[Moodle Ready Content]

Course/Session 1 - Training of Local Trainers (TLT)

2025

Addis Ababa, Ethiopia

Title: Course/Session 1 - Training of Local Trainers (TLT) —Orientation & Adult Learning Basics

Course Overview

This self-paced Moodle course is designed to prepare you, as a local trainer, to support Ethiopian Micro and Small Enterprises (MSMEs) at every stage of their development. Through clear, step-by-step modules and practical exercises, you will:

- Gain a deep understanding of your role as an MSME facilitator, including best practices for planning and delivering effective sessions.
- Develop proven feedback techniques that foster a supportive learning environment and help entrepreneurs improve their operations.
- Learn how to collect, record, and analyze essential MSME data—such as sales figures, cash-flow patterns, and client feedback—to identify trends and tailor your support.
- Practice designing and leading hands-on training on critical business topics, including cash management, bookkeeping, and basic financial decision-making.

By the end of this course, you will have the skills, tools, and confidence needed to guide MSMEs toward sustainable growth, ensuring that every entrepreneur you train receives practical, data-driven insights they can apply immediately.

Prerequisites:

- Basic computer and internet literacy
- Access to a web browser (Chrome/Firefox, etc.)
- An existing understanding of MSME challenges *(recommended but not mandatory)*

Total Duration of Session 1: Approx. 4–5 hours of online engagement, plus practice assignments

Topic 1: Welcome & Orientation

Welcome to the first topic of your Trainer-of-Local-Trainers (TLT) program. In this module, you will be introduced to the overall course structure and platform navigation, as well as the core philosophy behind the Kifiya Qelem Business Development Service (BDS) Marketplace initiative.

Understanding your role as a trainer is critical, because local trainers serve as the bridge between Kifiya's Qelem BDS-MP resources and the MSMEs that depend on your guidance. You'll learn about Kifiya's Qelem BDS-MP mission, Qelem Tech's involvement in the BDS ecosystem, and the high-level journey you'll follow over the next few weeks.

This orientation will also set expectations around engagement rhythms—how to use forums, submit assignments, and collaborate with peers. By the end of this topic, you will have everything you need to navigate Moodle with confidence and understand how your work fits into the broader BDS strategy for MSMEs across Ethiopia.

Learning Objectives

- Navigate Moodle: Access modules, post in forums, submit assignments, and check completion tracking.
- Understand the scope of Kifiya's TLT Programme: Grasp how this program is structured, the timeline, and expected outcomes.
- Articulate the responsibilities and best practices of an MSME trainer: Know the core duties—facilitating learning, providing feedback, and supporting MSME growth.

Content:

Subtopic 1: Your Role as a Trainer

Introduction

As a trainer for MSMEs, your primary responsibility is to ensure that learning runs smoothly and that participants collaborate effectively. In this role, you will equip MSME entrepreneurs with the knowledge, skills, and resources they need to strengthen their businesses.

Think about this question: ***What are your main responsibilities as a trainer?***

Here are 6 considerations and expectations of a trainer at Kifiya's Qelem BDS-MP:

1. Preparation

1. **Collaborate with Stakeholders**
    a. Work closely with the Kifiya Qelem BDS-MP team to understand program objectives, target audience, and local context.
    b. Attending all briefing sessions led by the master facilitator to align content, methodology, and delivery expectations.
2. **Logistics and Materials**
    a. Support the coordination of all logistical arrangements for in-person sessions:
        i. Ensure the venue is secured and set up the venue ready (chairs, tables, electrical outlets, etc.).
        ii. Ensure the necessary equipment is available (projector, flipcharts, markers).
        iii. Organize participant registration, send invitations, and confirm attendance.
        iv. Print and distribute key learning resources (handouts, tools, worksheets, checklists).
    b. Download and familiarize yourself with online tools, toolkits, and Moodle resources that support the course.
3. **Research and Audience Analysis**
    a. Review mandatory MSME course materials to become well-versed in core topics (e.g., cash management, basic bookkeeping, financial literacy).
    b. Research common challenges faced by local entrepreneurs (e.g., cash flow constraints, record-keeping issues).
    c. Identify how your training activities can address those challenges with practical, immediately applicable tools.

4. **Onsite Business Visits**
    a. Plan visits participants' businesses to observe operations firsthand.
    b. Use these visits to identify urgent pain points and offer on-the-spot coaching (e.g., demonstrating a simple cash-book template).
    c. Document observations and adjust your session plans to meet real-world needs.

2. Leading Activities

1. **Welcoming and Set-Up**
    a. Greet participants warmly and explain the purpose and agenda of the session.
    b. Establish ground rules to create a respectful, inclusive environment.
2. **Building Group Dynamics**
    a. Start with icebreakers or short exercises that foster trust and rapport.
    b. Encourage participants to introduce themselves, share experiences, and state their expectations.
3. **Facilitating Interactive Exercises**
    a. Lead brainstorming activities, role-plays, or mock exercises that reinforce key concepts (e.g., practicing cash-book entries in small groups).
    b. Use clear instructions and real-life examples to keep discussions grounded in practical application.
4. **Guiding Toward Outcomes**
    a. Organize activities that drive toward specific goals:
        i. Reaching consensus on best practices.
        ii. Defining the next steps or action plans for each participant's business.
    b. Conclude each activity with a summary that highlights lessons learned and reinforces desired behaviors.

3. Moderating Conversations

1. **Managing Discussion Flow**
    a. Use facilitation techniques (e.g., "round-robin" sharing, active listening, and probing questions) to keep conversations focused.
    b. Encourage quieter participants to share their insights and ensure dominant voices do not overpower the group.
2. **Handling Conflict Constructively**
    a. When disagreements arise, acknowledge different viewpoints and guide the group toward finding common ground.
    b. Use reframing techniques ("It sounds like you're saying…") to clarify misunderstandings and move discussions forward.
3. **Summarizing and Clarifying**
    a. At key moments, paraphrase what has been said to confirm shared understanding.
    b. Ask follow-up questions to draw out deeper insights or fill gaps in the discussion.
4. **Time Management**
    a. Keep an eye on the clock to ensure each agenda item is covered within the allotted time.
    b. Gently redirect the group if conversations stray from the topic or run over time.

4. Following Up & Debriefing

1. **Post-Session Surveys**
    a. Distribute feedback surveys to gather participants' reactions, suggestions, and questions.
    b. Use a simple online form or paper-based questionnaire to collect data on content relevance, facilitation quality, and logistics.
2. **Sharing Learning Resources**
    a. After each session, upload slide decks, handouts, and supplementary materials (articles, videos, or toolkits) to Moodle.
    b. Send reminders to participants about assignments or pre-work for the next session.
3. **Debrief Meetings**
    a. Join debrief sessions with the master facilitator and fellow trainers to discuss:
        i. What went well (e.g., participant engagement, clear explanations).
        ii. What could be improved (e.g., pacing, group dynamics, clarity of instructions).
    b. Capture key takeaways and action items to refine future sessions.

5. Tracking and Reporting Participant Engagement

1. **Observation-Based Data Collection**
    a. During in-person sessions, track participation metrics:
        i. Completion of group exercises.
        ii. Level of engagement in discussions.
        iii. Effective use of learning tools (e.g., checklists, templates).
    b. Record qualitative notes on individual strengths and areas for improvement.
2. **Progress Monitoring**
    a. Compare participants' performance against predefined milestones (e.g., ability to prepare a basic cash book, complete a simple budget).
    b. Adjust your engagement plan by identifying learners who need extra support and those who could act as peer mentors.
3. **Reporting**
    a. Prepare brief weekly reports that highlight:
        i. Overall attendance and participation rates.
        ii. Key challenges observed and solutions implemented.
        iii. Success stories or quick wins (e.g., entrepreneurs who applied new skills immediately).
    b. Share these reports with the Training Head and relevant Kifiya stakeholders to inform program strategy.

6. Ongoing Trainer Responsibilities

- **Pre-Loan to Follow-Up**
    - Guide participants through each stage of the MSME training journey—from initial orientation to post-training evaluation.
    - Ensure learners have the tools and support needed at every milestone (e.g., loan application readiness, financial record-keeping).

- **Resource Mobilization**
  - Help participants access any additional mentorship, networking opportunities, or external support services.
  - Point them toward digital channels (e.g., Telegram bot, Moodle forums) for continuous learning.
- **Continuous Improvement**
  - Use collected feedback and engagement data to refine your facilitation style, session design, and content relevance.
  - Remain adaptable: if certain exercises aren't resonating, pivot to alternative activities that meet learners' needs.

Your Key Performance as a Facilitator:

- Your performance will be evaluated based on your ability to maintain a calm, productive environment during in-person sessions, and how you effectively support and guide MSMEs as they continue their learning journey through Telegram.
  - Focus on facilitating dialogue, guiding discussions, and ensuring that MSMEs are clear on how to apply what they learn to their business growth.
  - Your ability to gather data on MSME progress, such as tool usage, session attendance, and financing access, is also a key part of your evaluation.

Resources

1. **Welcome Video (5 min)**
   A short screencast guiding learners through the Moodle interface and highlighting key sections (forum, assignment, resources).
   a. "How to Navigate Moodle" (YouTube, 4 min)
2. **PDF: Course Syllabus**
   — Outline of all four topics, estimated time per module, and communication channels (forum, messaging).
3. **Reading: "Overview of Kifiya BDS TLT Programme"** (1 page)
   — High-level description of Kifiya's mission, Qelem Tech role, and how local trainers fit in.
4. **Checklist:** "Moodle Course Preparation"
   — Downloadable checklist reminding learners to update their profile, test audio/video, and review netiquette guidelines.

Activities & **Assessments**

1. **Forum: Introduce Yourself (5 minutes)**

Instructions for Learners

- In the "Introductions & Insights" forum, create a new post that includes:
  - Your Name
  - Your Region or Location (e.g., "Addis Ababa, Ethiopia" or "Rural Rift Valley")
  - A "Superpower" You Wish You Had as an MSME Trainer, plus a brief explanation of why—that could be something like "the ability to explain

complex financial terms in one sentence" or "an extra hour added to every day so I can visit more businesses."

- After posting, read at least two existing posts from fellow students. For each, reply with a thoughtful follow-up question or comment—for example:
    a. "That superpower of simplifying financial jargon is great! How would you use it when an entrepreneur asks about cash-flow management?"
    b. "I see you're from the Rift Valley. What challenges do you think MSMEs in your area face when it comes to bookkeeping?"
- If you log in and see no posts yet, **read the two sample posts pinned at the top of the forum and respond** to them with a follow-up question (e.g., "How did you decide on that superpower?" or "What strategies have you tried so far?"). Then, post your own introduction as described above.
    - Evaluation: Completion of credit (no grade) encourages community building.

2. **Quiz: Moodle Basics** (5 questions, multiple-choice, timed 10 min)
    a. Checks understanding of navigation, uploading files, posting in forums, and locating resources.
    b. Pass mark: 80%. Unlimited attempts; automated feedback
    c. **Attempt the following 4 Quiz questions on "Understanding Your Role as a Trainer"**
        1. What is one of the main responsibilities of a local trainer in the Kifiya Qelem BDS-MP program?
            a) Apply for loans on behalf of MSMEs
            b) Replace MSME business owners
            c) Facilitate learning and provide support to MSMEs
            d) Perform accounting services for MSMEs
            Answer: c)
        2. How are trainers expected to prepare for a session?
            a) Show up and wait for instructions
            b) Organize transportation for all participants
            c) Align with the master facilitator, secure logistics, and review content
            d) Focus only on online assignments
            Answer: c)
        3. What platform will trainers primarily use for content delivery and interaction?
            a) Zoom
            b) Moodle
            c) Google Classroom
            d) Microsoft Teams
            Answer: b)
        4. Which of the following is *not* listed as a trainer responsibility?
            a) Document observations from business visits
            b) Grade participant performance with letter marks
            c) Track attendance and engagement

d) Upload resources to Moodle
Answer: b)

3. **Assignment (Draft):** "Your Trainer Role Statement" (250–300 words)
   a. "Based on the reading and forum discussion, write a short statement summarizing your understanding of 'Your Role as a Trainer' and the best practice you will adopt. Upload as a PDF file."
   b. Submission deadline: End of Topic 2.
   c. Graded on completeness (rubric provided).

Topic 2: Adult Learning Principles & Feedback Techniques

Description

In this module, you will build a solid understanding of how adults learn differently from younger students and why that matters for MSME training. We start by examining key theories—such as andragogy and experiential learning—that explain why adults need learning activities tailored to their experience and goals. Then, you will apply practical feedback methods to create a safe, respectful space in which MSMEs feel comfortable sharing challenges, trying new skills, and improving their business practices.

Specifically, you will:

1. Study core adult learning concepts and learn how to design activities that tap into learners' prior knowledge, motivation, and real-world experience.
2. Practice step-by-step techniques to give constructive, actionable feedback that helps entrepreneurs adjust and grow.
3. Explore a framework for receiving feedback gracefully knowing how to listen, reflect, and use suggestions to improve your facilitation.
4. Participate in hands-on role plays and peer reviews to sharpen your ability to coach MSMEs effectively in their fieldwork.

Learning Objectives

- Describe at least two adult learning principles relevant to MSME training (e.g., "learning by doing," experiential learning).
- Demonstrate how to give constructive, actionable feedback.
- Demonstrate openness to receiving and implementing feedback from peers or participants.

Content

Sub-topic 1: Adult Learning and Facilitator Mindset:

Facilitating adult learning involves creating an environment that encourages active participation and ownership of the learning process. It's not just about delivering information – it's about making the experience engaging and relevant to each participant's business context.

- Think about how people learn a new skill, such as driving a car. No matter how much you explain it, true learning happens when the person gets behind the wheel and starts practicing. In the same way, MSMEs need opportunities to apply what they're learning to their businesses, not just hear about it.
- Similarly, facilitating "learning by doing" is essential. Your role is to get participants to engage in activities, even if they may initially fail. Failure helps learners realize the gap in their understanding and motivates them to pay closer attention, practice, and improve.

Key Takeaway for Facilitators:

- Don't just tell participants how to apply tools or practices in their businesses – get them to try using these tools in real-world scenarios. This could involve:
    - Encouraging MSMEs to track business metrics (e.g., sales, expenses, inventory) using the tools provided.
    - Allowing them to share their successes and challenges with you and their peers, creating a space for learning through experience.
    - Offer real-time feedback during in-person sessions, followed by ongoing check-ins through Telegram to track progress and offer continuous support.

Feedback and Continuous Improvement:

- As a facilitator, your ability to give and receive feedback is crucial in ensuring continuous improvement, both for yourself and the MSMEs you're guiding.
    - **Giving Feedback:** When providing feedback, make it relevant, observable, and actionable. Focus on specific behaviors and outcomes related to the session and business growth. Use positive reinforcement and provide constructive suggestions to improve business practices and tool usage.
    - **Receiving Feedback:** Be open to feedback from your peers and the MSMEs you're supporting. Reflect on what they're sharing with you and use this feedback to improve future sessions and your approach to guiding MSMEs.

Reflecting on Your Role:

- Consider the key elements that contribute to a successful learning experience for MSMEs:
    - **Active Participation:** How well did you engage MSMEs during the in-person sessions? Did you create opportunities for them to practice the tools and strategies being taught?
    - **Real-World Application:** Were MSMEs able to apply the tools to their own businesses during the session or through Telegram follow-ups?
    - **Ongoing Support**: How did you offer support between sessions? Did you track their progress, help them overcome challenges, and provide constructive feedback through Telegram?

Sub-topic 2: Giving & receiving feedback

Introduction: Giving and receiving feedback is a vital component of the facilitation process. As facilitators, you will not only offer constructive feedback to MSMEs but also engage in reciprocal feedback exchanges with your peers to improve your own facilitation skills.

Think about the feedback you've received as facilitators. Did it help you improve? How could you use that feedback to better support MSMEs in your in-person sessions?

Why Feedback Matters: Feedback helps pinpoint areas of strength and improvement, and it broadens your perspective as a facilitator. It's important that feedback be specific, data-driven, and timely to be most effective.

How to Deliver Feedback: Be sure to deliver feedback in a manner that is constructive and actionable. Focus on observable behaviors and the impact on business growth. This could include:

- How MSMEs are engaging with the tools.
- How effectively they are applying what they learned to their business.
- Feedback should empower MSMEs to make improvements and celebrate their successes.

Receiving Feedback: Embrace feedback as an opportunity for growth. Be open to receiving constructive criticism and use it as a tool to refine your facilitation skills. Reflect on how feedback can enhance your ability to provide support to MSMEs in both the in-person sessions and their continued learning through Telegram.

As a facilitator, you should consistently seek feedback from MSMEs regarding their learning experiences. This helps you adjust your approach and improve your facilitation in real-time.

Use the feedback to adapt your sessions and continue offering guidance as MSMEs apply what they've learned to their businesses.

Resources

1. **Video Lecture (8 min)**: "Adult Learning Principles for MSME Trainers"
   a. Covers concepts such as andragogy, zone of proximal development, and "learning by doing."
   b. Example: Khan Academy-style animated video on Adult Learning (YouTube)
2. **Article:** "Malcolm Knowles' Andragogy: A Primer" (2 pages)
   a. Explains why adult learners differ from youth learners and how to adapt training accordingly.
3. **Checklist:** "Feedback Conversation Guide"
   a. Downloadable .pdf with prompts like "Describe observable behavior," "Share impact," "Offer next steps."
4. **Sample Script**: "Giving Effective Feedback" (1 page)
   a. A brief scenario with trainer and MSME, illustrating do's and don'ts.

Activities & Assessments

1. **Interactive Lesson:** "Match the Principle" (Drag-and-Drop)
   a. Match definitions (e.g., "learners bring prior experience") to the correct adult learning principle. Auto-graded.
2. **Forum:** Feedback Role-Play (30 minutes)
   a. Learners record a 2-minute audio clip (MP3) or video (MP4) of themselves giving feedback in a mock scenario (e.g., an MSME's incomplete bookkeeping).
   b. Peer learners respond with written feedback on clarity, tone, and usefulness (use "Feedback Conversation Guide" as reference).
3. **Quiz:** Feedback Best Practices (7 questions, multiple-choice & short-answer, 10 min)
   a. **Attempt the following 4 Quiz questions on "Adult Learning and Feedback Best Practices"**
      1. What makes adult learning different from youth learning?
         a) Adults prefer silent lectures
         b) Adults must memorize content
         c) Adults bring experience and need practical application

d) Adults cannot learn through games
Answer: c)

2. Which is a *core principle* of effective feedback?
   a) Provide it once the course ends
   b) Keep it vague so it doesn't offend
   c) Make it specific, observable, and actionable
   d) Only give feedback if asked
   Answer: c)
3. What is an example of "learning by doing"?
   a) Watching a video
   b) Reading instructions aloud
   c) Practicing ledger entries during a session
   d) Listening to a lecture
   Answer: c)
4. When receiving feedback from MSMEs, a facilitator should:
   a) Ignore it unless it's positive
   b) Accept it politely and reflect on it
   c) Defend their facilitation style immediately
   d) Only consider anonymous feedback
   Answer: b)

4. **Assignment:** "Receive & Reflect" (Individual) (500 words)
   a. Learners upload a one-page reflection describing a time they received feedback, how they processed it, and what changes they made.
   b. The grading rubric assesses clarity, use of the feedback framework, and actionable insights.

Topic 3: Gathering, Recording, Analyzing & Reporting MSME Data

Description

Accurate data collection and clear reporting are the foundations of impactful MSME support. In this module, you will learn to gather reliable information from entrepreneurs during field visits and training sessions, record it in structured templates, and analyze the results to uncover trends. This skill set will enable you and your team to make evidence-based recommendations—such as identifying which regions need extra support, or which training topics require reinforcement.

Over the course of this topic, you will:

1. Explore three practical methods for gathering MSME data during in-field visits: structured observations, short interviews, and attendance tracking.
2. Practice completing a standardized data-collection form, ensuring all required fields—like sales figures, cash-flow patterns, and participant feedback—are captured correctly.
3. Learn to spot patterns in a sample dataset, such as changes in tool usage, attendance shifts across sessions, or recurring challenges—using simple bar charts or frequency tables.
4. Draft a clear, concise report that summarizes your findings, highlights key trends, and offers two actionable recommendations for master trainers and programme managers.
5. Examples of data to gather include:
    a. Number of MSMEs that have access to financing.
    b. Attendance rate for each session.
    c. Usage of tools and resources (e.g., how many MSMEs are actively using the provided tools for business growth).
    d. Challenges and feedback from MSMEs regarding their growth.

Learning Objectives

- Understand how to collect insights on MSME progress (e.g., access to finance, session attendance, tool usage).
- Recognize the importance of data collection for improving program effectiveness and delivering targeted support.
- Learn practical methods for gathering, recording, and analyzing data during informal and formal interactions.

Key Definitions

- **Observation:** A data-collection method in which the trainer watches an MSME's activities—such as how they record sales or organize inventory—and notes relevant behaviors without directly intervening.
- **Interview:** A brief, structured conversation with an MSME to ask open-ended questions about their business practices, challenges, or tools used. You record their responses in written notes or on a digital form.\
- **Attendance Log:** A simple record that shows which participants attended each session. It helps measure engagement, highlight drop-off points, and inform follow-up planning.

- **Data Analysis**: The process of examining collected data to find patterns, trends, or anomalies. For example, you might calculate the percentage of businesses using a particular bookkeeping method.
- **Trend:** A direction in data that shows change over time. For instance, if more MSMEs use cash-flow tools in later sessions, that is a positive trend indicating skill adoption.
- **Report:** A structured document (usually 300–400 words) that presents data findings clearly, explains what they mean, and suggests next steps for trainers or programme managers.

Content:

Subtopic 1: Why Data Collection Matters

Data collection is not just a bureaucratic task—it directly influences your ability to:

- **Measure Progress:** Track indicators like the number of MSMEs that secure financing after training, attendance rates for each session, and adoption of business tools. These metrics demonstrate whether your training is achieving its goals.
- **Identify Gaps and Challenges:** When you notice low tool usage or recurring obstacles (e.g., entrepreneurs unable to complete financial templates), you can adjust your curriculum or offer additional support in real time.
- **Highlight Successes:** Capturing stories of MSMEs whose revenue increased or who improved their bookkeeping helps motivate peers and validates your training methods.
- **Inform Decision-Making:** Program managers rely on your data to allocate resources, refine content, and set priorities. By providing accurate, timely information, you become an active partner in shaping the overall strategy.

Subtopic 2: Methods for Gathering Data in Informal Sessions

When you're not in a formal classroom setting, use these five techniques to gather rich, qualitative, and quantitative insights:

2.1 Direct Observations

- **How to Observe:** During business visits, pay attention to how entrepreneurs use the tools you provide (e.g., cash-book templates, inventory trackers).
- **What to Look For**
  - **Signs of Growth**: Increased stock levels, organized record-keeping, cleaner workspaces, or expanded customer interactions.
  - **Tool Utilization**: Whether they maintain daily ledgers, update expense logs regularly, or use budgeting templates.
  - **Challenges**: Observe any confusion during tool use—perhaps they struggle with formatting or understanding specific terms.
- **Recording Observations**

Note your observations immediately in a notebook or on a printed template. Use objective language:
"On March 10, Ayele's Bakery had fully filled cash-book entries for two consecutive weeks, indicating improved financial tracking."

2.2 Trainer-Filled Feedback Forms

- **When to Use:** Instead of distributing formal surveys, integrate feedback questions into conversations.
- **How to Conduct**
  - Ask open-ended questions such as:
    - "Which tool do you find most helpful, and why?"
    - "How has your sales revenue changed since incorporating the new budgeting worksheet?"
  - Record responses verbatim or paraphrase key points, ensuring you capture specifics (e.g., "Tool X saved me an extra hour of work each day").
- **Benefits**

You build rapport by keeping the tone conversational, and entrepreneurs often share more candid feedback.

2.3 Informal Interviews & Conversations

- **Setting Up a Conversation:** During a business visit or after a training session, invite the entrepreneur for a brief one-on-one chat.
- **Question Examples**
  - "Can you walk me through how you used the expense-tracking tool last week?"
  - "What impact did the new sales log have on customer management?"
  - "What challenges do you still face when preparing financial statements?"
- **Documenting Insights**

Use your notebook or phone to jot down bullet points. Focus on both qualitative insights (e.g., "Struggles with balancing sheets") and quantitative indicators (e.g., "Revenue up by 15% compared to last month").

2.4 Attendance & Engagement Tracking

- **Simple Attendance Log:** Maintain a printed or digital attendance sheet that records:
  - Participant name
  - Session date
  - Present (✓) or Absent (✗)
- **Engagement Notes**

F**or each session, mark participants who:**

  - Ask questions
  - Volunteer to lead an activity

    - Demonstrate tool usage (e.g., “Sifa explained how she updated her cash book in front of peers”).
- **Identifying Trends**

After several sessions, look for patterns such as:

    - Participants who attend all sessions tend to adopt tools more reliably.
    - Certain locations may have higher absenteeism, indicating travel challenges or conflicting commitments.

2.5 Usage Demonstration & Business Assessment

- **Live Demonstrations:** During visits, ask entrepreneurs to physically show how they use a tool—whether it’s entering daily sales into a ledger or updating an inventory tracker.
- **Assessment Criteria -** Evaluate:
    - **Accuracy**: Are entries correct and consistent?
    - **Frequency**: How often do they update the tool?
    - **Impact**: Has the tool helped them make business decisions (e.g., adjusting prices, ordering stock)?
- **Qualitative Observations**

Note how confidently they navigate the tool and whether they can answer your follow-up questions without hesitation.

Subtopic 3: Recording Data

Once you collect observations and interview responses, you need to record them systematically. Choose the method that best suits your resources and context:

3.1 Manual Logs (Notebooks or Printed Templates)

- **When to Use**
    - In areas without reliable electricity or internet.
    - If you prefer paper-based records for quick notetaking.
- **How to Structure Your Log**

Create columns or sections for:

- **Date & Location** (e.g., “2025-06-02, Hawassa Market”)
- **MSME Name/Identifier** (e.g., “Meron’s Salon”)
- **Session Attended?** (Y/N)
- **Tools Discussed/Observed** (e.g., “Expense Log, Cash-book Template”)
    - **Key Observations** (e.g., “Revenue up 20%, but struggles with ledger headers”)
    - **Follow-Up Actions** (e.g., “Schedule one-on-one coaching on ledger categories”)

- **Tips for Manual Logs**
  - Keep your handwriting legible.
  - Use bullet points rather than long sentences.
  - Date and sign each page to establish accountability.

3.2 Structured Paper Forms

- **Purpose:** To standardize the data, you collect from each entrepreneur, ensuring consistency across trainers.
- **Form Design Elements**
  - **Basic MSME Information**: Name, business type, location.
  - **Tool Usage Section**: Checkboxes or fields for each tool (e.g., “Cash-book Template: ☐ Daily ☐ Weekly ☐ Not Used”).
  - **Performance Metrics**:
    - Financing status (Applied, Approved, Pending).
    - Revenue change (e.g., “↑ 10% since last visit”).
  - **Qualitative Feedback**: Open field for comments (e.g., “Difficulty reconciling bank statements”).
  - **Action Plan**: Trainer’s recommended next steps (e.g., “Offer group workshop on inventory tracking”).
- **How to Use:** Present the form at the end of a session or business visit. Explain each section and ensure the entrepreneur understands what you are asking. Help them fill out the form if needed, and file completed forms in a designated binder or folder.

3.3 Spreadsheet Tracking Tools (Excel or Google Sheets)

- **Advantages**
  - Easy to sort, filter, and analyze later.
  - Can be shared with Master Trainers or program managers electronically.
- **Suggested Column Headers**
  - **MSME Name**
  - **Location/Cluster**
  - **Financing Status** (Applied/Approved/Pending/None)
  - **Session 1** (Date & Attendance)
  - **Session 2** (Date & Attendance)
  - **Tools Used** (List separated by commas)
  - **Revenue Change** (Numeric value or percentage)
  - **Business Growth Indicators** (e.g., “Added one staff member,” “Expanded product line”)
  - **Challenges** (e.g., “Unable to reconcile cashbook,” “Low digital literacy”)
  - **Notes & Follow-Up** (e.g., “Schedule additional coaching,” “Refer to peer mentor”)

- **Maintaining the Spreadsheet**
    - Update after each session or visit to keep the data current.
    - Use dropdown menus for consistent terminology (e.g., choose "Approved" from a dropdown rather than typing it).
    - Protect columns with formulas (if any) to prevent accidental edits.

Sub-topic 4: Analyzing the Data

Once your data is recorded, analyzing it will help you transform raw numbers and observations into actionable insights:

4.1 Looking for Patterns & Trends

- **Attendance Patterns**
    - Identify sessions with high attendance—those may correspond to topics of greatest interest.
    - Note if certain cohorts (e.g., by location) have consistently lower attendance, signaling potential access or scheduling issues.
- **Tool Adoption Over Time**
    - Chart tool usage week by week (e.g., count how many MSMEs used the cash-book template in Week 1 vs. Week 2 or 3).
    - A rising trend indicates increasing familiarity; a plateau or decline suggests barriers that need addressing.
- **Financing Outcomes**
    - Compare the number of MSMEs approved for loans before the program launches vs. mid-program.
    - A higher approval rate could signify that training is effectively preparing entrepreneurs for the loan application process.

4.2 Identifying Challenges

- **Recurring Obstacles**
    - If five or more MSMEs report difficulty balancing their books, plan an additional micro-session focused on ledger-keeping.
    - Note qualitative feedback: e.g., "Tool categories too technical" or "Forms not user-friendly."
- **Resource Gaps**
    - Perhaps many participants mention they lack smartphones to access online toolkits—consider distributing printed copies or finding an offline app.

4.3 Highlighting Success Stories

- **Exemplary Cases**

- Identify entrepreneurs whose metrics improved rapidly (e.g., “Meron’s Salon increased monthly revenue from ETB 12,000 to ETB 18,000 in two months”).
- Document specific actions: “She used the sales-log template daily and reviewed it with a peer mentor.”
- Plan to showcase these stories in group sessions to motivate others.

Assignment: Practical Exercise – Analyzing MSME Data

Overview: In this activity, you will review a small dataset of fictional MSMEs and practice analyzing key metrics (attendance, tool usage, revenue change, and challenges). Your goal is to identify patterns, determine which business tools have been adopted most often, pinpoint major obstacles, and suggest actionable solutions. This exercise will help you:

- Interpret quantitative and qualitative data.
- Draw insights to improve future training sessions.
- Practice structured analysis as a self-paced learner on Moodle.

Instructions

1. **Download or View the Dataset**
    a. You may download the Excel/CSV file, or review the table embedded below.
    b. The dataset includes 10 fictional MSMEs with the following fields:
        i. **MSME Name**
        ii. **Attendance** (number of sessions attended out of 2)
        iii. **Cash-Book Usage** (times per week)
        iv. **Inventory Tracker Usage** (times per week)
        v. **Expense Log Usage** (times per week)
        vi. **Revenue Change** (percentage increase or decrease over the last month)
        vii. **Qualitative Challenges** (short text description)
2. **Study the Dataset Carefully**
    a. Note how attendance relates to revenue change.
    b. Observe which tools (Cash-Book, Inventory Tracker, Expense Log) appear most frequently.
    c. Read and reflect on the qualitative challenges listed for each MSME.
3. **Answer the Following Questions:** In a separate document (Word, Google Doc, or PDF), respond to each question with clear, numbered paragraphs. Provide evidence from the dataset (e.g., citing rows or specific numbers) to support your answers.
    a. **Attendance vs. Revenue**
        i. What pattern(s) do you notice between the number of sessions attended and the percentage change in revenue?

   ii. Cite at least two MSMEs as examples, explaining how their attendance relates to their revenue change.

b. **Tool Adoption**
   i. Which business tool (Cash-Book, Inventory Tracker, or Expense Log) shows the highest overall adoption rate?
   ii. Explain the method you used to determine "highest adoption" (for example, counting how many MSMEs used the tool at least once per week, or calculating the average usage frequency).
   iii. Provide evidence (e.g., average frequency or count of MSMEs with nonzero usage) from the dataset.

c. **Challenges and Solutions**
   i. Identify two recurring qualitative challenges that MSMEs mention.
   ii. For each challenge, propose a practical solution or a training activity you could implement to address it.

4. **Reflect on Future Training Design**
   a. Based on your analysis, write a brief reflection (200–300 words) answering:
      i. How could these insights inform the structure or content of future training sessions?
      ii. For example, should you allocate more time to a particular topic, simplify underused tools, or add supplemental resources?
5. **Submit Your Work**
   a. Combine your answers to Questions 1–3 and your 200–300-word reflection into a single document.
   b. Upload it to the Moodle **Assignment: Data Analysis Exercise** by the due date indicated in the module.
   c. Make sure your file is well named.

Sub-topic 5: Sharing and Reporting Data

Once you've analyzed the data, you must present your findings so that Master Trainers and program managers can act on them:

5.1 Reporting to Master Trainers

- **Key Data Points to Include**
  - **Tool Usage Metrics**:
    - "40% of MSMEs use the cash-book template at least three times per week."
    - "Only 15% have downloaded the online inventory tracker."
  - **Attendance Rates**:
    - "Session 1 (Cash Management): 85% attendance."

        - “Session 2 (Bookkeeping Basics): 70% attendance.”
    - **Common Challenges**:
        - “25% of entrepreneurs report difficulty differentiating fixed vs. variable costs.”
        - “Mobile data costs are preventing some MSMEs from accessing online resources.”
    - **Success Stories**:
        - “Meron’s Salon: Revenue increased by 50% after applying new inventory tracking methods.”
- **Report Format**
    - Use a one-page dashboard or bullet-point summary for clarity.
    - If possible, include a simple bar chart or line graph illustrating tool usage trends over time.
    - Keep language concise:

Example Bullet Point: “Tool Adoption: Cash-book template use rose from 30% in Week 1 to 65% in Week 4, indicating growing confidence in record-keeping.”

5.2 Uploading to Kifiya’s Qelem BDS MP Platform

- **Preparation**
    - You will be required to format your dataset align to platform requirements. Common fields include:
        - MSME Name/ID
        - Date of Session
        - Attendance (Y/N)
        - Tool Used (Yes/No or count of usage)
        - Financing Status (Applied/Approved/Pending)
        - Outcome Notes (e.g., “Revenue ↑ 20%”)
    - Save your file as CSV or XLSX.
- **Upload Steps**
    - Log in to Kifiya’s Qelem BDS MP platform with your trainer credentials.
    - Navigate to the “Data Upload” or “MSME Insights” section.
    - Select “Upload New Dataset,” choose your file, and verify that the column headers match the portal’s template.
    - Review any validation errors (e.g., missing fields, inconsistent formatting), correct them locally, and re-upload if necessary.
    - Once the upload is successful, confirm that the data appears correctly on the dashboard.
- **Tips for Clear Presentation**
    - Avoid long narrative fields—keep entries short (e.g., “Improved cash flow”).

    - Use consistent terminology: if “Yes/No” is required, do not enter “Y/N” or “✓/✗.”
    - Double-check spelling of MSME names to prevent duplicate entries.

5.3 Follow-Up Actions Based on Data

- **Adapting Future Sessions**
    - If you notice that tool X is underutilized, schedule a quick refresher workshop focusing on the tool’s purpose and step-by-step usage.
    - For topics with high absenteeism, consider surveying participants on timing or location constraints and adjusting the schedule accordingly.
- **Facilitating Communication**
    - Post a summary of trends and recommendations in the Moodle forum or WhatsApp group for trainers.
    - Invite Master Trainers to suggest strategies—e.g., peer-mentor pairing for low-performing MSMEs.
- **Continuous Improvement Cycle**
    - **Plan**: Use last month’s data to decide which topics need reinforcement.
    - **Do**: Implement revised session plans (e.g., hands-on cash-book workshop).
    - **Check**: Gather feedback and data during and immediately after the new session.
    - **Adjust**: Modify materials or methodology based on fresh insights.

Sub-topic 6: End-to-End Trainer Responsibilities

Throughout the training journey—from initial sessions to follow-up evaluations—your role is to:

1. **Guide MSMEs Through Each Stage**
    a. **Pre-Loan**: Ensure entrepreneurs understand loan requirements and prepare documentation.
    b. **During Training**: Facilitate sessions that build foundational skills (e.g., bookkeeping, budgeting).
    c. **Post-Training**: Conduct business visits to see how they apply lessons and collect progress data.
2. **Provide Ongoing Support**
    a. Encourage entrepreneurs to join peer groups, Telegram chat channels, or online forums for continuous learning.
    b. Offer one-on-one coaching for MSMEs that need extra help (e.g., those struggling with digital tools).
3. **Leverage Collected Data for Improvement**

   a. Continuously refine training methods based on data trends—whether that means simplifying forms, adjusting session length, or reorganizing group activities.
4. **Foster Collaboration Among Trainers**
   a. Share insights, challenges, and success stories with fellow trainers. Regularly debriefing to ensure a consistent, high-quality learning experience across regions.

Resources

1. PDF: "**Methods for Gathering Data in Informal Sessions**" (3 pages)
   a. Extracted and adapted from the face-to-face slide deck.
2. Template: "**MSME Data-Collection Form**" (Excel & PDF)
   a. **Columns include**: MSME Name, Location, Session Date, Tools Used, Financing Status, Observations, Feedback Notes.
3. Video Demo (6 min): "**How to Conduct an Informal MSME Interview**"
   a. Short role-play showing a trainer asking open-ended questions and recording responses.
4. Article: "**Basic Data Analysis for Field Trainers**" (2 pages)
   a. Covers spotting patterns, highlighting outliers, and creating simple bar charts in Excel.
5. **Sample Dataset (CSV)**
   a. Mock data (20 rows) showing attendance, tool usage, and financing outcomes

Activities & Assessments

1. **Interactive Lesson**: "Data-Collection Practice"
   a. Embedded H5P activity where learners click on a simulated market stall image and "select" what data they collect (multiple-choice).
2. **Assignment:** Fill the Data Template (Excel upload)
   a. Learners download the sample dataset template, then manually complete five mock "MSME visits" with observations and feedback notes.
   b. Submission: Upload a completed Excel file.
   c. Graded on accuracy and completeness (rubric provided).
3. **Quiz:** Data Analysis Basics (5 questions, multiple-choice & short calculations)
   a. Example: "Given a list of 10 MSMEs and their tool-usage rates, what percent used the cash-book tool?"
   b. **Attempt the following 4 Quiz questions on "ata Gathering, Recording & Analysis"**
      1. What is the main purpose of collecting MSME data during training?
         a) To advertise the training on social media
         b) To replace face-to-face sessions
         c) To track progress, challenges, and improve sessions
         d) To rank MSMEs competitively
         Answer: c)

2. Which of the following is an effective *informal* data collection method?
   a) Sending legal notices
   b) Secretly watching entrepreneurs
   c) Direct observation and feedback conversations
   d) Filling government tax forms
   Answer: c)
3. In a data report, what trend would indicate increased tool adoption?
   a) Lower attendance
   b) Decreasing use of training materials
   c) Rising number of MSMEs using the cash-book weekly
   d) Higher dropout rates
   Answer: c)
4. What is a common *structured* method of recording MSME data?
   a) Mind mapping
   b) Drawing sketches
   c) Filling Excel templates or digital logs
   d) Creating posters
   Answer: c)

4. **Forum:** Data Insights Discussion
   a. Learners analyze the sample dataset (provided as a CSV file in Resources) and post at least two trends they observe (e.g., “Tool usage increases from Session 2 to Session 4”).
   b. At least two peer responses required (agreement, alternative interpretation, or suggestion).

5. **Assignment:** “Draft a Data Report” (Word/PDF, 300–400 words)
   a. Using the mock data, write a brief report:
      i. Introduction: Purpose and scope of data collection
      ii. Key Findings: Trends in attendance, financing, tool usage, challenges
      iii. Recommendations: Two actionable next steps for Master Trainers (e.g., “Focus on follow-up for low-attending regions”)
   b. **Graded clarity**, correct use of data, and actionable recommendations.

Topic 4: Facilitating Cash Management & Bookkeeping Modules

Description

In this self-paced Moodle module, you will transform theory into practice by working through recorded demonstrations, guided activities, and peer-feedback exercises focused on cash management and basic bookkeeping. Instead of an in-person workshop, all activities are designed for you to complete independently using Moodle's built-in tools (video lessons, forums, assignments, quizzes, and self-reflection prompts). By the end of this module, you will have practiced facilitation techniques, received structured feedback from peers, and drafted an action plan to enhance your own training delivery for MSMEs.

Learning Objectives

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

1. Summarize key bookkeeping concepts (e.g., cash-flow cycles, ledger entries) based on a short instructor-led overview.
2. Facilitate a mock cash-book activity: set up a realistic scenario, guide a small group through sample transactions, and lead a debrief discussion.
3. Use the Facilitator Observation Checklist to provide and receive constructive, actionable feedback on facilitation style, engagement techniques, and content accuracy.
4. Reflect on personal facilitation strengths and improvement areas, drafting a concise action plan for future sessions.

Content

1. Introduction & Video Lecture

- **Locate** the "Cash Management & Bookkeeping Basics" video under **Topic Resources > Video Lecture**.
- **Watch** the 10-minute presentation covering:
  - Cash-flow cycle stages (inflow, outflow, net change).
  - Basic ledger entries: debits vs. credits, recording expenses, calculating closing balances.
- **Open** the "Instructor Notes" PDF for supplementary bullet points and examples.

2. Forum: Key Takeaway Post

- **Navigate** to **Forums > Key Takeaway from Cash Mgmt Video**.
- **Create a new discussion post**: write one concise sentence summarizing the single most important point you learned.
- **Reply to at least one peer's post** with a short follow-up question (e.g., "How would you use that concept in a small kiosk business?").

3. Read: Facilitation Guide – Cash Management & Bookkeeping

- **Download** the **"Facilitation Guide"** PDF from **Topic Resources**.
- **Read** sections on:
  - Designing a realistic scenario for MSMEs (e.g., small retail shop).

    - Setting up the learning environment (virtual or recorded).
    - Facilitator best practices (clear instructions, asking open-ended questions, managing time).
- **Highlight** any questions directly in the PDF (using Moodle's annotation tool) for later clarification.

4. Download: Facilitator Observation Checklist

- **Open** the PDF form for the **"Facilitator Observation Checklist."**
- **Review** each criterion:
    - **Clarity of instructions**: Did the facilitator explain steps in simple, logical order?
    - **Engagement techniques**: Did they ask open-ended questions, encourage participation?
    - **Content accuracy**: Were all bookkeeping steps correct?
    - **Time management**: Was the activity paced well (not rushed or too slow)?
    - **Handling disruptions**: Did the facilitator respond well to unforeseen questions or technical issues?
- **Familiarize** yourself with how you'll use this checklist when reviewing peers' videos.

5. Review: Slide Deck (PDF)

- **Download** the **"Cash Management & Bookkeeping – Slide Deck"** (PDF version).
- **Flip through** 8–10 slides that cover:
    - Overview of bookkeeping terminology.
    - Example scenarios for practice.
    - Discussion prompts for debriefs.
- **Annotate** any points you want to revisit or clarify.

6. Individual Activity: Mock Cash-Book Facilitation (Video)

1. **Create Your Scenario:**
    a. Open the **"Participant Worksheet – Cash Flow Exercise"** (Word/PDF).
    b. Fill in a realistic scenario involving 3–5 transactions (e.g., daily sales, purchases of raw materials, rental expense).
2. **Plan Your Facilitation:**
    a. Draft a brief script or outline: introduction (2 minutes), demonstration of ledger entry (5 minutes), guided practice (3 minutes).
    b. Identify two open-ended questions you'll ask participants (e.g., "Why is recording each sale immediately important?").
3. **Record Your Session:**
    a. Use your phone or computer (MP4 format) to record a 10-minute facilitation.
    b. Include at least two colleagues or friends acting as "MSME participants" (they can ask questions or respond to prompts).

    c. Show your Participant Worksheet on camera or screen-share.
    d. Speak clearly, maintain eye contact with the camera, and demonstrate proper pacing.

4. **Upload Your Video:**
    a. Go to **Assignments > Facilitation Recording**.
    b. Upload your MP4 file (max 200 MB).
    c. Add a brief text description (1–2 sentences) explaining your scenario and facilitation approach.

7. Peer Review: Observation Checklist

1. **Access Two Peer Videos:**
    a. Moodle will automatically assign you two anonymous videos.
    b. Go to **Assignments > Peer Reviews** to view the first, then the second.
2. **Complete the Checklist for Each Video:**
    a. Download the digital **Facilitator Observation Checklist** for each.
    b. Evaluate using the criteria: clarity, engagement, accuracy, time management, disruption handling.
3. **Post Feedback in Forum:**
    a. After filling out the checklist, post one commendation (specific praise) and one suggestion (actionable improvement) in the **Peer Feedback** forum.
    b. Use this format:
        i. **Commendation:** "I appreciated how clearly you explained the ledger steps at 3:45. It helped me understand the flow."
        ii. **Suggestion:** "Next time, consider slowing down when explaining the concept of debits vs. credits; maybe pause after each point to check for understanding."
4. **Submit Completed Checklists:**
    a. Upload your filled checklists (PDF annotations or screenshots) under **Assignments > Peer Review Checklists**.

8. Quiz: Content Knowledge

Navigate to **Quizzes > Cash Management & Bookkeeping Quiz**.

- **Complete** 10 questions (multiple-choice and true/false) covering:
    - Cash-flow components (inflow, outflow).
    - Basic ledger entry steps.
    - Definitions from Key Definitions (role-play, small-group discussion).
- **Review Feedback**: After submission, Moodle will display correct answers with brief explanations.

9. Assignment: Self-Reflection (300 words)

Open Assignments > Self-Reflection.

- **Write** a 300-word reflection that includes:
  - **One Strength:** Describe a specific moment from your facilitation video (timestamp) where you felt confident. (e.g., “At 2:15, I clearly modeled how to record a sales transaction.”)
  - **One Area for Improvement:** Identify a point where you felt uncertain or rushed (e.g., “I noticed at 5:10 I spoke too fast when explaining closing balances”).
  - **Actionable Plan:** Explain one or two concrete steps you will take to improve (e.g., “In future recordings, I will script my introduction and practice pacing out loud before recording”).
- **Use Clear, Universal English** and reference the feedback you received from peers.
- **Submit** for grading; your instructor will use a rubric that evaluates clarity, depth of reflection, and practicality of your action plan.

Additional Resources (Throughout Course)

- External Articles & Videos
  - “Guide to Cash Flow Management for Micro-Enterprises” (Harvard Business Review, free summary): https://hbr.org/2020/08/guide-to-small-business-cash-flow
- “Youth Entrepreneurship in Ethiopia: Best Practices” (YouTube panel discussion, 12 min): https://www.youtube.com/watch?v=MpQditTqz7I
- “Effective Feedback Techniques” (TED-Ed Lesson, 5 min): https://ed.ted.com/lessons/effective-feedback
- **Templates & Checklists**
  - “Facilitator Preparation Checklist” (editable .docx)
  - “Feedback Conversation Guide” (downloadable .pdf)
  - “Data-Collection & Reporting Form” (Excel template)
  - “Facilitator Observation Sheet” (fillable PDF)
- **Recommended Readings**
  - Brookfield, S. D. (2013). Powerful Techniques for Teaching Adults. Jossey-Bass. (Chapters 2 & 3—available as PDF excerpt)
  - Vygotsky, L. (1978). Mind in Society: The Development of Higher Psychological Processes. (Intro to Zone of Proximal Development)
- **Support & Communication**
  - Q&A Forum: Post technical questions or clarifications.
  - Private Messaging: Contact the instructor for one-on-one feedback.
  - Weekly Office Hours (Zoom): Every Monday 4–5 PM EAT.
- **Quiz: Practical Facilitation of Financial Topics**

  1. What is one key goal when facilitating a cash-book activity?

     a) Teach entrepreneurs to memorize financial laws

b) Guide them through sample transactions and encourage participation
c) Focus only on theory
d) Replace all manual systems with apps
Answer: b)

2. Which of these is part of the cash-flow cycle?
a) Customer segmentation
b) Branding strategy
c) Inflows and outflows
d) Staff rotation
Answer: c)

3. What tool is used to assess peer facilitation videos?
a) Excel Budget Tracker
b) Facilitator Observation Checklist
c) MSME Business Card
d) Sales Logbook
Answer: b)

4. Which of the following is good practice during facilitation?
a) Rush through complex topics
b) Use only closed questions
c) Pause for questions and use real-life examples
d) Avoid peer interaction
Answer: c)