the manuals in this section. Methodologies for building these skills in relation to financial management and forecasting are described, as are methodologies for employing these skills to improve group dynamics and service delivery. The methodologies employed range from those that are participatory and experiential to step-by-step instructions for collecting and analyzing data. There is a mix in the manuals of those that are designed for use as operational or self-instructional materials, and those that provide information in a workshop context.

While this section concentrates on business management, several of the manuals also include sections that deal with the need for and delivery of loans. The manuals produced by CARE, PADF, ACCION, and MEDA all include sections pertinent to credit delivery. They are included in this section because they also contain a significant amount of information about other business management issues. They represent the tendency, documented in various reports and studies of small enterprise development training, to mix credit with other forms of financial and non-financial technical assistance.

**APARTANDO  
LAS OVEJAS DE  
LOS CABROS:  
UN MANUAL  
PARA ANALIZAR  
SUS ESTADOS  
FINANCIEROS**

*Published by:  
Pan American Development  
Foundation (PADF)*

**Author:** Asociacion Nacional de Industriales de Honduras

**Available from:**  
Pan American Development Foundation  
1889 F Street, NW  
Washington, D.C. 20006 USA

**Telephone:** 202-458-3969 **Fax:** 202-458-6316

**Contact person:** Lewis Townsend

**Number of pages:** 145pp. **Publication date:** 1986

**Languages:** Spanish

**Price:** US\$8.70

**Format:** Spiral-bound book

## **Description**

Written as a guide or reference manual for owners of small businesses, the first two sections of this book describe how to read and create balance sheets and profit and loss statements. Detailed explanations and formulae, demonstrating why these are important and how they can be used for financial analysis, are also provided.

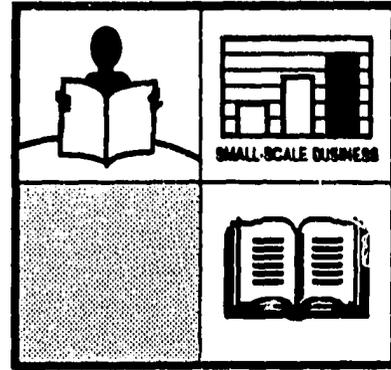
A section on sources of financing for businesses follows, which delineates the advantages and disadvantages of securing credit from banks, suppliers, existing creditors, and individuals. This section discusses the way in which an analysis of one's financial statements can reveal hidden assets that can be used as working capital in lieu of borrowing.

Finally, the format for, elements and analysis of a projected and actual monthly income/expense budget are presented.

## **Methodology**

The manual is self-instructional. In addition to step-by-step instructions, the concept of creating and analyzing financial statements is conveyed through use of the example of a shoe manufacturer. The example runs throughout the text and is used whenever a new concept is introduced. Examples of other businesses are also used in the presentation of various analytical tools.

To test understanding, the authors created a detailed financial 'snapshot' of two enterprises — the shoe manufacturer and a manufacturer of building materials — from which readers must extract information and respond to questions about the financial situation of the two examples.



## Adaptability

The formats presented in the text are standard for financial statements and income/expense budgets. While these can be used for any size business, the work required to create these statements on a monthly basis, and the type of analysis suggested, would be most appropriate for small or medium scale businesses.

Standard financial terminology is utilized, but requires some prior knowledge of business and accounting. Definitions of many terms are provided in the text, but there is no glossary.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li>■ Client training</li> <li>■ Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li>■ Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li>■ Strengthen project management</li> <li><input type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Trainers</li> <li>■ Field staff</li> <li>■ Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li>■ Performance analysis</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li>■ Financial management</li> <li><input type="checkbox"/> Business planning</li> <li><input type="checkbox"/> Marketing</li> <li>■ General small business skills</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li>■ 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> </ul> <ul style="list-style-type: none"> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li>■ Balance sheets</li> <li>■ Profit/loss statements</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li>■ Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p>Based on experience in: Latin America</p>

# BOOKKEEPING MANUAL

*Published by:  
Technoserve, Inc.*

**Author:** Technoserve, Inc.

**Available from:**  
Technoserve, Inc.  
49 Day Street  
Norwalk, Connecticut 06854 USA

**Telephone:** 203-852-0377 **Fax:** 203-838-6717

**Contact person:** Peter Reiling

**Number of pages:** 63pp **Publication date:** 1990

**Languages:** English

**Price:** US\$11.00

**Format:** Photocopied pages (copy quality is difficult to read on some pages)

## **Description**

The emphasis, in this manual, is on the technical aspects of bookkeeping, rather than on accounting theory.

The first chapter of the book contains illustrations and explanations of documents that support the bookkeeping system and which provide evidence of transactions. Documents provided include: Purchase order, delivery note, invoice, payment vouchers, credit note, debit note, statement of account, goods received note, petty cash voucher, and receipt for goods/services supplied. The following chapter explains the purpose of a schedule of accounts and provides a sample.

Chapter 3 provides details related to the maintenance of books of accounts, including cash books, day books (for purchases and sales), journals, general ledger and subsidiary ledgers. Within this chapter is also a discussion of such issues as depreciation, payroll, and credit sales and purchases. A short section describes the process for arriving at a trial balance.

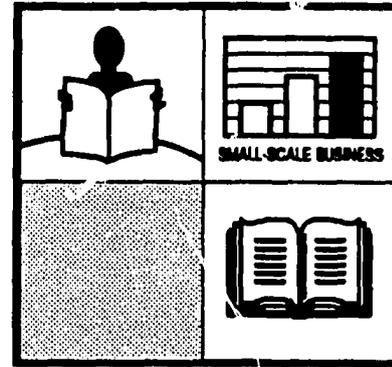
The creation of a balance sheet and profit and loss account is discussed, demonstrating how these are derived from the general ledger. Following is an illustration of how a cash-flow statement is constructed, using the cash books. The final chapter discusses records needed for an audit, including stock summaries, fixed assets registers and schedules and depreciation.

One appendix contains flow charts, showing how different records and transaction documents flow into the filing system. The final appendix is a glossary of bookkeeping terminology.

## Methodology

This is a self-instructional, operational manual, with step-by-step instructions and explanations of various concepts. The many charts and sample forms provide the reader with a clear sense of the elements of the bookkeeping system (these are filled-in samples, rather than blank forms for the reader's use).

The case examples use experiences from a women's group enterprise.



The instructions are precise and easy to understand. However, without more explanation regarding the timing, personnel and 'special situations' that may arise, it would be difficult for an individual with no bookkeeping experience — or minimal experience — to undertake all of the tasks described. For instance, it is doubtful that a user could arrive at a trial balance simply using the instructions in the manual without receiving some outside assistance.

## Adaptability

As the authors point out in the introduction, adaptations that conform to specific businesses and accounting principles will have to be incorporated. More than likely, a professional bookkeeper or accountant will be needed to make these revisions.

CAN BE USED	CONTAINS																							
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**COMPUTER  
ANALYSIS OF  
SMALL-SCALE  
PRODUCTION  
PROJECTS  
(FORMAT PRO)**

*Published by:  
CARE, Inc.*

**Author:** Hugh Allen

**Available from:**  
PACT Media Services  
777 United Nations Plaza  
New York, New York 10017 USA

**Telephone:** 212-697-6222 **Fax:** 212-692-9748

**Contact person:** Robert Sutherland

**Number of pages:** 111pp. **Publication date:** 1989

**Languages:** English

**Price:** US\$18.00

**Format:** Spiral-bound manual  
Option of accompanying 3.5" or 5.25" diskette

## **Description**

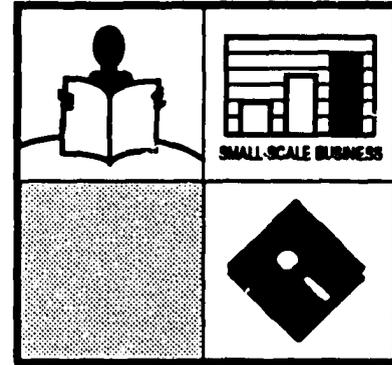
The computer diskette that is the essential part of this kit has been formatted to permit users to enter their own data and perform a financial analysis on the feasibility of their production enterprises. It is not useful for retail or service enterprises.

The computerized formats on the diskette that comes with the manual are to be used with Lotus 123 (release 2.01 or later). A basic familiarity with Lotus is vital if the user is to make effective use of this program.

The formats can be used for 3 purposes. One format is designed to help analyze the profitability of an enterprise which produces a single item for sale. Another format is of use for small income-generating activities, which usually have one item for sale and where all of the profits are usually consumed as income by the business owner. The third format is designed to help analyze the profitability in manufacturing a single product in an enterprise which is producing many different items for sale.

The manual provides step-by-step instructions on using the computer formats. It also contains definitions of key financial terms (fixed assets, variable costs, etc.). Definitions of financial concepts which must be entered onto the computer program can also be called up on the screen. By going through the steps of the program and entering data, the user arrives at calculations for fixed asset values and start-up costs, annual depreciation costs, total annual fixed costs, variable costs per production cycle and per

unit, capital requirements for selected product, product selling price, sensitivity analysis, net profit, simple rate of return and payback period. There is also a provision for calculating cash flow, internal rates of return and loan repayment schedules.



## Methodology

As stated above, the use of the diskette relies both on the user's experience with computers, with Lotus 123 and with financial management. Without experience in all of these, it would be difficult to make use of this material.

With experience, the manual and diskette can be used for self-instruction, or can be used in a workshop setting where participants are learning financial concepts for small business management on computer.

## Adaptability

This is a fairly straightforward application, without much room for adaptation.

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**DOING A  
FEASIBILITY  
STUDY:  
TRAINING  
ACTIVITIES FOR  
STARTING OR  
REVIEWING A  
SMALL  
BUSINESS**

*Published by:  
OEF International*

**Author:** Suzanne Kindervatter (Ed.)

**Available from:**

OEF International  
1815 H Street, NW,

11th Floor

Washington, D.C. 20006

USA

**Telephone:** 202-466-3430

**Fax:** 202-775-0596

PACT Media Services

777 United Nations Plaza

New York, New York 10017

USA

**Telephone:** 212-697-6222

**Fax:** 212-692-9748

**Contact person:** Nena Terrell (OEF)

Robert Sutherland (OEF)

**Number of pages:** 170pp. **Publication date:** 1987

**Languages:** English, Spanish and French

**Price:** English - US\$16.00; Spanish and French - US\$17.00

(See page D-5 for shipping charges)

**Format:** Bound book

## **Description**

Part of OEF's *Appropriate Business Skills for Third World Women* series, this manual provides 27 training activities that can be used to teach workshop participants the steps of a feasibility study, and then offers instructions and forms that the group can follow to put their learning into practice by actually undertaking the study.

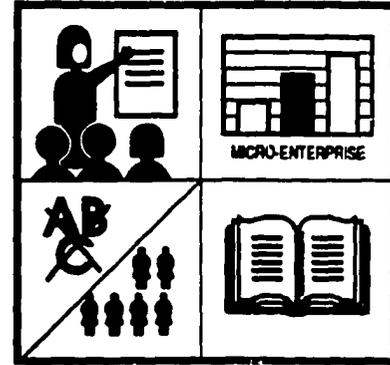
In the introduction, useful ideas for organizing a workshop around the topic of doing a feasibility study are provided. These include: Sample schedules, depending upon the time available to participants; hints for facilitation techniques; warm-up and closing activities. The first major section of the book, the steps of a feasibility study, includes six steps: Choosing the product or service to sell; Finding out if a market exists; Determining how the business will operate; Calculating business expenses; Estimating sales income; Deciding whether to proceed with the business. Techniques used to convey information about these points are diverse and highly participatory, involving a great deal of group discussion, anecdotes, structured activities, field visits and other interactive methods. The second major section involves the group in actually undertaking the feasibility study. Instructions and advice for the manner in which facilitators can help groups to plan a schedule for the collection of information, assess information and calculate financial needs are provided. The final activity is a brief meeting to discuss next steps for actually starting a business.

## **Methodology**

The manual is based on the concept that people 'learn by doing.' As such, each learning objective is achieved through a training activity that involves participants in analyzing, discussing and coming to conclusions about a business skill or issue.

Detailed instructions and advice for the facilitator are provided. Each description of a training session includes the purpose, time, rationale, steps and preparation needed for the activity. When needed, notes to the facilitator supplement instructions. There is a strong emphasis on group work for learning, but the training is applicable to both group and individual micro-enterprises.

Instructions to the different sessions encourage use of the community in a variety of ways. In one activity, a community business person, with experience in the type of business being considered by the group, is invited to answer questions. In another activity, participants visit community businesses, taking photographs of products with a Polaroid.



## Adaptability

Notes and ideas on adapting the training plan and activities to different groups are provided throughout the book.

While the manual is written to be used with women's groups, the concepts and methodologies are applicable to any group in the first stages of micro-enterprise development. The material can also be adapted so that groups already involved in a business endeavor can use the activities to re-evaluate their product or service choices. Activities are designed to be used with groups who cannot read, groups who can read but cannot write, or groups who can read and write. Notes to the facilitator in various activities offer ideas on what might be done to make the session more useful for literate or non-literate groups.

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**FACILITATOR'S  
GUIDE: FIRST  
AFRICAN SMALL  
ECONOMIC  
ACTIVITY  
DEVELOPMENT  
WORKSHOP**

*Published by:  
CARE, Inc.*

**Author: CARE**

**Available from:  
CARE, Inc.  
660 First Avenue  
New York, NY 10016 USA**

**Telephone: 212-686-3110 Fax: 212-696-4005**

**Contact person: Alexa Berghager**

**Number of pages: 368pp. Publication date: 1988**

**Languages: English**

**Price: US\$15.00**

**Format: Spiral-bound book**

## **Description**

An in-depth guide to running a 9-day workshop, comprised of 45 sessions related to providing technical assistance to small enterprise development projects, is included in this manual. The workshop is designed to train managers of small enterprise development assistance programs.

Topics covered include: An overview of small enterprise development; purposes and procedures for undertaking a situation analysis, feasibility analysis, and financial analysis; marketing and sales; credit programs and issues; technology choice; management training; and extension services and delivery systems.

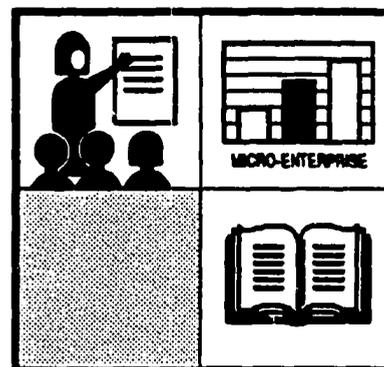
One of the appendices is a reprint of a training handbook, "Planning Income Generating Projects," produced by Voluntary Organizations in Community Enterprise (VOICE), Zimbabwe. It includes a step-by-step guide to marketing, production, financial and management analysis, as well as feasibility study guidelines and 14 small group activities.

## **Methodology**

The manual contains detailed instructions to coordinators and a wide range of hand-outs, readings, questionnaires, forms and other background information. The purpose of the activity, materials needed, suggested questions and learning objectives, ideas on the content of presentations and time needed are provided for each session. The information is so detailed that the manual is a useful guide for individuals or groups who have little experience in preparing and coordinating workshops.

From the early sessions, a form is provided for each participant to work on a personal action plan throughout the workshop, which will help the participant apply lessons learned to their own situation, as well as suggesting in which areas the participant needs additional follow-up training and information.

The manual concentrates on highlighting issues and needs of small enterprise development projects, rather than providing detailed instructions for acquiring specific business or financial management skills.



## Adaptability

The majority of case material utilized is based on experience in African countries, so users in other regions may want to incorporate their own case materials. However, the rest of the information is generic and can easily be plugged into SED training programs.

Many of the activities involve participants in presenting and analyzing their own experiences. These can easily be used with training projects in different regions, and for participants with varying levels of education and experience. However, the readings and forms included in the manual require good reading and comprehension ability.

CAN BE USED	CONTAINS
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**FAIDIKA!  
BUSINESS TRAINING  
FOR WOMEN'S  
GROUPS THE TOTOTO  
WAY**

*Published by:  
World Education, Inc.*

**Author:** Developed by Kevin Kane and the staff of Tototo Home Industries. Edited by Candace Nelson and Martin Walsh

**Available from:**  
World Education  
210 Lincoln Street  
Boston, Massachusetts 02111 USA

**Telephone:** 617-482-9485 **Fax:** 617-482-0617

**Contact person:** Candace Nelson

**Number of pages:** 80pp. (approx.)

**Publication date:** 1990

**Languages:** English

**Price:** Contact World Education for price information

**Format:** Bound book

## **Description**

The Swahili title of this training manual, FAIDIKA! means "Make A Profit!" The 14 training sessions described in this publication are, for the most part, designed to raise awareness of women's groups about financial concepts and the factors to take into account if their business efforts are to be profitable.

The book begins by describing how the methodology has grown out of the work of Tototo Home Industries and World Education. The methodology is based on a training program designed to translate women's existing knowledge of household enterprises into basic management practices of running successful group businesses. It is also based on non-formal education approaches, used primarily in a rural setting.

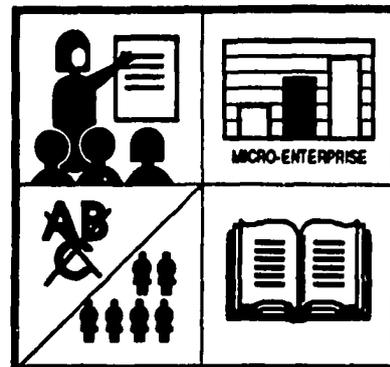
The training sessions that follow the introduction cover the following topics: Initial considerations in selecting a business activity; The concept of profit and loss; The concept of cash control; Analysis of the internal and external business environment; Marketing; Feasibility analysis; Basic concepts of book-keeping; Using symbols/colors for financial record-keeping; Reducing costs; Wages; Dividends; and Business planning.

## **Methodology**

FAIDIKA! is designed for trainers or extension workers to use in their work with women's micro-enterprise groups, although it can also be used to train trainers. The manual provides the facilitator with step-by-step directions for each session. An introductory paragraph explains the concepts and the purpose of each session. Materials needed and the amount of time necessary for undertaking each activity are also

indicated. Finally, each activity includes suggested questions that the facilitator might pose to check participants' understanding and stimulate discussion.

Each session employs participatory training techniques, focused on collective problem solving and decision-making, to raise issues and convey concepts. During the first session, participants imagine a business activity in which they might engage and then evaluate their choices based on a variety of criteria provided in subsequent sessions.



## Adaptability

While written for work with women's groups, and developed from the method that Tototo Home Industries used with its groups on the Kenyan coast, the techniques and content of the manual are adaptable to a variety of situations.

At least 4 of the 14 activities incorporate ideas and techniques for working with non-literate or newly literate group members, three of which deal with color coding money and financial symbols to create usable financial statements for illiterate groups. However, the remaining activities include hand-outs or other information that would require reading ability if the steps are followed without modification.

A significant part of the content of training sessions grew out of a study that concluded that women's groups run their businesses like household enterprises and that demands of family members adversely affect women's abilities to invest necessary time and energy. In situations where this is not a factor, some of the training sessions may stress points that are not relevant to your specific group.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Client training</li> <li><input type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Raise awareness of business skills</li> <li><input checked="" type="checkbox"/> Support group formation</li> <li><input checked="" type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input checked="" type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Financial management</li> <li><input checked="" type="checkbox"/> Business planning</li> <li><input checked="" type="checkbox"/> Marketing</li> <li><input checked="" type="checkbox"/> General small business skills</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Line drawings</li> <li><input checked="" type="checkbox"/> Charts and graphs</li> <li><input checked="" type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input checked="" type="checkbox"/> Hand-outs</li> <li><input checked="" type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input checked="" type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p><b>NOTE:</b></p> <p>Based on experience in: Kenya</p>

**HERRAMIENTAS  
DE ANALISIS FI-  
NANCIERO PARA  
ASESORES DE  
CREDITO EN PRO-  
GRAMAS DE  
GRUPOS SOLI-  
DARIOS Y FAMI-  
EMPRESAS  
INDIVIDUALES:  
MANUAL**

*Published by: Asociacion  
Grupos Solidarios de Colombia  
and ACCION Internacional  
Tecnica/AITEC*

**Author:** Asociacion Grupos Solidarios de Colombia

**Available from:**  
ACCION International  
130 Prospect Street  
Cambridge, MA 02139 USA

**Telephone:** 617-492-4930 **Fax:** 617-876-9509

**Contact person:** Elizabeth Rosenberg

**Number of pages:** 60pp. **Publication date:** 1989

**Languages:** Spanish

**Price:** US\$10.00

**Format:** Photocopied pages in 3-ring report with vinyl cover.

## **Description**

This manual was designed to help fieldworkers to use financial data in order to analyze the viability of and types of services needed by the businesses of individual informal sector entrepreneurs.

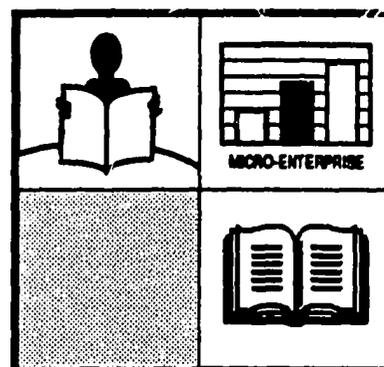
After introducing some fundamental financial concepts related to production upon which a business is based (i.e., the relationship of fixed to variable costs, and the relationship of sales and expenses to profits), the manual introduces financial tools — Balance Sheets and Statements of Revenue and Expenses. It explains how to create these, with detailed notes on each element in the statement. Sections on using these tools for analysis follow. Analysis of the balance sheet concentrates on a consideration of liquidity and solvency. Analysis of the statement of revenue and expenses concentrates on a consideration of profitability and return on investment. For each, a series of equations are provided, as well as a suggestion of standards that can be established for determining whether the ratios derived are indicators of a viable business.

Instructions for undertaking an analysis of cash flow are given, followed by guidelines for using the cash flow statement to determine whether, when, and how much credit should be secured.

## **Methodology**

The balance sheet, statement of revenue and expenses and cash flow statement of a manufacturer of sheets and pillows is used throughout the book to demonstrate how to complete each of the financial tools.

The manual is self-instructional, using a step-by-step method. Definitions of many terms and concepts are provided, although there is no glossary. There is an assumption that the reader has some familiarity with financial terms and concepts.



### Adaptability

Each of the three major sections — balance sheet, statement of revenues and expenses and cash flow — can be used independently. However, it would take significant work to transform the information for use by inexperienced clients with little formal training.

The blank formats for balance sheets, statement of revenue and expenses and cash flow could be used in workshops, and group or individual on-site training to assist clients or fieldworkers in grasping these concepts.

CAN BE USED	CONTAINS	
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input checked="" type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input checked="" type="checkbox"/> Train trainers</li> <li><input type="checkbox"/> Strengthen project management</li> <li><input type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Financial management</li> <li><input type="checkbox"/> Business planning</li> <li><input type="checkbox"/> Marketing</li> <li><input type="checkbox"/> General small business skills</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li><input checked="" type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> </ul> <ul style="list-style-type: none"> <li><input type="checkbox"/> Break-even analysis</li> <li><input checked="" type="checkbox"/> Cash-flow analysis</li> <li><input checked="" type="checkbox"/> Balance sheets</li> <li><input checked="" type="checkbox"/> Profit/loss statements</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input checked="" type="checkbox"/> Case studies</li> <li><input checked="" type="checkbox"/> Bibliography</li> </ul>
<p>Based on experience in: Colombia</p>		

# MANUEL DE FORMATION DES PAYSANS

*Published by:  
CARE, Inc.*

**Author:** Peter Nerone

**Available from:**  
CARE, Inc.  
660 First Avenue  
New York, New York 10016 USA

**Telephone:** 212-686-3110 **Fax:** 212-696-4005

**Contact person:** Alexa Berghager

**Number of pages:** 121pp. **Publication date:** 1987

**Price:** Contact CARE for exact price information.

**Languages:** French

**Format:** Photocopied pages

## **Description**

This manual is written for extension agents that work with farmers on planning and management of a farm of less than 10 acres. It describes 19 training sessions, based on participatory and experiential techniques, that can be used to strengthen group formation, educate participants about various agricultural techniques, and provoke discussion about profitability and marketing issues.

The introductory sections of the manual provide background to the training philosophy and practices that will be employed. It discusses the 6 steps that participants experience in working toward a change or improvement in working practices: Sensitization; Interest; Desire; Experimentation; Satisfaction; Adoption. In this section, the various roles played and skills needed by the extension agents are also presented.

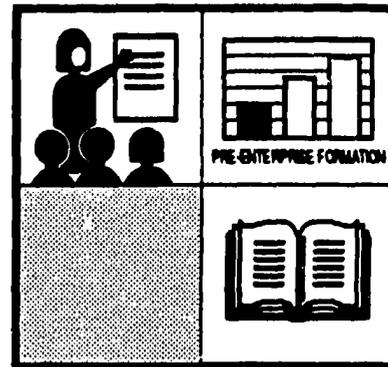
The training sessions that follow cover the following topics: Planning the agricultural strategy; Group formation; Planting techniques; Use of fertilizer; Reconstituting soil; Crop rotation; Use of preventive and maintenance techniques; Profitability of fields and farms; Better storage techniques; Group marketing; Placing an economic value on work time; Calculating the role and value of family labor; Assessing the cash flow of the farm; Reflection on and revision of the agricultural strategy.

## **Methodology**

A participatory methodology, oriented toward group work, is employed. Training sessions described in the manual are designed for no less than 5 and no more than 15 participants. Each session builds on

learning from the previous activities, so the exercises are best used consecutively. The description of each session includes its goal, duration, objectives, methodology, materials needed and specific steps to be undertaken. Some sessions contain specific notes to the facilitator and lists of questions that the facilitator could pose to stimulate discussion.

There are several blank forms and charts. However, these would need to be re-typed since the copy quality is poor. There are no illustrations or hand-outs.



## Adaptability

The crops and currencies used in the book are specific to Togo; however, these could be changed to suit the realities of other rural farming areas if needed.

The participatory approach used is adaptable to a wide range of situations. The first section, describing the philosophy and objectives of the approach, would be useful for general training of extension workers in employment of participatory, experiential methodologies.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Client training</li> <li><input type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Raise awareness of business skills</li> <li><input checked="" type="checkbox"/> Support group formation</li> <li><input checked="" type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li><input type="checkbox"/> Strengthen project management</li> <li><input type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input checked="" type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input checked="" type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Financial management</li> <li><input checked="" type="checkbox"/> Business planning</li> <li><input checked="" type="checkbox"/> Marketing</li> <li><input checked="" type="checkbox"/> General small business skills</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li><input checked="" type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p><b>BASED ON:</b></p> <p>Based on experience in: Togo</p>

**MARKETING  
STRATEGY:  
TRAINING  
ACTIVITIES FOR  
ENTRE-  
PRENEURS**

*Published by:  
OEF International*

**Author:** Suzanne Kindervatter with Maggie Range

**Available from:**

OEF International  
1815 H Street, NW,  
11th Floor  
Washington, D.C. 20006  
USA  
Telephone: 202-466-3430  
Fax: 202-775-0596

PACT Media Services  
777 United Nations Plaza  
New York, New York 10017  
USA  
Telephone: 212-697-6222  
Fax: 212-692-9748

**Contact person:** Nena Terrell (OEF)  
Robert Sutherland (PACT)

**Number of pages:** 96pp + game board

**Publication date:** 1986

**Languages:** English, Spanish and French

**Price:** English - US\$13.50; Spanish and French - US\$15.50  
(See page D-5 for shipping charges)

**Format:** Bound book

## **Description**

The 10 training activities in this manual enable micro-entrepreneurs to learn basic marketing concepts and use them in their own businesses. It is designed to use with micro-enterprise groups that are already operating a business, and is part of OEF's series on Appropriate Business Skills for Third World Women.

The marketing training begins with participants playing a game called *The Marketing Mix*, which uses a board game to introduce marketing concepts. The focus of the game — and of the sessions that follow — is on understanding four components of marketing: price, product, distribution and promotion.

The sessions that follow involve participants in a variety of participatory activities to define and understand effective marketing, visit community businesses, create promotional materials, practice problem solving, explore ways of expanding or diversifying businesses, and develop a marketing plan.

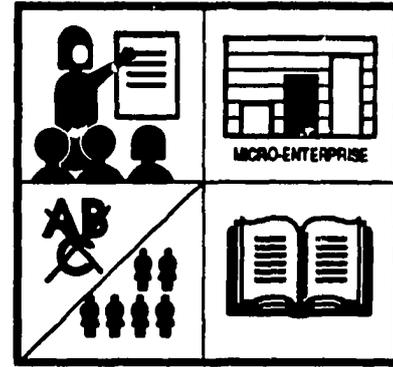
The 10 training activities provided require approximately 18 hours to complete. The authors state that the training is most effective if it is conducted over several consecutive days, but if this is impossible, the sessions can be spread over a longer period.

## **Methodology**

The manual utilizes a participatory methodology, and relies on participants' experiences and perspectives to solve problems presented and to enhance the training. There are no lectures, nor are there background readings, although these can be added by the trainer to supplement information if desired.

The manual functions best as a vehicle for raising awareness about the importance of marketing tasks in an enterprise. For step-by-step skill training in, for instance, pricing, additional activities would have to be developed.

A great deal of information is given to help facilitators prepare. A comprehensive list of materials needed for the 10 exercises, ideas on scheduling and location, and tips for facilitators are all clearly delineated. Also, interspersed throughout the text, are notes on how women from the countries in which OEF fieldtested the material responded.



For the most part, only simple materials are required: newsprint and markers. A few activities, such as the "Marketing Game" require several hours of preparation.

The activities are designed so that they can be used with illiterate groups or literate participants.

### Adaptability

The authors have included various suggestions related to ways of adapting the materials to different groups and settings. Numbers of participants, level of education of participants, types of business experience are all flexible. The most important criteria is that participants have some business experience. However, the authors suggest that, if you want to invite some new businesswomen, make sure to mix them with more experienced participants in the small group work.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Client training</li> <li><input type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input type="checkbox"/> Develop financial management skills</li> <li><input checked="" type="checkbox"/> Encourage business expansion</li> <li><input checked="" type="checkbox"/> Train trainers</li> <li><input type="checkbox"/> Strengthen project management</li> <li><input type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input checked="" type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Financial management</li> <li><input type="checkbox"/> Business planning</li> <li><input checked="" type="checkbox"/> Marketing</li> <li><input type="checkbox"/> General small business skills</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li><input type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input checked="" type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input checked="" type="checkbox"/> Board games</li> <li><input checked="" type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p>Based on experience in: Sri Lanka, Latin America and Africa</p>

**MONITORING AND  
EVALUATING  
SMALL BUSINESS  
PROJECTS: A  
STEP BY STEP  
GUIDE FOR  
PRIVATE  
DEVELOPMENT  
ORGANIZATIONS**

*Published by:  
The Small Enterprise Education  
and Promotion (SEEP) Network  
and Private Agencies  
Collaborating Together (PACT)*

**Editor:** Shirley Buzzard and Elaine Edgcomb

**Available from:**

**PACT Media Services**

**777 United Nations Plaza**

**New York, New York 10017 USA**

**Telephone: 212-697-6222 Fax: 212-692-9748**

**Contact person:** Robert Sutherland

<b>Languages:</b>	<b>Pages:</b>	<b>Publication date:</b>
English	262pp	1987
Spanish	271pp	1989
French	293pp	1990

**Price:** US\$16.00 (Eng); US\$17.00 (Spanish); US\$18.00 (French) (See page D-5 for shipping charges)

**Format:** Bound book

## **Description**

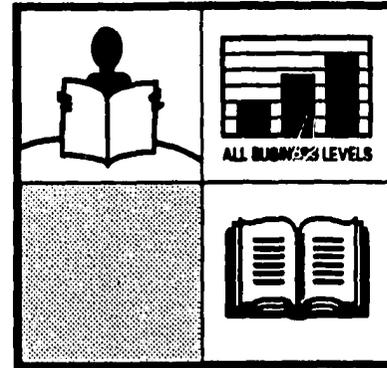
Written for field staff of NGOs, this manual is intended to assist technical assistance providers to establish a system to monitor the small enterprise projects that they assist.

An 8-step process for setting up a monitoring system is presented. The first 3 steps set the stage for establishing the system by presenting a series of guidelines, forms and questionnaires to help the reader clarify staff and organizational resources available for the program, the type and extent of SED services they offer or want to offer, to whom, and in what locations. This section also helps to clarify expected results, key decisions and decision-makers, and issues that might arise during the program.

Steps 4 and 5 provide a methodology for selecting economic and social indicators (i.e., changes in the community or group) that will be monitored in the project. For each possible indicator, the manual contains a concise definition and an example. It also describes the possible tools that can be employed to assess each indicator, describing a range of 'simple' tools and 'complex' tools, so that the reader can choose the level of complexity of the monitoring methodology. Step 6 uses the same process as the previous two steps to help the reader select indicators and tools for monitoring the effectiveness of their organizations as technical assistance providers.

In Step 7, the user considers the personnel, costs and other inputs that will be necessary to carry out the monitoring plan, and has an opportunity to revise the plan according to available resources. Finally, Step 8 guides the reader in thinking about how the data collected will be analyzed, how progress and success will be measured, and how the information and knowledge gained will be presented and conveyed to clients and staff.

The manual contains a lengthy 'tool kit' of 32 sample forms, worksheets and research methods, organized into economic, social, institutional and multiple use tools. Included in these tools are: Wealth Index, Community Demand Analysis, Feasibility Studies, Accounting for Non-literates, Balance Sheet, Break-Even Analysis, Belcher Scale (for measuring quality of life), Critical Incident Analysis, Time-Use Study, Institutional Development Worksheet, Cost-Benefit Analysis, Net Benefits-to-Cost Ratio, Sample Loan Forms, and Survey Questionnaire.



## Methodology

This workbook is a comprehensive reference tool for individuals or teams of project planners involved in monitoring small enterprise development projects. It is designed to be marked up, to pencil in your own information and to use in conjunction with the actual planning process.

While the methodology for monitoring suggested here is adaptable to differently-sized enterprises, it is designed primarily for work with group or family micro-enterprises or cooperative ventures involving up to 20 - 30 people involved in small scale manufacturing and production.

## Adaptability

The workbook is easily adaptable to a wide range of projects and technical assistance providers. While suggesting steps, the authors have provided a wide range of choices in regard to specific methods and tools employed, which enhance the flexibility and relevance of the manual.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input checked="" type="checkbox"/> Community surveys</li> <li><input checked="" type="checkbox"/> Feasibility studies</li> <li><input checked="" type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input checked="" type="checkbox"/> Break-even analysis</li> <li><input checked="" type="checkbox"/> Cash-flow analysis</li> <li><input checked="" type="checkbox"/> Balance sheets</li> <li><input checked="" type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Financial management</li> <li><input type="checkbox"/> Business planning</li> <li><input checked="" type="checkbox"/> Marketing</li> <li><input checked="" type="checkbox"/> General small business skills</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input checked="" type="checkbox"/> Charts and graphs</li> <li><input checked="" type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p><b>NOTE:</b></p> <p>A guide to using the book in a workshop setting, entitled <i>Monitoring and Evaluating Small Business Projects: A Step by Step Guide - Facilitator's Manual</i>, is also available. (See page A-22 for more information.)</p>

**MONITORING  
AND EVALU-  
ATING SMALL  
BUSINESS PRO-  
JECTS: A STEP  
BY STEP GUIDE -  
FACILITATOR'S  
MANUAL**

*Published by:  
The Small Enterprise  
Education and Promotion  
(SEEP) Network and Private  
Agencies Collaborating  
Together (PACT)*

**Author:** Elaine Edgcomb

**Available from:**  
PACT Media Services  
777 United Nations Plaza  
New York, New York 10017 USA

**Telephone:** 212-697-6222    **Fax:** 212-692-9748

**Contact person:** Robert Sutherland

**Number of pages:** 73pp.    **Publication date:** 1988

**Languages:** English

**Price:** US\$7.50 (See page D-5 for shipping  
information)

**Format:** Bound book

## **Description**

This manual is designed for facilitators of a 2 1/2 day workshop to develop skills in planning internal evaluation systems for small business projects. The workshop and manual are based on, and need to be used with, *Monitoring and Evaluating Small Business Projects: A Step by Step Guide* (see page A-20). Workshop participants would be staff of NGOs that implement projects in the Third World. The trainer/facilitator who runs the workshop does not need to be an evaluation specialist, but would need experience in evaluation and small enterprise development.

The workshop design was fieldtested with 35 mid-level managers and sector specialists from U.S. PVOs and government agencies. It involves participants in a simulated experience, during which they play roles of evaluation planners, meet with stakeholders to get an understanding of agency methods and client businesses, and design a plan that staff can use to monitor their income generation program on an ongoing basis.

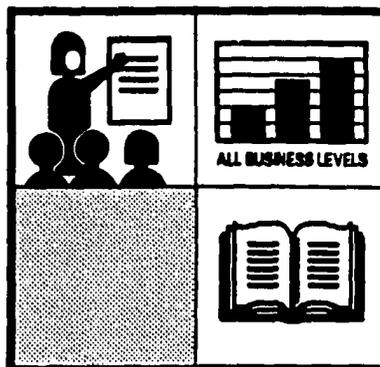
Use of a case study is central to the workshop design. In this instance, the case of a hypothetical organization in Bangladesh is employed. PROMOTE has a staff of 43 and supports participatory development among the landless and marginal landholders. In this case, PROMOTE is involved in a 3-year project to promote income-generation. Role descriptions of the Executive Director, a field worker, a donor representative and 2 clients are provided. The authors of the manual indicate that users have the option of developing a more suitable case study if needed. Guidelines for case preparation are supplied.

Descriptions of 10 sessions for working with the case and introducing participants to evaluation methodologies are included. All of the forms needed to run the session are also supplied. Interspersed in the

text are examples of how participants in the fieldtest responded to some of the situations.

## Methodology

The focus of the workshop is to build skills in planning evaluations and introduces a number of possible techniques. It does not provide an in-depth study of all possible information-gathering tools that can be incorporated into an evaluation plan. The agenda can be modified to focus on specific evaluation techniques.



The manual provides comprehensive guidelines for employing the case study methodology. Notes on facilitator preparation, tips for facilitators and ideas on adaptations are included. For each session, the time required, objectives and outcomes, tasks, and materials needed are included, as well as cross-referencing to pages in the Step-by-Step manual.

The authors indicate that the optimal facilitator to participant ratio would be approximately 1 facilitator for each 10 participants.

## Adaptability

As stated above, the authors have provided many helpful hints related to ways in which this workshop design can be adapted to suit individual priorities and concerns.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input checked="" type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Financial management</li> <li><input type="checkbox"/> Business planning</li> <li><input type="checkbox"/> Marketing</li> <li><input checked="" type="checkbox"/> General small business skills</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input checked="" type="checkbox"/> Charts and graphs</li> <li><input type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input checked="" type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p><b>Notes:</b></p> <p>This manual is a companion workshop guide to <i>Monitoring and Evaluating Small Business Projects: A Step by Step Guide</i>. See page A-20 for more information.</p>

23

**NAVAMAGA:  
TRAINING  
ACTIVITIES FOR  
GROUP  
BUILDING,  
HEALTH AND  
INCOME  
GENERATION**

*Published by:  
OEF International*

**Author:** Dian Seslar Svendsen and Sujatha Wijetilleke

**Available from:**  
OEF International  
1815 H Street, NW, 11th Floor  
Washington, D.C. 20006 USA

**Telephone:** 202-466-3430 **Fax:** 202-775-0596

**Contact person:** Nena Terrell

**Number of pages:** 176pp. **Publication date:** 1983

**Languages:** English, Spanish, French and Singhalese

**Price:** English - US\$13.00; Spanish and French - US\$15.00  
(See page D-5 for shipping charges.)

**Format:** Bound book

## **Description**

Designed for fieldworkers in rural areas of Sri Lanka, this book grew out of a project to train development officers (80% of whom were male) assigned to support local income-generating and health projects as employees of the National Women's Bureau. It includes more than 60 training activities to use with village level women's or mixed groups.

The book begins with general pointers and instructions for trainers or fieldworkers, with useful advice related to developing training plans, conducting evaluations of training sessions, and understanding basic concepts of non-formal education. The next section includes 24 training activities focused on clarifying values, assessing community and personal needs, understanding group roles, looking at women's work in new ways and decision-making.

The section on 'Exploring Resources and Projects for Health and Income Generation' utilizes participatory training activities based, for the most part, around information charts on specific themes. For instance, sessions deal with such areas as nutrition, home gardening, sanitation, mushroom cultivation, bee-keeping, soy bean product use and production, pig and goat raising, food preservation and dental health. The charts on each subject, generally excerpted from other publications, provide basic information in a clear and accessible format.

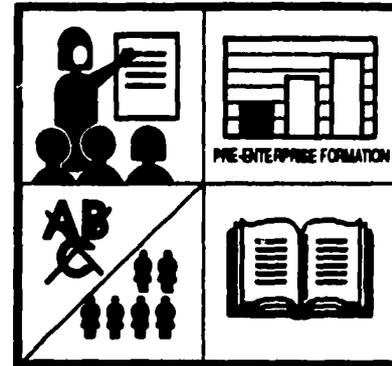
The final section, on planning, includes participatory activities for goal setting, determining what business participants want, identifying and managing resources.

## Methodology

Activities in the manual are based on experiential and participatory concepts, to be used with groups. The activities can be used in their entirety in a workshop of consecutive days, or selected to use in small group training as needs or issues arise.

The manual provides detailed information for facilitators and trainers in the first section, and in side bars throughout the book.

While not specifically designed for use with illiterate groups, the interactive nature of the activities, along with the many illustrations used, ensure that adapting the procedures will not be difficult.



## Adaptability

The wide coverage of topics in this book make it possible for individual activities to be selected as needed and plugged into other training programs.

\*Navamaga means 'new path.'

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Client training</li> <li><input type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Raise awareness of business skills</li> <li><input checked="" type="checkbox"/> Support group formation</li> <li><input type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input checked="" type="checkbox"/> Train trainers</li> <li><input type="checkbox"/> Strengthen project management</li> <li><input type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input checked="" type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input checked="" type="checkbox"/> Training needs assessments</li> <li><input checked="" type="checkbox"/> Training course evaluations</li> <li><input checked="" type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input checked="" type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Financial management</li> <li><input type="checkbox"/> Business planning</li> <li><input type="checkbox"/> Marketing</li> <li><input checked="" type="checkbox"/> General small business skills</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Line drawings</li> <li><input checked="" type="checkbox"/> Charts and graphs</li> <li><input type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input checked="" type="checkbox"/> Hand-outs</li> <li><input checked="" type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p><b>2.11</b></p> <p>Based on experience in: Sri Lanka</p>

## PROGRAMME D'ETUDES

*Published by:  
Opportunities  
Industrialization  
Centers,  
Cote d'Ivoire*

**Author:** Opportunities Industrialization Centers,  
Cote d'Ivoire

**Available from:**  
OIC Cote d'Ivoire  
04 B.P. 467  
Bouake 04, Cote d'Ivoire

**Telephone:** 63-17-56   **Telex:** c/OSIET-CI 23539-Abidjan

**Contact person:** Koussi N'Zian Rene

**Number of pages:** 195pp.   **Publication date:** 1990

**Languages:** French

**Price:** Contact OIC, Cote d'Ivoire for price information

**Format:** Photocopied pages stapled together into sections,  
with a paper folder cover.

### **Description**

A selection of materials and outlines are provided in this kit, containing details of a course on modern management practices for owners of micro-enterprises, or students with entrepreneurial aspirations, in the Ivory Coast. The course is divided into 18 sessions, totalling 148 classroom hours of instruction (85.5 hours of theoretical information and 62.5 hours of practical activities).

The course includes sections on: Introduction to management; The steps necessary to create a small enterprise; Marketing and feasibility studies; Managing inventory; Managing budgets; Determining selling price; Productivity and maximizing profitability; Responsibilities of a micro-entrepreneur; Legislation related to the form and operations of small enterprises; Financial practices (concentrates primarily on taxes); Seeking financing for a business.

The kit does not contain all of the materials necessary to run each session listed above. It includes a brief outline of each session, listing the objectives, major topics, the pedagogical method to be used, and definitions of key concepts. There is also information on the major steps that will be discussed in relation to each learning objective (for instance, in the section on marketing, the five steps of a marketing study are presented and briefly defined).

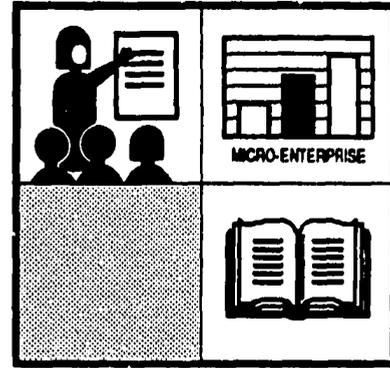
This is not a complete set of materials on a training curriculum; rather it provides an overview of the course and some of the materials used and concepts conveyed in running the training. As such, it works best as a means of assisting those planning courses to think about what the components might be.

## Methodology

The course is oriented toward individual owners of enterprises, with at least basic education (literacy and numeracy skills). It uses a fairly traditional pedagogical technique of presenting key concepts and definitions and having participants work out specific problems and assignments. There is very little information on methodology or techniques of instruction or facilitation.

Information in the section on Course Summary is presented in checklist manner, making it easy to understand key points. These could easily be transformed into sheets for flipcharts or transparencies to use on an overhead projector. There are also a variety of blank forms which can be utilized in many small enterprise training programs.

It is difficult to find sections as needed because several sections have no page numbers and there is no Table of Contents.



## Adaptability

Much of the information is geared to local realities and procedures, particularly those dealing with financial issues. Nevertheless, some of the sections listing key points of specific business skill (i.e., marketing, human relations, the responsibilities of an owner) and many of the blank financial or record-keeping forms could easily be transformed and plugged into other curricula.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Client training</li> <li><input type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input type="checkbox"/> Develop financial management skills</li> <li><input checked="" type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li><input type="checkbox"/> Strengthen project management</li> <li><input type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input checked="" type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Financial management</li> <li><input type="checkbox"/> Business planning</li> <li><input checked="" type="checkbox"/> Marketing</li> <li><input checked="" type="checkbox"/> General small business skills</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Line drawings</li> <li><input checked="" type="checkbox"/> Charts and graphs</li> <li><input checked="" type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p><b>TOOLS:</b></p> <p>Based on experience in: Ivory Coast</p>

**SMALL  
BUSINESS  
DEVELOPMENT  
PROGRAM  
OPERATIONS  
MANUAL  
(3rd draft)**

*Published by:  
Mennonite Economic  
Development Association  
(MEDA)*

**Author:** MEDA

**Available from:**  
MEDA  
402-280 Smith Street  
Winnipeg, MB R3C-1K2 Canada

**Telephone:** 204-944-1995    **Fax:** 204-943-2597

**Contact person:** Ron Braun

**Number of pages:** 85pp.    **Publication date:** 1988

**Languages:** English

**Price:** Contact MEDA for exact price information

**Format:** Bound book

## **Description**

This operational manual describes the goals and methodologies used in MEDA's Small Business Development Program (SBDP). The program involves 3 aspects: micro-enterprise development (primarily in urban settings), community-based projects and research and development (concentrating on identification of appropriate technologies useful in micro-enterprise efforts).

The manual begins by outlining program start-up issues of the SBDP program. Included in this narrative are sections on: MEDA philosophy; SBDP philosophy; Program start-up issues; Credit; Technical Assistance; Program personnel; Sustainability; Expansion; Program funding; Diversification; Monitoring and evaluation.

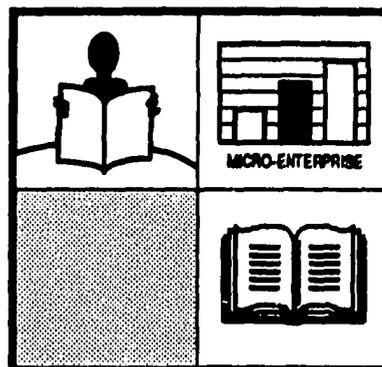
A section on the credit guidelines provides an example of employing specific policies. In outline form, information is provided on such topics as: eligibility requirements; management training; loan size relative to owners' investments; loan applications, amounts, charges, repayment periods, supervision and collection; reporting and accounting methods. An insert on regulations for solidarity groups is also included.

Appendices on the SBDP Accounting Framework (adapted from ACCION's *An Operational Guide for Micro-Enterprise Projects*), and Self-Sufficiency Calculation Templates, are also included. Both are presented without much background information and, as a result, require prior understanding of financial calculations for small enterprise projects.

## Methodology

The information in this operational manual functions as a set of guidelines and background information for MEDA projects. The text focuses primarily on 'what' is required to set up an SBDP program, but does not offer much information on the specifics of 'how' to undertake each step.

In its draft form, the manual does not include any illustrations or aids to enhance one's understanding of the concepts. However, the writing is straightforward and easily understood, and the outline form used to organize the information makes it easy to locate the different sections.



## Adaptability

The procedures and regulations discussed in this manual will be adaptable to organizations working with micro-entrepreneurs in a variety of geographic settings. There is, however, a focus on working with clients in an urban setting, or in a location where there is a concentration of micro-entrepreneurial activity.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input checked="" type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Financial management</li> <li><input type="checkbox"/> Business planning</li> <li><input type="checkbox"/> Marketing</li> <li><input checked="" type="checkbox"/> General small business skills</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li><input type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input checked="" type="checkbox"/> Bibliography</li> </ul> <p><b>NOTES</b></p> <p>Part of the material is adapted from ACCION's <i>An Operational Guide for Micro-Enterprise Projects</i> (see page B-22).</p>

**SMALL ECONOMIC  
ACTIVITY  
DEVELOPMENT  
(SEAD) WORK-  
SHOP: THE  
FACILITATOR'S  
MANUAL**

*Published by:  
CARE, Inc.*

**Compiled by: Heather Clark**

**Available from:  
PACT Media Services  
777 United Nations Plaza  
New York, NY 10017 USA**

**Telephone: 212-697-6222 Fax: 212-692-9748**

**Contact person: Robert Sutherland**

**Number of pages: 503pp. Publication date: 1989**

**Languages: English**

**Price: US\$22.00 (See page D-5 for shipping charges)**

**Format: Loose-leaf binder**

## **Description**

The workshop described in this manual was designed to generate field-based capability in planning and managing economic development projects that incorporate CARE's Small Economic Activity Development (SEAD) principles and techniques of analysis. It involved participants from: Bangladesh, China, India, Nepal, the Philippines, Sri Lanka and Thailand.

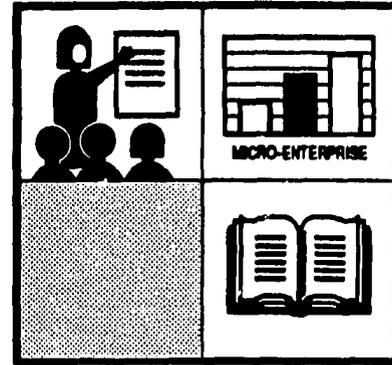
The bulk of the manual consists of specific instructions and materials for a 10-day, 28-session workshop. The first 6 days (17 sessions) concentrate on project design and project interventions. Training activities are focused on matching client needs with organizational goals/objectives, institutional partners, management services, financial services, technology services, other sectoral needs, and social promotion objectives. During the final 4 days, 7 sessions focus on providing participants with analytic tools, including situation and feasibility/viability analysis, marketing and financial analysis (including elements on balance sheets, income statements, cash flow forecasts, break-even analysis and sensitivity analysis) and savings mobilization. In the final 4 sessions, time is allocated to participants' special interests and concerns, action planning and final evaluation.

There is a lengthy appendix — more than 200 of the manual's 500 pages. Although none of the training activities highlight loan and credit mechanisms, the majority of articles in the appendices cover specific credit programs and procedures.

The manual also includes introductory sections on: workshop design and content, workshop planning, and a full workshop agenda.

## Methodology

Step-by-step instructions are provided for facilitators. Each description of a training activity or session includes: objectives, time required, an overview of content and methodologies to be employed, materials needed, and specific instructions for undertaking the activity. For instance, when a lecturette is designated, the specific information of that lecturette is provided. Or, when a guest presentation is suggested, the points which the presenter should cover are outlined. Materials described in a session — handouts, flipchart information, overhead projector transparencies, etc. — are contained in the manual. A broad range of techniques and approaches are incorporated, from case studies to panel presentations to field trips. Twenty-six pages include instructions and materials (which will have to be copied and assembled) for a board game on marketing.



## Adaptability

The authors took adaptability into account in creating this manual, and have provided suggestions related to modification and tailoring of activities throughout the text. With some adaptation, material can be plugged into on-site work with groups or can be incorporated into your existing workshops.

Various sessions incorporate CARE's field experience or specific techniques. For instance, CARE's Income-Generating Activity (IGA) and Small Enterprise (SE) continuum, is presented and then referred to on numerous occasions. These can be omitted without losing the value of specific activities.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input checked="" type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input checked="" type="checkbox"/> Training plans</li> <li><input checked="" type="checkbox"/> Break-even analysis</li> <li><input checked="" type="checkbox"/> Cash-flow analysis</li> <li><input checked="" type="checkbox"/> Balance sheets</li> <li><input checked="" type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Financial management</li> <li><input type="checkbox"/> Business planning</li> <li><input type="checkbox"/> Marketing</li> <li><input checked="" type="checkbox"/> General small business skills</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input checked="" type="checkbox"/> Charts and graphs</li> <li><input checked="" type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input checked="" type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input checked="" type="checkbox"/> Board games</li> <li><input checked="" type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul>
	<p><b>NOTES:</b></p> <p>CARE's 1988 First African SEAD Workshop and <i>Facilitator's Manual</i> (see p. A-10) preceded this expanded Asian version. In the Asian manual all activities and materials pertaining to a session follow sequentially, whereas in the African manual, materials are provided toward the end of the book. The Asian manual contains more graphics, readings and hand-outs.</p>

# TRICKLE UP TRAINING TOOLS

*Published by:  
The Trickle Up Program*

**Author:** Lani Havens

**Available from:**  
The Trickle Up Program (TUP)  
54 Riverside Drive, PHE  
New York, NY 10024-6509 USA

**Telephone:** 212-362-7958    **Fax:** 212-877-7464

**Contact person:** Laura Lopez

**Number of pages:** 24 pp.    **Publication date:** 1990

**Price:** Contact TUP for exact price information

**Languages:** English

**Format:** Loose-leaf binder

## **Description**

Ideas, techniques and information for trainers working with groups interested in starting a business are provided in the 5 short booklets that comprise Trickle-Up Training Tools.

The first booklet is specific to the Trickle Up program and provides information on responsibilities and procedures for TUP coordinators. Useful ideas on working with a country's banking system are included in this section.

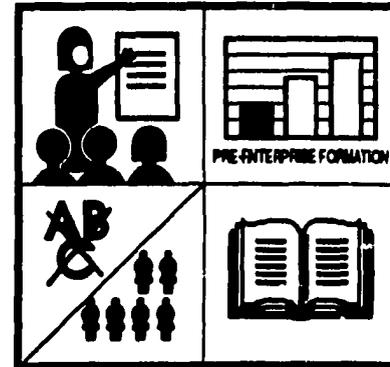
The next 4-page booklet introduces several participatory training ideas, such as role playing, use of key words and representative objects. In the third booklet, *Choosing a Business*, two training activities are described, in which a group evaluates their skills, perceptions of local needs, knowledge of local resources and understanding of the community's economic environment to arrive at a group decision about what they might produce profitably.

Following is a section on marketing ideas, which vividly illustrates sales and marketing concepts, as well as offering a simple formula for determining the right price. The final section, on planning together, involves a group in an activity to create poster or illustrated stories that demonstrate the activities that will be undertaken to operate their business, the capital needed and projected expenses. A section on record-keeping is also included.

## Methodology

The majority of booklets are designed to be used by fieldworkers for training of micro-entrepreneurs with little experience. The methods used to convey the various skills related to small enterprise development make excellent use of illustrations, thus offering a training tool to those working with illiterate or newly literate groups.

The information concentrates on building understanding of local markets and on shared decision-making. The writing is sparse, easily understood, and supplemented by black-and-white illustrations. There is a fairly uniform distribution of images of men and women working together in business activities, with illustrations depicting shared leadership.

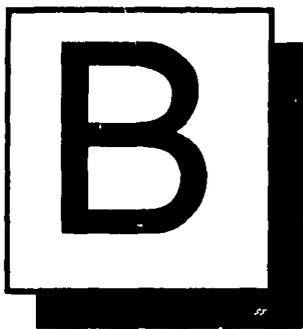


## Adaptability

With the exception of the first booklet, which is specific to TUP, the remaining material is adaptable to micro-entrepreneurial activity in Third World regions worldwide. The good quality of reproduction of the illustrations will make it very easy to have them copied or enlarged for use in group work.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Raise awareness of business skills</li> <li><input checked="" type="checkbox"/> Support group formation</li> <li><input checked="" type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input checked="" type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input checked="" type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Financial management</li> <li><input type="checkbox"/> Business planning</li> <li><input checked="" type="checkbox"/> Marketing</li> <li><input checked="" type="checkbox"/> General small business skills</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li><input checked="" type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input checked="" type="checkbox"/> Hand-outs</li> <li><input checked="" type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p><b>Based on experience in: Kenya, Cameroon, Madagascar and Sierra Leone.</b></p>

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## TRAINING RESOURCES FOR CREDIT MANAGEMENT

### Introduction

Group formation and community control is a theme that runs through the majority of these training materials dealing with credit management issues. While a number of the materials rely on the community or village banking model, the methodologies employed are varied. Freedom from Hunger (FFH) has developed a simulation for providing potential members with the opportunity of experiencing group lending and borrowing prior to making a commitment; FINCA's manual provides detailed instructions to extension agents and facilitators for organizing community meetings; CRS's manual contains a packet of forms and applications to use in organizing the banking system and monitoring its performance.

This section also includes 4 videotapes which can be used in a training environment. One of the videos portrays various aspects of Grameen Bank's program, another explores use of the case study method for discussing issues in credit delivery, and two of the videos deal with the nuts and bolts of managing and extending credit programs. Useful for clients with varying levels of education and experience, these videos are excellent tools for stimulating discussion and debate regarding different methodologies.

The materials contained in these manuals can be used as a foundation for developing programs. Various types of loan applications and agreements, community surveys and performance appraisals are utilized, offering different perspectives on the documentation needed to form the basis of effective programs. In many cases, these are presented as 'fill-in-the-blank' forms which can be copied or adapted to insert into your own programs.

**THE COMMUNITY  
BANK LEARNING  
GAME: A  
SIMULATION OF  
A COMMUNITY  
BANK LOAN  
CYCLE FOR  
COMMUNITY  
ORIENTATION**

*Published by:  
Freedom from Hunger  
Foundation*

**Author:** Freedom from Hunger Foundation

**Available from:**  
Freedom from Hunger Foundation  
1644 De Vinci Court, P.O. Box 2000  
Davis, California 95617 USA

**Telephone:** 916-758-6200 **Fax:** 916-758-6241

**Contact person:** Judith Vuillet

**Number of pages:** 43pp **Publication date:** 1990

**Languages:** English (Spanish and French planned)

**Price:** US\$7.50 (Add US\$4.50 for international airmail)

**Format:** Spiral-bound book

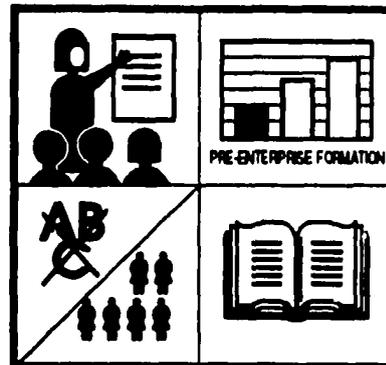
## **Description**

Instructions for coordinating a simulation of a community bank loan cycle are provided in this book. The simulation involves a group of approximately 30 women in 6 separate meetings of 1 - 2 hours each. The meetings can be held twice a day for 3 days or once a day for six days. The process described would be a preliminary step to launching a real community bank.

During the first meeting, an overview of the community-managed credit system is provided and participants are invited to make a commitment to come to the next 5 meetings. At the second meeting, the participants become registered borrowers, form small groups of 4 - 7 people each, and receive "play money" for fee, interest and savings payments. During the third meeting, participants organize the community bank and select officers, pay membership fees and savings deposits, analyze and select income-generating activities, sign loan agreements and receive pass books. At this meeting, play money representing loans is distributed to group leaders to divide up amongst her group's members. At the fourth meeting, participants begin payments on principal and interest, collect savings, analyze role plays about the issue of loan default and inability to attend meetings. During the fifth meeting, participants have an opportunity to see how the fund grows and to discuss options for investing or using the money collected in the community bank. In the final meeting, all of the money is collected, participants analyze what happens at the end of a loan cycle, and a role play is performed about obtaining a second loan. The "Master of Ceremonies" then reviews the entire procedure, including benefits and requirements, and instructs participants about how to form real borrower groups to organize a real community bank.

## Methodology

As a simulation, the methodology involves participants in a participatory and experiential exercise in the organization of a community-managed credit systems. It is most useful as a training tool for staff to introduce the concept of community banking. Each meeting consists of a variety of techniques: small group work, role plays, socio-dramas and other methodologies. It would be important for the facilitator to have adequate experience in managing groups of this type so that she/he can pick up on issues and elements of participants' reactions to activities and ensure that a full, analytical discussion is held to summarize understanding.



In descriptions of each meeting, the author clearly delineates the materials, preparation, staff and time needed. While materials need to be prepared for each session (for instance, play money, sample pass books, ledger sheets, etc.), none of the materials is difficult to prepare, nor are the raw materials difficult to obtain. The majority of forms or illustrations needed are provided in the manual and can be photocopied for distribution to participants.

## Adaptability

While the instructions are written for a women's group, this simulation is also useful with mixed or men's groups. Aside from changing currency amounts described, little else would have to be changed to adapt this to varied cultural or geographic settings.

CAN BE USED	CONTAINS															
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input checked="" type="checkbox"/> Support group formation</li> <li><input checked="" type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li><input type="checkbox"/> Strengthen project management</li> <li><input checked="" type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <table border="0"> <tr> <td><input type="checkbox"/> Loan applications</td> <td><input type="checkbox"/> Training needs assessments</td> <td><input type="checkbox"/> Break-even analysis</td> </tr> <tr> <td><input checked="" type="checkbox"/> Loan agreements</td> <td><input checked="" type="checkbox"/> Training course evaluations</td> <td><input type="checkbox"/> Cash-flow analysis</td> </tr> <tr> <td><input type="checkbox"/> Community surveys</td> <td><input type="checkbox"/> Training plans</td> <td><input type="checkbox"/> Balance sheets</td> </tr> <tr> <td><input type="checkbox"/> Feasibility studies</td> <td></td> <td><input type="checkbox"/> Profit/loss statements</td> </tr> <tr> <td><input type="checkbox"/> Performance analysis</td> <td></td> <td></td> </tr> </table> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan administration</li> <li><input checked="" type="checkbox"/> Development of credit and/or savings groups</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li><input checked="" type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input checked="" type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul>	<input type="checkbox"/> Loan applications	<input type="checkbox"/> Training needs assessments	<input type="checkbox"/> Break-even analysis	<input checked="" type="checkbox"/> Loan agreements	<input checked="" type="checkbox"/> Training course evaluations	<input type="checkbox"/> Cash-flow analysis	<input type="checkbox"/> Community surveys	<input type="checkbox"/> Training plans	<input type="checkbox"/> Balance sheets	<input type="checkbox"/> Feasibility studies		<input type="checkbox"/> Profit/loss statements	<input type="checkbox"/> Performance analysis		
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<input type="checkbox"/> Performance analysis																
	<p><b>GOALS:</b></p> <p>This manual uses the model of the community or village bank. See also publications on pages B-4, B-8, and B-20.</p> <p>Based on experience in: Ghana, Honduras and Thailand</p>															

# THE COMMUNITY BANKING PROMOTION MANUAL

*Published by:  
Catholic Relief Services  
(CRS)*

**Author:** Catholic Relief Services

**Available from:**  
Catholic Relief Services  
209 West Fayette Street  
Baltimore, Maryland 21201-3403 USA

**Telephone:** 301-625-2220 **Fax:** 301-685-1635

**Contact person:** Lawrence Yanovitch

**Number of pages:** 65 **Publication date:** 1990

**Languages:** English

**Price:** Free

**Format:** Photocopied sheets

## **Description**

These photocopied sheets function as a 'kit' of materials for local NGOs and field staff working with CRS to use in the establishment of a community bank. A short narrative about principles, operations and monitoring for community banking is also included.

The kit is comprised, to a large extent, of forms, including: A Community Banking Program Agreement, which functions as the contract between CRS and the implementing NGO; Monthly Community Banking Progress Report Format; End-of-Cycle Report Format; NGO Visiting Record, for field staff to record notes after each visit to the Community Bank; A Baseline Survey Guide to compile a profile of the village, the community bank and the bank members; A Small Enterprise Activity Tracking Format, to assess profitability of enterprises; Financial Request and Receipt Forms, to be completed by the NGO in order to secure start up funds from CRS.

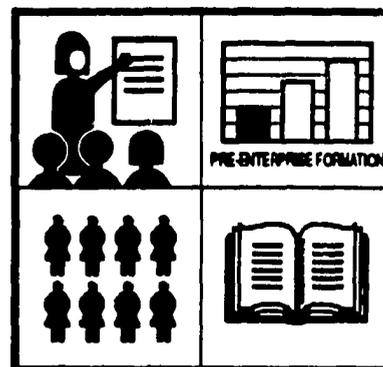
Also included is an outline of a filing system which designates the various files that should be set up to monitor and manage the banking operation.

## **Methodology**

This manual relies on and explains the model of community or village banks. While this model is not identical everywhere, its basic principles generally involve: a community association of up to 50 members (usually women) who meet once a week or once a month and are provided with small self-employment loans to promote the creation of family savings for sustained self-sufficiency. Another important

element of the village bank is the extent to which the model encourages self-sufficiency of participants in defining and controlling the credit. Mechanisms to achieve this include: Election of committee members and officers by villagers; By-laws written by members; Loan agreements dictated and signed by committees and members.

A small part of the manual consists of step-by-step instructions for holding the community meetings necessary to form a group to launch a community bank. The instructions are designed for the field worker or promoter from the implementing NGO.



The kit also includes some ideas for graphics that can be created to illustrate various points about community banking to potential members (these are also included in the FINCA manual, see page B-20).

### Adaptability

The simple forms used in this manual could be replicated or revised by organizations seeking to introduce the community banking approach to partners, rather than directly implementing a credit program.

The various forms included appear to be copies of CRS's actual applications and agreements. These would have to be adapted and re-typed to be used by other organizations.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input checked="" type="checkbox"/> Support group formation</li> <li><input checked="" type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input checked="" type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Loan applications</li> <li><input checked="" type="checkbox"/> Loan agreements</li> <li><input checked="" type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan administration</li> <li><input checked="" type="checkbox"/> Development of credit and/or savings groups</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li><input checked="" type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p><b>NOTES:</b></p> <p>Information contained in this manual can also be found in <i>A Manual of Village Banking for Community Leaders and Promoters</i> by FINCA (see page B-20)</p> <p>Based on experience in: Thailand</p>

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## GRAMEEN BANK

*Producer: Audio Visual Unit,  
Grameen Bank  
and  
Worldview International  
Foundation*

### **Includes 7 programs:**

- "Shaheeda's Life" (13 min.)
- "Housing the Poor" (16 min.)
- "Fighting Disaster" (16 min.)
- "Future for the Children" (15 min.)
- "Trainer's Training Program" (17 min.)
- "Grameen Bank: A Bank for the Poor" (23 min.)
- "Grameen Bank: A Time for Change" (22 min.)

### **Available from:**

**SEEP Network, c/o PACT  
777 United Nations Plaza  
New York, New York 10017 USA**

**Telephone: 212-697-6222 Fax: 212-692-9748**

**Contact person: Elaine Edgcomb**

**Languages: English**

**Price: US\$20.00**

**Format: Video/VHS. Available in NTSC or PAL.**

## **Description**

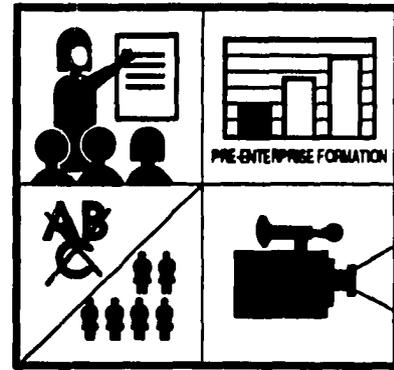
All of these 7 videos deal with aspects of the program and operating philosophy of the Grameen Bank, a bank for poor, landless village people in Bangladesh. They can be used separately or as a unit to demonstrate considerations related to management of credit programs, training of extension workers and/or the role of women as borrowers and as micro-entrepreneurs.

Together, the videos provide an overview of Grameen's program. They portray village level organization of the bank, explaining how different interest rates are established for different types of loan (i.e., for home-building, for household expenses, for income generating activities), how borrower groups of 5 people join together in a village to form a center, how peer pressure results in a higher rate of repayment, how other life management skills — such as health issues, dowry, literacy, childrearing and birth control — are incorporated into the lending program. Through various images of training programs being undertaken, the viewer glimpses the use of flipcharts and other visual aids for working with illiterate groups.

A strong point is made, throughout the videos, of women's important role in the Grameen Bank system. As of 1987, 75% of borrowers were women. Through their involvement with the bank and the affirmation from the bank's experience that women have proven equal to men in all economic activities, the status of women in their communities has been raised, as has their self-confidence and self-esteem.

## Methodology

The videos portray Grameen Bank's role in village life. Information about the Grameen methodology is interspersed with information about the effects of joining Grameen on its members' lives. As such, no concise picture emerges of specific policies or procedures. Rather, the videos provide an overview of the breadth of Grameen's program and the way in which it utilizes extension of credit as a vehicle for mobilizing and organizing landless women and men throughout Bangladesh.



## Adaptability

These videos could serve as 'trigger' materials, for provoking discussion about credit delivery to poor and illiterate groups in countries worldwide.

CAN BE USED	CONTAINS
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**A HANDBOOK  
FOR THE  
DEVELOPMENT  
OF SAVINGS  
GROUPS AND  
WOMEN'S  
BUSINESS  
SKILLS**

*Published by:  
Save the Children*

**Author:** Save the Children field office - Philippines

**Available from:**  
Save the Children  
48 Wilton Road  
Westport, Connecticut 06880

**Telephone:** 203-221-4024 **Fax:** 203-222-9176

**Contact person:** Betsy Campbell

**Number of pages:** 154pp. **Publication date:** 1985

**Languages:** English

**Price:** US\$4.00

**Format:** Bound book

## **Description**

This manual was created for Save the Children's Women's Savings and Loan Program in the Philippines. The Women's Savings and Loan Program is designed to develop entrepreneurial skills among women in order to help them increase family incomes.

The book's introduction includes a concise overview of the training objectives, providing the reader with sufficient information to determine its relevance to one's own needs.

The first section of the book covers Phase I of the Women's Savings and Loan Program, and contains 4 training sessions concerned with group development. These sessions focus on conveying the goals and organization of a savings group, establishing group monetary goals, membership qualifications, borrowing and lending guidelines, clarifying responsibilities of officers and opening discussions about personal goals and interactions.

The next section of the book (Session 5 - 19) concentrates on the Development of Individual Business Skills, which is Phase II of the program. Concepts presented include: business planning, cash flow, keeping a cash book, profit and loss statements, customer relations, product displays, feasibility studies, guidelines for selecting income-generating projects, and appraisal and monitoring of loans.

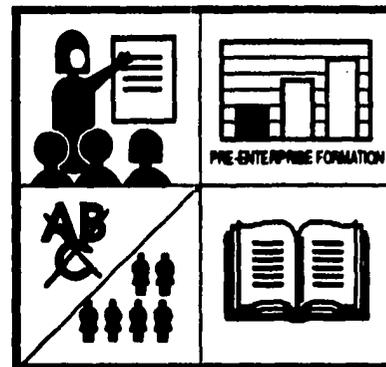
The final section of the book describes Phase III of the process, establishing a Women's Savings and Loan Federation. This section does not include training activities. Rather, it is a detailed description of the purposes, programs and structure of a federation formed to create an association of women's savings groups and to administer a loan program in which these groups take part.

## Methodology

The training sessions blend didactic approaches, used to convey specific information about policies and procedures, with participatory approaches, used to involve participants in assessments of their personal needs and aspirations and of external factors that will affect their business choices.

Preceding specific step-by-step instructions for each activity, the purpose, objectives, and time and material needed are specified. Some sections include points to emphasize and evaluation questions. Almost every activity includes a supplementary material, such as a hand-out, chart, case study or graphic.

The majority of activities require reading ability. However, the book contains many graphics, some of which could be used to adapt activities for non-literate groups.



## Adaptability

About 25% of the book is devoted to a narrative and training activities related to Save the Children's policies and procedures for setting up a women's savings and loan group federation. The remaining pages focus on issues that are relevant to a wide range of women's income generating projects.

Graphics, for the most part, depict Asian women and products and case studies are based on Philippine businesses. Regional or country information could be inserted to make the activities more relevant, when necessary.

CAN BE USED	CONTAINS															
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**HARVARD  
INSTITUTE FOR  
INTERNATIONAL  
DEVELOPMENT  
CASE STUDY  
METHOD: ISSUES  
IN CREDIT PRO-  
GRAM DESIGN**

*Producer: Jim Cotter*

**Available from:**  
SEEP Network, c/o PACT, Inc.  
777 United Nations Plaza  
New York, NY 10017 USA

**Telephone:** 212-697-6222 **Fax:** 212-692-9748

**Contact person:** Elaine Edgcomb

**Length:** 60 minutes **Production date:** 1988

**Price:** US\$15.00

**Languages:** English

**Format:** Video/VHS/NTSC

## **Description**

This video contains excerpts from a 2-day workshop sponsored by the ARIES Project and the SEEP Network at Harper's Ferry, West Virginia (1988). The workshop focused on using the case study method to provide information and insight to agency staff about small enterprise development issues. Participants in the workshop represent U.S.-based and Third World NGOs that implement SED programs.

The video opens with a brief explanation of the manner in which the case study method enhances pedagogy, and describes the types of participants and workshop setting for which this method is best suited. This is followed by excerpts from the discussions of 2 case studies — one from Senegal and the other from Honduras — by workshop participants.

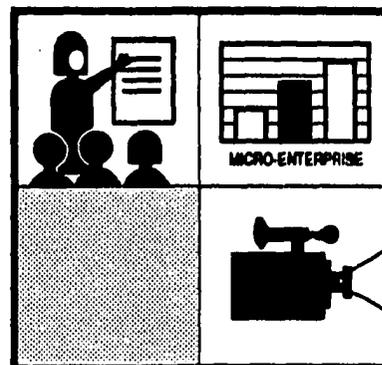
A variety of issues related to managing loan funds are discussed by participants. Participants grapple with such topics as sustainability, interest rates, increasing the client base, reconciling competing objectives within a project and cost effectiveness. The amount and timing of training that agencies incorporate into programs is also explored in a discussion related to minimalist strategies (i.e., where credit is viewed as a primary need and training is secondary) and integrated strategies (i.e., where formal and informal training is used first to educate clients before extending credit).

The video is useful for providing ideas on how to use the case study method, and offers some techniques for evaluating a workshop based on this methodology. It also provides insight into issues and strategies for loan programs from the perspective of technical assistance agencies.

## Methodology

The videotape is a useful supplement for training of trainers in facilitation of workshops involving the case study method. It provides insight into techniques for eliciting participation, raising questions and synthesizing responses.

The videotape does not provide guidelines or specific steps for running credit programs, but it raises critical questions related to loan program methodologies and approaches. It could be employed to provoke discussion of issues related to management of credit programs, picking up on the themes raised by participants' discussions in the workshop.



## Adaptability

As used in the videotape, the case study method is employed to stimulate thought and discussion amongst staff of implementing agencies. However, the technique would be adaptable to working directly with clients and one can acquire insight into the technique from watching the video. Likewise, the videotape could be used as a training material for eliciting reactions of client groups to the policies and procedures of implementing agencies.

CAN BE USED	CONTAINS																							
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input checked="" type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input checked="" type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <table border="0" style="width: 100%;"> <tr> <td><input type="checkbox"/> Loan applications</td> <td><input type="checkbox"/> Training needs assessments</td> <td><input type="checkbox"/> Break-even analysis</td> </tr> <tr> <td><input type="checkbox"/> Loan agreements</td> <td><input type="checkbox"/> Training course evaluations</td> <td><input type="checkbox"/> Cash-flow analysis</td> </tr> <tr> <td><input type="checkbox"/> Community surveys</td> <td><input type="checkbox"/> Training plans</td> <td><input type="checkbox"/> Balance sheets</td> </tr> <tr> <td><input type="checkbox"/> Feasibility studies</td> <td></td> <td><input type="checkbox"/> Profit/loss statements</td> </tr> <tr> <td><input type="checkbox"/> Performance analysis</td> <td></td> <td></td> </tr> </table> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Loan administration</li> <li><input type="checkbox"/> Development of credit and/or savings groups</li> </ul> <p><b>TRAINING TOOLS:</b></p> <table border="0" style="width: 100%;"> <tr> <td><input type="checkbox"/> Line drawings</td> <td><input type="checkbox"/> Poster stories</td> </tr> <tr> <td><input type="checkbox"/> Charts and graphs</td> <td><input type="checkbox"/> Board games</td> </tr> <tr> <td><input type="checkbox"/> 'Fill-in-the-blank' forms</td> <td><input type="checkbox"/> Case studies</td> </tr> <tr> <td><input type="checkbox"/> Hand-outs</td> <td><input type="checkbox"/> Bibliography</td> </tr> </table> <p><b>NOTES</b></p>	<input type="checkbox"/> Loan applications	<input type="checkbox"/> Training needs assessments	<input type="checkbox"/> Break-even analysis	<input type="checkbox"/> Loan agreements	<input type="checkbox"/> Training course evaluations	<input type="checkbox"/> Cash-flow analysis	<input type="checkbox"/> Community surveys	<input type="checkbox"/> Training plans	<input type="checkbox"/> Balance sheets	<input type="checkbox"/> Feasibility studies		<input type="checkbox"/> Profit/loss statements	<input type="checkbox"/> Performance analysis			<input type="checkbox"/> Line drawings	<input type="checkbox"/> Poster stories	<input type="checkbox"/> Charts and graphs	<input type="checkbox"/> Board games	<input type="checkbox"/> 'Fill-in-the-blank' forms	<input type="checkbox"/> Case studies	<input type="checkbox"/> Hand-outs	<input type="checkbox"/> Bibliography
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# HOW TO MANAGE A CREDIT PROGRAM

*Producer:  
Jim Cotter*

**Available from:**  
SEEP Network  
c/o PACT, Inc.  
777 United Nations Plaza  
New York, NY 10017 USA

**Tel: 212-697-6222 Fax: 212-692-9748**

**Contact person: Elaine Edgcomb**

**Length: 60 minutes Production date: 1989**

**Price: US\$20.00**

**Languages: English**

**Format: Video/VHS/NTSC, with accompanying sheets to use as transparencies with an overhead projector**

## **Description**

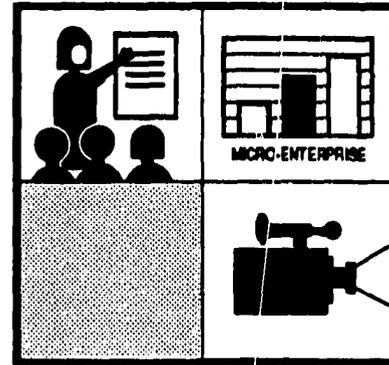
In this video, Henry Jackelen, of the United Nations Capital Development Fund and a consultant to NGOs on credit program design and management, discusses a variety of issues related to managing Third World credit programs and managing relationships with borrowers. The discussion is specifically geared toward those working with the informal sector or with micro-entrepreneurs who do not have access to the formal banking system.

After some preliminary remarks related to the size of enterprise with which an agency might be working, the discussion focuses on the credit program cycle: identification, design, implementation and recovery/viability. Mr. Jackelen highlights some of the considerations and procedures that should be incorporated into each of the elements in this cycle, such as the importance of developing a methodology for the program which is clearly communicated to fieldworkers, and the importance of setting interest rates with a view toward achieving some level of sustainability.

A significant portion of Mr. Jackelen's discussion focuses on the importance of setting up a reliable accounting system to stimulate honesty and trust. A great deal of detail is provided regarding the systems to track performance of clients, fieldworkers and implementing agencies.

Finally, Mr. Jackelen emphasizes the need for adjusting and adapting the credit program based on data gathered from the accounting system and other information gathering methods. He illustrates the value of viewing a credit program as a cycle into which information is constantly fed and assessed, as a means for re-designing the program to better serve the needs of clients and to achieve sustainability.

The videotape is accompanied by 21 charts and checklists, illustrating the points Mr. Jackelen emphasizes. These are printed on 8 1/2" X 11" sheets of paper which can be used as transparencies on an overhead projector



## Methodology

The information is provided in the format of an informal lecture, with Mr. Jackelen moving from topic to topic with the aid of checklists that appear on the screen as he talks. For the most part, he speaks in general terms about credit programs, frequently referring to the experiences of the Grameen Bank in Asia and AITEC in Latin America as models from which we can all learn.

## Adaptability

Since the discussion focuses broadly on Third World credit programs, the videotape would be useful for English-speakers in all regions of the world.

Mr. Jackelen's discussion is easily broken up into sections (i.e., identification, design, implementation and recovery/viability). This format lends itself to using the videotape in segments within a training program, phasing the relevant parts of the tape into the curriculum as the topic is discussed.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input checked="" type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input checked="" type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Loan administration</li> <li><input type="checkbox"/> Development of credit and/or savings groups</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input checked="" type="checkbox"/> Charts and graphs</li> <li><input type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p><b>NOTES</b></p>

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**LOAN ADMINI-  
STRATION  
MANUAL:  
PROCEDURES,  
GUIDELINES  
AND  
TECHNIQUES**

*Published by:  
American Near East  
Refugee Aid (ANERA)*

**Author:** Richard A. Neis

**Available from:**  
ANERA  
1522 K Street, NW, Suite 202  
Washington, D.C. 20005 USA

**Telephone:** 202-347-2558 **Fax:** 202-682-1637

**Contact person:** Peter Gubser

**Number of pages:** 122pp **Publication date:** 1988

**Languages:** English and Arabic

**Price:** Cost of reproduction and handling

**Format:** Loose-leaf binder

## **Description**

Developed to strengthen the organization, management and operations of Palestinian cooperatives in the West Bank and Gaza, this manual was designed for agricultural cooperatives that are providing intermediate (3 to 5 year) term loans to their members.

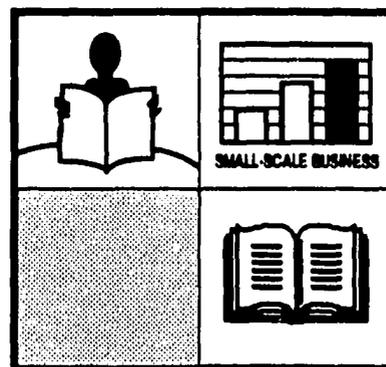
The manual includes in-depth coverage of many aspects of credit administration: the loan application procedure, processing and evaluating loan applications, approval of loans, legal documentation needed, loan disbursement and payment records, supervision and monitoring of loans, collection procedures and techniques, and loan portfolio management. It incorporates advice based on lessons learned by the Cooperative Development Project in administering the West Bank and Gaza credit program.

There are 27 sample forms, notices and reports provided, including: Loan applications and agreements, promissory note, guarantee agreement, payment due notices, credit reports, and loan activity reports.

## **Methodology**

Presented as a reference manual, detailed explanations are provided for each step of the loan administration process, referring primarily to the completion and analysis of forms provided in the appendix. The narrative also includes a great deal of advice on such topics as interviewing and evaluating clients, functions and responsibilities of Boards of Directors, staff and loan committees.

The manual is written to comprehensively cover the nuts and bolts of a credit program. The writing style is dry and to the point. No examples, anecdotes or case studies are employed. It is concerned with the "what" and "how" of loan programs, but does not explore "what if" situations or ways of responding to special needs of different clients.



## Adaptability

Much of the step-by-step information about credit administration contained in this manual could be revised and inserted into your own credit programs. The various check points and lists of questions to ask, forms to have on hand, etc., could effectively be used to remind staff of elements of programs that might otherwise be overlooked during the establishment or review of a credit program.

The focus in the manual would need to be adapted for any lending activity that differs from the intermediate term loans to small or medium-sized borrowers served in ANERA's West Bank and Gaza projects. It would also need to be adapted for those who cannot justify collecting the amount of documentation on borrowers and loan procedures recommended here.

For those working with mixed groups or groups of women, language from the book would need to be changed since primarily male pronouns are used to refer to credit officers and applicants.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input checked="" type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input checked="" type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Loan applications</li> <li><input checked="" type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input checked="" type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Loan administration</li> <li><input type="checkbox"/> Development of credit and/or savings groups</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input checked="" type="checkbox"/> Charts and graphs</li> <li><input checked="" type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p><b>NOTE:</b></p> <p>Based on experience in: West Bank and Gaza</p>

**LOAN  
APPRAISAL:  
INTERVIEW  
TECHNIQUES  
FOR  
APPRAISING  
RISK AND  
MAKING SSE  
LOANS**

*Producer:  
Jim Cotter*

**Available from:**  
SEEP Network, c/o PACT, Inc.  
777 United Nations Plaza  
New York, NY 10017 USA

**Telephone: 212-697-6222 Fax: 212-692-9748**

**Length: 45 minutes Production date: 1989**

**Price: US\$20.00**

**Languages: English**

**Format: Video/VHS/NTSC, with accompanying sheets to use as transparencies with an overhead projector**

## **Description**

In this video, Henry Jackelen, financial consultant, discusses how to interview micro-entrepreneurs to collect financial information for assessing whether to extend credit. Oriented toward field staff of implementing agencies, the discussion emphasizes the necessity of finding alternative methodologies for calculating risk when conventional financial records are unavailable.

Basing his remarks on the assumption that many micro-entrepreneurs lack written financial records, but actually know the expenses and income of their businesses, Jackelen provides detailed information about the types of questions that a fieldworker might ask to assess the costs and potential of the business. While conveying these ideas, Jackelen provides definitions and explanations of such concepts as gross margin, capital costs, start up costs, fixed and variable costs, and break-even analysis.

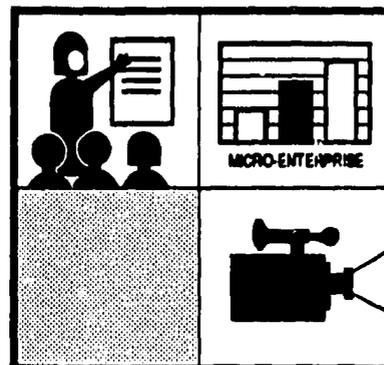
In ending, Jackelen explains that financial information is not the sole source for assessing creditworthiness, and that information on marketing and cash flow also need to be obtained.

The videotape is accompanied by 18 charts and checklists, which can be used as transparencies with an overhead projector. These accompanying materials allow the user to project the major points Mr. Jackelen emphasizes in his discussion.

## Methodology

The explanation of concepts and themes takes the form of an informal lecture. Jackelen illustrates the majority of his points using the example of a chair maker. Many checklists appear on the screen as he talks.

During the discussion of calculations of different costs, text windows appear on the screen with instructions on how to perform the calculation. However, rather than appearing as an equation, the information appears as a narrative, which makes it somewhat difficult to understand how the calculation is performed. The transparency sheets accompanying the videotape can be used to clarify and elaborate on these calculations.



## Adaptability

Since the discussion focuses broadly on lending to micro-entrepreneurs in the Third World, the videotape would be useful for English-speakers in all regions. However, because of its reliance on text windows, it would be difficult to use with groups who are illiterate or newly literate.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input checked="" type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input checked="" type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input checked="" type="checkbox"/> Break-even analysis</li> <li><input checked="" type="checkbox"/> Cash-flow analysis</li> <li><input checked="" type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Loan administration</li> <li><input type="checkbox"/> Development of credit and/or savings groups</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input checked="" type="checkbox"/> Charts and graphs</li> <li><input type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul>
	<p><b>NOTES:</b></p> <p>The text, <i>Manual for Commercial Analysis of Small Scale Projects</i> by Henry Jackelen (see page B-18) and published by Appropriate Technology International contains many of these financial concepts.</p>

# MANUAL FOR COMMERCIAL ANALYSIS OF SMALL SCALE PROJECTS

*Published by:  
Appropriate Technology  
International (ATI)*

**Author:** Henry R. Jackelen

**Available from:**  
Appropriate Technology International  
1331 H Street, NW  
Washington, D.C. 20005 USA

**Telephone:** 202-879-2900 **Fax:** 202-628-4622

**Contact person:** Scott Ripley

**Number of pages:** 91pp. **Publication date:** 1983

**Price:** US\$6.50

**Languages:** English

**Format:** Bound book

## **Description**

The purpose of this book is to provide field staff with a method for analyzing the survival potential of a small enterprise project and for determining how long it will need outside assistance. The assessment is focused on financial viability. It does not incorporate a cost-benefit analysis, nor does it include tools for assessing the economic impact of the project.

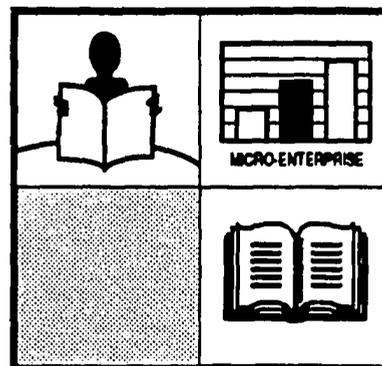
The author emphasizes the importance of thoroughly documenting the production process and includes a case study which documents the production processes of two organizations. In the appendix, a form for collecting production information is also available.

The rest of the book concentrates on explaining and demonstrating calculations for: Capital, fixed, variable and start-up costs; Calculating total capital requirements; Price, distribution and marketing (as a means for estimating projected income); Break-even analysis; and Cash-flow analysis. Each of these sections begins with an explanation of the concept, mentions some factors to take into consideration when undertaking the calculation, and uses 2 examples to demonstrate calculations (from groups in Indonesia and the Cameroon). The appendices contain forms which you can use to insert your own information and perform the calculation.

## Methodology

The manual is self-paced and self-instructional. While many terms are defined and explained in detail, the manual concentrates so heavily on financial management and calculations, that some prior knowledge of financial accounting principles would be helpful.

Two case studies are used to illustrate each component of the analytical process: A project developed with Yayasan Dian Desa (Indonesia) to produce winged beans as a substitute for soy beans in making soy sauce; and a project developed with Association Pour les Initiatives Communautaires Africaines (Cameroon) to install and assemble village processing units to manufacture palm oil.



## Adaptability

As stated in the manual's introduction, the method outlined here is a simplified version of a standard commercial analysis that any bank would use to determine the credit-worthiness of a prospective client. It would need substantial adaptation to be used by people who have little financial management experience.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input checked="" type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input checked="" type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input checked="" type="checkbox"/> Break-even analysis</li> <li><input checked="" type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Loan administration</li> <li><input type="checkbox"/> Development of credit and/or savings groups</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li><input checked="" type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input checked="" type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p><b>ADAPTATIONS:</b> The information in this book is also used as the basis for <i>Computer Analysis of Small-Scale Production Projects (CARE)</i> and for the video, <i>Interview Techniques for Appraising Risk and Making SSE Loans (SEEP)</i>.</p>

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# A MANUAL OF VILLAGE BANKING FOR COMMUNITY LEADERS AND PROMOTERS

*Published by:  
Foundation for  
International Community  
Assistance (FINCA)*

**Author:** John K. Hatch

**Available from:**  
FINCA  
901 King Street  
Alexandria, Virginia 22314 USA

**Telephone:** 703-836-5516 **Fax:** 703-836-5366

**Contact person:** Katherine Ann Miller

**Number of pages:** 56pp. **Publication date:** 1989

**Languages:** English, Spanish and French

**Price:** US\$10.00

**Format:** Loose-leaf binder

## **Description**

This manual is a self-instructional guide for field staff, extension workers, promoters and small groups wishing to set up a village bank. Because the size of loans is small and the eligibility process fairly simple, the village bank model described here lends itself to supporting basic economic activities in (primarily) rural settings.

The introduction describes the characteristics and basic operating procedures of a village bank. It clarifies, as well, the range of lending intended; i.e., the bank described makes loans of \$50 - \$300.

The first 4 chapters include a step-by-step guide to holding meetings in order to explain the bank concept, elect an organizing committee, collect savings, prepare and approve by-laws, explain and implement the bookkeeping system, and formally inaugurate the bank and loan distributions. The next 2 chapters deal with internal operating issues, such as: management issues, visitation schedules, options for investing savings (i.e., opening a commercial bank account, financing a group business or re-lending funds to members). The final chapter describes an end-of-cycle meeting, during which the initial loan is paid back to the donor agency and a new loan cycle is initiated.

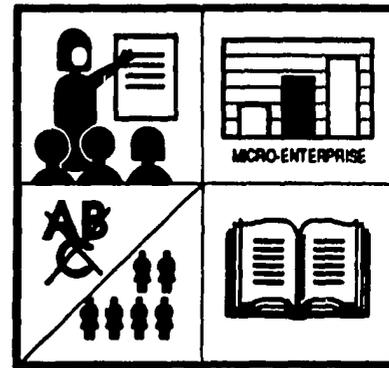
## **Methodology**

This manual relies on and explains the model of community or village banks. While this model is not identical everywhere, its basic principles generally involve: a community association of up to 50 members (usually women) who meet once a week or once a month and are provided with small self-employ-

ment loans to promote the creation of family savings for sustained self-sufficiency. Another important element of the village bank is the extent to which the model encourages self-sufficiency of participants in defining and controlling the credit. Mechanisms to achieve this include: Election of committee members and officers by villagers; By-laws written by members; Loan agreements dictated and signed by committees and members.

In this manual, the process of holding meetings to set up the bank and administer loans is explained in great detail. Materials needed for each meeting are listed, step-by-step instructions and approximate duration for specific explanations to be given and tasks to be accomplished are also provided, as well as several sample forms.

It is stated at the outset of the manual that women are usually the founding members of village banks, and the text is written along the lines of that assumption. The language used in the manual is very simple and accessible, and several graphics are used throughout to illustrate key points.



## Adaptability

In the process described in this manual, the initial loan fund is donated by a sponsoring agency, and a promoter is involved in monitoring and assisting the community. Nevertheless, it would be fairly easy to adapt the process described for starting a community bank to other situations.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Client training</li> <li><input type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input checked="" type="checkbox"/> Support group formation</li> <li><input checked="" type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input checked="" type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input checked="" type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input checked="" type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan administration</li> <li><input checked="" type="checkbox"/> Development of credit and/or savings groups</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Line drawings</li> <li><input checked="" type="checkbox"/> Charts and graphs</li> <li><input type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p><b>NOTE:</b></p> <p>The community or village bank model has been adapted by various agencies, including CRS, CARE, Save the Children, Freedom from Hunger and Katalysis.</p>

**AN  
OPERATIONAL  
GUIDE FOR  
MICRO-  
ENTERPRISE  
PROJECTS**

*Published by:  
ACCION International/  
The Calmeadow Foundation*

**Author:**  
ACCION International/  
The Calmeadow Foundation

**Available from:**  
The Calmeadow Foundation    ACCION Int'l.  
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Also available from PACT Media Services. See page D-5 for special ordering information.

**Contact person:** Marge Clarkson (Calmeadow)  
Elizabeth Rosenberg (ACCION)

**Number of pages:** 98pp    **Publication date:** 1988  
**Languages:** English (Spanish edition due early 1991)  
**Price:** US\$15.00 (ACCION); CAN\$17.00 (Calmeadow)  
**Format:** Bound book

## **Description**

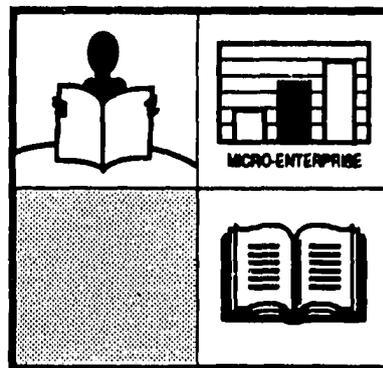
Developed as an introductory guide to the planning and implementation of micro-enterprise programs, this book focuses on 3 types of assistance: credit, management training and the formation of associations. It can be used by staff members of technical assistance agencies, cooperatives, community associations, government agencies and other institutions working with informal sector activities in field-based projects.

After providing a short overview of characteristics of informal sector businesses, steps in planning and implementing projects are discussed. These include: carrying out a feasibility study to learn about the micro-enterprise environment of a community, criteria for determining whether to provide assistance to groups (called solidarity groups) or individuals, staffing, financial requirements, setting up a loan fund and outreach.

The next sections deal specifically with setting up solidarity groups and administering loan programs. Eligibility requirements, step-by-step guidelines for organizing orientation meetings, credit policy requirements and ongoing training of borrowers are discussed. Individual loan projects and micro-enterprise associations are also included.

The following section, on project management, outlines the responsibilities that a central or 'headquarter' office must assume. It also deals with the issue of project expansion, through the creation of an umbrella organization or branch offices. The section on project monitoring and evaluation reviews indicators of changes in a business and of community impact, and then delineates the specific elements that an

evaluation should measure. The guide closes with a chapter on financial reporting and 2 appendices that contain formats for monthly statistical reports and programmatic financial reports.



## Methodology

This guide is most appropriate for a technical assistance agency that offers, or is considering the possibility of developing, a credit assistance program. It provides helpful hints, listings of criteria and characteristics, 'laundry lists' of lessons learned, and other succinct types of advice in respect to a wide variety of micro-enterprise issues. It distills the experience of numerous ACCION affiliates throughout the Americas, and reflects the methodology of attempting to reach as many poor clients as possible through programs that can become financially self-sufficient.

## Adaptability

As stated in the introduction, instead of providing a step-by-step recipe, the guide outlines an approach and methodology that have been successful in diverse cultural and economic settings. Most of the examples cited reflect experiences in Latin America, but the language is general and, for the most part, applicable in various countries and regions.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Raise awareness of business skills</li> <li><input checked="" type="checkbox"/> Support group formation</li> <li><input checked="" type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input checked="" type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input checked="" type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input checked="" type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input checked="" type="checkbox"/> Cash-flow analysis</li> <li><input checked="" type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Loan administration</li> <li><input type="checkbox"/> Development of credit and/or savings groups</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li><input type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input checked="" type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p><b>NOTES:</b></p> <p>Based on experience in: Latin America</p>

**OPERATIONAL  
MANUAL FOR  
VILLAGE-BASED  
INCOME  
GENERATING  
PROJECTS**

*Published by:  
Freedom From Hunger  
Foundation*

**Author:** Jeffrey Ashe

**Available from:**  
Freedom from Hunger Foundation  
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**Telephone:** 916-758-6200 **Fax:** 916-758-6241

**Contact person:** Judith Vulliet

**Number of pages:** 51pp. **Publication date:** 1988

**Languages:** English

**Price:** US\$7.50 (Add US\$4.50 for international airmail service)

**Format:** Spiral-bound book

## **Description**

This manual provides guidelines for assessing village needs and making financial projections in order to design a credit program. It also provides tools and advice for staffing, carrying out and monitoring the loan fund. It is designed for use by project managers and field staff, and is based on the community banking model.

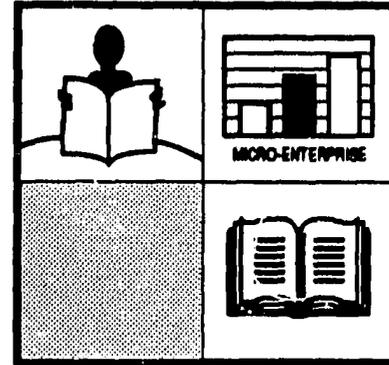
The Field Research Guide, in the first section, provides detailed instructions and guidelines for designing the needs assessment, selecting the sample population and carrying out interviews. Sample questionnaires and examples are provided. This section is followed by a detailed account of how to evaluate the information collected in order to project the performance of the loan fund and develop the project design.

A nine-step process for implementing the loan fund is described. Each step contains ideas on potential problems, questions that organizers or managers should ask themselves, key points to discuss with different members of the constituency, and indicates who should take responsibility for various tasks.

The section on monitoring and evaluation includes forms for collecting and analyzing quantitative and qualitative data on the performance of the village banks. It lists questions to ask at a bi-annual meeting to assess lessons learned and recommendations for the future. Suggested interview questions to use with village bank committees and individual borrowers during annual evaluations are also provided.

Annexes include: A sample training workshop format for training interviewers (which also includes

hand-outs); Sample interview with a village development committee in Sierra Leone; Outline of a needs assessment report; Needs Assessment Questionnaire to use with community leaders; Case study of the Grameen Bank (Bangladesh); and, Profiles of successful micro-credit lending programs.



## Methodology

The manual is written in straightforward, uncomplicated language, and the concepts are clearly presented. Step-by-step instructions, pointers, lessons from experience and many samples are provided for individuals or groups using this manual. The information is geared toward village-level lending to small borrowers, and assumes that village banks and committees will be established and that the loan fund is aiming for self-sufficiency. There is a strong emphasis on collecting adequate information and using the data to design and manage the program. This is supplemented by a concentration on developing analytic skills and abilities to forecast loan performance. Attention is paid to collecting information about and analyzing the different roles and responsibilities that men and women undertake.

## Adaptability

The manual contains useful step-by-step information and formats for rural programs throughout the Third World.

CAN BE USED	CONTAINS	
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input checked="" type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input checked="" type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input checked="" type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input checked="" type="checkbox"/> Performance analysis</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Loan administration</li> <li><input type="checkbox"/> Development of credit and/or savings groups</li> </ul>	<p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input checked="" type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li><input checked="" type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input checked="" type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul>
	<p><b>NOTES:</b></p> <p>The manual utilizes the community or village banking model (see publications on pages B-2, B-8 and B-20).</p> <p>Based on experience in: Nepal, Thailand, Sierra Leone, Kenya, Mali, Honduras, Ecuador and Bolivia.</p>	

**PROGRAMA DE  
GRUPOS  
SOLIDARIOS  
PARA TRABAJA-  
DORES INDE-  
PENDIENTES**

*Published by:  
Asociacion Grupos Solidarios  
de Colombia and ACCION  
Internacional Tecnica/AITEC*

**Author:** Diego Guzman and Carlos Castello

**Available from:**  
ACCION International  
130 Prospect Street  
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**Telephone:** 617-492-4930 **Fax:** 617-876-9509

**Contact person:** Elizabeth Rosenberg

**Number of pages:** 60pp. **Publication date:** 1989

**Languages:** Spanish

**Price:** US\$10.00

**Format:** Photocopied pages in 3-ring report with vinyl cover.

## **Description**

This third version of the Guide for Implementing Solidarity Group Programs for Informal Sector Workers resulted from a 1988 seminar for 25 participants, representing 15 groups in Colombia. It describes the process of forming, extending credit to, training, providing ongoing assistance to and monitoring solidarity groups.

The section on forming the solidarity group describes criteria for members, and the key information to be covered during 3 meetings with potential participants. The section on extending credit contains information on distribution of loans, loans used for working capital, and loans used for acquiring fixed assets or improvements to the workplace.

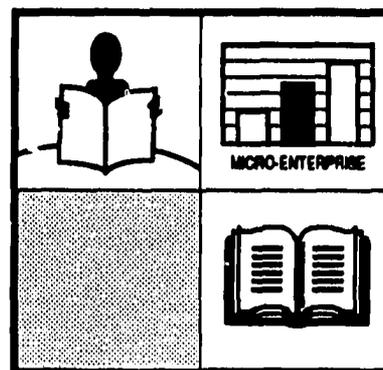
Training plans, materials and conditions are covered in two chapters. The first focuses on the type of training required before and after extending credit. Suggested course outlines are provided, including the objectives, themes, specific points and training methodologies to be used. The second training-oriented chapter describes the contents of and methodology for using Working Notebooks for Micro-entrepreneurs, including sections on marketing for store owners, marketing for manufacturers, human relations, organizational management, investments, accounting systems and systems for tracking costs. These are followed by chapters on follow-up, technical assistance and evaluation, the savings component and structure of the program.

There are also definitions of and policies for administering a revolving loan and a guarantee fund. The closing chapters cover the structure of the program — including a delineation of the responsibilities of

the Board of Directors, the Executive Director, field staff and trainers — and recommended methodologies for reporting on the project.

## Methodology

The manual concentrates on the steps that need to be undertaken to form solidarity groups and some of the considerations that project planners must take into account during the formation of the groups. It provides examples from actual projects.



## Adaptability

The instructions provided here are very specific. No information or ideas are given on how to adapt these based on special needs of different groups or cultures. However, one could use this as a foundation and incorporate their own cultural or situation-specific adaptations.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input checked="" type="checkbox"/> Support group formation</li> <li><input type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input checked="" type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input checked="" type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input checked="" type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input checked="" type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input checked="" type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan administration</li> <li><input checked="" type="checkbox"/> Development of credit and/or savings groups</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li><input type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p>The solidarity group model has been widely used by other NGOs working on credit or micro-enterprise projects, including ASEPADE (Honduras) and PRODEM (Bolivia).</p> <p>Based on experience in: Colombia</p>

# SMALL ENTERPRISE DEVELOPMENT IN WEST AFRICA

*Published by:  
Partnership for Productivity  
(PIP)*

**Author:** Anne F. Ritchie and Nicholas Ritchie

**Available from:**  
CARE, Inc.  
660 First Avenue  
New York, New York 10016 USA

**Telephone:** 212-686-3110 **Fax:** 212-696-4005

**Contact person:** Alexa Berghager

**Number of pages:** 263pp.

**Publication date:** 1985

**Price:** US\$5.00

**Languages:** English

**Format:** Photocopied sheets

## **Description**

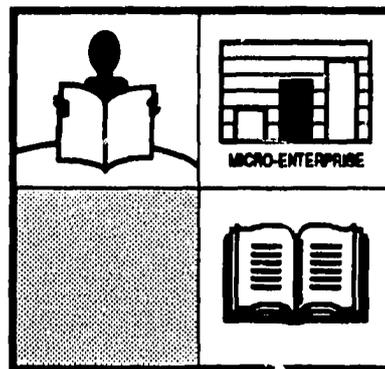
This manual is based on PIP's experience in extending credit to micro-entrepreneurs in northern Liberia.

The first major section of the manual provides an overview of the program. The approach to extending credit described involves 5 steps: Request for the loan; Analysis of the activity's feasibility and the entrepreneur's character and financial resources; Preparation and processing of the loan application; Follow-up; and Post loan evaluation. The specific activities within each of these steps are identified in detail.

Within this first section, PIP's strategy for adapting the Saveway Savings Scheme, designed by Oxfam U.K., is described. The scheme aims to encourage and enable small scale business people and farmers to save regularly, in order to accumulate investment capital and reduce dependence on credit. The scheme uses a pictorial system with stamps to facilitate the participation of illiterate people. Local people are elected as officers, and run the scheme with assistance from an extension agent. (A complete packet of procedures and forms for operating this scheme are provided in one of the appendices.)

In the section on "Techniques," a detailed explanation of carrying out a feasibility study is provided, followed by a description of PIP's management training. An attempt is made to systematize training by providing extension agents with a set of 'Consulting Topics' and management 'tools' which can be phased into work with clients as needed. For each Consulting Topic (such as planning/organization, working capital management, costing, pricing, profitability), a set of financial or narrative tools have been developed. The tools generally take the form of a worksheet, a problem diagnosis chart, a financial form or record, or a report tailored to a specific issue.

The last section deals with the design of the service delivery strategy. It discusses area wide coverage vs. focused coverage, issues of transport for, recruitment and training of field staff. A sample 6-week curriculum for field staff training is included. Information is also provided about how PfP introduces its service, develops its client portfolio and monitors the credit service.



## Methodology

The information in the manual is presented in narrative form, functioning as an operational reference tool. It is written in a straightforward, easily understood style. There are no illustrations or activities, nor does the manual include headlines or other design features to direct the reader's attention to key points. Nevertheless, many 'fill-in-the-blank' reporting and analysis forms are included which can be adapted or tailored for similar ongoing programs, or to use in training sessions.

The authors clarify that the program described here is oriented toward *individual* entrepreneurs (taking into account the difficulty in achieving group formation in Liberia) and involves a consulting relationship between extension agents and applicants.

## Adaptability

The authors clearly indicate which aspects of the program have been designed to suit the socio-economic, geographic and cultural realities of Liberia. This type of information facilitates the adaptation of the procedures to other projects, since it highlights the types of considerations one needs to take into account in design and implementation.

CAN BE USED	CONTAINS
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**VILLAGE  
INDUSTRY  
SERVICE:  
ENTREPRENEUR  
APPLICATION  
FORMS**

*Published by:  
Volunteers in Technical  
Assistance (VITA)*

**Author:** Barbara Eisinger and Erik Nielsen

**Available from:**

**VITA**

**1815 North Lynn Street**

**Suite 200, PO Box 12438**

**Arlington, VA 22209-8438 USA**

**Telephone: 703-276-1800 Fax: 703-243-1865**

**Contact person: Henry Norman**

**Number of pages: 145pp. Publication date: 1989**

**Languages: English**

**Price: Contact VITA for exact price information**

**Format: Photocopied sheets**

## **Description**

This guide to administrative procedures for responding to requests for, and authorizing, loans for small and medium sized enterprises was developed for VITA's Village Industry Service (VIS) staff in an effort to standardize information collected in all VIS offices and to assemble the data needed by Zambian banks to approve or reject loan applications. This process is specifically designed for a Credit Guarantee Scheme, where the NGO is working in conjunction with a commercial bank, to prepare entrepreneurs to receive loans.

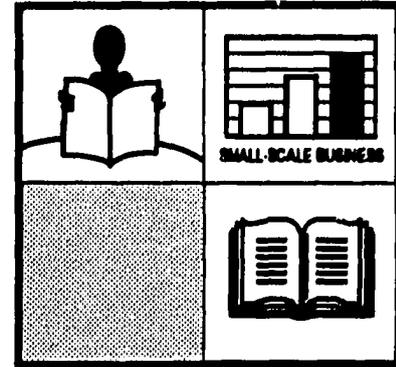
Seven steps are described in great detail: 1) Initiation of action form in response to receipt of application letter; 2) Request for preliminary financial and personal information from borrower; 3) Prepare borrower's information for screening; 4) Analysis and decision on whether to reject, refer, accept or modify the request for a loan; 5) Collection of information (via additional forms and site visits) to clarify production process, to submit information to the bank that qualifies the borrower for a loan under the Credit Guarantee Scheme, to assess the extent of the market, and to undertake a comprehensive financial analysis; 6) All forms and supporting documents sent to the bank for approval of loan; 7) Receipt of bank approval.

## **Methodology**

The step-by-step instructions are very detailed, including sample letters and file forms for every action necessary. For instance, sample acknowledgement and rejection letters, with spaces to "fill in the blanks" with appropriate names and comments, are all provided.

While the documentation provided here forms a comprehensive set of materials, the amount and complexity of information collected is considerable. Advanced financial concepts and calculations, such as Risk-Margin Index, Debt-Service-Coverage Ratio and Internal Rate of Return are explained and must be fully understood to be able to undertake the various types of analysis required. It is appropriate for small or medium size enterprises, either individually or collectively owned.

The example of Mr. Bomwell Banda, the owner of a carpentry workshop in a Zambian village, is introduced at the beginning of the manual and is used to illustrate how each form is filled in and what considerations need to be taken.

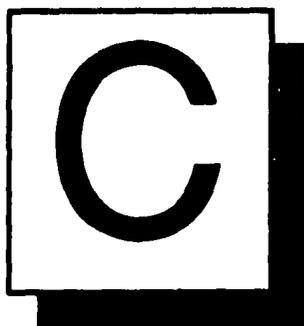


## Adaptability

Many of the instructions or comments refer specifically to the business environment and lending policy of the Credit Guarantee Scheme in Zambia.

Nevertheless, there are many forms and procedures which could be adapted. The idea of systematizing letter of acceptance, acknowledgement, rejection, etc., is one that could be adapted to streamline many programs and projects.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input checked="" type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li><input checked="" type="checkbox"/> Strengthen project management</li> <li><input checked="" type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input checked="" type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Prof/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Loan administration</li> <li><input type="checkbox"/> Development of credit and/or savings groups</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li><input checked="" type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p><b>Based on experience in: Zambia</b></p>



## TRAINING RESOURCES FOR GROUP BUILDING AND TRAINING OF TRAINERS

### Introduction

The three training manuals in this section do not, for the most part, deal specifically with small enterprise development or credit delivery. They are included in this directory, however, because the skills and approaches encompassed in the manuals are directly relevant to working with entrepreneurial or pre-entrepreneurial groups.

*Entrenando a Empresarios* (PADF) provides background and theory related to working with adult learners and using non-formal education approaches. It explains, in more detail than most manuals, the framework for participatory training.

The other two manuals, *Learning to Teach* (Save the Children/OEF International) and *Women Working Together for Personal, Economic and Community Development*, (OEF International) provide specific training activities oriented toward diverse learning objectives: group dynamics, setting goals and objectives, problem analysis, leadership and planning. These are useful both in terms of the approaches and background information that they supply on the ways that adults learn, as well as in providing a repertoire of activities that can be inserted into or adapted for your own training programs.

Because they deal generally with training approaches and training of trainers, these manuals are adaptable to work with varying levels of business owners and activities.

## **ENTRENANDO A EMPRESARIOS**

*Published by:  
Pan American  
Development  
Foundation*

**Author:** Sistema de Asistencia Empresarial de Honduras

**Available from:**  
Pan American Development Foundation  
1889 F Street, NW  
Washington, D.C. 20006 USA

**Telephone:** 202-458-3969 **Fax:** 202-458-6316

**Contact person:** Lewis Townsend

**Number of pages:** 210pp. **Publication date:** 1985

**Languages:** Spanish

**Price:** US\$12.60

**Format:** Spiral bound book

### **Description**

This guide can be used in training of trainers in participatory techniques for work with micro-enterprise projects.

The guide begins with an overview of approaches that are most effective in micro-enterprise development training programs. It also provides a brief introduction to non-formal educational theory related to learning styles of adults, use of participatory approaches, and an overview of different training techniques.

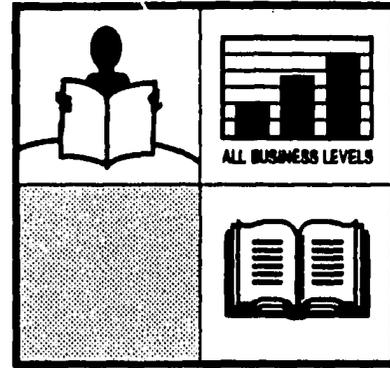
The design, implementation, strengths and weaknesses of four specific methods are described in detail: Structured experiences (including games and simulations), group discussions, case studies/critical incidents and lectures or presentations. One example each of a dramatization, a case study and a structured activity is provided in the appendix. The situations for which each method is most appropriate are also outlined. A variety of general considerations for trainers receive attention, including how to respond to situations that frequently arise in training settings (such as inattention, challenges from participants, etc.) and the use of humor.

The final parts of the book concentrate on providing effective and appropriate technical assistance and advice. Much of the advice in this section relies on common sense approaches, such as the reminders to listen well and ask questions.

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## Methodology

This guide is designed for the field worker or program staff who already has experience and knowledge of SED programs, but needs background and ideas related to participatory training. The guide focuses on the general design and practice of participatory workshops for adult learners, rather than concentrating specifically on micro-enterprise development. The final sections, dealing with technical assistance, are more specifically related to small enterprise and credit programs.



Information is conveyed, primarily, through the narrative, supplemented by several charts and sample questionnaires. There are few actual examples or training activities provided.

## Adaptability

This guide provides useful information for anyone interested in designing non-formal education training sessions in any discipline (not just small enterprise development). As such, the user would have to incorporate specific SED topics and/or skill training into the general framework outlined in this guide.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input checked="" type="checkbox"/> Train trainers</li> <li><input type="checkbox"/> Strengthen project management</li> <li><input type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input checked="" type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Non-formal education techniques</li> <li><input checked="" type="checkbox"/> Non-formal education theory</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Line drawings</li> <li><input checked="" type="checkbox"/> Charts and graphs</li> <li><input type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul>

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# LEARNING TO TEACH: TRAINING OF TRAINERS FOR COMMUNITY DEVELOPMENT

*Published by:  
Save the Children and  
OEF International*

**Author:** Jane Vella

**Available from:**

Save the Children Federation  
PO Box 950  
Westport, CT 06881  
Telephone: 203-221-4024  
Fax: 203-222-9176

OEF International  
1815 H Street, NW, 11th Fl.  
Washington, D.C. 20006  
Telephone: 202-466-3430  
Fax: 202-775-0596

Also available from PACT Media Services. See page D-5 for ordering information.

**Contact person:** Betsy Campbell (Save);  
Nena Terrell (OEF); Robert Sutherland (PACT)

**Number of pages:** 80pp. **Publication date:** 1989

**Price:** US\$12.50 (See page D-5 for shipping charges.)

**Languages:** English

**Format:** Bound book

## **Description**

A 10-day workshop for training trainers in adult education techniques to use in community development work is described in this manual.

Each of the 25 training sessions described in the manual helps facilitators to build skills and acquire techniques useful to participatory training for adult learners. Sessions are focused on: Setting objectives; How adults learn; Respect and safety; Problem posing; Using pictures, sociodramas and stories; Seven steps of planning; Open questions; How groups work; Setting tasks; Meeting resistance; Learning needs analysis; Feedback; Accountability; and Evaluation of learning.

## **Methodology**

A participatory methodology is employed in the book, based on the principle that people learn experientially. While it is not specifically oriented toward small enterprise development, the techniques can effectively be employed by field staff who are functioning as credit officers or technical assistance providers to income generating projects.

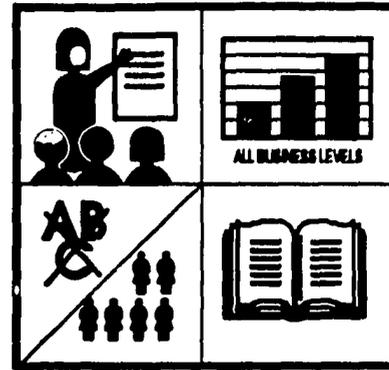
Each training session described indicates the time, objectives, materials and steps that should be undertaken for the activity. Notes to the facilitator, with helpful hints and experiences from actual training sessions, are also included. A section in each training activity description called "Proof of Learning,"

highlights the specific results that trainers should look for to determine whether participants have incorporated the objectives of the session

While some of the sessions require reading skills, the majority of activities can easily be used or adapted for working with illiterate or newly literate groups.

### Adaptability

The skills and techniques described in the manual are adaptable to virtually any region of the world, as well as to diverse groups. While the sessions are designed for training of trainers, the book would also be a useful reference for any facilitator who regularly works with groups and is interested in additional techniques for eliciting participation and working with adult learners.



CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client training</li> <li><input checked="" type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Raise awareness of business skills</li> <li><input type="checkbox"/> Support group formation</li> <li><input type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input checked="" type="checkbox"/> Train trainers</li> <li><input type="checkbox"/> Strengthen project management</li> <li><input type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input checked="" type="checkbox"/> Training course evaluations</li> <li><input checked="" type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Non-formal education techniques</li> <li><input checked="" type="checkbox"/> Non-formal education theory</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li><input type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input checked="" type="checkbox"/> Hand-outs</li> <li><input type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul>

**WOMEN  
WORKING  
TOGETHER FOR  
PERSONAL,  
ECONOMIC AND  
COMMUNITY  
DEVELOPMENT**

*Published by:  
OEF International*

**Author:** Suzanne Kindervatter

**Available from:**  
OEF International  
1815 H Street, NW, 11th Floor  
Washington, D.C. 20006 USA

**Telephone:** 202-466-3430 **Fax:** 202-775-0596

**Contact person:** Nena Terrell

**Number of pages:** 104pp.

**Publication date:** 1988 (2nd edition)

**Languages:** English, Spanish and French

**Price:** English - US\$11.00; Spanish and French - US\$13.00  
(See page D-5 for shipping charges.)

**Format:** Bound book

## **Description**

*Women Working Together* provides a framework and activities that can be used by fieldworkers or extension agents as a tool for organizing groups of women to identify critical life issues and to formulate action strategies that address problems or obstacles identified.

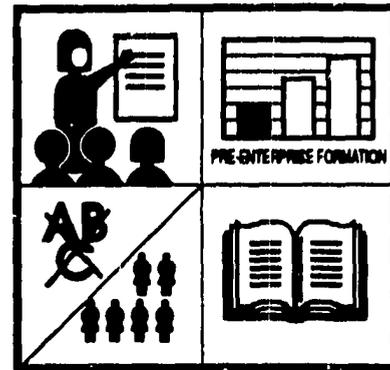
Eighteen training activities are included in the book, divided into thematic sections. The book begins with activities related to group formation, then moves into a section that covers personal values, resources and goal setting. This is followed by activities that focus on generating and assessing micro-enterprise activities, and on working together in groups. The sections on family relationships and the community address a number of issues through training activities including: ways of finding more time, identifying sources of credit, leadership, an interactive way to perform a community needs assessment, planning skills. Two activities on women's legal rights form a section, and the book closes with training activities to generate responses to the question, "Where do we go from here?"

## **Methodology**

Numerous participatory training approaches to group work are utilized in this manual. Use is made of line drawings, poster stories, role plays and other interactive methodologies to build self-esteem and self-confidence.

While this manual does not deal entirely with small enterprise issues (although there are at least 8 sessions that focus on income-generation), it is useful for pre-feasibility activities with groups that will be developing small enterprises. The book can be used by fieldworkers or by groups themselves in their efforts to clarify group purposes and projects. All of the instructions and materials needed for undertaking suggested activities are provided.

Many of the activities can be used with illiterate groups without any adaptation, given the number of activities that depend upon graphics and stories.



### Adaptability

Adaptable in all cultures and settings (i.e., urban/rural) to women's lives and work. Many of the activities could be adapted, as well, for use in mixed groups. The book can be helpful in organizing women who have never participated in a group. It is also useful for looking at some of the obstacles (i.e., legal, domestic, etc.) that women may face in trying to successfully operate an income-generating project. Finally, it contains exercises that could be adapted to situations where women would benefit from considering non-traditional income-earning activities.

CAN BE USED	CONTAINS
<p><b>FOR:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Client training</li> <li><input type="checkbox"/> Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Raise awareness of business skills</li> <li><input checked="" type="checkbox"/> Support group formation</li> <li><input type="checkbox"/> Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li><input type="checkbox"/> Train trainers</li> <li><input type="checkbox"/> Strengthen project management</li> <li><input type="checkbox"/> Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Trainers</li> <li><input type="checkbox"/> Field staff</li> <li><input type="checkbox"/> Client groups</li> </ul>	<p><b>CHARTS AND FORMS:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Loan applications</li> <li><input type="checkbox"/> Loan agreements</li> <li><input type="checkbox"/> Community surveys</li> <li><input checked="" type="checkbox"/> Feasibility studies</li> <li><input type="checkbox"/> Performance analysis</li> <li><input type="checkbox"/> Training needs assessments</li> <li><input checked="" type="checkbox"/> Training course evaluations</li> <li><input type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input type="checkbox"/> Cash-flow analysis</li> <li><input type="checkbox"/> Balance sheets</li> <li><input type="checkbox"/> Profit/loss statements</li> </ul> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Non-formal education techniques</li> <li><input checked="" type="checkbox"/> Non-formal education theory</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li><input type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input checked="" type="checkbox"/> Hand-outs</li> <li><input checked="" type="checkbox"/> Poster stories</li> <li><input type="checkbox"/> Board games</li> <li><input checked="" type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</li> </ul> <p><b>BASED ON:</b></p> <p>Based on experience in: Ecuador, Honduras, Thailand, Morocco and Senegal</p>

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**INDEX #4:**

**Materials that contain special reference to or materials for working with women's and or illiterate groups**

Community Bank Learning Game	B-2	Manual of Village Banking	B-20
Doing a Feasibility Study	A-8	Marketing Strategy	A-18
Faidika	A-12	Navamaga	A-24
Grameen Bank	B-6	Operational Manual for Village Based Projects	B-24
Handbook for Development of Savings Groups	B-8	Trickle Up Training Tools	A-32

**INDEX #5:**

**Materials that contain loan applications and/or loan agreements:**

Community Bank Learning Game	B-2	Loan Administration Manual	B-14
Community Banking Promotion Manual	B-4	Manual of Village Banking	B-20
Facilitator's Guide: First African SEAD Workshop	A-10	Small Enterprise Development in W. Africa	B-28
Handbook for the Development of Savings Groups	B-8	Village Industry Service	B-30

**INDEX #6:**

**Materials that contain cash flow analysis forms**

Bookkeeping Manual	A-4	Monitoring and Evaluating Small Business Projects	A-20
Computer Analysis of Small Scale Projects	A-6	Manual for Commercial Analysis	B18
Doing A Feasibility Study	A-8	Operational Guide for Micro-Enterprise Projects	B-22
Herramientas de Analisis	A-14	Small Enterprise Development in W. Africa	B-28
Loan Appraisal	B-16		
Manuel de Formation des Paysans	A-16		

**INDEX #7:**

**Materials that contain forms for balance sheets and/or profit and loss statements**

Apartando las Ovejas	A-2	Navamaga	A-24
Computer Analysis of Small Scale Projects	A-6	Operational Guide for Micro-Enterprise Projects	B-22
Herramientas de Analisis	A-14	SEAD Workshop	A-30
Loan Appraisal Techniques	B-16	Small Enterprise Development in W. Africa	B-28
Monitoring and Evaluating Small Business Projects	A-20		

**INDEX #8:**

**Materials that contain training course plans and evaluations**

Community Bank Learning Game	B-2	Navamaga	A-24
Doing a Feasibility Study	A-8	Programa de Grupos Solidarios	B-26
Facilitator's Guide: First Africa Workshop	A-10	Programme d'Etudes	A-26
Learning to Teach	C-4	SEAD Workshop	A-30
Manuel de Formation des Paysans	A-16	Small Enterprise Development in W. Africa	B-28
Marketing Strategy Training	A-18	Women Working Together	C-6

**Index #9:**

**Materials that contain case studies:\***

Apartando las Ovejas	A-2	Monitoring and Evaluating Small Business Projects	A-22
Facilitator's Guide: First Africa Workshop	A-10	Operational Guide for Micro-Enterprise Projects	B-22
FAIDIKA!	A-12	Operational Manual for Income-Generating Projects	B-24
Handbook for the Development of Savings Groups	B-8	SEAD Workshop	A-30
Herramientas de Analisis	A-14	Women Working Together	C-6
Manual for Commercial Analysis	B-18		
Marketing Strategy Training	A-18		

*\*The term 'case study' here refers to any fairly well-developed example or anecdote that is included in the text for group discussion or to illustrate the carrying out of some procedure. It does not necessarily indicate the inclusion of a formal case study.*

## INFORMATION ON SHIPPING CHARGES

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- 15% off on order of 50 - 99 assorted copies
- 20% off on order of 100 or more assorted copies

**PLEASE NOTE:** The price of *Learning to Teach* (page C-4) is \$13.50 when ordered from PACT Media Services.

*For additional information on publications available from PACT Media Services, contact Robert Sutherland at 212-697-6222 (tel) or 212-692-9748 (fax).*

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- USA, Canada and Mexico: Surface mail - Add 20%
- Central America: Surface (6-8 weeks) - Add 20%; Airmail add 40%
- Other countries: Surface (6 - 12 weeks) - Add 20%; Airmail add 60%

All orders must be accompanied by payment in US Dollars only. Payment must be in the form of a US bank draft, a purchase order, or an international money order.

*For additional information on publications available from OEF International, contact Nena Terrell at 202-466-3430 (tel) or 202-775-0596 (fax).*

**COVER SHEET**  
**FOR NEW ENTRIES TO THE SEEP DIRECTORY OF**  
**TRAINING RESOURCES FOR SMALL ENTERPRISE DEVELOPMENT**

We hope that you will continue to send us training materials for small enterprise development (videos, games, computer programs, books, etc.) that you develop and are willing to make available to the SEEP Network members so that we can periodically update this directory. It would be helpful if you include this cover sheet with any materials forwarded.

Your name \_\_\_\_\_ Date \_\_\_\_\_

Organization \_\_\_\_\_ Tel: \_\_\_\_\_

**Information about the publication:**

Title of publication \_\_\_\_\_

Publisher \_\_\_\_\_

Address \_\_\_\_\_

Distributor & \_\_\_\_\_  
Address (if  
different \_\_\_\_\_  
from publisher)

Languages \_\_\_\_\_

No. of pages \_\_\_\_\_

Publication date \_\_\_\_\_

Format \_\_\_\_\_

Price \_\_\_\_\_

Shipping charges \_\_\_\_\_

Designed for use by \_\_\_\_\_

**Additional comments about the material:**

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15

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	<b>Very useful</b>	<b>Somewhat useful</b>	<b>Not useful</b>
<b>Do you find the descriptions of the materials</b>	_____	_____	_____
<b>Do you find the charts</b>	_____	_____	_____
<b>Do you find the format/design</b>	_____	_____	_____
<b>Do you find the indices</b>	_____	_____	_____

**What suggestions do you have for improving the:**

**Descriptions:**

**Charts:**

**Format/design:**

**Indices:**

**Is there any additional information that could be included in this directory to make it more useful for you? Yes \_\_\_\_\_ No \_\_\_\_\_**

**If yes, please describe below:**

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