

TRAINING MANUAL FOR SUPPORT TO WOMEN ENTREPRENEURSHIP IN THE AGRI-FOOD SECTOR IN NIGERIA



CONTENT

Lesson 1: Food Processing.....	03
Lesson 2: Branding & Packaging.....	30
Lesson 3: Hazard Analysis & Critical Control Point (HACCP) and Food Safety Plan.....	36
Lesson 4: NAFDAC Regulatory Requirements for Registration of Food Products.....	47
Lesson 5 Food Standards.....	53
Lesson 6: Strategic Sales & Marketing for Micro, Small and Medium Enterprises.....	59
Lesson 7: Record and Bookkeeping.....	70
Lesson 8: Financial and Accounting Principles in Business.....	77
Lesson 9: Guide to Developing a Good Business Plan.....	84
Lesson 10: Leadership and Successful Business Management.....	97
Evaluation Form for SWEAN Training.....	102

FOREWORD

The paradigm shifts from a supply-driven intervention to a more responsive demand-drive intervention necessitates the fulfillment of the sociological approach. This approach advocates that the needs of beneficiaries be ascertained before any intervention is carried out. Consequently, the training needs of women agripreneurs were identified in Ibadan and Zaria of Oyo and Kaduna states, respectively during the inception of the Support to Women Entrepreneurship in the Agri-food sector in Nigeria (SWEAN) Project. To train women agripreneurs in the gaps identified, the training manual for Support to Women Entrepreneurship in the Agri-food sector in Nigeria (SWEAN) was developed.

The manual is a product of several brainstorming activities with various stakeholders such as the Federal Institute of Industrial Research (FIRO), Nigerian Stored Product Research Institute (NSPRI), Small and Medium Enterprise Development Agency of Nigeria (SMEDAN), Standard Organisation of Nigeria (SON), Nigerian Export Promotion Council (NEPC), National Agency for Food and Drug Administration and Control (NAFDAC), Oyo State Agribusiness Development Agency (OYSADA) and the Agricultural Development Programmes (ADP) in Kaduna states. The manual comprises of eight modules in the areas of food processing and fortification; branding and packaging of products; NAFDAC regulatory requirements for registration of food products; food standards; marketing of cassava and fish; record and bookkeeping; financial and accounting principles in business and leadership and successful business management. The manual is designed for both individual or group use who are committed to raising women entrepreneurs in food processing along value chains that have been prioritized by the women Agripreneurs. Additionally, the manual provides simplified steps and channels in which products can be appropriately certified for local consumption, sales and export.

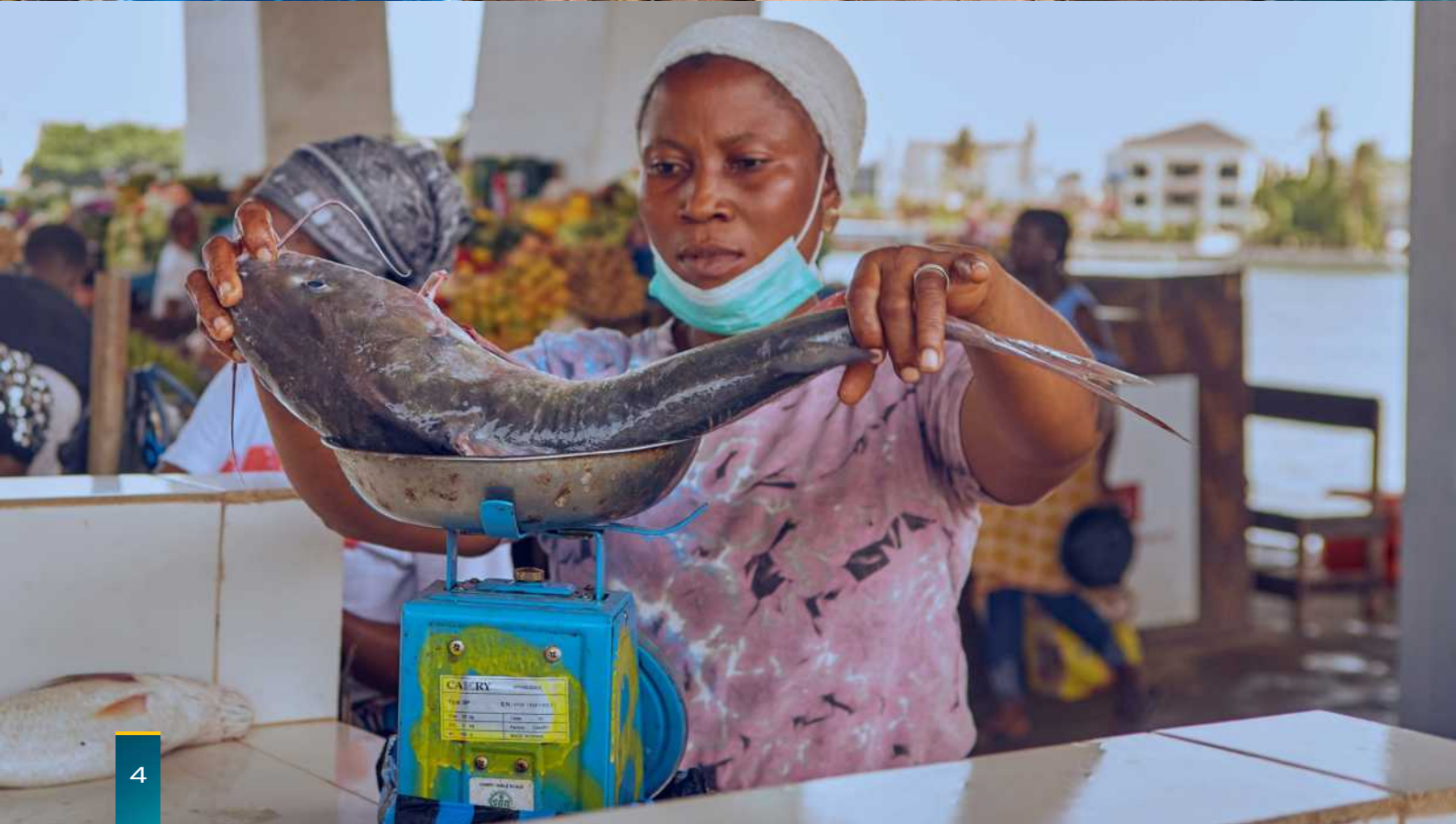
The manual was designed simplistically to reflect real-life scenarios of the activities of women Agripreneurs as well as tasks that could enhance their skills for competitive advantage both in the local and international markets. Additionally, the manual is a user-friendly guide that has been translated into Yoruba and Hausa to meet the preferred language requirement of the women. For women Agripreneurs that will avail themselves to attend the training, this material will serve as a useful reminder and/or reference and a resource to deepen their understanding of the different aspects covered by the manual. Furthermore, for aspiring and emerging agripreneurs that did not participate in the training, it will serve as a guide to introduce the basic concepts, methods, procedures, and standard practices involved in food processing. This manual will also expose individuals to insights on products certification and details of packaging.

The following professional contributed to the content development of this training manual: Prof. Sanni Lateef, Dr. Babatunde Kosoko, Dr. Oyelakin Michael, Mr. Oyewale Abioye, Ms. Iyabo Ojogbede, Mr. Benu Phillips, Ms. Bola Emmanuel, Mr. Yinka Adetoyi, Dr. Balami Yusuf, Engr. Oladimeji Kamaldeen, Pharm. Dauda D. Gimba, Mr. Badamasi Yau Barau, Mr. Zacham Bayei.

The manual development and instructional design was directed by Chibueze Stanley Nwachukwu with support of the SWEAN Project team (reviewed by Martina Adet, Bolanle Oyindamola Adebayo and Eucharika Ejowokoghene Obar.) led by Sougrynom Zainatou Sore. The commitment of all contributors in producing this manual is acknowledged.

LESSON 1

FOOD PROCESSING



GUIDE FOR SESSION PLAN

This guide for session planning is aimed to guide the trainers to develop their session plan for training delivery. Trainers can amend any aspect to suit what they experience in the field. The review questions should be asked before the evaluation is conducted.

LESSON 1: FOOD PROCESSING		
<p>Specific objectives:</p> <p>By the end of this lesson participants should be able to:</p> <ul style="list-style-type: none"> Enumerate steps to extends shelf life of food products. Know how Prevent food contamination. Highlight food storage and transportation systems. Turn raw food materials into attractive, marketable products. 		
<p>Content</p> <ul style="list-style-type: none"> Food processing Methods of food processing Malnutrition and food fortification Cassava processing Fish processing Cassava fortification processes Other food fortification processes Maize processing Groundnut processing Soymilk processing 		
<p>Delivery Steps</p> <ul style="list-style-type: none"> Introductions (trainer, learners and lesson for the session). Discussion questions Presentation Discussion question Video clip/role play/exercises (whichever applies) Group presentations Activity Summarize Review questions <p>Questions and answers</p>	<p>Discussion questions</p> <ol style="list-style-type: none"> How do you process your food? What processing method will you classify your present processing technique, and why do you prefer this method? Looking at the good and bad processing methods, how will you qualify your processing method and what have you identified to change in the process to make your processing better? Do you fortify your products? Why? 	<p>Review question</p> <ol style="list-style-type: none"> Why is processing very important? Mention some of the bad processing techniques that should be avoided that you have learnt in this session (for cassava and for fish) What lessons have you learnt?
<p>Training method</p> <ol style="list-style-type: none"> Presentation Short video clip Demonstration Role play Group exercise <p>(Use at least 3 methods in the delivery. Select any methods where applicable)</p>	<p>Activity</p> <ol style="list-style-type: none"> Identify one participant each (one for each commodity) to describe their processing method from beginning to end. At the end of the presentation, give room for questions and answers 	<p>Materials</p> <ul style="list-style-type: none"> Projector Laptop PowerPoint Screen Public address system Samples of good processed garri and fish (if any), etc. Samples of fortified garri (if any)

FOOD PROCESSING AND FORTIFICATION OF CASSAVA AND FISH

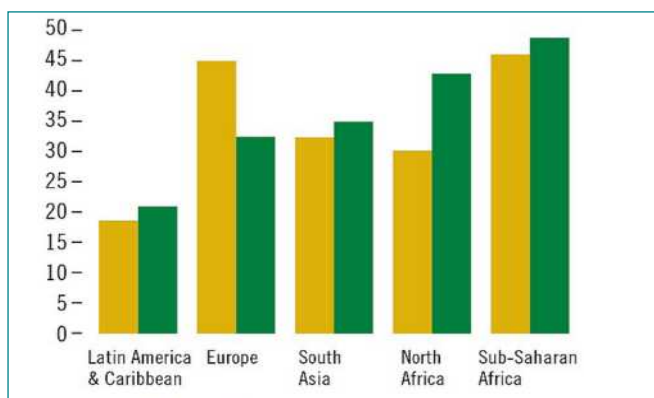
Premise: Women play a key role in agriculture. They account for 43% of the agricultural labour force in developing countries. In Africa they are considered responsible for producing up to 80% of the locally consumed food. Thus, their contribution is critical to creating jobs for income and sustaining food security.



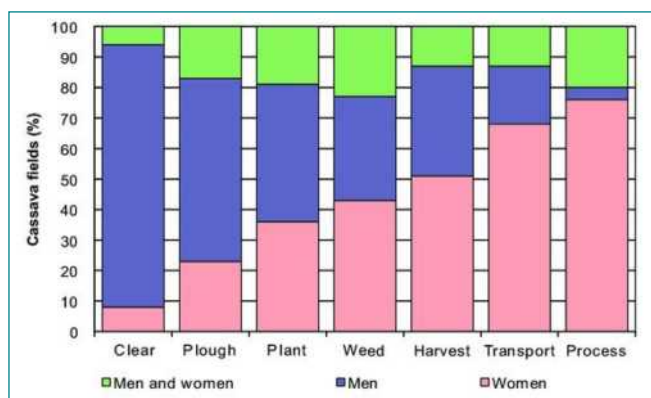
Fig 1: Female Share of Agricultural Labor Force



Fig 2: Percentage gender division of labour in cassava production and processing



Source: FAO 2011



Source: Field survey, Nigeria, 2008/09

Table 1: Women’s activities in Africa (%)

S/N	Activities	Women	Men
1	Growing Food	70	30
2	Storing	50	50
3	Community	70	30
4	Selling, exchanging produce	60	40
5	Grinding, processing food	100	-

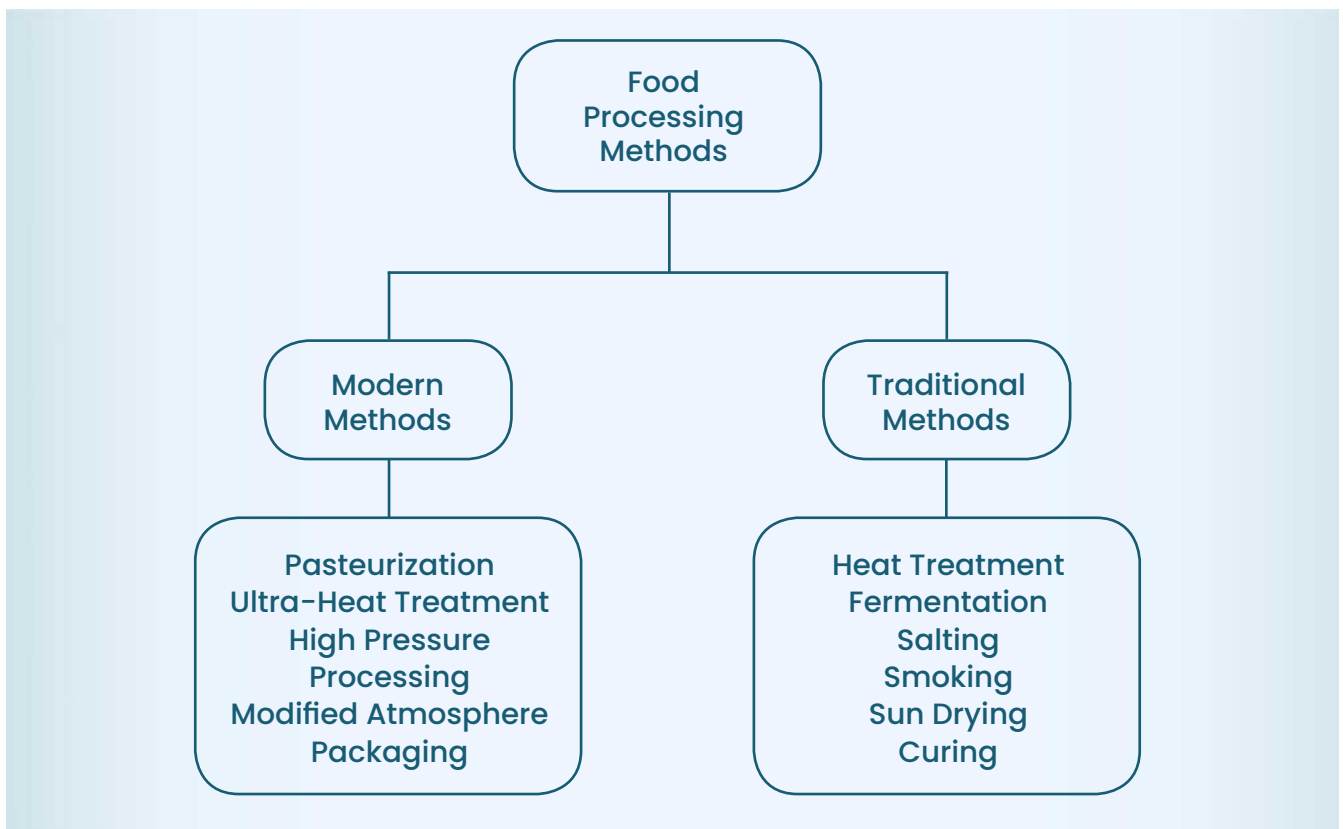
Food Processing

Food processing is any method used to turn fresh foods into food products. Activities that occur from after harvesting to either sales or consumption.



Cassava Tube → Processing → Garri

Methods of Food Processing



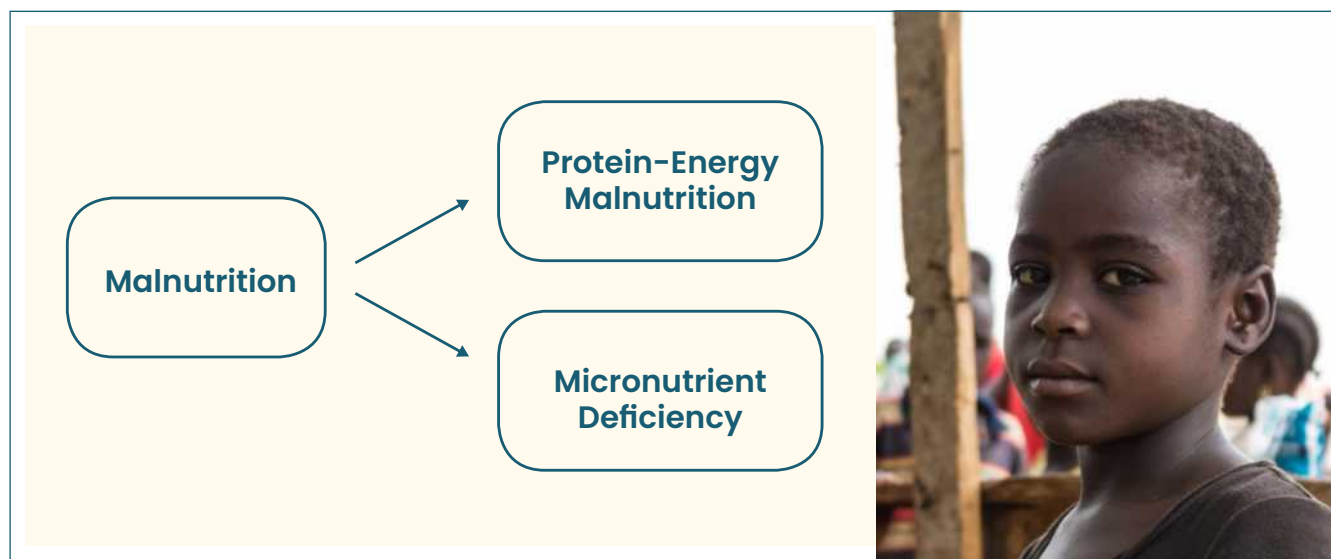
Garri Frying (Modern Method)



Garri Frying (Traditional Method)

Malnutrition

Malnutrition is a group of conditions in children and adults generally related to poor quality or insufficient quantity of nutrient intake, absorption, or utilization.



Micro-Nutrient Deficiencies (MNDs)

MNDs are a global public health problem, with women of Childbearing age and children under 5 years being at highest risk.

Three of the primary micronutrient deficiencies (MNDs) globally are:

- Iodine deficiency disorders (IDD),
- Vitamin A deficiency (VAD) and
- Iron deficiency anaemia (IDA).

Micronutrient deficiencies has a lot of consequences:

- Increased risk of morbidity and mortality
- Reduced immune function and immunity against disease
- Poor physical development and mental growth
- Poor educational attendance and attainment
- Greater productivity losses

Eating of balanced diets (Dietary Diversity)



Eating food that have been engineered into have greater amount of nutrients
(Biofortification)



Taking a vitamin tablet
(Supplementation)



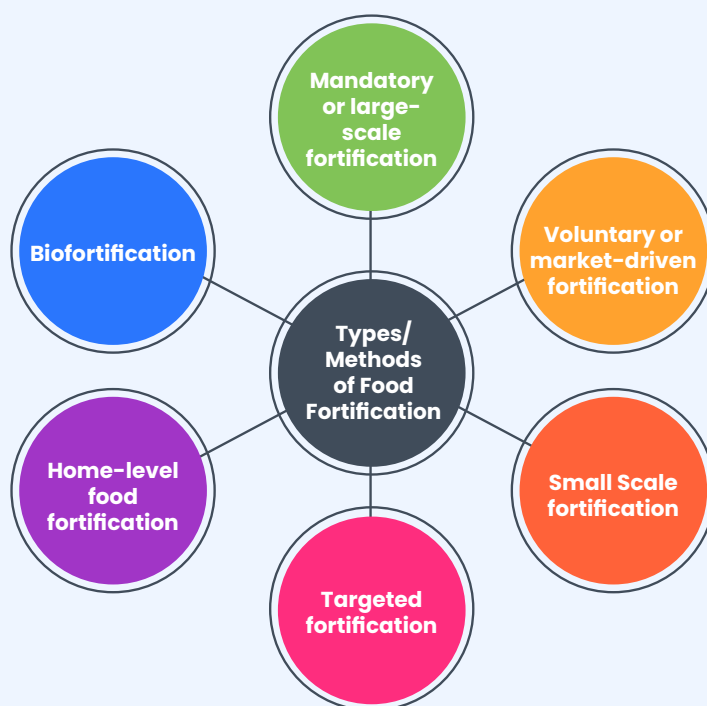
Through addition of micro-nutrients to already consumed staple products
(Food Fortification)

Food Fortification

This is the addition of one or more essential nutrients to a foodstuff food, food product, ingredient, or condiment to prevent micro nutrient deficiency of one or more nutrients at the population level (Allen et al . 2006).



Commonly fortified foods



Cassava Processing

Cassava is one of the most important tropical root crops providing energy for more than 500 million people. It is carbohydrate-rich but low in protein. It is a staple crop and thus, good as a vehicle for fortification.



Bad Production Practices



Washing



Drying

Good Production Practices



Fermentation time
(2-3days)



Fermentation time
(5-7days)

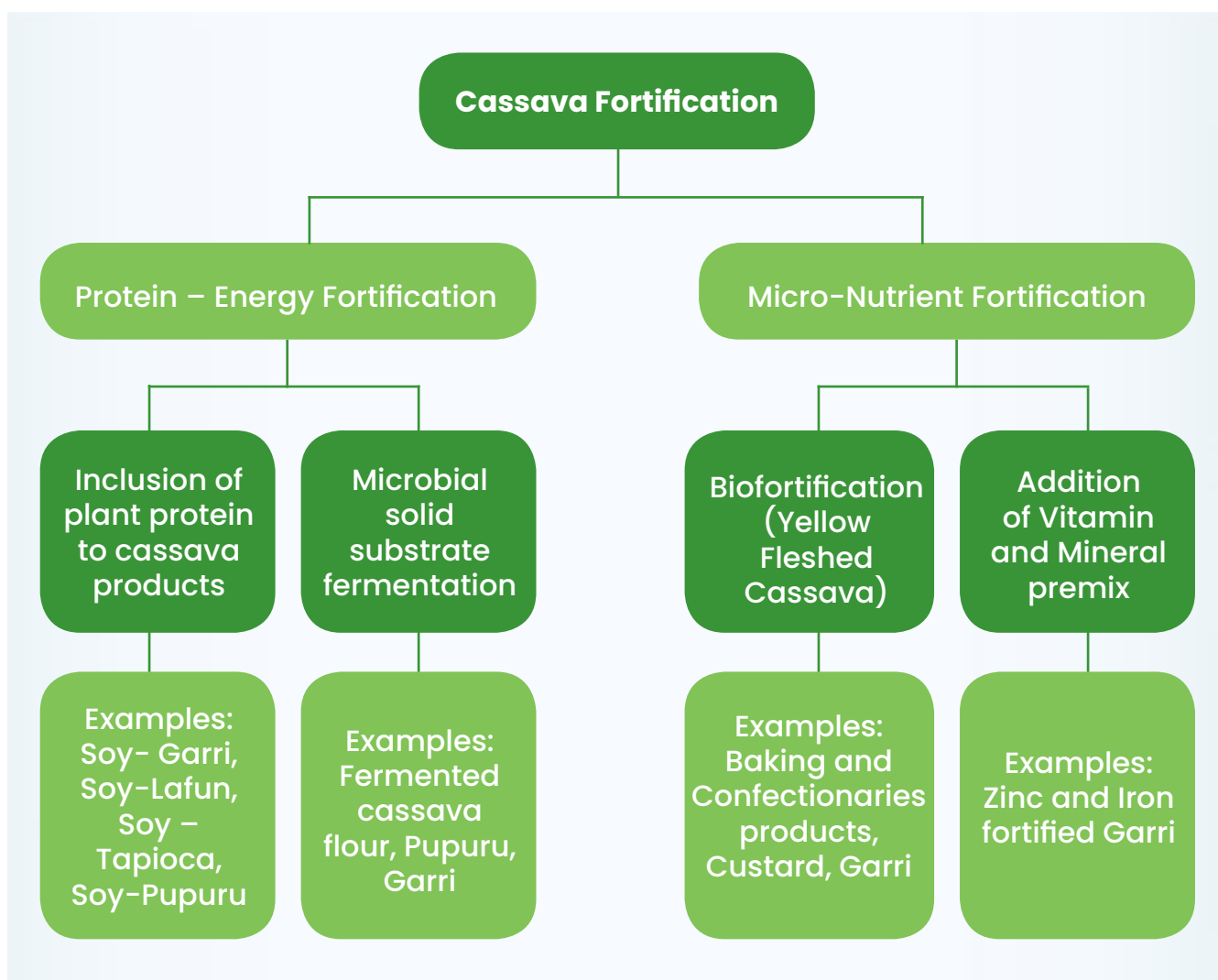
Garifying
(Not well dried)



Garifying
(Well dried)

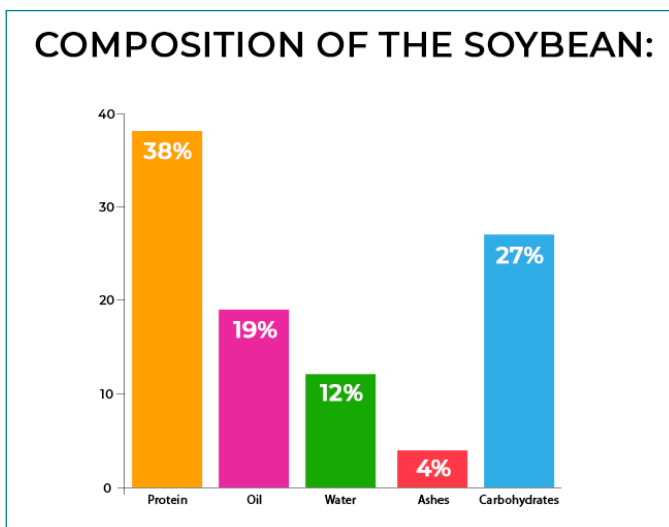


CASSAVA FORTIFICATION



Soybean fortification of cassava products

Soybean is the most important legume in the world. In Africa, it is important for 3 major reasons: Employment and income to people, Nutritional and health benefits, and Role in sustainable farming system.



Soybeans

Fig 3: Composition of soybeans

Some soybeans products include Soy flour/meal, Soy milk, Soy cheese/tofu (Beske), Soy dawadawa, etc. Soybean fortification of some cassava products are Soy Garri, Soy Lafun, Soy Tapioca, etc.



Fig 4: Soy Garri Production



Fig 5: Soy Lafun Production

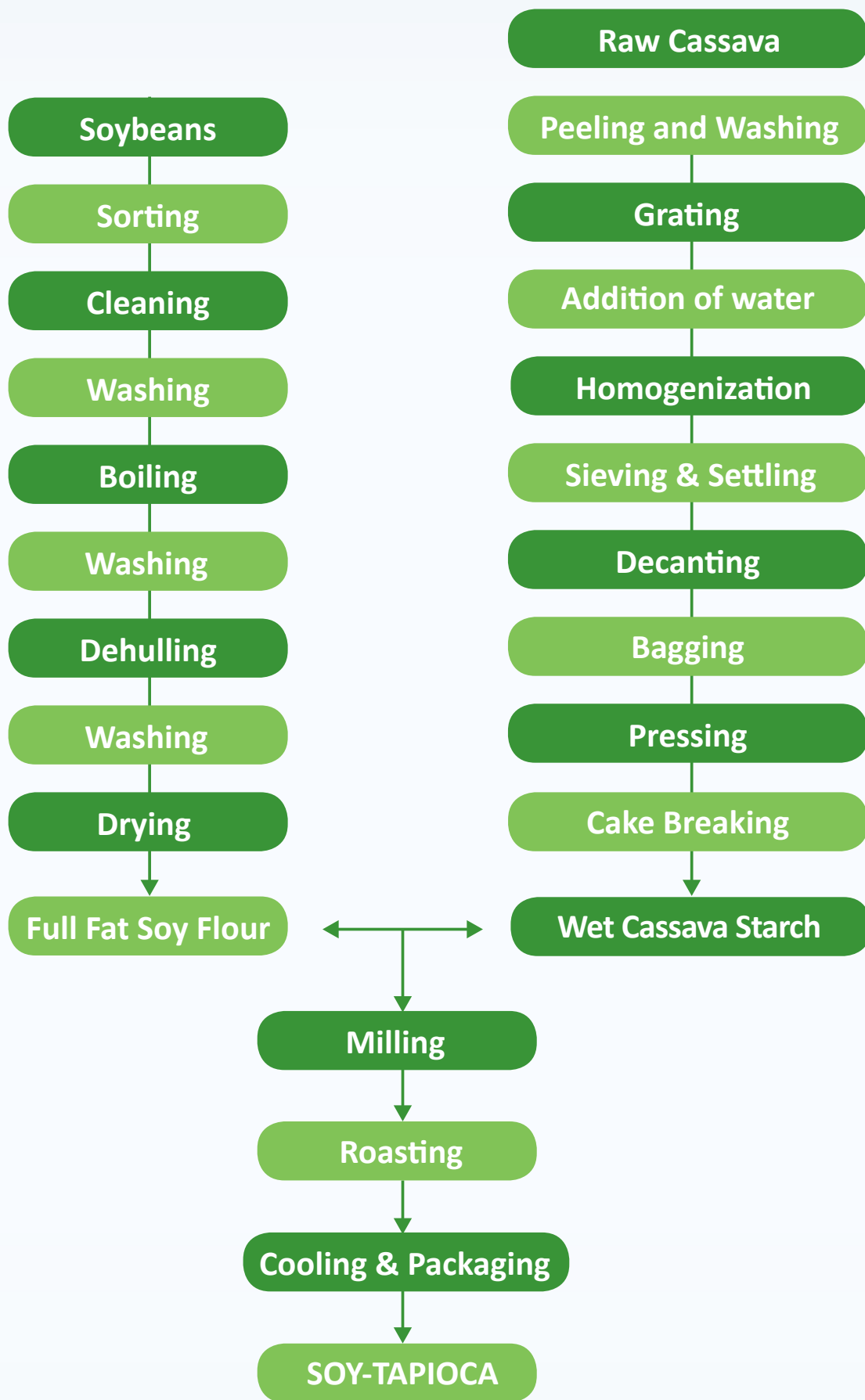


Fig 6: Soy Tapioca Production

Fish Processing



Fish contribution to animal protein consumption is 35% for urban and rural dwellers in Nigeria (Maziya-Dixon *et al.*, 2004). Fish processing and sales in fishing communities in West Africa, including Nigeria, have been reported as a “gendered” activity comprising mainly women (Udong *et al.*, 2010)

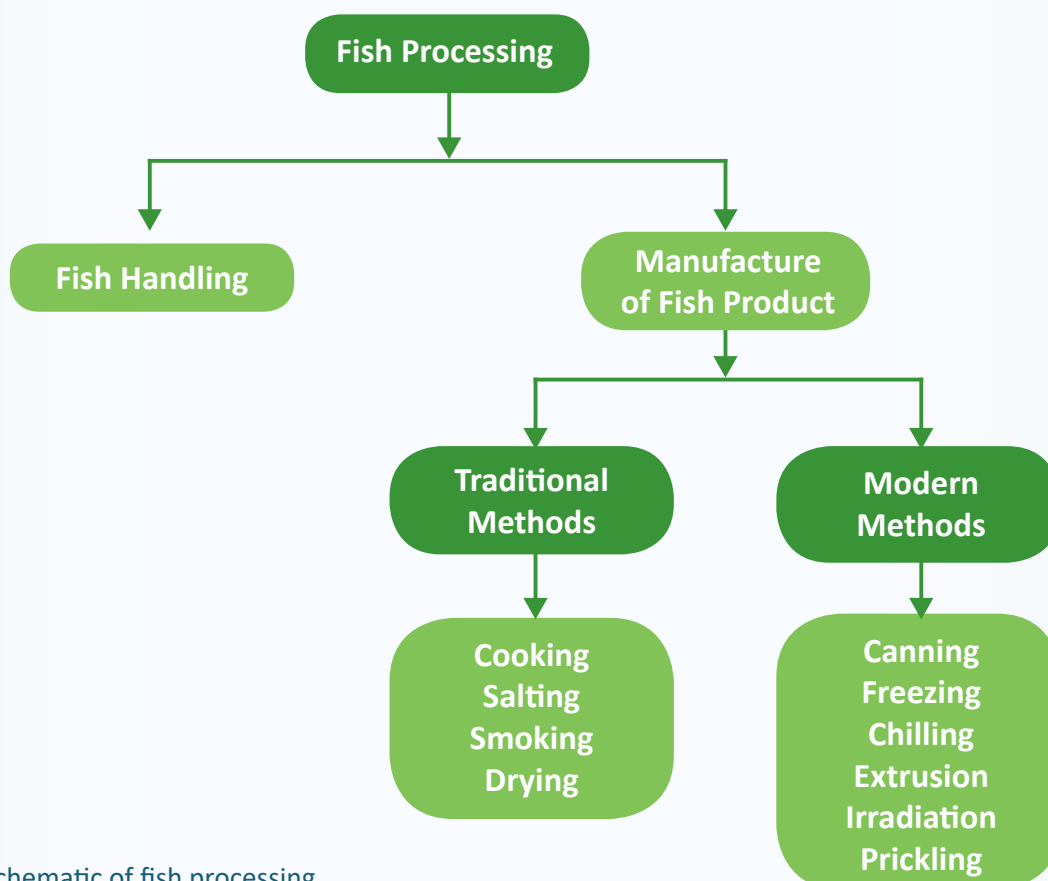
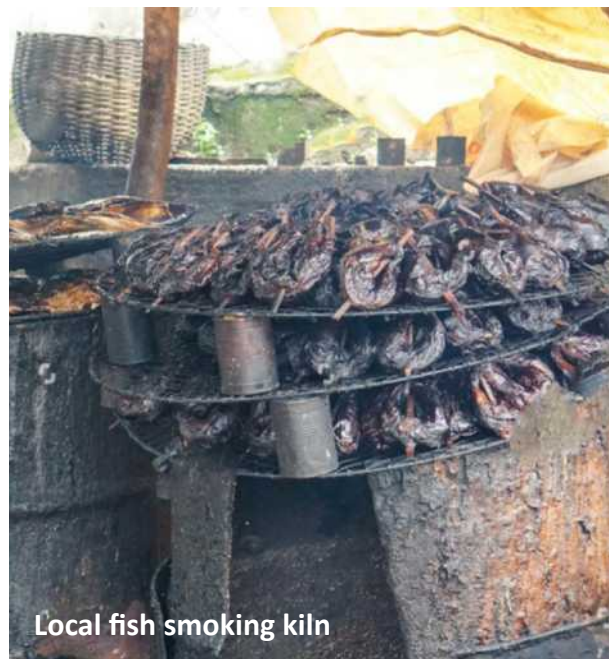


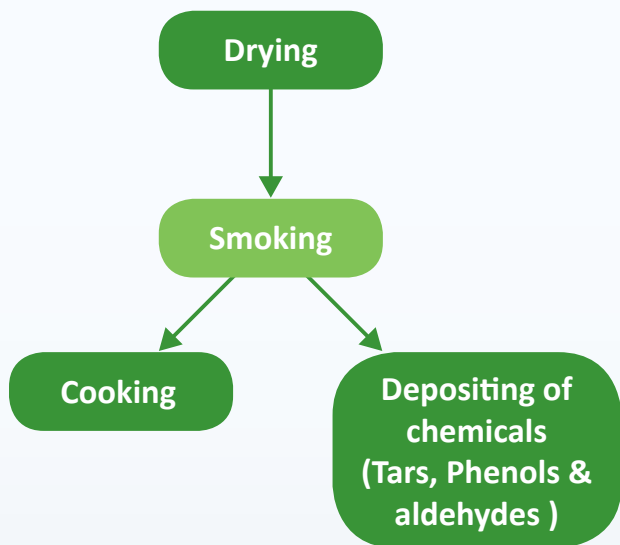
Fig 7: Schematic of fish processing



Fig 8: Processing of Fish



Processes that occurs during Smoking



Smoking fish imparts: Aroma, Taste and Colour



Modern Smoking Kiln



Less Polycyclic Aromatic Hydrocarbons (PAHs)

Traditional Smoking Kiln



More Polycyclic Aromatic Hydrocarbons PAHs



Woods recommended for fish smoking;

- Ikate
- Akun
- Awasa
- Igi – Awonwon
- Igi – Aba
- Igi – Agbon (Coconut tree)
- Padi – Agbon (Coconut husk)



Things not to be used during fish smoking;

- Nylon
- Tyre
- Tube
- Plastic







Fig 9: Production of Soy-Pap



Fig 10: Production of Soy-pap





Fig 11: Production of Soy-Tuwo



MAIZE FLOUR



PRODUCT/PROCESS DESCRIPTION: Cereal flours, especially from maize and sorghum are staple foods which have a high domestic demand. They are also used for the small scale production of bakery products, snack foods and as ingredients in other foods. The flours are fine and white (although incorporation of different quantities of bran alter the colour to pale brown). Under correct storage conditions the flours have a shelf life of up to 2 years.

Principles of Preservation and Methods of Processing: The principle of preservation for flours is to reduce the moisture content to a level at which microbial and enzyme activity is inhibited. The process involves sorting, cleaning, conditioning and dehusking grains, grinding to flour, and removing bran.

PROCESS FLOW DIAGRAM



QUALITY CONTROL

Hygiene: As both the raw material and flour are in the dry state there is little risk of transmitting food poisoning bacteria. Good hygiene practices and careful storage are generally sufficient to maintain hygienic production.

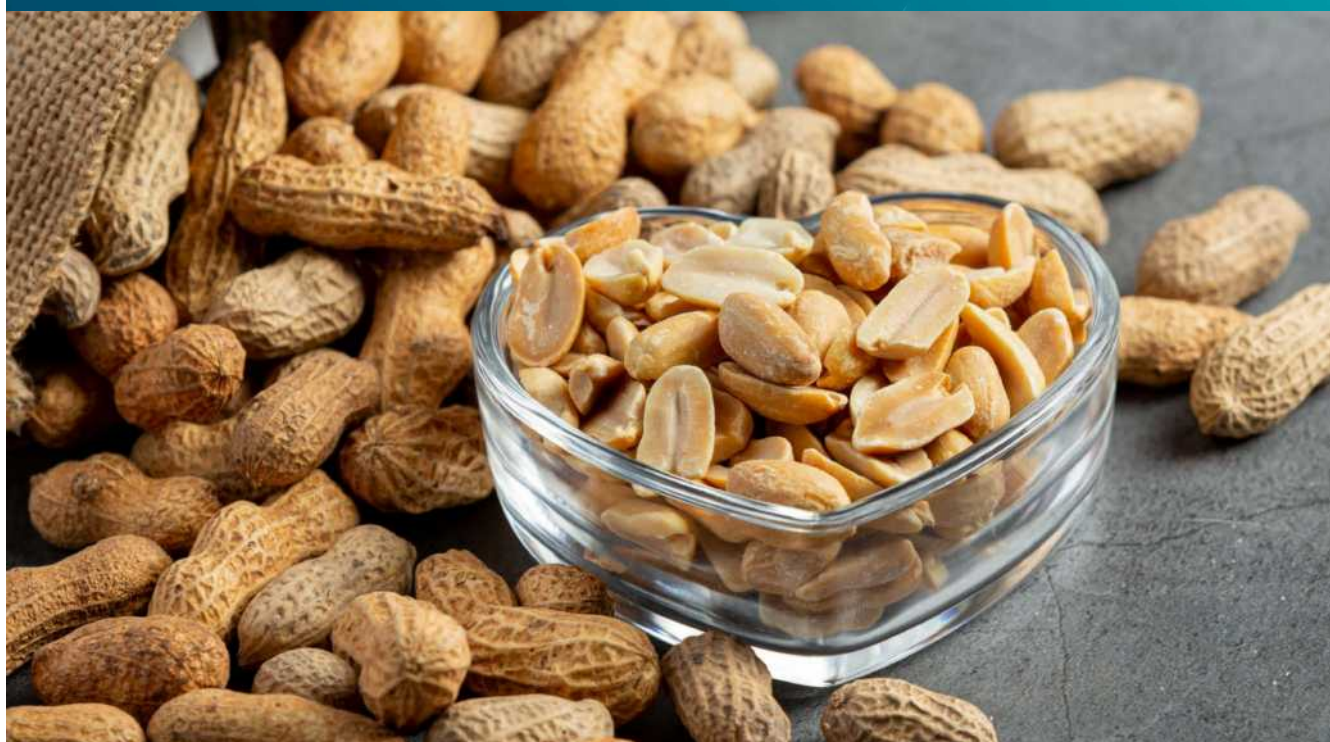
Raw Material Control: Grains should be fully ripe, intact and free from mould, soils or other contaminants. **Process Control** The main quality control points are:

1. Adequate conditioning of the grain to ensure that the correct amount of moisture has been absorbed to give good milling characteristics (i.e. the grains break down to a fine flour in the mill without shattering into pieces or clogging the mill).
2. The type of mill, speed and setting adjustment all affect the quality of the flour obtained.
3. Sieve apertures determine the fineness of the flour.
4. Adequate drying of flour to ensure that the expected shelf life is achieved.

Product Control: The main quality factors are colour and texture (fineness) of the flour. These are determined by the extent of conditioning, mill characteristics and extent of bran removal by sieving.

PACKAGING AND STORAGE: If the flour is produced in an area of low humidity, it may be stored in hessian or jute sacks. If it is produced in or transported to a region of higher humidity it may be necessary to package it in plastic sacks. In either case the store should be waterproof, cool and protected against birds, insects and rodents.

ROASTED GROUNDNUTS



PRODUCT/PROCESS DESCRIPTION: Roasted groundnuts are whole or split nuts which are roasted to a light brown colour and a crisp texture. They are commonly salted and are used as a snack food.

Principles of Preservation and Methods of Processing: Preservation is by the heat treatment during roasting and the low moisture content of the final product. Moisture proof packaging is necessary to achieve a shelf life in excess of a few days, but this product is often sold within a short time of preparation.

PROCESS FLOW DIAGRAM OF ROASTED GROUNDNUT



QUALITY CONTROL

Hygiene: The raw material and product remain dry throughout the process and hygiene problems are therefore less than for wet foods. However normal hygiene rules for safe food handling should be observed.

Raw Material Control: Groundnuts should be harvested when fully mature. If the nuts are left in the ground for too long after reaching maturity they lose flavour and colour. Early lifting before maturity produces shrivelled nuts that are difficult to process. The nuts should be dried in the field while in the shell, and then while still on the stalk, turned upside down. Drying groundnuts on iron sheets or a roof is not recommended because the nuts become baked and lose their flavour.

Process Control: It is very important to shell the nuts before storing and to dry them thoroughly to prevent mould growth beneath the shell. Some moulds produce 'aflatoxin', a poison which is highly dangerous. Shells, stones and leaves, shrivelled or mouldy nuts should all be removed. The quality of the final product is mostly determined by the time and temperature of heating (roasting) and the size and moisture content of the nuts. Other control points are the effectiveness of removing the brown paper husk by rubbing and winnowing, and the weight of salt added to the final product.

Product Control: The quality factors for roasted nuts are colour, taste/flavour, texture and uniform size.

The colour flavour and texture are determined by the time and temperature of roasting and the size by grading the raw nuts.

PACKAGING AND STORAGE: The crispness and flavour of the product is maintained by packaging in sealed, moisture proof plastic bags and storing in a cool, dry place.

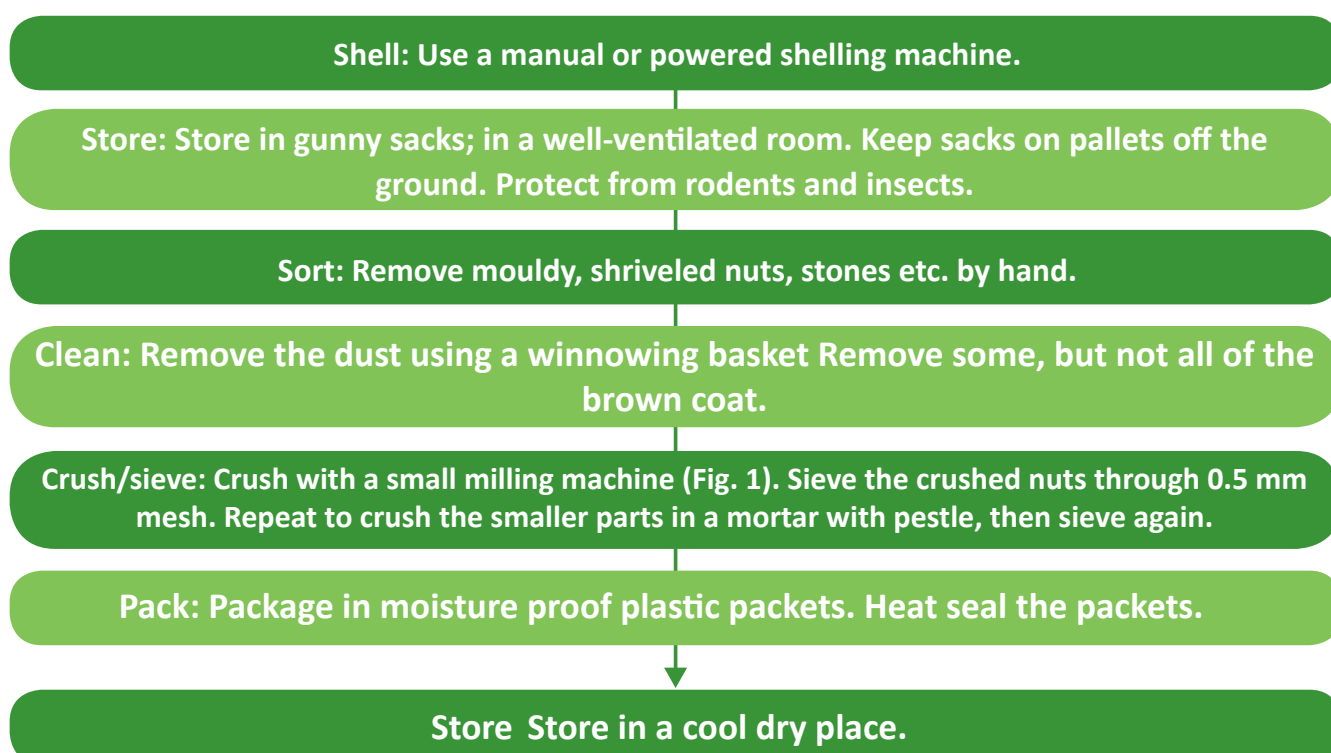
GROUNDNUT FLOUR



PRODUCT/PROCESS DESCRIPTION: Groundnut flour is a fine whitely flour obtained from crushed, raw, dry groundnuts. It is a valuable product that has a large demand as a convenient food for domestic use, as an ingredient, in seasonings and garnishing, snack foods, porridges and other foods.

Principles of Preservation and Methods of Processing: Groundnuts are already preserved in a dry form and have a long shelf life provided that they are well-dried and properly stored. In flour production the raw dry groundnuts are cleaned, crushed and sieved. When processing is carried out correctly the flour remains dry and microbial and enzyme action is therefore inhibited.

PROCESS FLOW DIAGRAM GROUNDNUT FLOUR



QUALITY CONTROL

Hygiene: The raw material and product should remain dry throughout the process and hygiene problems are therefore less than for wet foods. However normal hygiene rules for safe food handling should be observed.

Raw Material Control: Groundnuts should be harvested when fully mature. If the nuts are left in the ground for too long after reaching maturity they lose flavour and colour. Early liting before maturity produces shrivelled nuts that are difficult to process. The nuts should be dried in the field while in the shell, and then while still on the stalk, turned upside down. Drying groundnuts on iron sheets or a roof is not recommended because the nuts become baked and lose their flavour.

Process Control: It is very important to dry the nuts thoroughly to prevent mould growth beneath the shell, and to shell them before storing. Some moulds produce 'aflatoxin', a poison which is highly dangerous. Care should be taken if shelling is done by hand not to moisten the nuts. Grits, shells, stones and leaves, shriveled or mouldy nuts should all be removed. The nuts should be completely dried before grinding to produce a high yield of flour. If the nuts are damp they will stick together and produce a cake instead of a free-flowing flour. The degree of grinding and the size of the sieve apertures determine the fineness of the flour. The flour should be weighed carefully, filled into packets and well-sealed. Care is needed to prevent flour from becoming trapped in a heat seal, which would make it ineffective.

Product Control: The main quality factors are colour, texture and flavour of the product. The colour depends on the amount of brown seed coat ground together with the nuts. A small amount is necessary to improve the colour and to produce the desired texture. The flavour depends on the correct drying procedures being used.

PACKAGING AND STORAGE: The groundnut flour should be stored in an airtight container, preferably packed in strong moisture proof plastic bags and stored in a cool, dry place.

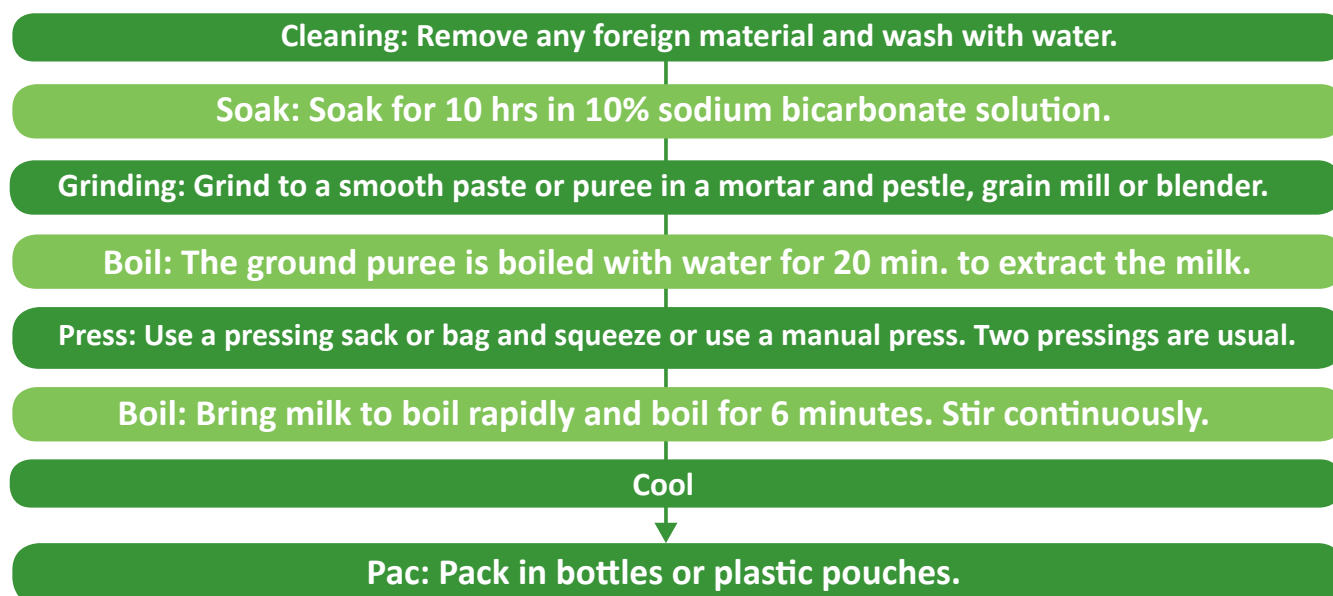
SOY MILK



PRODUCT/PROCESS DESCRIPTION: Soy milk is a creamy white liquid extracted from soybeans and used as a dairy milk substitute. It can be sweetened with 5% sugar and consumed directly, or it can be flavoured with coffee, vanilla or fruit juices. It is also used to extend milk by mixing in a ratio of 1 part dairy milk to 4 parts soy milk.

Principles of Preservation and Methods of Processing: Preservation is achieved by heat inactivation of enzymes, antinutritional factors such as trypsin inhibitors and micro-organisms. Re-contamination is prevented by hermetically sealed packages. The process involves grinding soaked beans to a puree and then boiling with water and pressing to extract the milk.

PROCESS FLOW DIAGRAM SOY MILK



QUALITY CONTROL

Hygiene: The extracted soy milk is a low acid product that is highly susceptible to spoilage and transfer of pathogenic bacteria to consumers. The methods used to handle the extracted milk therefore play an important role in determining the quality of the final product. Strict hygiene should be enforced when handling the extracted milk, and especially after boiling when the risk of recontamination is highest.

The main hygienic requirements are:

1. Thoroughly clean and sterilize (with chlorine solution or boiling water) all equipment and utensils used to handle the milk (e.g. filter bags, fillers) before and after processing (nb aluminum equipment should not be cleaned with chlorine solution).
2. Strict enforcement of personal hygiene measures.

Raw Material Control: Beans should be free of husk, soils and other debris and free of insect damage. They should be stored in a cool dry room on raised pallets and protected from insects, birds and rodents.

Process Control: The main control points are

1. To soak the beans for an adequate time to allow proper grinding. If the beans are too hard through inadequate soaking the yield of milk will be reduced and the product will have a stronger beany flavour.
2. Careful filtering of the milk through a fine mesh bag to reduce the solids content in the milk. Excess solids would settle out on storage and reduce the value of the product.
3. The time and temperature of boiling should be controlled to adequately sterilized the milk and to destroy anti-nutritional factors in the milk. Continuous stirring should be used to prevent the product from burning onto the pan.

PACKAGING AND STORAGE: During packaging the most important quality control check is to ensure that filling equipment, bottles and caps are thoroughly cleaned and sterilized to prevent recontamination of the heat treated milk. This is especially important if the bottles are reused. Bottle fill weights should be accurately controlled.

SOY FLOUR/COMPOSITE FLOUR



PRODUCT/PROCESS DESCRIPTION: Soy flour is a fine creamy flour which is combined with maize flour or other cereal flours to increase the protein contained energy density and balance the amino acid composition of the composite flour. In this form it is used as a breakfast porridge and weaning food.

Principles of Preservation and Methods of Processing: Preservation is mostly achieved by the low moisture content of the flour which inhibits enzyme activity and microbial growth. A secondary benefit of mixing flours to form a composite flour is that the fat content of the mixed flour is lower than that of pure soya flour and the rate of deterioration due to rancidity is reduced.

PROCESS FLOW DIAGRAM SOY FLOUR/COMPOSITE FLOUR

Clean: Remove husks/pebbles and other debris using a winnowing or winnowing baskets.

Boil: Boil in lime water (28 g calcium hydroxide/4.5 kg of beans is used. Water should be approx. 3x volume of solids).

Peel: Seed coats are peeled by rubbing in the palm of hands.

Dry: Sun dry on raised platforms.

Grind: Grind using a mortar and pestle or a mill.

Sieve: Use fine (1 mm) sieve.

Mix: Mix 20:80 soybean flour: cereal flour. An electric mixer can be used.

Pack: Pack in polythene bags using a heat sealer and scales.

Store: Store in a cool dry place.

QUALITY CONTROL

Hygiene: The raw material and product remain dry throughout the process and hygiene problems are therefore less than for wet foods. However normal hygiene rules for safe food handling should be observed.

Raw Material Control: Beans should be free of husk, soils and other debris and free of insect damage. They should be stored in a cool dry room on raised pallets and protected from insects, birds and rodents.

Process Control: Boiling is essential to remove the beany flavour/odour, to destroy a trypsin inhibitor in the beans which would reduce the nutritional value of the flour and to assist in removal of the seed coat. Drying to a low moisture content is a further control point to allow a production of a free-flowing flour during grinding, without clogging the mill. The sieve aperture determines the fineness of the flour and this should be similar to that of other cereal flours to allow thorough and uniform mixing. The proportions of each flour in the composite mixture should be weighed out carefully.

PACKAGING AND STORAGE: The flour is hygroscopic and should therefore be packaged into moisture proof containers (e.g. strong polythene bags) and fully sealed. Care is necessary to prevent the flour from contaminating the heat seal of a plastic bag and making it ineffective. The package should be filled carefully to the declared weight.

PACKAGING AND STORAGE: Each of the products described is suitable for packing into glass containers. The main quality control procedures are to ensure that there is a correct fill weight (as displayed on the label) and to ensure that the containers are safe (free from glass splinters, cracks and soils) and that they are properly sealed. Most products, if they are properly processed, should have a shelf life in excess of 6 months and up to a year if stored in cool dark conditions.

Packaging: There is a general problem in packaging foods at a small scale. Packaging is expensive, may not be available on a regular basis and may form the largest single production cost. The main types that are used for fruit and vegetable products are: glass or plastic containers, or plastic bags.

Glass: The advantages of glass are that it is smooth, hygienic, easily cleaned, reusable (with new lids) and stackable. It also gives a better appearance to the product which increases customer acceptability and makes the food more valuable. The disadvantages are that it is breakable, expensive and heavy (therefore causing high transport costs). If the containers are reused care should be taken to make sure that they are thoroughly cleaned by washing in soapy water and rinsing in clean water. Bottle washers are available. The containers should be sterilized with hot water, or steam. Do not place them directly into boiling water as they will break. They should be heated slowly to boiling and held at that temperature for at least 10 minutes. Bottles can be cooled in a continuous cooler when they contain juices, pickles or sauces. Jams must be stationary when they cool to allow the gel to form.

Plastic Bottles and Jars: These are available in some places and are cheaper than glass. However, they are not reusable and form a poorer seal. This can lead to insect contamination, or in pickles to loss of acetic acid vapour, and hence a shorter shelf life. They should be washed with hot water, but the container is unable to withstand boiling temperatures. The product is therefore difficult to hot fill and may need preservatives to give the required shelf life.

Plastic Film: This is suitable for sachets or small packages of sauces, jams and chutneys. The plastic does not protect the food as well as the solid containers and the product therefore has a shorter shelf life. Sealing: Simple hand sealers are available for jars and bottles. Films can be sealed by an electric sealer or by a candle flame when the film is folded over a hacksaw blade.

Different products from maize, rice, soybean and groundnut

S/N	Maize	Groundnut	Soybean	Rice
1	Pop corn	Kulikuli	Soybean	Masa
2	Dakuwa	Roasted	Soymilk	Tuwo
3	Grits	Boiled fresh	Cheese awara	Kunun gyada
4	Waina	Pap	Soybean	Brabisco
5	Brabisco	Ground oil	Soy soup	Fried rice
6	Snacks	Dakuwa	Flour	Jollof
7	Dambun	Kantun gyada	Composite flour	Rice and bean
8	Fresh Boiled & roasted	Ground nut soup		Rice pudding
9	Maize and bean pottage	Pala kobo		Flour
10	Corn meal	Kunun gyada		Pancake
11	Pati tsaki	Flour		Composite flour
12	Tuwo	Candy		
13	flour	Butter		
14	Akamu	Ground nut milk		
15	Composite flour			

LESSON 2

BRANDING & PACKAGING



GUIDE FOR SESSION PLAN

This guide for session planning is aimed to guide the trainers to develop their session plan for training delivery. Trainers can amend any aspect to suit what they experience in the field. The review questions should be asked before the evaluation is conducted.

LESSON 2: BRANDING AND PACKAGING		
<p>Specific objectives:</p> <p>By the end of this lesson participants should be able to:</p> <ul style="list-style-type: none"> • Explain the meaning of branding. • Highlights the reasons for branding. • Know how to package and label their products appropriately. 		
<p>Content</p> <ul style="list-style-type: none"> • Outline • Branding • Importance of brands in products • Packaging • Functions of packaging • Groups of packaging materials • What determines the appropriate packaging material. • Labelling <p>Mandatory labelling ethics</p>		
<p>Delivery Steps</p> <ul style="list-style-type: none"> • Introductions (trainer, learners and lesson for the session). • Discussion questions • Presentation • Discussion question • Video clip/role play/exercises (whichever applies) • Group presentations • Activity • Summarize • Review questions <p>Questions and answers</p>	<p>Discussion questions</p> <ol style="list-style-type: none"> 1. How do you identify a product in the market? 2. In the market, which product will you prefer to buy (branded or unbranded)? And why? 3. When buying from the market, you check the commodity properly, what are you looking for while checking the commodity? 	<p>Review question</p> <ol style="list-style-type: none"> 1. What are the importance of branding? 2. Mention some of the materials that can be used to package your product. 3. What are some of the information necessary to be included in your labelling 4. What lessons have you learnt?
<p>Training method</p> <ol style="list-style-type: none"> 1. Presentation 2. Short video clip 3. Demonstration 4. Role play 5. Group exercise <p>(Use at least 3 methods in the delivery. Select any methods where applicable)</p>	<p>Activity</p> <ol style="list-style-type: none"> 1. Present two commodities (branded and unbranded) and ask participants to choose the one they will prefer. Ask why? 2. Present a branded packaged commodity and ask participants to identify information on the label. 	<p>Materials</p> <ul style="list-style-type: none"> • Projector • Laptop • PowerPoint • Screen • Public address system • Samples of packaged and branded fish or garri.



A brand is a name, term, design, symbol, or combination of these elements that identifies a business or product or service and distinguishes it from its competitors.

Branding is defined as:

- The public image of a business, product or individual.
- Intellectual property that distinguishes one product from another.
- Intellectual property: A legal device that allows ownership of a brand (e.g. a trademark).
- A brand is everything that distinguishes one product from another.

A brand gives the following information of a product in the mind of the consumer:

- Packaging of the product
- Origin and ethics of the product
- Placement and availability of the product
- Pricing of the product
- Product quality

Some terminologies in branding

- **A brand name:** or a product brand, is a word, group of words, letters, or numbers that represent a product or service.
- **A trade name:** or corporate brand, is a phrase or symbol that identifies and promotes a company or a division of a particular corporation.
- **A brand mark:** is a unique symbol, coloring, lettering, or other design element. It is recognizable visually and does not need to be pronounced.
- **A trade character:** is brand mark that has human form or characteristics.
- **A trademark:** is a word, name, symbol, device, or combination of these elements that is given legal protection.
- Trademarks are used to prevent other companies from using a similar element that might be confused with the trademarked one.
- Trademark has legal protection by the government or its agent once it is registered.

Importance of Brands in Product

- To build product recognition and customer loyalty.
- To ensure quality and consistency.

Packaging

- A **package**: is the physical container or wrapping for a product
- Developing a product's package is an integral part of product planning and promotion because the package is a selling tool

Functions of Packaging

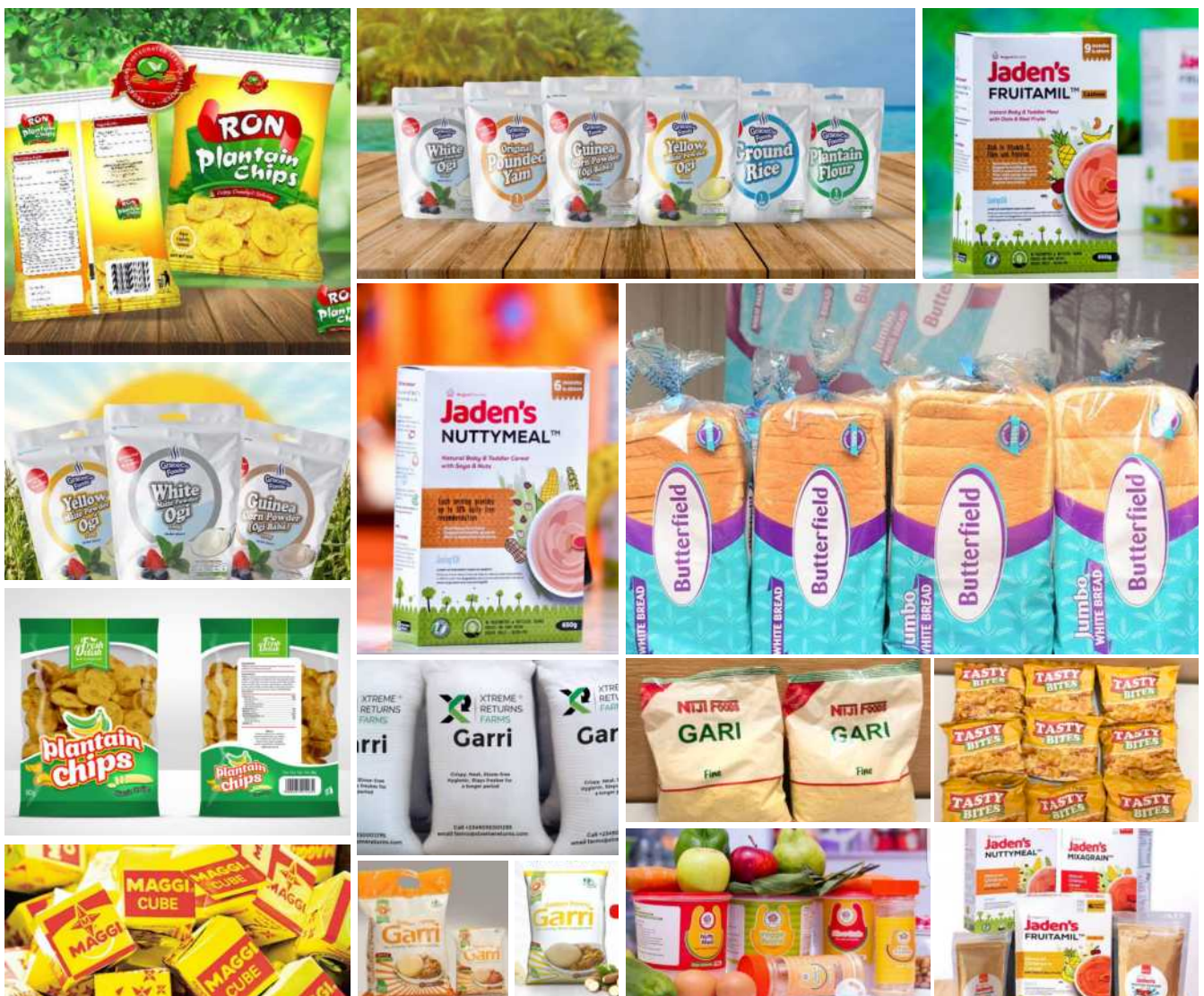
- Containment (hold)
- Protection
- Communication (Providing information)
- Convenience in distribution / handling
- Ensuring safe delivery/use
- Product nature determines the appropriate packaging materials to ensure maintenance of shelf life.
- Quality need to be maintained even in packaging.

Groups of packaging materials:

- **Shipping**: container, sacks, cardboard, cartons, crates, drums.
- **Retailing**: metal cans, glass/ plastic bottles & jars, sachets etc.

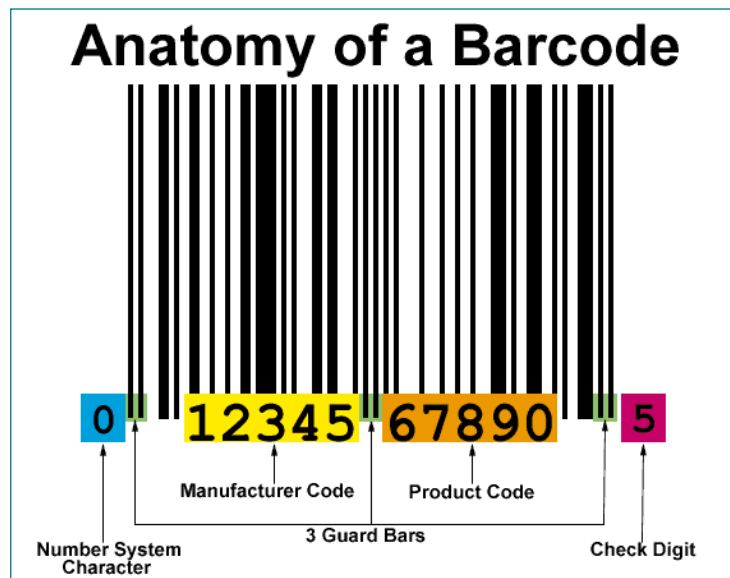
Types

- **Traditional** – leaves, vegetables fibers, textiles, wood, leather, earthenware, etc.
- **Industrial** – metal cans, glass, paper & cardboard, flexible plastic films, cellulose, polythene (LDPE & HDPE), coated films, laminated films, etc.



What determine the appropriate packaging material?

- Secure and durable
- Affordable and ease of use
- Always widely available
- Eco-friendly and legally complaint
- Nature of product



Barcode



Scan Code

LABELING

A label: is an information tag, wrapper, seal, or imprinted message that is attached to a product or on its package. Its main function is to inform customers about the product’s contents and give directions for its use.

The brand label: gives the brand name, trademark, or logo. It does not supply sufficient product information.

A descriptive label: gives information about the product’s use, construction, care, performance and other features. A descriptive label includes date and storage information for food items. Instructions for proper use and product care are provided on non food items.

A grade label: states the quality of the product.



Information of food label

- Product name
- Net content/weight
- List of Ingredients and additives (descending order)
- Nutritional information & Calories (from Lab analysis)
- Usage directive/tips
- Manufacture/distributor’s name and address
- Storage instructions
- Serving information, Batch number
- Traceability/Bar code – (no system character, manufacturer code, product code & check digit).
- Expiring date/shelf life
- NAFDAC registration number
- Certification e.g Standard Organization of Nigeria, International Standards Organization
- Allergen warning

Labeling: mandatory labeling ethics:

- Correct nutritional information on how a food fits into an overall daily diet.
- Certain foods require that manufacturers of certain products place health warnings on their packages.
- Avoid false or misleading claims.
- Legal standards for genetically modified products, organic and inorganic products.
- Note: Trademark ensures that the product is original
- Formation of cooperative societies



LESSON 3

Hazard Analysis and Critical Control Point (HACCP) and Food Safety Plan



H
A
Z
A
R
D

A
N
A
L
Y
S
I
S

C
R
I
T
I
C
A
L

C
O
N
T
R
O
L

P
O
I
N
T

GUIDE FOR SESSION PLAN

This guide for session planning is aimed to guide the trainers to develop their session plan for training delivery. Trainers can amend any aspect to suit what they experience in the field. The review questions should be asked before the evaluation is conducted.

LESSON 3: HAZARD ANALYSIS & CRITICAL CONTROL POINT (HACCP) AND FOOD SAFETY PLAN		
<p>Specific objectives:</p> <p>By the end of this lesson participants should be able to:</p> <ul style="list-style-type: none"> • Explain the concept of HACCP • Highlight the benefits of HACCP • Mention the seven principles of HACCP • Enumerate the 12 steps in the process of HACCP 		
<p>Content</p> <ul style="list-style-type: none"> • Introduction to Hazard Analysis and Critical Control Point (HACCP) • Hazard analysis and critical control point principles and application guidelines • 12 steps of HACCP • Developing a food safety plan 		
<p>Delivery Steps</p> <ul style="list-style-type: none"> • Introductions (trainer, learners and lesson for the session). • Discussion questions • Presentation • Discussion question • Video clip/role play/exercises (whichever applies) • Group presentations • Activity • Summarize • Review questions <p>Questions and answers</p>	<p>Discussion questions</p> <ol style="list-style-type: none"> 1. Have you ever heard of HACCP? If yes, what do you know about it? 2. What are the processes you put in place to ensure that your product is safe for consumption? 	<p>Review question</p> <ol style="list-style-type: none"> 1. What are the importance of HACCP 2. What are the the changes you will put in place to ensure that your product is safe for consumption? 3. What are advice will you give your colleagues and business partners on food safety? 4. What lessons have you learnt?
<p>Training method</p> <ol style="list-style-type: none"> 1. Presentation 2. Short video clip 3. Demonstration 4. Role play 5. Group exercise <p>(Use at least 3 methods in the delivery. Select any methods where applicable)</p>	<p>Activity</p> <ol style="list-style-type: none"> 1. Role play activity to show two customers discussing safe and unsafe products in the market. 2. Short video clip showing the effect of consuming unsafe food. 	<p>Materials</p> <ul style="list-style-type: none"> • Projector • Laptop • PowerPoint • Screen • Public address system • Samples of safe and unsafe food.

HAZARD ANALYSIS AND CRITICAL CONTROL POINT (HACCP) AND FOOD SAFETY PLAN



INTRODUCTION: Since its inception in the 1960s as part of space travel, the application of HACCP principles has expanded throughout the food industry. The Food Safety Modernization Act (December 2010) is expected to lead to further adoption of the concept. This paper briefly introduces the concept of HACCP and its evolution into a Food Safety Plan.

Hazard Analysis and Critical Control Point (HACCP)

HACCP is described as “a food safety program developed for astronauts; [it] focuses on preventing hazards that could cause food-borne illnesses by applying science-based controls, from raw material to finished products. Traditionally, industry and regulators have depended on spot-checks of manufacturing conditions and random sampling of final products to ensure safe food. This [past] approach, however, tends to be reactive, rather than preventive, and can be less efficient than the new system”.

HACCP offers a number of advantages over the past system. Most importantly, HACCP:

- Focuses on identifying and preventing hazards that may render food unsafe
- Is based on sound science
- Permits more efficient and effective government oversight, primarily because the recordkeeping allows investigators to see how well a firm is complying with food safety laws and following practices that reduce the risk of unsafe food over a period rather than how well it is doing on any given day
- Places responsibility for ensuring food safety appropriately on the food manufacturer or distributor
- Helps food companies compete more effectively in the world market
- Reduces barriers to international trade.

HACCP (and Food Safety Plans), as a concept, causes food businesses to implement practices that reduce the risk of unsafe food -- which is the stated goal.

HAZARD ANALYSIS AND CRITICAL CONTROL POINT PRINCIPLES AND APPLICATION GUIDELINES



Introduction

“HACCP is a management system in which food safety is addressed through the analysis and control of biological, chemical, and physical hazards from raw material production, procurement and handling, to manufacturing, distribution and consumption of the finished product”. For successful implementation of a HACCP plan, management must be strongly committed to the HACCP concept. A firm commitment to HACCP by top management provides company employees with a sense of the importance of producing safe food.

“HACCP is designed for use in all segments of the food industry from growing, harvesting, processing, manufacturing, distributing, and merchandising to preparing food for consumption. Prerequisite programs such as current Good Manufacturing Practices (cGMPs) are an essential foundation for the development and implementation of successful HACCP plans. Food safety systems based on the HACCP principles have been successfully applied in food processing plants, retail food stores, and food service operations. The seven principles of HACCP have been universally accepted by government agencies, trade associations and the food industry around the world.”

HACCP is emerging as an industry-driven concept that the firm should take a proactive role in assuring the food processing procedure will lead to a safe product.

- HACCP is considered an alternative to traditional government inspections; but the government retains a role in the overall process by using its regulatory authority to assure that businesses have adequate HACCP plans and that the plan is being appropriately implemented.
- Are these plans pre-approved or are they reviewed only when the facility and records are inspected? For example, “the establishment shall conduct activities designed to determine that the HACCP plan is functioning as intended.” The responsibility is primarily on the firm; not on the government regulator.

- HACCP allows (requires) each business to focus on their operation and its unique characteristics rather than having a standardized inspection process that may not offer the flexibility to consider the uniqueness of each business and each food product. The focus of HACCP is not on having a standardized production process but on having a monitoring process that is adequate to assure each business (regardless of its manufacturing process) is producing a safe product by minimizing the risk of a food safety problem.
- Seven principles of HACCP
 1. Principle 1: Conduct a hazard analysis.
 2. Principle 2: Determine the Critical Control Points (CCPs).
 3. Principle 3: Establish Critical Limits (CL).
 4. Principle 4: Establish monitoring procedures.
 5. Principle 5: Establish corrective actions.
 6. Principle 6: Establish verification procedures.
 7. Principle 7: Establish record-keeping and documentation procedures.
- Review the concepts of risk assessment and risk management to identify similarities with the seven HACCP principles listed above.

Need more than one HACCP plan?

A different HACCP plan will be needed for each food product, each processing method and each facility if the processing raises unique or individualized risks. If Plant A is used to process Product M and Product N, and the risks associated with the products are different, the firm will need individualized risk assessments and HACCP plans for each product. If Business D manufactures Product F in two different facilities and uses different manufacturing processes that give rise to different risks, the business will need more than one HACCP plan. One HACCP plan will not “fit all” if the product or process poses different risks or needs different strategies to address the risks.

HACCP is required for processing **MOST** foods

Food Safety Modernization Act 2010 (FDA) requires a Food Safety Plan for all other food processing.

But also

- FDA is urging that HACCP principles be applied to retail and food service sectors of the food industry -- discussed in section that addresses the retail sector and Food Code
- HACCP is being suggested for the e.g. production sector (until HACCP is incorporated into the production sector, Good Agricultural Practices (GAP) will likely be adopted; we can expect that GAP will evolve into HACCP).
- The expanding acceptance of HACCP suggests that it may someday extend across the entire food industry (production, processing, and preparation) and around the world (for example, see Codex and International Standards Organization (ISO)).

Implementing HACCP

- Regulatory agencies involved with HACCP include FDA, USDA, and various state agencies. International organizations also are promoting HACCP, see Codex and ISO.
- HACCP is intended to reduce the risk of unsafe food products, but it also can lead to improved product quality.

Preliminary Steps

1. Assemble the HACCP team, including one person who is HACCP-trained
2. Describe the food and its method of production and distribution
3. Develop and verify process flow diagram(s)

4. Decide whether products can be grouped using the process categories

PRINCIPLE I: CONDUCT A HAZARD ANALYSIS

- Biological Hazards
- Chemical Hazards
- Physical Hazards
- This list is expanding.

PRINCIPLE II: IDENTIFY THE CRITICAL CONTROL POINTS

PRINCIPLE III: ESTABLISH CRITICAL LIMITS FOR EACH CRITICAL CONTROL POINT

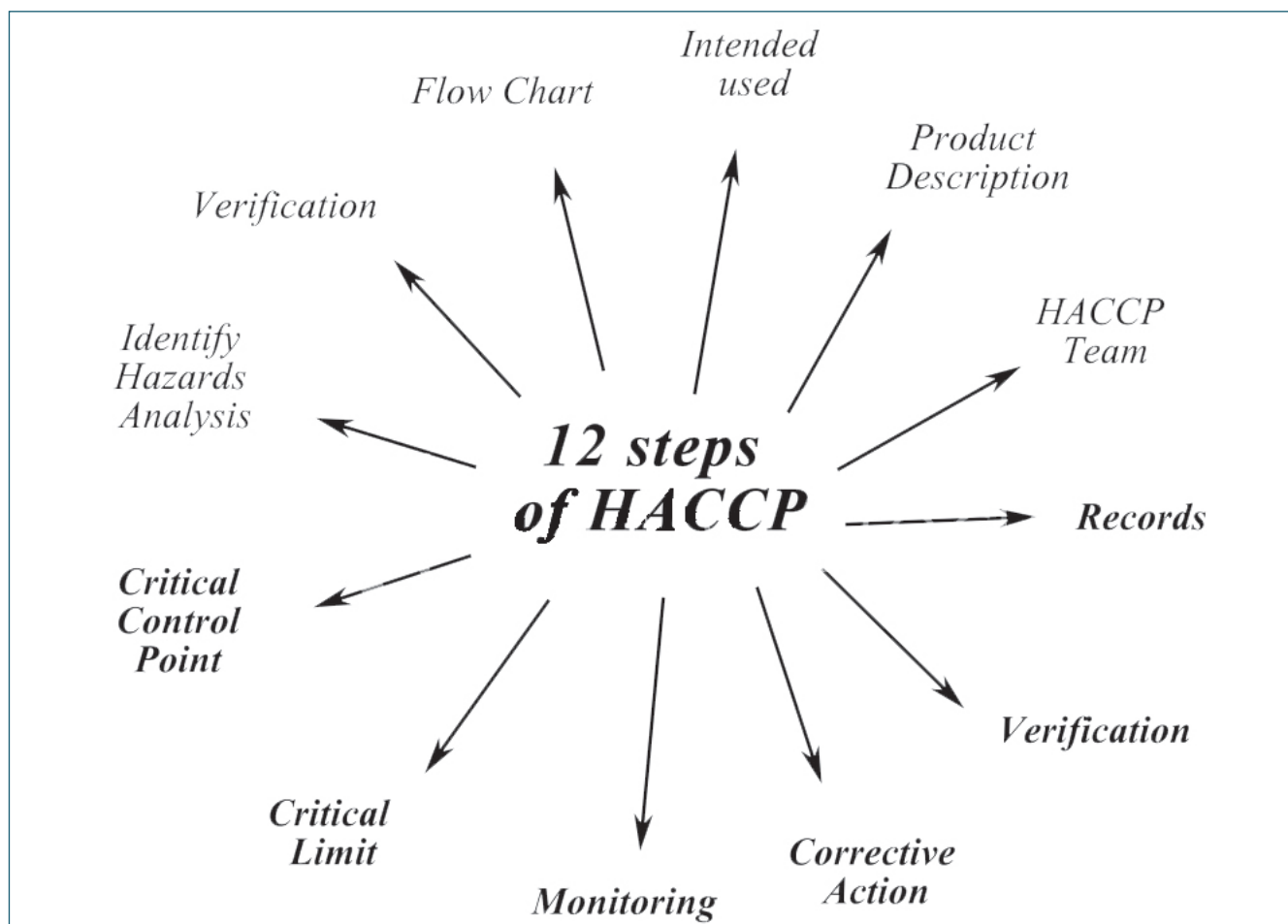
PRINCIPLE IV: ESTABLISH MONITORING PROCEDURES

PRINCIPLE V: ESTABLISH CORRECTIVE ACTIONS

PRINCIPLE VI: ESTABLISH RECORD KEEPING PROCEDURES

PRINCIPLE VII: ESTABLISH VERIFICATION PROCEDURES

- Validation
- Ongoing verification
- Reassessment



HACCP also can generally be implemented with a 12-step process

Step #1 Assemble a HACCP Team

- A commitment from management.
- Multidisciplinary membership.
- Know the manufacturing process and the products
- Know how to take corrective action.
- Understand the HACCP principles.

Step #2 Processing and Distribution of Foods

- A separate HACCP is needed for each product.
- What method will be used for distributing the product?
- Is the product refrigerated, frozen or shelf-stable?
- What safety hazard or quality issue are associated with this food product?

Step #3 Intended Use and Consumers

- What impact will the product have on the general public?
- Are you targeting a specific segment of the market? Particular consumers? Are you targeting a wholesale or retail market?
- What are the ingredients? Do any ingredient pose a food safety risk?
- Does the food offer specific characteristics, such as, a low fat products

Step #4 Develop a Flow Diagram

- The diagram or flow chart must cover all steps of the manufacturing process.
- It is not an engineering drawing.
- Verify the accuracy and completeness of the flow diagram.
- Take the diagram to the production floor to assure/verify its accuracy.

Step #5 Conduct a Hazard Analysis

- Are you concerned about microbiological, chemical or physical hazards (again, this list is expanding)?
- Identify steps in the manufacturing process where a hazard can happen.
- Consider risk (probability) of the hazard and severity if the hazard occurs.
- Remember -- hazard is limited to safety; it does not focus on quality issues (even though they may be related).
- Identify preventative measures that can be applied.

Step #6 Critical Control Points (CCP)

- CCP -- any place in the manufacturing and distribution process where control can be applied to prevent a hazard.
- GMPs can and should control many hazards.
- A CCP for one product may not be a CCP for another product.

Step #7 Critical Limits (CL)

- Limit that must be met to insure safety of the product.
- Exceeding the CL means a health hazard exists.
- CLs can be derived from regulatory standards (e.g., dairy), guidelines, studies, experts, etc.
- Examples of CLs: temperatures (for some products it may be what is too high and for other products it may be what is too low), time, pH, residues, kind and count of bacteria.

Step #8 Monitoring/Inspection

- Planned sequence of observations or measurements.
- Must control CCP's
- Must be effective.
- Monitoring intervals must be reliable.
- Must be rapid, no lengthy analysis.
- Adequate plan to see that the monitoring is carried out.

Step #9 Corrective Actions

- Specify procedures to be taken when deviations occur.
- Corrective actions must be documented.
- Eliminate actual or potential hazards.
- Be prepared to put products on hold if a problem is identified.
- Make changes to prevent future occurrence.

Step #10 Records

- Must include every part of the HACCP program, from team membership through all actions -- steps #1 - 12

Step #11 Verification

- Consists of methods, procedures or tests used in monitoring compliance.
- CCP's are under control
- Necessary changes have been made.
- All records are complete.
- Sample analysis to verify.
- Training and knowledge.

Step #12 Evaluation and Revision

- At least an annual review.
- Anytime manufacturing process is changed or products are changed.
- Anytime new raw materials or sources are used.
- Anytime formulation is changed.
- Anytime new equipment is installed; in some cases, even adjusting the performance of the equipment may necessitate a review of the HACCP.
- Anytime there is a change in personnel or shifts.
- Anytime there is a change in storage or distribution.

HACCP and the Food Safety Modernization Act

Following enactment of the Food Safety Modernization Act, a Food Safety Plan (HACCP by another name?) is required for all firms in the processing sector of the food industry that were not previously subject to HACCP. The following points are drawn from that legislation.



Food safety plan

Food safety plans must address the following points:

- **Identify, evaluate and prepare a written analysis of known or reasonably foreseeable hazards** that may be associated with the facility, including (A) biological, chemical, physical, and radiological hazards, natural toxins, pesticides, drug residues, decomposition, parasites, allergens, and unapproved food and color additives; (B) hazards that occur naturally, or may be unintentionally introduced; and (C) hazards that may be intentionally introduced, including by acts of terrorism.

Comment: note the explicit mention of intentional attacks on the food business.

- **Identify and implement preventive controls**, including at critical control points, to provide assurances that hazards identified in the hazard analysis will be significantly minimized or prevented; and the food manufactured, processed, packed, or held by such facility will not be adulterated or misbranded.
- **Monitor the effectiveness of the implemented preventive controls** to assure that the identified hazards are significantly minimized or prevented.

- **Establish procedures to ensure that if the implemented preventive controls are not properly implemented or are found to be ineffective** (1) appropriate action is taken to reduce the likelihood of recurrence of the implementation failure; (2) all affected food is evaluated for safety; and (3) all affected food is prevented from entering into commerce if the business cannot ensure that the affected food is not adulterated or misbranded.
- **Verify** that (1) the preventive controls implemented are adequate to control the hazards identified; (2) the business is monitoring as required by law; (3) the business is making appropriate decisions about corrective actions taken; (4) the implemented preventive controls are effectively and significantly minimizing or preventing the occurrence of identified hazards, including through the use of environmental and product testing programs and other appropriate means; and (5) there is documented, periodic re-analysis of the plan to ensure that the plan is still relevant to the raw materials, conditions and processes in the facility, and new and emerging threats.
- **Maintain**, for not less than two years, records documenting the monitoring of the implemented preventive controls, instances of nonconformance material to food safety, the results of testing and other appropriate means of verification, instances when corrective actions were implemented, and the efficacy of preventive controls and corrective actions.
- **Prepare a written plan** that documents and describes the procedures used by the business to comply with these requirements, including analyzing the hazards and identifying the adopted preventive controls to address those hazards. Such written plan, together with the documentation, shall be made promptly available to a duly authorized representative of the FDA upon oral or written request.
- **Conduct a re-analysis** whenever a significant change is made in the activities conducted at a facility, if the change creates a reasonable potential for a new hazard or a significant increase in a previously identified hazard, or not less frequently than once every three years, whichever is earlier. Such re-analysis shall be completed and additional preventive controls needed to address the hazard identified, if any, shall be implemented *before the change in activities at the facility is operative*. The business will revise the written plan if such a significant change is made or document the basis for the conclusion that no additional or revised preventive controls are needed. The Food and Drug Administration (FDA) may require a re-analysis in response to new hazards and developments in scientific understanding, including, as appropriate, results from the Department of Homeland Security biological, chemical, radiological, or other terrorism risk assessment.



Summary

HACCP and a Food Safety Plan are processes that food businesses can follow to minimize the risk of unsafe food. It has evolved into the fundamental guiding principle for assessing risk associated with food processing and handling. The understanding and implementation of HACCP has been refined based on experience.

The food business is responsible for developing and implementing a Food Safety/HACCP plan for the food, its processes or manufactures. A specific Food Safety/HACCP plan is needed for each food and for each processing system employed by a food business because every food and every processing system/procedure poses different risks and requires different risk management practices.

- HACCP places the responsibility and authority for devising an appropriate, individualized safety plan for each food on the business, rather than on a “broad-brush” government program. HACCP is a planning, implementing and verifying procedure the food business must follow; it is not the numeric standards the business must comply with. Those numeric standards are set by the individual food business based on scientific insight.

Food that is handled without a Food Safety/HACPP plan or handling that does not comply with the business’ Food Safety/HACCP plan is considered adulterated and prohibited from being sold.

1. Legal mandates.
2. Congress has not mandated that farms prepare and follow HACCP plans, but the line between farms (e.g production) and food processing continues to shift towards production e.g, thus requiring more types of food businesses to adopt HACCP plans. For examples, farms that not only produce fruits and vegetables, but also prepare them for the fresh produce market, are within the regulatory scope of FDA with respect to the firm’s processing practices and even some of the farms’ in-field production practices. On-farm regulation is not entirely new to production e.g; for example, dairy farms have been subject to federal, state and local requirements for decades. A later discussion will refine what is required of farms that produce and process produce for the fresh/raw fruit and vegetable market.
3. FDA’s authority is broad, for example, a grain elevator storing wheat for processing into human food is within FDA’s regulatory jurisdiction.
4. But, the food industry is imposing as many requirements on food ingredient and ag commodity suppliers as the government is imposing on those suppliers.

LESSON 4

NAFDAC REGULATORY REQUIREMENTS FOR REGISTRATION OF FOOD PRODUCTS



GUIDE FOR SESSION PLAN

This guide for session planning is aimed to guide the trainers to develop their session plan for training delivery. Trainers can amend any aspect to suit what they experience in the field. The review questions should be asked before the evaluation is conducted.

LESSON 4: NAFDAC REGULATORY REQUIREMENTS FOR REGISTRATION OF FOOD PRODUCTS		
Specific objectives: By the end of this lesson, participants should be able to enumerate the basic regulatory information required for NAFDAC registration for their products.		
Content <ul style="list-style-type: none"> • NAFDAC Mandate, Vision, Mission & Training Objective • Some Key Functions of NAFDAC • Some NAFDAC Guidelines and Regulations on Food • Steps for Registration of Food Products with NAFDAC • Registration Documents • General Guidelines/ Requirements on: Building/Facility, Organization & Personnel, Equipment, Labelling and its Importance and Water Supply • Definition and examples of Standard Operating Procedure • Documents that should be kept in Food Facility 		
Delivery Steps <ul style="list-style-type: none"> • Introductions (trainer, learners and lesson for the session). • Discussion questions • Presentation • Discussion question • Video clip/role play/exercises (whichever applies) • Group presentations • Activity • Summarize • Review questions Questions and answers	Discussion questions <ol style="list-style-type: none"> 1. Are you aware of NAFDAC? If yes, what do they do? 2. Is your product registered? Why? 	Review question <ol style="list-style-type: none"> 1. What are the processes for registering your product? 2. Mention some of the documents you need to keep for NAFDAC registration and verification purposes. 3. What is SOP and how do you prepare it? 4. What lessons have you learnt?
Training method <ol style="list-style-type: none"> 1. Presentation 2. Short video clip 3. Demonstration 4. Role play 5. Group exercise (Use at least 3 methods in the delivery. Select any methods where applicable)	Activity <ol style="list-style-type: none"> 1. Role play on why NAFDAC registration and checks is important for both the marketer and the buyer. 2. Video clip on NAFDAC 	Materials <ul style="list-style-type: none"> • Projector • Laptop • PowerPoint • Screen • Public address system

SOME KEY FUNCTIONS OF NAFDAC



1. **Registration:** Register, issue Marketing Authorization and keep the data base of all registered regulated products.
2. **Investigation:** Undertake appropriate investigation into the production premises and raw materials for regulated products.
3. **Inspection:** Undertake inspection of imported regulated products and establish relevant quality assurance systems.
4. **Compile standard:** Compile standard specifications regulations and guidelines for the production, importation, exportation, sales, distribution and registration of regulated products.
5. **Regulation and control:** Regulate and control the importation, exportation, manufacture, advertisement, distribution, sale and use of Regulated Products.
6. **Pronounce on quality:** Pronounce on the quality and safety of Products after appropriate analysis.

Some NAFDAC guidelines and regulations on food

- Guidelines for Inspection and Requirements for Pre-packaged Food Manufacturing/Packaging Facilities in Nigeria
- Guidelines for Production Inspection of Micro scale Food Manufacturing Facilities in Nigeria
- Guidelines for Production Inspection of Small Scale Food Enterprises in Nigeria
- Guidelines for Establishment of Cottage/Kitchen Scale Food Industries in Nigeria (Micro, Small and Medium Enterprises)
- Current Good Manufacturing Practice Guidelines for Food and Food Products
- Pre-packaged Food Labeling Regulations 2005
- Food Fortification Regulations 2019
- Food Additive Regulations 2019



Steps for registration of food product with NAFDAC

1. Obtain the relevant Regulations and Guidelines for the category of food product intended for registration from NAFDAC *website: <https://www.nafdac.gov.ng/our-services/micro-small-medium-enterprises-msme1>* NAFDAC office or apply for Initial Inspection (Optional) and then Log on to napams.org and upload your registration documents
2. Submission of technical documents, Standard Operational Procedures (SOPs) and other relevant documents to NAFDAC office in your state
3. Schedule production inspection & subsequent sampling of product
4. Laboratory Analysis
5. Registration and issuance of marketing authorization (NAFDAC Registration Number)

Registration documents

The under listed are documents required for registration which are uploaded online.

- Application for production inspection on company's letterhead
- Coperate Affairs Commission (CAC) Certificate accompanied with Tax Identification Number (TIN)
- Trademark Registration (Acceptance & Acknowledgment)-OPTIONAL FOR MICROSCALE
- Product label/ Art work
- Food Handler's test report for staff (Parameters to be checked should include: Sputum Test, Urine Test, Stool Test, Chest X-ray,
- Widal Test, Hepatitis A)
- Current fumigation certificate showing list of pesticides used

Other documents submitted to NAFDAC state office

- Standard Operating Procedures (SOPs) for production, quality control, cleaning, release and recall and maintenance of equipment.
- Product batch formulation for each product.
- Organogram of the company with names and qualification of the key officers
- Credentials of the technical staff (production manager)
- Analysis of raw materials and finished products (optional)
- List of food additives if applicable

GENERAL GUIDELINES/ REQUIREMENTS

A. BUILDING /FACILITY

- Building(s) used should be adequately located, constructed and of suitable size to facilitate cleaning, maintenance and orderly flow of personnel and materials
- The building should have adequate space for the orderly placement of equipment and materials to prevent mix-ups between different materials. (Minimum of one room and a store for Microscale enterprises)
- Production area should not directly open to any source of contamination (toilet & bath room)
- Windows and doors should be screened with net
- Adequate ventilation and lighting should be provided
- Floors, walls and ceilings should be of smooth, hard surfaces that can be easily cleaned and disinfected
- The operational areas should include;
 1. Cloakroom/ Toilet facilities
 2. Raw Materials Store
 3. Packaging Materials Store
 4. Production Room
 5. Finished Products Store

B. ORGANIZATION AND PERSONNEL

- There should be an adequate number of qualified personnel to perform assigned duties
- Staff strength is 1 to 9 for Microscale enterprises and 10 to 49 for small scale industries
- Each personnel engaged in food manufacturing should have basic education/training in food processing.
- Personnel should wear protective apparel/gears, such as head, face, hand, and arm coverings to protect products from contamination.
- Personnel should practice good sanitation and hygienic habits.
- All personnel should have access to medical treatment and routine checks for communicable diseases and the records should be kept.
- There should be adequate training for employees in the particular operations that they perform.

C. EQUIPMENT

The design, material, construction, location and maintenance of equipment should be such as to make it adequate and suitable for its intended use.

The parts of the equipment that make contact with food products should be made of non-toxic/non-reactive materials such as food grade stainless steel.

Its layout and design must aim to minimize the risk of mix-ups and permit effective cleaning and maintenance in order to avoid cross contamination, build-up of dust, dirt, food particle or any other contaminant that can affect the quality of the product.

D. WATER SUPPLY

Water which is used in the production or processing of any food product, washing of production equipment should be portable water (public mains or borehole).

Micro filters and ultraviolet (UV) water sterilizers are to be installed depending on the quality of the water needed.

E. LABELLING REQUIREMENT

Labelling requirements vary from product to product, but as a general guide, the following information is normally required in a label.

- The name of the food Product
- Net weight (in grams)/Volume (in ml, cl or litres)
- Ingredient list
- Batch Number
- Date of Manufacture
- Best Before Date/Expiry Date
- Direction for use
- Nutrition information (where claims are made)
- Allergen information(when applicable)
- Storage conditions
- Name and address of manufacturer
- State of manufacture or production
- Provision for NAFDAC Registration Number
- Direction for Disposal

Importance of food labelling

- It helps consumers to make informed choices.
- It is a source of nutrition information

- To verify a claim on the label
- To compare different brands of some products
- To examine if nutrient have been added or removed from the product
- It educates the consumer about the food they buy

Standard operating procedure (SOP)

- It is a document that describes how tasks and activities are performed.
 - It ensures that operations are carried out correctly always in the same manner. It has two parts (Head & Body). It could be in pictorial form.
1. **Heading:** This is repeated on all pages. It contains: Title, Originating Department, Document Reference Number, Effective Date, Revision Due Date, Approval (Prepared by/Approved by) & Pagination
 2. **Body of SOP:** The body of SOP comprises of the following sections:
 - **Purpose:** The reason for the SOP.
 - **Scope:** Defines the limitations and coverage.
 - **Responsibility:** States who is responsible for performance or supervision and controls (in titles).
 - **Procedure:** Lists each step of the process and describe in detail how the processes are accomplished.
 - **Change history and rationale:** States the exact reason for updating an existing SOP.
 - **Distribution record:** Record of persons with copies of SOP.
 - **Training requirements:** Lists the trainings recommended for Staff in relevant areas.
 - **Training record:** Record of Staff trained and training needs.

SOME DOCUMENTS/ RECORDS THAT SHOULD BE KEPT IN FOOD FACILITY

- Standard Operating Procedures (SOPs)
- Personnel Records
- Raw /Packaging Material Control records
- Records of Equipment and Maintenance
- Cleaning Records for Equipment and Facility
- Production and Process Control
- Quality control records
- Distribution records
- Release and Recalls
- Complaint
- Warehousing records where applicable.
- Hazard control records

Conclusion

1. As NAFDAC continues to improve its regulatory processes to make them responsive to emerging trends and align with global best practices, I implore you to comply with regulatory requirements by registering your products and maintaining standards in order to ensure you provide the public with safe and wholesome food products while boosting your financial base.
2. NAFDAC Office and Officers are always accessible to stakeholders for enquiries and complaints.
3. NAFDAC does not encourage use of consultants. Those using them are doing so at their own risk.
4. NAFDAC Offices are located in the 36 states of the Federation and FCT.
5. Website: www.nafdac.gov.ng Email: nafdac@nafdac.gov.ng
6. Telephone: For enquiries: 0700-1-623322 For complaints: 0800-1-623322

LESSON 5

FOOD STANDARDS



GUIDE FOR SESSION PLAN

This guide for session planning is aimed to guide the trainers to develop their session plan for training delivery. Trainers can amend any aspect to suit what they experience in the field. The review questions should be asked before the evaluation is conducted.

LESSON 5: FOOD STANDARDS		
<p>Specific objectives:</p> <p>By the end of this lesson, participants should be able to</p> <ul style="list-style-type: none"> • Highlight the benefits of standards • Identify processes of registering their businesses and getting certified with the SON • Know the available incentives for MSME's provided by SON 		
<p>Content</p> <ul style="list-style-type: none"> • What is standard • Benefits of standard • Available incentives for MSME's • Standards and product certification • Requirements for certification • Features of process standard/ code of practice • Some Standards relevant to the Cassava value chain include • Relevant Standards to Fish and Fishery Products • Reasons for Rejection of Agricultural Produces 		
<p>Delivery Steps</p> <ul style="list-style-type: none"> • Introductions (trainer, learners and lesson for the session). • Discussion questions • Presentation • Discussion question • Video clip/role play/exercises (whichever applies) • Group presentations • Activity • Summarize • Review questions <p>Questions and answers</p>	<p>Discussion questions</p> <ol style="list-style-type: none"> 1. Are you aware of SON? If yes, what do they do? 2. Has your product been rejected in the market before? What was the reason? 	<p>Review question</p> <ol style="list-style-type: none"> 1. What are the processes for certifying your product by SON? 2. What are the benefits for being SON certified? 3. Mention some of the requirements for exporting your products. 4. What are the reasons for rejecting Agricultural produce in the international market? 5. What lessons have you learnt?
<p>Training method</p> <ol style="list-style-type: none"> 1. Presentation 2. Short video clip 3. Demonstration 4. Role play 5. Group exercise <p>(Use at least 3 methods in the delivery. Select any methods where applicable)</p>	<p>Activity</p> <ol style="list-style-type: none"> 1. Role play of how customers reject agricultural produce in the market and reasons for their rejection. 	<p>Materials</p> <ul style="list-style-type: none"> • Projector • Laptop • PowerPoint • Screen • Public address system



WHAT IS A STANDARD?

A **Standard** is a consensus document that offers, characteristics, requirements, specifications or guidelines which can be consistently used to make sure that products, materials, services, and processes are fit for purpose.

- A Nigerian Industrial Standard is a document established by consensus and approved by the Standards Organization Of Nigeria (SON).
- Standards help farmers and food processors/manufacturers to come up with commodities that meet specifications for both safety and quality.
- They, therefore, help to make sure that products and services are fit for their purpose and are comparable and compatible.

BENEFITS OF STANDARDS

Standards Ensure:

- Customer satisfaction
- Compliance with regulatory requirements & Continuous improvements
- Competitiveness for local and International Market access
- Business expansion (Sustains and grows the business)
- Business planning, Implementation, monitoring, evaluation and continuous improvement
- Promotes new innovations (effectively introduce and manage new products into national markets)
- Reduces Time, Minimizes wastes and cost (increases productivity)

Available Incentives for Micro, Small and Medium Enterprises

- Subsidized sales of Standards to MSMEs at 25% (50% at Nationwide MSMEs Clinics)
- Subsidized Certification charges at 50%
- Subsidized Laboratory testing charges at 50%
- SONCAP import permit at subsidized service charge for importation of raw materials and equipment.
- Inclusion in all Technical Committees on Standards elaboration.
- Recommendation of all MSMEs with certified products for financing.

STANDARDS AND PRODUCT CERTIFICATION

- Product Certification is the scheme used to ensure that locally manufactured products in Nigeria give the required degree of satisfaction to consumers through compliance with Government policies on Standardization and Conformity assessment.

- The purpose is to promote global competitiveness among domestic manufacturers and encourage continual improvement on the quality of products in line with the statutory obligation of the Standards Organisation of Nigeria.
- The general aim is to promote industrial/economic development by ensuring that Made-in-Nigeria products meet the requirements of the relevant Nigeria Industrial Standards with continual improvement on the quality of the products while collaborating effectively with all relevant stakeholders to build strong relationship for mutual benefits.

MANDATORY CONFORMITY ASSESSMENT PROGRAMME (MANCAP)

The Mandatory Conformity Assessment Programme (MANCAP) is a mandatory product certification scheme by the Federal Government of Nigeria to ensure that all locally manufactured products in the country conform to the relevant Nigerian Industrial Standards (NIS) before such products are presented for sale in the market or exported.

PROCEDURES FOR MANCAP CERTIFICATION:

- Purchase of relevant Standards and the MANCAP registration form from the nearest SON State office.
- Inspection of the production processes.
- Sampling and testing of the products according to the relevant Nigerian Industrial Standards (NIS).
- Report of inspections and test results are handled by the State Offices and forwarded to the Product Certification Directorate for evaluation and recommendation and then SON Management’s approval for certification.
- If the products are deemed compliant, a MANCAP certificate with an official logo assigning a unique number to each product is issued, upon payment of applicable administrative charges.
- A MANCAP certificate is valid for three years after which the product must undergo a recertification process.
- The MANCAP logo is to be fixed on the smallest unit pack of the batch before its introduction in the market.
- The product is then monitored by SON officials through periodic factory inspections and testing to guarantee consistent compliance with the Nigerian Industrial Standards

REQUIREMENTS (STANDARDS) FOR CERTIFICATION/EXPORT

- **Adherence to relevant standards:** All products/produce for export are expected to meet the requirements of the relevant standards. Guarantee quality and safety of products and Provide a competitive advantage and facilitate access to export markets.
- **Packaging/Labelling information:** Packaging labelling requirements must be met. Appropriate packaging materials shall be used, and adequate labelling information provided. Labelling information shall be Clear, not deceptive and Traceability should be ensured.
- **Transportation facilitates and Storage conditions /Warehouse facilities:** Considered high risk in preserving the integrity of raw materials and products/ produce. These activities must be in compliance with relevant standards. Appropriate transportation facilitates, condition and timing. Should avoid cross contamination. Proper storage facilities should be provided as large amount of produce are destroyed due to rotting. Where required, appropriate fumigation of storage facilities with right fumigants and at the approved level
- **Testing:** Demands of global market dictate that test results should originate or be produced by a competent laboratory. Tests results from only accredited (ISO 17025) laboratories will be accepted into EU countries. Hence the adage “Tested once but accepted everywhere”
- **Certification of products:** Demonstrates to purchasers or authorities that products and services comply with requirements of a Standard. All products/produce are expected to meet the requirements for certification to Nigerian Mark of Quality to guarantee that the said product has met the requisite requirements. Mutual recognition of our certification mark

- **Necessary approvals from relevant authorities/Agencies:** Obtain necessary certificates from relevant agencies before exporting the products or commodities/produce. Do not dodge necessary processes or procedures that will be required at the other side

Features of Food Standards

A Food Standard would typically specify:

- A full and accurate description of the food product
- Terms and Definitions relating to the product
- Composition (Essential & Optional Ingredients)
- Permitted Food additives and their permissive levels
- Quality Requirements for the product which cover expected physicochemical and microbiological limits; toxin, contaminant and pesticides residue limits etc.
- Hygiene
- Marking & Labelling Requirement
- Packaging Requirements
- Storage Requirements
- Sampling Requirement

Features of Process Standards/Codes of Practice

Codes of Practice describe the requirements for the underlisted among others:

- Agricultural inputs e.g. fertilizers, pesticides, plant growth regulators.
- Handling during production, harvesting, storage
- Stages of processing and procedures
- Processing facility design and construction
- Packaging
- Transportation (where applicable)

Some Standards relevant to the Cassava value chain include:

- Standard for Cassava Roots NIS 459:2004
- Standard for High Quality Cassava Flour (HQCF) NIS 795:2004
- Standard for Cassava Flour NIS 344:2020
- Food Grade Cassava Starch – Specification NIS ARS 846:2020
- Standard for Garri NIS 181: 2004
- Standard for Cassava Chips NIS 343:2004
- Standard for Industrial Grade Cassava Starch NIS 386:2020
- Code of Practice for Processing Cassava and Cassava Products NCP 048:2020
- Standard for Cassava Roots NIS 459:2004
- Standard for Cassava-Wheat Composite Bread NIS 807:2015

Relevant Standards to Fish and Fishery Products

- Code of Practice for fish and fishery Products NCP 24:2004
- Standard for Quick Frozen Block of Fish Fillets NIS 597:2008
- Standard for Quick Frozen Whole Fish NIS 598:2008
- Code of Hygienic Practice for Smoked Fish
- Standard for Quick Frozen Shrimps & Prawns
- Standard for Canned Fish NIS 279:1990
- Standard for Quick Frozen Whole Fish NIS 596:2008

Reasons for Rejection of Agricultural Produces

- Poor quality
- High level of contaminants
- Excessive application of pesticides
- Use of improper labelling and packaging
- Products not having required certifications.

All of these can be addressed by complying with the requirements of relevant Standards

CONCLUSION

- The consciousness of farmers, food processors and consumers of food products about Standards and our resolve to comply with Standard requirements for products shall:
- Improve drive in industrialization of Micro, Small and Medium Enterprises
- Assist Nigeria to increase market confidence, play meaningful role in International market and bring Standards in the daily lives of all Nigerians in order to improve the quality of life.

LESSON 6

STRATEGIC SALES & MARKETING FOR MICRO, SMALL AND MEDIUM ENTERPRISES



GUIDE FOR SESSION PLAN

This guide for session planning is aimed to guide the trainers to develop their session plan for training delivery. Trainers can amend any aspect to suit what they experience in the field. The review questions should be asked before the evaluation is conducted.

LESSON 6: STRATEGIC SALES & MARKETING FOR MSMES		
<p>Specific objectives:</p> <p>By the end of this lesson, participants should be able to</p> <ul style="list-style-type: none"> • Explain the meaning marketing. • Identify the components of marketing. • Highlight special needs for marketing cassava and fish products. • Identify marketing means and options to generate increase in revenue. 		
<p>Content</p> <ul style="list-style-type: none"> • Marketing, Value Chains and Food Security. • Aims of Marketing. • Component of Marketing/Marketing Tools. • How to you market and to Who (target market)? • Marketing Fish and Cassava, standard requirements. • Processed Fish & Cassava Products • Challenges of Marketing in Nigeria. • Marketing Strategies for Fish and Cassava. • New Trends/preferences for Fish • Fish/Cassava Markets (Local) • Export Market Opportunities. 		
<p>Delivery Steps</p> <ul style="list-style-type: none"> • Introductions (trainer, learners and lesson for the session). • Discussion questions • Presentation • Discussion question • Video clip/role play/exercises (whichever applies) • Group presentations • Activity • Summarize • Review questions <p>Questions and answers</p>	<p>Discussion questions</p> <ol style="list-style-type: none"> 1. How do you market your products? 2. What are the challenges you face in marketing your products? 3. Would you want to expand your market? What is prohibiting you from achieving this? 	<p>Review question</p> <ol style="list-style-type: none"> 1. What are the components of marketing? 2. What are your customers and how do you relate with them? 3. Mention some of the export opportunities you know and why have you not taken the advantage? 4. What lessons have you learnt?
<p>Training method</p> <ol style="list-style-type: none"> 1. Presentation 2. Short video clip 3. Demonstration 4. Role play 5. Group exercise <p>(Use at least 3 methods in the delivery. Select any methods where applicable)</p>	<p>Activity</p> <ol style="list-style-type: none"> 1. Role play of how marketers form clusters to take advantage of bigger opportunities to market their product to a bigger market. 	<p>Materials</p> <ul style="list-style-type: none"> • Projector • Laptop • PowerPoint • Screen • Public address system



WHAT IS A MARKETING?

It involves all activities a company takes to promote the buying or selling of a product service or good. During these activities value is being added to a product which comes at a price. Aims to grow businesses and to connect with new customers. Marketing therefore provides access to good food and services at national, household and individual levels for a healthy living and at affordable prices.

Marketing is everything you do to find out:

- Who your customers are,
- How to gain their patronage
- How to ensure continuous patronage with a view of making profit.

Objectives of Marketing

- To create awareness.
- To create employment.
- To meet needs and reach target audience.
- To generate increase in revenue.

Marketing process?

- Customer needs identification
- Providing what they need
- Setting prices that they are willing and able to pay
- Getting your products or services to them
- Informing and attracting them to buy your products or services.



Components of Marketing

For the Seller

- **Product:** This is your ambassador, It tells what you have to offer.
- **Price:** Your price should be low enough to attract and high enough to yield profit. The price is connected to location. Price should cover total production cost and a marginal profit. The higher the price, the lower the quantity demanded. Focus on your rate of turnover.
- **Promotion:** What you do to attract more customers. Informing potential customers about your company and its products and services. Influencing them to purchase what you're selling. Advertisement, network, public relations. Use special displays to sell more of your regular goods, seasonal goods or new goods and slow-moving goods. Your special displays must be easy for people to see. Make a poster to tell your customers about your special offers. Put the poster next to the display. It is also a good idea to put a poster outside your business to make people interested to come in. A good special display will increase your sales.
- **Place:** This refers to accessibility to the customers via distribution channels. Be aware your customers are. The place presents an image in the mind of the customer. Do business online. Make it easy for manufacturers distribute their products through you. Think nearness to market and source of raw materials. Determine your own distribution channels-direct/indirect
- **People:** target market, successful salespeople try to see things through the customer's eyes. Think of yourself as a customer. Treat your customers the way you like to be treated when you are a customer. Greet your customers. Call them by their names. If you are already serving a customer, greet new customers and tell them that you will soon help them. Be polite and friendly so that customers feel welcome and enjoy visiting your business. Smiles and friendliness cost nothing. Dress well – look tidy and clean. Offer your help. Listen carefully to know their needs. Be patient. Give the customers time to ask questions and decide if they want to buy. Be honest and trustworthy. Tell your customers both good and bad points about a product or service. Do not disagree with your customers if they decide they do not want a product. Allow them to say no. Never argue with a customer. Make your customers feel they are right. Thank your customers for coming to your business.

For Consumer

- Consumer solution
- Cost
- Convenience

Things you should have in mind while marketing your business

- You are important in your business but customers are more ESSENTIAL .
- SATISFIED customers will come back to buy more and make referrals.
- More satisfied customers, more sales, more profits.
- Find out about your CUSTOMERS and COMPETITORS
- To stay in business, customers must be CONSTANT.
- The customer trades time, value and convenience

Practical steps in marketing

Conducting a market research

- Kinds of your customers
- Prices
- Location
- Quantity (how often and how much they buy)
- Alternatives products, price and quality
- Define your market share

Marketing of Cassava and Fish: What you need to know

- **The Product:** The raw materials/source(s), its processing (GAP), Certification(s) required, traceability and by-products (Cassava peel and Fish Guts).
- **Market Information:** Sources, analysis of data of buyers, competitors, industries other market variables.
- **Packaging and Labelling:** Language, primary/secondary/ tertiary, barcode, symbols, weight, (kg/pounds/oz), uses, nutritional content, address/country of origin etc.
- **Pricing:** Appropriate selling terms, cost of raw materials, processing, labour, storage, transportation, International Trade Terms (INCOTERMS), market forces and purchasing power.
- **Promotion:** Advertisement, participation in Trade Fairs and exhibition (local and Int'l) Product buyers, discounts, gifts.
- **Procedures and Documentation:** know the export and import regulations/laws that governs the product. Follow ideal procedures and obtain genuine documents to back up sales/shipment.
- **Do trial shipment:** Find reliable freight forwarder and clearing agents.



How do you Market Fish & Cassava Products and to Who?

How do you obtain requisite information to market your products?

- Conduct a survey on potential customers' needs.
- On B2B platforms such as: tradekey.com, tradeford.com, globalresourceonline.com, alibaba.com, goforward.com etc.
- Business magazines.
- Current customers.
- Government Agencies
- Embrace opportunities for marketing when it is presented.
- How do you satisfy these needs?
- Make good and quality product(s) available at affordable prices.

To Who?

- Restaurants, Hotels, Cooperatives, Shopping malls and supermarkets, offices, Dept of Fisheries, Nigerians in diaspora, West Africa and the world.
- Beer Processing Companies – Nigerian Breweries Ltd. etc.

- Degradable Plastic Companies –TIPA, ECOWARE (maker of Ziplock and garbage bags.)
- Gum Processing Companies - Gum Arabic Company Nig. Ltd
- Pharmaceutical Companies – Emzor and Soft Health Pharmaceuticals Ltd

While Starch is used for Gelatin Capsule, it is equally serves as a standard disintegrant in the paracetamol tablet formulation. Fish is used for Cod Liver Oil.

Marketing Fish & Cassava

- Key Socio-demographic questions to ask
 1. Am I seeking information on consumer wants and branding choice for my products?
 2. How do I target my consumers and market products based on demographic needs?
 3. Am I maximizing my immediate markets and looking beyond conventional markets?
 4. Am I creating a demand for my products?
 5. Am I seeking enough information about domestic and external markets (if no, which institutions public/private can support my opportunity search?)
- **Key economic questions to ask**
 1. How do I scale barriers associated with the cost and return structure of the market (specifically reducing the cost associated to farm to-market infrastructure impacting produce life span)
 2. How do I move beyond marketing my produce (from primary processed to secondary) to increase profitability

Challenges to marketing for Fish and Cassava

CHALLENGES

- Substandard products.
- Lack of Communication Skills.
- Lack of advertisement.
- Shroud activities of middlemen/off-takers.
- High cost of Transportation.
- Post-harvest loss.
- Storage/warehousing.
- Lack of required skills and tools.
- Lack of optimum use of required tools that we already have.
- Lack of marketing plan and budget/funds to drive marketing.
- Identifying the appropriate market/niche.
- Lack of brand image.
- Lack of online Presence.

Marketing Solutions/Strategies

Traditional

One on one, Referrals, SMS, Use of Outlets, Give Aways, Affiliate programmes/Offtakers, etc. Yields little result.

Modern

Use of Websites with good contents, Consistent Marketing Videos, Use of Social Media –WhatsApp, Instagram, Twitter, Facebook, LinkedIn etc., Choice of unsaturated markets, Google Ad-words, Good branding, Packaging and labelling. This method yield optimum result.

Some fish markets in Nigeria

- Epe Fish Market - Lagos
- Makoko Fish Market – Lagos
- Aja Fish Market – Lagos
- Yaba Fish Market – Lagos
- Mushin Fish Market – Lagos
- Mile 12 - Lagos
- Ajike Fish Market -
- Agungu Fishing Village – Kebbi

Cassava Markets in Oyo State

- Igangan in Oyo State
- Ilora Cassava Farm Settlement.
- Fasola



Export Market Opportunities: Obtaining Export License

- Log on to NEPC website: www.nepc.gov.ng
- Click on register as an exporter.
- Scroll down and click e-reg platform. Click on create account as new exporter.
- You must have a registered Ltd. Liability Company/Cooperative/NGO and a valid email address. Once you key in your email add, you will receive an email from NEPC within 3mins.
- Click on the link received in your email from NEPC to take you to a fresh page to fill the registration forms.
- Upload relevant scanned documents of your company and submit.
- Next is the payment portal page which is either with your Debit card or to the bank.
- Provide details of Debit Card and submit. Wait for 24-48hrs for approval. Once approved you will see the Export Certificate on your NEPC Dashboard.
- Print your Export Certificate (License) from Nigerian Export Promotion Council website.



PROCESSES INVOLVED IN EXPORTING AGRICULTURAL PRODUCE – CASSAVA

- Sources of stem cutting must be known.
- Treat Stem cutting with hot water or chemical dipping to kill virus and bacteria before planting.
- Test the soil before planting the treated stems to ensure its free of chemical and know its deficiencies.
- Treat Soil or look for appropriate soil (Done by Nigeria Agricultural Quarantine Services - NAQS)
- Plant treated Stem, NAQS to fumigate farmland twice before harvest: First active growth stage and second before harvest.
- Wash tubers to be sand free in open air space and make ready for immediate sales to prevent deterioration.
- Obtain necessary documents to support shipment e.g. Quality Document -Phytosanitary Certificate from NAQS, NEPC Export License, Form NXP, Certificate of Origin, packing list, Clean Certificate of Inspection from Nerolli Technologies Ltd, Entry Manifest depending on market, Bill of Entry etc.
- Choose Freight Forwarder and Clearing Agents. Obtain Airway Bill. Air Freight in regulated refrigerated containers.



Wouldn't you rather process/add value to your Cassava before export?

Marketing of fish: Regulatory agencies & standard requirements

- NAFDAC/FDA
- NEPC
- Federal Department of Fisheries - Certificate of Clean Health.
- Stainless steel oven.
- Storage/Cold Room

Export market destinations

- African Countries
- Europe
- *US
- Canada

Note: Until the ban placed by the US Department of Agriculture (USDA) on Nigeria's Cat Fish (Siluriformes) and fish product is lifted, it cannot be exported to the United States of America.

HOW TO PENETRATE INTERNATIONAL MARKET WITH NIGERIAN GOODS FOR EXPORT

Nigerian Export Promotion Council (NEPC) is a Federal Government organization that was established in 1976, and primarily charged with the responsibility of promoting the export of Nigeria's non-oil products. It has its Head Office in Abuja, six Region Offices (Lagos, River, Kano, Enugu, Yola and Plateau states) and thirty-three (33) Export Smart Offices across the country.

First, to enjoy promotional activities NEPC gives to its esteem exporters, such an organization must register as an exporter with the Council. Thus, it has different windows of registering businesses, they are as follows:

- **Limited Liability Company**
 1. Certificate of Registration
 2. Form CO7 or CA2 or CAC 1.1, (we need "Section C", particulars of board of directors)
 3. Certified True Copy of Memorandum and Article of Association
- **As a Cooperative Society**
 1. Certificate of Registration (Issued by Ministry of Commerce, Local Governments or Federal Capital Territory Area Councils)
 2. By Laws of the Cooperative
- **As a None Governmental Organization (NGO)**
 1. Certificate of Registration (Issued by Corporate Affairs Commission)
 2. Constitution of the NGO
 3. Memorandum for Guidance of Applicant

In all, it cost Thirteen Thousand, Five Hundred Naira (₦13,500.00) to registered as new exporter. Expired certificate renewal cost ₦7,500.00, lost/mutilated certificate cost ₦12,500.00 and all payments are done online. NEPC export license valid for 2 years (24 months). After that it becomes renewable every year. Note, if all documents uploaded successfully, certificate will be ready for print out in the exporter dashboard after 24 hours

After that, NEPC has mapped out promotional programs to assist exporters to effectively carry out their exportation business with ease. Some of these promotional activities are searching for markets for the exporters.

- International Trade Fairs: NEPC select exporters nationwide with their sample products for promotion in international Trade Fairs. Thus, rebate air tickets are offered to these selected exporters, interpreters are gotten for them if it is in a non-English speaking country and housed under a pavilion where they displayed their products for buyers. Through this, market is being created for exporters, where they established business relationship with prospective importer at the fair.
- Trade Alert from prospective importer who may contact NEPC for exporter that can meet the quantity and quality of product being demanded. NEPC head office disseminate these trade alert to all its regional and smart offices where they also pass across this market information to their various registered exporters in their states.
- Also NEPC also take advantage of Nigerians in Diaspora connection and encourage them to patronize Nigerian exporters. Some exporters have keyed into this initiative by exporting Nigerian perishable goods for cooking Nigerian delicacies to Nigerian in Diaspora market.
- The social media is another channel NEPC encourages its exporters to take advantage and search for

foreign markets of their products.

- NEPC also liaises with relevant embassies searching for market for Nigerian products. If these markets are gotten, they are communicated to exporters.

TIPS TO UNDERSTAND EXPORT MARKET

- It is advisable for the exporter to gather market information regarding import regulations, trade statistics, tariff regimes and much more.
- An exporter should focus her research on a specific product.
- Research on your competitor's market(s). Find out what they are doing right
- Attend market specific seminars
- Seek practical advice from experienced exporters
- Develop direct contact with potential buyers. You can make use of authentic online directories
- Understand the market environment (culture, demography, religion and currency...)
- Relevant trade fairs and embassies are good sources of market information

In addendum to the list of agricultural products you wished to promote, I suggest Ginger, Chilli Pepper, Tomatoes, Moringa, Turmeric, Hibiscus Flower (Zobo) could be added as Kaduna state has comparative advantages on these agricultural products. And they are of high value in the international market. Export, tomorrow's Business...

Activity

Take any product of your choice and explain how the marketing mix is of importance to you as an entrepreneur:

1. **People:** who will buy?
2. **Place:** from where would they buy?
3. **Product:** How did they want it?
4. **Price:** what price are they willing/able to buy?
5. **Promotion:** why should they buy?

HOW TO PENETRATE INTERNATIONAL MARKET WITH NIGERIAN GOODS FOR EXPORT

Nigerian Export Promotion Council (NEPC) is a Federal Government organization that was established in 1976, and primarily charged with the responsibility of promoting the export of Nigeria's non-oil products. It has its Head Office in Abuja, six region offices (Lagos, River, Kano, Enugu, Yola and Plateau states) and thirty-three (33) Export Smart Offices across the country.

First, to enjoy promotional activities NEPC gives to its esteemed exporters, such an organization must register as an exporter with the Council. Thus, it has different windows of registering businesses, they are as follows:

- **Limited Liability Company**
 1. Certificate of Registration
 2. Form CO7 or CA2 or CAC 1.1, (we need "Section C", particulars of board of directors)
 3. Certified True Copy of Memorandum and Article of Association (we need the page that has the names and contact details of the board of directors of the company)
- **As a Cooperative Society**
 1. Certificate of Registration (Issued by Ministry of Commerce, Local Governments or Federal Capital Territory Area Councils)
 2. By Laws of the Cooperative

- **As a None Governmental Organization (NGO)**

1. Certificate of Registration (Issued by Corporate Affairs Commission)
2. Constitution of the NGO
3. Memorandum for Guidance of Applicant

In all, it cost Thirteen Thousand, Five Hundred Naira (₦13,500.00) to registered as new exporter. Expired certificate renewal cost ₦7,500.00, lost/mutilated certificate cost ₦12,500.00 and all payments are done online. NEPC export license valid for 2 years (24 moths). After that it becomes renewable every year. Note, if all documents uploaded successfully, certificate will be ready for print out in the exporter dashboard after 24 hours

After that, NEPC has mapped out promotional programs to assist exporters to effectively carry out their exportation business with ease. Some of these promotional activities are searching for markets for the exporters.

- International Trade Fairs: NEPC select exporters nationwide with their sample products for promotion in international Trade Fairs. Thus, rebate air tickets are offered to these selected exporters, interpreters are gotten for them if it is in a None-English speaking country and housed under a pavilion where they displayed their products for buyers. Through this, market is being created for exporters, where they established business relationship with prospective importer at the fair.
- Trade Alert from prospective importer who may contact NEPC for exporter that can meet the quantity and quality of product being demanded. NEPC Head Office disseminate these trade alert to all its regional and smart offices where they also pass across this market information to their various registered exporters in their states.
- Also NEPC also take advantage of Nigerians in Diaspora connection and encourage them to patronize Nigerian exporters. Some exporters have keyed into this initiative by exporting Nigerian perishable goods for cooking Nigerian delicacies to Nigerian in Diaspora market.
- The social media is another channel NEPC encourages its exporters to take advantage and search for foreign markets of their products.
- NEPC also liaises with relevant embassies searching for market for Nigerian products. If this markets are gotten, they are communicated to exporters.

TIPS TO UNDERSTAND EXPORT MARKET

- It is advisable for the exporter to gather market information regarding import regulations, trade statistics, tariff regimes and much more.
- An exporter should focus her research on a specific product.
- Research on your competitor's market(s). find out what they are doing right
- Attend market specific seminars
- Seek practical advice from experienced exporters
- Develop direct contact with potential buyers. You can make use of authentic online directories
- Understand the market environment (culture, demography, religion and currency)
- Relevant trade fairs and embassies are good sources of market information

In addendum to the list of agricultural products you wished to promote, I suggest Ginger, Chilli Pepper, Tomatoes, Moringa, Turmeric, Hibiscus Flower (Zobo) could be added as kaduna state has comparative advantages on these agricultural products. They are of high value in the international market. Export, tomorrow's Business.

LESSON 7

RECORD AND BOOKKEEPING



GUIDE FOR SESSION PLAN

This guide for session planning is aimed to guide the trainers to develop their session plan for training delivery. Trainers can amend any aspect to suit what they experience in the field. The review questions should be asked before the evaluation is conducted.

LESSON 7: RECORD AND BOOKKEEPING		
<p>Specific objectives:</p> <p>By the end of this lesson, participants should be able to</p> <ul style="list-style-type: none"> List the importance of record keeping Highlight the documents to keep as records. Explain methods of record keeping. 		
<p>Content</p> <ul style="list-style-type: none"> What is record keeping? Importance of record keeping. Book and record keeping Things to be considered before venturing into business Advantage of record keeping Different type of record that farmers can keep The purpose of tax and benefit How do you need to keep your records well? What records can you use to prove payment made? What barriers might prevent people from keeping records accurately and regularly? What are best practices in record keeping? Rules for good book and record keeping What do you have to be aware of when selling on credit? How do you record selling and buying on credit? What challenges do women face when dealing with record keeping & managing cash flow? 		
<p>Delivery Steps</p> <ul style="list-style-type: none"> Introductions (trainer, learners and lesson for the session). Discussion questions Presentation Discussion question Video clip/role play/exercises (whichever applies) Group presentations Activity Summarize Review questions <p>Questions and answers</p>	<p>Discussion questions</p> <ol style="list-style-type: none"> Do you keep records of your business? If yes, what records do you keep? How do you manage your records? What are the challenges you face in managing your records? How do you manage your cash flow? 	<p>Review question</p> <ol style="list-style-type: none"> What are the importance of keeping records? What types of records should you keep for your business operations? What are the key considerations when buying and selling on credit? What lessons have you learnt?
<p>Training method</p> <ol style="list-style-type: none"> Presentation Short video clip Demonstration Group exercise Role play <p>(Use at least 3 methods in the delivery. Select any methods where applicable)</p>	<p>Activity</p> <ol style="list-style-type: none"> The class exercise in the manual. 	<p>Materials</p> <ul style="list-style-type: none"> Projector Laptop PowerPoint Screen Public address system



WHAT IS RECORD KEEPING?

Record keeping means two things: it refers to writing down all the money that comes into your business and household and all the money that goes out of your business and household. Record keeping also refers to keeping in a safe place all official financial records (statements, documents) which you receive when making financial transactions (e.g. buying or selling goods, rendering services, withdrawing or transferring money etc.)

Importance of Record Keeping.

- You will know how much money you have received.
- You will know how much money you have spent and how you have spent it.
- You can calculate whether you are making a profit or a loss.
- You will be able to make better decision on what to buy and sell and when.
- For cash flow monitoring.
- To prevent argument on payment
- To track debt
- For financial planning
- To prevent misappropriation of fund.
- To boost investors' confidence such as Banks.

Book and Record Keeping

- Cash receipts record
- Cash disbursement
- Sales record
- Purchase record
- Payroll records
- Equipment record
- Inventory record
- Debtors record
- Creditors record



Things to be Considered before Venturing into Business

- The business idea
- Fund available (with lower interest rate)
- The sustainability of the business
- The owner must have interest passion for it
- The owner must have marketing knowledge of the business idea

Advantages of Record Keeping

- It keep evidence of all transactions
- Keeping all receipt to avoid trouble
- It helps you to monitor the health of your business
- It helps the business by keeping accurate record of the business
- It helps you work out the business portion to claim as a deduction, and to Account for the stock used
- It is also a good way to monitor the progress of the business and know where money is coming from.
- Cash book record
- Journal ledger book
- Purchase record book
- Sales record book
- Three Colum cash book
- Invoice and receipt slip

The Purpose of Tax and Benefit

- The FIRS is responsible for collecting Tax
- Tax is simply the money that a person has to pay to the government so that it can provide public service

Types of Tax

The main taxes that applies to small business are:

- Personal income tax
- Company tax
- Value added tax
- With holding tax and
- Educational tax

Benefit of Taxes Are

- For funding public infrastructure
- For development and welfare project
- For public transportation
- To raise the standard of living business



Principle of Book and Record Keeping

- It must be simple to use
- It must be easy to understand
- It must be accurate
- It must be up to date.

To Avoid Trouble, Keep Records and be organized

What Do You Need To Keep Your Records Well?

1. Pen
2. Hard cover big note
3. Calculator and
4. laptop

What Records Can You Use To Prove Payment Made?

1. Receipts
2. Invoices
3. Bank tellers
4. POS Tellers
5. Vouchers
6. Waybill and orders

What Barriers Might Prevent People From Keeping Records Accurately and Regularly?

- Low level of awareness/illiteracy.
- Tax avoidance.
- Tradition (considered irrelevant).
- Perceived lack of time and/or money to buy materials (book/paper, pen, calculator and Laptop)

What are Best Practices In Record Keeping?

- Write all money that comes in and goes out immediately in your cash book. You are advised to have two separate ledgers: one for household, one for business items.
- Write in the cash book only the items that are paid for in cash. Set aside a portion in your cashbook to record buying and selling on credit.
- Also include items given out to family and friends for free.
- Check your record regularly. Calculate the balance, Remember the balance should always be written at the start of a new page. Have separate bank accounts for personal and business purposes.
- If you keep your money with a bank, ask for your bank statement to see how much money has been coming in and how is going out. Have separate bank accounts for personal and business purposes

What Do You Have To Be Aware of When Selling on Credit?

1. Selling on credit is good to keep a reliable customer but there are many disadvantages:
 - Your customers may delay in repaying or may not repay you at all.
 - There may be quarrels over repayment.
 - Selling small items on credit, easily adds up to a considerable amount.
 - Don't sell on credit to irregular customers.
 - Selling on credit can disrupt your cash flow and make your business come under financial stress if any urgent expense comes up.
2. Establish rules for selling on credit for example, only to reliable customers who will pay back on time, ask for part payment of the total amount, always keep enough cash to buy new stock

What Do You Have To Be Aware of When Buying on Credit?

1. Similarly, buying on credit may help your business by enabling you to buy stock in season when it is cheap, preserve and store it and sell when prices are high. It can also help you to buy in bulk and cover seasonal high expenses.
2. However, it also comes with challenges:
 - You may quarrel over repayment.
 - You may forget about it.

- You might buy unnecessary things.
 - Sometimes you have to pay more than the actual prices because of the interest/additional costs.
 - In most cases you need to be a regular customer of the supplier, this denies you opportunity of alternatives/competitive options.
3. If you decide to buy on credit, be sure that you will be able to repay your credit on time!
4. Buying goods and services on credit for yourself or your household could put you in trouble. Before buying on credit find out how much profit you will make with your business. The profit should be enough to repay your credit, still leave some money for saving.

How do you record selling and buying on credit?

- The credit book keeps record of all the money that customers owe you and the money you are owing to suppliers.
- You can keep one page for customers who buy regularly on credit. Every time that person buys on credit or repays part of the debt you record it and calculate the new balance.
- Once there is a cash transaction (customer is repaying cash, you are paying cash to supplier), record the new balance in the credit book and the incoming/outgoing cash in the cash book.

What challenges do women face when dealing with record keeping & managing cash flow?

- Women are sometimes not allowed to fully take up responsibility for managing household finance and keeping records. This may result in a lack of overview about the entire family finances
- Women are sometimes comfortable with their husbands' responsibility for managing household finances and keeping records.
- Women sometimes have a lower level of (financial) literacy (due to limited access) which can make it challenging for them to understand financial records.

Key messages

- Live within your means.
- Spend money wisely.
- Generate sufficient income.
- Save regularly.
- Invest prudently.
- Record all income and expenses when they occur.
- Keep evidence of payments made.
- Go through your books once a week.
- A good businessman/woman keeps records of income and expenses, separates household and business cash flows, and makes sure that the money used for family expenses does not eat into the business.

Activity/Exercise

Record-keeping of a Fish farmer

Early in the morning of 1/9 Mrs. Tola has a balance of ₦900,000 in her fish farmer business.

1/9; Mrs. Tola sold ₦30,000 worth of fish to Mrs. Temi

1/9: Mrs. Tola bought ₦200,000 worth of fish feeds for her farmer

3/9: Mrs. Tola supplied ₦175,000 worth of fish to Fasad joint shop

3/9: Mr. James supplied equipment worth of ₦280,000 to Mrs Tola's Fish farmer.

5/9: Mrs. Tola sold ₦120,000 worth of fish out for a customer.

6/9 Mrs Tola pay for repair of pumping machine and generator in the farm at rate of ₦35,000

Record Mrs. Tola's balance as at the end of 6/9.

Simple Basic Cashbook

NO	DATE	ACC	TRANSACTION	CASH IN	CASH OUT	BALANCE
1		10				
2		51				
3		52				
4		10				
5		53				
6		10				
7		61				
8		10				
9		61				
10		51				
			Sum Balance			

LESSON 8

FINANCIAL AND ACCOUNTING PRINCIPLES IN BUSINESS



GUIDE FOR SESSION PLAN

This guide for session planning is aimed to guide the trainers to develop their session plan for training delivery. Trainers can amend any aspect to suit what they experience in the field. The review questions should be asked before the evaluation is conducted.

LESSON 8: FINANCIAL AND ACCOUNTING PRINCIPLES IN BUSINESS		
<p>Specific objectives:</p> <p>By the end of this lesson, participants should be able to</p> <ul style="list-style-type: none"> • Explain the principles of financial accounting, • Identify sources of funds for business development • Enumerate the principles of business finance management 		
<p>Content</p> <ul style="list-style-type: none"> • Financing • Financial literacy tips • Need for finance • Finance sources • Government sources • Other sources • Six principles of finance • Banking relationship • The five canon of lending • What to do to ensure you have the financial resources to achieve your goal? • Accounting principles • Group work • Final word 		
<p>Delivery Steps</p> <ul style="list-style-type: none"> • Introductions (trainer, learners and lesson for the session). • Discussion questions • Presentation • Discussion question • Video clip/role play/exercises (whichever applies) • Group presentations • Activity • Summarize • Review questions <p>Questions and answers</p>	<p>Discussion questions</p> <ol style="list-style-type: none"> 1. What are the things you need to do with finance in your business? 2. Where do you obtain the finance, you need for your business? 3. How do you manage your financial resources for your business? 	<p>Review question</p> <ol style="list-style-type: none"> 1. What are the sources of finance fo businesses? 2. What are the principles of business financial management? 3. What are the five canons of lending? 4. What lessons have you learnt?
<p>Training method</p> <ol style="list-style-type: none"> 1. Presentation 2. Short video clip 3. Demonstration 4. Group exercise 5. Role play <p>(Use at least 3 methods in the delivery. Select any methods where applicable)</p>	<p>Activity</p> <ol style="list-style-type: none"> 1. The class exercise in the manual. 	<p>Materials</p> <ul style="list-style-type: none"> • Projector • Laptop • PowerPoint • Screen • Public address system

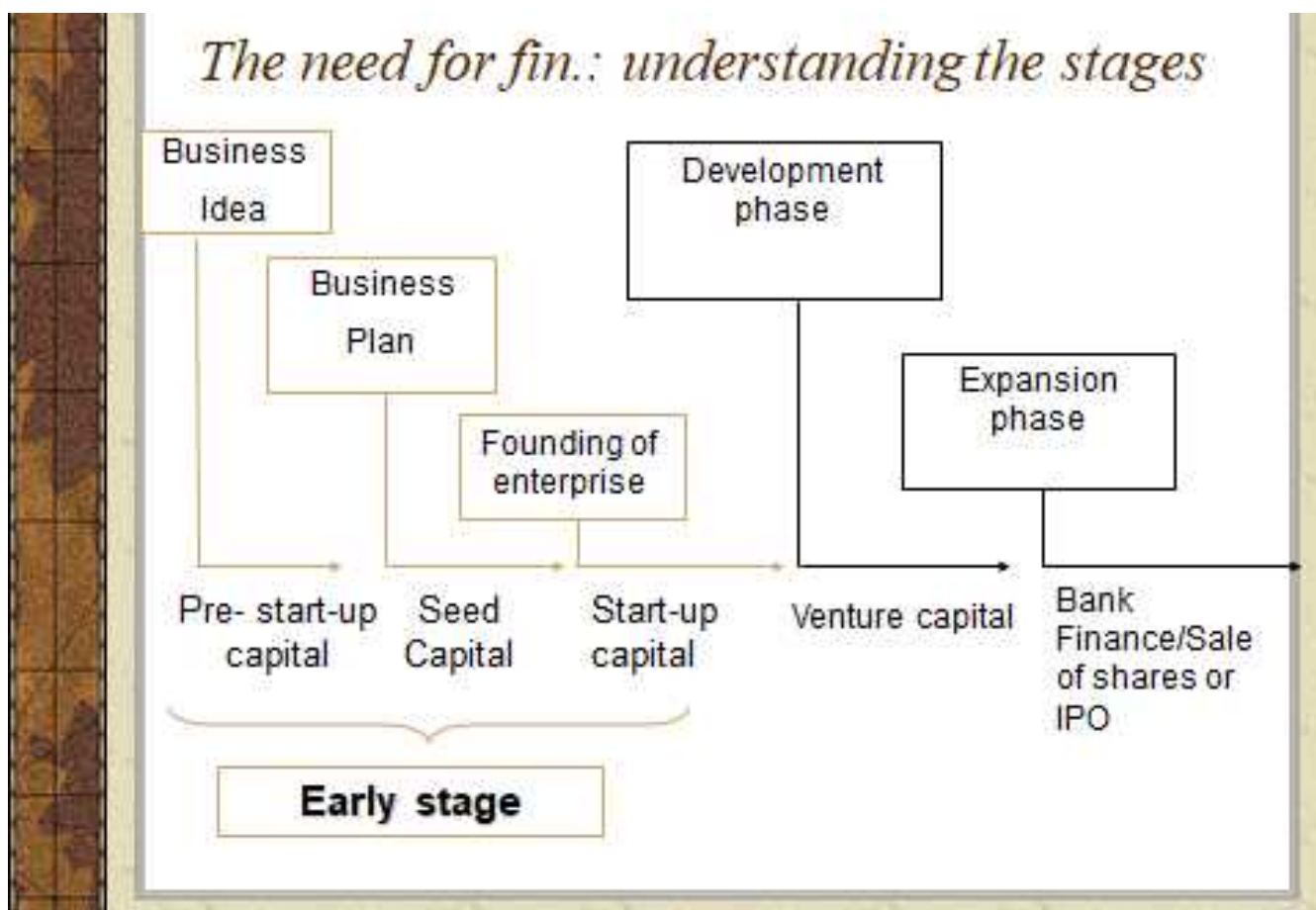


WHAT IS FINANCE?

Finance is the management of money and includes activities such as investing, borrowing, lending, budgeting and saving. Financing is the use and manipulation of money. Raising money is one aspect of financing. If you don't have enough money to fund your business, another option is Other People Money (OPM).

There are two ways to raise OPM. Each affects a business differently.

- **Debt:** The business borrows money and pays it back over a certain period of at a set rate of interest.
- **Equity:** the business gives up a percentage of ownership for money



Financial literacy tips

- The right perspective
- Money is very scarce resources, hence, the need to guide jealously.
- Separate your lifestyle from borrowed fund.
- Until and unless full repayment of outstanding, the business is not solely yours.
- Understand the risk of holding/using other people's money
- Don't plan on taking any long holidays from your business, especially with large outstanding
- Don't close your eyes when reading loan agreement and don't fail to seek counsel when needed

The need for finance

- To handle pre – start operations
- To start: (e.g. pay for work space, acquire essential inputs, etc.)
- To expand operations (e.g. acquire new machines, increase storage facilities, etc.)
- To modernize operations (e.g. replace obsolete equipment, invest in IT, invest in staff training and quality assurance, etc.)
- To meet some urgent liquidity needs while project is in gestation

Major financing options

- Personal savings (working for others, pledging your assets)
- Family and friends
- Debt financing or loan (including overdraft)
- Cooperative society loan
- Daily, weekly or monthly contribution (AJO or ESUSU)
- Supplier credit
- Leasing/Hire purchase
- Partnership arrangement

Other sources

- Non-governmental sources
- MFBs (Micro Finance Bank)
- Venture capital (little known in Nigeria)
- Loans from Commercial bank e.g. First bank, Access bank etc.
- Donor/international Donor funds operate through NGOs, USAID, UNESCO, Tony Elumelu GRANT etc.
- Government sources
- CBN N220 billion Micro, Small and Medium Enterprise Development fund
- Bank of industries
- Bank of agricultural especially for cooperatives
- Specialized programs, e.g. ITF, COVID-19 emergency loan
- NDE (for micro-enterprises)
- CBN intervention Scheme
- Agricultural business small medium enterprises investment scheme (AGSMEIS).it for individual and the maximum is ₦10,000,000, interest rate is 9%, 6 months to a year moratorium period, no collateral and with Two Guarantors.
- Anchor borrower for cooperative group on Agriculture sector.
- SMEDAN source
- Bank of agriculture matching funds with SMEDAN loan. The loan is between ₦1.2 million to ₦5million, 5% interest rate 2 Guarantors, Agro -Allied, Agro processing sectors, must have (SUIN) SMEDAN

certificate, CAC, TIN, and NAFDAC number.

- One local government one product (OLOP) loan /grant for cooperative group 70% loan and 30% grant with 7% interest rate .the loan is for Equipment, Working capital and workspace.
- Finance Principles

There six principles of finance you must know as Entrepreneur

1. Risk and return; - The higher the risk, higher the rates of return and lower the risk, lower the rates of return.
2. The value and money it decreased the value when time passes.
3. Cash flow the cash flow and outflow of the business. More cash inflow in the business and less outflow.
4. Profitability and liquidity are very important in the business .it indicates the marketability of the investment.
5. Diversity it help to minimize the risking the business.
6. Hedging it is for us to take a loan from appropriate source to finance our business.

Starting a fruitful banking relationship

Some facts about banks and lending

- Registration of your business with CAC
- TIN and Tax Clearance from FIRS
- Opening of Bank Account with any Banks
- Maintaining good cash flow

The 5 canons of lending

- **Character:** Willingness to pay back, Fulfillment of terms.
- **Capacity:** Capacity to pay back, Identification of the sources of repayment, Review of future cash-flow, and Ability to meet financial obligations outside the loan.
- **Collateral:** in the actual sense security is supposed to be a secondary issue in a good credit. It must be adequately insured. It must be marketable, must be free from encumbrances, must be realizable, Define whether it is moveable or not, Cash-flow: Certainly of stream of cash from the business, Evidence of ability to meet maturing financial obligations such as interest and capital payments, Cash-flow signifies the health of the business.



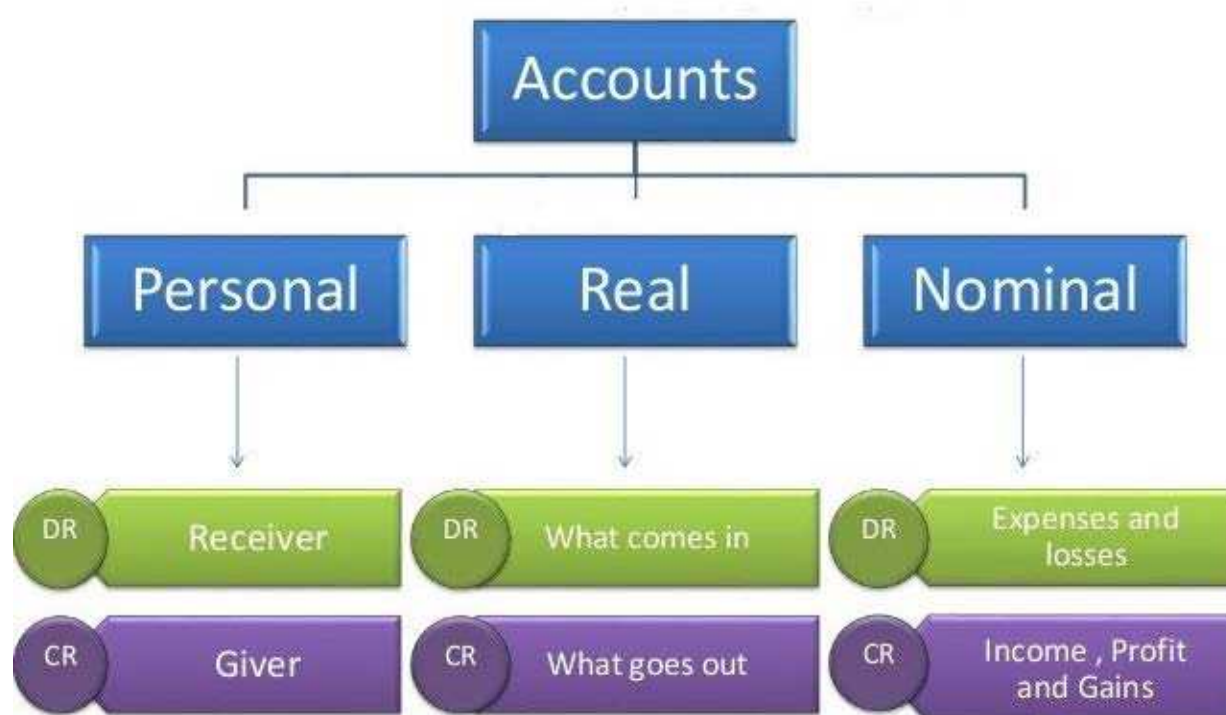
What can you do to ensure you have the financial resources to achieve your goal?

- Build your cash flow and asset position over your life time
- Set yourself goals (beyond today and make sure your goals will be SMART: Specific, measurable, action- oriented, realistic and time bound). Always make a plan on how to achieve your financial goals
- Decide your spending priorities for the future.
- Discipline yourself on spending and saving.
- Always avoid unnecessary money spending

Common terms in accounting principles.

1. **Assets:** Things of value that belong to an entrepreneur for running the business. E.g. Fixed assets land, building, machinery and current assets-cash, debtors, prepayments.
2. **Liability:** This is the amount in money terms owned by the business or entrepreneur, e.g. current liabilities-outstanding payments.
3. **Capital:** This is the money that was or will be used in starting a business sometimes regarded as Equity.
4. **Revenue:** This is the money that is made when you sell goods or provide services to customers.
5. **Expenses:** Expenses are money spent to make revenue, for instance wages, salary of your staff or rent paid to landlord.
6. Profit is the excess of your income over your expenditure, or revenue minus the expenses of the business.
7. **Loss:** This is when expenses are more than revenue.
8. **Account Receivable:** The account used to track all customer sales that are made on credit.
9. **Account payable:** The account used to track all outstanding bills from suppliers, contractors etc.
10. **Depreciation:** An accounting method used in tracking the age and use of assets.
11. **Inventory:** The account that tracks all products that will be sold to customers.

GOLDEN RULES OF ACCOUNTING



Exercise

Mrs. Adamu has been in business for two years, operating at 20% capacity. She is planning to increase her production by 20%, she is however constrained by funding. Mrs. Adamu has approached your team for counseling and possible facilitation of funds to enable her upgrade her business

Question

1. Explain the present status of Mrs. Adamu's business.
2. Identify 2 possible sources of funding to upgrade her business
3. Identify what she needed to do to facilitate funding

Conclusion

- Many business ideas have remained mere ideas for lack of money
- Many good businesses have been choked out of existence due to lack of adequate funding
- If you must borrow, then take time to understand the economic reason for borrowing, the loan agreement and ensure that the interest rate is well negotiated
- Borrowing should be considered the very last option. However, think big start small and start now with the little resources in your hands.

LESSON 9

BUSINESS PLAN GUIDE

STARTUP BUSINESS

STEPS FOR STARTING A BUSINESS

- TEAM UP Support / Advice
- RESEARCH Report / Analysis *** CASE STUDY
- BRAINSTORM Thinking >> Talking >> Planning
- GOAL TO ACHIEVE SUCCESS
- GOAL WITH >> SUCCESS



GUIDE FOR SESSION PLAN

This guide for session planning is aimed to guide the trainers to develop their session plan for training delivery. Trainers can amend any aspect to suit what they experience in the field. The review questions should be asked before the evaluation is conducted.

LESSON 9: GUIDE TO A GOOD BUSINESS PLAN		
<p>Specific objectives:</p> <p>By the end of this lesson, participants should be able to</p> <ul style="list-style-type: none"> • Describe a business plan. • List the importance of a business plan. • Highlight the sections of a business plan. • Explain how to write a business plan. 		
<p>Online</p> <p>What is a business plan Importance of Business Plan Section of a Business Plan</p> <ul style="list-style-type: none"> • Business Overview • Market Research • Marketing • Operations • Financial Breakdown 		
<p>Delivery Steps</p> <ul style="list-style-type: none"> • Introductions (trainer, learners and lesson for the session). • Discussion questions • Presentation • Discussion question • Video clip/role play/exercises (whichever applies) • Group presentations • Activity • Summarize • Review questions <p>Questions and answers</p>	<p>Discussion questions</p> <ol style="list-style-type: none"> 1. Do you have a business plan? Why? 2. What are the things you consider when developing your business? 	<p>Review question</p> <ol style="list-style-type: none"> 1. How can a business plan improve your business?
<p>Training method</p> <ol style="list-style-type: none"> 1. Presentation 2. Short video clip 3. Demonstration 4. Group exercise 5. Role play <p>(Use at least 3 methods in the delivery. Select any methods where applicable)</p>	<p>Activity</p> <ol style="list-style-type: none"> 1. The practical session in the manual. 	<p>Materials</p> <ul style="list-style-type: none"> • Projector • Laptop • PowerPoint • Screen • Public address system



INTRODUCTION

WHAT IS A BUSINESS PLAN

- A complete description of a business, giving information on the product or service, marketing and finances.
- It is a road-map that guides a business towards its goals and objectives
- A detailed description of the ideas and intention of the business owner/promoter.

IMPORTANCE OF BUSINESS PLANS

1. It is the first step when about to start a business
2. Helps to bring your main ideas into focus
3. Helps you work out what you want to achieve and how you are going to do it.
4. It helps to identify if there is a market for your product
5. It helps to determine the competition
6. It helps you to estimate your start-up cost, income, expenses and profit.
7. It shows if your business idea is worth pursuing.
8. It helps identify areas of risk and how to minimize them
9. It helps in obtaining finance for the business.
10. It helps in managing the business by occasionally referring to it.
11. It is used to communicate your ideas to interested parties.
12. It is required when applying for a loan

SECTION 1: BUSINESS OVERVIEW

1. Business details – contains the basic information such as name, address, business status and contact details.
2. Summary of the business. This part is written last.
 - Your reasons for starting the business What is your product or service?
 - How will you deliver it?
3. Aims of the business.
 - What future do you see for the business?

4. The business product/ service
 - Details of your product/ service
 - What makes your product different?
 - The advantages of your products/services

SECTION 2: MARKET RESEARCH

1. Market

- What is the size of the market for your products?
- Which sector is the business?
- Who is your target market?
- Is your information from a primary source or secondary source?

2. Competition

- What products or services do your competitors have?
- How are you different from your competitors?
- Why would your potential customers buy from you instead of the competitor?

3. Environment

- Is the business environment good for your business?
- Can any govt. Policy affect your business?
- Can political issues affect your business?

4. Suppliers information

- Get information from different suppliers
- Will they give credit and are they reliable?
- Find out if their business suits your own before deciding to work with them.

SECTION 3: SALES AND MARKETING

1. Marketing Strategy

- What is your unique selling point
- Consider the 5Ps of marketing
- Product, Price, Place, Promotion, People

2. What forms of promotion will you be using: business cards, posters, newspaper, Radio/TV.

3. Pricing Strategy

- Cost + my profit
- Competitor's price

SECTION 4: OPERATIONS

1. Management

- Who will manage the business?
- What is their experience and skill?
- Who will be in charge of the key areas such as production, marketing, sales, finance and administration?

2. Employees

- How many staff do you need?
- What is their skill level?
- Human resource guidelines

3. Business premises/ Workspace

- Where will the business operate from?
- Will you need somewhere small or large soon?

- Does this place make you competitive?

4. Machines and equipments

- Description of how goods/services are produced
- How many days/week/month will the business be running?

5. Regulations

- What regulatory institutions do you need their license/permission?

6. Future prospects

SECTION 5: FINANCE

- Start up cost
- Capital Expenditure
- Cash flow forecast
- Projected Profit and Loss
- Projected balance sheet

FINANCIAL ANALYSIS

- Location
- Fixed Assets And Equipments

S/N	TYPE	NO. REQUIRED	COST/UNIT(N)	TOTAL

- Personnel Plan

S/N	POSITION	QUALIFICATION AND EXPERIENCE	NO. IN POSITION	SALARY/MONTH (N)	ANNUAL SALARY(N)

- Raw Materials

S/N	TYPE	QUANTITY FOR 2 MONTHS	COST (N)

- Source of Raw Materials-Local or Foreign

PROJECT INVESTMENT COST

S/N	INVESTMENT	TOTAL COST(N)
1	Fixed Assets and equipments	
2	Raw materials (2 months)	
3	Salaries and wages(3 months)	
4	Pre-operational expense	
	TOTAL	

BUSINESS IDEAS AND INVESTMENT OPPORTUNITIES



A shoe company sent 2 representatives to go to a local community to market their products. Each representative was given 10 pairs of shoes each to sell.

On getting to the village community, they discovered that the people in that community do not wear shoes.

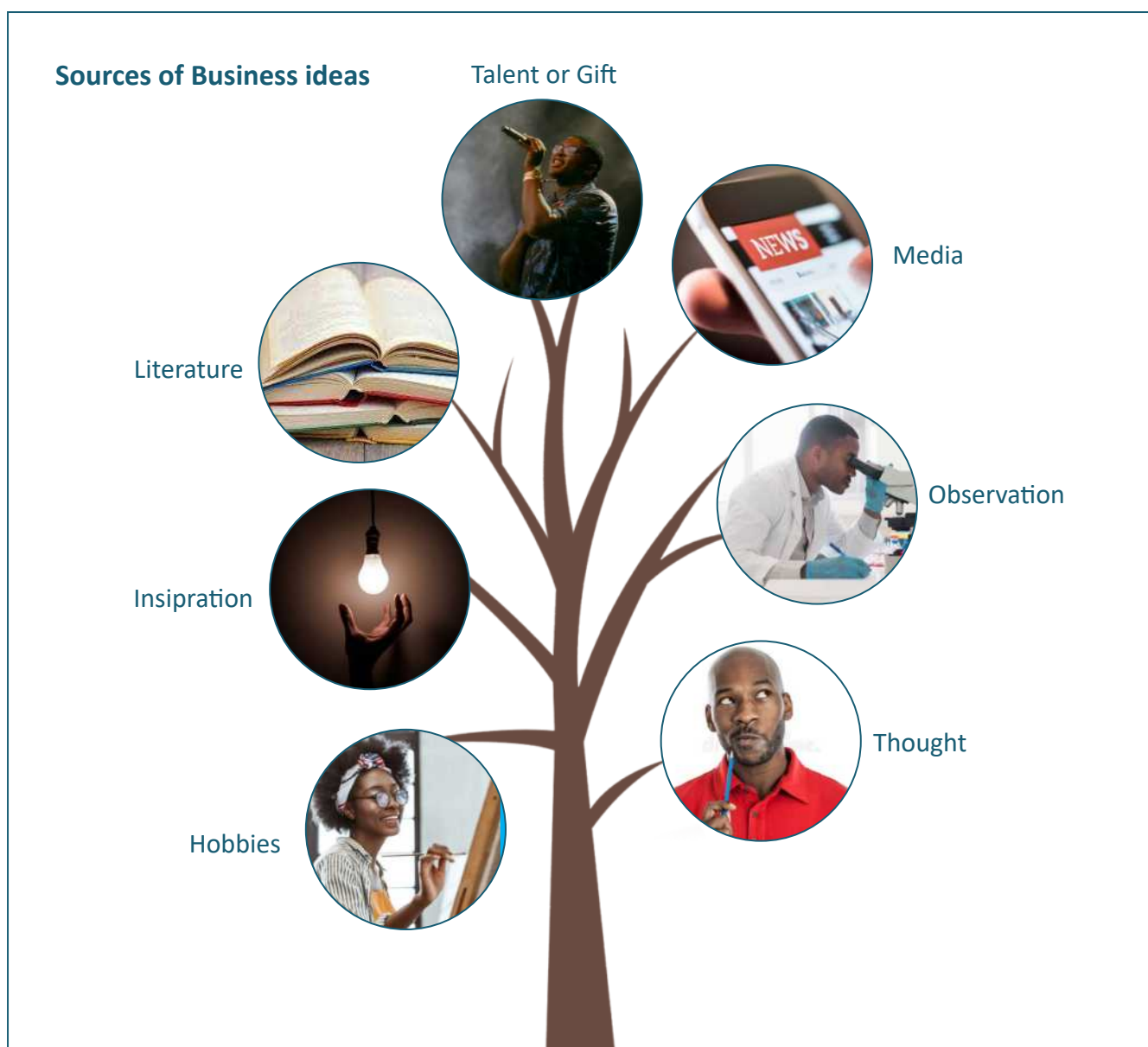
The first representative called the office and said “Sir, we made a mistake; these people do not wear shoes. So I am coming back to the office immediately”.

The second representative called the office and said “Boss, these people do not wear shoes; could you send me more shoes ‘cos I want to sell shoes to them all !!!”



What is Business Opportunity

- Successful businesses commence by exploring gaps in existing business opportunities or fresh needs for a good or service.
- Are there business opportunities in your environs?



What Brings Business Opportunities

1. Poor delivery of services/products
2. Overpriced products/services
3. New/advanced technology
4. New markets (estate, campus. Offices etc)
5. Change in social attitudes, tastes or behaviors
6. Regulatory regime change (fruit juice importation ban, use of cassava to make bread, frozen fish)
7. Natural disaster such as flooding, weather change etc.

Vehicles of Identifying Business Opportunities

1. The Entrepreneur's personality – YOU
2. Knowing the Process for Identification
3. Following the Path of the Process

KNOWING THE PROCESS FOR BUSINESS OPPORTUNITY



Possible Business Paths

- 1. "Following your talent"**
E.g. Messi, Okocha
- 2. Pursuing a Passion**
E.g. musicians, artists
- 3. Following a mission**
E.g. schools, health, aids, NGOs
- 4. Capitalizing on your assets**
E.g. inheritance, Government support



Indicators of an opportunity

- Can create significant value because it solves significant problems
- Can bring substantial profit to the entrepreneur and investor (the reward is worth the risk)
- It fits the skills and capabilities of the founder and the management team.
- Sustainable (profit persist over time)
- Opportunity is flexible to available finance

Practical Session

- List out 3 wonderful ideas that could be transformed into a business opportunity?
- Remember the five nuggets of a good business opportunity.

Make sure your business idea is...

Specific

Measurable

Achievable

Result-oriented

Target bound



UNDERSTANDING BASIC CONCEPTS OF ENTREPRENEURSHIP



Learning Objectives :

By the end of this module, learners will:

- Understand the meaning of “entrepreneurship” and “entrepreneur”
- Assess the qualities of an entrepreneur
- Understand the concept of perseverance
- Manage his/her time best
- Develop SMART goals and objectives
- Build self-confidence

1.0 ENTREPRENEURSHIP

The word “Entrepreneurship” is derived from the French verb *entreprendre* which means “to undertake”. The term entrepreneurship thus refers to the following:

- The process of identifying opportunities in the market place, arranging the resources required to pursue these opportunities and investing the resources to exploit the opportunities for long term gains. It involves creating wealth by bringing together resources in new ways to start and operate an enterprise.
- The processes through which individuals become aware of business ownership then develop ideas for, and initiate a business.
- “The art of identifying viable business opportunities and mobilising resources to convert those opportunities into a successful enterprise through creativity, innovation, risk-taking and progressive imagination”

Entrepreneurship is a practice and a process that results in creativity, innovation and enterprise development and growth. It refers to an individual’s ability to turn ideas into action involving and engaging in socially-useful wealth creation through application of innovative thinking and execution to meet consumer needs, using one’s own labour, time and ideas.

Engaging in entrepreneurship shifts people from being “job seekers” to “job creators”, which is critical in countries that have high levels of unemployment. It requires a lot of creativity which is the driving force behind innovation.

Entrepreneur: An entrepreneur is any person who creates and develops a business idea and takes the

risk of setting up an enterprise to produce a product or service which satisfies customer needs.

Entrepreneur refers to the person and entrepreneurship defines the process. Both men and women can be successful entrepreneurs; it has nothing to do with gender. All entrepreneurs are business persons, but not all business persons are entrepreneurs.

Think of a person who sits by the roadside leading to your home and who has been selling the same type of food, from the same size of saucepan or pot, from the same table top, and may not have been able to change their standard of living to any appreciable extent. Such a person may be a business person but not an entrepreneur.

An entrepreneur is therefore a business-minded person who always finds ways to improve and grow in business. An entrepreneur can also be defined as a professional who discovers a business opportunity to produce improved or new goods and services and identifies a way in which resources required can be mobilized.

Finally, an entrepreneur is someone who constantly scans the environment looking for changes that can provide opportunities for creating new growth-oriented businesses.

Entrepreneurs assume significant accountability for the risk and the outcomes of new enterprises, ventures or business ideas. An effective and successful entrepreneur shows creativity and innovation in business and is an example for other people.

- **An entrepreneur is an individual who:**

1. Has the ability to identify and pursue a business opportunity;
2. Undertakes a business venture;
3. Raises the capital to finance it;
4. Gathers the necessary physical, financial and human resources needed to operate the business venture;
5. Sets goals for him/herself and others;
6. Initiates appropriate action to ensure success; and
7. Assumes all or a major portion of the risk!

- **An entrepreneur is a job-creator not a job-seeker.**

- **An entrepreneur is a person who:**

1. Has a dream.
2. Has a vision.
3. Is willing to take the risk
4. Makes something out of nothing

Benefits/importance of entrepreneurship

- Entrepreneurship allows one to undertake different forms of self-employment.
- Entrepreneurs are their own bosses giving them an opportunity to get more job satisfaction and flexibility of the work force.
- Encouragement of the processing of local materials into finished goods for domestic consumption as well as for export
- Healthy competition encourages higher quality products in the market thereby making more goods and services available to consumers.
- Development of new markets
- Promotion of the use of modern technology in small-scale manufacturing to enhance higher

productivity.

- Freedom from dependency on the jobs offered by others
- Possibility of achieving great accomplishments
- There may be tax advantages

2.0 QUALITIES OF AN ENTREPRENEUR

In order to be successful, an entrepreneur should have the following qualities:

2.1 Opportunity-seeking mind

An opportunity is a favourable set of circumstances that creates a need for a new product, service or business. It includes access to credit, working premises, education, trainings etc.

An entrepreneur always seeks out and identifies opportunities. He/she seizes an opportunity and converts it into a realistic and achievable goal or plan.

2.2 Persevering to achieve

An entrepreneur always makes concerted efforts towards the successful completion of a goal. An entrepreneur perseveres and is undeterred by uncertainties, risks, obstacles, or difficulties which could challenge the achievement of the ultimate goal.

2.3 Risk taking in investment

The best entrepreneurs tend to:-

- Set their own objectives where there is moderate risk of failure and take calculated risks
- Gain satisfaction from completing a job well
- Not be afraid of public opinion, skepticism
- Take responsibility for their own actions

Importance of risk-taking

- Build self confidence
- Create a feeling of leadership
- Create strong motivation to complete a job well

2.4 Demanding for efficiency and quality in everything

Efficiency: • Being efficient means producing results with little wasted effort.

Quality refers to: The ongoing process of education, communication, evaluation and constant improvement of goods/services to meet the customer's need in a way that exceeds the customer's expectations;

Time management: • Time management refers to a range of skills, tools, and techniques used to manage time when accomplishing specific tasks, projects and goals. Time management is about getting more value out of your time and using it to improve the quality of your life. Initially time management referred to just business or work activities, but eventually the term broadened to include personal activities.

2.5 Information-seeking to be ahead of others

Successful entrepreneurs do not rely on guesswork and do not rely on others for information. Instead, they spend time collecting information about their customers, competitors, suppliers, relevant technology and markets. Gathering relevant information is important to ensure that the entrepreneur makes well informed decisions: market, supply, infrastructure, business management, finance and legislation

2.6 Goal Setting in approach to opportunities

A Goal - is a general direction, or long-term aim that you want to accomplish. It is not specific enough to be measured. It is large in scope, not necessarily time-bound, and is something that people strive for by meeting certain objectives which will hopefully add up to eventually achieving the goal.

Objectives - are specific and measurable. They can be output objectives, or they can be attitudinal or behavioural. But most of all, they can be measured. They are concise. They are specific. Think of the word object." You can touch it, it's there, it's actual, and it's finite. An entrepreneur must have a goal and an objective which is specific, measurable, attainable relevant, and time bound (SMART).

2.7 Planning not to fail

Planning is making a decision about the future in terms of what to do, when to do, where to do, how to do, by whom to do and using what resources. An effective entrepreneur therefore usually plans his/her activities and accounts as best as they can for unexpected eventualities.

2.8 Persuasion and networking relentlessly

Persuasion is:

- A way of convincing someone to get something or make a decision in your favour
- Inducing or taking a course of action or embracing a point of view by means of argument, reasoning, or entreaty; to convince
- To succeed in causing a person to do or consent to something; to win someone over, as by reasoning or personal forcefulness
- To cause to believe; to induce, urge, or prevail upon successfully

2.9 Building self-confidence not to be swayed

Self-confidence is the state of being certain that a chosen course of action is the best or most effective given the circumstances. Confidence can be described as a subjective, emotional state of mind, but is also represented statistically as a confidence level within which one may be certain that a hypothesis will either be rejected or deemed plausible. Self-confidence is having confidence in oneself when considering a capability. Overconfidence is having unmerited confidence-believing something or someone is capable when they are not.

2.10 Listening to others to make good decisions

An entrepreneur does not simply impose his/her idea on others. Rather, he/she listens to other people in their sphere of influence, analyses their input in line with his/her own thinking and makes an informed decision.

2.11 Demonstrating leadership by example

An entrepreneur does not only do things by him/herself, but also gets things done through others. Entrepreneurs inspire, encourage and lead others to undertake the given duties in time.

LESSON 10

LEADERSHIP AND SUCCESSFUL BUSINESS MANAGEMENT



GUIDE FOR SESSION PLAN

This guide for session planning is aimed to guide the trainers to develop their session plan for training delivery. Trainers can amend any aspect to suit what they experience in the field. The review questions should be asked before the evaluation is conducted.

LESSON 10: LEADERSHIP AND SUCCESSFUL BUSINESS MANAGEMENT		
<p>Specific objectives:</p> <p>By the end of this lesson, participants should be able to</p> <ul style="list-style-type: none"> • Explain the meaning of leadership in business management concept. • Identify features of a leader • Mention basic style of leadership • Understand the role of delegation in business leadership • Identify leadership challenges and how to solve them 		
<p>Content</p> <ul style="list-style-type: none"> • Understanding leadership • Features of a good leader • Types of leadership • Challenges that can prevent women from taking up leadership roles and how to solve them 		
<p>Delivery Steps</p> <ul style="list-style-type: none"> • Introductions (trainer, learners and lesson for the session). • Discussion questions • Presentation • Discussion question • Video clip/role play/exercises (whichever applies) • Group presentations • Activity • Summarize • Review questions <p>Questions and answers</p>	<p>Discussion questions</p> <ol style="list-style-type: none"> 1. What do understand by leadership? 2. What do you see in a person that makes you feel he is a good leader? 3. How do you manage yourself to enable you lead others? 	<p>Review question</p> <ol style="list-style-type: none"> 1. What are the types of leadership, and which one will say you are? 2. What will you like to see in a leader for to follow him? Do you have those qualities? 3. How do you handle leadership challenges in your business? 4. What lessons have you learnt?
<p>Training method</p> <ol style="list-style-type: none"> 1. Presentation 2. Short video clip 3. Demonstration 4. Group exercise 5. Role play <p>(Use at least 3 methods in the delivery. Select any methods where applicable)</p>	<p>Activity</p> <ol style="list-style-type: none"> 1. Role play of different leadership styles. 	<p>Materials</p> <ul style="list-style-type: none"> • Projector • Laptop • PowerPoint • Screen • Public address system



INTRODUCTION

In Management, Leadership means providing direction and vision for a team. Leadership is Gender neutral. Women are leaders and will continue to play important leadership role in agribusiness. Being a manager is not the same thing as being a leader. Managing is a job. Leading is a skill. Leaders have vision and Sometimes a good leader is not even the person in charge but everyone in charge should be a leader.



Features of a good leader

- **Confidence:** To lead others you need to inspire their confidence. The best way to do this is by having self-confidence. People have more confidence in a leader who is willing to make mistakes and learn from them.
- **Communication:** This forms over 70% of the duties of a leader in business management. A leader must be good at human relations, and have the ability to effectively pass information across to followers.
- **Integrity:** A leader who tries to hide information, cover up mistakes or blame them on employees will not inspire loyalty or confidence. Transparency and integrity give followers clarity and keep them engaged
- **Commitment:** Commitment is the willingness to get involved and be focused till result is obtained. Leaders are committed to a cause and this inspires a certain level of trust in them by followers
- **Empathy:** Leaders need to show their followers/ employees that they care about them. They should listen to them and understand their views. This helps to build trust and improve engagement

Styles of Leadership

There are three basic styles of leadership in successful business management; Autocratic, Democratic, and Free Rein.

- **Autocratic leadership:** This type of leaders usually control their workers through fear and intimidation. An autocratic leader is useful in situations where it's important to obey orders without question. This style rarely works in a business setting.
- **Democratic leadership:** Democratic leadership means that managers and employees work together to make decisions. A democratic leader assumes that people are not lazy and want to work. By showing your workers you have confidence in them, they are more likely to have confidence in you.
- **Free-rein leadership:** Free-rein leadership requires the leader to set goals for managers and employees and then leave them alone to get the job done. This encourages laziness as many may not deliver on their job functions without supervision.

Balancing the leadership style

No style is better than the other. Therefore, a leader should know which to use given the prevailing situation. A team managed by a leader is more goal-oriented than task-oriented. A good leader must learn to delegate.

Reasons for delegation

- No leader can run everything alone.
- To focus on strategic thinking.
- It gets employees/team members more involved.
- It gives employees/team members a chance to develop their own potential.

Leadership & Management

- Be clear about what change is required
- Turn ideas into action points and motivate others to act on them
- Win commitment based on honest, realistic and two-way communications
- Create a climate of learning, so people know it is safe to make mistakes
- Keep going – persistence is vital

Challenges that can prevent women from taking up leadership roles and how to solve them

These challenges include but not limited to discrimination, stereotyping, prejudice, family demands, and lack of opportunities

- **Fighting gender stereotypes:** Ambition in men is considered a sign of strength, same is not perceived in women. Success in business is not an exclusive right of men. You can build a multimillion dollar agribusiness
- **Managing many roles:** More women than men end up leaving their businesses to raise a family. It shouldn't be a case of child or career. Both are important
- **Taking risks:** In general, women are more cautious about risk and often question their own judgement.

Possible Solutions

- Be proactive and capitalize on your strengths. Take on new projects or stretch assignments that keep you visible for advancement.
- Even if it seems like no one is listening, vocalize your desire for growth. Someone is listening!!!
- **Lack of Self-Confidence:** Despite clearly having the leadership skills to fill high-level corporate positions, many women skip over opportunities

Solution

- Networking with other women, especially women already in leadership roles, helps boost self-confidence. Learn about their struggles and successes.
- If corporate culture gives you mixed messages, seek out unbiased feedback on your qualifications.
- Life Choices

Even if a woman is confident in her abilities, personal life choices contribute to a decreased likelihood of securing a leadership role.

Possible Solutions

- Advocate for work-life policies that support women to take on leadership role
- Even if these policies don't have an impact on you, set other women up for success and continued career growth by leading change within your own organization.

Few Quotes

“Management is doing things right; leadership is doing the right things” -Peter Drucker

“Management is efficiency in climbing the ladder of success; leadership determines whether the ladder is leaning against the right wall.”- Stephen R Covey

EVALUATION FORM FOR SWEAN TRAINING

About this evaluation

The evaluation will take about 5 minutes to complete. Your responses are very important in helping to determine the effectiveness of the training.

Your individual responses are anonymous and data will be reported as a group.

Name: _____

Type of Business: _____

Station/location: _____

Reasons for participation

1. What were your main reasons for taking part in the training? Please choose as many as apply.
2. What lessons have you learnt?
3. Which aspect of the training do you like the most? List according to hierarchy

PLEASE RATE YOUR KNOWLEDGE

4. Your understanding of the food processing and fortification (1 = No knowledge, 5 = Very good knowledge)

	1	2	3	4	5
Before the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
After the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. Your understanding of the food processing and fortification branding and packaging (1 = No knowledge, 5 = Very good knowledge)

	1	2	3	4	5
Before the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
After the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. Your understanding of the food processing and fortification branding and packaging (1 = No knowledge, 5 = Very good knowledge)

	1	2	3	4	5
Before the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
After the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6. Your understanding of NAFDAC regulatory requirements for registration of food products (1 = No knowledge, 5 = Very good knowledge)

	1	2	3	4	5
Before the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
After the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. Your understanding of the Food standards (1 = No knowledge, 5 = Very good knowledge)

	1	2	3	4	5
Before the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
After the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. Your understanding of the marketing of fish and cassava (1 = No knowledge, 5 = Very good knowledge)

	1	2	3	4	5
Before the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
After the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

9. Your understanding of the record and Bookkeeping (1 = No knowledge, 5 = Very good knowledge)

	1	2	3	4	5
Before the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
After the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. Your understanding of the accounting and financial principles in business (1 = No knowledge, 5 = Very good knowledge)

	1	2	3	4	5
Before the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
After the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. Your Understanding of leadership of successful business management (1 = No knowledge, 5 = Very good knowledge)

	1	2	3	4	5
Before the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
After the training:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

12. How relevant was the training to your business? (1 = Not relevant, 5 = Very relevant)

	1	2	3	4	5
Rating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

APPLICATION OF LEARNING

13. How confident do you feel about applying the knowledge acquired in your business? (1 = Not confident, 5 = Very confident)

	1	2	3	4	5
Rating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

TRAINING CONTENT

14. How did you find the content of the training, e.g. amount and difficulty? (1 = Very poor, 5 = Very good)

	1	2	3	4	5
Rating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

TRAINING CONTENT

15. How useful did you find the following in helping you to learn? (1 = Not useful, 5 = Very useful)

	1	2	3	4	5
Teaching	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
PowerPoints	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Handouts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Group discussions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Practical exercises	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

16. Please rate your trainer in the following areas (1 = Very poor, 5 = Very good)

	1	2	3	4	5
Knowledge of the subject/activity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Creating interest in the subject/activity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Relating the training to your job role	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Understanding your needs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Responding to questions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Final comments

17. Would you recommend this training to your work colleagues?

- Yes
- No
- Not sure

18. Comment(s)

IITA

Transforming African Agriculture

The International Institute of Tropical Agriculture is a nonprofit organisation that works with partners to enhance crop quality and productivity, reduce producer and consumer risks, and generate wealth from agriculture, with the ultimate goals of reducing hunger, malnutrition, and poverty.

www.iita.org



OYSADA
OYO STATE AGRIBUSINESS DEVELOPMENT AGENCY



FIRTO



NEPC
NIGERIAN EXPORT PROMOTION COUNCIL