

## Final Draft Report, ILO SME Project Myanmar, May – July 2016

### Mission programme part I, COCA COLA, Yangon retailers 19.5. – 03.6.2016

- The mission programme to draft a training package adapted to Coca Cola retailers' needs included the following deliverables (Annex I):

training materials selected and adapted from the ILO's existing Start & Improve Your Business (SIYB) manuals in their English and Myanmar version, as well as from Coca Cola's '5by20' online training package (generic version see [www.5by20.com](http://www.5by20.com), <http://www.coca-colacompany.com/coca-cola-unbottled/growing-and-learning-in-myanmar>).

- Coca Cola, with its urban-based program in Yangon, aims at reaching out to the growing retailer community in several districts around the City of Industry, Hlaing Thar Yar Township. Here, the ILO's consultant team (Susanne Bauer/Wah Wah Min) was accompanied by the Coca Cola team Yangon to conduct a small retailer survey (May 16 - 19, 2016, see Annex II, list of persons met).
- The Coca Cola team, in close cooperation and coaching of the ILO, plus a selected group of future trainers will be trained by the ILO in a ToT, end of August, 2016. The trainers will be trained to run the sequence of five modules of two-hours-sessions, identified and adapted by the ILO consultant team during this mission, covering the main topics of record- keeping, marketing and inventory management (see Annex III, modules I – V).
- Mrs.Wah Wah Min, ILO consultant and MWEA executive committee member, is heading PSS Professional Security Services in Yangon, and acts as SIYB master trainer working with the international consultant and the Coca-Cola Myanmar team during this assignment.
- The following modules were developed by the ILO team for Coca Cola: record keeping (two modules: I – II); marketing (two modules: III – IV); inventory management (one module: V), see ANNEX.

Description of process				Dates		
Start: week 1 - 3				19/05 – 03/06/16		
1. Training Package adapted to Coca Cola retailers' needs				Cooperation partners: ILO See ToR Bauer/Wah Wah Min		
Process management/support activities						
Step	start	duration	quality/ scope	responsible	working time/days	Source/ date
0.	<i>Calendar week: 20 (16 – 20/5)</i>	12/5 – 03/6/2016	<i>Short-term assignment Bauer/Min</i>	Jamar/ILO	16 work days	<i>process map</i>
1.	16 & 19/5 Retailer visits 1 -15	2 x 0.5 days	Interviews in MYA	”	1 full day	Coca Cola
2.	17/5 Draft training sequence	total of 06 hr CURRIC	Selection of Coca Cola & ILO materials	”	1 full day	Coca Cola/ ILO/ SYB/ IYB/SIYB
3.	18/5 Prepare pilot training	Sessions 1 - 2	Session plans developed	”	1 full day	draft curric. 20/5 – 31/5
4.	Conduct pilot training!	Content I: record keeping / - 120' only  Content II: Marketing - 120' only	Piloting Session plans:  dates to discuss on 20/5!	”	total of 10 hours of training  - session plans attached -	Pilot conducted 03/06/2016 09:00 – 11:15
5.	Pilot results	Training delivered	Feedback session	”	0,5 day	FRI 03/6
6.	pilot results submitted	Rollout upon validation	Curriculum Modules I – V finalized	”	03 days by 31/5	23 - 30/5

## Mission programme part II, Village Communities in Shan State, Awareness Training Package, Preparation of Pilot Training 19.6. – 08.07.2016

### ILO Shan State, Development, Peace and Reconciliation Project

This project cooperates with the SME project to develop training along existing training tools by the ILO, GIZ and other partners in the field of small business development at the grass root level in Shan State. As one of fourteen administrative provinces, Shan is home to approx. six million inhabitants, largely involved in subsistence farming.

**Objective** of the '*Eye Opening for Basic Business Concepts*' (direct translation from Myanmar, source: Minty) is to raise the awareness of business concepts among farmers and owners of rural micro- to small enterprises.

An adapted one-day workshop was therefore implemented to raise the awareness of entrepreneurship of village communities. 25 participants effectively attended the first pilot training on 05/07/2016. Their profile can be summarized as people from villages around Taunggyi, considered the '*real target group*' of the intended training. Together with potential trainers, facilitators and representatives of Civil Society Organisations (CSO, see Annex II, list of participants), CSO staff will form part of future candidates to be identified along their ability to deliver this type of training in the villages.

This first pilot was jointly implemented by two ILO projects:

- the SME development project that catered for all conceptual and didactic training inputs as well as the training delivery in adaptation to the Shan village-/ and rural farmers' context;

- the Shan Peace project facilitated the identification and selection of village community leaders and their final beneficiaries, mostly farmers of Taunggyi region. The international ILO consultant (Susanne Bauer), partly supported by Ton van der Krabben (GIZ/PEM short term consultant to the GIZ private sector development (PSD) programme), appreciated his senior entrepreneurship advisory capacity (1.5 days of conceptual work, 27 – 28/06/16) that sharpened the one-day-exposure implemented by Ms. Myint Myint Sein or short 'Minty', senior master trainer of the ILO's SIYB methodology.

In terms of trainer selection, the following criteria were jointly developed (Minty/Susanne):

Criteria	Reasons
1. passion and interest in entrepreneurship	without this attitude to entrepreneurship, it will be difficult to train others in entrepreneurship
2. experience in business (study/ training)	No or little experience in this field would cause (too) weak performance
3. knowing different facilitation techniques	No or little previous exposure to facilitation techniques, adult learning would be difficult for a trainer
4. proactive and dynamic attitude	Self-evaluation or self-assessment

	critical for successful performance
5. able to speak and/o runderstand (some) local dialects (Shan; Pa'o)	ToE will be conducted at village level where mainly local dialect are spoken
Age: 25 – 50	

**Certification** of selected trainers can be done once the trainers have actively conducted at least three such one-day awareness trainings, with positive results at target group level in terms of learnings, effective changes and a positive overall attitude to entrepreneurship in rural areas

### **Pilot Participation:**

effectively, twenty-five (of twenty-six) participants were exposed to a simulated training session of a full day (or six training hours), implemented on July 05, 2016 (see Annex III, list of participants). The awareness and exposure event took place at the ILO's Taunggyi office to test the feasibility and appropriateness of the training, developed and prepared by the ILO consultant team (Bauer/Krabben/Min Min Sein) between 27 – 30/6/2016 in Yangoon.

The training enabled the participants to share their insights on activities, exercises and content in an adult-learning-cycle approach. The training covered the most important issues for doing small business, namely those of marketing and cash flow/profit and loss/finance (see ANNEX IV, detailed agenda/session plan).

**Training Needs Assessment** (TNA<sup>1</sup>) meetings were held prior to conducting the workshop between 22<sup>nd</sup> – 24<sup>th</sup> June 2016 by the ILO Shan Peace project in cooperation with the external consultants of the SME project (Minty/Susanne):

selected villagers and CSOs shared their needs to get (better) market information such as where to sell, knowing about the market price, etc. and meeting challenges in handling their cash. In terms of methodology, the TNA allowed for small case studies to be included in the sensitization workshop, with short calculations ('Cow Trader' exercise), interactive discussions, simple action learning activities (mini market), and village maps developed (drawing on ILO's GET Ahead manual, session 8: Village Map, and taken on by the ILO's 'My.COOP' training material, available online).

**Highlights** taken by the village communities emerged from doing village mapping as the last exercise of the day: four village maps were drawn-up and visualized by the participants in their own understanding of their market at village level, as well as an orientation of how to apply these tools in their own business. Integrated methodologically under the '*Hall of Fame&Shame*' method, a tool introduced by Minty, meant to flesh out challenges and opportunities for joint action.

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<sup>1</sup> TNA: training needs assessment sessions were carried out by the ILO team (Matthew Maguire, CTA Shan project, and external consultants/trainers Minty Sein (Yangon) and Susanne Bauer (Berlin, Germany). The structure of TNA follows the open questioning of problems and needs in the given sector, availability and interest in attending trainings, and designing a curriculum based on the findings. Feedback was provided through crosschecking all information in the ILO – TNA team.

**Lessons learnt** were summarized in the context of post-conflict scenarios, drugs (biosphere management - stress factors of economic concern for village communities – metamphetamine; heroin; opium; synthetic drugs), environmental concerns in watershed areas of Inle lake region (see also local tourism concerns), and transport bottlenecks and affordability (poor roads, monsoon period, political instability).

### Training Delivery Mechanism for the Rural Context

The main lay out and objectives of the training aim at raising the awareness of village communities at individual farmer grass root level in Shan State.

The methodology, content and duration of the training were based on existing training by the ILO and GIZ with a focus on small business development (see the former CEFE approach, based on experiential and adult learning). The ILO further applies GET Ahead also via My.COOP, managing Your agricultural cooperative.

The delivery of the one-day awareness training will be done by local trainers, to be identified and trained by the Shan State project in close cooperation with the SME project. The national SIYB master trainer (Ms. Myint Myint Sein, short Minty), having delivered the pilot training day successfully, will be the main resource person and trainer to assist in the recruiting and training process along the mechanism spelled out below:

### Training Delivery Mechanism

<b>Description of Delivery Mechanism</b>			<b>Dates: Phase I: pioting 18/06 – 08/07/16</b>			
<b>Phase II: ToT</b>			as of mid-August – end of September			
<b>Phase III: ToE / rollout</b>			by October 2016			
Start: week 25 – 26			Cooperation partners: ILO/giz			
Process objective (with indicators)			See ToR Bauer/Minty phase I only			
Process management/support activities						
<b>Step</b>	<b>Dates</b>	<b>Duration/ Content</b>	<b>quality/ scope</b>	<b>responsible</b>	<b>working time/days</b>	<b>Source/ date</b>
1.	<i>Calendar week 24 – 26</i>	18/6 – 08/7/2016	<i>Short-term assignment</i> Bauer/Min	Jamar/ILO	16 work days	<i>process map</i>
2.	27 – 28/6 Drafting training sequence	total of 06 hr awareness CURRIC	Inputs Ton von der Krabben/ senior trainer/resource person: selecting ILO/GET Ahead materials	„	2 full days	ILO/ SIYB/ GET Ahead
3.	pilot training developed	Sessions 1 – 4	Session plans developed	„	05/07 PILOT 1 full day	draft curric.
4.	Evaluate pilot results	Delivery after training	Feedback session	„	0,5 day	

6.	08/07 pilot results debriefing	Delivery upon validation	Finalisation Curriculum	”	03 days by 08/07 plus follow-up Minty 11 15/7/16	
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## Recommendations for the SME project:

**1. Coca Cola:** The rollout for implementation of the training sequence should be delivered by trainers trained in a ToT (planned for the end of August). Both Coca Cola and the ILO SME project should engage in identifying, selecting and implementing the ToT. It would be also beneficial to render coaching sessions for the freshly trained trainers, selected for the delivery of the five modules in the urban context (Coca Cola) over a three months-period (10 – 12/2016).

**2. Shan State entrepreneurship awareness raising:** the rollout of a series of one-day awareness trainings for village communities in the rural setting of Shan State (ILO Shan project) should be ensured by the ILO Shan project in close coordination with the ILO SME project. Close cooperation with the GIZ PSD program based in Taunggyi has been discussed with the local team (see Annex II). Here, the role of Civil Society Organisations (CSOs) is both relevant and important for close interaction with, and training of the final target groups, see also summary pilot training Taunggyi, debriefing note by Susanne Bauer/Minty (M.M.) Sein, sent by email under separate cover (07/07/2016).

In addition, Ton van der Krabben summarized his understanding of the pilot that targets farmers. He considers the training as being facilitated largely by CSOs, and these latter would have to be qualified to be able to deliver the one-day awareness to local rural entrepreneurs. The idea of „**Farming as a Business**“ could eventually be reformulated under the Myanmar translation developed by Minty ( see workshop title, p.2).

**3. Contacts with other development partners and projects** would possibly stir overall development efforts such as private sector development with focus on retail or other emerging opportunities for small business.

Contributing to fostering synergies between ILO technical programmes such as My.Coop, gender initiatives like GET Ahead, or also bilateral actors such as KfW (Germany) may foster ongoing sectoral urgencies such as infrastructure, transport and Information and Communication technology (ITC).

## ANNEX 1: Mission Programme Bauer Susanne, Part I – II, 19.5. – 08.7.2016

Date	Content area	Contact
19.5. – 03.6.2016	Retail Management Coca Cola	Michel Jamar, CTA
18.6. – 08.7.2016	Southern Shan State, Peace	

## ANNEX 2: List of persons met

Name	organisation	contact details
<b>I Coca Cola</b>		
Si Thu Htay, Nick	Coca Cola National Sales Capability Manager	- +95 9 263338889 - E <a href="mailto:sthtay@coca-cola.com.mm">sthtay@coca-cola.com.mm</a>
A. ‚Sandy‘ Chapman	Coca Cola Head of Public Affairs& Comunication	- +95 9 259139305 - E <a href="mailto:alchapman@coca-cola.com">alchapman@coca-cola.com</a>
Aung Myo Oo	Coca Cola Sales Team Lead	- +95 9 420052263
ILO Michel Jamar	Chief Technical Advisor Entrepreneurship and SME support	ILO-Liaison Office, 1 (A) Kanbae Road, Yangon, Mya +95 9 250 86 41 26   <a href="mailto:jamar@ilo.org">jamar@ilo.org</a>
<b>II Southern Shan State</b>		
Matthew Maguire	- ILO - CTA	- Email: <a href="mailto:maguirem@ilo.org">maguirem@ilo.org</a>
Nang Kham Ying Nonk	Shan Women’s Action Network (SWAN) - <a href="http://www.shanwomen.org">www.shanwomen.org</a> -	- e-mail: <a href="mailto:swacentertqi@gmail.com">swacentertqi@gmail.com</a> <a href="mailto:khannongnong@gmail.com">khannongnong@gmail.com</a> tel: 09-403717870
Hsu Pyae Kyaw	- GIZ agricultural expert, GIZ Taunggyi	- +95 9 250315423 - E <a href="mailto:hsu.kyaw@giz.de">hsu.kyaw@giz.de</a>
Wulf-Hendrik Goretzky	- GIZ Senior Advisor, GIZ Taunggyi	- +95 9 250825680
U Phillip L Sao Htao	Isaiah Eagle Co. Ltd Director (Project/Finance) - Taunggyi	- +95 9 5214008 - E <a href="mailto:philipsaoss@gmail.com">philipsaoss@gmail.com</a>
Attendance list at Se Sine meeting, 23/6: 1. Khun Mg Nge 2. Nam See 3. Khun Aung San 4. Ma Nge 5. Aung Cho 6. Khun Kham Tam 7. Khun Kyaw Shwe	committee member of village heads  Chairman of village development committee  member of community development	Contact via ILO, Matt Maguire
<b>Other</b>		
Khun Saw Aung	ILO Liaison Office in Myanmar, M&E Officer	- +95 9 2508642122 - E <a href="mailto:aungk@ilo.org">aungk@ilo.org</a>
Thu Rein Win	ILO National Project	- +95 9 5020902

	Coordinator, Entrepreneurship & SME Support	
Su Su San	ILO Liaison Office in Myanmar, Finance & Admin	- +95 1 566538 mob +95 9 43029230
Moe Aung	Mya Business & Social Dev Co. Ltd	+95 9 5127787 E <a href="mailto:moeagsay@gmail.com">moeagsay@gmail.com</a>
Kyaw Win Soe	New Humanity, Admin & Finance Manager Taunggyi	- +95 9 254057433 - E <a href="mailto:22kokyawwin@gmail.com">22kokyawwin@gmail.com</a>
Khin Myat Tun	New Humanity, Agronomist Taunggyi	- +95 9428359868 -
Myint Myint Sein	Forward Edge, Facilitating Individual's Capacity/SIYB Master Trainer (ILO) Yangon, Myanmar	- +95 9 421157936
Wah Wah Min	Professional Security Service Co. Ltd/ PSS Executive Director, Yangon/ Mya Women Entrepreneurs' Association (MWEA) Executive Committee Member	- +95 9 5052445
<b>Pilot Session 05.07.2016</b>		<b>Basic Business Awareness Training (one day)</b>
<b>name</b>	<b>Organisation</b>	<b>- contact details</b>
1 - Mya only)	...	09 – 428312962
2 - (Mya only)	...	09 – 262119968
3 Khun Bue Aung	-	09 – 780352124
4 Saw Kyaw Zeya	Numptikone	09 – 795819987
5 Sai Aung Myin	ILO	09 – 958040518
6 Khun Aung Than	ILO	09 – 979507669
7 Do Nyar	-	09 – 450138035
8 Khun Mho Thu	PNO	09 – 257198717
9 Whun Ba Hein	-	09 – 782291739
10 Nang Kham Ying Nonk	ILO	09 – 403717870
11 – (Mya only)	-	09 – 799825602
12 Nang Ryi Kyi Khin	-	09 – 785822904
13 – (Mya only)	-	09 – 778394052
14 Khun Aung San	-	09 – 264424857
15 – (Mya only)	-	-
16 – (Mya only)	-	09 – 661968029
17 – (Mya only)	-	09 – 446105145
18 – (Mya only)	-	- (Mya only)
19 – (Mya only)	-	09 – 455513637
20 – (Mya only)	-	09 – 960539679
21 - (Mya only)	-	09 – 440608379
22 – (Mya only)	-	09 – 264054414
23 – (Mya only)	-	09 – 786155998
24 - (Mya only)	-	
25 - (Mya only)		
26 Khun Saw Aung	ILO, M&E Officer	09 – 250864122
27 Susanne Bauer	ILO International Consultant	09 – 456051689
28 Hou Pyae Kyaw	GIZ Technical Expert	09 – 250315423



	(Agric. Economist)	
29 Kyaw Shinn Thent	GIZ/PEM Consult	09 – 420076998
30 Minty (MM) Sein	ILO/SIYB Master Trainer	09 – 421157936

### Annex 3 Coca Cola Modules 1 – 5

see dropbox (<https://www.dropbox.com/home/coca%20cola>), containing session plans for **Module I – II: recordkeeping; Module III – IV: marketing; Module V: inventory management:**

## Record Keeping- Session Plan I

- I. Self Introduction & Energizer	- 20mins
- II. What is record keeping?	- 15mins
- What are records?	-
- How can records improve your business?	-
- III. A Simple System of Keeping Record	- 25mins
- Which record books to keep?	-
- Profit vs Cash	-
- Break Time	- 10mins
- IV. Basic Record Book Exercise (Template)	- 20mins
-	-
- VI. How to fill in the Basic Record Book	- 10mins
- Daily Sales Record book	-
- Money Going Out for business	-
-	- 10mins
- VII. Conclusion and Wrap up. Q & A	- 10mins
-	- 120mins ( approx 2hrs)

## SESSION PLAN II

- I. Recap	- 10mins
- II. Credit transaction?	- 15mins
- Detail Debtors/ Customers account	-
-	-
- III. Basic Record book activity	- 15mins
- Break Time	- 10mins
- IV. Manage the written proof transaction?	- 10mins
-	-
- V. Manage your cash/ Debtors (Group Discussion/ couple dialogue)	- 20mins
- VI. Manage the written proof transaction and fill in the basic record	- 15mins

<b>book</b>	
- ( Brainstorming the past experience)	
- <b>VII. Asset Register</b>	- 10mins
- <b>VIII. Conclusion and Wrap up. Q &amp; A</b>	- 10mins
-	- 125mins ( approxz 2hrs)

### SESSION PLAN III MARKETING

- <b>I. Recap</b>	- 05mins
- II. Marketing and Your Business: INTRO	- 10mins
- II.1 The power of customers: p.01 - What is marketing? p. 02 - 04	- 15mins
- <b>III. Positioning Yr Product</b> - Three Criteria of good POSITIONING: p.9 - 6 columns, informing about yr customers/ - competitors/market segments, p.10; p.13/ "If You have a good position ... ", p.16 – 19	- 15mins
- Break Time	- 15mins
- <b>IV. What type of products:</b> p.23 - Sunshine Bakery p. 24/25 - How to set Yr price? P.31 – 35 - Know Yr. costs, p.36 – 40 (summary only) - Location – Place: retail distribution p.45 - 50	- 30mins
- <b>V.Group Work, Marketing Mix</b> - Draft Yr own action plan for selection of 7Ps	- 20mins
- <b>VI. Conclusion and Wrap up. Q &amp; A</b>	- 10mins
-	- 120mins ( approx.. 2hrs)

### SESSION PLAN IV MARKETING

- <b>I. Recap</b>	- 05mins
- II. Brainstorming Marketing	- 10mins
- III. Mini-Market Dialogue – how to sell with success? (ILO/GET Ahead, ex. 17)	- 15mins
- <b>III. Market Research at Paw OO Mobileshop</b> - Market Information - Product Information - Competitor Information	- 15mins
- Break Time	- 15mins
- <b>IV. Marketing Mix (7Ps)</b>	- 30mins

(SIYB Marketing Plan/Get Ahead, ex. 16) Cost + Profit= Price (and how to SET Yr price!) Price – Cost = Profit (doing a (“retail”) trader exercice!)	
- <b>V.Group Work, Marketing Mix</b> - Draft Yr own action plan for selection of 7Ps	- 20mins -
- <b>VI. Conclusion and Wrap up. Q &amp; A</b> -	- 10mins - 120mins ( approx.. 2hrs)

### SESSION PLAN V Inventory Management

- <b>Recap</b>	- 05mins
- I. Manage My Inventory	- 10mins
- II. How to group Yr inventory (A) (B) (C) products of high, moderate, low customer demand	- 15mins
- <b>III. Inventory Sheets and Reconciliation</b> - Daily records (over a week)	- 15mins
- Break Time	- 15mins
- <b>IV. Ordering &amp; Reducing Losses</b>	- 30mins
- <b>V.Creating an Inventory Sheet</b> - Draft Yr own action plan for ordering and reducing losses: spoilage – breakage – theft. - Checklists to avoid losses	- 20mins -
- <b>VI. Conclusion and Wrap up. Q &amp; A</b> -	- 10mins - 120mins (approx.. 2hrs)

## ANNEX 4

### One-Day “Eye-opening for basic business concepts” (Myanmar translation on ‘Business Awareness Training for Rural Areas’)

#### 4.1 Content of the one-day Module on behalf of ILO SME & Peace Projects, Taunggyi, 05 July, 2016

**Objectives** are 1. to raise awareness of business concepts among farmers (or owners of rural micro-enterprises), so as to sensitize them on their reality that farming is also business; 2. to highlight the importance of basic business practices for their economic performance as women and men in rural settings.

#### AGENDA/Session Plan

Time	Content
08:30 – 08:45	Registration
08:45 – 09:00	Presentation and Introduction – getting to know each other
09:00 – 09:20	Expectations and objectives
09:20 – 09:50	Discussion on ‘What is business?’ →farming is also a business and conditions for a successful business
09:50 – 10:20	Cow Trader: short exercise to understand the concept of profit and loss, and to realise that figures often look simple but that understanding the financial concept behind it are not always well understood/mastered.
10:20 – 10:30	Coffee Break
10:30 – 11:00	Basic short 2 case studies on profit & loss, and cash flow forecast: to understand the concept of business vs personal interests, to understand the importance of calculating cost, profit and loss, and cash flow forecast. Case 1: Mu Mu’s organic farm Case 2: Khun Aung’s sesame oil trading
11:00 – 11:30	Applied cashflow exercise in their own business (group work: sectoral – formed groups according to their businesses)
11:30 – 12:00	Presentation/discussion group work
12:00 – 13:00	Lunch Break
13:00 – 13:45	Mini Market: to understand Needs and market (4 Ps only)
13:45 – 14:30	Village map – Sectoral application to understand their customers, competitors, risks and environment condition: visualizing their understanding on their market information as well as their own situation and risks (four village maps drafted in regional groups, taken home)
14:30 – 14:45	Coffee Break
14:45 – 15:45	Presentation of village maps, commented to find way(s) to solve the difficulties and constraints of their businesses together: ‘Wall of Fame’
15:45 – 16:30	Wrap up on lesson-learned; Training evaluation

## 4.2 Session Plan of one-day Module

**Background:** this training aims to raise the awareness for the need of small business development/management at the grass root level. The participants in this pilot training will be people from villages who are the real target group of the intended training, together with potential trainers/facilitators who will be able to deliver this type of training in the villages. In this pilot training, participants will experience of what and how the real training will take place (simulation). Hence, at the end of the training, they can share their insights on activities, exercises and content. The training will cover two important issues in every small business which are marketing and key financial concepts such as profit&loss, cash flow and costing (only dealt with on a very basic level).

**Process:** During the assessment meetings 22<sup>nd</sup> – 24<sup>th</sup> June 2016, interviewees shared their needs to get (better) market information such as where to sell, understanding market prices etc. They also addressed challenges in handling their cash. In terms of methodology, small case studies with short calculations, interactive discussions, action learning activities form part of the training. Exercises such as the ‘*mini market*’, or drawing a ‘*village map*’ to assess the understanding of local markets in proximity to the farmers’ daily mobility paths, or directing and applying the tools in their own business/situation.

These applications are implemented in groups based on either a given geographic region (village; small rural town) or (sub-)sector (bean producers, tea growers, service-related micro- or small and medium-sized enterprises (MSME) etc. Basic introductions are provided with simple case-studies on profit and loss (P&L), cash flow and costing. The group of bean-growers, for example, will be asked to calculate the cost and profit of one acre of beans. Besides the direct costing they should also discuss how they normally finance this activity (own money, advance/credit from money-lenders and/or middlemen, etc.)

**Comment:** the cow-trader exercise turned out a real eye opener, with only five of twenty-five participants having calculated the right figures. This typical calculation made participants aware of the challenge, mixing commercial transactions and making profit or loss.