



# Cooperative Business School

**Managing business services for  
members of producer organizations**

**with special focus on  
maize and promotion of rural youth**

**Trainer's Guide**

**2<sup>nd</sup> Edition 2020 for Nigeria**



## Introduction and acknowledgements

---

Over 1.4 million African agricultural smallholders have undergone Farmer Business School (FBS) training since the development of this approach by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) with partners for cocoa smallholdings in 2010<sup>1</sup>. Several evaluations confirmed that many FBS trained groups have reactivated dormant or registered new agricultural producer organizations (APO). These male and female, young and old agricultural entrepreneurs achieve more market power and economies of scale if their producer organizations provide business services to them professionally.

To strengthen these efforts, the Sustainable Smallholder Agri-Business Program (SSAB, 2014-2019) developed with support of the European Union the Cooperative Business School (CBS) in 2016 and implemented it for over 500 organizations of cocoa producers in Côte d'Ivoire, Ghana, Togo, Nigeria and Cameroon. The Nigeria country module of the Global Program Green Innovation Centre for the Agriculture and Food Sector has introduced and customized CBS for maize and Irish potato in 2018. The Global Program Rural employment with a focus on youth 2019 has supported the integration of aspects suited to promote rural youth. Since January 2020, the Agri-Business Facility for Africa (ABF), successor program of SSAB, supports requesting parties to customize and introduce FBS, CBS and Processor Business School. ABF has implemented this overall review to have an updated, optimized and fine-tuned reference version of CBS for introduction processes ahead.

This reviewed edition of CBS is the joint response of different programs to the need to strengthen agricultural producer organizations in the delivery of business services to their members, to promote rural youth and consequently to contribute to the transformation of rural economies in Africa. The CBS approach consists of a handbook, a selection of important tools and the trainer guide at hand.

This trainer guide will help you manage the quality of the CBS trainings you provide and therefore effectively strengthen agricultural producer organizations in your country.

---

<sup>1</sup> *Sustainable Cocoa Business, West and Central Africa (SCB 2009-2014)*

## Table of content

<b>Introduction</b> .....	<b>4</b>
<b>Didactic approach and ensuring quality</b> .....	<b>7</b>
<b>Training calendar</b> .....	<b>9</b>
<b>0. Introduction Module</b> .....	<b>10</b>
<b>1. Introducing business services</b> .....	<b>12</b>
Module 1.1    What business services are about .....	12
Module 1.2    Understanding value chains and markets .....	14
Module 1.4a   Promoting the young generation .....	16
Module 1.4b   Child labour .....	18
<b>2. How to develop business services</b> .....	<b>20</b>
Module 2.1    Internal and external business services .....	20
Module 2.2    Planning group activities for the year .....	22
Module 2.3    Developing the business plan for the service .....	24
Module 2.4    Negotiations and contracts.....	26
Module 2.5    Procuring goods and services .....	30
Module 2.6    The costs and profits of business services .....	32
<b>3. Your business services</b> .....	<b>34</b>
Module 3.1    Group marketing of products.....	34
Module 3.2    Input supply service .....	38
Module 3.3.1  Training service (external service) .....	40
Module 3.3.2  Technical services .....	42
Option 1: Farm mapping service.....	42
Technical services Option 2: Pest and disease management service .....	44
Module 2.7    Distribution of income and building working capital .....	46
Module 3.4    Services with costly equipment .....	48
Module 3.5    Financial services for members .....	50
<b>4. Group management</b> .....	<b>52</b>
Module 4.1    Leadership and Conflict Management.....	52
Module 4.2    Good strategic and financial management .....	54
<b>5. The formal framework of cooperatives</b> .....	<b>56</b>
<b>6. Evaluation and determination of change projects</b> .....	<b>58</b>

## Introduction

Agricultural producer organisations (APO) exist to offer services to their members.

APO have to comply with the laws and regulations concerning producer organizations and cooperatives.

Strong and compliant APO require dedicated men and women, equipped with the skills needed for the success of their mission.

Consequently, the focus of CBS training lies on capacity building for offering strong, demand driven business services:

### **Building the capacity for strong business services**

- Identify business service needs of members;
- Develop competitive business services with demand by members;
- Mobilize resources to implement the identified services;
- Have the skills in place for effective and sustainable management of the needed services;
- Identify and take opportunities to include and promote the youth.

## The target group of CBS

Capacity building at the APO concerns both managers of these organizations and members.

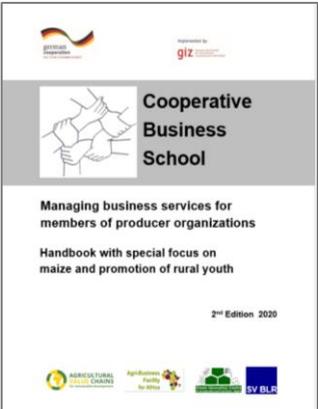
- Members of the APO need to be able to evaluate the actions of their leaders and hold them accountable;
- The democratic principle requires that APO members alternate at the level of management units horizontally (peers) and vertically (women, youth, less influential);
- Members of the APO are the primary beneficiaries and users of services, but they are also co-owners, to the extent that it is their means that will be used to implement the services.
- The group thrives from the commitment and dynamism of its members
- 

As such, in CBS training, each producer group shall be represented by 2 managers and 2 members. The trainer shall monitor attendance at CBS sessions and make sure that all member groups are represented: Men, women, young and old.

This training curriculum can be used both for basic commodity groups and for established cooperatives (see next point).

## Working with the CBS handbook and toolbox

The corresponding Handbook and Toolbox are the main source for the trainer to get more information on the specific contents.

 <p><b>Handbook</b></p>	<p>The handbook is the reference for trainer and participants to get more information on specific topics.</p> <p>Not every concept, calculation and information is treated during the CBS training as this would overload the sessions. How many topics from the handbook can be treated depends on the literacy level of the participants and the organisational level of their groups. The trainer has to be flexible and adjust the training accordingly.</p> <p>For easy referencing the counting of chapters/modules in handbook and guide are the same.</p> <p>The trainer has to study the handbook well and take full ownership. By this we mean the trainer's ability to:</p> <ul style="list-style-type: none"> <li>➤ Explain the concepts and calculations to the learners and the ability to translate them spontaneously into local languages when facilitating</li> <li>➤ Summarize modules interactively with participants to ensure ownership of key messages by learners;</li> <li>➤ Find examples and practical information, statistics, images, stories that allow participants to better understand the concepts, tools and key messages in the local context</li> <li>➤ Finding the right facilitation process, including accessibility for- and participation of all.</li> </ul>
 <p><b>Toolbox</b></p> 	<p>We propose a vast range of tools to make the management of business services and the group management easier and faster. These tools are suggestions. The producer organisations shall adapt the tools they find useful to their individual needs.</p> <p>The trainer works with some of the tools during the training and simply introduces the others.</p> <p>The trainer collects feedback from members on these tools so that the editors of the toolbox can further finetune them where needed.</p> <p>The toolbox consists of a printed version and an Excel file. The Excel file allows for quick adaption of the tools and on top of this includes pre-programmed sheets with automatic calculations (see frontpage of Excel file for further information). The trainer is expected to get familiar with the Excel tool.</p>

In this CBS edition, the **role of youth, women and digitization has been integrated in a cross cutting way**. This means that these perspectives have not been listed separately in the training modules, but are relevant for all contents. The trainer is expected to skillfully integrate these elements in the modules and guide the participants accordingly.

 <p><b>Women</b></p>	<p>For each training module, the trainer shall reflect:</p> <p>How are women affected by the contents?</p> <p>How can they be further involved and their position in the households strengthened?</p>
 <p><b>Youth</b></p>	<p>The youth is paramount for the thriving of the economy in Africa; and at the same time creating employment and income for the youth in rural areas is a challenge.</p> <p>In the handbook, topics with high relevance and opportunities for the youth have been highlighted with a special symbol.</p> <p>In preparation for the sessions, the trainer is expected to reflect: How can the youth be integrated in the groups, and how can the youth benefit from business services?</p>
 <p><b>Digitization</b></p>	<p>Digital tools offer added value for members and the group management. Digital tools can range from simple SMS service via Whatsapp groups and smartphone-based apps to digitally managed platforms and pre-programmed Excel-based files. Which digital tools can be used depends strongly on the local context.</p> <p>In preparation for the sessions, the trainer is expected to gather first ideas on specific digital tools that work in the given context and further elaborate on them during the sessions. The handbook also gives some ideas.</p>

## Impressum

---



Published by: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Registered offices  
Bonn and Eschborn, Germany  
Dag-Hammarskjöld-Weg 1-5, 65760 Eschborn, Germany

Agri-Business Facility for Africa (successor of SSAB regional program)  
Green Innovation Centre for the Agriculture and Food Sector – Country Module Nigeria  
Youth-Version on behalf of Sector project Rural youth employment (BLR)

[www.giz.de](http://www.giz.de)

Authors

2<sup>nd</sup> edition (2020):  
Merit Buama, Consultant, Annemarie Matthes (GIZ, Agribusiness Facility for Africa (ABF))  
Matthias Schnier (Adaptation for youth on behalf of Sector project Rural Youth Employment)

1<sup>st</sup> edition (2016)  
Yaya Mama Gula, Consultant, Merit Buama, Charlotte Chirimuuta, Annemarie Matthes,  
Yapi M'Bo, Ayo Akinola, Nosa Obayuwana, Justina Akinmola, GIZ-Sustainable Smallholder  
Agribusiness/Cocoa-Food-Link Programme; Customizing for Nigeria and Maize : Abiodun  
Adeeko, Consultant, Dr. Steve Adeogun, Consultant, Olayinka Osinubi, GIAE-AFC, Patrick  
Sakyi and Yasmin Kumi (Africa Foresight Group)

As at: Juni 2020

Illustration: Patrice Ebode Olongo

GIZ is responsible for the content of this publication.

On behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ)

---