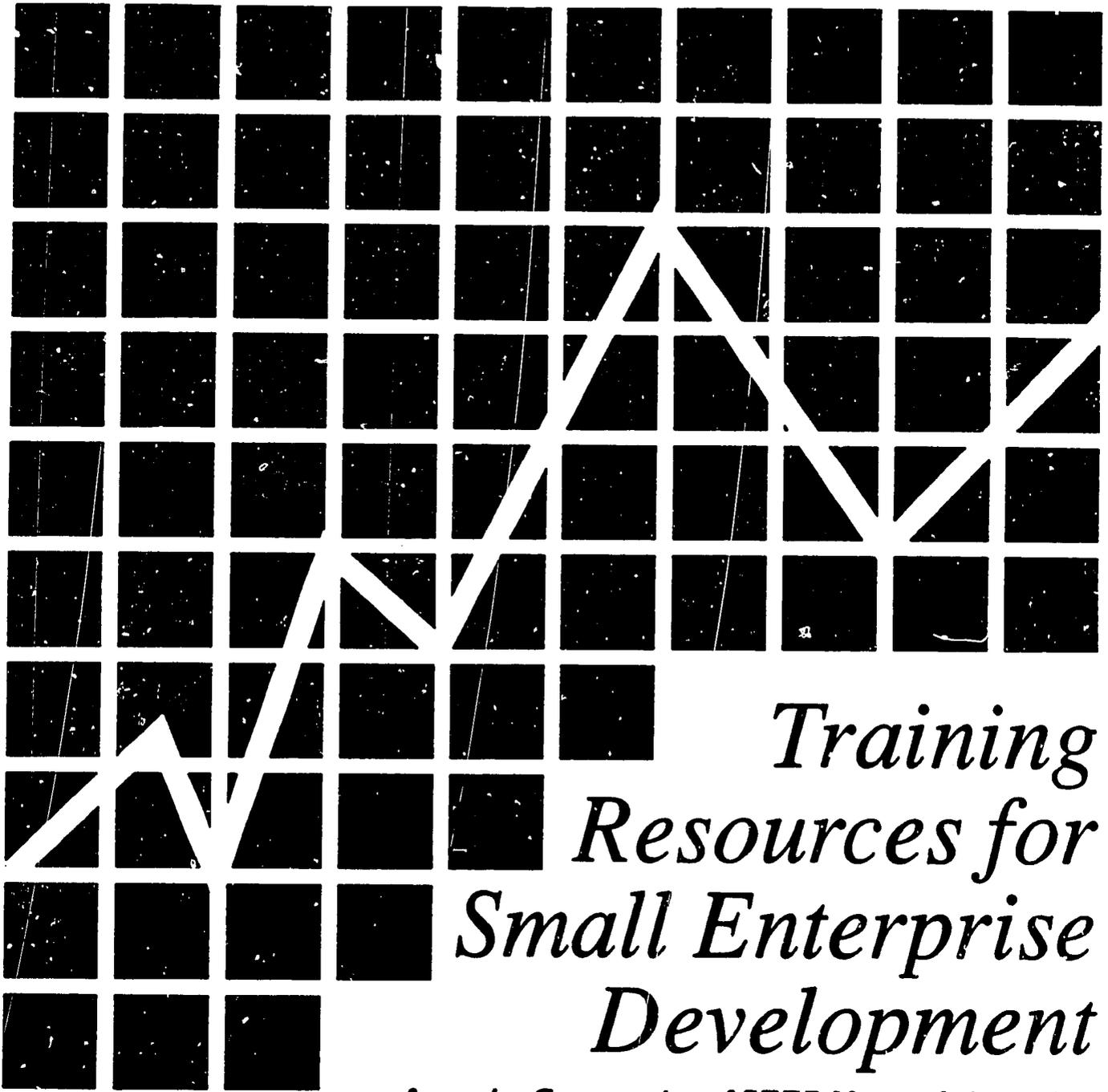
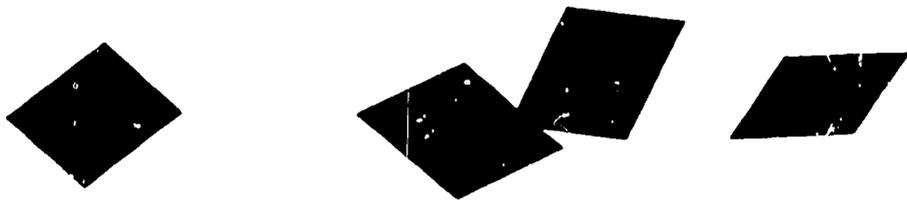


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*Training  
Resources for  
Small Enterprise  
Development*

*from the Community of SEEP Network Agencies*



**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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of the United States Agency for International Development

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who gathered and developed the initial information for this directory*

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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 development*, 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.

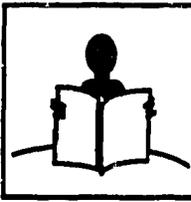
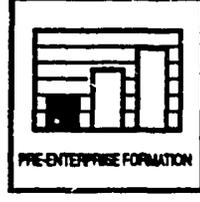
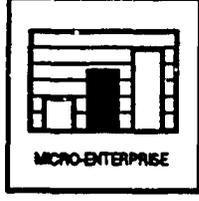
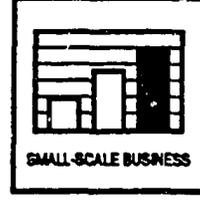
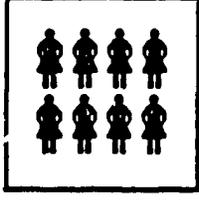
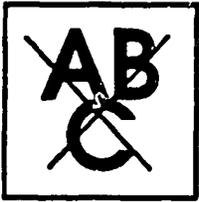
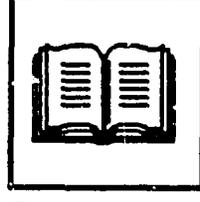
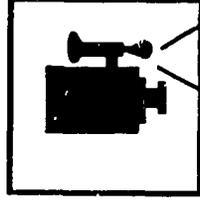
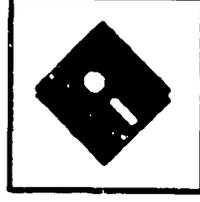
### **Keeping current on the availability of training resources for small enterprise development:**

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><b>Upper left-hand box</b></p>  <p>The material is self-instructional or an operational manual</p>  <p>The material is designed for use in a workshop setting</p>	<p><b>Upper right-hand box</b></p>  <p>The material is designed for use with groups/individuals with little or no business experience</p>   <p>The material is designed for use with micro-enterprise groups or individuals</p> <p>The material is designed for use with groups/individuals engaged in small/medium-sized enterprises</p>
<p><b>Lower left-hand box</b></p>  <p>The material is designed for use with women's groups</p>  <p>The material is designed for use with illiterate or newly literate groups</p>	<p><b>Lower right-hand box</b></p>  <p>The material is in written form</p>  <p>The material is a game</p>  <p>The material is a video</p>  <p>The material is designed for use on a computer</p>

# AN OVERVIEW

## **Introduction:**

This is the second edition of Training Resources for Small Enterprise Development from the Community of SEEP Network Agencies. It is an updated version of the directory published in September 1990. In this latest version, there are 16 new materials: seven new business development materials and nine new credit management materials.

In addition to contributions of new materials by producers included in the first version, several organizations are appearing for the first time. Two additional SEEP members, The World Council of Credit Unions and the Christian Children's Fund, contributed materials to this latest version. And, four of the materials distributed by the GEMINI Project — four of whose seven participating organizations are SEEP members -- are included in this edition as well.

While there have been some changes, the reasons for collecting training resources from member agencies and for publishing this directory remain the same. They are:

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.

Forty-nine 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 development. The chart on the following page illustrates the distribution of some of the areas of emphasis in the materials.

	Business development No. of materials	Credit management No. of materials
Designed for workshop setting	14	5
Designed as operational or self-instructional	7	16
Oriented toward women and/or illiterate groups	6	4
Geared toward:		
Pre-entrepreneurs	4	4
Micro-entrepreneurs	12	11
Small or medium-sized business	3	4
All business levels	4	4

The new materials submitted changed the balance between materials oriented toward use in workshop setting and those designed for use as operational or self-instructional guides. Whereas, in the previous edition, there were 3 more materials for workshops than for self-instructional purposes, the addition of 9 new operational manuals versus 6 new workshop oriented materials (and the elimination of one of the previous workshop materials) has now put self-instructional manuals in the majority. The new materials have also resulted in a heavier concentration of training resources designed for the micro-enterprise level of business training.

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

- \* 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 has made available a marketing board game 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, MEDA, Christian Children's Fund, 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 18 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:**

Many of the materials employ participatory and experiential methodologies in workshop settings. A wide range of techniques (case studies, board games, site visits, role plays, poster stories, sociodramas, and simulations) are used 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.

Increasingly, agencies are publishing “sets” of training materials that reflect different phases or aspects of business or credit management, or that are designed for different client levels. GEMINI's Technical Notes series, MEDA's basic and intermediate level training manuals, the SEEP Network's Monitoring and Evaluation manual and facilitator's guide, and the ACCION Serie de Cuadernos are representative of this development.

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 49 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 were mentioned as receiving little attention in the last round of training materials submitted for this directory remain primarily the same:

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 sessions 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.

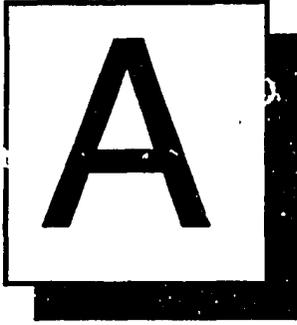
Virtually no manuals were received, in response to SEEP's request, that dealt with forming businesses around and commercialization of specific industries (i.e., palm oil processing businesses, bakeries, etc.). The closest example of an industry-specific manual would be *Manuel de Formation des Paysans (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. In several, women fail to appear in any of the examples or case studies, or in any of the references to extension workers or clients. In materials that contain line drawings or graphics, there continues to be a tendency to depict primarily men as business owners. 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 DEVELOPMENT

### **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 development, 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 nonfinancial 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:** Jorge Baanante

**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.

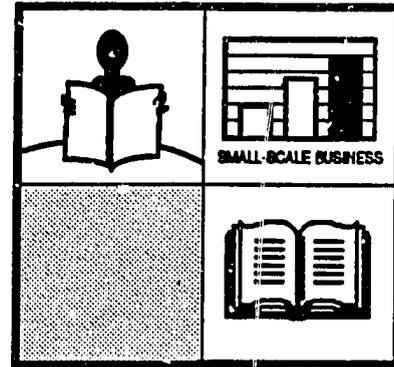
A section on sources of financing for businesses follows, which delineates the advantages and disadvantages of securing credit from banks, suppliers, existing creditors, and individuals. This section discusses the way in which an analysis of one's financial statements can reveal hidden assets that can 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><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 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 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 checked="" 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 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 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>NOTES</b></p> <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:** Becky Stewart

**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.

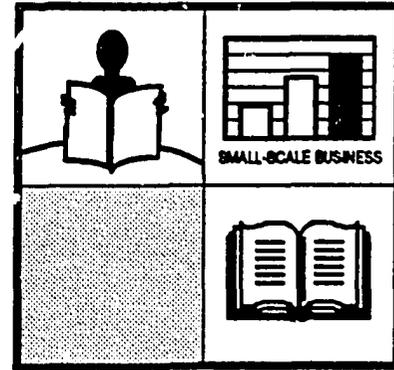
The creation of a balance sheet and profit and loss account is discussed, demonstrating how these are derived from the general ledger. Following is an illustration of how a cash-flow statement is constructed, using the cash books. The final chapter discusses records needed for an audit, including stock 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:
<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 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 type="checkbox"/> Trainers</li> <li><input type="checkbox"/> Field staff</li> <li><input checked="" 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 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 type="checkbox"/> Business planning</li> <li><input 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 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>

**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**

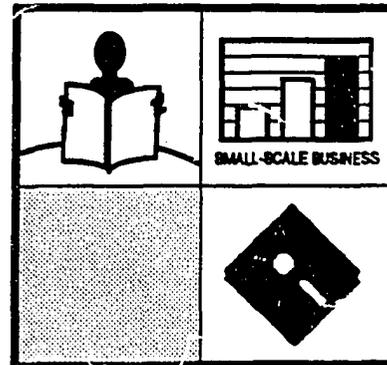
The computer diskette that is the essential part of this kit has been formatted to permit users to enter their own data and perform a financial analysis on the feasibility of their production enterprises. It is not useful for retail or service enterprises.

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.

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 type="checkbox"/> Support group formation</li> <li><input checked="" 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 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 checked="" 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 checked="" type="checkbox"/> Financial management</li> <li><input checked="" type="checkbox"/> Business planning</li> <li><input 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 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>NOTES</b></p> <p>Adaptations: The computer applications in this kit are based on ATI's <i>Manual for Commercial Analysis of Small Scale Projects</i> (see page B-30). Topics are also discussed in the video, <i>Loan Appraisal</i> (see page B-28)</p>

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

*Published by:  
OEF International*

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

**Available from:**

WID Book/UNIFEM  
PO Box 20109, Dag  
Hammarskjold Center  
New York, NY 10017  
USA

**Telephone:** 212-687-8633

**Fax:** 212-661-2704

**Contact person:** Alice Quinn (WID Books)

**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.

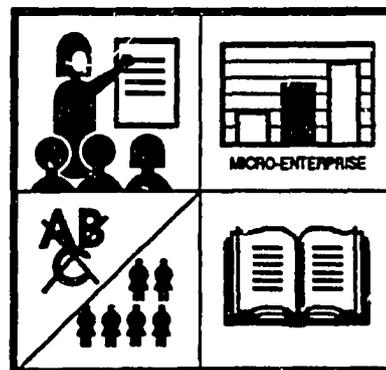
In the introduction, useful ideas for organizing a workshop around the topic of doing a feasibility study are provided. These include: Sample schedules, depending upon the time available to participants; hints for facilitation techniques; warm-up and closing activities. The first major section of the 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.

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 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> <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 checked="" type="checkbox"/> Cash-flow analysis</td> </tr> <tr> <td><input type="checkbox"/> Community surveys</td> <td><input checked="" type="checkbox"/> Feasibility studies</td> <td><input type="checkbox"/> Balance sheets</td> </tr> <tr> <td><input type="checkbox"/> Performance analysis</td> <td><input checked="" type="checkbox"/> Training plans</td> <td><input type="checkbox"/> Profit/loss statements</td> </tr> </table> <p><b>INFORMATION ON:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Financial management</li> <li><input checked="" type="checkbox"/> Business planning</li> <li><input checked="" type="checkbox"/> Marketing &amp; feasibility</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 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>	<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 checked="" type="checkbox"/> Cash-flow analysis	<input type="checkbox"/> Community surveys	<input checked="" type="checkbox"/> Feasibility studies	<input type="checkbox"/> Balance sheets	<input type="checkbox"/> Performance analysis	<input checked="" type="checkbox"/> Training plans	<input type="checkbox"/> Profit/loss statements
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	<p><b>NOTES</b></p> <p>Based on experience in: Costa Rica, Honduras, Peru, Senegal and Somalia</p>												

**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:** Marceline Hearn

**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.

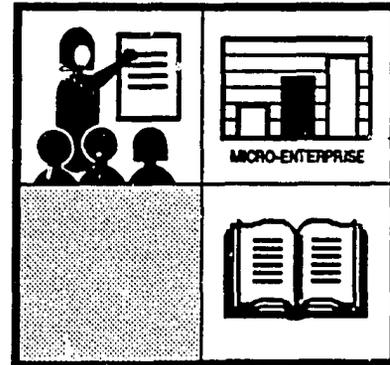
One of the appendices is a reprint of a training handbook, "Planning Income Generating Projects," produced by Voluntary Organizations in Community Enterprise (VOICE), Zimbabwe. It includes a step-by-step guide to marketing, production, financial and management analysis, as well as feasibility study guidelines 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:
<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 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 checked="" 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 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 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 checked="" 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 checked="" type="checkbox"/> Bibliography</li> </ul> <p><b>NOTES</b></p> <p>The workshop upon which this book is based is the precursor to CARE's Asian regional workshop and <i>Small Economic Activity Development (SEAD) Workshop: Facilitator's Manual, 1989</i> (see page A-44).</p> <p>Based on experience in: Africa</p>

**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

PACT Media Services

777 United Nations Plaza

New York, NY 10017

USA

Telephone: 212-697-6222

Fax: 212-692-9748

**Contact person:** Rosa Gonzalez (World Education)

Robert Sutherland (PACT)

**Number of pages:** 66pp.

**Publication date:** 1990

**Languages:** English

**Price:** US\$15.50 (including handling and shipping in the US)

**Format:** Spiral-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.

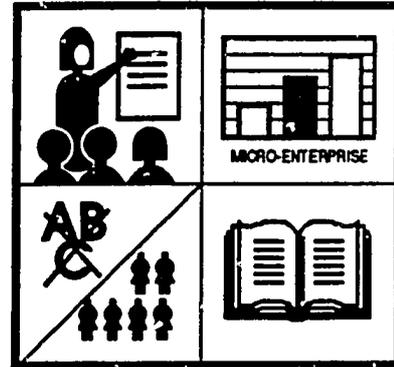
The training sessions that follow the introduction cover the following topics: Initial considerations in selecting a business activity; The concept of profit and loss; The concept of cash control; Analysis of the internal and external business environment; Marketing; Feasibility analysis; Basic concepts 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>■ Client training</li> <li>■ Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li>■ Raise awareness of business skills</li> <li>■ Support group formation</li> <li>■ Develop financial management skills</li> <li>□ Encourage business expansion</li> <li>■ Train trainers</li> <li>■ Strengthen project management</li> <li>□ Design and manage credit programs</li> </ul> <p><b>BY:</b></p> <ul style="list-style-type: none"> <li>■ Trainers</li> <li>■ Field staff</li> <li>□ 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 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>■ Financial management</li> <li>■ Business planning</li> <li>■ Marketing</li> <li>■ General small business skills</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li>■ Line drawings</li> <li>■ Charts and graphs</li> <li>■ 'Fill-in-the-blank' forms</li> <li>■ Hand-outs</li> <li>■ Poster stories</li> <li>□ Board games</li> <li>■ Case studies</li> <li>□ Bibliography</li> </ul> <p><b>NOTES</b></p> <p>Based on experience in: Kenya</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		
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**A FIELD MANUAL  
FOR SUBSECTOR  
PRACTITIONERS  
TOOLS FOR MICRO-  
ENTERPRISE  
PROGRAMS:  
NONFINANCIAL  
ASSISTANCE  
SECTION**

*Published by:  
Growth and Equity  
through Microenterprise  
Investments and Institutions  
(GEMINI)*

**Author:** Steven J. Haggblade and Matthew S. Gamsler

**Available from:**  
DAI/Gemini Publications Series  
Development Alternatives, Inc.  
7250 Woodmont Avenue, Suite 200  
Bethesda, MD 20814 USA

**Telephone:** 301-718-8699   **Fax:** 301-718-7958

**Contact person:** Cecilia Buhani

**Number of pages:** 91pp

**Publication date:** 1991

**Languages:** English and French

**Price:** \$4.65

**Format:** Loose, 3-hole punched pages and cardstock cover  
(Silk-screened, 3-ring binder to hold entire series of technical  
notes is available for \$5.00 from DAI)

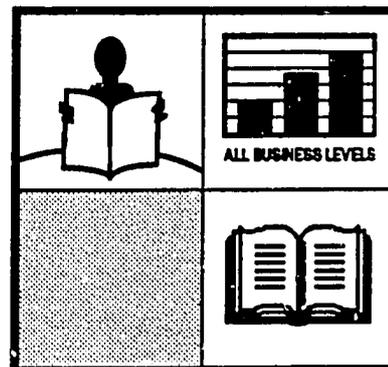
## **Description**

This manual describes a step-by-step approach to undertaking a sub-sector analysis, a method for identifying intervention points for small enterprise support, with the potential to achieve large-scale impact. Through this analysis, an intermediary organization can more clearly define and understand the entire economic system that affects micro and small-scale enterprises.

The 9 steps of sub-sector analysis provide the structure for information in the manual. In Step 1, "Select Subsector for Study," a table and procedures for establishing selection criteria are suggested. Step 2, "Introduce Yourself to the Subsector," provides questions for the process of gathering information about the supply chain and overall production and distribution system. In Step 3, explanations and examples of how to draw a preliminary subsector map are provided. Step 4 focuses on guidelines for gathering information about the regulatory and institutional environment that affect businesses in the subsector. An opportunity to fine tune the subsector map is the activity suggested as Step 5. In Step 6, "Quantify Overlays of Particular Interest," the analyst can select from a variety of areas — such as sales value, income, or inventory holdings — and gather data to further illuminate understanding of the sector.

Step 7 is the dividing point between analysis and action. In Step 7, "Analyze Dynamics," the analyst identifies niches that are likely to grow and actions that can be taken to ensure that small enterprises benefit from this growth. In Step 8, guidelines for identifying interventions that will influence large numbers of small firms (e.g., "sources of leverage") are provided. Finally, Step 9 encourages the analyst to determine where leverage and opportunities for intervention converge.

The manual's appendices include a 2-page description of subsector mapping conventions, analytical "fill-in-the-blank" worksheets, a glossary of terms and technical pointers related to estimating market size, growth potential and returns to labor. Finally, several paragraphs on writing up findings are provided.



## Methodology

The information is presented in a straightforward, concise manner and the book can be used as a self-paced, self-instructional manual. In addition to functioning as a reference manual, its many hand-outs, forms and tables provide trainers with materials for use in workshops and training sessions.

The case studies which run throughout the text — one on sorghum beer in Botswana and the other on silk production in Thailand — are helpful as demonstrations of the concepts being discussed. They would also be useful tools for a workshop on subsector analysis.

## Adaptability

The manual offers a new approach to gathering data for pre-project assessments or for re-formulating projects. It could be adapted, for instance, in work with field staff and extension agents to help them develop a deeper understanding of the market and regulatory forces that affect their interventions.

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 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 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 checked="" type="checkbox"/> Business planning</li> <li><input 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 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 checked="" type="checkbox"/> Bibliography</li> </ul> <p><b>NOTES</b></p> <p>This manual is part of a series of technical notes published by GEMINI. See pages B-24 and B-32 for listings of other notes in the series. GEMINI is a consortium of 7 organizations, 4 of which are SEEP members.</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  
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**Author:** Asociacion Grupos Solidarios de Colombia

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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.

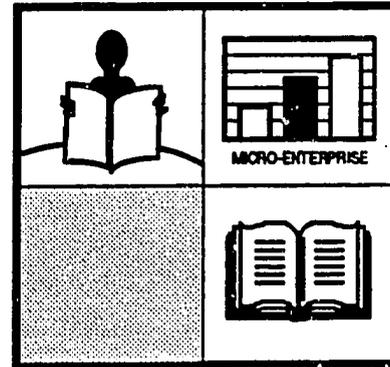
After introducing some fundamental financial concepts related to production upon which a business is based (i.e., the relationship of fixed to variable costs, and the relationship of sales and expenses to profits), the manual introduces financial tools — Balance Sheets and Statements of Revenue and Expenses. 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:
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# MANUAL DE CAPACITACION ADMINISTRATIVA: NIVEL BASICO

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

**Authors:** Carlos Waterfield, Susana Waterfield,  
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**Contact person:** Charles Waterfield (USA)

Ron Braun (Canada)

**Number of pages:** 181pp

**Publication date:** 1990

**Languages:** Spanish

**Price:** \$10.00

**Format:** Bound book

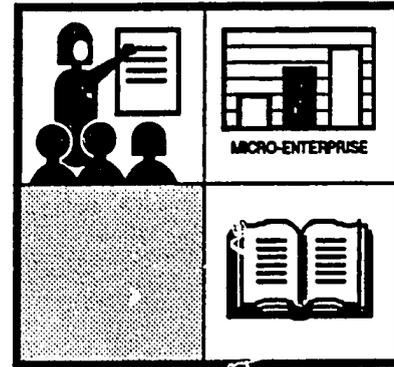
## Description

This manual is based on the PRISMA (Program of Incentives and Support for Microenterprises) project undertaken collaboratively by MEDA and the San Luis Cooperative in Bolivia. It describes the 'beginner' level of training course offered for working microentrepreneurs and potential entrepreneurs seeking loans. Intermediate and advanced level training manuals are also available (see page A-20).

Participants in this course will learn: How PRISMA functions; The socio-economic value of their businesses; Obligations and costs of credit; How to do a business plan, and; Some business administration skills. By the end of the course, each participant should have a business plan, which is part of the loan application process.

The course involves nine training sessions of several hours each and two individual visits by the trainer to the microentrepreneur. An explanation of the PRISMA concept is given during the first day. During Day 2, the instructor explains how microenterprises make important contributions to the community, and introduces the concept of keeping a daily journal of income and expenses. On Day 3, planning skills are emphasized, with a particular focus on developing strategies for the financial, production and sales components of the business. On Day 4, participants learn about credit: how it functions, obligations and responsibilities of borrowers, and how much it costs. During Day 5, participants learn how to construct and use a balance sheet to assess a business' health. On Day 6, the session focuses on defining working capital and demonstrating how to manage it. The seventh session focuses on considerations that are important in production planning. Sessions 8 and 9 concentrate on sales and marketing strategies and techniques.

Between the fifth and sixth sessions, and between the eighth and ninth sessions, a visit to each microentrepreneur takes place. The manual describes what should be accomplished so that the entrepreneur will have a complete business plan by the end of the course.



## Methodology

This manual is designed to provide PRISMA participants with the necessary skills and understanding to apply for and manage a loan for their businesses. While the sessions described include suggested questions, case studies and some fill-in-the-blank forms, the content of the manual emphasizes the information that the instructor will impart rather than a learning process in which participants engage in structured training activities or sharing of experiences. The information is presented in a way that lends itself easily to creating flipcharts and other visual aids about the various subjects covered. Each lesson plan begins with a statement of purpose, contains discussion questions after different junctures, and ends with a review of key points. Instructions specifying time and materials needed for each session are not included, but MEDA can make a complete companion set of teaching instructions with this information available upon request.

## Adaptability

Although this manual is labeled as the 'basic' level of the series, it contains much information that would be of use in training entrepreneurs with years of experience. The sessions covering financial information is particularly adaptable to more advanced levels of training.

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	<p><b>NOTES:</b></p> <p>Based on experience in: Bolivia. This is the first volume of a three-volume set. See Nivel Medio (Part II), page A-20. Part III, available in Spanish, is a complete record-keeping system that can be taught in 6 hours.</p>

**MANUAL DE  
CAPACITACION  
ADMINISTRATIVA  
NIVEL MEDIO**

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

**Authors:** Carlos Waterfield, Susana Waterfield,  
Julian Espinoza, Oscar Guzman, Sonia Sanchez,  
Marioly de Mendez, Pablo Montero, Lucia Mostacedo,  
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**Contact person:** Charles Waterfield (USA)

Ro: Braun (Canada)

**Number of pages:** 53pp

**Publication date:** 1990

**Languages:** Spanish

**Price:** \$5.00

**Format:** Photocopied pages

## **Description**

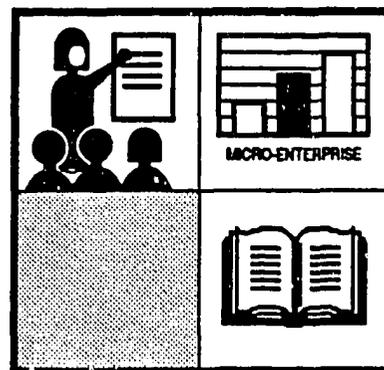
This manual is based on the PRISMA (Program of Incentives and Support for Microenterprises) project undertaken collaboratively by MEDA and the San Luis Cooperative in Bolivia. It describes the 'intermediate' level of training course offered for microentrepreneurs seeking loans. Beginner and advanced level training manuals are also available (see page A-18 for description of Beginner's Series).

The information contained in this manual was designed for use in a 5-session course, with meetings 2 hours daily. The course outline also includes one individual visit between client and extension agent. The course was designed as a prerequisite to approving a second loan for clients of the consumer cooperative (e.g., credit union) of San Luis in Bolivia.

The first session, on Cooperation talks about the functions and structure of the San Luis consumer cooperative. Session 2, Resolving Problems, suggests a process that involves analyzing a case study, and then applying steps studied to the participants' own business problems. Session 3 on Sales, Session 4 on Production and Session 5 on The Balance Sheet all build on the information presented in the "beginner's" manual of this series. In the third session are six dialogues between a business owner and client which participants are asked to analyze to determine positive and negative sales techniques. Session 4 offers six case studies that describe production problems for which participants are asked to generate solutions. Finally, Session 5 is a brief review of how to create and interpret balance sheets. The manual ends with a supply of blank balance sheet forms.

## Methodology

This manual is designed to provide participants with the necessary skills and understanding to apply for and manage a second loan from the PRISMA program. The manual functions, primarily, as notes to a facilitator, containing an outline of and key points to be stressed, as well as worksheets to use so that participants can apply discussions to their own situation. The information is presented in a way that lends itself easily to creating flipcharts and other visual aids about the various subjects covered.



Each lesson plan begins with a statement of purpose, contains discussion questions after different junctures, and ends with a review of key points. What is missing is any indication of time needed and a short list of materials needed for the given session.

## Adaptability

Although the training course described in this manual was designed for participants involved in the PRISMA loan program, it contains information that is useful for enterprise development training generally (with the exception of the first session). The session on resolving problems can be used in diverse project development training courses.

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# 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:** Marceline Hearn

**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.

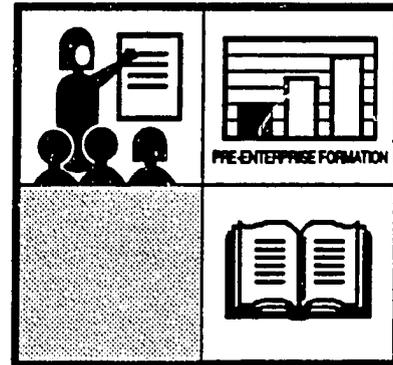
The training sessions that follow cover the following topics: Planning the agricultural strategy; Group formation; Planting techniques; Use of fertilizer; Reconstituting soil; Crop rotation; Use of preventive and maintenance techniques; Profitability of fields and farms; Better storage techniques; Group 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> <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 type="checkbox"/> Loan agreements</td> <td><input type="checkbox"/> Training course evaluations</td> <td><input checked="" type="checkbox"/> Cash-flow analysis</td> </tr> <tr> <td><input type="checkbox"/> Community surveys</td> <td><input checked="" 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"/> 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> <table border="0"> <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 checked="" 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> <p>Based on experience in: Togo</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 checked="" type="checkbox"/> Cash-flow analysis	<input type="checkbox"/> Community surveys	<input checked="" 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 checked="" 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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# MARKETING STRATEGY: TRAINING ACTIVITIES FOR ENTRE- PRENEURS

*Published by:  
OEF International*

**Author:** Suzanne Kindervatter with Maggie Range

**Available from:**

WID Books/UNIFEM  
PO Box 20109, Dag  
Hammarskjold Center  
New York, NY 10017  
USA

**Telephone:** 212-687-8633

**Fax:** 212-661-2704

**Contact person:** Alice Quinn (WID Books)

**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.

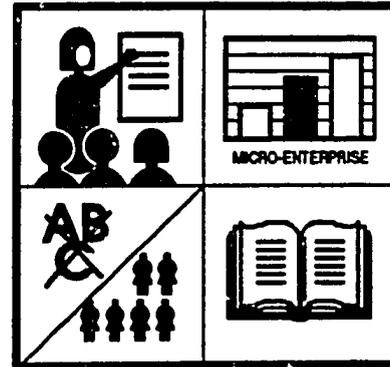
The 10 training activities provided require approximately 18 hours to complete. The authors state that the training is most effective if it is conducted over several consecutive days, but if this is impossible, the sessions can be spread over a longer period.

## **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.

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**MARKETTRAIN:  
A MARKETING  
GAME FOR  
DEVELOPMENT  
AGENTS**

*Published by:  
CARE*

**Author(s):** Nick Ritchie and Robin Poppe

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

**Telephone:** 212-697-6222 (PACT)  
212-686-3110 (CARE)  
**Fax:** 212-692-9748 (PACT) 212-696-4005 (CARE)

**Contact person:** Larry Frankel (CARE)  
Robert Sutherland (PACT)

**Number of pages:** N/A

**Publication date:** 1991

**Languages:** English, French and Spanish

**Price:** \$20.00 (see page D-5 for shipping charges)

**Format:** Set is housed in a plastic zipper envelope and includes game board, 1 die, plastic markers for 5 players, 68 game cards with questions, playing instructions and an answer key.

## **Description**

Designed as a training tool for staff of micro- and small-scale enterprise projects, this board game involves players in discussing and increasing their knowledge about marketing practices. It is a particularly useful tool to use in reviewing what the participants in a workshop know or have learned about marketing.

The game revolves around 5 sets of question cards: Thirteen question cards related to Product; Eighteen question cards related to Price; Sixteen question cards related to Promotion; Twelve question cards related to Distribution; and 9 question cards that pose general marketing questions. To play the game, players (whether in teams or individually), choose a colored marker. Players throw the die and move to land on a square which is color-coded to conform to one of the 5 question categories. A card of that color is chosen, the question is posed, and the player(s) must answer. It is suggested, in the instructions, that the facilitator determine whether or not the response is correct. The winner is the individual or team that first arrives at the square marked "End."

The questions are general enough to be relevant in different countries or regions. Ability to answer depends more upon general business experience than it does upon sophisticated knowledge of marketing, although the terminology used in some of the questions (i.e., fixed cost, variable costs, etc.) may be difficult for people with little education or business experience.

The answer key provided is helpful, but not definitive. That is, since the questions are very general, many of the questions have more potential answers than those listed.

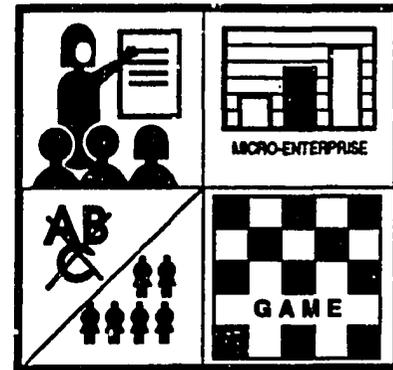
## Methodology

Playing of the game could result in a highly participatory approach to learning, sharing and assessing marketing knowledge. The instructions suggest that players form themselves into teams, which provides opportunities for a great deal of discussion and interchange in relation to marketing issues within a project.

There is some degree of flexibility in the game design, which allows users to modify questions and rules to their own purposes. Questions that are too difficult or inappropriate in a given setting can be removed. Rules, as well, can be modified. For instance, while the instructions suggest that the facilitator act as the judge or referee, it is also possible to allow the other players to collectively determine whether a given answer is acceptable.

## Adaptability

Because of the general nature of the questions, this game is useful in a wide variety of situations. As stated above, various elements of the game can be altered to make it more suitable to a given situation. Trainers can create new questions, replace categories, use the questions without the game board and alter rules. While the game designers specify that it is useful for staff training, it may be equally effective for client training.



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	<p><b>NOTES</b></p> <p>This game is similar in both form and content to the game included in the manual, <i>Marketing Strategy: Training Activities for Entrepreneurs</i> (see page A-24) by Suzanne Kindervatter and Maggie Range. The major difference is that the Kindervatter/Range version is intended for use with participants rather than staff, and is an integral part of a larger manual (although it can also be used separately).</p>															

**MEASURING  
OUR IMPACT:  
DETERMINING  
COST-  
EFFECTIVENESS  
OF NON-  
GOVERNMENTAL  
ORGANIZATION  
DEVELOPMENT  
PROJECTS**

*Published by:  
TechnoServe*

**Authors:** Margaret Bowman, Jorge Baanante, Thomas Dichter, Steven Londner and Peter Reiling

**Available from:**  
TechnoServe  
148 East Avenue  
Norwalk, CT 06851 USA

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

**Contact person:** Becky Stewart

**Number of pages:** 22pp

**Publication date:** 1989

**Languages:** English

**Price:** \$4.00 + postage/handling

**Format:** Booklet

## **Description**

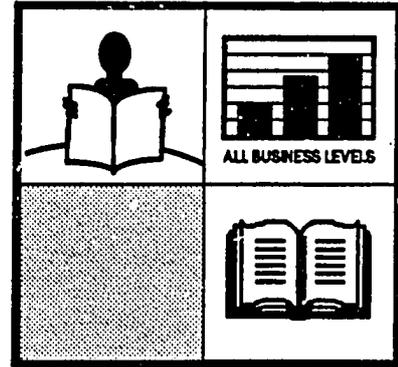
Defining a cost effective project as one that yields a return of benefits (to the target group) that is greater than the assisting organization's investment, the authors of this manual describe the TechnoServe method for measuring the social and economic impact of their work on beneficiaries' lives.

The system described uses two methods of analysis. The first part, The Financial Component, calculates a basic cost effectiveness ratio, using relatively standard practices of cost/benefit and net present value analysis. The second part, the Non-Quantifiable Benefits Rating, is a system of weighted values reflecting other development benefits that cannot easily be translated into dollar amounts.

The description of how to undertake the analysis begins with a listing of the working criteria that TechnoServe used to determine cost-effectiveness. The Cost Effectiveness Ratio is presented, with a narrative describing the assumptions and criteria used in identifying data for each element of the ratio. Spreadsheets and other summary records that are used to gather data are also explained. The manual then describes how to calculate the Non-Quantifiable Benefits Rating, which relies on weighted ratings by at least 3 people to determine social, economic and policy benefits.

Specifics about the formulae are followed by examples of the way the cost-effectiveness methodology can be used at different stages in a project's life, as well as the summary sheets that staff can use to present their cost-effectiveness findings to colleagues and managers. Final sections of the manual focus on TechnoServe's analysis and use of the method, and lessons learned.

The text is enhanced by 6 shaded boxes and several tables, including a box on "cost effectiveness vs. cost/benefit analysis," a glossary with definitions of cost-effectiveness terms and sample summary sheets from cost-effectiveness field tests.



### Methodology:

The manual is written from a distinctly "TechnoServe" perspective. The organizational mandates, criteria, goals and assumptions that affect the way in which the methodology was created and is applied are clarified throughout its presentation. Lessons from experience and organizational points of view about using the model are sprinkled throughout the text.

There is a slightly heavier concentration on "how to use it," than on "how to do it." For instance, the cost effectiveness ratio relies on data extracted from projects that separate benefits with agency assistance from those without agency assistance; but not much information is provided in the manual about how a project manager might set up systems to capture this data.

### Adaptability:

Since TechnoServe's focus is on enterprise projects, the core of the model includes a measure of enterprise profits and financial return to project participants. But, since the projects have social as well as economic goals, non-quantifiable project outputs can also be captured in the model. As such, this process can also be used by projects that are not specifically enterprise development.

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**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  
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**Editors: Shirley Buzzard and Elaine Edgcomb**

**Available from:**

<b>PACT Media Services</b>	<b>WID Books/UNIFEM</b>
<b>777 United Nations Plaza</b>	<b>PO Box 20109, Dag</b>
<b>New York, New York 10017</b>	<b>Hammar skjold Center</b>
<b>USA</b>	<b>New York, NY 10017 USA</b>
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**Contact person: Robert Sutherland (PACT)  
Alice Quinn (WID Books)**

<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**

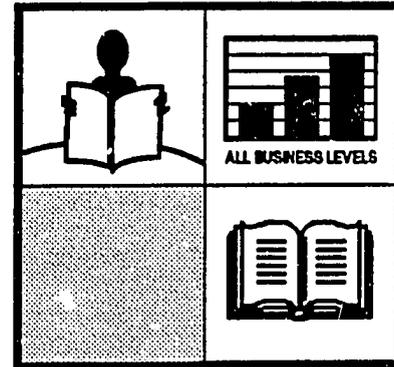
Written for field staff of NGOs, this manual is intended to assist technical assistance providers to establish a system to monitor the small enterprise projects that they assist.

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>NOTES</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-32 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:** Round 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-30). 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.

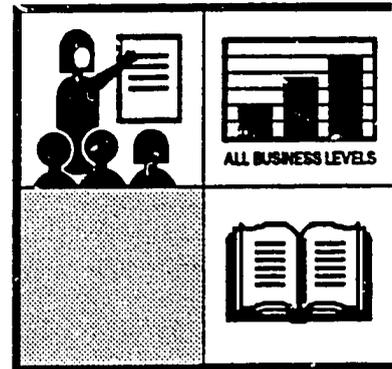
Use of a case study is central to the workshop design. In this instance, the case of a hypothetical organization in Bangladesh is employed. PROMOTE has a staff of 43 and supports participatory development among the landless and marginal landholders. In this case, PROMOTE is involved in a 3-year project 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 introduce 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> </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>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-30 for more information.</p>
	<p><b>CHARTS AND FORMS:</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 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 checked="" type="checkbox"/> Charts and graphs</li> <li><input type="checkbox"/> 'Fill-in-the-blank' forms</li> <li><input type="checkbox"/> Hand-outs</li> </ul> <p><input type="checkbox"/> Break-even analysis</p> <p><input type="checkbox"/> Cash-flow analysis</p> <p><input type="checkbox"/> Balance sheets</p> <p><input type="checkbox"/> Profit/loss statements</p> <p><input type="checkbox"/> Poster stories</p> <p><input type="checkbox"/> Board games</p> <p><input checked="" type="checkbox"/> Case studies</p> <p><input type="checkbox"/> Bibliography</p>

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

*Published by:  
OEF International*

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

**Available from:**  
WID Books/UNIFEM  
PO Box 20109, Dag Hammarskjold Center  
New York, NY 10017 USA

**Telephone:** 212-687-8633 **Fax:** 212-691-2704

**Contact person:** Alice Quinn

**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.

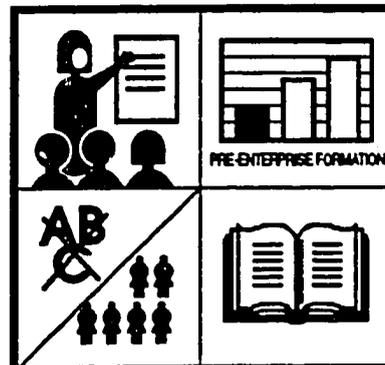
The final section, on planning, includes participatory activities for goal setting, determining what business participants want, identifying and managing resources.

## 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 makes 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> <table border="0"> <tr> <td><input type="checkbox"/> Loan applications</td> <td><input checked="" 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 checked="" type="checkbox"/> Training course evaluations</td> <td><input type="checkbox"/> Cash-flow analysis</td> </tr> <tr> <td><input checked="" type="checkbox"/> Community surveys</td> <td><input checked="" 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 checked="" 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"/> 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> <table border="0"> <tr> <td><input checked="" type="checkbox"/> Line drawings</td> <td><input checked="" type="checkbox"/> Poster stories</td> </tr> <tr> <td><input checked="" 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 checked="" type="checkbox"/> Hand-cuts</td> <td><input type="checkbox"/> Bibliography</td> </tr> </table> <p><b>NOTES:</b></p> <p>Based on experience in: Sri Lanka</p>	<input type="checkbox"/> Loan applications	<input checked="" type="checkbox"/> Training needs assessments	<input type="checkbox"/> Break-even analysis	<input type="checkbox"/> Loan agreements	<input checked="" type="checkbox"/> Training course evaluations	<input type="checkbox"/> Cash-flow analysis	<input checked="" type="checkbox"/> Community surveys	<input checked="" type="checkbox"/> Training plans	<input type="checkbox"/> Balance sheets	<input type="checkbox"/> Feasibility studies		<input checked="" type="checkbox"/> Profit/loss statements	<input type="checkbox"/> Performance analysis			<input checked="" type="checkbox"/> Line drawings	<input checked="" type="checkbox"/> Poster stories	<input checked="" type="checkbox"/> Charts and graphs	<input type="checkbox"/> Board games	<input type="checkbox"/> 'Fill-in-the-blank' forms	<input type="checkbox"/> Case studies	<input checked="" type="checkbox"/> Hand-cuts	<input type="checkbox"/> Bibliography
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## 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:** /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).

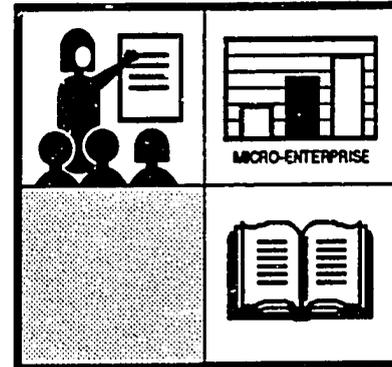
The course includes sections on: Introduction to management; The steps necessary to create a small enterprise; Marketing and feasibility studies; Managing inventory; Managing budgets; Determining selling price; Productivity and maximizing profitability; Responsibilities of a micro-entrepreneur; Legislation 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 check-list 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.

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<p><b>NOTES</b></p> <p>Based on experience in: Ivory Coast</p>		

Serie de Cuadernos de Trabajo para Grupos Solidarios y Famiempresarios: Organicemonos (#1), Prosperemos como Productores (#2), Prosperemos como Negociantes (#3), Planeemos el Crecimiento de Nuestra Empresa (#4), Empecemos a Ganar (#5), Controlemos Nuestro Negocio (#6)

*Published by: ACCION International*

**Authors:** Oliverio Ramirez (#1, #2 and #3), Carlos Jaime Buitrago (#4), Henry Cardona (#5 and #6)

**Available from:**  
Centro Accion Microempresarial, ACCION,  
Carrera 34, N. 91 -23, 2 piso, Bogota, Colombia

**Telephone:** 571-2187837      **Fax:** 571-2363799

**Contact person:** Diego Guzman

**Number of pages:** 48pp. (#1), 64pp. (#2), 40pp. (#3), 40pp. (#4), 48pp. (#5), 56pp. (#6)

**Publication date:** 1991

**Languages:** Spanish

**Price:** \$2.00 for each booklet + shipping and handling

**Format:** Bound books (soft-cover)

## Description

This series of 6 booklets can be used by microentrepreneurs to analyze and make decisions about different aspects of their businesses. The language used is very simple and the concepts are clearly presented and well-illustrated with cartoons and many other graphics.

The booklets are not numbered and there is no suggestion that there is a specific order in which they should be used. The elements of all booklets are similar, and include: setting out the objectives of the booklet, posing questions about the topic, allowing spaces for the users to write in answers about their businesses and answers to prove that they have understood the content, and illustrating points with comic-book like vignettes. The focus of each booklet, however, is different:

*Let's Get Organized (Organicemonos)*, begins with questions and illustrated information about why people organize, and then focuses on the specifics of forming a solidarity group.

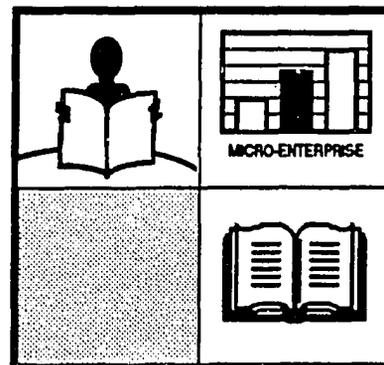
*Let's Prosper as Traders (Prosperemos como Negociantes)* and *Let's Prosper as Producers (Prosperemos como Productores)* both focus on marketing, varying somewhat with respect to the differing needs of shopkeepers and producers. Both booklets include explanations of the elements of marketing (focusing on the customer, the product, the price, promotion, distribution and sales), step-by-step instructions and workbook space for the reader to reflect upon their own markets and marketing plans.

*Let's Plan the Growth of Our Business (Planeemos el Crecimiento de Nuestra Empresa)* begins with vignettes of 3 microentrepreneurs who are all encountering problems related to machinery or equipment, and then focuses on how to determine whether it is time to acquire fixed assets.

*Let's Begin to Make a Profit (Empecemos a Ganar)* takes the reader through step-by-step guide-

lines to identify and calculate fixed and variable costs, how much should be charged for products and, overall, to determine whether the business is earning or losing money.

The first half of *Let's Control Our Business: A Simple Accounting System (Controlemos Nuestro Negocio: Sistema Simple de Cuentas)* familiarizes the reader with the concepts and calculations necessary to create a balance sheet. Following is an introduction to keeping daily journals, leading to the creation of a profit/loss statement.



## Methodology

The booklets can be used as a series or individually. They are designed to be independent of each other. In both tone and format, the authors communicate that these booklets are best used as self-instructional aids by individuals and groups. The design attempts to personalize the 6 volumes, and to reinforce their use independent of a facilitator. The questions and problems posed suggest that the user should already be involved in a business activity.

## Adaptability

These booklets would be useful in a wide variety of settings. They can each be used as a self-paced course, depending upon their relevance to a particular issue or problem, but are also excellent tools in a workshop setting.

CAN BE USED:	CONTAINS:																							
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**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, Manitoba  
Canada R3C 1A2**

**MEDA  
12 Greenfield Road  
Lancaster, PA 17602  
USA**

**Telephone: 717-399-9440 (USA) 204-944-1995 (Canada)**

**Fax: 717-399-9442 (USA) 204-942-4001 (Canada)**

**Contact person: Charles Waterfield (USA)  
Ron Braun (Canada)**

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

**Languages: English**

**Price: \$10.00**

**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.

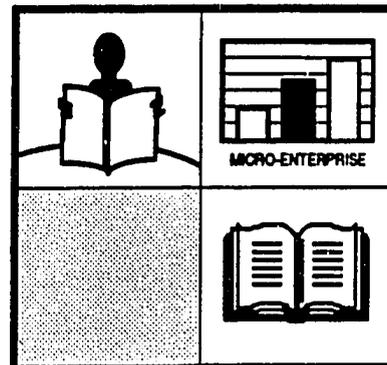
A section on the credit guidelines provides an example of employing specific policies. In outline form, information is provided on such topics as: eligibility requirements; management training; loan size relative to owners' investments; loan applications, amounts, charges, repayment periods, supervision 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-36).</p>

# SMALL BUSINESS ORIENTATION MANUAL

*Published by: Christian  
Children's Fund(CCF)*

**Author:** Christian Children's Fund, Belo Horizonte, Brazil

**Available from:**  
Christian Children's Fund  
2821 Emerywood Parkway  
P.O. Box 26484  
Richmond, VA 23261-6485

**Telephone:** 804-756-2700    **Fax:** 804-756-2718

**Contact person:** Marta de Quinonez

**Number of pages:** 52pp

**Publication date:** September, 1991

**Languages:** Portuguese and English

**Price:** Contact CCF for price information

**Format:** Photo-copied pages in report cover

## **Description**

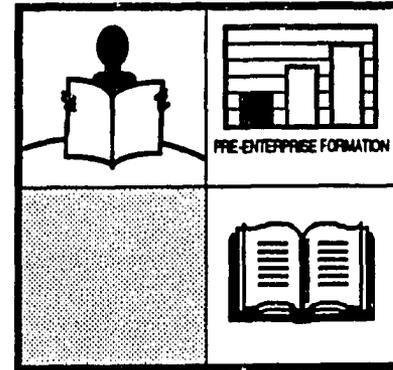
This workbook offers straightforward and concise advice and guidelines for determining whether an enterprise is feasible. It will be useful in the planning stages of a business, and also as a tool for reviewing whether an existing business is or can be profitable.

Using a simple outline-like form, the manual highlights key points and considerations for the entrepreneur. Each of the manual's 12 sections begins with a question, the answers to which comprise the text. Sections include: 1) Where should I install my business?; 2) What is my product and its quality?; 3) To whom shall I sell my product or service?; 4) What is my production capacity and what are my costs and sale price?; 5) Who are my competitors?; 6) What type of equipment and installations will I need?; 7) How many workers will I need to run the business and what are their qualifications?; 8) What capital is needed?; 9) What will be my profit or loss?; 10) What will be the return on my investment?; 11) What is my gross profit margin?; 12) Is my project feasible?

Many of the chapters contain sample forms and accompanying blank forms to help in the planning or review process (for instance, a form to determine principal and secondary products, a form to determine major competitors, etc.), as well as examples of how to undertake various types of calculations (for instance, calculating the break-even point, calculating gross profit margin, etc.).

## Methodology

Designed as a self-paced workbook, the manual poses questions throughout in an effort to encourage the user to anticipate possible problems or issues and plan accordingly. The placement of the fill-in-the-blank forms within the relevant sections (instead of in an appendix) also encourages the user to immediately apply the advice to his or her own business.



While the language and layout of the text is simple and straightforward, the concepts presented may be somewhat complex and require previous business/financial experience. For instance, the 1-page example and half-page explanation of a balance sheet may alert someone to the importance of balance sheets, but an inexperienced individual could not create a balance sheet from the information provided.

## Adaptability

Most of the sections stand as independent units, and thus can be pulled out and incorporated into existing training manuals or courses as needed. Likewise, many of the fill-in-the-blank forms or samples could be extracted and used on their own. The many points in the text that are highlighted by bullets or that take the form of lists of questions lend themselves easily to adaptation as flipchart sheets or checklists.

CAN BE USED:	CONTAINS:	
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<p><b>NOTES</b></p> <p>Based on experience in: Brazil</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: Marceline Hearn (CARE)  
Robert Sutherland (PACT)**

**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.

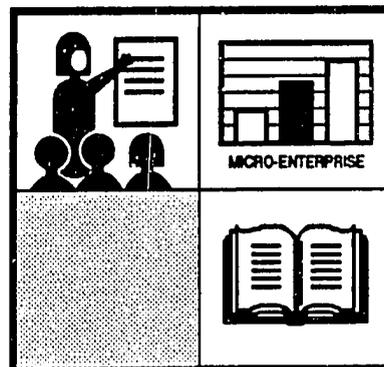
The bulk of the manual consists of specific instructions and materials for a 10-day, 28-session workshop. The first 6 days (17 sessions) concentrate on project design and project interventions. Training activities are focused on matching client needs with organizational goals/objectives, institutional 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.

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<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:** \$15.00

**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.

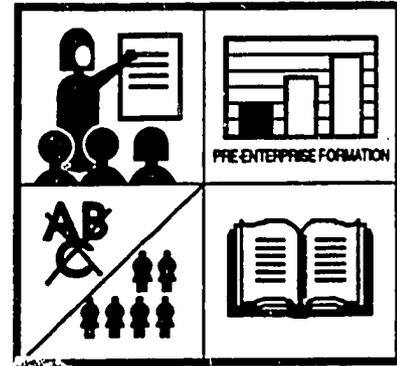
The next 4-page booklet introduces several participatory training ideas, such as role playing, use of key words and representative objects. In the third booklet, *Choosing a Business*, two training activities are described, in which a group evaluates their skills, perceptions of local needs, knowledge 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.

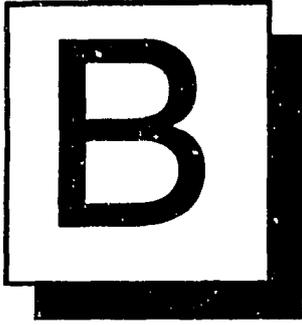
The information concentrates on building understanding of local markets and on shared decision-making. The writing is sparse, easily understood, and supplemented by black-and-white illustrations. There is a fairly uniform distribution of images of men and women working together in business activities, 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>■ Client training</li> <li>■ Staff training</li> </ul> <p><b>TO:</b></p> <ul style="list-style-type: none"> <li>■ Raise awareness of business skills</li> <li>■ Support group formation</li> <li>■ Develop financial management skills</li> <li><input type="checkbox"/> Encourage business expansion</li> <li>■ 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>■ Trainers</li> <li>■ 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>■ 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>■ Marketing</li> <li>■ General small business skills</li> </ul> <p><b>TRAINING TOOLS:</b></p> <ul style="list-style-type: none"> <li>■ Line drawings</li> <li><input type="checkbox"/> Charts and graphs</li> <li>■ 'Fill-in-the-blank' forms</li> <li>■ Hand-outs</li> <li>■ 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>Based on experience in: Kenya, Cameroon, Madagascar and Sierra Leone.</p>



## TRAINING RESOURCES FOR CREDIT MANAGEMENT

### Introduction

With the addition of nine new materials to this section, the focus has changed significantly since the last edition. While group formation was a focus of the majority of materials previously, the new materials focus more on financial management and administration skills. In particular, the three new WOCCU materials, the two new GEMINI materials, the new contribution from ACCION International and the SEEP/Opportunity International computer model deal specifically with improving financial management skills.

Issues pertaining to group formation and community control continue to be represented, however. 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; 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 ADEMI APPROACH TO MICRO- ENTERPRISE CREDIT

*Published by:  
Growth and Equity  
through Microenterprise  
Investments and Institutions  
(GEMINI)*

**Author:** A. Christopher Lewin

**Available from:**  
DAI/Gemini Publications Series  
Development Alternatives Inc.  
7250 Woodmont Avenue, Suite 200  
Bethesda, MD 20814 USA

**Telephone:** 301 718-8699    **Fax:** 301 718-7968

**Contact person:** Cecilia Buhani

**Number of pages:** 236pp

**Publication date:** 1991

**Languages:** English

**Price:** \$15.00

**Format:** Bound book (soft-covered)

## **Description**

Although it was not written as a training manual, this in-depth study of ADEMI's (Association for the Development of Microenterprises) history of and procedures for extending loans contains so many practical examples, charts and forms that it can easily be used as a guide to setting up a loan program.

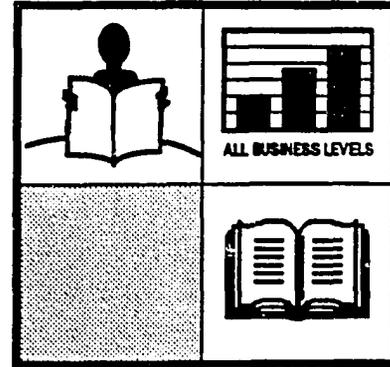
The first 80 pages of the book include a background to the economic situation in the Dominican Republic, the evolution of ADEMI, profiles of borrowers, impact of ADEMI's program and an overview of the basic problems and perspectives the program faces. This section provides valuable insights into critical issues for loan programs, including graduation vs. larger loans and the relationship of interest rates to self-sufficiency. It also includes useful sample documents, such as ADEMI's by-laws and a sample cooperation agreement.

Part II of the book offers a more in-depth look at ADEMI's operating mechanisms. Included in this part are sample organizational charts, an overview of the credit methodology (including step-by-step information about the application and disbursement process), and diagrams and text describing the accounting system. Appendices contain job descriptions for 18 different staff positions, a sample staff training workshop agenda, completed sample loan applications, loan disbursement documentation (including a sample agenda for an orientation meeting for borrowers, payment agreements and IOUs), examples of forms used for recovering late payments, sample pages and chart of accounts from the bookkeeping system, financial statements and monitoring reports.

## Methodology

The information is presented in the form of an in-depth case study. As such, those wishing to use it for training will need to select portions relevant to their own situations, and incorporate them into their programs.

The forms, charts and other examples in the book can also be used as models by those in the process of setting up or revising their existing credit procedures.



## Adaptability

While documenting the process used by a credit program in Latin America, the information in the book has wide relevance to loan programs worldwide.

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<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 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 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 checked="" type="checkbox"/> Training plans</li> <li><input type="checkbox"/> Break-even analysis</li> <li><input 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"/> 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 checked="" 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 checked="" type="checkbox"/> Bibliography</li> </ul>
	<p><b>NOTES</b></p> <p>ADEMI is a partner agency of ACCION International, a SEEP member agency.</p> <p>Based on experience in: Dominican Republic</p>

**THE CENTRAL  
FINANCE  
FACILITY:  
A GUIDE TO  
DEVELOPMENT  
AND  
OPERATIONS**

*Published by:  
World Council of Credit  
Unions (WOCCU)*

**Author:** Jim Jerving

**Available from:**  
Kendall/Hunt Publishing Company  
2460 Kerper Boulevard  
Dubuque, Iowa 52001 USA

**Telephone:** 608-231-7130 (WOCCU)  
800-338-5578 or 319-558-1451 (Kendall/Hunt)

**Fax:** 800-346-2377 (Kendall/Hunt)

**Contact Person:** Karen Kaplan

**Number of pages:** 176pp (English); 185pp (Spanish)

**Publication date:** 1987

**Languages:** English and Spanish

**Price:** \$19.95 (English); \$24.95 (Spanish) plus postage

**Format:** Bound-book (soft-covered)

## **Description**

This manual was written to assist credit union managers and directors to plan and operate a Central Finance Facility (CFF), which is a "credit union for credit unions."

The chapters of this manual cover: History and purpose of CFFs; Planning; Capitalization; Legislation and bylaws; Policies; Training and development; Liquidity support; Investments and pricing; Risk management; Creditworthiness analysis and financial ratios; Loan procedures; Loan control and delinquency, and; Loan contracts.

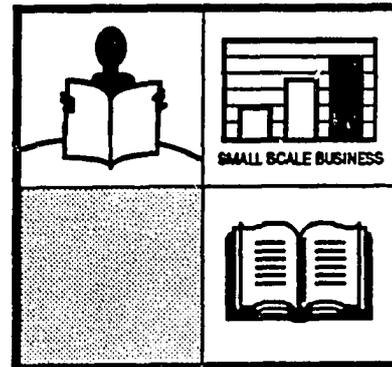
The manual also includes a lengthy glossary of financial management and credit union terms. Appendices contain: A sample investment policy for a credit union; Sample loan applications; A loan processing checklist; Promissory interlending note and repayment schedule, and; A statement of cash receipts and disbursements.

The manual contains some useful figures and tables. For instance, the Strategic Plan Outline, sample organizational structure, Internal Audit Checklists, and sample delinquency notices are useful for program designers.

## Methodology

The text introduces the reader to a range of financial management principles and procedures. An individual involved in establishing or expanding operations for a credit program will find advice, clarifications and concepts helpful to financial management concerns. The manual is self-instructional and contains concepts that are relevant in countries worldwide.

Each chapter of the book is written to stand alone, so some repetition occurs.



## Adaptability

Written for staff and volunteers of Central Finance Facilities for credit unions, the principles of financial management presented here are applicable to the financial management of a wide variety of institutions that extend loans.

While the information presented in the manual could be modified by trainers for use in workshops, it would take considerable work to do so. With the exception of several checklists and formulas for calculations, the majority of the text functions as background information and would require considerable re-formatting for use in training sessions.

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

*Published by:  
Freedom from Hunger*

**Author:** Freedom from Hunger

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

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

**Contact person:** Judith Vulliet

**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

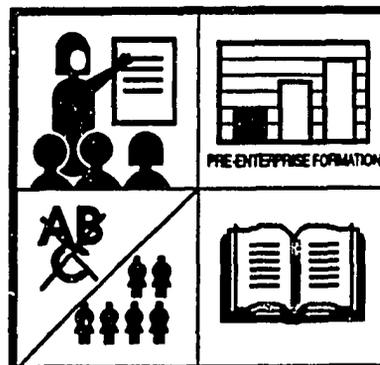
## **Description**

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, however, the primary objective of the exercise is to train staff in the organization and operation of a 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.

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	<p><b>NOTES</b></p> <p>This manual uses the model of the community or village bank. See also publications on pages B-8 and B-16.</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:** Didier Thys

**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.

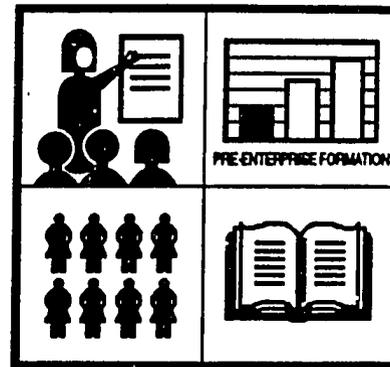
Also included is an outline of a filing system which designates the various files that should be set up to monitor and manage the banking operation.

## **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.

### 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.

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	<b>NOTES</b>			
	Based on experience in: Thailand			

**FINANCIAL  
MANAGEMENT  
FOR CREDIT  
UNION  
MANAGERS AND  
DIRECTORS**

*Published by:  
World Council of  
Credit Unions (WOCCU)*

**Author:** Jim Jerving

**Available from:**  
Kendall/Hunt Publishing Company  
2460 Kerper Boulevard  
Dubuque, Iowa 52001 USA

**Telephone:** 800-338-5578 (Kendall/Hunt)  
608-231-7130 (WOCCU)

**Fax:** 800-346-2377 (Kendall/Hunt)

**Contact person:** Karen Kaplan

**Number of pages:** 171pp

**Publication date:** 1989

**Languages:** English and Spanish

**Price:** \$19.95 (English); \$24.95 (Spanish) plus postage

**Format:** Bound book (soft-covered)

## **Description**

Written as a resource guide for credit union board of directors and managers, this book contains information about the tools of analysis and procedures that are critical to planning, monitoring and controlling the organization's financial resources.

The manual includes chapters covering: Financial statements, financial analysis, budget planning, capitalization, asset-liability management, risk management, cash and liquidity management, and pricing and investments. In each chapter, the responsibilities of credit union directors and managers are specified. A concise summary and glossary of key terms concludes each section.

A comprehensive glossary of financial management terms and a bibliography are provided at the end of the book. Appendices include: The International Credit Union Operating Principles, as well as forms for a balance sheet, an income statement, funds analysis, trends sheet, projected monthly income statement, risk identification checklist, internal audit checklist, cash flow forecast and a break-even table.

## **Methodology**

There is a strong emphasis, in this manual, on defining and explaining financial terminology and concepts. For each major concept or financial practice, the author describes its purpose and provides examples of the ways in which relevant calculations should be undertaken.

The manual is self-paced and self-instructional. The author focuses on providing choices to financial

managers by explaining various tools of analysis or control that are appropriate for a given function.

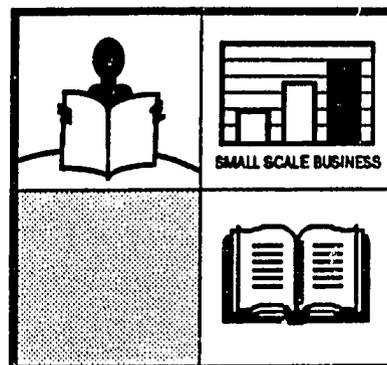
While there are no case studies, the author occasionally provides short examples or reports on procedures that other credit unions have chosen.

### Adaptability

While written specifically for credit union managers, the book contains useful information for financial managers generally — especially those who are involved with loan funds that are expanding or institutionalizing. Concise definitions of numerous financial concepts — liquidity, direct and indirect costs, accounting and financial ratios, to name but a few — will be useful to those with responsibility for managing the bookkeeping or accounting functions of small enterprise as well.

It is important to note that the level of the narrative and examples contained in the book require some familiarity with financial management and with the workings of an organization that has a sizeable budget. For instance, the balance sheet and cash flow forecast examples used show totals ranging around \$1,000,000.

Each chapter is written to stand alone, so some repetition occurs.



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> <table border="0" style="width: 100%;"> <tr> <td><input type="checkbox"/> Loan applications</td> <td><input type="checkbox"/> Training needs assessments</td> <td><input checked="" 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 checked="" type="checkbox"/> Cash-flow analysis</td> </tr> <tr> <td><input type="checkbox"/> Community surveys</td> <td><input type="checkbox"/> Training plans</td> <td><input checked="" 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> <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 checked="" type="checkbox"/> Bibliography</li> </ul> <p><b>NOTES</b></p>	<input type="checkbox"/> Loan applications	<input type="checkbox"/> Training needs assessments	<input checked="" type="checkbox"/> Break-even analysis	<input type="checkbox"/> Loan agreements	<input type="checkbox"/> Training course evaluations	<input checked="" type="checkbox"/> Cash-flow analysis	<input type="checkbox"/> Community surveys	<input type="checkbox"/> Training plans	<input checked="" type="checkbox"/> Balance sheets	<input type="checkbox"/> Feasibility studies		<input type="checkbox"/> Profit/loss statements	<input type="checkbox"/> Performance analysis		
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**FINANCIAL  
MANAGEMENT  
OF MICRO  
CREDIT  
PROGRAMS:  
A GUIDEBOOK  
FOR NGOS**

*Published by: ACCION  
International*

**Author:** Robert Peck Christen

**Available from:**

ACCION International      PACT Media Services  
130 Prospect Street      777 United Nations Plaza  
Cambridge, MA 02139 USA      New York, NY 10017 USA

**Telephone:** 617-492-4930 (Accion) 212-697-6222 (PACT)

**Fax:** 617-876-9509 (Accion) 212-692-9748 (PACT)

**Contact person:** Elizabeth Rosenberg (ACCION)

Robert Sutherland (PACT)

**Number of pages:** 114pp

**Publication date:** 1990

**Languages:** English and Spanish

**Price:** \$19.00/English, \$15.00/Spanish + shipping  
and handling

**Format:** Bound book (soft-cover)

## **Description**

The need for NGOs to operate micro-business credit programs more effectively, and thus, increase outreach is the impetus for this manual. It explains a wide variety of financial management tools and analysis for executive directors, financial and accounting officers and others directly involved in administering credit programs.

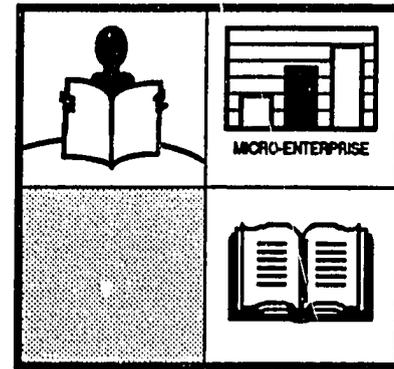
Throughout the book's five chapters, there is an emphasis on systematically gathering and analyzing financial data which will inform and support program decisions. Chapters cover: Information systems (including choice of microcomputer hardware and software and fund accounting); Financial analysis of program performance (including credit, investment, liquidity and operating risk); Setting interest rates and other fee structures (including types of interest rate calculations); Simplified budgeting and financial projections (including pre-feasibility analysis and portfolio growth projections).

The manual also contains 15 sample reports (such as a client business information report, overdue loans report, etc.), 18 formulas (including formulas to calculate delinquency rates, cost per dollar lent, repayment rate, etc.), 9 tables (containing examples of negative interest, operating spreads, interest rate components, etc.), and 7 worksheets (including a pre-feasibility worksheet, a liquidity management worksheet, etc.). The numerous sample reports, formulas, tables and worksheets help to clarify the concepts discussed in the text.

## Methodology

Rather than providing step-by-step instructions, this manual functions more as a "cookbook" of formulas and methods that can be applied to analyze various functions of an existing credit program. In descriptions of each, examples and advice on the applicability of the process are provided. The language in the text is definitive, frequently referring to what managers should or must do.

As stated in the manual's introduction, the book was written to facilitate the efficiency and eventual outreach of credit programs. The methods presented, as a result, are oriented toward programs that are growing in terms of numbers of clients served and amount of funds being loaned.



## Adaptability

This book is written with a very specific NGO orientation and focus. Nevertheless, governmental agencies and others involved with credit programs should find the tools of analysis presented here useful.

While this manual is not designed as a packaged workshop, the samples, charts and graphs would be useful tools for groups and individuals organizing microenterprise training.

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 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 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 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"/> 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>Based on experience in: Latin America</p>

## 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\$35.00

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

## Description

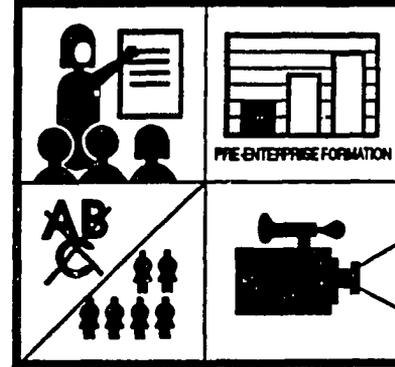
All of these 7 videos deal with aspects of the program and operating philosophy of the Grameen Bank, a bank for poor, landless village people in Bangladesh. They can be used separately or as a unit to demonstrate considerations related to management of credit programs, training of extension workers and/or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

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<p><b>NOTES</b></p> <p>Based on experience in: Bangladesh</p>																

**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:** Madeline Hirshland

**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.

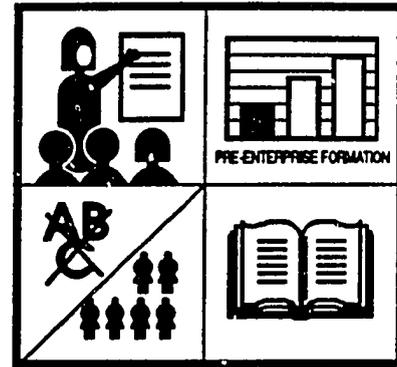
Preceding specific step-by-step instructions for each activity, the purpose, objectives, and time and material needed are specified. Some sections include points to emphasize and evaluation questions. Almost every activity includes a supplementary material, such as a hand-out, chart, case study or graphic.

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.



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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.

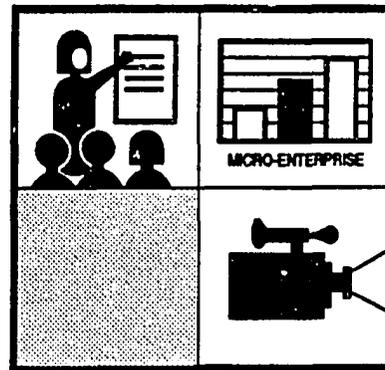
A variety of issues related to managing loan funds are discussed by participants. Participants grapple with such topics as sustainability, interest rates, increasing the client base, reconciling competing objectives within a project and cost effectiveness. The amount and timing of training that agencies 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.

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<p><b>NOTES</b></p>		

## 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**

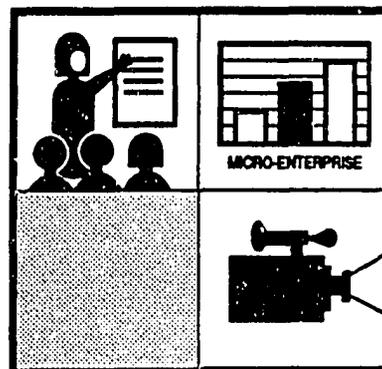
In this video, Henry Jackelen, of the United Nations Capital Development Fund and a consultant to NGOs on credit program design and management, discusses a variety of issues related to managing Third World credit programs and managing relationships with borrowers. The discussion is specifically geared 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>

## **INFORMAL SECTOR CREDIT WORKSHOP**

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

**Author: Mark Flaming**

**Available from:**

**MEDA**

**7 Oakwood Drive**

**Chapel Hill, North Carolina 27514 USA**

**Telephone: 919-967-5268    Fax: 919-967-5268**

**Contact person: Mark Flaming**

**Number of pages: 83pp**

**Publication date: 1991**

**Languages: English**

**Price: \$8.00**

**Format: Spiral bound book**

### **Description**

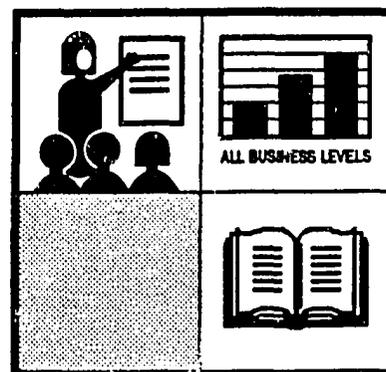
This manual offers a session-by-session description of a 4 1/2 day workshop on the planning and implementation of microenterprise credit and training programmes. It is designed for a range of program types, including large-scale credit programs as well as small credit components of integrated projects.

The workshop is based on a framework that takes into consideration the role of clients, resources and services, and emphasizes the achievement of feasibility, sustainability and impact as the objectives of the program design. Three program models are presented for analysis in the course of the workshop: Village banking model; Solidarity group model; and Individual lending.

The 10 sessions described include: Introduction to program design framework; Program Design Models; Clients, beneficiaries and members; Program Goals and Objectives; Managing resources for sustainability; Service delivery methodologies; Sustainability issues and definitions; Loan analysis methodologies; Client training methodologies; Evaluation and monitoring. Descriptions of each of the sessions include the objectives and format (i.e., small groups, presentation, etc.) of the session, notes to the facilitator, and an overview of the content. In some chapters, the content overview provides in-depth information, describing processes such as models for sustainability, definitions of credit terminology, presenting and analysing the three credit models (see above). In other chapters, however, the content overview is limited to "bare bones" information. Session 6, which focuses on sustainability issues and definitions, is available as a computer model on a diskette that comes with the manual.

The substantive appendices include: Three 2-page case studies; Sample mission statements from organi-

zations working on credit programs; An overview of basic, intermediate and advanced PRISMA (Programa de Incentivos y Soportes a las Microempresas) training methodology used by MEDA in its Bolivian credit program; Loan analysis forms; and Monitoring and Evaluation checklists from MEDA's small business programs.



## Methodology

The majority of sessions described in the workshop manual involve presentations by facilitators or by panelists with experience in differing credit models. Background information is provided to assist users of this manual to develop their presentations; however, it is likely that one would significantly adapt, add to and delete from the information provided in the content sections of each session description. The participatory, or 'hands-on,' aspect of the workshop engages participants in small group work to select an appropriate model for actual credit programs. But, there are no specific instructions for conducting these small groups or for facilitating a more participatory approach to credit program training.

## Adaptability

The training framework, content information, case studies and various forms provided are widely applicable. The issues introduced are those that credit programs at various stages of development must grapple with (e.g., sustainability, service delivery, loan analysis, etc.). The fact that this workshop incorporates three different approaches to designing credit programs — individual lending, solidarity groups and village banking — enhances its adaptability to wide-ranging situations.

CAN BE USED:	CONTAINS:
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**INTEREST  
RATES AND  
FINANCIAL  
MANAGEMENT**  
Tools for  
Microenterprise  
Programs:  
Financial  
Assistance Section

*Published by: Growth and  
Equity through  
Microenterprise Investments  
and Institutions (GEMINI)*

**Authors:** Katherine Stearns

**Available from:**

DAI/Gemini Publication Series  
Development Alternatives, Inc.  
7250 Woodmont Avenue, Suite 200  
Bethesda, MD 20814 USA

**Telephone:** 301 718-8699    **Fax:** 301 718-7968

**Contact person:** Cecilia Buhani

**Number of pages:** 30pp and 32pp of appendices

**Publication date:** 1991

**Languages:** English and Spanish

**Price:** \$2.50

**Format:** Loose, 3-hole punched pages and cardstock cover  
(Silk-screened, 3-ring binder to hold entire series of technical  
notes is available for \$5.00 from DAI)

## **Description**

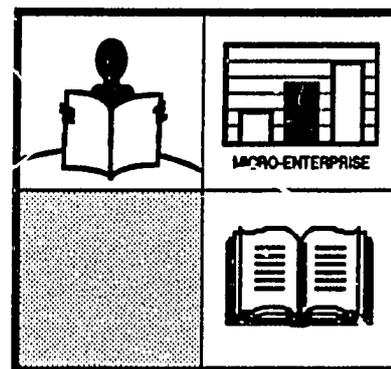
This technical note explores the impact that interest rates have on microentrepreneurs and on credit programs. It provides a variety of formulas and methods of analysis to demonstrate how lending institutions can design an interest rate and fee structure that will cover the cost of extending credit.

Section 1 of the technical note explores interest rates from the borrowers' and the lending institutions' perspectives. Many terms are defined in this section, including financial costs, transaction costs, opportunity costs, loan loss reserves and yield.

The second section continues with definition of terms, but focuses more specifically on basic types of interest rates and their method of calculation. Explanations of, methods for calculating, descriptions of the differences between and information on the uses of nominal rates of interest, effective rates of interest and real interest rates are given. This section also contains a useful box on using a financial calculator to calculate effective interest rates, supplemented by a corresponding appendix that shows how financial calculators actually make this calculation.

Methods for establishing interest rates are explored in the third section. Background information is given about the ways in which the cost of funds, loan loss reserves and operating costs must be taken into consideration in calculating a rate of interest that a program needs on its portfolio in order to break even. This section also provides explanations of the ways in which regulations, delinquency, idle cash, and portfolio rotation affect the achievement of a break-even point. This section ends with a step-by-step guide to setting interest rates, which summarizes all of the points made in the 3 sections.

Useful sections closing the manual include: A page summarizing all of the formulas used in the text; Three appendices on different approaches to calculating interest rates, and; Problem sets, providing opportunities for users of this technical note to test their comprehension of the conceptual information as well as of the specific formulas used. Answers to the problems are also provided.



## Methodology

Working through this manual provides the user with very practical approaches to assessing the extent to which their interest rate and fee structures will cover the costs of their credit programs. The many tables and examples, demonstrating how the calculations are carried out, help to clarify what might initially appear to be a fairly complex undertaking.

## Adaptability

For managers and designers of credit programs wishing to deepen their understanding of how interest rates are set, this manual will function as a useful self-instructional tool. Additionally, the calculations and formulas presented could easily be adapted to a workshop setting, and the problem sets would be useful as a way of reinforcing participants' understanding.

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<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 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 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 checked="" type="checkbox"/> Bibliography</li> </ul>
	<p><b>NOTES</b></p> <p>This manual is the part of a series of technical notes published by GEMINI. See pages A-14 and B-32 for listings of other notes in the series. The author of this manual is a staff member of ACCION International, a SEEP member agency.</p>

**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.

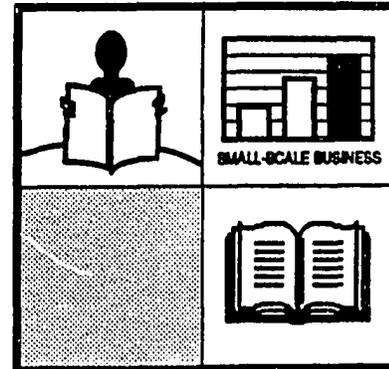
The manual includes in-depth coverage of many aspects of credit administration: the loan application procedure, processing and evaluating loan applications, approval of loans, legal documentation needed, loan disbursement and payment records, supervision and monitoring of loans, collection procedures 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:
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**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.

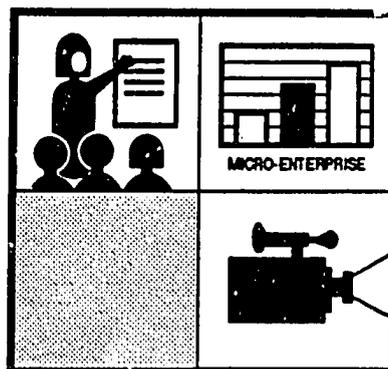
In ending, Jackelen explains that financial information is not the sole source for assessing creditworthiness, and that information on marketing and cash flow also need to be obtained.

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> </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>	<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> <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>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-30) 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.

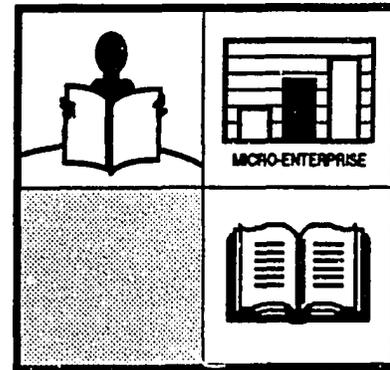
The author emphasizes the importance of thoroughly documenting the production process and includes a case study which documents the production processes of two organizations. In the appendix, a form for collecting production information is also available.

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>NOTES</b></p> <p>Adaptations: The information in this book is also used as the basis for <i>Computer Analysis of Small-Scale Production Projects (CARL)</i> and for the video, <i>Interview Techniques for Appraising Risk and Making SSE Loans (SEEP)</i>.</p>

**METHODS FOR  
MANAGING  
DELINQUENCY  
Tools for  
Microenterprise  
Programs:  
Financial  
Assistance Section**

*Published by: Growth and  
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and Institutions (GEMINI)*

**Author:** Katherine Stearns

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**Telephone:** 301 718-8699    **Fax:** 301 718-7968

**Contact person:** Cecilia Buhani

**Number of pages:** 49pp

**Publication date:** 1991

**Languages:** English and Spanish

**Price:** \$2.50

**Format:** Loose, 3-hole punched pages and cardstock cover  
(Silk-screened, 3-ring binder to hold entire series of technical  
notes is available for \$5.00 from DAI)

## **Description**

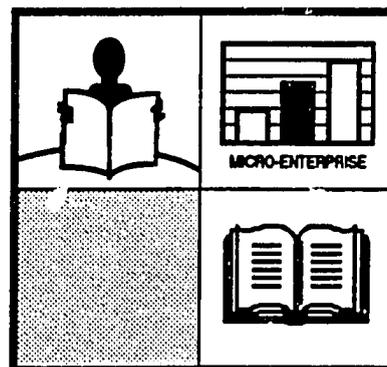
The premise of this guide is that the loan portfolio (the amount the program has in outstanding loans) of a microenterprise finance program, is its largest asset. The guide, divided into three sections, is designed to help program managers: 1. Measure and monitor the amount of risk in the portfolio; 2. Understand the way the quality of the portfolio affects the institution's income and financial situation; 3. Find ways to manage the credit operations to minimize risk to the portfolio.

Section 1 provides formulas and explanations for calculating delinquency and loan loss rates as indicators of portfolio quality. It also discusses the misuse of repayment rate calculations as indicators of portfolio quality and closes with a discussion of the dangers of using rescheduling and refinancing too frequently. Section 2 focuses on the effects of delinquency and default, and on demonstrating that the actual income lost may be greater than is obvious. Section 3, on controlling delinquency and default, pinpoints three areas that can have dramatic effects: image and philosophy; credit methodology, and; information systems and internal management. This chapter contains, primarily, general advice on these three areas, rather than offering specific formulas or a step-by-step approach.

The Appendix contains sample problems and answers. It begins with a one-page presentation of a sample credit portfolio, and then presents 4 problem sets (e.g., a series of questions) and answers. Problem sets are designed to reinforce concepts discussed in the 3 sections, with one each for delinquency, repayment rates, defaults and costs of delinquency and defaults.

## Methodology

For managers of existing credit programs, this technical note makes a clear and well thought-out case about the harmful effects of delinquency and the importance of measuring portfolio quality. The authors are particularly careful about clearly defining each concept discussed, which reduces the extent to which different interpretations of the same word can interfere with the user's understanding. The shaded boxes and examples offered throughout the guide facilitate understanding of applications of the formulas described.



The instructions for using a variety of calculations and formulas — and the opportunity to test understanding using the problem sets — should give managers practical tools for developing a deeper understanding of the health and quality of their loan portfolios. However, the information about remedial steps that a manager can take are stated in fairly general terms and, while they may stimulate thought by the user, do not provide much guidance regarding implementation.

## Adaptability:

The guidance provided in this technical note is relevant to a wide variety of credit program approaches worldwide. The calculations and formulas presented could easily be adapted to a workshop setting, and the problem sets would be useful as a way of reinforcing participants' understanding.

CAN BE USED:	CONTAINS:
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	<p><b>NOTES</b></p> <p>This manual is the first of a series of technical notes published by GEMINI. See pages A-14 and B-24 for listings of other notes in the series. The author of this manual is a staff member of ACCION International, a SEEP member agency.</p>

**MICRO-  
ENTERPRISE  
CREDIT  
PROGRAMS:  
PROJECTING  
FINANCIAL  
VIABILITY**

*Published by:  
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**Designed by: Mark King and Larry Reed**

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**Publication date: 1991**

**Languages: English**

**Price: \$18.00**

**Format: Photocopied pages in loose-leaf binder with  
computer diskette**

## **Description**

Designed under the direction of the Financial Services Working Group of the SEEP Network, this package offers a computer model that allows users to: a) understand the relationship between program design decisions, external factors and the financial viability of a program; b) identify changes that could be incorporated into a program design to make it more financially viable.

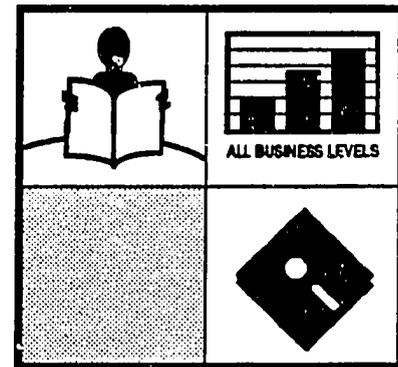
The package includes a detailed user's manual that describes each aspect of the computer program. (However, without a basic understanding of Lotus 1-2-3, using the program may present difficulties.) Also included is a paper copy of the worksheets that are found in the computer model, which will help the user to prepare data before turning on the system. The index provided helps the user to determine where different credit program elements should be entered into the computer program.

To use the computer model effectively, one must have reliable information to enter into the program. The program asks for information about lending patterns, income projections and cost projections. As such, the program design phase of a project should be fairly well completed prior to using the computer model.

## **Methodology**

The computer model and the accompanying text are designed to support program decision-making. Even with regard to the concept of viability, the program permits the user to evaluate results on the basis of six definitions of viability.

The user's manual is clearly written with step-by-step instructions. As stated previously, however, prior computer and spreadsheet experience is required. In addition, a fair degree of knowledge with regard to enterprise development and the proposed credit program will also be required of the user if the projections and assumptions that are entered into the model are to yield realistic forecasts.



## Adaptability

This computer model is appropriate for a wide variety of credit program models, for varying sizes of loan funds, and for use in countries worldwide. The model can also be incorporated into training in undertaking financial projections of this type for staff or for other organizations. Training materials, based on the model's use in a workshop setting in July 1991, will be available in a facilitator's manual later in 1992.

According to the authors, the usefulness and flexibility of this program increase proportionally with the user's familiarity with Lotus 1-2-3. That is, experienced Lotus users can adapt or customize this program even more specifically to the needs of their own organization.

CAN BE USED:	CONTAINS:															
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**AN  
OPERATIONAL  
GUIDE FOR  
MICRO-  
ENTERPRISE  
PROJECTS**

*Published by:  
ACCION International/  
The Calmeadow Foundation*

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

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**Telephone: 416-362-9670**    **Fax: 617-876-9509**  
**Fax: 416-362-0069**

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

**Contact person:** Mary Coyle (Calmeadow)  
Elizabeth Rosenberg (ACCION)

**Number of pages:** 98pp    **Publication date:** 1988  
**Languages:** English and Spanish  
**Price:** US\$15.00/Eng.; US\$8.00/Span (ACCION);  
CAN\$17.00/Eng (Calmeadow)  
**Format:** Bound book

## **Description**

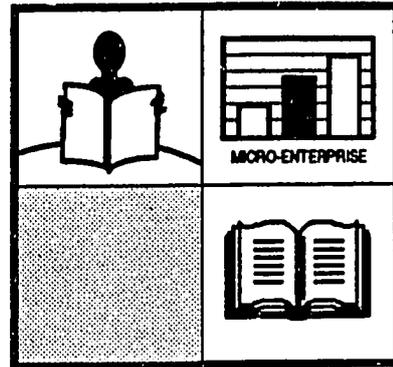
Developed as an introductory guide to the planning and implementation of micro-enterprise programs, this book focuses on 3 types of assistance: credit, management training and the formation of associations. It can be used by staff members of technical assistance agencies, cooperatives, community associations, 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.

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# OPERATIONAL MANUAL FOR VILLAGE-BASED INCOME GENERATING PROJECTS

*Published by:  
Freedom From Hunger*

**Author:** Jeffrey Ashe

**Available from:**  
Freedom from Hunger  
1644 Da Vinci Court  
PO Box 2000  
Davis, California 95617 USA

**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.

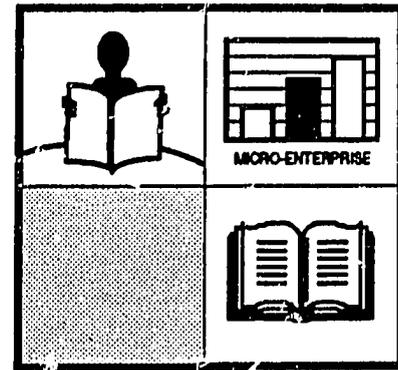
The Field Research Guide, in the first section, provides detailed instructions and guidelines for designing the needs assessment, selecting the sample population and carrying out interviews. Sample questionnaires and examples are provided. This section is followed by a detailed account of how to evaluate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

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	<p><b>NOTES</b></p> <p>The manual utilizes the community or village banking model (see publications on pages B-6, B-8 and B-16).</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**

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**Author:** Diego Guzman and Carlos Castello

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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 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.

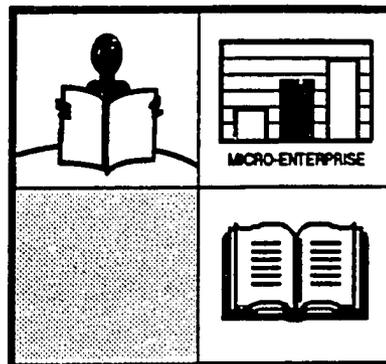
Training plans, materials and conditions are covered in two chapters. The first focuses on the type of training required before and after extending credit. Suggested course outlines are provided, including the objectives, themes, specific points and training methodologies to be used. The second training-oriented 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><b>NOTES:</b></p> <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>

## Savings Mobilization

*Published by:  
World Council of  
Credit Unions (WOCCU)*

**Author:** Dennis Schroeder

**Available from:**  
Kendall/Hunt Publishing Company  
2460 Kerper Boulevard  
Dubuque, Iowa 52004-0539 USA

**Telephone:** 800-338-5578 (Kendall/Hunt)  
608-231-7130 (WOCCU)

**Fax:** 800-346-2377 (Kendall/Hunt)

**Contact person:** Karen Kaplan

**Number of pages:** 150pp

**Publication date:** 1989

**Languages:** English, French and Spanish

**Price:** \$24.00 plus postage

**Format:** Bound book (soft-covered)

### **Description:**

Written for credit union managers, staff and directors, this manual defines the concepts and planning approaches necessary to developing a savings mobilization plan.

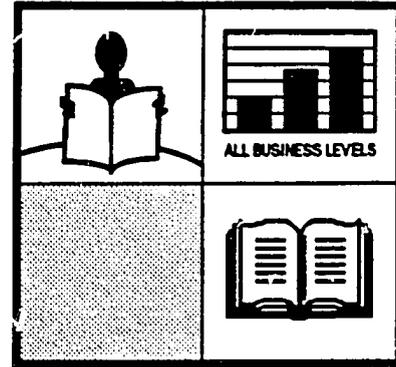
Chapters 1 - 3 deal with different aspects of savings, exploring the benefits of saving, motivational factors that encourage savings and the importance of savings to credit unions. Chapters 4 - 6 guide the reader through steps and issues related to increasing savings and developing the credit union's savings mobilization plan. These chapters discuss strategies for mobilizing savings, the range of savings services that could be offered, and savings mobilization techniques (such as, member education, financial counseling, and advertising and promotion). Chapter 7 offers a summary checklist of the many steps and tasks that need to be undertaken to develop a savings mobilization plan. The book ends with one appendix containing 10 blank planning forms and a bibliography.

The helpful sample and fill-in-the-blank forms contained in the manual include: A member survey to assess savings habits; Market profile; analysis of shares and savings accounts; Analysis of competition; cost/benefit of a new savings account; determining the price for service fees, and; A series of forms for developing a savings mobilization plan.

The text and forms contained in the book are reinforced by the inclusion of a wide range of charts and graphs which illustrate the major concepts, as well as shaded boxes that highlight definitions of savings and financial terminology.

## Methodology

The book is designed to be used as a self-learning guide. Sections and worksheets can also be used in training workshops for credit union managers or promoters. Its many workbook-like features — particularly the charts and graphs and the self-test exercises and corresponding answer keys at the conclusion of each chapter — can be used by the individual reader, or copied and distributed to groups involved in a training session.



While written in clear and uncomplicated language, this is nevertheless a manual for individuals with experience in financial management and credit or banking programs. It is particularly useful for those who are involved in a strategic planning process.

## Adaptability

While the majority of information in the book pertains specifically to credit unions, the strategic approaches suggested and described have wide application. For instance, the chart that outlines the strategic approach to mobilizing savings could be used for strategic planning processes in almost any discipline. Other sample forms, as well, could be adapted for strategic planning workshops and courses. For programs trying to decide whether to incorporate a savings component and how to do it, the manual provides useful information to help program planners understand the methods and tasks that will be required.

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 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 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 checked="" 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> <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 checked="" type="checkbox"/> Bibliography</li> </ul> <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 checked="" 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"/> Feasibility studies		<input type="checkbox"/> Profit/loss statements														
<input type="checkbox"/> Performance analysis																

# 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:** Marceline Hearn

**Number of pages:** 263pp.

**Publication date:** 1985

**Price:** US\$5.00

**Languages:** English

**Format:** Photocopied sheets

## **Description**

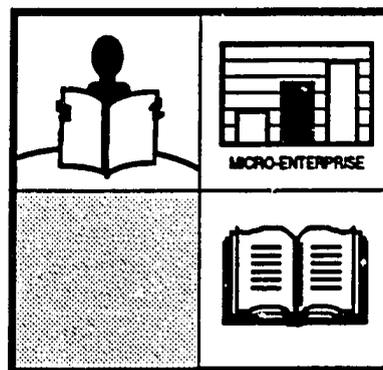
This manual is based on PIP's experience in extending credit to micro-entrepreneurs in northern Liberia.

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:	
<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>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> </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>	<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> </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 type="checkbox"/> Case studies</li> <li><input type="checkbox"/> Bibliography</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>NOTES</b></p> <p>The Saveway Savings Scheme is adapted from the method designed by Oxfam U.K. and has many similar elements to the Community Banking Model.</p> <p>Based on experience in: Liberia</p>	

**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**

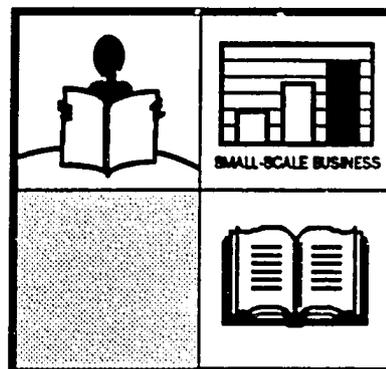
This guide to administrative procedures for responding to requests for, and authorizing, loans for small and medium sized enterprises was developed for VITA's Village Industry Service (VIS) staff in an effort to standardize information collected in all VIS offices and to assemble the data needed by Zambian 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.



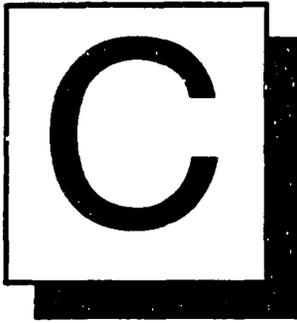
The example of Mr. Bornwell Banda, the owner of a carpentry workshop in a Zambian village, is introduced at the beginning of the manual and is used to illustrate how each form is filled in and what considerations need to be taken.

## 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:
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## 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:** Jorge Baanante

**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.

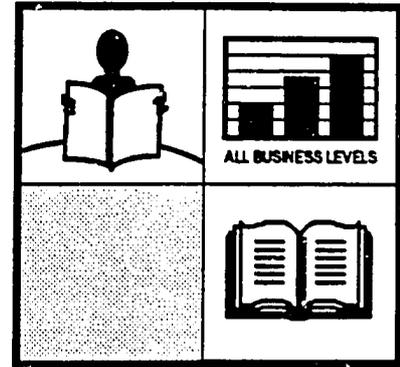
The guide begins with an overview of approaches that are most effective in micro-enterprise development training programs. It also provides a brief introduction to non-formal educational theory related to learning styles of adults, use of participatory approaches, and an overview of different training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

## 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> </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"/> 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"/> 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>		

# 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

WID Books/UNIFEM  
PO Box 20109, Dag  
Hammar skjold Center  
New York, NY 10017 USA  
Telephone: 212-687-8633  
Fax: 212-661-2704

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

**Contact person:** Madeline Hirschland (Save);  
Alice Quinn (WID Books); 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, socio-dramas and stories; Seven steps of planning; Open questions; How groups work; Setting tasks; Meeting resistance; Learning needs analysis; Feedback; Accountability; and Evaluation of learning.

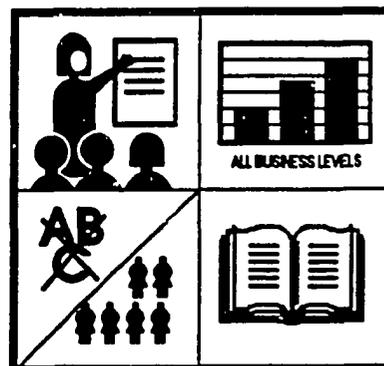
## **Methodology**

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> <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 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 checked="" 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"/> 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> <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 checked="" type="checkbox"/> Training course evaluations	<input type="checkbox"/> Cash-flow analysis	<input type="checkbox"/> Community surveys	<input checked="" 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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**WOMEN  
WORKING  
TOGETHER FOR  
PERSONAL,  
ECONOMIC AND  
COMMUNITY  
DEVELOPMENT**

*Published by:  
OEF International*

**Author:** Suzanne Kindervatter

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**Contact person:** Alice Quinn

**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.

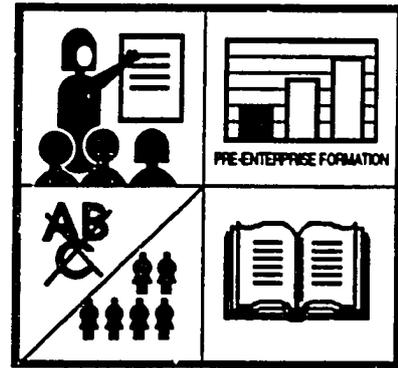
Eighteen training activities are included in the book, divided into thematic sections. The book begins with activities related to group formation, then moves into a section that covers personal values, resources and goal setting. This is followed by activities that focus on generating and assessing micro-enterprise 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> <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 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 checked="" 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"/> Non-formal education techniques</li> <li><input checked="" type="checkbox"/> Non-formal education theory</li> </ul> <p><b>TRAINING TOOLS:</b></p> <table border="0"> <tr> <td><input checked="" type="checkbox"/> Line drawings</td> <td><input checked="" 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 checked="" type="checkbox"/> Case studies</td> </tr> <tr> <td><input checked="" type="checkbox"/> Hand-outs</td> <td><input type="checkbox"/> Bibliography</td> </tr> </table> <p><b>NOTES</b></p> <p>Based on experience in: Ecuador, Honduras, Thailand, Morocco and Senegal</p>	<input type="checkbox"/> Loan applications	<input type="checkbox"/> Training needs assessments	<input type="checkbox"/> Break-even analysis	<input 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 checked="" type="checkbox"/> Feasibility studies		<input type="checkbox"/> Profit/loss statements	<input type="checkbox"/> Performance analysis			<input checked="" type="checkbox"/> Line drawings	<input checked="" type="checkbox"/> Poster stories	<input type="checkbox"/> Charts and graphs	<input type="checkbox"/> Board games	<input type="checkbox"/> 'Fill-in-the-blank' forms	<input checked="" type="checkbox"/> Case studies	<input checked="" type="checkbox"/> Hand-outs	<input type="checkbox"/> Bibliography
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*\*Titles are presented in shortened form to conserve space*

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*\*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.*

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