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# SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

## Training in Numeracy and Book Keeping



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THE  
**UNIVERSITY  
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Development  
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**For more information** on the Ghana Sustainable Fisheries Management Project, contact:

USAID/Ghana Sustainable Fisheries Management Project

Coastal Resources Center

Graduate School of Oceanography

University of Rhode Island

220 South Ferry Rd.

Narragansett, RI 02882 USA

Tel: 401-874-6224 Fax: 401-874-6920 Email: [info@crc.uri.edu](mailto:info@crc.uri.edu)

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**Cover photo:** Participants in training. **Credit:** Development Action Association

## Detailed Partner Contact Information:

USAID/Ghana Sustainable Fisheries Management Project (SFMP)  
10 Obodai St., Mempeasem, East Legon, Accra, Ghana

Telephone: +233 0302 542497 Fax: +233 0302 542498

Maurice Knight	Chief of Party <a href="mailto:maurice@crc.uri.edu">maurice@crc.uri.edu</a>
Kofi Agbogah	Senior Fisheries Advisor <a href="mailto:kagbogah@henmpoano.org">kagbogah@henmpoano.org</a>
Nii Odenkey Abbey	Communications Officer <a href="mailto:nii.sfmp@crcuri.org">nii.sfmp@crcuri.org</a>
Bakari Nyari	Monitoring and Evaluation Specialist <a href="mailto:hardinyari.sfmp@crcuri.org">hardinyari.sfmp@crcuri.org</a>
Brian Crawford	Project Manager, CRC <a href="mailto:brian@crc.uri.edu">brian@crc.uri.edu</a>
Ellis Ekekpi	USAID AOR (acting) <a href="mailto:eekekpi@usaid.gov">eekekpi@usaid.gov</a>

Kofi.Agbogah  
[kagbogah@henmpoano.org](mailto:kagbogah@henmpoano.org)

Stephen Kankam  
[skankam@henmpoano.org](mailto:skankam@henmpoano.org)  
Hen Mpoano  
38 J. Cross Cole St. Windy Ridge  
Takoradi, Ghana  
233 312 020 701

Andre de Jager  
[adejager@snvworld.org](mailto:adejager@snvworld.org)  
SNV Netherlands Development Organisation  
#161, 10 Maseru Road,  
E. Legon, Accra, Ghana  
233 30 701 2440

Donkris Mevuta  
Kyei Yamoah  
[info@fonghana.org](mailto:info@fonghana.org)  
Friends of the Nation  
Parks and Gardens  
Adiembra-Sekondi, Ghana  
233 312 046 180

Thomas Buck  
[tom@ssg-advisors.com](mailto:tom@ssg-advisors.com)  
SSG Advisors  
182 Main Street  
Burlington, VT 05401  
(802) 735-1162

Victoria C. Koomson  
[cewefia@gmail.com](mailto:cewefia@gmail.com)  
CEWEFIA  
B342 Bronyibima Estate  
Elmina, Ghana  
233 024 427 8377

Lydia Sasu  
[daawomen@daawomen.org](mailto:daawomen@daawomen.org)  
DAA  
Darkuman Junction, Kaneshie Odokor  
Highway  
Accra, Ghana  
233 302 315894

### For additional information on partner activities:

CRC/URI: <http://www.crc.uri.edu>  
CEWEFIA: <http://cewefia.weebly.com/>  
DAA: <http://womenthrive.org/development-action-association-daa>  
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## **ACRONYMS**

DAA	Development Action Association
DFTC	DAA Fisheries Training Centre
FC	Fisheries Commission
SFMP	Sustainable Fisheries Management Project
SHS	Senior High School
SME	Small and Medium Scale Enterprise
SNV	Netherlands Development Cooperation
US	Unit Specification
USAID	United States Agency for International Development

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## **1.0 BACKGROUND**

Needs assessment conducted in six fishing communities for SMEs namely Kokrobite, Nyanyanor, Oshiyie, Chorkor, Tsokomey and Bortianor revealed that people engaged in the fishing enterprise seldom kept records of their business. As a result, a business skills training was organized for sixty small and medium fishing enterprises for two days at the Interim Fisheries Training Centre at Tsokomey on 16<sup>th</sup> - 17<sup>th</sup> and 21<sup>st</sup> - 22<sup>nd</sup> February, 2017 for fishermen and fish processors respectively.

### **1.1 Objectives of The Training**

By the end of the training fishers will:

- Know why businesses fail to avoid those pitfalls.
- Be able to in a simple way analyze the profit/loss of their business.
- Be able to keep records of their purchase and sales.
- Be able to analyze markets and retain their customers.

### **1.2 Topics Discussed**

- Business planning and management.
- Costing of production, pricing and profit.
- Basic record keeping.
- Marketing.

Training methods were more practical, engaging participants in discussions, role play, group assignment. It also included presentations as well as evaluation of group presentations. This was done to help participants understand the topics and also be able to recall easily.

Participants were helped to develop their own symbols to represent cost/purchases that they make, as well as sales for their own record keeping.

They were given simple record keeping sheets which they or their school-going children could help them record their purchases and sales. A role play was done to emphasize the importance of good record keeping in a business enterprise. One fish processor summed it all up by saying “I will no longer just buy fish to smoke and sell, but would keep records of my business with the objective of growing my business”.

The fishers asked that trainers visit them during the fishing season to make sure they are keeping records.

## **2.0 INTRODUCTION**

As part of efforts towards achieving the goals of USAID/Ghana Sustainable Fisheries Management Project (SFMP), the Development Action Association (DAA) nurtured the desire to operate a Fisheries Training Centre where the training needs of actors in the fisheries value chain would be carried out.

USAID through the SFMP financed the building of this training centre at Kokrobite. Meanwhile an Interim Training Centre was renovated for use at Tsokomey by DAA.

The interim training Centre since its inception has had a couple of trainings for fish processors. One such training is the Business Skills training organized for thirty (30) fishermen and thirty (30) fish processors on the 16<sup>th</sup> - 17<sup>th</sup> and 21<sup>st</sup> - 22<sup>nd</sup> February, 2017.

Needs assessment conducted in six fishing communities i.e. Kokrobite, Nyanyanor, Oshiyie, Chorkor, Tsokomey and Bortianor revealed that people engaged in the fishing enterprise seldom kept records of their fishing enterprise. The main excuse for not keeping records was their low or no educational background. The few who kept records were not well done. The attitude of not keeping records was detrimental to the growth of their fishing business, since they could not calculate their profits or losses.

This called for the organization of a 2-day training for thirty fishermen and thirty fish processors. In all 52 participants, i.e. eleven (11) males and forty-one (41) females attended, representing 21% males and 79% females.

### **2.1 Workshop Objectives**

The objectives of the workshop were for fishers to:

- Know why businesses fail and to avoid those pitfalls.
- Be able to, in a simple way analyze the profit/loss of their business.
- Be able to keep records of their purchase and sales.
- Be able to analyze markets and retain their customers.

### **2.2 Expected outcomes**

At the end of the workshop participants would be able to:

- Keep simple records of their purchases and sales.
- Analyze the business and know if they are making profit or loss.
- Maintain rapport with their customers, communicate with them often in order to retain them.

## **3.0 OPENING**

The workshop was opened by Mrs. Lydia Sasu, the Executive Director of DAA. She welcomed all participants to the training and gave a brief on the importance of keeping records in every enterprise. That it will help them to know the trend in fishing business, such as the months of bumper harvest and times of good market prices etc. so as to help them to be on top of their business at every time. Good records also foster loan acquisition from financial organizations.

She advised that all should take the training seriously and ask questions where they do not understand.

### **3.1 Orientation**

After an initial self-introduction of participants, they were asked to state their expectations or why they were at the workshop. Some of the responses were: -

- To learn other ways of running a business.
- How to keep records and how to obtain a loan from the bank.
- How and where to market their produce.

Participants were informed about the objectives of the training, the duration, the interactive and practical nature of the training and the use of vernacular/local language for better understanding. Ground rules were set for the workshop

### **3.2 Training**

After the orientation Emelia Nortey and Irene Sepenya Aforve took participants through topics such as:

- Business planning and management.
- Costing of production, pricing and profit.
- Basic record keeping.
- Marketing.

Due to their low educational background, discussions, role play, group work and plenary sessions were used as methods of disseminating information after every topic. Participants were tasked to talk about their strengths in a playful way by throwing yarns from one person to the other. Everyone was given a corn grain and in a group task was asked to discuss what they could do with a grain of corn.

Every group shared their ideas. Some of the ideas were that they could put their grains together to plan and that would yield more grains. Others were of the view that the grains each could not amount to anything so they would put it together, cook and consume them.

This exercise was used to explain what a business idea is and the different ways in which these ideas come to mind. It also helped participants to understand how to plan and grow their businesses.

Participants were put into groups i.e. fishermen and fish processors, and were asked to come up with items that they believe goes into the cost of their products, how they price their products and how profits are calculated.

Both groups came up with their costs, but none of the groups paid themselves any money, and the cost was not accorded to the equipment that they use in production. This came up strongly as a discussion. At the end, they all agreed that this was one reason why when a major equipment like their boats, fishing nets or outboard motors are damaged they find it difficult to replace them unless they go for a loan. They saw the need to keep moneys aside as savings towards investments in the future.

There was a practical session on how to keep records of their business enterprises. Everyone had a turn in filling out the forms.

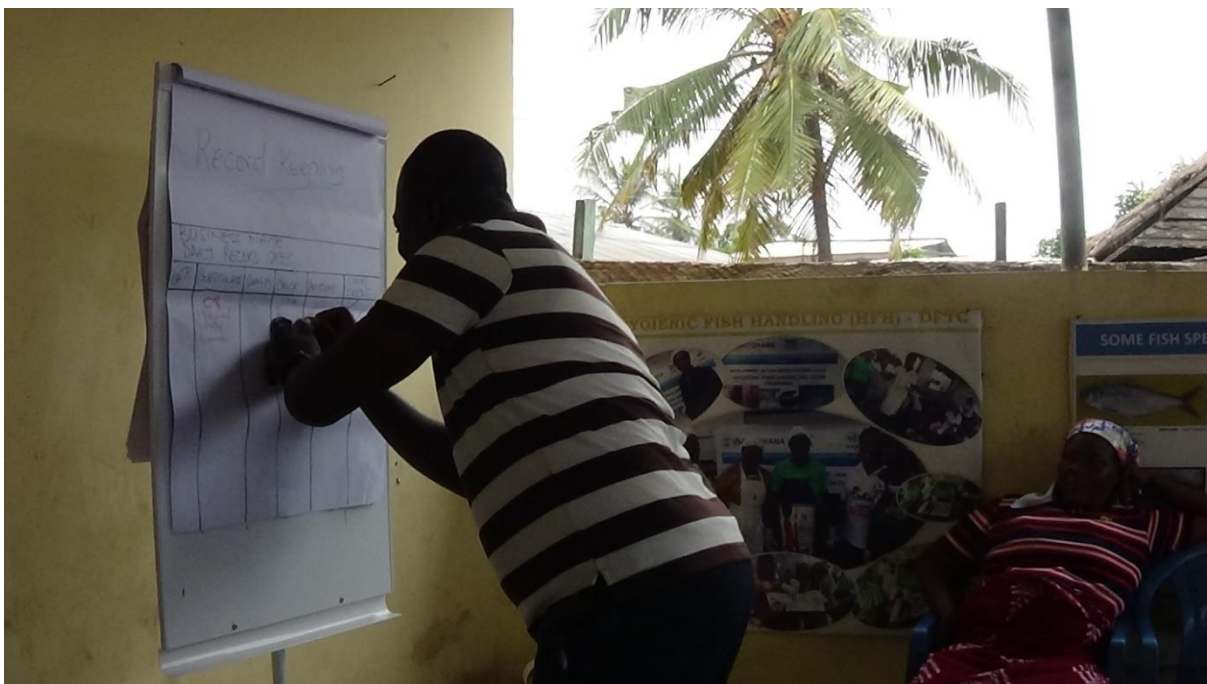
Participants were given sample record keeping outlines which their school going children can help them to fill in. They were happy when everyone came up with a symbol to depict a particular cost they incurred.





**Figure 1. Participants in a group discussion**

Finally, a role play was performed to show the importance of good record keeping in a business enterprise. One fish processor summed it all up by saying, “I will no longer just buy fish, smoke and sell but would rather have an objective to grow my business and save towards its expansion in subsequent years”.



**Figure 2. A participant making a business entry during the training**

#### **4.0 CONCLUSION**

The training was successful because during verbal evaluation at the end, participants expressed their appreciation about the training that has exposed them to the little things that lead to the collapse of their enterprises. They assured trainers that they would keep good records and that visits should be paid to them during the fishing season to ensure that they are

practicing what they were taught in record keeping. It was observed that it will be prudent to provide business skills training as a refresher course every year for SMEs until they are very conversant with the skills.