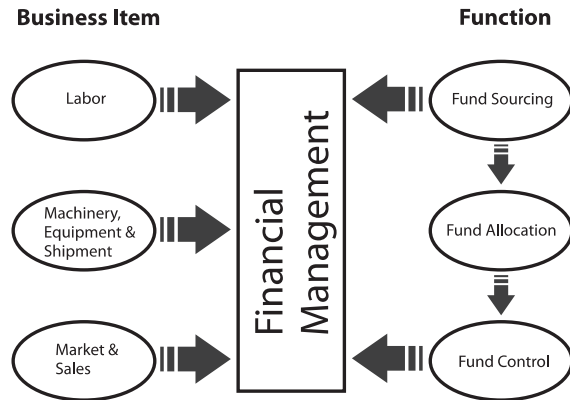


Encompassing Tasks of Financial Management




Shipment and Sales Records

Lembar Data Pengiriman Barang
 No. 723 Tanggal 1-1-06
 Kantor Pengiriman Kantor Pengiriman
 Nama 7230444545

No.	NAMA KAWAN / KODE	Jml Barang	Harga Barang	Total Harga	Jml Barang	Harga Barang	Total Harga
1	1000	1	1000	1000			
2	1000	1	1000	1000			
3	1000	1	1000	1000			
4	1000	1	1000	1000			
5	1000	1	1000	1000			
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56	1000	1	1000	1000			
57	1000	1	1000	1000			
58	1000	1	1000	1000			
59	1000	1	1000</				

[illegible]

 BALL AQUATIC General 1st Year R. 01000000 In 010000	TUESDAY 5/1/00 SATURDAY 5/6/00 SUNDAY 5/7/00	BALL AQUATIC General 1st Year R. 01000000 In 010000
	Name No. <u>3-103</u>	Name No. <u>2-186</u>
	1. <u>100.00</u> 2. <u>100.00</u> 3. <u>100.00</u> 4. <u>100.00</u> 5. <u>100.00</u> 6. <u>100.00</u> 7. <u>100.00</u> 8. <u>100.00</u> 9. <u>100.00</u> 10. <u>100.00</u> 11. <u>100.00</u> 12. <u>100.00</u> 13. <u>100.00</u> 14. <u>100.00</u> 15. <u>100.00</u> 16. <u>100.00</u> 17. <u>100.00</u> 18. <u>100.00</u> 19. <u>100.00</u> 20. <u>100.00</u> 21. <u>100.00</u> 22. <u>100.00</u> 23. <u>100.00</u> 24. <u>100.00</u> 25. <u>100.00</u> 26. <u>100.00</u> 27. <u>100.00</u> 28. <u>100.00</u> 29. <u>100.00</u> 30. <u>100.00</u> 31. <u>100.00</u> 32. <u>100.00</u> 33. <u>100.00</u> 34. <u>100.00</u> 35. <u>100.00</u> 36. <u>100.00</u> 37. <u>100.00</u> 38. <u>100.00</u> 39. <u>100.00</u> 40. <u>100.00</u> 41. <u>100.00</u> 42. <u>100.00</u> 43. <u>100.00</u> 44. <u>100.00</u> 45. <u>100.00</u> 46. <u>100.00</u> 47. <u>100.00</u> 48. <u>100.00</u> 49. <u>100.00</u> 50. <u>100.00</u> 51. <u>100.00</u> 52. <u>100.00</u> 53. <u>100.00</u> 54. <u>100.00</u> 55. <u>100.00</u> 56. <u>100.00</u> 57. <u>100.00</u> 58. <u>100.00</u> 59. <u>100.00</u> 60. <u>100.00</u> 61. <u>100.00</u> 62. <u>100.00</u> 63. <u>100.00</u> 64. <u>100.00</u> 65. <u>100.00</u> 66. <u>100.00</u> 67. <u>100.00</u> 68. <u>100.00</u> 69. <u>100.00</u> 70. <u>100.00</u> 71. <u>100.00</u> 72. <u>100.00</u> 73. <u>100.00</u> 74. <u>100.00</u> 75. <u>100.00</u> 76. <u>100.00</u> 77. <u>100.00</u> 78. <u>100.00</u> 79. <u>100.00</u> 80. <u>100.00</u> 81. <u>100.00</u> 82. <u>100.00</u> 83. <u>100.00</u> 84. <u>100.00</u> 85. <u>100.00</u> 86. <u>100.00</u> 87. <u>100.00</u> 88. <u>100.00</u> 89. <u>100.00</u> 90. <u>100.00</u> 91. <u>100.00</u> 92. <u>100.00</u> 93. <u>100.00</u> 94. <u>100.00</u> 95. <u>100.00</u> 96. <u>100.00</u> 97. <u>100.00</u> 98. <u>100.00</u> 99. <u>100.00</u> 100. <u>100.00</u>	1. <u>100.00</u> 2. <u>100.00</u> 3. <u>100.00</u> 4. <u>100.00</u> 5. <u>100.00</u> 6. <u>100.00</u> 7. <u>100.00</u> 8. <u>100.00</u> 9. <u>100.00</u> 10. <u>100.00</u> 11. <u>100.00</u> 12. <u>100.00</u> 13. <u>100.00</u> 14. <u>100.00</u> 15. <u>100.00</u> 16. <u>100.00</u> 17. <u>100.00</u> 18. <u>100.00</u> 19. <u>100.00</u> 20. <u>100.00</u> 21. <u>100.00</u> 22. <u>100.00</u> 23. <u>100.00</u> 24. <u>100.00</u> 25. <u>100.00</u> 26. <u>100.00</u> 27. <u>100.00</u> 28. <u>100.00</u> 29. <u>100.00</u> 30. <u>100.00</u> 31. <u>100.00</u> 32. <u>100.00</u> 33. <u>100.00</u> 34. <u>100.00</u> 35. <u>100.00</u> 36. <u>100.00</u> 37. <u>100.00</u> 38. <u>100.00</u> 39. <u>100.00</u> 40. <u>100.00</u> 41. <u>100.00</u> 42. <u>100.00</u> 43. <u>100.00</u> 44. <u>100.00</u> 45. <u>100.00</u> 46. <u>100.00</u> 47. <u>100.00</u> 48. <u>100.00</u> 49. <u>100.00</u> 50. <u>100.00</u> 51. <u>100.00</u> 52. <u>100.00</u> 53. <u>100.00</u> 54. <u>100.00</u> 55. <u>100.00</u> 56. <u>100.00</u> 57. <u>100.00</u> 58. <u>100.00</u> 59. <u>100.00</u> 60. <u>100.00</u> 61. <u>100.00</u> 62. <u>100.00</u> 63. <u>100.00</u> 64. <u>100.00</u> 65. <u>100.00</u> 66. <u>100.00</u> 67. <u>100.00</u> 68. <u>100.00</u> 69. <u>100.00</u> 70. <u>100.00</u> 71. <u>100.00</u> 72. <u>100.00</u> 73. <u>100.00</u> 74. <u>100.00</u> 75. <u>100.00</u> 76. <u>100.00</u> 77. <u>100.00</u> 78. <u>100.00</u> 79. <u>100.00</u> 80. <u>100.00</u> 81. <u>100.00</u> 82. <u>100.00</u> 83. <u>100.00</u> 84. <u>100.00</u> 85. <u>100.00</u> 86. <u>100.00</u> 87. <u>100.00</u> 88. <u>100.00</u> 89. <u>100.00</u> 90. <u>100.00</u> 91. <u>100.00</u>

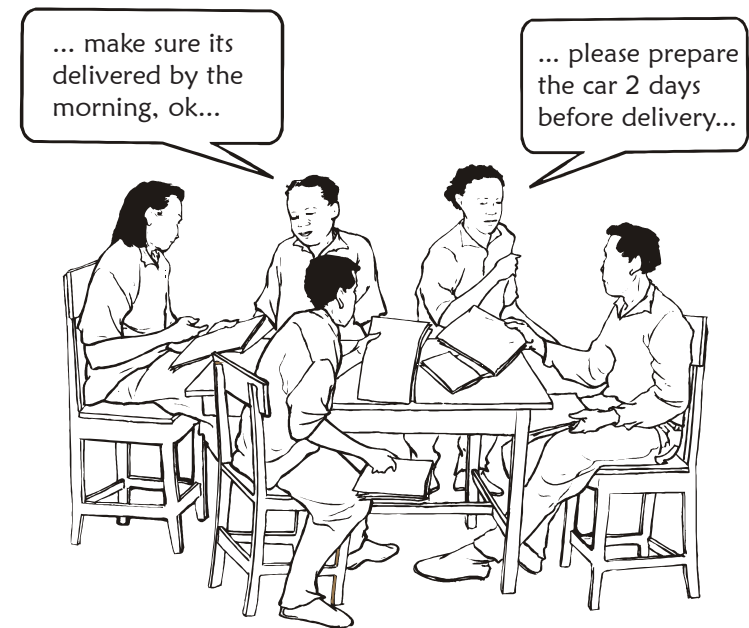
Setting common goals and objectives

Some important elements needed to make a group really work include:

1. Awareness of common goals or objectives,
2. Individual participation and involvement,
3. Two-way communication,
4. Well-planned strategies or action-plans.

An organized group has, amongst other things:

- A common goal,
- Committed and informed members,
- Effective plans of actions.



ADDITIONAL NOTES

My Self, My Work, My Industry and My Community

Financial Management: Basic Level - Fishermen

What is Financial Management and Why Do It?

What is financial management?

Finances bring together:

- Planning
- Production
- Sales
- Collection
- Disbursement
- Accounting
- Internal Control, and
- Auditing

Why do you need financial management?

- To properly understand and manage your business,
- To reach a certain level of profit from your operations,
- To make your business viable and grow in the long run.

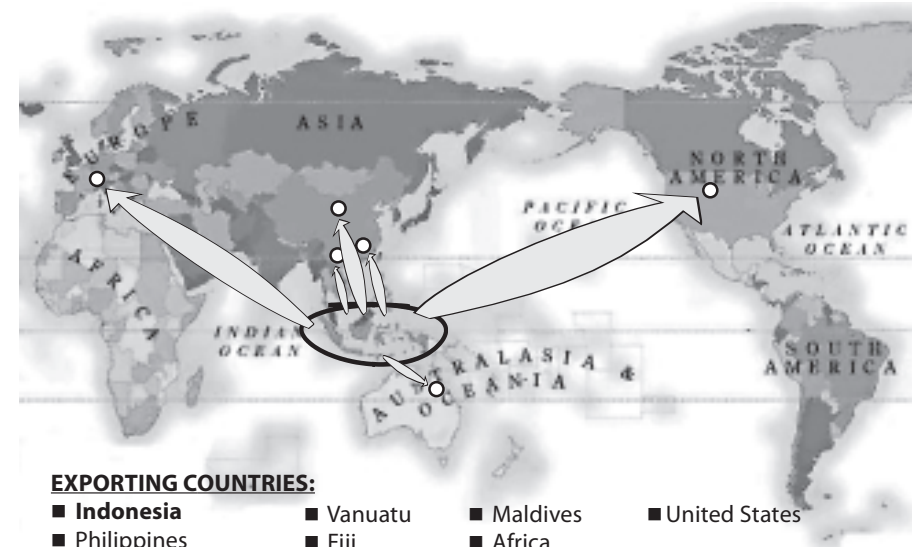


ADDITIONAL NOTES

Operational Planning & Management

The Industry & The Supply Chain

Who Are The Buyers?



EXPORTING COUNTRIES:

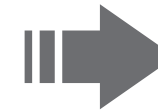
- | | | | |
|-------------------|-------------|---------------|-----------------|
| ■ Indonesia | ■ Vanuatu | ■ Maldives | ■ United States |
| ■ Philippines | ■ Fiji | ■ Africa | |
| ■ Sri Lanka | ■ Palau | ■ Middle East | |
| ■ Solomon Islands | ■ Australia | ■ Mexico | |

EXPORTING LOCATIONS:

- ✿ Bali
- ✿ Jakarta
- ✿ Medan
- ✿ Manado

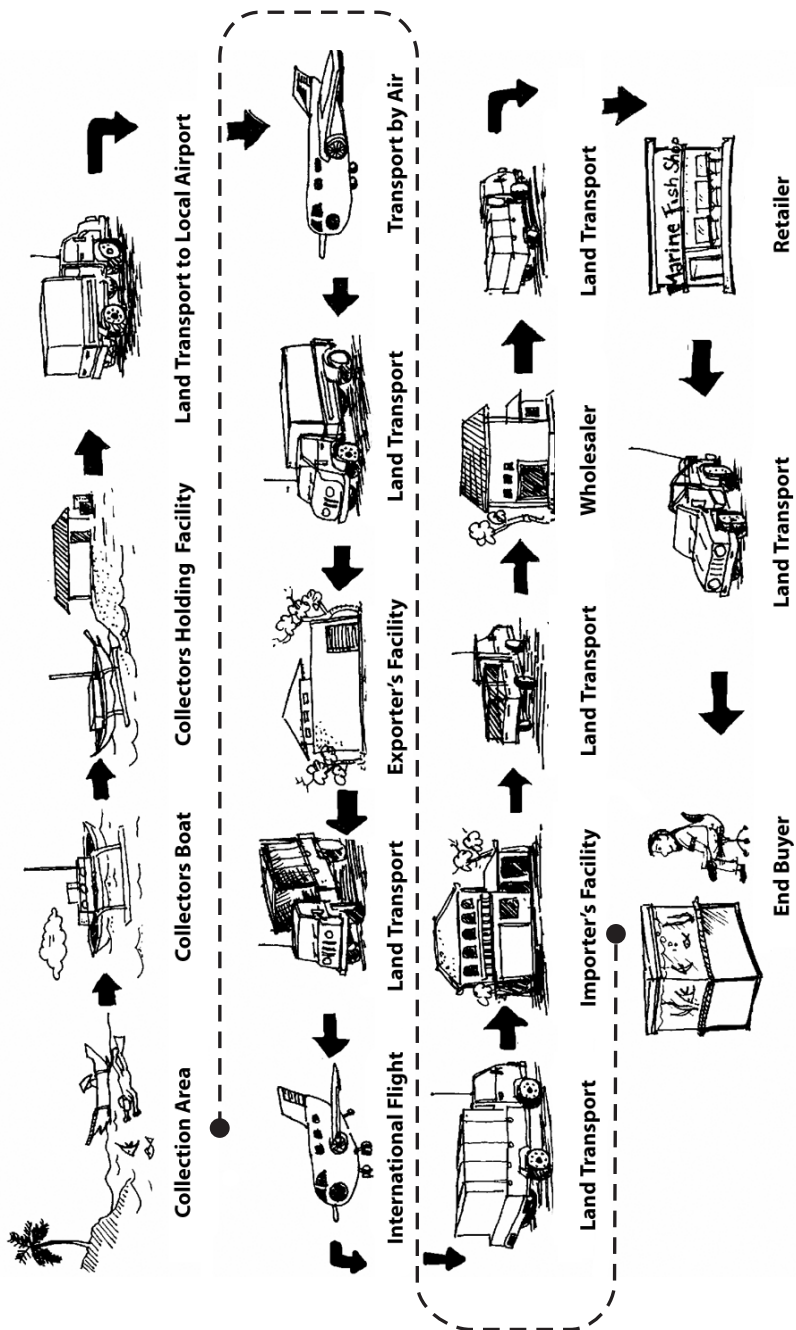
SUPPLIER LOCATIONS:

- | | | |
|----------------|-----------|-----------|
| ✿ Banyuwangi | ✿ Lampung | ✿ Ambon |
| ✿ Bali | ✿ Padang | ✿ Maumere |
| ✿ Makassar | ✿ Manado | ✿ Kupang |
| ✿ Pulau Seribu | ✿ Biak | |



IMPORTING COUNTRIES:

- ✿ United State
- ✿ Canada
- ✿ United Kingdom
- ✿ Netherlands
- ✿ France
- ✿ Germany
- ✿ Taiwan
- ✿ Japan
- ✿ Hong Kong
- ✿ China
- ✿ Australia
- ✿ Singapore



The Trade Chain Movement of Aquarium Fish

ADDITIONAL NOTES

Operational Planning & Management

Problem solving in 6 steps

"Problem solving is a core process for quality management and can be applicable to many other situations."

1. Problem Definition.
2. Problem Analysis.
3. Generating possible Solutions.
4. Analyzing the Solutions.
5. Selecting the best Solution(s).
6. Planning the next course of action (Next Steps).



Two different aquariums set-ups are possible:

- Fish only tank; with fish and fake rubber coral.
Not really popular anymore.
- Reef aquarium; with live coral, shrimps, algae, snails, fish, etc.
A complete mini ecosystem.

What does the buyer want?

They want Value (Good price), Variety (Large assortment), and Quality (Healthy fish).

It's a long chain of custody; a problem can easily amplify and have even bigger consequences further along the chain.

The Position of Indonesia in The Global Marine Aquarium Fish Market



Indonesia is the most important supplier with the biggest diversity; most species are available.

But other nations export some fish that can't be found in Indonesia or that are of much better quality than Indonesian fish.

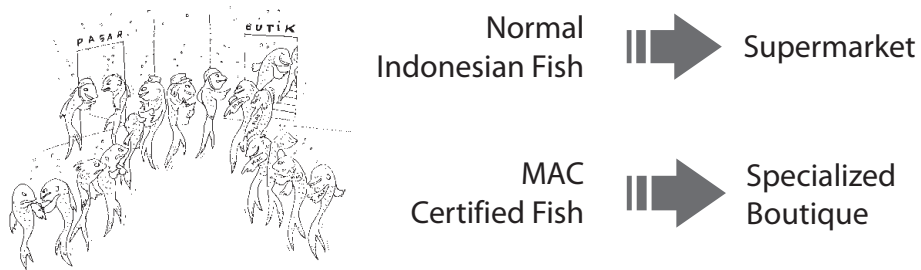
Prices can be low because:

- The quality is poor, mortality is high, and value is lost in the supply chain.
- The chain of custody is too long and too segmented with too many intermediaries absorbing the value of the fish.

*According to
recent survey:*

"Indonesian fish are of the worst quality in the world... It's only tolerated because it is cheap..."

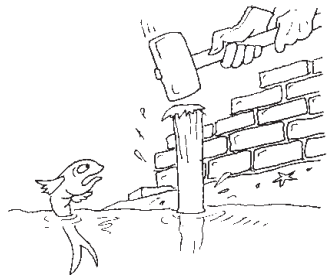
Mortality is one of the limiting factors preventing an increase in price. However, the market is changing, and MAC is creating a demand for better quality fish.



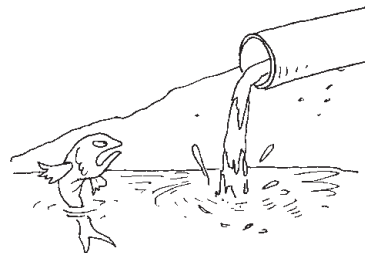
Indonesian Reef Ecosystems

Why are Indonesian reef ecosystems at risk?

More than 90% of Indonesian reefs are in great danger of disappearing. Causes of destruction:



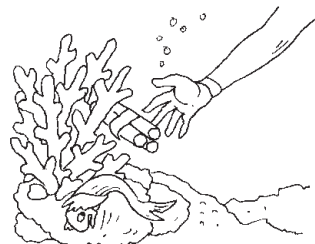
Coastal Development



Marine Pollution



Coral Bleaching



Destructive Fishing Practices and Over fishing

- Maintain documentation (e.g., orders, invoices, mortality rates, dispatch records).

How to do Quality Control?

Quality control techniques in the aquarium fish trade include:

- Screening (as an inspection technique) that results in possible stock rejection and purging.
- Use of MAC documents such as tick sheets (order sheet, log-book, packing list).

A form titled 'DAILY CATCH DATA FORM'. It includes fields for 'Shipment Planning Date', 'Date', 'Name', 'Fishermen Group Name', 'No.', and 'Collection Area'. Below these is a table with columns: 'No', 'NAME/SIZE', 'QTY', 'PRICE', 'TOTAL', 'DOA', 'REJECT', and 'REASON'. At the bottom, it says 'Reject reason: a) Bruise b) Size'.

Example of Daily Catch Form

A form titled 'ORDER FORM'. It includes fields for 'Order Date', 'Shipment Planning', 'Export', 'Import', 'Order No.', and 'Order Date'. Below these is a table with columns: 'No', 'Species', 'Size', 'Qty', 'Price', 'Total', and 'Status'. At the bottom, it says 'Total' and 'Order Date'.

Example of Order Form

A form titled 'PACKING LIST' and 'ORGANISM RECEIPT SHEETS'. The 'PACKING LIST' section includes fields for 'Coordinator/Supplier Name', 'Shipment Date', 'Collection Area', and 'Collection Period'. The 'ORGANISM RECEIPT SHEETS' section includes fields for 'Exporter Name', 'Receipt No.', and 'Sheets No.'. Below these is a table with columns: 'NO', 'Species Name/Size', 'CODE', 'Number of Order', 'Number of Shipment', 'DOA', 'Reject Reason', 'Aquarium No.', 'Bought Qty.', and 'Stop'. At the bottom, it says 'Comments' and 'Reject Reason: a) Bruise; b) Damaged Fin; c) Scale Damaged; d) Thin; e) Weak; f) Size'.

Example of Packing List and Organism Receipt Sheets

How to do preventative and corrective management?

1. Schedule maintenance of the equipment,
2. Save/allow a budget for preventive (before) and corrective (when a problem occurs) maintenance. The maintenance of the boat, engine, compressor, water pumps, blowers, car and trucks must be carefully monitored. A budget for such maintenance should be anticipated and planned carefully.

MAINTENANCE TOOL LIST						
Middleman/Supplier : _____						
Tool Name : _____						
No	Service Item	Services Planning			Services	
		1	2	3	1	2

Example of
Maintenance Record Form

Quality Control

What is Quality Control?

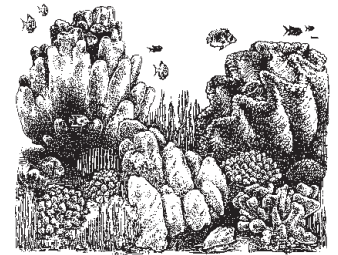
The tools or series of measurements to assess quality. The observation techniques and activities used to fulfill requirements for quality, such as MAC standards.

Quality Control Measures/MAC Standards

- Collection, Fishing and Holding:
 - Use only non-destructive collection methods;
 - Use equipment in good condition and trained staff;
 - Collect only what is ordered;
 - Keep logbooks;
 - Employ best practices in post-harvest handling.
- Handling, Husbandry and Transport:
 - Use appropriate acclimation, screening, packing and shipping methods;
 - Monitor and record mortality and water quality;
 - Use chemicals responsibly (e.g., for disease control);

Without healthy reefs, people CANNOT survive

Indonesia has very high bio-diversity due to its position between the Indian Ocean and the Pacific Ocean. This biodiversity must be protected.



Marketing and Exporter Relations

Improving exporter relations

How do you market yourself?

Exporters like doing business with honest and credible partners.

Put a check mark (✓) for the appropriate answer!

	Yes	No
■ Do you know your product?	<input type="checkbox"/>	<input type="checkbox"/>
■ Do you deliver regularly with a predictable volume based on the exporter's requirements?	<input type="checkbox"/>	<input type="checkbox"/>
■ Do you deliver consistent quality?	<input type="checkbox"/>	<input type="checkbox"/>
■ Are you reasonable and honest in your dealings?	<input type="checkbox"/>	<input type="checkbox"/>
■ Are you a loyal supplier?	<input type="checkbox"/>	<input type="checkbox"/>
■ Are you polite and courteous?	<input type="checkbox"/>	<input type="checkbox"/>

Discuss with your trainers, NGO field workers, or your group, about how you can best fulfill these requirements above!

How to negotiate with an exporter? Do you prepare the information needed for negotiation?

Put a check mark (✓) for the appropriate answer!

	Yes	No
■ Do you use the same common identification/names for the fish?	<input type="checkbox"/>	<input type="checkbox"/>
■ Is the exporter aware of the fish variety that you can collect?	<input type="checkbox"/>	<input type="checkbox"/>
■ Do you explain how the fish will be delivered and how many for each shipment?	<input type="checkbox"/>	<input type="checkbox"/>
■ Do you give your contact information to the exporter?	<input type="checkbox"/>	<input type="checkbox"/>
■ Do you agree on the following points:		
○ Price	<input type="checkbox"/>	<input type="checkbox"/>
○ Volume	<input type="checkbox"/>	<input type="checkbox"/>
○ Stop-buying list and no-take list	<input type="checkbox"/>	<input type="checkbox"/>
○ Purchase orders and change orders	<input type="checkbox"/>	<input type="checkbox"/>
○ Screening procedures and receiving reports	<input type="checkbox"/>	<input type="checkbox"/>
○ Payment	<input type="checkbox"/>	<input type="checkbox"/>
○ Packing materials	<input type="checkbox"/>	<input type="checkbox"/>
○ Transport and delivery	<input type="checkbox"/>	<input type="checkbox"/>
○ Contact information	<input type="checkbox"/>	<input type="checkbox"/>

Discuss with your trainers, NGO field workers, or your group, about how you can better fulfill these requirements above!

Example of logbook format

Species	Exporter 1's Order	Day 1 Catch: Beginning Balance	Day 2 Catch	Reject	Mortality	Loss	Packed & Shipped for Exporter 1's order	Ending Balance
XXXXXXX	650	300	400	12	34	2	650	2
XXXXXXX	360	200	200	8	23		360	9
XXXXXXX	480	200	300	5	14	1	480	0

Inventory and Storage Management

What is inventory and storage management?

Tracking and monitoring aquarium fish inventory at the collector and coordinator level.

Why do you need inventory and storage management?

To be able to gauge if your fish stock is in line with the order. Because it can be very difficult to make accurate counts of the fish inventory while they are in the tanks or bags.

How to make it easier?

Use a logbook format, like table on page 39, to keep track of inventory.

How do you do inventory management of materials and supplies?

One way is to approximate the average volume of catch per week, and determine the materials and supplies needed to support this average volume. You can then set this one week's requirement as your minimum buffer level. This simply means that you should always have that volume of materials and supplies as a reserve, and ensure that these supplies are not used up.

Preventive and Corrective Maintenance

What do preventative and corrective maintenance mean?

Preventive maintenance is a regular action planned ahead, while corrective maintenance will be done only if a problem occurs (ex: engine problem).

Common discrepancy issues with exporters	Solutions
Accuracy of packing list and receiving reports	
Miscalculated reimbursements	
Rejects due to stop-buying orders and no-take orders	
Validation of screening reports	

How to identify good exporters that will help you and give you long term business?

- Proven track record,
- Proper screening procedures and feedback,
- Makes prompt payments,
- Regularity, consistency and security of business.

Why would exporters not buy certain species or put fish on the stop buying list?

- Size preferences,
- Varieties not suitable for home aquarium,
- Other varieties that do not sell well,
- Overstocked items,
- Sick, thin or damaged fish.

How can you improve your business?

- Develop a list of the available fish with Latin and common name, quantity normally available (per week), seasonality, etc.,
- Become MAC certified and provide certified fish (MAC logo),
- Focus on the species that are the most interesting (in demand) from your area,
- Develop a brief history of the fishermen's group and how it achieved the certification and established the CAMP,
- Use consistent terms and conditions.

Can you get better prices for your fish?

The market dictates the buying price for fish. But the price is greatly influenced by the quality of the fish. The mortality rate and the condition of the fish depend on the collectors, therefore, Yes you can get a better price by improving methods and providing good quality fish!



Reducing mortality

Reducing mortality is one step toward increased earning AND overall quality improvement !
How?? Improving collection, holding, packing and delivery methods.

Example of Time & Motion Variables Table

Factors to consider	Fast to Pack Type of Fish	Slow to Pack Type of Fish
TOTAL NUMBER OF FISH TO PACK:		
1) Number of pieces/hour/person		
2) Time spent to pack the above fish in hours		
Total hours of labour needed to pack the complete shipment:		
3) Average number of packers / How many packers available?		
4) Total time needed to pack the shipment (in hours)		
5) How many hours available to pack the shipment?		
6) How many packers needed to pack the shipment?		

Information that is needed for capacity planning include:

1. Planned orders or orders under negotiation,
2. Orders in process (order status),
3. Availability of boats and holding facility,
4. Availability of collectors,
5. Availability and willingness of other groups of collectors to fill in the order.