

Business Skills Training Course for Accredited Medicine Store Owners and Proprietors in Monrovia, Liberia

Venue: YMCA Conference Centre, Crown Hill, Monrovia, Liberia

Date: September 24–29, 2012

Time: 8:30 a.m.–4:30 p.m. daily



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About SDSI

The Sustainable Drug Seller Initiatives (SDSI) is a program that builds on Management Sciences for Health's Strategies for Enhancing Access to Medicines (SEAM) and East African Drug Seller Initiatives (EADSI) programs. The program's goal is to ensure the maintenance and sustainability of the public-private drug seller initiatives in Tanzania and Uganda and to introduce and roll out the initiative in Liberia.

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ABBREVIATIONS AND ACRONYMS

AMS	accredited medicines stores
BE	Business Edge™
MSH	Management Sciences for Health
SDSI	Sustainable Drug Seller Initiatives
TCi	Top Consulting Inc.

BACKGROUND

Management Sciences for Health (MSH), as part of its efforts in Africa to enhance access to essential medicines for private drug sellers, developed the Sustainable Drug Seller Initiatives (SDSI) Program. The program adapts existing accredited drug seller initiatives from other countries to the Liberian context to provide opportunities for improved access to quality essential medicines and basic health care referrals and services in both remote and urban areas of the country.

As part of the SDSI program, MSH introduced a business skills training course for drug shop owners. Top Consulting Inc. (*TCi*) delivered the training. The course itself was enhanced and adapted from a similar one designed by MSH and CKM Consultants in Kampala, Uganda.

The overall training goal is to help the medicine store owners and proprietors acquire the knowledge and skills necessary to develop their attitudes, competencies, and practices to manage their business for profitability, long-term business sustainability, and success while maintaining professional and ethical drug marketing and distribution standards. It is expected that owners will also pass along these knowledge areas and skills to their staff to ensure that the medicine stores are managed professionally for profitability.

The business skill training was designed to enable participants to achieve the following:

- Understand the standards for accredited medicines stores (AMS) in Liberia
- Properly record financial transactions in books of accounts
- Measure business profitability
- Understand procedures involved in processing loans from banks
- Identify ways of increasing customers
- Understand important skills for managing a business
- Improve customer satisfaction
- Supervise and manage employees (dispensers)

The business skills training encompassed the following subject areas:

- Regulation and standards for establishment of an AMS
- Fundamental/essential skills for managing a business
- Bookkeeping, including profit-and-loss statement for a business
- Marketing strategy and customer service
- Inventory management and pricing
- Accessing new capital, working with financial institutions
- Business etiquette and human resource management

To effectively cover these training areas, the course was organized into the following modules:

- Module 1: Business Management
- Module 2: Financial Management
- Module 3: Marketing and Sales
- Module 4: Entrepreneurship and Access to Finance
- Module 5: Customer Service

This training report focuses on the six-day Business Skills Training Course for AMS Owners/Proprietors conducted on September 24–29, 2012, by *TCi* for MSH under the SDSI Program.

TRAINING WORKSHOP OBJECTIVES

The training was designed to achieve the following broad objectives:

- Build on participants' knowledge and experience to enhance their awareness and appreciation of basic business skills required to carry out day-to-day business activities
- Give participants an understanding of fundamental business principles that work for their businesses to guide decisions
- Develop participants' ability to use financial statements to “tell the story”—what is happening in the business, how much they have achieved in profit, whether the business is meeting owners' expectations
- Increase participants' understanding of how to access funding from financial institutions to expand their business for increased profitability.

TRAINING METHODOLOGY

The training methodology used was based on the Business Edge™ (BE) methodology. (Business Edge is a unique training methodology developed by the World Bank/IFC for training small and medium enterprises). The BE methodology focuses not just on skills and knowledge training but ensures that the different key learning styles of participants are addressed in the course material design and course delivery.

The methodology is based on facilitation rather than lecturing. Emphasis is placed on the sharing of ideas and knowledge and the active involvement of each training participant in the subject matter during the training sessions. The methodology creates opportunities for continuous learning after the training through action plans developed during the training workshop. The training methodology comprised the following elements:

- Mini lectures
- Open discussions
- Case studies
- Self-assessments
- Individual/group activities and exercises

TRAINING APPROACH

The training approach for the workshop focused on ensuring that the objectives and deliverables as contained in the SDSI scope of work were carefully pursued as actual deliverable milestones during the training. This ensured that key organizational and operational challenges faced by the participants were addressed.

The following approach was used to implement the training:

1. Customization of the training material to reflect the local Liberian business context
2. Pre- and post-evaluation of participants' knowledge and skills to validate the current level of understanding of each business module
3. Facilitation of business management modules in the areas of business management, financial management, marketing and sales, entrepreneurship, and access to finance and customer service
4. Drawing up of an action plan for continuous learning and follow-up criteria

Customization of Training Materials

A review of the training needs assessment of medicine store owners in Liberia from the mapping report indicated that the owners faced business management and operational challenges.

Using the data and information related to these challenges, the business training manual received based on the SDSI program's work in Tanzania and Uganda was extensively customized for the local context, to reflect how these local challenges could be addressed during the training. Specific classroom mini lectures, case studies, and individual and group exercises to develop skills and knowledge in the identified subject areas were developed to meet the business management and operational challenges of medicine store owners in Monrovia, Liberia.

The Business Skills Training Course for Accredited Medicine Store owners was customized to include the following modules and sections:

Introduction

Module 1: Business Management

Session 1.1: Basic Business Management Skills

Session 1.2: Business Records Management

Session 1.3: Business Etiquette

Session 1.4: HR Planning

Module 2: Financial Management

- Session 2.1: Bookkeeping and Accounts
- Session 2.2: Using and Analyzing Financial Statements
- Session 2.3: Stock Management and Control (Inventory Management)

Module 3: Marketing & Sales

- Session 3.1: Introduction to Marketing
- Session 3.2: 4Ps and 2Cs of Marketing
- Session 3.3: Pricing and Costing

Module 4: Entrepreneurship and Access to Finance

- Session 4.1: Entrepreneurship
- Session 4.2: Access to Finance: Working with Financial Institutions
- Session 4.3: Access to Finance: Bank Loan Processing Procedures with Financial Institutions

Module 5: Customer Care

- Session 5.1: Introduction to Customer Care
- Session 5.2: Benefits of Customer Care?
- Session 5.3: Handling Difficult Customers
- Session 5.4: Getting Customer Feedback
- Session 5.5: 10 Commandments of Customer Service

Action Plans, Concluding Remarks, and Wrap-up

Pre- and Post-Training Evaluation of Participants' Knowledge and Skills

Pre- and post-training evaluations of participants' knowledge and skills were conducted. At the beginning of the training workshop and at the start of each module, a pre-training evaluation was conducted to validate participants' level of understanding of the subject matter (module) and identify their specific challenges/needs and expectations.

The assessment confirmed the need for the training, and the information and data gathered from the assessment provided a basis for the training delivery in terms of focus areas.

Participants were asked to indicate answers to a list of questions. An analysis of their answers is shown on the next page.

At the end of the training, an evaluation of participants was conducted to confirm knowledge and skills acquired. Details of the analysis of the post-training evaluation are given in the section Reporting and General Observations.

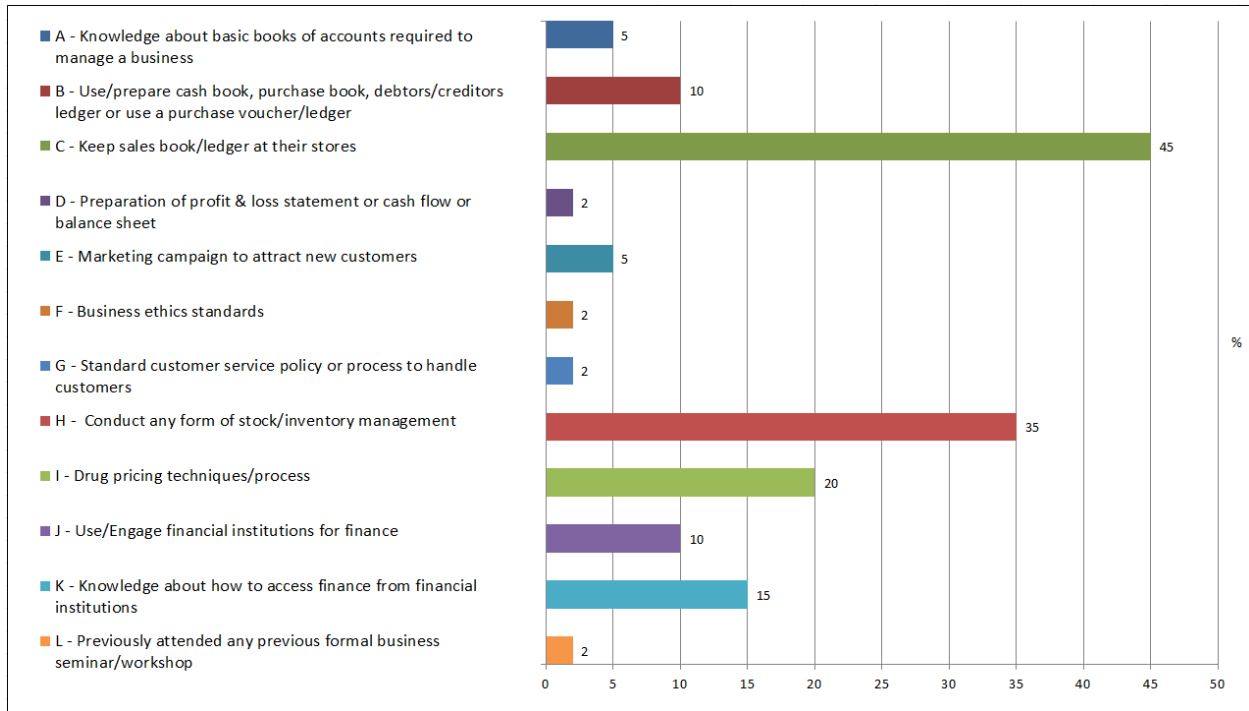


Figure 1. Pre-training evaluation survey

Key	Pre-training evaluation issues
A	Participants who can identify the three basic record books of accounts required to manage a business
B	Participants who maintain a proper cash book, purchase book, debtors/creditors ledger or use a purchase voucher/ledger
C	Participants who maintained a proper sales book/ledger at their store
D	Participants with knowledge about preparation of profit-and-loss statement or cash flow or balance sheet
E	Participants who have done some form of marketing campaign within the last 12 months to attract new customers
F	Participants who have any official business ethics/standards that govern their business conduct
G	Participants who have a standard customer service policy or process to handle customers
H	Participants who conduct stock-taking activities (although the methods may be varied, crude, and do not necessarily enable owners to effectively identify fast-moving drugs or soon-to-be expired drugs)
I	Participants who use proper drug pricing techniques/process (the majority of participants price drugs based solely on cost price)
J	Participants who have engaged financial institutions for financing
K	Participants with knowledge about how to access financing from financial institutions
L	Participants who had attended any formal business seminar/workshop before this SDSI business skills training

Facilitation of Training Modules

In line with the scope of work, *TCi* facilitated the training for the Business Skills Training Course for AMS Owners/Proprietors. Training course facilitation was organized to enable participants to develop business management and operational management skills and acquire knowledge in the following areas:

- Business management
- Financial management
- Marketing and sales

- Entrepreneurship and access to finance
- Customer service

The training workshop was facilitated in such a way to enable participants to achieve the following specific objectives:

- Ability to properly record financial transactions in the books of accounts
- Ability to measure business profitability
- Understanding of procedures involved in accessing loans from banks
- Ability to identify ways of increasing customers
- Understanding of important skills for managing businesses
- Knowledge of ways to improve customer satisfaction
- Ability to supervise and manage employees (dispensers)

Each module was facilitated according to the following structure:

- Introduction of participants to various principles and concepts in the subject area
- Mini lectures introducing specific learning concepts
- Learning exercises to show practical application where applicable
- Individual and group activities to enable participants to apply in practice the concepts/skills being learned
- Extensive sharing of relevant ideas and current challenges faced by participants with regard to the subject area and discussion of possible solutions
- Effective use of questioning techniques to test and reaffirm participants' understanding of the subject area
- Take-home assignments to stimulate further learning

Each module was taught by these facilitators with extensive practical experience in their subject areas.

Session number	Course module	Facilitator
1	Business Management	Wilson Idahor
2	Financial Management	Eric Filor Nagbe
3	Marketing and Sales	Maxwell Nimely and Doris Idahor
4	Entrepreneurship and Access to Finance	Gariston W. Bailey and William Wleh Koon
5	Customer Service	Doris Idahor

Support staff for the training included Tomah Morris, Paular Paul, and Love Silah.

Each training session was facilitated using the following methodologies:

- Mini lectures
- Open discussions
- Case studies
- Self-assessments
- Individual/group activities and exercises

PARTICIPANT ATTENDANCE

A total of 160 participants from 153 AMSs attended the training (annex A). A breakdown of participants showed that 47 females and 113 males participated in the training.

To effectively manage class size, the participants were divided into four groups. Groups 1 and 2 were trained on September 24–26, 2012, and groups 3 and 4 were trained on September 27–29, 2012 (annex B).

POST-TRAINING EVALUATION (ANALYSIS OF TRAINING EVALUATION QUESTIONNAIRES)

An analysis of the participants' post-training course evaluation showed that participants gave the overall course delivery an average score of 4.7 out of 5.0, confirming that participants were very satisfied with the training.

The post-training evaluation consists of:

- Stage 1: initial post-training evaluation
- Stage 2: follow-up/site post-training evaluation

Stage 1: Initial Post-Training Evaluation

The initial post-training evaluations are qualitative in nature, organized to measure the knowledge/skills gained by participants as a result of the training, as compared to the knowledge/skills level they possessed prior to the training.

The initial post-training consisted of two components:

- A general class question/answer exercise covering all training topics with emphasis on the training objectives and key business development areas in which participants lacked adequate knowledge/skills
- Evaluation forms for participants to rate the following:
 - Training material/content and method of training delivery
 - Trainers'/facilitators' performance
 - Effectiveness of training workshop organization
 - Overall evaluation of the training

Participants were also asked to state two key learning objectives achieved via the training as well as provide any other general comments.

The initial post-training evaluation indicated that participants acquired the following knowledge/skill sets:

- Understanding of the basic record books of accounts required to manage a retail business, specifically: sales ledger, cash book, purchase ledger, creditors/debtors ledgers
- Ability to design and use the basic record books of accounts to manage a business, specifically: sales ledger, cash book, purchase ledger, creditors/debtors ledgers, and payment voucher

- Understanding of the basic business principle of separation of business finance from personal finance by paying yourself (as the owner) a salary and budgeting your personal expenses within that salary
- Ability to develop a profit-and-loss statement to measure profitability of the business within a particular period
- Ability to develop a basic marketing strategy to attract new customers
- Knowledge and development of simple business etiquette and ethics for maintaining good customer relationships
- Understanding of where to access financing (loans) and how to approach a bank for a loan
- Demonstrated ability to set goals and objectives for each business year as well as developing a plan for the achievement of the goals
- Understanding of the basic requirements needed to access financing from banks
- Development of a simple staff training manual and a code of conduct for staff training and conduct as well as the skill to effectively manage employees
- Understanding of the use of product pricing strategies for maximum profitability
- Ability to manage inventory more effectively for increased sales and profitability
- Basic entrepreneurial skills for growing the business and managing the business better

Stage 2: Follow-Up/Site Post-Training Evaluation

The follow-up/site post-training evaluation will be quantitative in nature. It will indicate (among other elements) the number of participants who have actually implemented the knowledge/skills acquired as indicated in the initial post-training evaluation and to what degree. The plans found in the section Action Plans/Follow Up are designed to assist in the follow-up/site post-training evaluation.

REPORTING AND GENERAL OBSERVATIONS

This training report represents the reporting deliverable of the training assignment. Included below are general observations, decisions/suggestions, and challenges noted during the training.

General Observations

The training methodology, as designed to encourage active participation of participants, was successfully delivered. The training sessions were very interactive, as participants were constantly sharing ideas and asking questions in relation to the concepts and topics as they were discussed. The participants generally acknowledged satisfaction with the training and agreed that their objectives for attending the training workshop were met.

Training Challenges

There were only minor constraints observed during the training:

- Some participants arrived late, especially on the first day of the training.
- There were initial delays in the arrival of the caterer during breakfast; however, this improved greatly before the end of training.
- New participants arriving on the second and third day of the trainings could not be accommodated as several topics in the training curriculum had already been covered.

Participants' Suggestions/Decisions

- Participants expressed appreciation to MSH for the training and expressed that further similar trainings be held periodically.
- Participants also requested that MSH work with banks on their behalf to structure loans so that small medicine stores like theirs could access financing more easily.
- Participants requested that the training period be increased from three days to a minimum of five days.
- Participants also recommended that the training be extended to pharmacy shops.
- Participants requested that a refresher course be conducted for them in about six months' time to update their knowledge/skills.

TCi Recommendations

Participants indicated that difficulty in achieving access to financing is a major hindrance to their business growth and profitability. It is recommended that MSH (with possible assistance from *TCi*) take the lead in linking the medicine stores to financial organizations that can support this business sector, because, as individual businesses trying to access loans directly, it will be very difficult at this stage of their business development for them to do so. During the training, one of our facilitators and the General Manager of the Liberia Enterprise Development Finance Company (LEDFC), Mr. Koon, indicated that LEDFC, as well as Access Bank, as financial institutions can provide loans to the medicine stores. MSH can provide the required confidence and technical support to assist in the process.

Effective accreditation of the medicine stores is also an important complement to ensuring that stores whose staff has attended the MSH training via the SDSI program continue to maintain high business and ethical standards. It is important that MSH, working with the Pharmacy Board and other regulatory agencies, support and implement an effective branding system closely linked to marketing strategies. This will reduce competition from unscrupulous, unaccredited drug stores, thereby strengthening business profitability, sustainability, and better ethical business practices, which will contribute to better health delivery across Monrovia.

ACTION PLANS/FOLLOW-UP

At the end of the training, participants developed action plans to utilize the knowledge and skills they acquired during the training. *TCi*, in consultation with MSH, will follow up with the participants to examine their implementation of these action plans and their overall progress in managing their medicine stores more effectively and efficiently.

Specifically, the following action plans, including estimated implementation time frame, were agreed upon.

S/N	Action	Time frame (2012)
1	Setting up and use of a sales book for all daily sales transactions	October 1
2	Setting up and use of a cash book for all daily cash transactions	October 7
3	Use of payment vouchers	October 7
4	Setting up and use of purchase books	October 14
5	Training of other staff on effective customer relationships based on training received	October 1–7
6	Opening a bank account for the business	November 1
7	Designing and implementing one marketing campaign to attract new customers	October–December
8	Implementing other systems/processes	December 31

CONCLUSION

The Business Skills Training Course for AMS Owners/Proprietors has increased the capacity of the participating medicine store owners to better manage their businesses.

Based on analysis of pre- and post-training evaluation of the participants, we can conclude that the key objectives of the training workshop with regards to understanding the standards for AMS in Liberia, proper recording of financial transactions, effective measurement of business profitability, understanding of the procedures involved in processing loans from banks, identification of ways of increasing customers, including customer satisfaction improvement and management of employees (especially dispensers), were successfully achieved.

The training was very interactive and productive. Participants expressed their appreciation to MSH, the Pharmacy Board of Liberia, and *TCi*'s training consultants for empowering them with new knowledge and skills in various business management and operational areas.

TCi expresses its appreciation to MSH and its entire team for granting us the opportunity to facilitate the Business Skills Training Course for Medicine Stores Owners/Proprietors in Monrovia, Liberia, under the Sustainable Drug Sellers Initiatives (SDSI) Program.

We look forward to continuing this collaboration in the nearest future.

Thank you,

Wilson Idahor
Managing Consultant/CEO
Top Consulting Inc. (*TCi*)
October 5, 2012

ANNEX A. PARTICIPANT ATTENDANCE LIST

Attendance list, groups 1 and 2, September 24–26, 2012

S/N	Name of participant	Sex	Position	Facility	Contact
1	Wilmot N. Zomie	M	Proprietor	W & B Med Store	880702095
2	Lechin L. Kollie	F	Proprietor	Salvation Med Store	886216619
3	Tenneh H. Ajavon	F	Proprietor	T. H. A. Med. Store	886552801
4	Musu B. Page	F	Proprietor	Ma-Musu Med Store	886572930
5	Ezekiel Loleme	M	Proprietor	Mensah & Sons	886682134
6	Alex Dahn	M	Proprietor	United Brother Med Store	777802033
7	William N. Tuazama	M	Proprietor	Tuazama Med Store	886792518
8	Solomon S. Zordyu	M	Proprietor	Wonder Med Store	886834565
9	Janga Moniba	F	Proprietor	Peter Med Store	886593542
10	Peterlyne S. N. Dennis	F	Proprietor	NAWILD Med Store	886561339
11	Josephine N. Thompson	F	Proprietor	Lock Med Store	886345555
12	Sanpha A. Kromah	M	Proprietor	U-2 Med Store	886549269
13	Abraham Freeman	M	Proprietor	Haj Med Store	886526039
14	Emmanuel Wetell	M	Proprietor	Colo Med Store	886590613
15	Isaac G. Dekrahn	M	Proprietor	Uncle Isaac Med Store	886483920
16	Ma-Kulah V. Sesay	F	Proprietor	Kula Med Store	886913310
17	James S. Freeman	M	Proprietor	Divine Touch Med Store	777098934
18	Musu S. Faah	F	Proprietor		776494810
19	Yah E. S. Freeman	F	Proprietor	Home Care Med Store	886596773
20	Mary Tarpah	F	Proprietor	Akama Med Store	886120124
21	Bestman S. Gorwor	M	Proprietor	Wrokpondeh med Store	886415427
22	Failla Yattoo	F	Proprietor	Yorfi Med Store	777043070
23	Harris H. Koigee	M	Proprietor		886412483
24	Victoria M. Kanneh	F	Proprietor	King D Med Store	886937255
25	Jallah R. Korjah	M	Proprietor	Shannon Med Store	886564783
26	Naomi A. C. Kiazolu	F	Proprietor	Van Med Store	886529671
27	Paye N. Freeman	M	Proprietor	Goodway Med Store	886915738
28	Helen Oppong	F	Proprietor	Sam Med Store	5836448
29	Helen F. Mulbah	F	Proprietor	Mariam Med Store	886821924
30	Fanta V. Kenneh	F	Proprietor	LMJ Med Store	886582529
31	Karmon M. Dukuly	M	Proprietor	K. M. Dukuly Med Store	777083408
32	Habaziniah Brown	M	Proprietor	Decent Med Store	886349106
33	Jenet K. Siryee	F	Proprietor	Youmah Med Store	777960464
34	Mary M. Sopo	F	Proprietor	Blessed Med Store	880682529
35	James Russel	M	Proprietor	Vinnicon Med Store	880401648
36	Justin Yoryor	M	Proprietor	Uncle J. Med Store	886815422
37	Jeffelo F. Kamara	M	Proprietor	Jeffe's Med Store	886605225
38	Timothy T. Clarke	M	Proprietor	My Health Med Store	886757355
39	Oumaru Sherif	M	Proprietor	Brotherhood Med Store	886415607
40	Theresa L. Flingai	F	Proprietor	Marsue Med Store	886410947
41	Fomba V. Karvah	M	Proprietor	Community Med. Store	777249865
42	Chris V. Ngaima Sr.	M	Proprietor	City Med Store	886547828
43	Emily Z. Gardee	F	Proprietor	Zoe Med Store	777078511
44	Sophie N. Tate	F	Proprietor	Folo Med Store	886565508
45	Ellen R. Fawibe	F	Proprietor	Lawrence G Med Store	886538971
46	Etta Barnuo	F	Proprietor	L.M.T Med Store	886542065
47	Peter G. Schwongbary	M	Proprietor	Zaye Town Med Store	886408476

S/N	Name of participant	Sex	Position	Facility	Contact
48	Samuel Garwah	M	Proprietor	Success Med Store	777156550
49	Micheal S. Pratt	M	Proprietor	Sucess Med Store #2	880843230
50	Lucia L. Kamara	F	Proprietor	K. City Med Store	886525245
51	Joseph T. Vayombo	M	Proprietor	Possibility Med Store	886547251
52	Momoh Kolee	M	Proprietor	Motorama Med Store	886223343
53	Mustapha Gray	M	Proprietor	Matajah Med Store	886553022
54	George Morris	M	Proprietor	Uncle Sam Med Store	880794164
55	Sesay Mohammed V.	M	Proprietor	M. Sesay Med Store	886757737
56	Diabe Dore	M	Proprietor	Marie Medicine Store	886551977
57	Vandi Brima	M	Proprietor	V. Sakilla	886428102
58	Beatrice K. Peters	F	Proprietor	Edika Medicine Store	886307101
59	Morris P. Johnson	M	Proprietor	Irene Med. Store	886557447
60	Peter K. Johnnylone	M	Proprietor	M. J. Med Store	
61	Harris K. Flomo	M	Proprietor	H & H Med Store	8866866827
62	Morris V. Talawollay	M	Proprietor	M & S Med Store	886458237
63	Norah W. Williams	F	Proprietor	Mother Adah Med Store	886530263
64	Francis F. Faylah	M	Proprietor	Sonny Med Store	886931903
65	Andrew G. Smith	M	Proprietor	Anbe Med Store	886566742
66	Ansumana Fofana	M	Proprietor	M.K. Med Store	5694480
67	Mohammed A. Bary	M	Proprietor	Haj Med Store	777241459
68	Mohammed L. Kamara	M	Proprietor	Ma Musu Med Store	777992699
69	Joseph D. Mulbah	M	Proprietor	Save the Life Med Store	886986433
70	Boy D. Anderson	M	Proprietor	Monadeh Med Store	886551289
71	Johnson Wiley Kanwea Sr.	M	Proprietor	Richard's Med Store	886904992
72	William P. Derricks Jr.	M	Proprietor	His Grace Med Store	886258759
73	Amos N. Dongbo	M	Proprietor	P & B Standard Med Store	886471479
74	Aaron S. Sackie	M	Proprietor	CGT Med Store	888002593
75	George M. Marbiah	M	Proprietor	Christian Faith Med Store	777435929
76	Wenwu Clela Sumo	F	Proprietor	Wenwu's Med Store	886495136
77	Augustine T. Konor	M	Proprietor	Wanda Med Store	886542733
78	Philip S. Moserley	M	Proprietor	God's Divine Med Store	777075159
79	S. Henry Bundor	M	Proprietor	H.B. Med Store	777380136
80	Meima Jargbah	F	Proprietor	Meima Med Store	888008742
81	Nathaniel Kiamue	M	Proprietor	Nath Med Store	880252470
82	George Minicom	M	Proprietor	Health Care Med Store	886776464
83	Musa Yamah	M	Proprietor	M. Sesay Med Store	886945917
84	Luke Ebiguvwere	M	Proprietor	Goodluck, Med Store	886117661
85	Amadu T. Kabba	M	Proprietor	Wala Mewale Med Store	886544469
86	Josephus Meakemie	M	Proprietor	Layline Med Store	886464602
87	Samuel B. Askie	M	Proprietor	His Grace Med Store	886636985
88	Rufus B. Blapooh	M	Proprietor	C.E.F.M. Med Store	886554732

Attendance list, groups 3 and 4, September 27–29, 2012

S/N	Name of Participant	Sex	Position	Facility	Contact
1	Abdulaye M. Sesay	M	Proprietor	G.M.C	886468591
2	Nilton F. Meakemie	M	Proprietor	Layline Med Store	777271548
3	Samuel T. Horace	M	Proprietor	Sata Med Store	886523271
4	Moses M. Kesselly	M	Proprietor	Kesselly's Med Store	5671326
5	Hannah S. Fallah	F	Proprietor	Kesselly's Med Store	880907589
6	Susannah Beyan	F	Proprietor	Suetta Med Store	886333466
7	Miatta J. Cooper	F	Proprietor	Maitta Med Store	886551826
8	Dailewon Takilay Jr	M	Proprietor	Family Vision Med Store	886422462
9	Nyan S. Dahn	M	Proprietor	Praise Med Store	8866647299
10	Kortu F. Dowah	M	Proprietor	New Jerusalem Med Store	880673246
11	Mohamed V. Sherif	M	Proprietor	Afric Inter Med Store	886933094
12	Omego Saiwor	F	Proprietor	Set Med Store	880794429
13	Q. Richard Swen	M	Proprietor	Rejoice Med Store	886382665
14	Augustine S. Tumbey	M	Proprietor	A.S.T. Med Store	886516542
15	Henry D. S. Charles	M	Proprietor	Promised Land Med Store	880644741
16	Sarah D. Neplay	F	Proprietor	D & D Med Store	880398997
17	Moses Y Harris	M	Proprietor	New Vision Med Store	886611482
18	Joseph G. Belleh	M	Proprietor	JMB Med Store	886990010
19	Esther Flomo	F	Proprietor	Esther Med Store	886835419
20	Alice B. White	F	Proprietor	Power of Prayer Med Store	886597633
21	Hannah J. Marke	F	Proprietor	Fiath Med Store	886564289
22	Agnes K. Brown	F	Proprietor	Choice Med Store	886927030
23	Caroline Sackey	F	Proprietor	Pawicar Med Store	886820954
24	Philip F. Sackilla	M	Proprietor	P.F.S. Med Store	886442217
25	Tamba K Henneh	M	Proprietor	New Foundation Med Store	886852479
26	Gorvai D. Beyan	M	Proprietor	Praise Be to God Med Store	886915074
27	Foster W. Boi	M	Proprietor	F.K. Boi Med Store	880523252
28	Johnny B. Mentee	M	Proprietor	Bernerd Farm Med Store	886650092
29	Arthur S. Manie	M	Proprietor	TEEMA Med Store	886902815
30	Cephus N. Woods	M	Proprietor	Good Health Med Store	886922873
31	James Manjoe	M	Proprietor	Send Med Store	886670992
32	Stephen Dunbar	M	Proprietor	Zion Med Store	886611781
33	Patrick G. M. Mahmie	M	Proprietor	Papa & Sons Med Store	886606984
34	Edith D. Kamara	F	Proprietor	Edika Med Store	886524676
35	David S. Morlu	M	Proprietor	David S. Med Store	886791864
36	John S. Taylor	M	Proprietor	Fobe Med Store	880598190
37	Morris Kamara	M	Proprietor	Kamara's Med Store	886570704
38	Micah G. Goe	M	Proprietor	Christian Faith Med Store	886257678
39	Edward G. David	M	Proprietor	Good Will Med Store	886550198
40	Johnson K. Koiyan	M	Proprietor	Rapha Med Store	884810831
41	Johnson Clark	M	Proprietor	S. Mawolo Med Store	886695362
42	Alex G. Dekarkeh	M	Proprietor	Blessed Hope Med Store	886800941
43	Jemima M. Flomo	F	Proprietor	Favor Med Store	886520137
44	Cynthia C. Turner	F	Proprietor	Angcelia Med Store	886649850
45	Francis F. Morris	M	Proprietor	Redemption Med Store	886482059
46	Francis M. Kollie	M	Proprietor	Wonder Med Store	886656865
47	Peter K. Kesselee	M	Proprietor	G.T.K Med Store	886401040
48	Augustus Abayomi-Cole	M	Proprietor	VABAC Med Store	886545545
49	James Yarlee, Jr.	M	Proprietor	Sis Jacqueline Med Store	886835706
50	Joseph B. Yarwoh	M	Proprietor	Handing Hand Med Store	886786249

S/N	Name of Participant	Sex	Position	Facility	Contact
51	Abdullah K. Dukuly	M	Proprietor	Odia's Med Store	886402893
52	Justin Wuo	M	Proprietor	Wokie Med Store	880625556
53	Foday V. Sheriff	M	Proprietor	K & S Med Store	886826148
54	Amadu S. Kaba	M	Proprietor	Samansu Med Store	886447638
55	Emmanuel O. K. Nenseh	M	Proprietor	Emdors Med Store	886447827
56	Wilson F. T. Vesselee	M	Proprietor	C.F. Med Store	886581070
57	William T. Saa	M	Proprietor	Wana Med Store	77530687/ 886530687
58	Masalan Turay	F	Proprietor	Mas Med Store	886614937
59	Hamilton N. Bee Jr.	M	Proprietor	Oldman Payakar Med Store	886993524
60	Janet W. Manlay	F	Proprietor	Manlay Family Med Store	886449445
61	Francis O. Ilide	M	Proprietor	Ilis Med Store	886512412
62	Augustine Okagbar	M	Proprietor	A O Med Store	886512800
63	Mayama A. Jabateh	F	Proprietor	You N I Med Store	886599456
64	Jerome W. Darsale	M	Proprietor	J D & Family Med Store	880846625
65	Morris Tamba	M	Proprietor	Tambomas Med Store	886813323
66	Richard B. Fomba	M	Proprietor	Luka Med Store	886988525
67	Rebacca Fabah	F	Proprietor	Refin Med Store	886475130
68	Sarah S. Ballah	F	Proprietor	S.B Med Store	886889369
69	Fomba Kanneh	M	Proprietor	K and D Med Store	777861789
70	Mariam Y. Browne	F	Proprietor	Kpayan Med Store	886983532
71	Tom B. Alfred	M	Proprietor	My Favourite Medicine Store	886826817
72	Charles Brown	M	Proprietor	Mercy Dahn Med Store	5577785

ANNEX B. TRAINING AGENDA

Agenda for groups 1 and 2

Date	Group 1	Group 2
September 24, 2012	Monday	
8.30 am–9.00 am	Breakfast	
9.00–11.00 am	Basic Business Management Skills–sessions 1 and 2	
11.00–12.30 pm		
12.30–1.30 pm	Lunch	
1.30–3.30 pm	Customer Care	Financial Management– sessions 1,2, and 3
3.30–4.30 pm	Entrepreneurship	
September 25, 2012	Tuesday	
8.30 am–9.00 am	Breakfast	
9.00–11.00	Financial Management– sessions 1, 2, and 3	Marketing and Sales– sessions 1, 2, and 3
11.00–12.30		
12.30–1.30 pm	Lunch	
1.30–3.30 pm	Basic Business Management Skills– sessions 3 and 4	Access to Finance–sessions 2 and 3
3.30–4.30 pm		
September 26, 2012	Wednesday	
8.30 am–9.00 am	Breakfast	
9.00–11.00	Marketing and Sales– sessions 1, 2, and 3	Customer Care
11.00–12.30		Entrepreneurship
12.30–1.30 pm	Lunch	
1.30–3.30 pm	Access to Finance–sessions 2 and 3	Basic Business Management Skills– sessions 3 and 4
3.30–4.30 pm		
4.30–5.00 pm	Action planning, concluding remarks, and wrap-up	
5.00–5.30 pm	Presentation of certificates	

Agenda for groups 3 and 4

Date	Group 3	Group 4
September 27, 2012	Monday	
8.30 am–9.00 am	Breakfast	
9.00–11.00 am	Basic Business Management Skill–sessions 1 and 2	
11.00–12.30 pm		
12.30–1.30 pm	Lunch	
1.30–3.30 pm	Customer Care	Financial Management– sessions 1, 2, and 3
3.30–4.30 pm	Entrepreneurship	
September 28, 2012	Tuesday	
8.30 am–9.00 am	Breakfast	
9.00–11.00	Financial Management– sessions 1, 2, and 3	Marketing and Sales– sessions 1, 2, and 3
11.00–12.30		
12.30–1.30 pm	Lunch	
1.30–3.30 pm	Basic Business Management Skills– sessions 3 and 4	Access to Finance–sessions 2 and 3
3.30–4.30 pm		
September 29, 2012	Wednesday	
8.30 am–9.00 am	Breakfast	
9.00–11.00	Marketing and Sales– sessions 1, 2, and 3	Customer Care
11.00–12.30		Entrepreneurship
12.30–1.30 pm	Lunch	
1.30–3.30 pm	Access to Finance– sessions 2 and 3	Basic Business Management Skills– sessions 3 and 4
3.30–4.30 pm		
4.30–5.00 pm	Action planning, concluding remarks, and wrap-up	
5.00–5.30 pm	Presentation of certificates	