

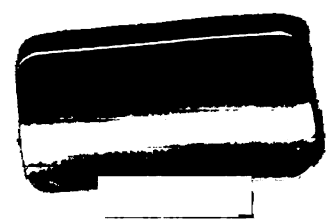
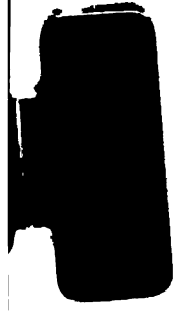


IICA

SMALL BUSINESS TRAINERS IN JAMAICA : THEIR ACCOMPLISHMENTS AND ASPIRATIONS



IICA
PM-A2
JM-88-
01



//
**SMALL BUSINESS TRAINERS IN JAMAICA:
THEIR ACCOMPLISHMENTS AND ASPIRATIONS**

**Report of the First Annual Meeting held
3-4 December 1987. Pine Grove, Jamaica.**

IICA Office in Jamaica
P.O. Box 349
Kingston 6

January 1988.

IICA Miscellaneous Publication Series No. A2/JM-88-001

11CA
PM-AZ/JM
mo.88-01

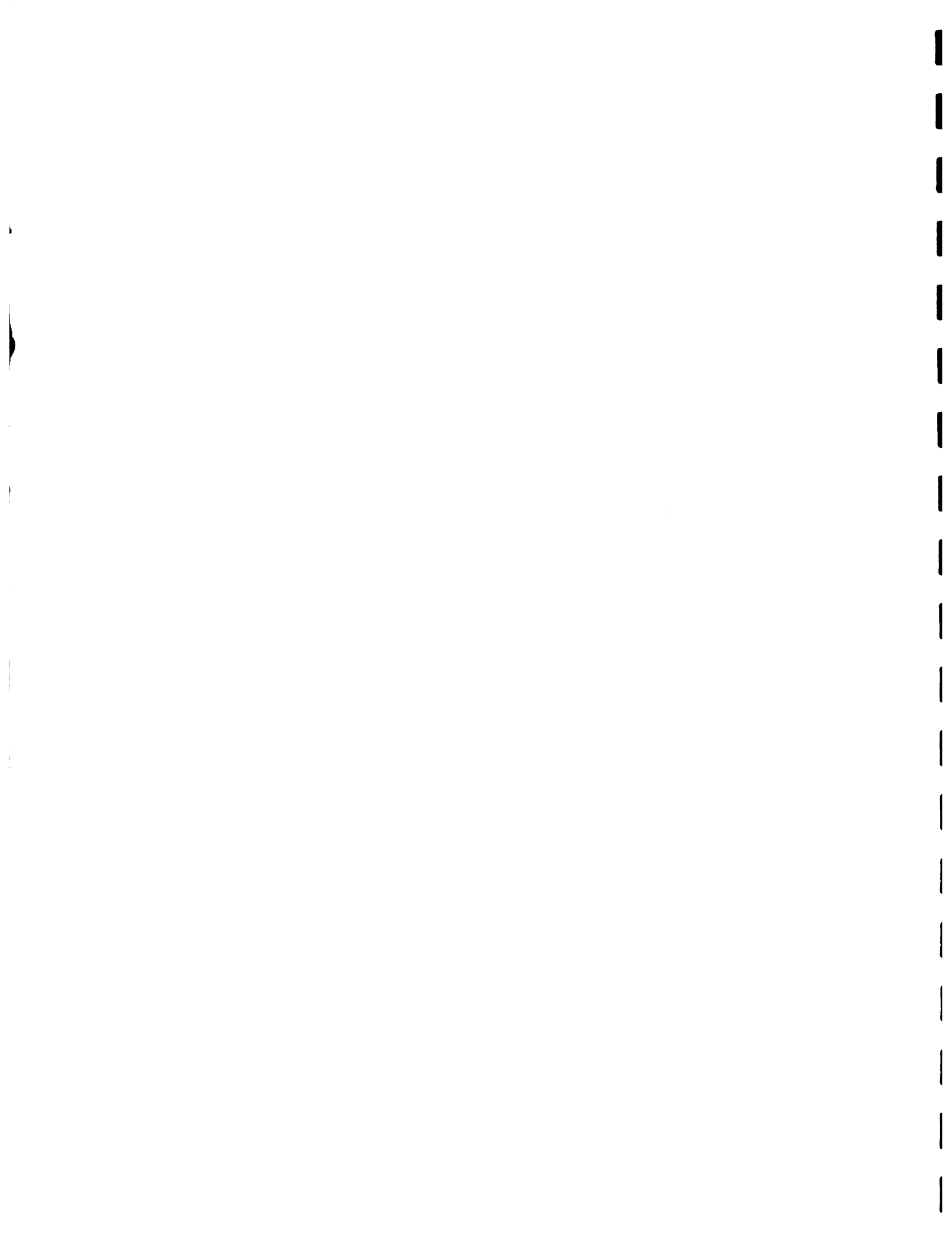
82900-48

00000903

**SMALL BUSINESS TRAINERS IN JAMAICA:
THEIR ACCOMPLISHMENTS AND ASPIRATIONS**

Report of the First Annual Meeting held
3-4 December 1987. Pine Grove, Jamaica.

Introduction.	page 1
1. Overview of the IICA Small Enterprise Development Project.	page 3
2. Background on the Participants.	page 11
3. Aspirations and Accomplishments of the Participants.	page 17
4. Workgroup reports on Problems and Solutions.	page 21
5. Final Recommendations.	page 33
Annexes:	
A. Participants at the Trainers Annual Meeting	page 39
B. Agenda of the Trainers Annual Meeting	page 42
C. Tools used by the Participants	page 44
D. List of Terms and Acronyms Commonly Used	page 66
E. List of Trainers Receiving Certification	page 67
F. List of Workgroups	page 68
G. 1988 IICA Small Business Training Schedule	page 69



INTRODUCTION.


The Inter-American Institute for Cooperation on Agriculture (IICA) has been involved in small business management training in Jamaica since 1983. In December of 1987, the fourth year anniversary of IICA's work with business trainers, sixteen were invited to attend what was called a trainer's annual meeting. The objectives of this meeting were to:

1. allow the participants to share their training experiences and to network with other trainers and also to discuss problems encountered and potential solutions.
2. review the draft of the trainers' guides to the three business manuals and give IICA suggestions for changes and additions.

These sixteen trainers have been training in micro-business management for an average of 2.6 years. They hail from seven different parishes and represent eleven institutions. Ten are women and six are men. They were joined by the IICA staff working on the business training project. Annex A contains a list of the participants.

The sections in this document describe, in greater detail, the background of these trainers, as well as their accomplishments and aspirations. The work group reports which analyze problems and recommend solutions, at producer, trainer, and institutional levels, summarize the primary group activities. A brief overview of the IICA Small Business Development Project completes the document.

It is hoped that this document, a tangible benchmark for both trainers and IICA staff, will be useful in assessing current work, as well as to making future projections.



Jan Hurwitch-MacDonald
Representative
IICA Office in Jamaica



1. OVERVIEW OF IICA SMALL BUSINESS DEVELOPMENT PROJECT

1.1 Background

This project is multinational in scope and was initiated in Jamaica in 1983 when, at the request of Things Jamaican, Ltd., IICA developed a pilot test manual titled "Marketing Hints for Jamaican Craftworkers". This booklet, which was developed jointly with the producers, was distributed to 5,000 craftworkers, 300 of whom attended a one-day training session. In addition, 17 trainers from 6 national agencies were trained by IICA on how to use this manual. This pilot effort was well-received by the agencies and demonstrated the need for a more comprehensive approach to understanding business operations, using the same simple, participatory format.

In the course of discussions between IICA and the national agencies, it was recognized that many of the low-income rural producers with whom these agencies worked, did not know to manage their businesses efficiently. They used few, if any, planning and monitoring tools to determine what to produce, how much to produce, how to produce and how to sell. They kept few, if any, records, and if these were kept, they were usually not up to date. Consequently, these very small business people were severely limiting their opportunities for increasing their incomes.

In their attempts to assist these business people in alleviating their problems, the agencies were hampered by the fact that there existed no suitable training materials for this target group. Thus the agencies asked IICA to work with them in developing training materials and courses, as well as to train their staff.

In January 1984, the Small Business Training Programme was initiated and an advisory committee (the Small Business Training Advisory Committee or SBTAC) was formed, comprised of representatives from IICA and the following 6 national agencies:

Ministry of Agriculture
Ministry of Construction (Housing)
Ministry of Youth & Community Development (Bureau of
Women's Affairs and 4-H Clubs of Jamaica)
National Development Foundation
Things Jamaican, Ltd.
Small Businesses Association of Jamaica

The committee was further strengthened in May 1985 and July 1986 respectively, when the Self Start Fund and the Jamaica National Investment Promotions, Ltd. joined the group.

1.2 Scope of Work

The project activities are divided into three main areas: materials development, training of trainers, and technical services. In addition, meetings of the SBTAC serve as fora for interagency consultation and collaboration.

Materials Development

Three manuals forming a series on business management for small enterprises have been published. They are titled:

Starting and Financing a Small Business in Jamaica
Operating a Small Business in Jamaica
Marketing Jamaican Small Business Products

The second in the series, the manual on "Operating a Small Business" was published in 1985, after an eighteen month period of development and testing. The first and third in the series were published in July 1986 and December 1986 respectively, both undergoing a similar period of development and testing.

The manuals have been widely circulated to agencies participating in the project and to other interested institutions locally and overseas, and they have received high commendation and praise. All three manuals are geared for use by individuals, partnership and cooperative enterprises involved in agriculture, manufacturing, retailing and the provision of services. Accompanying the business manuals is a guide for trainers, titled "Training Tools for Small Business Trainers".

Training of Trainers

Regular sessions have been conducted throughout the island at which managers, loan officers, field workers, extensionists and social workers of national institutions, as well as school teachers, are trained to become trainers in business management. These sessions are usually held over a three day period, using the business manuals as course material. Also offered are three-day sessions on training techniques. During these sessions, IICA specialists in rural development and small business management guide the trainers in the basic techniques of teaching adults and specifically in teaching the business concepts contained in the three manuals.

Technical Services

Once trainers have completed training in the manuals, training sessions are organized by each agency for the micro-entrepreneurs they serve. IICA is invited by the agencies to observe trainers training the micro-entrepreneurs in order to:

- i. assess the performance of the trainers
- ii. evaluate the effectiveness of the materials
- iii. act as a resource

With the assistance of the U.S. Peace Corps, IICA has placed technical services officers in Kingston, and the parishes of Portland, Clarendon, St. Ann and St. James. These volunteers cover twelve of the fourteen parishes, working with trainers to deliver training and advice to micro-entrepreneurs.

The Small Business Training Advisory Committee (SBTAC)

An important component of the project has been the Small Business Training Advisory Committee. This committee is comprised of eight national institutions which guide the project. They participate by sending staff members to IICA for training and by supporting the training of producers.

The advisory committee meets on a quarterly basis in order to dialogue with the IICA staff on their concerns and suggestions for the programme. The committee reviews the training materials as they are developed, receives reports from IICA regarding the performance of their trainers, and acts as a forum to discuss and decide upon directions for the programmes which are suitable to all participating agencies.

1.3 Objectives Achieved of Products Finalized during Phase I (1983 - 1987)

Objective 1 : To develop and publish six training modules for semi-literate rural producers on six aspects of small business management.

INDICATOR: six manuals (5,000 copies each) and training courses produced over a two-year period.

ACHIEVEMENT: the six business manuals at the micro-entrepreneur level were combined into three, tested and

published; a trainers' manual was produced, tested, to be published in early 1988; an additional trainers manual and two administrators' manuals are being produced in 1988 and 1989.

Objective 2 : To train approximately 89 field workers and regional officers in national institutions to become trainers in the techniques of small business operations.

INDICATOR: 89 trainers trained

ACHIEVEMENT: the following two tables show the numbers of trainers trained in the four participating countries for 1987 and for the 5 years of the project. These tables do not include figures for horizontal training*, which has been taking place in both Jamaica and Guyana.

TABLE I : TRAINERS TRAINED BY COUNTRY AND SUBJECT FOR 1987

TOPIC	JAMAICA	BARBADOS	T&T	GUYANA
Starting & Financing	67	20	22	18
Operating	75	15	22	22
Marketing	58	15	0	18
Teaching Tools	23	19	0	21

TABLE II : TRAINERS TRAINED BY COUNTRY AND SUBJECT FOR PROJECT LIFE (1983 - 1987)

TOPIC	JAMAICA	BARBADOS	T&T	GUYANA
Starting & Financing	226	20	22	18
Operating	171	30	22	22
Marketing	132	15	0	18
Teaching Tools	42	21	0	21

* horizontal training in this project refers to IICA-trained trainers training other trainers in their agencies.

Objective 3 : To train approximately 2280 low-income rural producers in the techniques of small business operations.

INDICATOR: 2280 producers trained

ACCOMPLISHMENTS: Jamaican trainers were observed at sessions by IICA staff where a total of over 6,000 producers attended:

TABLE III : PRODUCERS TRAINED BY COUNTRY AND YEAR

YEAR	JAMAICA	BARBADOS	GUYANA
1983	35		
1984	792		
1985	2961		
1986	2292		85
1987	408	15	89
Totals	6488	15	174

These figures do not include producers trained without IICA observations; if these were included, the figures would likely double.

Objective 4 : To strengthen 5 national institutions by installing a capability to train small producers in business operations.

INDICATOR: 5 national institutions strengthened:

- MINAG: Rural Farm Family Development Programme
- Things Jamaican: Cottage Craft Development Programme
- MYCD: Bureau of Women's Affairs
- MINCON: Community Services Programme
- National Development Foundation

ACCOMPLISHMENTS: the 5 national institutions participating in the project and many more were strengthened primarily by the development of their human resources; this was done by IICA training of trainers. In addition, IICA often provided resource persons to the agencies' training sessions, when the IICA-trained trainers trained producers. Agency staff sat on the SBTAC, participating the decision-making required to make

the project "useful to all and costly to none".

Jamaican institutions participating in this project are:

- * Ministry of Agriculture (Extension Service and the Rural Farm Family Development Programme)
- * Ministry of Youth & Community Development (4-H Clubs of Jamaica)
- * Ministry of Social Security (Bureau of Women's Affairs)
- * Ministry of Construction (Community Services Division)
College of Agriculture
Elim Agricultural School
- * Things Jamaican, Limited
- * National Development Foundation
- * Self-Start Fund
- * Jamaica National Investment Promotions, Ltd.
Social Development Commission
- * Small Businesses Association of Jamaica
Browns Town Community College
Ministry of Education
Ministry of Health
Titchfield High School
Jamaica Agricultural Society
Jamaica National Investment Promotions, Ltd.
Canadian Save the Children Fund
Institute of Cultural Affairs
Jamaica School of Art
Jack's Hill Community Centre
His Majesty's First Youth Club
Wolmer's Girls' School
St. Thomas Craft Producers Association
Mt. Pleasant Community Revolving Loan Fund, Ltd.
Human Employment and Resources Training
Girls Town
Bankra Craft Women's Centre
Scout Association of Jamaica
Westmore Business School
Muirton Boys Home
Kingston Technical High School
Little London School
Women's Construction Collective
Browns Town Secondary School
Sheffield all-Age School
Frome Secondary School

* denotes institutions participating on the SBTAC

1.4 Activities for 1988

1.4.1 Materials Development

Materials development will involve the production of materials for three levels: micro-entrepreneur, business trainer and business programme administrator.

Micro-entrepreneur Level: this shall include the development and testing of a second edition of the manual Marketing Jamaican Small Business Products (M4/2); final publication shall be in late 1988 or early 1989.

Trainer Level: two manuals are being developed for the small business trainers who work with micro-entrepreneurs in either a group setting or on a one-on-one basis. Fifteen of the best Jamaican trainers have been selected to assist in the writing and testing of these manuals, whose titles and estimated dates for publication are:

Training Tools for Small Business Trainers (M5)

second draft published for testing:	March 1988
trainers second annual meeting to discuss testing results:	July 21-22, 1988
final publication:	September 1988
distribution :	October - December 1988

The Trainer as Small Business Advisor (M6)

first draft reviewed:	March 1988
testing & revisions:	April - September 1988
final publication:	December 1988
distribution:	January - March 1989

Administrator Level: two additional manuals are being written for the administrators of small business training programmes or of rural development programmes containing small business training components. The first describes the project methodology and is to be used for training new administrators; the second is a conceptual document for both administrators and technical cooperation agencies. These are tentatively titled:

Methodological Approaches to Small Business Training Programmes (M7): publication August 1988

Conceptual Approaches to Small Business Training Programmes (M8): publication September 1988

Training of Trainers

In 1988, IICA will continue working with trainers and producers in small enterprises to improve their management capabilities. Approximately 60 new trainers are expected to benefit from training sessions in 1988 in Jamaica; however, the primary purpose of the training activities during Phase II shall be to upgrade the skills of 75 trainers already trained by IICA. See the 1988 training schedule in Annex G.

Technical Services

The target during 1988 is for 220 new micro-entrepreneurs to benefit from the project. Technical services will provide ongoing feedback to IICA staff and agency personnel on:

1. the impact and usefulness of the business management materials
2. the effectiveness of the trainers trained by IICA
3. the improvements in rural small businesses resulting from the training and the business management materials.

In addition to these three major project components, two other areas shall be continuously addressed during 1988. These are:

- a. cooperation with the CARICOM Year of Small Business events and with other Caribbean countries interested in the methodology.
- b. strengthening of Jamaican institutions through their participation in the SBTAC and the IICA training seminars.

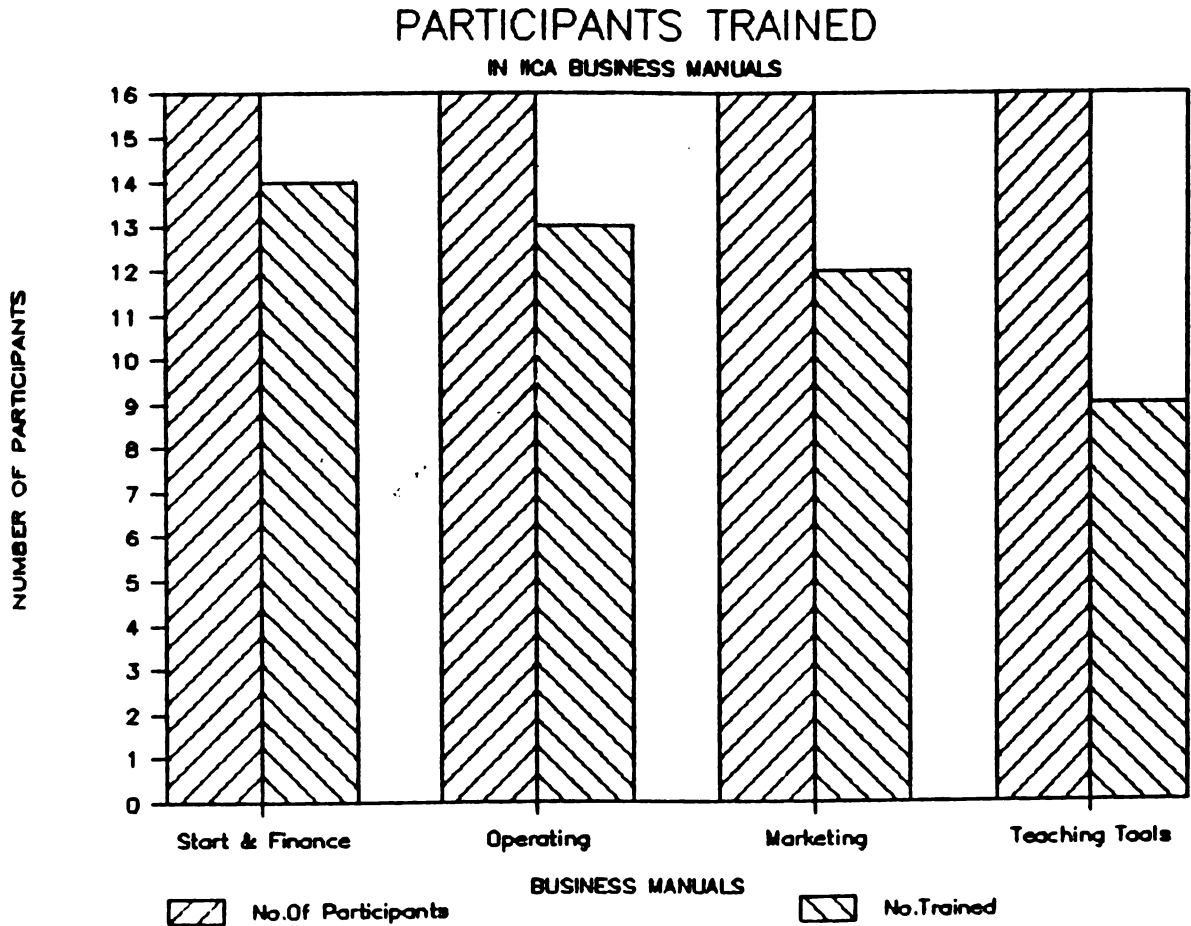


2. Background on Participants.

The sixteen participants at the First Annual Meeting of Small Business Trainers were selected so as to give a broad demographic cross-section of existing trainers in Jamaica. They were also selected on the basis of being among the most active trainers in Jamaica. The specific criterion used in the selection of the participants are as follows:

1. Have been trained in one or more of the IICA manuals
2. Are actively training micro-entrepreneurs
3. Are representative of various agencies, ministries, and schools
4. Are representative of various parishes in Jamaica
5. Represent a mixture of men and women

1. Only trainers who had been trained in one or more of the IICA business manuals were invited to attend the Annual Meeting. In fact, most of the trainers have been trained in more than one of the manuals, and nine have been trained in all four of the manuals. (See graph below.)



Of the sixteen participants,

- 14 have been trained in the Starting & Financing manual,
- 13 have been trained in the Operating manual,
- 12 have been trained in the Marketing manual,
- 9 have been trained in the Teaching Tools manual.

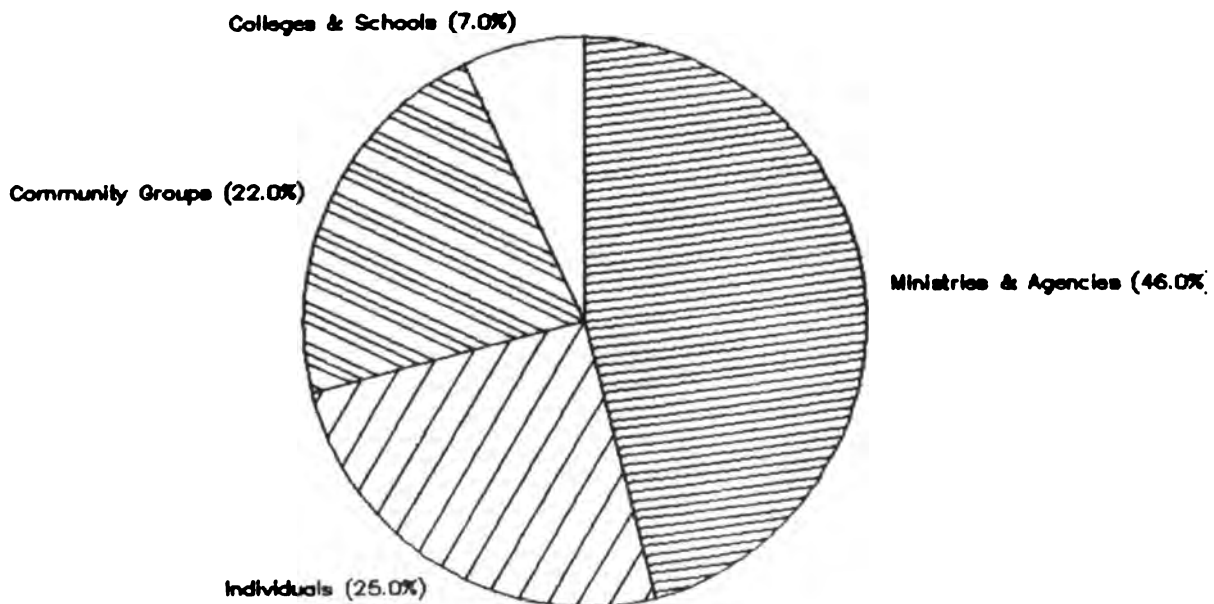
2. Only those trainers who are actively training micro-entrepreneurs in small business management were invited to the meeting. The participants are among the most active of the trainers trained by IICA, and they train a variety of groups and individuals.

- a. the participants have been working as trainers for, on average, 2 years and 7 months. One participant has been a trainer for over 23 years.
- b. the participants have been using the IICA materials in the training of groups and individuals, on average, for 2 years and 1 month.
- c. the trainers have led sessions using the IICA materials with the following composition of participants:

Agency groups	46%
Individuals	25%
Community groups	22%
Students	7%

The chart below gives a visual breakdown of this composition:

TYPES OF BUSINESS TRAINING SESSIONS
LED BY TRAINER PARTICIPANTS



3. The participants represent a wide range of agencies, ministries, and schools. The following institutions were represented by one or more of the participants:

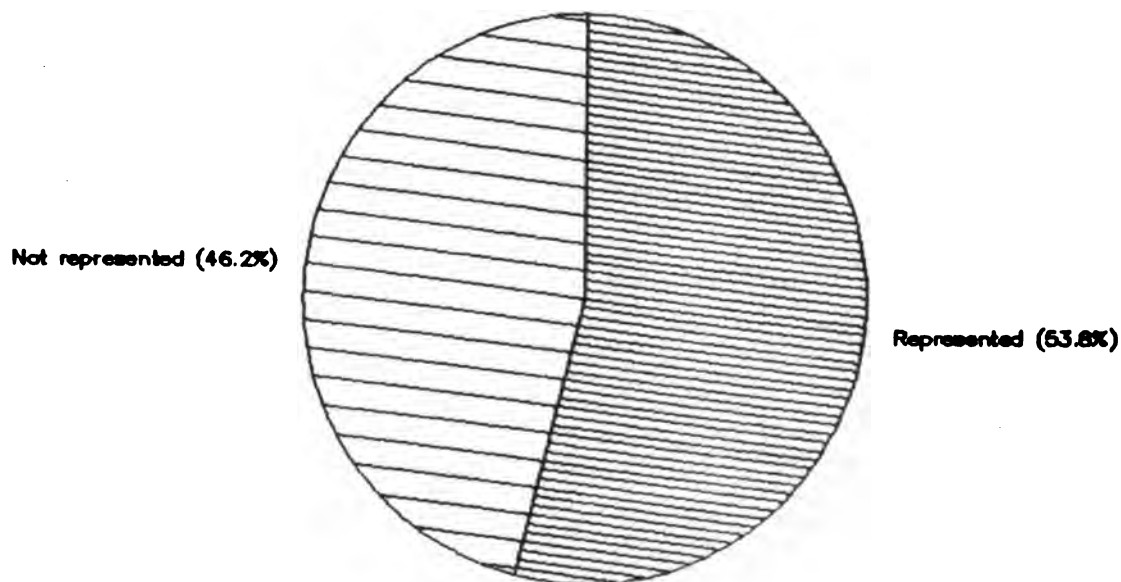
- a. Bureau of Women's Affairs (BWA)
- b. Institute of Cultural Affairs (ICA)
- c. Ministry of Agriculture (MinAg)
- d. Ministry of Construction (MinCon) - 3 participants
- e. Mt. Pleasant All Age School
- f. Mt. Pleasant Community Revolving Loan Fund Co.
- g. National Development Foundation (NDF) - 2 participants
- h. St. Thomas Craft Producers Association
- i. Seaforth Secondary School
- j. Social Development Commission (SDC) - 2 participants
- k. Things Jamaican Ltd. (TJ) - 2 participants



4. The participants came from seven different parishes, meaning that 53.8% of the parishes were represented, as can be seen in the chart below.

REPRESENTATION OF PARISHES

At SEDPRO Trainers Annual Meeting

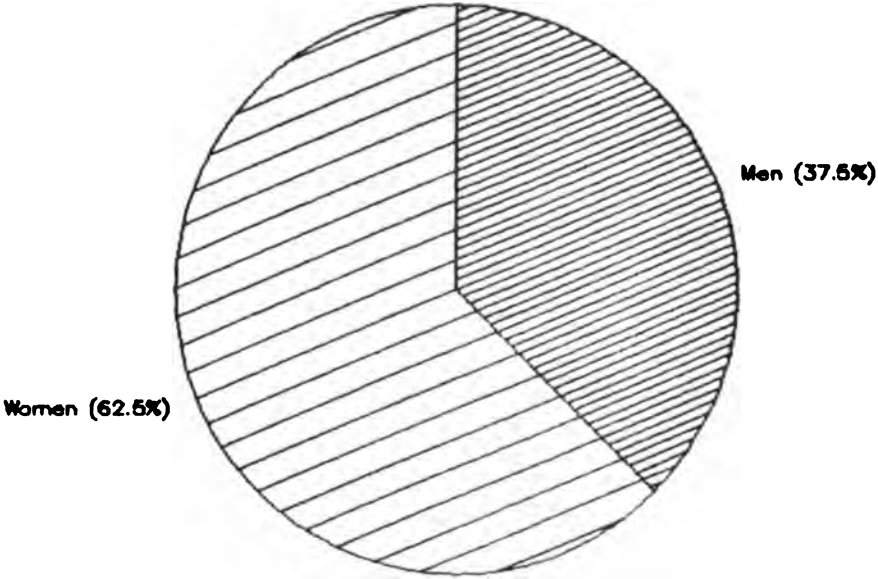


The following parishes were represented by one or more of the participants:

a. Clarendon	3 participants
b. St. Andrew	6 participants
c. Portland	2 participants
d. St. Catherine	2 participants
e. St. Elizabeth	1 participant
f. St. James	1 participant
g. St. Thomas	1 participant

5. The participants were a mixture of men and women. The breakdown by sex is depicted in the following chart:

PARTICIPANTS IN ANNUAL MEETING
Distribution by Sex



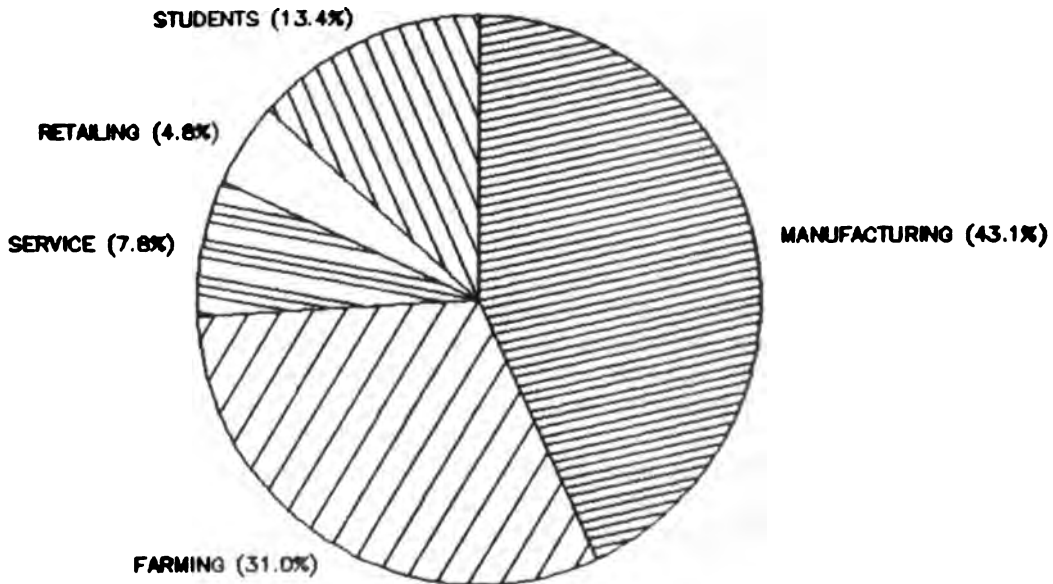
a.	women	10	62.5%
b.	men	6	37.5%

3. ASPIRATIONS AND ACCOMPLISHMENTS OF TRAINERS

The sixteen participants who attended the Trainers Annual Meeting were asked to fill out a Registration Form and an Icebreaker Form--which they completed by interviewing a fellow participant. (See Annex C. for examples of the forms.) These forms included questions on the past accomplishments and future aspirations of the participants. Each participant was encouraged to write as many accomplishments and aspirations as they wished, hence there were more than sixteen responses.

Fifteen of the sixteen participants who attended the Trainers Annual Meeting estimated the number of producers that they have trained using IICA small business manuals. Some of the trainers have been affiliated with the IICA small enterprise development program almost five years and the shortest period of involvement is three months. Trainers have trained as many as 500 producers or as few as 18. On average, the participants have trained about 145 producers each, and it is estimated that approximately 2172 producers have been trained by the participants. Producers trained held the following occupations:

OCCUPATIONS OF INDIVIDUALS TRAINED BY THE PARTICIPANTS:



OCCUPATION	# TRAINED	% OF TOTAL
Manufacturing	934	43.1
Farming	671	31.0
Service	168	7.8
Retailing	103	4.8
<u>Students</u>	<u>290</u>	<u>13.4</u>
Total	2172	100.0%

The responses to the Icebreaker Form and the Registration Form have been roughly divided into three general categories: Personal Growth, Recognition, and Producer Progress. The Personal Growth category reflects those responses relating to personal development, either as a trainer or more generally. The Recognition category reflects the responses relating to recognition by supervisors, colleagues, the general public, or IICA. The Producer Progress category relates to the development, economic or personal, of the individuals who are trained by the participants.

3.1 Personal Growth.

In the Personal Growth category, the accomplishments cited by the participants relate to professional opportunities and improved personal and professional skills. The aspirations are similar in that they reflect the desire to further develop these areas in the future.

The Accomplishments cited include:

- I have held training sessions throughout the island.
- I am the chairman of three projects.
- I have learned to teach the manuals to others.
- I have been able to use the manuals in a simplified manner that people can understand.
- I have been trained in all of the manuals.
- I am able to help write projects and have them approved.

The Aspirations cited include:

- I hope to develop better skills in order to make training sessions more meaningful.
- I wish to help my own self-development.
- I hope to be able to train producers in additional subjects.
- I hope to involve myself more in training producers.
- I want to be totally familiar with all of the IICA training material, in particular the teacher training material.

3.2 Recognition.

In the Recognition Category, the responses tend to reflect the desire for recognition of successful work, and the pride that the participants take in the recognition which they have received.

The Accomplishments include:

- People are grateful for the training, and I can see their businesses improve.
- I have provided the information that people needed.
- I have been recognized for my accomplishments as a business trainer.
- Most of the people that I have trained have shown a great interest in record keeping.
- My trainees enjoy the session, participate well, and ask stimulating questions about marketing their services or products.
- Producers recognize the value of business records and keep them for their own business growth and development.
- Trainee success has encouraged others to start getting training.

The Aspirations include:

- I would like Certification and recognition in the field.
- I wish to be a certified trainer in all of the manuals.
- I wish to become a professional in teacher training methods for producers.
- I hope to have more success stories among producers.

3.3 Producer Progress.

The final category is that of Producer Progress. In some ways this is the most important category, for it reflects the gains made by the ultimate beneficiaries of the business training, the producers. There were more responses in this area than in any other, and this fact seems to illustrate the concern that the participants show for the producers with whom they work. The Accomplishments chronicle successes which some producers have already realized, and the Aspirations reflect hopes for future improvements in the business and personal lives of the producers.

The Accomplishments include:

- I've had the pleasure of helping people to realize that there is much more in work than boredom.
- I've helped people to see themselves as business people.
- I assist micro-entrepreneurs on a one-to-one basis.
- I have trained productive workers in Mile Gully,

Christiana, Frankfield and Dalintobore.

- I started a business in a school that had a net profit of \$2000 after only 15 weeks.
- I have been training retail and craftworkers for one year and six months and have helped 18 small businesses with their records.
- I have trained young farmers that have received loans through the 4-H clubs.
- Many that I have trained have been able to receive loans for their projects.
- I see producers becoming competent in the manuals.
- Trainees use the materials and see improvements in their businesses.
- I assist people in improving life for themselves and for their families.
- I have seen a person using my training in her work after a long, and difficult training period hindered by her low level of reading.
- The craft producers that I trained continue to keep records in their business.
- I see the methods actually being used in 2 bakery projects, 3 Solidarity projects, a coffee project.
- I return after a time and find the producer using the IICA materials in running the business.
- I saw a group member using the Price Calculation exercise to price a new product.
- Trainees access loan facilities and start business ventures.
- I see improvements in the trainee's business and life.
- One trainee gained employment and was trained as a junior accountant.

The Aspirations include:

- I want to achieve a precise organized three hour session to cover the basics needed for one on one technical assistance.
- I would like to see all of my trainees' businesses become successful.
- I want to see business training become a part of my trainees' businesses.
- I want to strengthen the business training programme in my community so that those trained can help to train others.
- I wish to help make small businesses more businesslike.
- I hope to assist very small and individual businesses to grow so that others can be employed.
- I want to lift the standards of small business in Jamaica.
- I want to reach out to small businesses in rural areas.
- I want to see the business skills put into practice.
- I hope to train more people.
- I want to encourage cohesiveness between training and lending institutions.

4. WORKGROUP REPORTS ON PROBLEMS AND SOLUTIONS

Workgroups were formed by equally dividing the participants into groups so that each of the four groups was constituted of participants representing various institutions and ages. One IICA Field Officer worked with each group. (See Annex F. for list of workgroups.)

Before dividing into workgroups, an overview of the Matrix for analyzing levels and dimensions of problems and solutions was reviewed. The Matrix became a guide to the participants and assisted them in analyzing problems and determining solutions. The Matrix on the following page explains each dimension and was distributed to all participants.

The Matrix divides the problems and solutions cited by the participants into 4 levels (reading downward) and 3 dimensions (reading across). The different levels reflect the level of organization at which a problem or solution is located. For example, whether the problem is producer-oriented, or agency-oriented, etc. The different dimensions on the matrix identify different types of problems and solutions by dividing them into the Operational, the Financial, and the Technical dimensions.

In the following pages are the different matrices completed by the four workgroups. Each of the workgroups (A through D) created 2 matrices -- one for problems and one for solutions. Thus, there are a total of 8 matrices. In some areas they are similar, and in others the groups have considered entirely unique problems and solutions.

A consolidated matrix containing an integration of the various items in all of the 8 workgroup matrices appears in section 5. of this document.



MATRIX FOR ANALYSING LEVELS AND DIMENSIONS OF PROBLEMS AND SOLUTIONS

DIMENSIONS LEVELS	OPERATIONAL (A)	FINANCIAL (B)	TECHNICAL (C)
<p>PRODUCER</p> <p>(1)</p>	<p>Producer Operational means problems and solutions relating to the producers having the time available for and access to training.</p>	<p>Producer financial means problems and solutions relating to the producers being in a financial situation with their business in order to attend the training.</p>	<p>Producer technical means problems and solutions relating to training material and techniques which respond to the producers needs.</p>
<p>TRAINER</p> <p>(2)</p>	<p>Trainer operational means having problems and solutions relating to trainers having the time available for and access to their training.</p>	<p>Trainer financial means problems and solutions relating to trainers having the financial backing for their training.</p>	<p>Trainer technical means problems and solutions relating to the trainer being sufficiently knowledgeable in the material to impart.</p>
<p>AGENCY</p> <p>(3)</p>	<p>Agency operational means problems and solutions relating to the agency providing the trainer with sufficient supervision and support to get the work done.</p>	<p>Agency financial means problems and solutions relating to the agency having sufficient finances to back the training program.</p>	<p>Agency technical means problems and solutions relating to supervisors who understand and support the technical approach of the training program.</p>
<p>IICA</p> <p>(4)</p>	<p>IICA operational means problems and solutions relating to the timeliness and the appropriateness of IICA support.</p>	<p>IICA financial means problems and solutions relating to aspects which IICA should finance.</p>	<p>IICA technical means problems and solutions relating to the quality of IICA technical support.</p>

MATRIX FOR ANALYSING GROUP A PROBLEMS

DIMENSIONS LEVELS PRODUCER 1	OPERATIONAL (A)	FINANCIAL (B)	TECHNICAL (C)
TRAINER 2	<ul style="list-style-type: none"> a. Time constraints & flexibility b. Ineffective teaching c. Inadequate preparation for training d. Not understanding producer needs 	<ul style="list-style-type: none"> a. Can't justify cost of manual to producers 	<ul style="list-style-type: none"> a. Memorization of materials vs. record keeping a. No record-keeping of trainings or results
AGENCY 3	<ul style="list-style-type: none"> a. No resources at agency b. Training is low priority of agency c. No agency support for training d. No reward or recognition for doing training 	<ul style="list-style-type: none"> a. No money for material or supplies 	
IICA 4	<ul style="list-style-type: none"> a. Need for IICA to stress importance of business training to agencies b. Notify agency when training is to take place c. Assist with venue d. More access to manuals 	<ul style="list-style-type: none"> a. Subsidize manual cost and transportation 	<ul style="list-style-type: none"> a. Insufficient technical service visits b. Lack of consultations with trainers

MATRIX FOR ANALYSING GROUP A SOLUTIONS

DIMENSIONS LEVELS PRODUCER 1	OPERATIONAL (A)	FINANCIAL (B)	TECHNICAL (C)
	<ul style="list-style-type: none"> a. Give more lead time before sessions b. Stress long-term impact c. Introduce past participants and results d. One-on-one training 	<ul style="list-style-type: none"> a. Installment payments for manuals 	<ul style="list-style-type: none"> a. Invite guest speakers b. Use icebreakers
TRAINER 2	<ul style="list-style-type: none"> a. Propose flexible working hours b. More pre-training preparation c. Training tools course d. Ask a lot of questions 	<ul style="list-style-type: none"> a. Stress value and availability of manuals 	<ul style="list-style-type: none"> a. Keep records of training sessions
AGENCY 3	<ul style="list-style-type: none"> a. Find outside resources b. Educate supervisor of importance of training c. Encourage IICA to promote training d. Make training income generating e. Incentives for trainers 	<ul style="list-style-type: none"> a. Make training income generating 	
IICA 4	<ul style="list-style-type: none"> a. Agency Advisory Committee responsibility 	<ul style="list-style-type: none"> a. Sell manuals at book stores 	<ul style="list-style-type: none"> a. More technical service visits b. Better communication more training tools courses

MATRIX FOR ANALYSING GROUP B PROBLEMS

DIMENSIONS LEVELS PRODUCER 1	OPERATIONAL (A)	FINANCIAL (B)	TECHNICAL (C)
	<ul style="list-style-type: none"> a. Can't find time during business hours b. Need incentives to attend 	<ul style="list-style-type: none"> a. Do not qualify for loans b. Funding agencies not approving proposals 	<ul style="list-style-type: none"> a. Academic level is not always high enough
TRAINER 2	<ul style="list-style-type: none"> a. Would like to train with groups outside their agencies b. Do not have enough time to do training c. Must make training seem important 		<ul style="list-style-type: none"> a. Easier to train if producers have one interest
AGENCY 3	<ul style="list-style-type: none"> a. Need to put more interest in business training b. More information flow top to bottom and bottom to top c. Need to institutionalize training 	<ul style="list-style-type: none"> a. Not enough staff to do training b. Need for better coordination between trainers, IICA, producers, lending agencies 	
IICA 4	<ul style="list-style-type: none"> a. Need to introduce agencies to business training better b. More long-term liasing with agencies c. IICA needs to attend trainers training so trainer can be certified d. Distribute a trainers directory 	<ul style="list-style-type: none"> a. Help pay trainers 	

MATRIX FOR ANALYSING GROUP B SOLUTIONS

DIMENSIONS LEVELS	OPERATIONAL (A)	FINANCIAL (B)	TECHNICAL (C)
PRODUCER 1	<ul style="list-style-type: none"> a. Find producers with similar interests and have one host the session b. Find out problems in advance 	<ul style="list-style-type: none"> a. Agencies help steer people to funding agencies b. Trainers assist with proposal process 	<ul style="list-style-type: none"> a. Children get training
TRAINER 2	<ul style="list-style-type: none"> a. Can assist in IICA trainings b. Certificate of attendance 		<ul style="list-style-type: none"> a. Coordinate training for producers with one interest b. Have a trainer director to work with other trainers and groups
AGENCY 3	<ul style="list-style-type: none"> a. Form a Trainers Association b. Look at long term goals 		
IICA 4			

MATRIX FOR ANALYSING GROUP C PROBLEMS

DIMENSIONS LEVELS	OPERATIONAL (A)	FINANCIAL (B)	TECHNICAL (C)
PRODUCER 1	<ul style="list-style-type: none"> a. Lack of time; punctuality b. Fear of taxation c. Accepting the need for business training 	<ul style="list-style-type: none"> a. Lack of funds to attend training b. Can't afford to close business to attend training 	<ul style="list-style-type: none"> a. Low level of education b. Inability to express self c. Difficulty with unfamiliar formats
TRAINER 2	<ul style="list-style-type: none"> a. Training not part of normal job b. Supervisor will not allow time off for training c. Transportation to training sessions 		<ul style="list-style-type: none"> a. Lack of refresher courses b. Lack of exposure to other training styles c. Not competent in what you teach d. Dislike for the subject you're teaching
AGENCY 3	<ul style="list-style-type: none"> a. Lack of material support b. Lack of venues c. Producers and students mixed together d. Need back-up person 	<ul style="list-style-type: none"> a. No access to funds for training, supplies etc. 	<ul style="list-style-type: none"> a. Work load too heavy b. Lack of supervisors' understanding c. Lack of interaction between agencies
IICA 4	<ul style="list-style-type: none"> a. Lack of teaching aids b. More business advice on feasibility 	<ul style="list-style-type: none"> a. Lack of subsidies for training programs 	<ul style="list-style-type: none"> a. Cancellation of pre-scheduled technical service visits b. Unavailability of technical personnel c. Not having a Trainers Association

MATRIX FOR ANALYSING GROUP C. SOLUTIONS

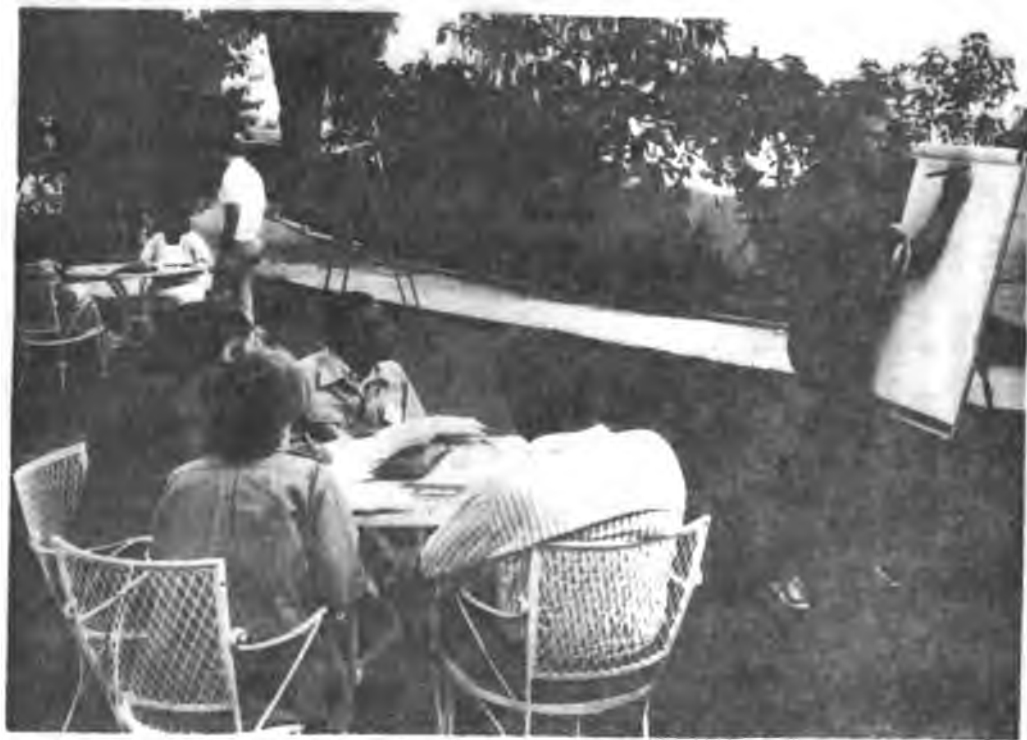
DIMENSIONS LEVELS	OPERATIONAL (A)	FINANCIAL (B)	TECHNICAL (C)
PRODUCER 1	<ul style="list-style-type: none"> a. Let producers help decide times b. Give incentives c. Explain how and why taxation is done d. Demonstrate how they can benefit from training 	<ul style="list-style-type: none"> a. Need money for costs of attending course/seek sponsorship b. One-on-one-training/after business hours 	<ul style="list-style-type: none"> a. Know your students and prepare accordingly b. Adjust format to group needs
TRAINER 2	<ul style="list-style-type: none"> a. Invite supervisor to observe training b. Train a trainer in local area c. Agency provide transport 		<ul style="list-style-type: none"> a. Organize refresher courses b. Involvement in IICA sessions and other agency sessions c. Careful preparation d. Class participation
AGENCY 3	<ul style="list-style-type: none"> a. Sponsorship-fund raising; identify resources b. Should provide venue c. Incorporate other skills training with business training d. More inter-agency cooperation 	<ul style="list-style-type: none"> a. Joint training sessions with agencies to pool financial resources 	<ul style="list-style-type: none"> a. Ask other trainers to help b. Invite supervisors to observe training c. More cooperation, less competition
IICA 4	<ul style="list-style-type: none"> a. Make sure many examples of teaching aids are included in teaching tools manual b. Call your IICA representative in your area 	<ul style="list-style-type: none"> a. Partial sponsorship 	<ul style="list-style-type: none"> a. More advanced notice b. Contact IICA c. Form Trainers Association

MATRIX FOR ANALYSING GROUP D PROBLEMS

DIMENSIONS LEVELS	OPERATIONAL (A)	FINANCIAL (B)	TECHNICAL (C)
PRODUCER 1	<ul style="list-style-type: none"> a. Sole Proprietor can't leave business b. Public transportation - distance/availability c. Conflicting business schedule d. Different levels of business e. Lack of confidence in trainer f. Doesn't understand IICA aims 	<ul style="list-style-type: none"> a. Transport b. Cost of materials c. Cost of manuals d. Lunch e. Closing business to attend cost money 	<ul style="list-style-type: none"> a. Cannot read well b. Reluctance to keep records c. Lack of follow-up d. Mixed academic levels e. Reluctance to share financial data f. Involuntary attendance g. Priority on financial support vs mgt. skills
TRAINER 2	<ul style="list-style-type: none"> a. Not starting on time b. Credibility c. Transport problems d. Venue: Not conducive to learning Not easy to access Not centralized e. Lack of data to the public f. Lack of communication with IICA g. Not enough trainers 	<ul style="list-style-type: none"> a. Transport b. Food c. Cost of materials 	<ul style="list-style-type: none"> a. Insufficient knowledge of material b. Lack of continuing education c. Lack of preparation d. Abusive/aggressive clients e. Abusive trainers f. Keep clients motivated g. Keep trainers motivated
AGENCY 3	<ul style="list-style-type: none"> a. Lack of manpower b. Lack of supervisor support c. Lack of communication between supervisor & trainers 	<ul style="list-style-type: none"> a. Financial assistance for trainers 	<ul style="list-style-type: none"> a. Lack of supervisor education b. Lack of priority on training c. Lack of support through hierarchy of agency
IICA 4	<ul style="list-style-type: none"> a. Lack of manuals b. No help securing venues c. No education about IICA of what it offers d. No more newsletter 	<ul style="list-style-type: none"> a. Cost of manuals b. No subsidization of producer training c. No free lunch 	<ul style="list-style-type: none"> a. Lack of follow-up training b. Education of general public c. Technical service office not always available d. Lack of communication with trainers

MATRIX FOR ANALYSING GROUP D SOLUTIONS

DIMENSIONS	OPERATIONAL (A)	FINANCIAL (B)	TECHNICAL (C)
<p><u>LEVELS</u> PRODUCER 1</p>	<p>a. Motivate during recruitment Flexible schedule/one-on-one b. Ask friend of relative to watch business c. Decentralize venue d. Sector training e. Pre registration and introduction by hand-out f. Trainers Association</p>	<p>a. Decentralize venues b. Duplicate individual lessons c. Use books exercise</p>	<p>a. To further train trainers to manage remedial/out-of-book training b. Trainer preparation/ knowledge of producers & material c. Education and follow-up</p>
<p>TRAINER 2</p>	<p>a. Reliability of trainers b. Punctuality c. Educate supervisors d. Seek other venues e. Pre-registration/posters f. Exchange addresses for communication purposes</p>		<p>a. Invite fellow trainers to monitor sessions regularly b. Refresher courses for trainers c. Form Trainers Association d. More contact with IICA</p>
<p>AGENCY 3</p>	<p>a. More communication between supervisor and trainer b. Report to supervisor c. Invite supervisor to training session</p>	<p>a. Request Agency or outside sources to contribute to the costs</p>	<p>a. Send copies of progress report to agency head</p>
<p>IICA 4</p>	<p>a. Print more manuals/cheaper Print individual exercises System for paying IICA Re-assign unused manuals b. Producer conference c. Refresher courses d. IICA Newsletter</p>	<p>a. Subsidize manual cost b. Free lunch for producers</p>	<p>a. Refresher courses b. Educate general public c. Technical service officers spend more time in field d. Trainers give more data to IICA</p>



5. FINAL RECCOMENDATIONS

Some of the final reccomendations to come out of the First Trainers Annual Meeting include suggestions for the "Training Tools" manual which is now being produced by IICA, the formation of a Trainers Association, and the matrices of problems and solutions.

5.1 Suggestions for the "Training Tools" manual

A special session of the meeting was held to discuss the participants' suggestions for the trainers guide entitled: "TRAINING TOOLS FOR SMALL BUSINESS TRAINERS". The participants suggested the following additions to the "Training Tools" manual*:

Chapter I:

- Hints on how to utilize a two trainer system
- Hints on motivation techniques
- Suggested group sizes for training groups
- Hints on monitoring producer progress
- Hints on dealing with aggressive producers including examples of "one liners"
- Having participants bring samples of their product to the session to use as examples
- Emphasis on trainer preparation
- Emphasis on producer involvement in setting up the session: team leaders, time, venue information gathering

Chapter II:

- List of questions that are most frequently asked by session participants and suggested answers

Chapter III:

- List of questions that are most frequently asked by session participants and suggested answers
- Explanations of the cases that have no concrete answers

Chapter V:

- Forms should be date coded to facilitate updating

*see Annex C for the "Training Tools" handout provided to the participants.

- Pre-registration form that includes a course description.
- Technical service request form
- Mention of the fact that filling out of producer information forms is good practice for filling out other forms (such as loan applications) that they are required to fill out.
- Description of how to gather information without duplicating forms

It was suggested and agreed upon by the participants that they would contribute some of their own teaching tools including:

- Trainer success stories
- Case studies
- Training Schedules
- Notes on teaching aids and techniques

Upon production of the first printing of the manual, the participants resolve to test the manual and to suggest further revisions. The first printing of the manual will be completed on 18 March 1988. After the manual is tested and further revisions are incorporated, a second and final printing will be completed in late 1988.

5.2 The Trainers Association

The participants all noted that the recognition of business training and its relevance are an important aspect of their jobs. As a result they made plans to form their own trainers association and name it the National Association of Small Enterprise Trainers (NASET).

Through this association, they can:

- (1) continue to network, assist one another in training problem areas and establish more credibility for the business training aspect of their jobs.
- (2) Create an organization that will begin to take more responsibility for training as IICA reduces its training activities in Jamaica.

A steering committee was formed to chart the development of the organization. The first meeting of this committee is set for January 12, 1988. The participants have not yet addressed some of the details of the association, but in order for it to be able to effectively meet its goals it must incorporate certain elements so that it can gain credibility

and achieve a formalized structure. Some of the areas to be addressed are:

- a. Constitution
- b. Zones
- c. Meetings
- d. Secretariat
- e. Publications
- f. Funding
- g. Formal Linkages

It also was suggested that the organization could establish a fund-raising subsidiary that would offer consultancy services.

The Interim Chairman was invited to attend the next meeting of the Small Business Training Advisory Council (SBTAC) on 2 February 1988 to present a report and obtain the endorsement of the SBTAC for the Trainers Association.

It is proposed that membership of the association be open to all persons who have been trained by IICA personnel and to persons involved in the Small Business Development sector. It was also suggested that there is a need for coordination between the different lending agencies and training agencies. NASET will be working to facilitate this coordination.

The Steering Committee of NASET will be composed of the following participants:

- Errol Knight - Chairman
- Golda (Geanne) Gayle - Secretary
- Rudolph Barriffe
- Yvonne Chapman
- Cynthia Harrison
- Janet Jumpp-Brown
- Daphne-May Lewis
- Geneva Murray
- Roderick Riley
- Derrick Walker
- Jimmi Wilkins

5.3 The Matrices of Problems and Solutions

After each of the four workgroups had presented its matrix of problems and solutions, the matrices were combined into a single consolidated matrix which integrated all of the problems and solutions which were mentioned by the groups. This consolidated matrix is presented in the following pages.

CONSOLIDATION OF WORKGROUPS' 'PROBLEMS' MATRICES

DIMENSIONS LEVELS	OPERATIONAL (A)	FINANCIAL (B)	TECHNICAL (C)
PRODUCER 1	<p>Time constraints Can't interrupt production schedule Resistant to change</p>	<p>Manual costs Can't close shop Aren't eligible for loans</p>	<p>Fear that trainer = tax collector Not realizing important of business training Non-use of familiar formats Need for incentives/certificates Different educational levels Resistant to change</p>
TRAINER 2	<p>Time constraints & flexibility Ineffective teaching Can't train outside agency Different interest of producers Not trainer specific No support (supervisors, agency, etc.)</p>	<p>No \$ for transportation Lack of teaching materials Can't justify cost of manual to producers</p>	<p>No refresher courses No record keeping of training and impact</p>
AGENCY 3	<p>No resource centre at agency No support in hierarchy No rewards/recognition</p>	<p>No \$ for materials/supplies</p>	<p>No institutionalization of trainings Don't have knowledge of training importance Work load heavy</p>
IICA 4	<p>Not convincing training importance to Agency Lack of notification to Agencies Manual needs</p>		<p>More technical service visits More consulting with trainers</p>

CONSOLIDATION OF WORKGROUPS "SOLUTIONS" MATRICES

DIMENSIONS LEVELS	OPERATIONAL (A)	FINANCIAL (B)	TECHNICAL (C)
PRODUCER 1	<p>Agencies need more emphasis on the trainers programme Trainers Association Agencies screen trainers Better communication within agencies (top down bottom up flow) Improved communication/relationships between IICA &/ Agencies Agencies provide venues Incorporate business training into other skill's training Inter Agency cooperation</p>	<p>Charge for training Increase financial resources (fund raising events etc.) Increase training staff Cooperation among all levels for producer funding e.g. IICA, Trainer, Agency Bank (meet)</p>	<p>More supervisor awareness Cooperation among agency, colleagues (assistance) Cooperation among agencies</p>
TRAINER 2	<p>Trainer stress values and access to manuals Trainers follow-up with producers Flexible trainer's working hour More efficiency in training Notify IICA and producers in advance of sessions Trainers (volunteers) involved in island-wide IICA sessions The formalities in sessions (professional presentation) Trainer's supervisor observe sessions Logistic efficiency Pre-registration of producers</p>	<p>Inter-Agency training (coordinate to save \$) Sponsorships for trainers session/training (fund raising event)</p>	<p>Trainers monitoring producers More trainer preparation Producer - specific training (presentation) Sector specific training (one type producer) Trainer Directory Refresher courses for producers Inter Agency Trainer More producer participation Refresher courses for trainers</p>
AGENCY 3	<p>Producer lead time and participation in decisions Adjust to producers time Guest speakers Explain taxation Advise supervisors Recruitment & motivation Rotating venue Producers Association</p>	<p>One-one training Make manuals affordable, and group purchasing Trainer assist producer security funding Subsidies to producer (personal expenses to training) Sponsorship for producers (fund raising event)</p>	<p>One & one training Clarity on reason for using taxation Focus on training youths Importance of trainer prep. in response to producers needs</p>
IICA 4	<p>More public relations about the project More communication from Advisory Committee Future of the project after IICA More technical service for certification More teaching aids in new manuals IICA contacted prior to technical service visit Newsletter Producers conference</p>	<p>Sell manuals at bookstores Pay trainers IICA subsidize training</p>	<p>IICA needs more advance notice for technical service visits Improved IICA technical support Trainers Association Print more manuals Reassign un-used ones</p>

CONSOLIDATION OF WORKGROUPS' 'PROBLEMS' MATRICES

DIMENSIONS LEVELS	OPERATIONAL (A)	FINANCIAL (B)	TECHNICAL (C)
PRODUCER 1	<p>Time constraints Can't interrupt production schedule Resistant to change</p>	<p>Manual costs Can't close shop Aren't eligible for loans</p>	<p>Fear that trainer = tax collector Not realizing important of business training Non-use of familiar formats Need for incentives/certificates Different educational levels Resistant to change</p>
TRAINER 2	<p>Time constraints & flexibility Ineffective teaching Can't train outside agency Different interest of producers Not trainer specific No support (supervisors, agency, etc.)</p>	<p>No \$ for transportation Lack of teaching materials Can't justify cost of manual to producers</p>	<p>No refresher courses No record keeping of training and impact</p>
AGENCY 3	<p>No resource centre at agency No support in hierarchy No rewards/recognition</p>	<p>No \$ for materials/supplies</p>	<p>No institutionalization of trainings Don't have knowledge of training importance Work load heavy</p>
IICA 4	<p>Not convincing training importance to Agency Lack of notification to Agencies Manual needs</p>		<p>More technical service visits More consulting with trainers</p>

CONSOLIDATION OF WORKGROUPS "SOLUTIONS" MATRICES

DIMENSIONS LEVELS	OPERATIONAL (A)	FINANCIAL (B)	TECHNICAL (C)
PRODUCER 1	<p>Agencies need more emphasis on the trainers programme Trainers Association Agencies screen trainers Better communication within agencies (top down bottom up flow) Improved communication/relationships between IICA & Agencies Agencies provide venues Incorporate business training into other skill's training Inter Agency cooperation</p>	<p>Charge for training Increase financial resources (fund raising events etc.) Increase training staff Cooperation among all levels for producer funding e.g. IICA, Trainer, Agency Bank meet)</p>	<p>More supervisor awareness Cooperation among agency, colleagues (assistance) Cooperation among agencies</p>
TRAINER 2	<p>Trainer stress values and access to manuals Trainers follow-up with producers Flexible trainer's working hour More efficiency in training Notify IICA and producers in advance of sessions Trainers (volunteers) involved in island-wide IICA sessions The formalities in sessions (professional presentation) Trainer's supervisor observe sessions Logistic efficiency Pre-registration of producers</p>	<p>Inter-Agency training (coordinate to save \$) Sponsorships for trainers session/training (fund raising event)</p>	<p>Trainers monitoring producers More trainer preparation Producer - specific training (presentation) Sector specific training (one type producer) Trainer Directory Refresher courses for producers Inter Agency Trainer More producer participation Refresher courses for trainers</p>
AGENCY 3	<p>Producer lead time and participation in decisions Adjust to producers time Guest speakers Explain taxation Advise supervisors Recruitment & motivation Rotating venue Producers Association</p>	<p>One-one training Make manuals affordable, and group purchasing Trainer assist producer securing funding Subsidies to producer (personal expenses to training) Sponsorship for producers (fund raising event)</p>	<p>One & one training Clarity on reason for using taxation Focus on training youths Importance of trainer prep. in response to producers needs</p>
IICA 4	<p>More public relations about the project More communication from Advisory Committee Future of the project after IICA More technical service for certification More teaching aids in new manuals IICA contacted prior to technical service visit Newsletter Producers conference</p>	<p>Sell manuals at bookstores Pay trainers IICA subsidize training</p>	<p>IICA needs more advance notice for technical service visits Improved IICA technical support Trainers Association Print more manuals Reassign un-used ones</p>

ANNEX A.

PARTICIPANTS AT THE FIRST TRAINERS ANNUAL MEETING

Banton, Isla	Ministry of Agriculture Portland Land Authority Portland P.O. (home) Tel. 993-2763 or 2687
Barriffe, Rudolph (Ruddy)	Things Jamaican Limited 68 Spanish Town Road Kingston 14 Apt. 17, Bldg. D, Sherlock Cres. Kingston 20 (home) Tel. 38928-9, 38944-5, 37478
Chambers, Alma	Things Jamaican Limited Fullerswood Arlington P.A. (home)
Chapman, Yvonne	Institute of Cultural Affairs, Ja. 7b Goodwood Terrace Kingston 10 (home) Tel. 54089
Gayle, Golda (Geanne)	National Development Foundation 22b Old Hope Road Kingston 5 30 Rowington Court Kingston 5 (home) Tel. 94100, 65368, 93812 Tel. (home) 67321
Harrison, Cynthia	Social Development Commission 2A Bryants Crescent May Pen 5 Brooks Avenue May Pen (home) Tel. 986-2453
Jumpp-Brown, Janette	12 Jackie Path Glendale Kingston 20 (home) Tel. 22770 (home: 50511)

Knight, Errol

Social Development Commission
P.O. Box 95
Spanish Town

9 March Pen Road, or 10 Young St.
Spanish Town (home)
Tel. 984-3206

Lewis, Daphne-May

St. Thomas Craft Producers Assoc.
Seaforth Secondary School

East Prospect
Morant Bay
St. Thomas (home)

Murray, Geneva

Bureau of Women's Affairs
18 Ripon Road
Kingston 5

57 Doherty Drive
Kingston 7 (home)
Tel. 92997 (home: 71367)

Patterson, James R.

Mt. Pleasant CRLF Co.
Mt. Pleasant A/A School
Mt. Pleasant P. A.
Portland

Riley, Roderick

Ministry of Construction
2 Hagley Park Road
Kingston 10

20 Trenton Road
May Pen (home)
Tel. 95402

Russell, Valris

Ministry of Construction-Housing
2A Hagley Park Road
Kingston 10

505 Carlston Avenue
Cumberland
St. Catherine (home)
Tel. 95401-2

Smith, Averil

Ministry of Construction-Housing
2 Hagley Park Road
Kingston 10

21 Wellington Street
Spanish Town (home)
Tel. 95401-2

Walker, Derrick

Jamaica 4-H Clubs (ret.)
Rhymesbury
P.O. Box 194
May Pen (home)

Wilkins, Jimmi

National Development Foundation
32 Market Street
Montego Bay, St. James

Tel. 952-2631 -2619

ANNEX B.

AGENDA OF THE FIRST TRAINERS ANNUAL MEETING

DECEMBER 3-4, 1987 PINE GROVE, JAMAICA

Thursday, December 3, 1987

11:30 arrive at IICA, register and have lunch
1:00 depart for Pine Grove
2:00 arrive at Pine Grove, coffee and snack upon arrival

2:30 - 3:30 First Plenary Session:

Welcome & Introduction:	Dr. Tomas Mulleady
Prayer & Farmers' Hymn:	Mr. Alma Chambers
Ice Breaker (20 mins.):	T.C. Niemann
General discussion of training problems and constraints :	J. Hurwitch-MacDonald
Orientation of Work- groups: explanation of the matrix :	J. Hurwitch-MacDonald
Overview of the Training Tools manual:	T.C. Niemann
Review of sections :	Ellen Hill, Richard Reiter, T.C. Niemann, Todd Jones

3:30 - 5:00 Workgroup Session #1

Further analysis of problem areas.
Discussion of what can be included in the Training
Tools Manual to address these problems.
Problem areas should be organized according to the
matrix.

5:00 - 5:30 Coffee Break

5:30 - 6:30 Workgroup Session #2

Begin to develop solutions.

7:00 Dinner

Friday, December 4, 1987

7:00 Breakfast

8:00 - 10:30 Workgroup Session #3

Finalize solutions and recommendations
Complete the matrix, make recommendations for the
Training Tools manual and for the producers,
trainers, agencies, and IICA.

10:30 - 11:00 Coffee Break

11:00 - 12:30 Plenary Session #2

Reports of the workgroups using matrices
Summary of recommendations: J. Hurwitch-MacDonald
and Dr. Tomas Mulleady
Closing and presentation of certificates: Ms.
Eddie Gidden, SBTAC

12:30 Check out and load vehicles

1:00 Lunch and closing song

2:00 Depart for Kingston

* * *

ANNEX C.

TOOLS USED BY THE PARTICIPANTS OF THE TRAINERS ANNUAL MEETING

The documents on the following pages were distributed to the participants as they registered for the Trainers Annual Meeting. They include the:

- *Ice Breaker Sheet, which was used when the Participants interviewed each other.
- *Registration Sheet, used by IICA to get basic information about the participants.
- *Blank Matrix, used by the participants in the Workgroup Sessions to analyze problems and solutions.
- *Teaching Tools for Small Business Trainers handout, used to give the participants an overview of the contents of the Teaching Tools manual.
- *Evaluation Form, which was used to gather feedback from the participants about the Trainers Annual Meeting.
- *Farmer's Hymn, sung by the participants to open the Meeting.



Ice Breaker: break into pairs, interview each other using the sheet, present one another to the group, use the sheet for reference, after ice breaker, turn in the sheet.

Ice breaker interview sheet:

Interviewer's sheet

a. GENERAL INFORMATION:

Name:

Parish:

other:

b. Accomplishments (as trainers, in life)

c. Aspirations: (in life, as trainers, for this meeting)

REGISTRATION FORM
TRAINERS' ANNUAL MEETING
DECEMBER 3,4 1987

NAME: _____

AGENCY: _____

WORK ADDRESS: _____

HOME ADDRESS: _____

PHONE Work: _____ Home: _____

Tick the IICA manuals which you have been trained in:

Starting & Financing

Operating

Marketing

Teaching Tools

How long have you been training? _____ years _____ months.

How long have you been using the IICA materials in your training? _____ years _____ months.

What are the most common occupations of the people that you train?

Approximately how many people have you trained in each of the occupations which you listed above?

How do you usually train?

In a school Agency Groups Individually

Other, please specify _____

What are your biggest accomplishments as a small business trainer?

What do you hope to accomplish in the future as a small business trainer? _____

What are your expectations for this Trainer's Annual Meeting?

* * *

MATRIX FOR ANALYSING LEVELS AND DIMENSIONS OF PROBLEMS AND SOLUTIONS

DIMENSIONS LEVELS	OPERATIONAL (A)	FINANCIAL (B)	TECHNICAL (C)
PRODUCER 1			
TRAINER 2			
AGENCY 3			
IICA 4			



TEACHING TOOLS FOR SMALL BUSINESS TRAINERS

CONTENTS OUTLINE

The "Teaching Tools for Small Business Trainers" manual is designed to assist trainers as they use the IICA Small Business Manuals. The chapters outlined below are designed to help a trainer with many aspects of training, including Organizing a Session, Chapter-by-Chapter Hints on using the IICA Small Business Manuals, using the manuals in schools, and other areas. The attached packet includes overviews and selected sections of each of the chapters.

- I. Training Methodology
- IA. Organizing a Training Session
- II. Training Hints for Business Exercises
- III. Use of Case Studies
- IV. Curriculum Development
- V. Use of Forms

III. TEACHING METHODOLOGY

The first chapter of the "Teaching Tools for Small Business Trainers" manual is essentially the same as the old "Teaching Tools" manual. It describes the methodology to use when training with the IICA Small Business Manuals. This methodology involves the "adult learning method" and is designed to help the trainer effectively teach adults small business management.

The first two pages of Chapter 1 are reprinted here. If you have already received training in the "Teaching Tools" manual, you will find them familiar. If you have not already been trained in "Teaching Tools", these pages should give you a feel for the material that is included in Chapter 1.

You are a trainer in a small business training programme for low-income producers. What does this mean? It means you will be imparting knowledge that will make an enormous difference in people's lives.

What are some of the characteristics of this training?

1. It is non-formal rather than formal.
2. It is voluntary rather than non-voluntary.
3. It encourages reasoning and thinking rather than memorization.

Let's discuss these three characteristics more fully:

Non-formal learning takes place outside of the regular school-room and outside of the regular school curriculum. It does not have to feel like "school".

Voluntary learning means that the participants are attending by choice rather than by requirement.

Reasoning and thinking learning means that rote-learning or memorization is not enough here; students must think about, understand, and be able to apply what is being taught.

Why are these three characteristics so important to small business training? Because what the producers learn will be applied to their business, and this can improve their lives. Teaching them in a flexible situation, where they attend on a voluntary basis, and think out what they are taught, should make them better learners and better able to apply this learning to business.

But teaching them this way can be harder (and more rewarding) for the trainer -----YOU.

Why would it be harder? Because good learners ask more questions. They think more. They may have questions you cannot answer. They may not agree with everything you say. They may know more about business, or some aspects of

business, than you do. After all, some of them have been in business a long, long time.

An old image of a teacher and students is like a triangle with the teacher at the top and all of the students at the bottom. You may remember this as the way it was at school. The teacher knows everything and is the "boss". The students know very little and are not supposed to tell the teacher anything.

Adult training situations are much different from this image. They are more like the interwoven relationships of a spider web, where everyone is on the same level and the teacher's role is more like a guide. When you are standing in front of the group, you can imagine yourself as walking along a rough road with a group of people, giving them tools that will make the road easier to walk. Or you can imagine that there is a dialogue between three "sides" -- the participants, the material, and the trainer. When you are teaching business management methods, you may discover that many of the participants have rich experience already that you can draw out and use to build on and to teach others. Some of these may be successes, and others may be mistakes they can learn from. Since learning is usually easier when related to real life, this can make a group more lively and make skills more relevant. You do not need to be all-knowing, just to be able to clearly communicate to people.

You will find that maintaining a self-controlled professional style is absolutely critical for teaching adults. Respect has to be mutual, and the trainer has to earn it and keep it. Adults will resent being treated like children, and may be very sensitive to criticism or failure. They will lose their respect for you very quickly and will stop learning if you lose control and shout at them, or belittle or embarrass them. When you are sure you have established rapport and a mutual trust with the group, you may be able to laugh with the group, but never laugh at anyone.

If there is one approach that can create learning, it is constant, unfailing belief that the participants can learn. Anyone can learn if the teacher believes they can.

Chapter 1A. ORGANIZING A TRAINING SESSION

This section of the "Teaching Tools for Small Business Trainers" manual is divided into the following sections:

- I. Introduction and Overview**
 - A. Goal of Trainers doing training**
 - B. How to locate people who desire training**

- II. Steps to a Successful Training**
 - A. Scheduling the Session**
 - B. Examples of different sessions**
 - C. Logistics**
 - D. Planning**

- III. Suggestions for Setting up a Venue**

Chapter 2. TRAINING HINTS FOR BUSINESS EXERCISES

The objective of this section is:

1. to give you suggestions for training exercises from all three business manuals:

Starting and Financing a Small Business in Jamaica
Operating a Small Business in Jamaica
Marketing Jamaican Small Business Products

2. to provide you with enough supporting material to increase your confidence in training others, and
3. to stress the need for preparation for training all exercises and to assist in that preparation.

This section accomplishes these objectives by giving specific suggestions for each exercise including

- suggested questions to encourage participation. These are listed at the end of each chapter
- diagrams of flip charts to prepare prior to teaching either on paper or on a chalkboard, and
- general training hints as listed under each exercise heading.

Remember that these are simply suggestions for you. You may choose to follow them or to create your own plan. We hope that this section will be helpful in assisting you to develop a practical and effective training methodology.

PART 1 - FEASIBILITY

CHAPTER 1. THE IDEA. PEOPLE AND RESOURCES

PURPOSE: To provide individuals or groups who are considering starting a business or an income generating activity, with a preliminary stage of looking at various options and deciding whether or not their ideas are viable from the standpoint of resources and markets. To complete an assessment of the individual or group to determine whether the entrepreneurial qualities necessary for business success are evident, or can be developed.

TRAINING TIME: 60-90 minutes

TRAINING HINTS:

1. Prepare on newsprint, flip chart or blackboard prior to class time the following charts :
 - a) Chart for Analyzing Business Possibilities, pages 14-15.
 - b) Chart to Study Business Choices, pages 23.
2. Introduce the topic by explaining the purpose of this exercise in your own words, and that it leads into the following exercise "Feasibility" on page 27. You may ask the participants, "What does feasibility mean?" This helps the participants to gain an understanding of the concept at the beginning. This manual continues to build on these first two exercises.
3. Begin by reading the first paragraph on page 7 and asking the participants "Why do you want to start a business?" Try to obtain as many answers as possible, highlighting the responses on the flip chart or blackboard.
4. If the group is literate, involve the participants in reading short paragraphs, but be sure everyone understands and follows what has been read.
5. In going through the questions on pages 8 and 11, first ask the question along with the three responses, or have the participants read them. Ask each producer to consider which answer comes nearest to how they feel and to make a tick beside one response to each question. Find out from individuals what their responses were.
6. To use the chart on pages 14-15, list a maximum of 6 possible businesses which participants suggest. The rest of this chart may be completed in two different ways. You may first discuss the resources needed and explore each resource for each business, completing the chart vertically. Another way to complete the chart is horizontally discussing all resources for one business. You will be able to eliminate business ideas as you complete the chart and see where there are problems with resources or market demand.

NOTE: As time is limited, try to steer the group away from project ideas which may be too cumbersome to deal with in this exercise. Also stress that in the time allocated for this lesson, without prior investigation of costs and other resources, it is not possible to arrive at accurate figures and information. But this exercise is intended to show the methodology the participants can use to go about evaluating different business ideas.

7. Summarize the session by reviewing all the steps taken to arrive at the number one Business choice. Discuss the advantages and disadvantages of the first three business choices. This may help confirm the priority of your choices. Point out that the next step in Chapter 2 will be to carry out a feasibility study on the first choice.

Below are suggested questions to encourage participation. To the right of each question is the page number of the information the question pertains to.

SUGGESTED QUESTIONS FOR CHAPTER 1

	<u>Page-No:</u>
1. What does feasibility mean?	7
2. Why do you want to start a business?	7
3. What characteristics are important for you to be in business? (further questions on pages 8 - 11)	8 - 11
4. Do you have the characteristics it takes to own a business?	11
5. Is it wise to go in to business doing something you do not like?	13
6. Why is it important to have a good working relationship with your supplier?	19
7. Why is it important to have more than one supplier?	19
8. Why is it important to start with high quality raw materials?	19
9. What are human resources?	19
10. What do you need money for in your business?	20
11. What are the physical resources you need for your business?	20
12. What do you think market demand is?	21

NOTE: Many questions may be asked from the chart on pages 24 -25. Example: Why was the possible business of educational-materials iliminated?

SUMMARY

13. What are the four resources we discussed in considering business ideas?
14. What have you learned from this chapter?
15. Do you feel it is important to go through this exercise? Why?
16. Do you have any questions?

Chapter 3. Use of Case Studies

The case study section contains some examples of case studies that may be used along with IICA business manuals, accompanied by solutions and suggested teaching strategies. It also provides guidelines for creating your own cases. Part of the section is reprinted here.

HOW TO USE CASE STUDIES

In order for a trainer to best use case studies, it is important to act as a guide through the case. This can be compared to a mountain climbing expedition. The guide has climbed the mountain many times, and knows where every path leads. The climbers have never climbed the mountain and would get lost on their own. Some of them have never climbed any mountain at all. The guide cannot climb the mountain for them, and so progresses very slowly, while giving them hints on how to continue. The next time that they climb, they are a little faster, a little more experienced, and need less prompting from the guide. Eventually the guide can stay at the bottom of the mountain, while the climbers climb by themselves.

Using case studies as a teaching tool can work in much the same way. For the beginner, an exercise may look insurmountable and the goal unattainable. The trainer needs to sense this, and should break the case down into smaller, easier steps, showing the trainees, as they progress, how each step fits into the final big picture. After they have completed one case in this manner, the participants should be able to complete a similar case study without as much help from the trainer. Some cases may not need to be broken down at all, depending on the complexity of the exercise, and the level of experience of the participants. Again-- this calls for the judgement of the trainer.

Cases should be approached in the following manner:-

1. Discuss with participants all appropriate material from the manual.
2. Have participants read the case.
3. Explain the instructions and expected result of the case.
4. Give time to wrestle with the material. Organize it in the following manner.
 - A/ List the facts presented in the case. Organize them into a usable form.
 - B/ Analyze the facts. Interpret what the given facts are most likely to suggest about the business in the case.

C/ Recommend actions that should be taken to improve the business.

Get the facts - Analyze - and Recommend.

5. If they get into trouble, give hints or ask questions to lead them back on track.
6. If they are still having trouble, try to simplify the exercise by breaking it down into smaller tasks.
7. Remember-- Be a GUIDE! Help them find the way, but don't do it for them!
8. Present solutions - If participants are working individually, have one participant present the solution to the entire group for discussion. If participants are working in small groups, have one representative from each group present the small group's solution to the larger group.

SAMPLE OF CASE STUDY TEACHING STRATEGY

BUDGETING (Appears on pages 180 - 181 of Operating Manual)

PURPOSE: To give participants practice in constructing a budget in order to know how much profit to expect next year.

TRAINING TIME: 30 - 60 minutes

TRAINING HINTS;

1. Use after pages 169 - 179 in Chapter 14 of the Operating Manual.
2. Most effective when solved individually.
3. Procedure - Using information on pages 180 - 181:
 - A) Calculate total projected receipts.
 - B) Calculate total projected payments.
 - C) Subtract total projected payments from total projected receipts to find projected profit or loss.
4. Answer to exercise is on page 185 of the Operating Manual.
5. Next year's wages to "myself" and to "others" are combined in Yvette's projections.

Chapter 4. CURRICULUM DEVELOPMENT

This chapter of the "Teaching Tools for Small Business Trainers" manual has suggestions for using the IICA manuals in schools. The chapter includes sections on using the IICA manuals in a new course, as part of an existing course, and in an extra-curricular program.

The chapter has suggestions for structuring the material, whether it is being taught in twelve sessions or forty sessions over the school year, or something in between.

There are also some samples of final exams which school faculty members can use if they wish to give an exam to their students.

Below are reprinted the first pages of the chapter, and an example of one course outline that is in the chapter.

The IICA manuals can also be useful in post-primary schools. In some respects it is easier to teach the information to youths than it is to adults. This is in part due to the fact that they are in schools and are accustomed to being taught. For adults this is not usually the case. Hence the need for adult training methods.

In the schools, the manuals can be used almost as regular textbooks. They are written simply enough so that most youths have little difficulty mastering their concepts.

The advantages of using the manuals in schools and teaching youths are manifold. First, youths usually do not have a large amount of technical business experience, and therefore they have not been exposed to bad habits. Many times during training sessions adults will say, "but I do it this way, and it works for me." It is often difficult to explain that the manual may demonstrate a technique that works even better. Second, youths often have better "school habits". They tend to complete the short nightly reading they are asked to do, they are often more punctual, and they rarely have a 'know-it-all' attitude that occasionally occurs among adults.

Further, it is logical to bring training to youths who are about to enter the job market. This training enhances their skills, whether they are going into their own businesses or working in someone else's business. The training, at this point in their lives, may help them to avoid some of the hardships which many people encounter.

It should be noted that the lack of business experience which may make the training of youths easier also presents some obstacles to the trainer. The youths may not be able to relate the concepts in the manuals to everyday events. Thus if they have never handled incoming and outgoing cash in a business, the "Cash Book" exercise may seem difficult and

devoid of practical value. When this occurs the youths may lose interest. The key is to emphasize that the students should learn, for example, why a cash book is important and how it is used. Also, the trainer can emphasize that when they do use a cash book, the information is right there in the manual for easy reference.

Another obstacle in training youths is that they may participate less in the discussions than adults do. There are two reasons for this. First, youths may not have the anecdotes and real life stories that adults have. Second, young people are generally more accustomed to a traditional schoolroom atmosphere where the teacher teaches and the students listen. So, initially at least, they may be uncomfortable with the open discussion style of training that works best with adults and makes the atmosphere more conversational. Usually, after a warming-up period, youths are quite eager to contribute to the discussion.

In many respects, however, training youths is essentially the same as training adults. The material is the same and the object, namely that of learning, is the same. As noted, most youths in secondary schools, high schools, and colleges are quite capable of absorbing the material in the manuals. The question is how best to bring it to them.

Regular IICA (adult) training sessions routinely include staff and faculty members in schools. They may hold positions as guidance counselors, business teachers, agriculture teachers, department heads, or assistant principals. These people often use the manuals and materials in an unstructured or semi-structured manner in their schools.

When planning a course for all three of the IICA manuals, you need not go through every single chapter because some of the material is found in more than one manual. For example, Chapter 11 of "Starting and Financing a Small Business in Jamaica" is called "Setting up Records". This material is covered more thoroughly in the "Operating a Small Business in Jamaica" manual. You can use the chapter in "Starting and Financing" if you only want an overview of the record-keeping process. For a course covering all of the manuals, the following chapters could be included:

Starting and Financing	Chapters 1 through 8
Operating	Chapter 1, Chapters 4 through 16
Marketing	Chapters 1 through 3, Chapters 4 through 7*

This means that there are about 24 chapters to cover in the course. If the course spends one and one-half hours on

each chapter (some require more and some less), and then spend two sessions at the end of the course for review, then the entire course would take about 45 hours.

Often there is not this much time available for the course. The faculty and IICA officer must decide how best to condense the course into the time available if this is necessary. Generally, it is best to spend more time on the "Starting and Financing" manual, because these topics are more relevant for youths in most cases.

What follows is a curriculum for a 24-hour 12-session course (with each session lasting two hours). A curriculum similar to this has been used at Brown's Town Community College:

SESSION	MANUAL	CHAPTER
1	Start & Finance	1
2	Start & Finance	2,3
3	Start & Finance	4,5,6
4	Start & Finance	7,8
5	Operating	1,4,5
6	Operating	5,6,7
7	Operating	8,9
8	Operating	10-16
9	Marketing	1,2
10	Marketing	3,4
11	Marketing	4-7*
12	Review of All Manuals, Conclusion	

Please note that in using this condensed curriculum, the class does not (in fact could not) cover every page of every chapter. Many of the easier chapters are assigned as homework and reviewed at the next class, while much of the class time is spent on the most difficult chapters. Obviously this sort of condensation is made much easier if the class is alert, punctual, and dedicated.

If the class is interested, it may be possible to

*NOTE: Chapters 4 through 7 of the Marketing manual deal with Marketing Plans in four different types of businesses (manufacturing, retail, farming, service). You may want to cover only one or two of these chapters since, for example, sewing students might not need the chapter on farming. Select the chapters that are appropriate for your students. schedule extra classes after school or during free periods so that more class time is available.

Chapter 5. Use of Forms

All businesses need to keep records in order to monitor their progress. In the same way, all trainers should keep records of the producers they train. These records enable the trainer to collect information and feedback from the producers. This information becomes a valuable tool in assessing the work and progress of both trainer and producer. Forms have been developed by I.I.C.A. to assist the trainer in the gathering of such information. These forms may be reproduced in whole or part by the trainer, or used as a guideline in collecting this information.

SAMPLE FORM

PRODUCER BACKGROUND INFORMATION

This form gathers specific information on each producer attending a training session, allowing the trainer to construct a profile of the micro-entrepreneur, and helping the trainer adapt to producer needs. The Producer background information form should be filled out by each producer at each training session.

INTER-AMERICAN INSTITUTE FOR COOPERATION ON AGRICULTURE
SMALL BUSINESS MANAGEMENT TRAINING PROGRAMME

PRODUCER BACKGROUND INFORMATION

TS1

DATE _____

Producer Name _____

Type of Business _____

Name of Business _____

Location of Business _____

Mailing Address _____ Phone _____

Date Business Started _____

Business operates from:

Home (rented) Home (owned) Building (rented)

Building (owned)

What are the monthly payments? _____

How many people does your business employ? _____

(include yourself and non-paid family members)

What records are kept by your business?

Receipt Book Production records Other (specify) _____

Order Book Sales Records _____

Cash Book Stock Records _____

What is the total value of the business?

Buildings \$ _____

Furniture and equipment \$ _____

Credit given \$ _____

Stock \$ _____

Bank account \$ _____

Cash \$ _____

Other \$ _____ (specify) _____

Total \$ _____

Do you have any outstanding loans? _____

If yes, how much did you owe? _____

Have you bought items on credit? _____

If yes, how much do you owe? _____

How many partners own your business?(including yourself) _____

Approximate production rate _____ per _____

Approximate gross receipts _____ per _____

What are your costs per month?

Electricity \$ _____.

Water \$ _____.

Raw materials \$ _____.

Labour \$ _____.

Other \$ _____.

Total \$ _____.

Trainer _____ Agency _____

EVALUATION FORM
TRAINERS ANNUAL MEETING
DECEMBER 3,4 1987

NAME: _____

AGENCY: _____

Before I came to this Trainers Annual Meeting, my expectations for it were... _____

Now that I have participated in the Trainers Annual Meeting, I have learned about... _____

I believe that I have resolved the following problems: _____

I have not been able to resolve the following problems: _____

What I liked most about the Trainers Annual Meeting was: _____

What I liked least about the Trainers Annual Meeting was: _____

What would you like changed at future Trainers Annual Meetings? _____

FARMER'S HYMN

1. We plough the field and scatter
The good seed on the land,
But it is fed and watered
By God's almighty hand,
He send the snow in winter,
The warmth to swell the grain,
The breezes and the sunshine,
And soft refreshing rain.

All good gifts around us
Are send from heaven above;
Then thank the Lord, O thank the Lord,
For all His love.
2. He only is the Maker
Of all things near and far;
He paints the wayside flower,
He lights the evening star;
The winds and waves obey Him,
By Him the birds are fed;
Much more to us, His children,
He gives our daily bread.
3. We thank Thee then, O Father,
For all things bright and good,
The seed-time and the harvest,
Our life, our health, our food;
Accept the gifts we offer
For all they love imparts,
And, what Thou most desirest,
Our humble, thankful hearts.

AMEN

Matthias Claudius 1740-1815

ANNEX D.

LIST OF TERMS AND ACRONYMS COMMONLY USED

BTCC	Brown's Town Community College
BWA	Bureau of Women's Affairs
COA	College of Agriculture
ICA	Institute for Cultural Affairs
IICA	InterAmerican Institute for Cooperation on Agriculture
JAS	Jamaica Agricultural Society
JNIP	Jamaica National Investment Promotions, Ltd.
M1&2	"Starting and Financing a Small Business in Jamaica" manual
M3	"Operating a Small Business in Jamaica" manual
M4	"Marketing Jamaican Small Business Products" manual
M5	"Training Tools for Small Business Trainers" manual
MinAg	Ministry of Agriculture
MinCon	Ministry of Construction
NASET	National Association of Small Enterprise Trainers
NDF	National Development Foundation
SBAJ	Small Business Association of Jamaica
SBTAC	Small Business Training Advisory Committee
SDC	Social Development Commission
SEDPRO	Small Enterprise Development Project
SSF	Self-Start Fund
TAM	Trainers Annual Meeting
TJ	Things Jamaican, Limited

ANNEX E.

LIST OF TRAINERS RECEIVING CERTIFICATION ON 4 DECEMBER 1988.

*Isla Banton	Starting & Financing, Operating
Oswel Battieste	Marketing
*Alma Chambers	Operating
*Yvonne Chapman	Marketing
Donald Dunbar	Marketing
*Cynthia Harrison	Starting & Financing
Fitzroy Jackson	Marketing
Lennox Johnson	Starting & Financing, Operating
*Janette Jumps-Brown	Starting & Financing
Charmain Hepburn	Operating
*Errol Knight	Starting & Financing
*Daphne-May Lewis	Operating
*James Patterson	Starting & Financing
*Roderick Riley	Starting & Financing, Operating, Marketing
*Valris Russell	Operating
*Averil Smith	Operating, Marketing
*Derrick Walker	Operating
Marcia Walker	Operating
Doreen Whyte	Starting & Financing, Operating
Jennifer Williams	Operating

* denotes the trainers who participated in the Trainers Annual Meeting.

ANNEX F.

LIST OF WORKGROUP PARTICIPANTS

Workgroup A:

Isla Banton
Alma Chambers
Geanne Gayle
Roderick Riley
IICA: Ellen Hill

Workgroup B:

Yvonne Chapman
Geneva Murray
Valris Russell
Derrick Walker
IICA: Richard Reiter

Workgroup C:

Janette Jumpp-Brown
Errol Knight
Daphne-May Lewis
Averil Smith
IICA: Todd Jones

Workgroup D:

Ruddy Barriffe
Cynthia Harrison
James Patterson
Jimmi Wilkins
IICA: T.C. Niemann

ANNEX G.

SCHEDULE FOR 1988 IICA TRAINING OF TRAINERS IN SMALL BUSINESS MANAGEMENT.

STARTING AND FINANCING A SMALL BUSINESS IN JAMAICA

These training sessions will provide trainers with the basic business information required to start and finance a small business in Jamaica, as well as training techniques to convey this information to small producers. The seminar shall focus on the businesses of small manufacturing, retailing, services and farming. Included in the topics covered are: feasibility study, available types of financing, fund raising and grant proposal writing, preparation of loan requests, financial management and special loan programmes for those unable to access commercial credit.

1988 training dates and locations:

Pt. Antonio	:	Feb. 9 - 11
Brownstown	:	March 8 - 10
Mandeville	:	March 22 - 24
Kingston	:	June 7 - 9

OPERATING A SMALL BUSINESS IN JAMAICA

These training sessions will provide trainers with the skills needed to operate a small business efficiently and the training techniques required to convey this information to small producers and traders. The seminar shall focus on the businesses of small manufacturing, retailing, services and farming. Included in the topics covered are: price calculation, basic record-keeping, cash book, preparation of financial statements, planning and budgeting, cash flow, planning production records, inventory control and increasing income and profits.

1988 training dates and locations:

Kingston	:	January 26 - 28
Mandeville	:	May 17 - 19
Brownstown	:	June 14 - 16
Pt. Antonio	:	August 9 - 11

MARKETING JAMAICAN SMALL BUSINESS PRODUCTS

These training sessions provide trainers with the basic information needed to successfully market small business products, as well as training techniques to impart this information to small producers and traders. The seminar shall focus on the businesses of small manufacturing, retailing, services and farming. Included in the topics covered are: what is marketing and why is it important, important activities of marketing, doing market studies, pricing of goods and services, and hints on personal selling.

1988 training dates and locations:

Sav-la-mar	:	January 26 -28
Brownstown	:	April 26 -28
Kingston	:	August 23 - 25
Pt. Antonio	:	October 11 - 13

TRAINING TOOLS FOR SMALL BUSINESS TRAINERS

These training sessions are for trainers who have been trained in one or more of the IICA business manuals. They will provide trainers with training techniques and tools which should improve their ability to teach the business topics to small producers and traders. The seminar shall focus on the businesses of small manufacturing, retailing, services and farming. Included in the topics covered are: training methodology, chapter specific training hints for the small business manuals, case studies, curriculum development and forms for planning training events.

1988 training dates and locations:

Sav-la-mar	:	March 29 -31
Pt. Antonio	:	April 12 -14
Kingston	:	May 17 -19
Montego Bay	:	May 25 - 27
Highgate	:	June 14 -16
Mandeville	:	September 27 - 27



