

First Edition

COMMERCIALIZATION OF CASSAVA SEED PRODUCTION IN UGANDA

CASSAVA SEED BUSINESS MANUAL

Trainers' Guide



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ABOUT THIS TRAINING GUIDE

This is trainer of trainers guide for business planning, marketing, saving, borrowing and investment for cassava seed producers. It is also a guide to trainers and institutions that are involved in offering business development services to the farmers. It should be used concurrently with the cassava seed business manual. While it is a guide, we have added sections for quick facts and tips for trainer of trainers/facilitators.

In delivering the information using this guide, the facilitator should try as much as possible to apply participatory approaches of learning. In addition, the facilitator should take each response as valuable. There is thus no wrong answer in the process of learning. In this process, the role of the facilitator is to: guide the discussions, introduce the training material, structure the discussions, and summarize regularly; ask questions; probe and listen; acknowledge participants' views and opinions; give participants time to express themselves and provide their experiences; direct the discussions to stimulate creative ideas; encourage everyone to contribute; and look for practical methods to demonstrate to participants.

This guide is organized according to modules that cover the following: study cycle; managing cassava seed business and business planning; cassava seed marketing; and saving, credit and investment for cassava seed business. In addition, at the beginning of each session, there are expectations that the trainer and or the person using the guide for personal development or training can use to gauge the scope of what is required.

MODULE ONE

BACKGROUND TO THE GUIDE

SESSION 1.0 INTRODUCTION TO THE TRAINERS GUIDE

As a facilitator/trainer; before you start discussing, acquaint yourself with this trainer of trainers guide by understanding the general overview of what the guide is about so as to help you plan your trainings well. Make emphasis to recognise that it has to be used hand in hand with the cassava seed business manual while encouraging as much practical and participatory learning as possible. Above all know the contents of business manual by heart before setting to train cassava seed business entrepreneurs.

SESSION 1.1 WELCOME AND PARTICIPANTS' INTRODUCTION

As a facilitator, arrive to the room before the participants. Make sure you welcome all participants personally. A warm welcome is a great way to start on a positive note. You may want to request someone prominent in cassava subsector to open the training. Such a person may say a few words on the importance of the training for cassava subsector and agribusiness development in the country

A. Timeframe for session: 60 Minutes

B. Learning objectives

By the end of this session, participants should be able to:

- a) Identify each other by name.
- b) Identify and address fears and expectations.
- c) Explain the background to and rationale of the cassava business training programme
- d) Understand the order of the modules and sessions

C. Facilitation and discussion Guide

Exercise 1.1.1: Who are we?

1. Ask each participant's name on one card.
2. Pair up participants; ask them to briefly interview each other getting details of the place of residence, main occupation, motivation to attend cassava business trainings, etc.
3. The one being interviewed changes role to become the interviewer and gets the same kind of information about the participant who had been interviewing him/her.
4. Once everyone has completed their interviews, organize a plenary session for introductions.
5. In the plenary, each person presents the person he/she interviewed.

As a facilitator, elaborate on why participants need to know each other, explaining that they need to collaborate, market in groups, learn together etc.

Suggested duration: 15 minutes

Exercise 1.1.2: What are our fears and expectations?

1. Give each participant a number of cards and a marker.
2. First, ask them to write down their main expectation on one card (Tell them to follow the rule of writing on cards- one idea per card, and so 1 expectation per card)
3. Request a participant to stick the cards on the wall and then together cluster the cards based on similarity of the issues.
4. Discuss and show how the expectations will be met.
5. On fears, ask each participant to write down their main fear on a different card.
6. Then follow the same procedure as in expectations.
7. The fears and expectations must remain pinned on the wall for the duration of the training.
8. In the course of the training, ask participants to tick/mark fears and expectations that are addressed as the training progresses.

Talking about fears and expectations is important in that it helps the facilitator/trainer to make adjustments in the training program if necessary. Participants are also likely to be at ease after expressing their fears and expectations. Usually, some expectations are out of the original scope of the training. Please mention this during the discussion. You may consider, if possible, dealing with such expectations for participants who are interested during the “free time” such as evenings, breaks. Do not forget the issues that need to be added/changed in the program (preferably at the next break time).

Suggested duration: 15 minutes

Exercise 1.1.3: Why are we here? / Overview and importance of trainings

1. Set up of the course (30 minutes) – Preferably use power point presentation. If power point presentation is not possible, write these out neatly on flip charts before the session and use the flip chart for explaining the different modules and sessions.
2. Explain how the programme is set up with training modules.
3. Stress that attending all the modules is important if one is to fully benefit from the training.

As a facilitator it is important for you to clearly explain to participants what is involved in the training. It is also important that participants have an overview of the training. Don't give too much detail in each module or session. Just give a brief introduction and the titles. If you made some adjustments to the programme in response to a specific request/fear/expectation, point it out. You need to write the programme of training for each day on a flip chart before starting the training. It has to be presented at the beginning of each day.

Suggested duration: 30 minutes

SESSION 1.2 STUDY CIRCLES METHODOLOGY

As a facilitator, you need to make participants understand how study circles are formed and managed because it may increase group activities' participation. Although study circles have not been commonly used, it is important to emphasize how helpful learning in study circles is especially as a key principle of adult learning. (REFER TO SUB-SECTION 1.3 OF THIS GUIDE FOR DETAILED CONTENT ON STUDY CIRCLES)

A. Timeframe for session: 45 Minutes

B. Learning objectives

After this session, participants should be able to:

- a) Explain a study circle
- b) Articulate principles of adult learning
- c) Apply a study circle methodology in saving and borrowing group contexts.
- d) Elect a group leader
- e) Articulate the roles and responsibilities of leaders and participants in a study circle.

C. Facilitation and discussion Guide

Exercise 1.2.1: What are study circles and how do they facilitate adults learning?

1. Using power point or flip charts, explain what a study circle is (*refer to sub-section 1.3.2 of this guide for content*)
2. Also explain how study circles help in adults learning (*see sub-section 1.3.3*).

Exercise 1.2.2: Ask the participants what they would consider to be the characteristics of study circles leader, the roles and responsibilities of both study circle leader and members?

1. In 2-3 groups, ask participants to discuss the characteristics of a good study circle leader. In the plenary, ask each group to present what its members have come up with. Discuss with the participants in order to come up with agreed upon list of characteristics.
2. Compare and contrast this list with those attributes listed in *sub-section 1.3.4* by power point presentation or flip charts written earlier.
3. Next, explain the roles and responsibilities of the study circle leader and that of its members (*see sub-sections 1.3.5 and 1.3.6*).

Exercise 1.2.3: Ask the participants to elect their study circle leader and make a plan for next training session.

1. Allow participants to select a study leader. Here, the facilitator should step aside and let one of the participants facilitate the process.
2. Explain the process involved in planning learning sessions.
3. Ask the group to come up with the plan for the next training session.
(*See sub-sections 1.3.7 - 1.3.9*).

As a facilitator / trainer, apart from guiding the planning process, you should minimize your role in selecting a group leader

1.3 Study circle content

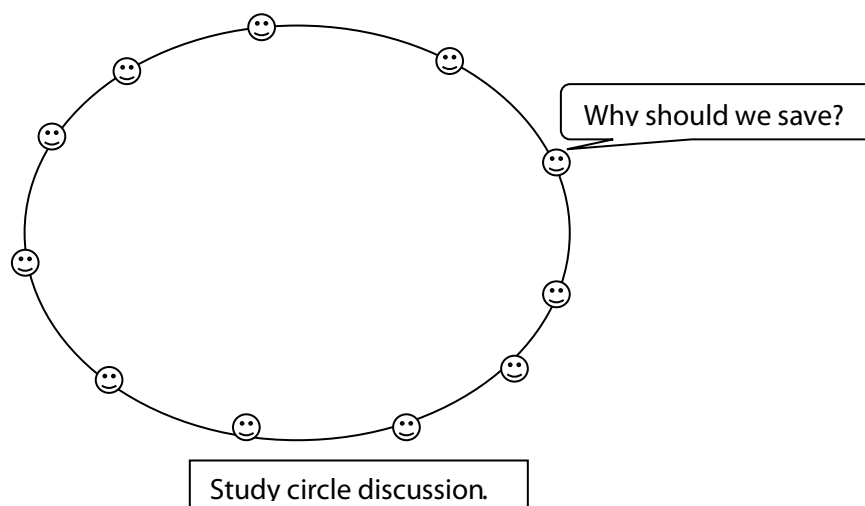
This is the opening session for all other training sessions to be held using this manual. In this session, a study plan, syllabus and timetable for the trainings will be agreed upon in a participatory manner.

1.3.1 What is a study circle?

A study circle is a group of people with a common goal to learn together. They meet to share ideas that provide them with the opportunity to learn new things, improve skills and increase their personal development. They meet on a regular basis and participate voluntarily in a democratic environment. The group holds between 5 to 10 meetings to study a selected topic for about 2 hours and share experiences.

In a study circle, work is built around:

- The participants wish to learn more about a subject that will help them improve their daily lives.
- Democratic values that ensure quality and mutual respect for each other.
- Effective communication because participants sit in a circle and face each other.
- Discussion to share and analyze individual experiences.
- Study materials that provide factual information that is relevant to the participants.
- Participants' involvement in the planning and implementation of work in the study circle.



1.3.2 How do adults learn?

Adults unlike children learn because they want and have a purpose to learn, they have a reason and an objective to meet. For instance, they may want to produce enough cassava on their farms or attract customers to their shops and yet do not know the best way of doing it. Adults learn best when the lesson is relevant to their lives. In the learning process, adults:

- Expect respect and appreciation of what they are and what they know.
- Like to learn at their pace and at a convenient time and place.
- Learn well if they are allowed freedom to choose what to learn, where and when to learn.
- Have an ego to protect and hate to be proved wrong.
- Learn well when they are given an opportunity to share their knowledge and experiences.
- Are practical oriented and would like to practice what they learn.
- Prefer exchange visits to learn from their peers.

1.3.3 Choosing a study circle leader

The study circle leader is selected by participants. The leader should be reliable and must have leadership qualities. The study circle leader should be trained in study circle methodology. The leader requires continuous support during study circle work. The study circle leader should be able to:

- Set goals
- make other people achieve their goals through inspiration
- Communicate effectively.
- Organize skills to bring people together to perform a task.

1.3.3.1 Examples of good leadership qualities:

- Competence to facilitate members with varied backgrounds
- Openness to criticism
- Honesty in facilitation methods.
- Not showing off that s/he is more knowledgeable than the participants
- Ability to control temper (tolerance).
- Ability to remain friendly when disagreement arises within a group.
- Ability to encourage all participants to open up during discussions.
- Ability to take ideas from other participants.
- Good listening skills
- Ability to prepare and study a head and be familiar with study materials.
- Ability to summarize discussions or key lessons.
- Must be approachable and interested in people.
- Must never act in an authoritative manner.

1.3.4 Roles and responsibilities of a study circle leader

The responsibilities of a study leader are to:

- Create and develop the learning environment that stimulate and encourage the participants to actively look for knowledge.
- Participate in the study circle and work with participants. The leader should not be authoritative or imposing.
- Put the participants' development in focus and ask the right questions. He or she should develop dialogue between participants and encourage them to come up with solutions and ask questions.
- Lead the team and develop a team spirit to enable participants feel secure.
- Strengthen the participants' self-confidence.
- Enable participants arrive at a common decision and apply what they have learnt in everyday situations.
- Make different options clear and act as a guide.
- Encourage cooperation among participants and forestall competition
- Be a resource person in organizing the studies but not necessarily an expert on the subject matter.
- Guide members in discussing questions and answers and ensure answers are put down.

1.3.5 Role of participants

Study circle participants help each other to search knowledge and solve problems collectively. All participants must understand and accept responsibility of utilizing their experiences to benefit others. Once a participant puts forward an idea, it becomes a group idea. This improves the group knowledge and allows each member to make a contribution. The group circle encourages cooperation and discourages competition. The participants should share responsibility for the success or failure of the study circle.

Work in a study circle is made up of:

- Study materials
- Skill of study circle leader
- Knowledge and experience of members.

1.3.6 Planning Learning Sessions

Before the start of any study, issues that need to be agreed on in advance include;

- **Topic and study plan** – what shall you study?
- **Venue** – where shall you meet?
- **Time schedule** – when, how often and for how long will you meet?
- **Responsibilities** – who does what and when?
- **External facilitator** - who could provide you with guidance if you get stuck?
- **Assessment** – are you reaching your objectives?
- **The study materials**- where can you find information about the topic?

The topic is decided by the group since it concerns everyone. After the participants have identified the topic, a study plan is made. A study plan is the way learning sessions will be run, how the group will work together, the venue, time frame and the roles of each group member.

A study plan can be prepared in a planning session and includes basic steps such as:

- Deciding on the objectives of the study circles. What are you trying to achieve?
 - Dividing the topic into a set of smaller topics appropriate for the time available. During the planning session, the group should agree on the time frame to be spent on a particular topic.
 - Providing information on the issues under study
 - Share and agree with the group on how their learning sessions can be effective. Examples are timely arrival. Agree also on a note taker, etc.
 - Set a time frame: which days are best for you to meet, what time do you have available?
- The success of the study circle will depend on good planning and preparation in order to achieve goals in an effective manner.

1.3.7 Conclusions

A study circle is a group of people with a common goal to learn together. You meet to share ideas that give you opportunity to learn new things, improve skills and strengthen your personal development.

1.3.8 Action points

Make a study circle together.

- a) Select a study group leader _____
- b) Topic _____
- c) Time Frame _____
- d) Place to meet _____

Module Evaluation (refer to sub-section 1.4)

1.4 An example of module evaluation form

Please fill out this questionnaire at the end of each module (example presented here for study circles module). Your responses will assist us to improve the cassava seed business training course. You can fill this anonymously. Your participation is highly appreciated.

Learning objectives of this module:

This module aimed at the learning objectives listed below. Please indicate to what extent you feel you have achieved these learning objectives on a scale of 1 to 5 (1 = not at all realized, 5 = completely realized)

Learning objectives	1	2	3	4	5
The participant is able to:					
• Understand the rationale behind study circles					
• Explain how adults learn					
• Roles and responsibilities of study circle leader and participants					
• Develop a plan for learning sessions					

Which 3 sessions or parts of sessions were most useful to you, and why?

1. session ...
Because
2. session ...
Because
3. session ...
Because

Which 3 sessions or parts of sessions were least useful to you, and why?

1 session ...
Because
2 session ...
Because..
3 session ...
Because..

Please score the following elements of workshop organisation and delivery on a scale of 1 (Unsatisfactory) to 5 (very good/extremely satisfactory)

	1	2	3	4	5	Not scored
Programme structure						

	1	2	3	4	5	Not scored
Programme duration						
Variety of Training / facilitation methods used						
Level of participant involvement and motivation						
Quality of the Facilitation						
Quality of reading material						
Quantity of reading material						
Quality of audio-visuals						
Workshop logistics? Venue, accommodation and food, etc.?						
Additional comments and suggestions are welcome.						

Thank you for your cooperation!

MODULE TWO

CASSAVA SEED BUSINESS SITUATION ANALYSIS

SESSION 2.0 INTRODUCTION TO THE MODULE

As a facilitator / trainer, before making presentations on: the overview of seed sector in Uganda; formal and informal seed systems; seed trade in Uganda and types of seed market; key seed industry actors in Uganda; and the legislation guiding the seed industry in the country, it is important you make a summary statement on the importance of cassava and the justification for using quality seed/planting materials.

SESSION 2.1 CASSAVA SEED BUSINESS SITUATION ANALYSIS

A. Timeframe for session: 30 Minutes

B. Learning objectives

By the end of this training session, participants should be able to;

- a) Explain the importance of cassava crop and the need for use of certified seed
- b) Explain the seed systems in Uganda
- c) Describe the types of seed markets in Uganda
- d) Understand the key seed industry actors in Uganda
- e) Know the overall legal framework governing the seed industry in Uganda

C. Facilitation and discussion Guide

Exercise 2.1.1: Conduct cassava seed business analysis

1. In a plenary allow participants to brainstorm on each of the objectives, encourage all to participate as you write their responses on the flip chart
2. Using power point or flip charts, explain content under each sub-heading
3. Explain the overview of seed sector in Uganda; formal and informal seed systems; seed trade in Uganda and types of seed market; key seed industry actors in Uganda; and the legislation guiding the seed industry in the country.
4. Evaluate the session to gauge participants understanding of the cassava seed business situation in the country.

As a facilitator, remember to explain each content in each sub-heading, following the study objectives under this session very clearly. Explain to participants what type of seed industry actors they are likely to be and the regulations governing their operations (REFER TO CHAPTER ONE OF THE CASSAVA SEED BUSINESS MANUAL FOR DETAILED CONTENT).

MODULE THREE

CASSAVA SEED BUSINESS

SESSION 3.0 INTRODUCTION TO THE MODULE

As a facilitator, you need to explain to the participants that running a successful cassava seed business requires general business management skills. Therefore, this session addresses aspects such as entrepreneurship, enterprise selection, business records and business planning (REFER TO CHAPTER TWO OF CASSAVA SEED BUSINESS MANUAL FOR DETAILED CONTENTS).

SESSION 3.1 ENTREPRENEURSHIP

A. Timeframe for session: 30 Minutes

B. Learning objectives

By the end of this training session, participants should be able to;

1. Understand what entrepreneurship is and define an entrepreneur
2. Know the characteristics of an entrepreneur
3. Know strategies /steps that entrepreneurs use to develop business ventures
4. Understand how new business venture opportunities present themselves

C. Facilitation and discussion Guide

Exercise 3.1.1: What is entrepreneurship?

1. In a plenary allow participants to brainstorm on what they understand as entrepreneurship, define an entrepreneur, encourage all to participate as you write their responses on the flip chart
2. Using a PowerPoint or flip chart make a presentation on what entrepreneurship is and define an entrepreneur (**follow content on subsection 2.1 in cassava business manual**).

Exercise 3.1.2: What are the characteristics of an entrepreneur?

1. Allow participants to brainstorm on the characteristics of an entrepreneur
2. Make a presentation on the characteristics of an entrepreneur and the steps they take to develop business ventures (**use content on sub-sections 2.1.2 to 2.1.3 in cassava business manual**).

As a facilitator, ensure that you enable participants know how business opportunities present themselves.

SESSION 3.2 ENTERPRISE SELECTION

A. Timeframe for session: 30 Minutes

B. Learning objectives

By the end of this training session, participants should be able to;

1. Understand the importance of enterprise selection.
2. Know what cassava seed enterprise is.
3. Understand the business skills requirements for cassava seed entrepreneurs
4. Know the considerations put in place when developing a cassava seed and product business.
5. Understand the importance of producing cassava seed as a business
6. Know elements of farming cassava seed business
7. Know requirements for a successful cassava seed farming business

C. Facilitation and discussion Guide

Exercise 3.2.1: What is enterprise selection?

1. Using power point or flip charts, explain each of the topics under each objective s 1-7 above **using the content in chapter two, sub-section 2.2 (sub-sub-sections 2.2.1 to 2.2.6).**

In your presentation as a facilitator, ensure you emphasize the importance of enterprise selection. Also, explain the considerations mentioned above i.e. inputs, operational activities and marketing activities in business. (For other details on production requirements and conditions, refer to the Manual on cassava production. Look at the minimum sizes required).

SESSION 3.3 RECORD KEEPING IN CASSAVA BUSINESS

A. Timeframe for session: 30 Minutes

B. Learning objectives

By the end of this training session, participants should be able to;

1. Understand record keeping in cassava seed business
2. Know what to consider in record keeping for cassava seed business
3. Understand the importance of record keeping
4. Know the characteristics of good records
5. Know when, where and how to take and keep records
6. Know how to analyse records
7. Know different types of records that a farm business can keep

C. Facilitation and discussion Guide

Exercise 3.3.1: What is involved in record keeping in cassava seed business?

- In the plenary, you can choose to use flip chart or PowerPoint to make your presentation on: definition of records; points to consider in record keeping for cassava seed business; importance of record keeping; characteristics of good records; when to take records; where and how to keep records; analyses of records and types of records a farm business can keep. Refer to **section 2.3 (sub-sub-sections 2.3.1-2.3.7) of business manual** for detailed content.

As a facilitator, you need to clearly explain that a record is anything set down in writing or some other permanent form for later reference e.g. a record of total acreage of cassava planted, yield obtained, total sales. Cassava seed business can use information of several types of records to adjust seed production operations. Record keeping is the maintenance of a history of one's activities such as financial dealings. Record keeping provides useful information for assessing the performance of a business at any time. Important note, display different types of records and demonstrate how they are taken, examples: farm planning schedule/activity records; production records; marketing records; and financial records.

SESSION 3.4 – FINANCIAL MANAGEMENT IN CASSAVA SEED BUSINESS

A. Timeframe for session: 30 Minutes

B. Learning objectives

By the end of this training session, participants should be able to;

1. Understand financial management in cassava seed business
2. Know the importance of keeping financial records
3. Know the important financial statements

C. Facilitation and discussion Guide

Exercise 3.4.1: What is financial management in cassava seed business?

- In the plenary, you can choose to use flip chart or PowerPoint to make your presentation on: financial management in cassava business; the importance of financial records and different forms of important financial statements (**refer to detailed content in section 2.4 of business manual**).

As a facilitator, you need to clearly explain financial management and its importance in detail. Display different financial statements, demonstrating how they are prepared, with practical examples.

SESSION 3.5 CASSAVA BUSINESS PERFORMANCE ANALYSIS

A. Timeframe for session: 30 Minutes

B. Learning objectives

By the end of this training session, participants should be able to;

1. Conduct a cassava business analyses
2. Perform cassava business profitability analyses
3. Conduct Benefits-Cost Analyses

C. Facilitation and discussion Guide

Exercise 3.5.1: What is involved in cassava seed business performance analyses?

- In the plenary, you can choose to use flip chart or PowerPoint to make your presentation on: cassava business performance analyses, profitability and benefits-cost analyses (**refer to section 2.5, sub-sections 2.5.1 and 2.5.2 of cassava seed business manual**)

While facilitating this session, explain to participants that there are many methods that can be used to analyze the performance of the business. The most common include conducting benefits costs analysis and profitability analysis.

SESSION 3.6 CASSAVA SEED BUSINESS PLAN

A. Timeframe for session: 30 Minutes

B. Learning objectives

By the end of this training session, participants should be able to;

1. Define a farm business plan and explain its purpose
2. Identify sources of information for developing a business plan
3. Develop a business plan
4. Know approaches used in drafting a business plan
5. Describe different components of a business plan

C. Facilitation and discussion Guide

Exercise 3.6.1: What is farm business planning and a cassava seed business plan?

- In the plenary, you can choose to use flip chart or PowerPoint to make your presentation on: describe what is involved in farm business planning; purpose of a business plan; sources of information for developing a business plan; approach in drafting a business plan; and various components of a business plan (**refer to section 2.6, sub-sections 2.6.1 to 2.6.6 of cassava seed business manual**)

While facilitating this session, explain the importance of farm business planning and three pillars of a business plan as: production plan; financial plan; and marketing plan. Practically: Take participants through samples of business plan in sub-section 2.6.6 of the cassava seed business manual and ask each participant to develop his/her business plan for cassava seed

MODULE FOUR

CASSAVA SEED MARKETING

SESSION 4.0- INTRODUCTION TO THE MODULE

Before you start discussing, introduce the participants to cassava seed marketing and what it involves. Give a general overview of what the module is about to set the pace for the discussion.

SESSION 4.1. CASSAVA SEED MARKETING

A. Timeframe for session: 45 Minutes

B. Learning objectives

By the end of this session, participants should be able to:

1. Understand what marketing is about
2. Describe the importance of marketing
3. Describe marketing strategy for cassava seed business
4. Explain what is involved in setting a good market strategy
5. Describe the critical considerations in choosing a market strategy
6. Develop a market strategy that will be used in marketing cassava planting material

C. Facilitation and discussion Guide

Exercise 4.1.1: what is marketing and what is its importance?

1. Introduce the session and learning objectives
2. In a brainstorming session, participants should describe: marketing; its importance in business; marketing strategy; how to set a marketing strategy and the considerations in setting a market strategy
3. Divide participants in groups to discuss the different marketing strategies that they would use for their product, explaining the advantages and disadvantages associated with each. Choose the appropriate strategy and the reasons for the choice.
4. Invite groups to make presentations and the facilitator guides clarifications of any unclear issues
5. Wrap up by emphasizing the importance of marketing and marketing strategy

As a facilitator, elaborate on what marketing is and give further details why it is important using as many practical examples as possible. For details on marketing, refer to chapter 3 of the cassava seed business training manual. Use the following discussion questions: Where are we in cassava seed marketing? (Situation analysis); Where do we want to be? (Objectives); and How do we reach where we want to be? (Implementation) see 3.0 and 3.1 of the cassava seed business training manual.

SESSION 4.2. MARKETING MIX

A. Timeframe for session: 15 Minutes

B. Learning objectives

By the end of the session, participants should be able to explain market mix and its importance

C. Facilitation and discussion Guide

Exercise 4.2.1: what is a market mix and what is its importance?

1. Participants should brainstorm on what market mix is and its importance
2. Facilitator, taking in to account the contribution of participants should give a presentation on market mix

As a facilitator, explain to participants that marketing mix takes in to account the 4Ps (Product, Price, Place and Promotion) and the 4Cs (Customer value; Cost to customer, Convenience, and Communication). A cassava seed entrepreneur should think in terms of the product (seed), the price of the product and the place where the customers need the product, while making sure that the existence of the product (seed) is known through effective promotion as he/she assesses the needs and wants of his/her customers. Refer to section 3.2 of cassava seed business training manual.

SESSION 4.3. GROUP/COLLECTIVE MARKETING IN CASSAVA SEED BUSINESS

A. Timeframe for session: 45 Minutes

B. Learning objectives

By the end of the session, participants should be able to:

1. Explain group marketing and its importance
2. State the advantages and challenges of group marketing
3. Identify key success factors in group marketing
4. Explain how members can organize themselves into a marketing group

C. Facilitation and discussion Guide

Exercise 4.3.1: what is group marketing and what is its importance?

1. Introduce the session and learning objectives
2. Give an interactive presentation on group marketing, advantages/ disadvantages, key success factors, and how members can organize themselves into a marketing group.
3. Organize a field visit to a group engaged in marketing within the training locality. *(Facilitator should make prior arrangements for the field visit).* Participants will explore advantages, disadvantages, management, record keeping and key success factors about this group.

4. On return, participants discuss findings, lessons learnt and map out how they will use group marketing for their cassava seed.
5. Wrap up the session by emphasizing the key success factors in group marketing (planning, mutual trust among members, commitment, able leadership, patience, etc).

Refer to section 3.3 of cassava seed business training manual for detailed content.

SESSION 4.4. INTER-GROUP ASSOCIATIONS IN MARKETING

A. Timeframe for session: 45 Minutes

B. Learning objectives

1. Describe an Inter-Group Association (IGA)
2. Explain how the IGA operate and its benefits.
3. Discuss the important role of the IGA in group marketing.

C. Facilitation and discussion Guide

Exercise 4.4.1: what are intergroup associations in marketing and what are their importance? How do they operate?

1. Introduce the session and learning objectives
2. Let participants describe an IGA and its importance, noting the role that it can play in group marketing
3. Taking in to account participants' contribution, the facilitator makes a brief presentation on IGA, its advantages.
4. Divide participants in groups to discuss the following questions:
 - Why would they wish to associate with IGA?
 - How IGA should be managed?
 - What structures should be in place to allow smooth running of IGA?
 - What services should IGA offer and how should it be funded?
5. Invite groups to make presentations and the facilitator guides clarifications of any unclear issues
6. Wrap up by emphasizing the importance of IGAs and encourage participants to form IGAs for ease of marketing

Refer to section 3.4 of cassava seed business training manual for detailed content.

SESSION 4.5. MARKET RESEARCH

A. Timeframe for session: 45 Minutes

B. Learning objectives

1. Explain market research
2. Describe the importance of market research
3. Describe the types of market research
4. Describe the method of conducting market research
5. Design a method that they will use for conducting market research

C. Facilitation and discussion Guide

Exercise 4.5.1: what is market research and its importance?

1. Introduce the session and learning objectives
2. Let participants describe market research, its importance in business and the methods used in market research
3. By grouping participants, each group should design the type/method of market research that they will use for their product and describe how they will conduct the research.
4. Each group present and the facilitator guides by clarifying any unclear issues
5. Wrap up by emphasizing the importance of marketing research

Refer to section 3.5 of cassava seed business training manual for detailed content.

SESSION 4.6. MARKETING INFORMATION

A. Timeframe for session: 45 Minutes

B. Learning objectives

1. Explain market information and its importance
2. Identify the common sources of marketing information
3. Lay strategy to make use of available marketing information for profitable production

C. Facilitation and discussion Guide

Exercise 4.6.1: what is marketing information and its importance? What are the common sources of market information?

1. Introduce the session and learning objectives
2. In a brainstorming session, participants discuss on what marketing information is, its importance, sources of information and the uses of marketing information.
3. Considering participants' contribution, the facilitator gives a brief presentation focusing on definition of marketing information, its importance, sources of information, types of information and uses of this information.
4. Organize a field visit to at least three sources of marketing information in the area (farmers' group, a local market, information office e.g. NAADS/FOODNET or FM radio station) to discuss the type of marketing information, how the information is utilized and benefits accruing from use of such information.
5. The participants divide into 3 working groups for the field visit; **Group one** visits a farmer's group, **Group two** visits a local market and interviews traders and **Group three** visits NAADS/FOODNET, Information officer, or a local FM station
6. Upon return, each group summarizes their findings on flip chart and presents to all the trainees.
7. The facilitator should wrap up the session by emphasizing importance of marketing information in promoting market-oriented product. Also points out that there are recognized sources of information like NAADS, FOODNET, marketing information

service (MIS), community/FM radios, internet, short message services (SMS) that these entrepreneurs can benefit from for profitable production.

Refer to section 3.6 of cassava seed business training manual for detailed content.

SESSION 4.7. MARKETING PLAN

A. Timeframe for session: 45 Minutes

B. Learning objectives

1. Explain marketing plan and its importance
2. Develop a market plan for their products

C. Facilitation and discussion Guide

Exercise 4.7.1: what is a marketing plan and its importance?

1. Participants should brainstorm on what a marketing plan is and its importance.
2. Facilitator, taking in to account the contribution of participants should give a presentation on marketing plan
3. Divide participants in groups and each group should make a marketing plan for their product
4. Each group presents its plan and the facilitator helps in clarifying unclear issues.

Refer to section 3.7 of cassava seed business training manual for detailed content.

MODULE FIVE

SAVING, CREDIT AND INVESTMENT FOR CASSAVA SEED BUSINESS

SESSION 5.0- INTRODUCTION TO THE MODULE

Before you start discussing, introduce the participants to financial management and what it involves. Give a general overview of what the module is about to set the pace for the discussion.

SESSION 5.1. SAVINGS

A. Timeframe for session: 15 Minutes

B. Learning objectives

By the end of this session, participants should be able to:

- e) Explain what savings are
- f) Know the importance of saving
- g) Understand the different forms of saving.
- h) Make informed choices of savings alternative available to them.

C. Facilitation and discussion Guide

Exercise 5.1.1: what are savings and why are they importance?

1. Ask how many of the participants practice savings.
2. Ask them things that motivated them to save.
3. Ask them the benefits they have gained from practicing savings.
4. Ask the participants who have been successful in saving to give the things that have made them successful.

As a facilitator, elaborate on what saving is and give further details which one gets from saving. In doing this, give as many practical examples as possible. For details on savings, refer to chapter 4 of the of the cassava seed business manual. From the discussions, extract the characteristics of a successful saver.

Encourage those who do not save to emulate from others and also start saving. Clearly explain to them the benefits of saving the proceeds from their cassava business.

Exercise 5.1.2: What forms of savings are accessible to farmers/business?

1. Now that participants understand what savings are, asks those who save to give examples of how they save money.

As a follow up, explain the different forms of saving include in kind and Cash savings. For more information CHAPTER 4, SECTION 4.1.2 of the cassava seed business manual.

Exercise 5.1.3: Institutions that members use to keep their savings?

1. Here ask the trainees where they save/keep their savings.

Keenly take note of the different saving institutions that members mention such as examples in CHAPTER 4, SECTION 4.1.3 of the cassava seed business manual.

2. Ask members to give reasons why they decided to choose to save with the mentioned institutions.
3. After members have mentioned the different institutions they save in, ask them to give the aspects they like and or dislike about the different saving institutions.

Explain in detail the benefits and disadvantages of using different institutions and clarify what exactly they should consider in choosing a saving institution. Please check for details of benefits and shortcomings of the different institutions.

Exercise 5.1.4: recap of what was discussed under savings.

1. Ask participants to tell you what they learnt from the entire discussion on savings.

As a facilitator, summarize the content that was discussed giving only highlights of the content and emphasize the importance and encourage the participants to start saving part of the money from their businesses.

SESSION 5.2 CREDIT

A. Suggested Timeframe: 15 minutes

B. Learning Objectives

By the end of this session, you should be able to;

- a) Explain what credit is and why it's important for a business.
- b) Explain reasons why people borrow
- c) Understand when it's necessary to borrow
- d) Explain what to consider when borrowing so that good choices are made
- e) Clearly identify challenges one is likely to face from borrowing.

C. Facilitation and discussion Guide

Exercise 5.2.1. What is credit and reasons why people often obtain credit?

1. Start by probing participants whether they have obtained credit
2. Ask the participants to give reasons why they had to obtain credit or why we borrow money.

Inform the participants in detail what credit is and reasons why people often obtain credit. Check CHAPTER 4, SECTION 4.2 AND 4.2.1 of the cassava seed business manual for details.

Exercise 5.2.2. When to borrow money and things to consider before borrowing.

As a facilitator, tell the participants the circumstances under which they may obtain credit. Also, explain in detail the different aspects that business owners should consider before they take a loan from any institution. For details on these issues, refer to CHAPTER 4, SECTIONS 4.2.2 AND 4.2.3 of the cassava seed business manual.

Emphasise to the participants that when they borrow, they are expected to pay back the full amount and the interest that comes with it.

Inform them of the need to ask for as much information as possible about the line of credit they are taking. They should as well provide as much accurate information about them as possible if they are to be helped.

Exercise 5.2.3. Challenges in obtaining and using credit

1. Ask participants some of the challenges they have faced after obtaining credit.

After a brainstorming session on challenges in using credit to finance business operations, explain in detail the different challenges that one may face in using credit from lending institutions. For details CHECK CHAPTER 4, SECTION 4.2.4 of the cassava seed business manual.

Exercise 5.2.4. Where small scale businesses and farmers can access credit

1. Ask the participants where they normally obtain their credit. After listing the different sources, discuss with the participants what they like and dislikes about their sources of credit.

As a facilitator, give further explanations as about the different sources of credit, highlighting their pros and cons. For details check CHAPTER 4, SECTION 4.2.5 OF THE CASSAVA SEED BUSINESS TRAINING MANUAL.

SESSION 5.3: INVESTMENTS

A. Timeframe: 15 minutes

B. Learning objectives

By the end of the session, you should be able to;

- a) Explain what investment is.
- b) Understand reasons why people and businesses invest their money.
- c) Learn more about types of investment
- d) Learn what to consider when making investment decisions

C. Facilitation and discussion Guide

Exercise 5.3.1. What are investments and why are they important

Ask the participants what they understand about investments and why they think investing important.

As a facilitator, discuss with participants reasons they should undertake productive investment. Here, utilize the examples that are provided in CHAPTER 4, SECTIONS 4.3 AND 4.3.1 OF THE CASSAVA SEED BUSINESS MANUAL.

Exercise 5.3.2. What are the types of investments that one can choose from?

The facilitator should introduce the participants to the different types of investments including short term, medium term and long term investments. He/she should clearly define the different types of investment and detail the benefits and disadvantages of each.

Help the participants to understand how to make informed decisions about investment and how they can benefit from them. For details on this section, please refer to CHAPTER 4, SECTION 4.3.1 AND 4.3.3 OF THE CASSAVA SEED BUSINESS MANUAL

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