

**UNITED NATIONS**



Shared Prosperity Dignified Life



**Economic and Social Commission for Western Asia (ESCWA)**

## **Workshop Report**

### **Capacity Building Workshop for Rural Women on "Financial Management, Accounting, and the Economic Importance of Safe and Sustainable Energy"**

Chaqdouf, Lebanon

28-29 June 2021

#### **Summary**

The UN Economic and Social Commission for Western Asia (ESCWA) organized a capacity building workshop in Chaqdouf on 28-29 June 2021 entitled “Financial Management, Accounting, and the Economic Importance of Safe and Sustainable Energy”. The workshop aimed at supporting the outcomes of the “Regional Initiative for Promoting Small-Scale Renewable Energy Applications in Rural Areas of the Arab Region (REGEND)” project funded by the Swedish International Development Cooperation Agency (Sida), in conducting a series of theoretical and practical capacity-building workshops that cover food manufacturing, labelling, and packaging; digital marketing and social media branding and advertising; entrepreneurship and cooperatives; embroidery; and local and rural development and governance.

The workshop enabled the participants, mainly rural women, to acquire theoretical and technical capabilities in financial management, accounting, the methods of calculating the cost of manufacturing, the best methods for pricing goods and the economic benefits of sustainable and safe energy and its impact on rural development in Lebanon.

This report presents a summary of the implemented capacity-building workshop, the major points resulting from the analysis of the evaluation forms, and the recommendations received from the participants.

**Contents**

- I. INTRODUCTION ..... 3
- II. MAIN TOPICS OF DISCUSSIONS ..... 3
  - A. IMPLEMENTATION AND MANAGEMENT OF RURAL PROJECTS ..... 3
  - B. FUNDAMENTALS OF FINANCIAL MANAGEMENT OF RURAL PRODUCTS - PRODUCT PRICING ... 4
  - C. FUNDAMENTALS OF FINANCIAL MANAGEMENT OF RURAL PRODUCTS - ACCOUNTING TOOLS 4
  - D. FUNDING SOURCES TO INCREASE INCOME..... 5
  - E. A CASE STUDY ON FINANCIAL MANAGEMENT..... 5
  - F. PRESENTATION OF THE CASE STUDY..... 6
  - G. CLOSING SESSION ..... 8
- III. ORGANIZATION OF WORK..... 9
  - A. DATE AND VENUE ..... 9
  - B. OPENING..... 9
  - C. PARTICIPANTS..... 9
  - D. DETAILS OF THE PRESENTERS..... 10
  - E. AGENDA..... 10
  - F. EVALUATION..... 12
- ANNEX I: AGENDA ..... 13

## I. INTRODUCTION

1. The UN Economic and Social Commission for Western Asia (ESCWA) organized a capacity building workshop in Chaqdouf on 28-29 June 2021 entitled “Financial Management, Accounting, and the Economic Importance of Safe and Sustainable Energy”.
2. The main objective of the workshop was to support the outcomes of the “Regional Initiative for Promoting Small-Scale Renewable Energy Applications in Rural Areas of the Arab Region (REGEND)” project funded by the Swedish International Development Cooperation Agency (Sida), in conducting a series of theoretical and practical capacity-building workshops that cover food manufacturing, labelling, and packaging; digital marketing and social media branding and advertising; entrepreneurship and cooperatives; embroidery; and local and rural development and governance.
3. The workshop was attended by 23 women that are active in productive activities in Chaqdouf village in Lebanon.
4. The workshop was conducted in two days consisted of 3 sessions each. Section II of this report provides a summary of the presentations and the main topics of discussions held during each session. Section III presents the organization of work, including information regarding the workshop agenda, participants and a summary of the participants’ evaluation outcome. The full documentation of the workshop is available at the following address:

<https://www.unescwa.org/events/training-workshop-rural-women-financial-management-accounting-and-economic-benefits-access>

## II. MAIN TOPICS OF DISCUSSIONS

5. Presentations and discussions are summarized in the following sections which are organized according to the substantive sessions of the workshop.

### A. IMPLEMENTATION AND MANAGEMENT OF RURAL PROJECTS

6. During the first session, participants were exposed to some success stories for women led projects in rural areas.
7. They were then introduced to the life cycle of projects including planning and preparation, organization, implementation, evaluation and sustainability.
8. They were brought to think of their own needs and how to move from those needs to the idea of a project. Through an interactive process, they were shown how to define project objectives, activities, and results.
9. Women were then able to highlight the essential role they can play in the implementation and management of rural projects. They were also exposed to the key qualifications they need to have for the successful implementation and management of a project.

10. Finally, an overview of the fundamentals of financial management was provided, including budgeting, accounting and financial feasibility of projects.

## B. FUNDAMENTALS OF FINANCIAL MANAGEMENT OF RURAL PRODUCTS - PRODUCT PRICING

11. During this session, women were first exposed to the impact of the product price on the success and failure of a business.

12. They were then introduced to different pricing methods for agro-food products including the cost-based pricing, the demand-based and the competition-based pricing.

13. The cost-based pricing method was then detailed. First, participants were offered an overview of the production cycle through an interactive discussion. They were asked to describe all the steps they take to produce their goods and to define the costs related to each step. The costs were then classified under the three categories of investment costs, variable costs and fixed costs.

14. After a clear distinction between cost categories, participants were introduced to the basic formulas they need to apply in order to evaluate their monthly costs. As a result, they were exposed to the profit and loss concepts and the breakeven point calculation.

15. An example on the pricing of apricot jam was then exposed where the classification of costs for items such as raw material, packaging, employees, tools, services etc. was provided.

16. Finally, tips for successful pricing were provided. Those included aspects such as creativity, record keeping, consumer's feedback tracking and flexibility in pricing.

## C. FUNDAMENTALS OF FINANCIAL MANAGEMENT OF RURAL PRODUCTS - ACCOUNTING TOOLS

17. The first part of this session highlighted the need to manage the project accounts in order to guarantee its success. Women were then invited to answer some key introductory questions on their need for money, and the need to separate the “private or family portfolio” and the “project portfolio” to avoid the risk of project failure.

18. Participants were then exposed to the good practice of bookkeeping and what it entails in terms of data recording, i.e. the project revenues, expenses and debts, in addition to its necessity for risks identification, planning and progress monitoring and evaluation.

19. Afterwards, women were invited to fill-in a cash register as part of an exercise showing them how to record payments, revenues and debts for daily and monthly tracking of cash flows.



Figure 1: Women during practice exercise on cash register

20. Samples for "customer account records", "project log book", and "profit and loss statement" were then presented in order to provide women with an outline of the needed tools to monitor their clients and the financial accounts of their projects.

21. Finally, women were introduced to the concept of cost control and its link with a project's budget, financial feasibility, costs monitoring and evaluation. A specific focus was then held on the cost control that could be achieved through the use of renewable energy and the adoption of energy efficiency. The contribution of the REGEND project was therefore highlighted; the trainees were introduced to the added value of the solar system installed on the roof of the Live Akkar Association building, and the provided energy efficient appliances and equipment.

#### D. FUNDING SOURCES TO INCREASE INCOME

22. This session introduced the participants to the different types of funding sources which they can potentially consider to attract new funds. The sources were classified in three main categories:

- The conventional categories including self-financing, partners, loans, investors, etc.
- The non-conventional categories with a particular focus on crowdfunding and international donors.
- Other means to increase income, such as marketing and networking.

#### E. A CASE STUDY ON FINANCIAL MANAGEMENT

23. Participants were divided into 5 groups. A template for products pricing was distributed along with the formulas to be applied. Each group selected an agro-food product and was invited to reflect on the product lifecycle and the resulting items which incur costs. The groups were closely followed and assisted by the presenters. The following are the agro-products that were tackled by the groups:

- a) Apricot jam
- b) Apple jam

- c) Strawberry jam
- d) Keshesk
- e) Shankleesh

24. The template was then filled, and first costs were estimated based on participants experience in the field. They were therefore invited to consider all details including their personal amount of work in the costing process.

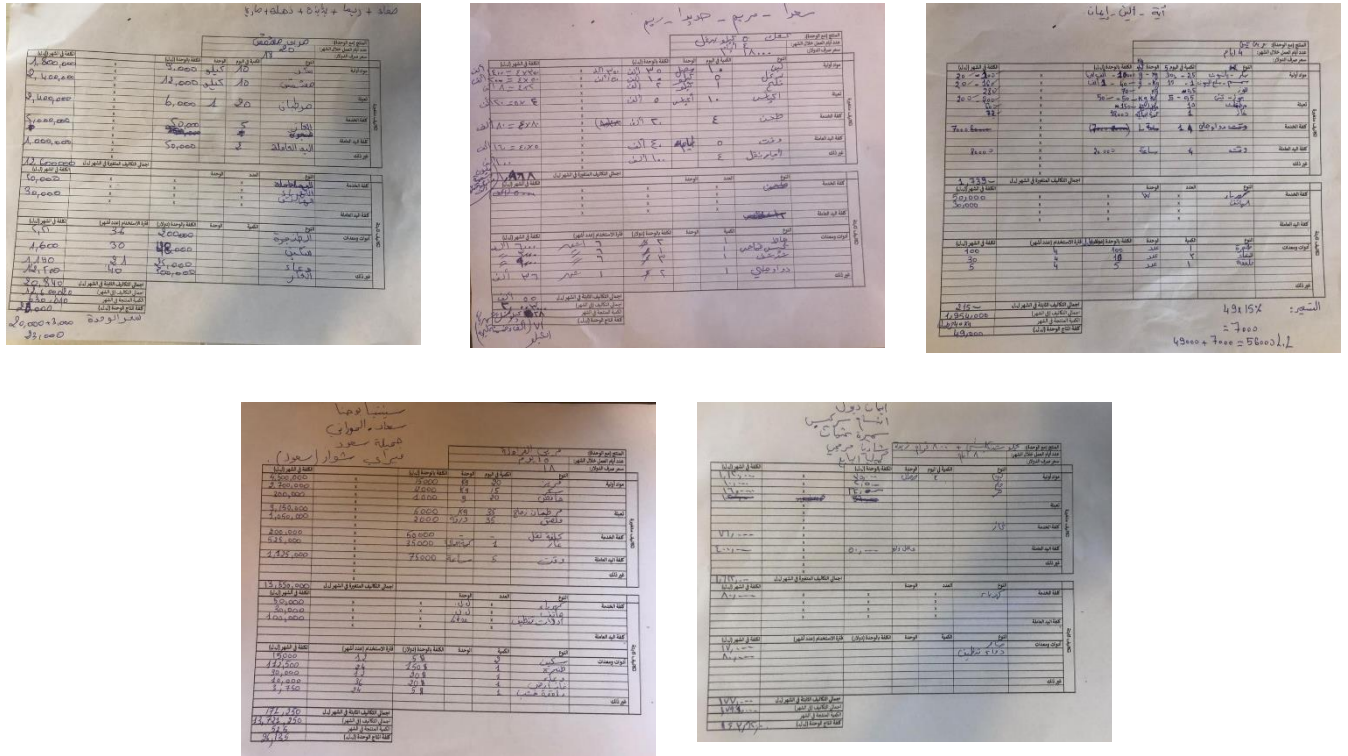


Figure 2: Products Pricing per Group

25. As a result, participants learnt to distinguish between variable and fixed costs, and were able to estimate the cost for the production of the studied goods, and to apply the mark-up approach for the pricing.

## F. PRESENTATION OF THE CASE STUDY

26. Each group selected one participant to present their filled template. The participants explained each item and the rationale behind the costing. As a result, they were shown the need for a solid record keeping, especially that discrepancies were noted among groups where costs and prices were identified as follows:

- a. **Apricot jam:** The price of one jar (1kg) is 23,000 LBP. Costs accounted for were:
  - a. Raw material (sugar and apricots)
  - b. Packaging (jars)
  - c. Human resources
  - d. Services (electricity, telephone)
  - e. Equipment and tools (pots, knives)

- f. Other costs (gas and container).
- b. **Keshek**: The price of 1 kg of keshek is 71,000 LBP. Costs accounted for were
- a. Raw material (yogurt, burgul, and salt)
  - b. Packaging (bags)
  - c. Services (grinding)
  - d. Human resources
  - e. Transportation
  - f. Equipment and tools (pot, fabric bag, sheet)
  - g. Cleaning liquid
- c. **Fig jam**: The price of 1 jar (1kg) is 49,000 LP. Costs accounted for were
- a. Raw material (sugar, sesame, anise, citric acid, figs, almonds, and walnuts)
  - b. Packaging (jars, gas)
  - c. Human resources
  - d. Services (electricity, telephone)
  - e. Equipment and tools (pots, containers, spoon)
- d. **Strawberry jam**: The price of 1 jar (1 kg) is 26,000 LBP. Costs accounted for were
- a. Raw material (strawberries, sugar, and citric acid)
  - b. Packaging (jars and stickers)
  - c. Services (transportation, gas, electricity, telephone, cleaning)
  - d. Human resources
  - e. Equipment and tools (pots, knives, containers, spoons, cooker)
- e. **Shanklish and butter**: The price of 1 kg of “shanklish” is 143,000 LBP and of 800 g of butter is 120,000 LBP. Costs accounted for were
- a. Raw material (yogurt, salt, and spices)
  - b. Services (gas and electricity)
  - c. Human resources
  - d. Equipment and tools (pots and cleaning material).

27. The session induced animated discussions on the discrepancies or similarities found among the case studies of the different groups. Several mistakes in calculations and assumptions were corrected during the presentations, and while explaining the concepts.

28. Finally, participants were recommended to track all their costs as explained as part of this workshop, in order to be able to adopt what they have learnt for the future pricing of their products.



Figure 3: Groups' works during case study

## G. CLOSING SESSION

29. The workshop sessions were closed by Mr. Omar Kaaki, Research Assistant, Climate Change and Natural Resources Sustainability Cluster (CCNRSC), ESCWA, covering the next topics to be covered in the upcoming capacity-building workshops.

30. The closing statement emphasized the fruitful discussions during the workshop and the intention to continue coordinating and collaborating with the represented stakeholders. The



participants submitted their feedback and recommendations in the distributed evaluation forms and received certificates of attendance and gathered for a group photo.

### **III. ORGANIZATION OF WORK**

#### **A. DATE AND VENUE**

31. The capacity-building workshop was held by ESCWA on 28-29 June 2021 at a hall in Chaqdouf, in the governorate of Akkar, Lebanon. As per the agenda, the workshop activities started at 09:00 AM and ended at 01:00 PM on both days.

#### **B. OPENING**

32. The workshop was formally opened by Mr. Omar Kaaki, who presented the REGEND Project, its objectives and main activities including those being implemented in particular in Akkar. Mr. Kaaki presented an overview of the small-scale renewable energy pilot projects and capacity-building activities taking place in Chaqdouf. He highlighted the needs assessment that has been conducted for the identification of the topics to be tackled as part of the capacity-building workshops.

#### **C. PARTICIPANTS**

33. Twenty three (23) women who have productive activities in Chaqdouf (either at the sewing factory or in mouneh production) participated in this training. All attendees are listed as follows:

1. Aya Mouin Shkhaydem
2. Aline Mohammad Othman
3. Mireille Nidal Shwar
4. Marlene Elias Saoud
5. Camilia Aziz AlBayeh
6. Ibtissam Sarkis
7. Jamila Saoud
8. Bothaina Monsef Ismail
9. Nahla Elias Khalil
10. Souad Mourani
11. Shadia Khodr
12. Safaa Ahmad Khodr
13. Rima Mohammad Dbouk
14. Iman Yusuf Dabboul
15. Maria Joseph Bouejian
16. Howeida Hasan Yehya
17. Reem Khodr
18. Mariam Yehya
19. Samira Othman
20. Cynthia Bou Hanna

- 21. Khitam Yehya
- 22. Saada Saada
- 23. Iman Ali Al-Ashrafi

#### D. DETAILS OF THE PRESENTERS

34. Presentations were made by the following experts:
- Sabine Saba, Consultant, ESCWA.
  - Nancy Zaarour, Consultant, ESCWA.

#### E. AGENDA

<b>Monday 28 June 2021</b>	
09:00-09:30	Registration
09:30-10:00	<p>Opening session: Welcoming Remarks:</p> <ul style="list-style-type: none"> <li>● Ms. Radia Sedaoui, Chief of Energy Section, UN Economic &amp; Social Commission for Western Asia (ESCWA) -- Presentation of the REGEND project, its objectives, activities, goals and content of the capacity building workshops.</li> <li>● Introduction of the presenters</li> </ul>
10:00-10:45	<p><b>Session 1: Implementation and management of rural projects</b> Dr. Sabine Saba, Consultant, ESCWA Dr. Nancy Zaarour, Consultant, ESCWA</p> <ul style="list-style-type: none"> <li>● Participatory session on the essential role of women in the implementation and management of rural projects</li> <li>● Basic principles in project management: <ul style="list-style-type: none"> <li>○ The phases of the project life cycle <ul style="list-style-type: none"> <li>– Planning and preparation</li> <li>– Project organization</li> <li>– Project implementation</li> <li>– Project evaluation and sustainability</li> </ul> </li> <li>○ Fundamentals of project financial management</li> </ul> </li> </ul> <p>Questions and answers</p>
10:45-11:30	<p><b>Session 2: Fundamentals of Financial Management of Rural Products - Pricing of Products</b> Dr. Sabine Saba, Consultant, ESCWA Dr. Nancy Zaarour, Consultant, ESCWA</p> <ul style="list-style-type: none"> <li>● Overview of pricing methods for rural products</li> <li>● Cost-based pricing method: <ul style="list-style-type: none"> <li>○ Production cycle</li> <li>○ Cost concepts: <ul style="list-style-type: none"> <li>– Investment costs</li> <li>– Fixed costs</li> <li>– Variable costs</li> </ul> </li> <li>○ Calculating the manufacturing cost</li> </ul> </li> </ul>

	○ From cost to price
11:30-11:45	Coffee break
11:45-12:30	<p><b>Session 3: Fundamentals of Financial Management for Rural Products - Accounting Tools</b></p> <p>Dr. Sabine Saba, Consultant, ESCWA Dr. Nancy Zaarour, Consultant, ESCWA</p> <ul style="list-style-type: none"> <li>• Organizing accounts (revenues, expenses, debts) for successful project management</li> <li>• Introduction to financial and accounting records and statements of the project: <ul style="list-style-type: none"> <li>○ Cash register</li> <li>○ Register customer accounts</li> <li>○ Project log book</li> <li>○ Profits and losses</li> </ul> </li> <li>• Cost control</li> <li>• The importance of rationalizing energy consumption</li> </ul> <p>Questions and answers</p>
12:30-13:00	Closing of day 1
<b>Tuesday 29 June 2021</b>	
09:00-09:30	Registration
09:30-10:00	<p><b>Session 1: Funding sources to increase income</b></p> <p>Dr. Sabine Saba, Consultant, ESCWA Dr. Nancy Zaarour, Consultant, ESCWA</p> <ul style="list-style-type: none"> <li>• Conventional sources of funding (self-funding, loans).</li> <li>• Unconventional sources of funding (grants, crowdfunding, development of marketing tools)</li> </ul> <p>Questions and answers</p>
10:00-11:30	<p><b>Session 2: A Case Study on Financial Management</b></p> <p>Dr. Sabine Saba, Consultant, ESCWA Dr. Nancy Zaarour, Consultant, ESCWA</p> <ul style="list-style-type: none"> <li>• Presentation of examples of women's products and currently adopted financial management methods</li> <li>• Preparation of a case study on the financial management of local products by the participating women.</li> <li>• Highlighting the economic importance of safe and sustainable energy as part of the case study</li> </ul> <p>Questions and answers</p>
11:30-11:45	Coffee break
11:45-12:30	<p><b>Session 3: Presentation of the case studies</b></p> <p>Dr. Sabine Saba, Consultant, ESCWA Dr. Nancy Zaarour, Consultant, ESCWA</p> <ul style="list-style-type: none"> <li>• Presentation of the case study by the women participating in the workshop</li> </ul> <p>Questions and answers</p>
12:30-13:00	<p>Closing of the workshop</p> <p>Distribution of participation certificates</p> <p>Photo group</p>

## F. EVALUATION

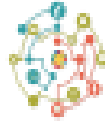
35. An evaluation questionnaire was distributed to the participants to assess the relevance, effectiveness, and impact of the workshop. The feedback received from the 26 respondents (who were present on the second day, although 23 attended the two days) was very positive with 100% of them agreeing that the overall quality of the workshop met their expectations and that the sessions were successful in improving their knowledge in the tackled topics, and that the content was clear, well-structured, and presented in an interactive and engaging manner.

36. Similarly, 100% of the respondents agreed that the logistics of the workshop were handled in a suitable manner, and that there was enough time allocated for the workshop and for each session.

37. Below are comments made by some of the participants:

- Similar solar energy projects to be replicated in Akkar in general, and in Chaqdouf in specific.
- If possible, to provide small scale solar energy on a residential level, especially in light of the current electricity crisis in Lebanon.

## ANNEX I: AGENDA



### اللجنة الاقتصادية والاجتماعية لغربي آسيا (الإسكوا)

### ورشة تدريبية للسيدة الريفة حول "الإدارة العالية، والمحاسبة، والأهمية الاقتصادية للطاقة الأمانة والمستدامة"

الشقوف، عكار، لبنان  
28-29 حزيران/يونيو 2021

#### البرنامج

الاثنين 28 حزيران/يونيو 2021	
تسجيل الحضور	09:00 - 09:30
الجلسة الافتتاحية كلمات ترحيبية:	09:30 - 10:00
<ul style="list-style-type: none"><li>السيد بول سعود، رئيس بلدية الشقوف</li><li>السيدة راضية مناوي، رئيسة قسم الطاقة، مصرجة تغير المناخ واستدامة الموارد الطبيعية، الإسكوا – تقديم مشروع "REGEND" وأهدافه وأشطته وأهدافه</li><li>مناظرة التريبات ومختراتها</li><li>التعريف بالمحاضر</li></ul>	
الجلسة الأولى: تنفيذ وإدارة المشاريع الريفة د. سابين سايا، مستشارة، الإسكوا د. نكسي زعرور، مستشارة، الإسكوا	10:00 - 10:45
<ul style="list-style-type: none"><li>جلسة تشاركية حول الدور الأساسي للمرأة في تنفيذ وإدارة المشاريع الريفة</li><li>مبادئ أساسية في إدارة المشاريع:<ul style="list-style-type: none"><li>- مراحل دورة حياة المشروع<ul style="list-style-type: none"><li>○ مرحلة التخطيط والإعداد</li><li>○ مرحلة تنظيم المشروع</li><li>○ مرحلة تنفيذ المشروع</li><li>○ مرحلة تقييم المشروع واستدامته</li></ul></li><li>- أساسيات الإدارة العالية للمشاريع</li></ul></li></ul>	
استئلة وأجوبة	

<p><b>الجلسة الثانية: أساسيات الإدارة المالية للمنتجات الربحية – تسعير المنتجات</b>          د. سابين سايا، مستشارة الإسكوا          د. نكسي زعرور، مستشارة الإسكوا</p> <ul style="list-style-type: none"> <li>▪ عرض عام لمُزَيِّق تسعير المنتجات الربحية</li> <li>▪ طريقة التسعير حسب الكلفة:             <ul style="list-style-type: none"> <li>- دورة الإنتاج</li> <li>- مفاهيم التكاليف:                 <ul style="list-style-type: none"> <li>○ تكاليف بدء المشروع</li> <li>○ التكاليف الثابتة</li> <li>○ التكاليف المتغيرة</li> </ul> </li> <li>- احتساب كلفة التصنيع</li> <li>- من الكلفة إلى السعر</li> </ul> </li> </ul> <p>أسئلة وأجوبة</p>	<p>11:30 - 10:45</p>
<b>استراحة فهدية</b>	
<p><b>الجلسة الثالثة: أساسيات الإدارة المالية للمنتجات الربحية – أدوات المحاسبة</b>          د. سابين سايا، مستشارة الإسكوا          د. نكسي زعرور، مستشارة الإسكوا</p> <ul style="list-style-type: none"> <li>▪ تنظيم الحسابات (الإيرادات، النفقات، التيون) من أجل إدارة المشروع بنجاح</li> <li>▪ التعرف على السجلات والقوائم المالية والمحاسبية الأساسية للمشروع:             <ul style="list-style-type: none"> <li>- السجل التقني</li> <li>- سجل حسابات الزبائن</li> <li>- دفتر سجلات المشروع</li> <li>- الأرباح والخسائر</li> </ul> </li> <li>▪ ضبط الكلفة</li> <li>▪ أهمية ترشيد استهلاك الطاقة</li> </ul> <p>أسئلة وأجوبة</p>	<p>11:45 - 11:30 12:30 - 11:45</p>
<b>ختام اليوم الأول من الدورة التدريبية</b>	
<b>الثلاثاء 29 حزيران/يونيو 2021</b>	
<p>تسجيل الحضور</p>	<p>09:30 - 09:00</p>
<p><b>الجلسة الأولى: مصادر التمويل لزيادة الدخل</b>          د. سابين سايا، مستشارة الإسكوا          د. نكسي زعرور، مستشارة الإسكوا</p> <ul style="list-style-type: none"> <li>▪ مصادر التمويل التقليدية (السوق المحلي، القروض)</li> <li>▪ مصادر التمويل الجديدة (جهات مانحة، التمويل الجماعي، تطوير طرق التسويق)</li> </ul> <p>أسئلة وأجوبة</p>	<p>10:00 - 09:30</p>

<p><b>الجلسة الثانية: دراسة حالة حول الإدارة المالية</b>  <b>د. سابين سابا، مستشارة الإسكوا</b>  <b>د. نلسي زعرور، مستشارة الإسكوا</b></p> <ul style="list-style-type: none"> <li>▪ عرض أمثلة عن منتجات السندات وطرق الإدارة المالية المعتمدة حالياً</li> <li>▪ إعداد دراسة حالة حول الإدارة المالية لمنتجات العونة من قبل السيدات المشاركات في التدريب</li> <li>▪ إبراز الأهمية الاقتصادية للطاقة الأمانة والمساهمة من خلال التمرين</li> </ul> <p>أسئلة وأجوبة</p>	<p>11:30 - 10:00</p>
<p>استراحة قهوة</p>	<p>11:30 - 11:45</p>
<p><b>الجلسة الثالثة: عرض دراسة الحالة</b>  <b>د. سابين سابا، مستشارة الإسكوا</b>  <b>د. نلسي زعرور، مستشارة الإسكوا</b></p> <ul style="list-style-type: none"> <li>▪ عرض دراسة الحالة من قبل السيدات المشاركات في التدريب</li> </ul> <p>أسئلة وأجوبة</p>	<p>11:45 - 12:30</p>
<p>ختام الدورة التدريبية  توزيع شهادات المشاركة  صورة جماعية</p>	<p>12:30 - 13:00</p>