



Small & Medium
Enterprises
Development
Agency of
Nigeria



SMEDAN Annual Report 2008

This report encapsulates the activities of the Agency during the year herein reported and some major milestone since the inception of the Agency. Some of the major programmes of the Agency in the year under review include: Corpers Entrepreneurship Development Programme (CEDP), General Entrepreneurship Development Programme (GEDP), Public Service Entrepreneurship Development Programme, BDSP Cluster intervention programme and NAPEP/MDG/SMEDAN Entrepreneurship Programme for Conditional Cash Transfer (CCT) beneficiaries in the 36 states of the federation including FCT.

The Agency also undertook capacity building programmes targeting identified MSME clusters in an attempt to re-focus, strengthen and integrate them into the mainstream of the economy – within our integrated MSMEs development framework.

Background/Establishment

The Small and Medium Enterprises Development Agency of Nigeria [SMEDAN] was created vide the **Small and Medium Scale Industries Development Agency (Establishment) Act 2003** and charged with the responsibility for promoting and facilitating the development programmes in the small and medium scale industries sub-sector. The Act enacted by the National Assembly came into force on 19th June, 2003. Mrs Modupe Adelaja was appointed in June 2003 as pioneer Director-General of SMEDAN. Her tenure ended on July 10, 2008. The incumbent Director-General/CEO is MUHAMMAD NADADA UMAR and he assumed duties on 4th December, 2008.

Vision

The vision of the Agency is to establish a structured and efficient micro, small and medium enterprises sector that will enhance sustainable economic development of Nigeria.

Mission

To facilitate the access of micro, small and medium entrepreneurs to all the resources required for their development.

Those SMEDAN Serves

Our target beneficiaries include:

- Micro, small and medium enterprises;

- Prospective entrepreneurs;
- MSMEs support institutions;
- Non-Governmental Organizations [NGOs], Faith-based Organizations [FBOs], Community-based organizations [CBOs] and Business Membership Organizations [BMOs] in the MSME sub-sector;
- The Federal government [through a functional feedback mechanism].

SMEDAN's Mandate

The mandate of SMEDAN as contained in the enabling Act can be summarized as follows:

- Stimulating, monitoring and coordinating the development of the MSMEs sub-sector;
- Initiating and articulating policy ideas for small and medium enterprises growth and development;
- Promoting and facilitating development programmes, instruments and support services to accelerate the development and modernization of MSME operations;
- Serving as vanguard for rural industrialization, poverty reduction, job creation and enhanced livelihoods;
- Linking MSMEs to internal and external sources of finance, appropriate technology, technical skills as well as to large enterprises;
- Promoting and providing access to industrial infrastructures such as layouts, incubators, industrial parks;

- Intermediating between MSMEs and Government [SMEDAN is the voice of the MSMEs];
- Working in contact with other institutions in both public and private sector to create a good enabling environment of business in general, and MSME activities in particular.

SMEDAN's Operating Strategy

- A core of lean, trained, competent and highly motivated staff;
- An ICT driven operating process;
- Effective partnership [Public-public, Public-private, SMEDAN-International community];
- Enterprise clusters identification and up-grading;
- Complimentary services of certified Business Development Service Providers [BDSPs].

Organizational Structure

SMEDAN has six major Departments/Groups under the supervision of the Director-General/Chief Executive, as here-under:

- Planning, Research and Library [PR&L];
- Enterprise Promotions Management and Extension Services [EPMES];
- Engineering, Technology and Infrastructure [ET&I];
- Monitoring and Evaluation [M&E];

- Finance and Accounts;
- Administration

There are also Legal, Internal Audit, ICT/Data Processing Units and Corporate Affairs Units attached to the Office of the Director-General/Chief Executive.

CURRENT STATUS/ACTIVITIES OF THE AGENCY

A. Current Status

Amendment of SMIDA Act 2003

From the benefit of hindsight, the Agency set in motion the process for the amendment of the Small and Medium Scale Industries Development Agency [Establishment] Act 2003 to change the Agency's nomenclature from SMIDA to SMEDAN. On May 18th 2004, the Federal House of Representatives passed the SMIDA Amendment Bill with concurrence by the Senate on 16th December 2004.

The amended Act also effected such consequential changes as broadening the Agency's mandate to cover all business activity groups (as against only industries previously) as well as accommodate micro enterprises which constitute the predominant enterprise class at about 85% of all enterprises in Nigeria. A copy of amended act is attached (Annex I).

Agency's Supervisory Relationship

Hither to June 2007, the supervisory role of the Agency was vested in the Office of the Secretary to the Government of the

Federation. This was moved to the Federal Ministry of Commerce and Industry with effect from July, 2007.

Staff Disposition

The Agency currently has 138 staff members on its pay roll. Of these, 26 are junior staff with the balance of 112 being senior staff members.

B. ACTIVITIES

The activities of the Agency are summarized under five headings as follows:

i. Advocacy and Improved Business Operating Environment

Stakeholder Sensitization

The Agency had initiated and held series of meetings with relevant stakeholders in the public and private sector comprising representatives of Federal/State Ministries and extra-Ministerial Departments, Business Membership Organizations and NGOs in order to build mutual understanding and support for the task ahead. These included a National Stakeholders Conference held at the Arewa House, Kaduna, in December 2004 and several meetings with state governors to discuss the sub-sector and chart the way forward. Such fora have in no small measure contributed to the improved appreciation of the potential of MSMEs for wealth creation and improved economic performance. At the

moment plans are already concluded to host another stakeholders' summit in Calabar, Cross River State in October 2009.

National Policy on Micro Small and Medium Enterprises Development

In collaboration with the United Nations Development Programme [UNDP] and all relevant stakeholders, the Agency has delivered the first national Policy that would sign-post the development of the micro, small and medium enterprises [MSME] sub-sector. The Policy was approved by the Federal Executive Council [FEC] on May 9, 2007 and launched on July 26, 2007.

The policy effectively resolved the persisting confusion surrounding definition of micro, small and medium enterprises [see Table below] as well as provided platform for achieving institutional synergies [i.e. in coordination, monitoring and evaluation] in a National Consultative Committee on MSME Policy implementation. The national Committee has since been set up while the following three states Edo, Zamfara and Kwara have set up similar Committees to facilitate grass-root implementation. Four other states [Benue, Kebbi, Niger and Cross River] are in the process of following suit. **A copy of the National Policy is hereby attached.**

Classification adopted by National Policy on MSMEs

	SIZE CATEGORY	EMPLOYMENT	ASSETS (N million, excluding land and buildings)
1	Micro enterprises	Less than 10	Less than 5
2	Small enterprises	10-49	5 – less than 50
3	Medium enterprises	50-199	50- less than 500

ii. Information Services /Business Awareness Creation and Research

SMEDAN website

To further fulfill her vision of providing MSMEs with all the necessary resources for their growth, the Agency launched her user-friendly and interactive website and multi-media facility. The website can be visited at www.smedan.gov.ng. The ICT Project which commenced in 2005 has now entered its second phase with re-designing of the website to make it more interactive and user friendly. Linking the website with all existing BSCs/BICs to the Agency portal is in progress.

SME sensitization and Information Dissemination

The Agency embarked on massive awareness creation, sensitization and information dissemination aimed at stimulating the enterprise spirit in Nigerians. The Agency has addressed various stakeholders in this respect, students, self-help groups, faith-based groups, government workers, etc. In 2006, the Agency reached 41, 253 persons with its services. In 2007, a

total of 113, 569 persons were reached by the Agency. Out of this number, 98,589 were reached by the various Business Support Centres (BSCs) while 2,032 were reached by various Business Information Centres (BICs). A total of 12, 946 were reached at our Head Office. In 2008, a total of 23,278 persons were reached by the Agency.

A further breakdown shows that in 2006, a total of 5,115 persons were reached with information dissemination while in 2007 85,848 were reached. 5312 persons received capacity building services in 2006 as against 5458 in 2007. 6652 received counseling in 2006 as against 6399 in 2007. In 2008, 18,224 persons were sensitized and reached with information services while 5,054 persons were reached with capacity building and other services.

Business Clinic at the Agency's Head Office

The Agency set up a Business Clinic at its Head office to offer specialized one-on-one business counseling to MSMEs and provide general business information on raw materials, machinery/equipment, etc. The Business Clinics at the Head Office Building serve as diagnostic, treatment and counseling centres for ailing businesses. The clinics also serve as incubation centre for business ideas.

Establishment of Business Support Centres [BSCs]

The Agency embarked on establishment of Business Support Centres [BSCs] in collaboration with States and Business Membership Organizations [BMO] as platforms for delivery of business development services (BDS) for operators and start-ups. About 15 BSCs have been established so far [see Annex I].

Establishment of Business Information Centres [BICs]

The Agency embarked on establishment of Business Information Centres [BICs] in collaboration with and Local Governments, Communities, Micro-Finance Banks, Faith-based Groups, Tertiary Institutions and Business Membership Organizations [BMO] as platforms for delivery of needed business information for operators and start-ups. About 37 BICs have been established so far [see Annex II].

Research/Publications in the Agency

To provide an effective basis for intermediation in the sub-sector, the Agency has on its own or in collaboration with UNDP carried out a number of incisive studies on the current status of relevant themes/issues. Below is a listing of some the available reports:

- Inventory of Available Machinery and Technology for Small and Medium Enterprises
- Criteria for MSMEs Credit Risks Analysis

- Blueprint for One Village, One Product [OVOP]
- A Study of SME Clusters in Otigba [Ikeja], Aba, Nnewi, Abeokuta/Oshogbo, and Kano.
- Informal sector Case Study.
- National Policy on MSMEs
- Assessment of Support Services for Establishment of Clusters
- Study of Identified Clusters in 14 States
- Capacity Enhancement of Business Membership Organizations [NASSI & NASME]
- Baseline Survey for Compilation and Analysis of MSMEs registers in six major commercial centres
- Model Business Plans for Start-ups and other Target SMEs also in collaboration with UNDP
- Catalogue of Post-Harvest Equipment for Cassava Processing: SMEDAN in collaboration with the International Institute of Tropical Agriculture [IITA], Ibadan.
- SMEsuccess Digest – a quarterly organ of the Agency.
- SMEDAN News – a monthly newsletter
- The Obasanjo Reforms: SMEDAN [published in collaboration with the Federal Ministry of Information and National Orientation.
- What SMEDAN Can Do For You.
- How to Start Small Business [A Self-Assessment] published in English, Igbo, Yoruba and Hausa.

- How to Start Your Own Small Business [A-Z].
- Frequently Asked Questions [FAQs] and Answers
- SMEDAN SCORECARD [2003 - 2007]

iii. Provision of Business Development Services

Engagement/Accreditation of Business [Enterprise] Development Service Providers (BDSPs)

Having identified the merits of exploring the Public-Private Partnership approach, the Agency engages private firms to provide business development and support services to micro, small and medium entrepreneurs around the country. Their main role was to help the Agency train and build the capacity of the MSMEs. In addition to capacity building these BDSPs also undertake Advocacy, Counselling, Mentoring and facilitating Access to Finance. As part of its quality assurance checks, the Agency has in place a programme for the annual accreditation and revalidation of BDSPs.

Delivery of Business Development Services (BDS) to Government Agencies and Special Groups

SMEDAN undertakes BDS for special groups and agencies of government at the three levels either on request or as part of institutional collaboration. This includes the following:

S/N	INSTITUTION	TYPE OF INTERVENTION
1	Nigerian Maritime Administration and Safety Agency (NIMASA)	Sensitization and Entrepreneurship training of SME operators in the maritime sector.
2	Office of the Senior Special Assistant to the President on Millennium Development Goals (OSSAP-MDGs) and National Poverty Eradication Programme (NAPEP)	Sensitization and Entrepreneurship training of beneficiaries of the Social Safety Net Scheme (SSN)
3	Nigeria Prisons Service	Sensitization and Entrepreneurship training of prison inmates.
4	International Organization for Migration (IOM)	Sensitization and entrepreneurship training of deportees.

5	Niger State Government	Sensitization and entrepreneurship training of potential entrepreneurs.
6	National Youth Service Corps. (NYSC)	Sensitization and entrepreneurship training of Corpers.

Student Entrepreneurship Promotion Programme

SMEDAN facilitated the participation and sponsorship of **Nigerian representatives in the Student for the Advancement of Global Entrepreneurship [SAGE] World Cup** competitions in China [2006] where they came fourth and in Ukraine [2007] where they came first. Nigeria's flag-bearer at the 2006 SAGE World Cup was the team from Grays International College, Kaduna, while the flag-bearers for the 2007 Competition were the team from Government Secondary School Jikwoyi, FCT.

SMEDAN also facilitated the participation and sponsorship of Nigeria's representative, OAU, Ile Ife, to the **Students in Free Enterprise [SIFE] World Cup Competition in New York, USA**, in 2007 where they finished third. In 2008, they improved to a second place in Singapore.

Small Business Counsellors Training

In collaboration with the Acadia Centre for Social and Business Entrepreneurship [ACSB], University of Nova Scotia, Canada, the Agency trained over 200 business counselors including some members of staff of the Agency. The programme which commenced in 2006 is an annual exercise. Certification, under the program for the first batch of 200 trainees began in 2008.

Train-the-trainers' programme

In collaboration with the International Centre for Entrepreneurship and Career Development [ICECD], Ahmedabad, India, SMEDAN trained over 70 representatives of SME-focused Non-Governmental Organizations [NGOs] in Enterprise Development Services so that they can directly impact on their members. The Training took place in Abuja and Abeokuta in 2008. Before the training in Nigeria, two batches of SMEDAN staff and some BDSPs had been trained in India.

Establishment of GET-IT Centre

The Agency in 2008 established a Centre for Graduate Entrepreneurship through Information Technology [GET-IT] at the Head Office Building, in collaboration with Hewlett-Packard [HP]. At the centre, young graduates and the unemployed learn to deploy information technology to run their businesses in a modern way.

iv. Enterprise Co-operation and Clustering:

Cluster Development Programme

The Agency embarked on the strategic action of developing enterprise clusters at different parts of the country. The rationale behind it is that working with MSMEs located within a cluster allows the Agency to impact on a larger group of entrepreneurs rather than dealing with individual enterprises. To this end, the Agency commenced Business Development Service with the following clusters. **Otigba computer village, Aba garment cluster, Nnewi auto parts cluster, Bida/ Baddegi rice cluster, Fish Clusters in Akwa Ibom and Cross River States.** This activity has since been expanded to other enterprise clusters across the country, notably:

- **Ogotun-Ekiti Mat-Weavers:** These were taken to India to acquire improved mat-weaving technology so as to make Nigerian products competitive in the regional and international markets.
- **Cane Weavers Cluster** in Mende, Maryland, Lagos.
- **Leather and Plastic Waste Recycling** Clusters in Kano.
- **Raffia Weavers Clusters** in Ikot-Ekpene, Akwa Ibom State.

Also, efforts to promote emergence of new enterprise clusters across the country were intensified. Enterprise lines such as cassava and the rice value chains were covered across states. Focus Group Discussions (FGDs) were initiated to assess status and determine urgent intervention areas within the following clusters:

- Lafia Rice & Cassava [Nasarwa State];
- Bida Rice [Niger State];
- Abakaliki Rice [Ebonyi State];
- Akure Cassava [Ondo State];
- Ugbokolo Cassava [Benue State];
- Ijebu Ososa Cassava [Ogun State];
- Iji Owu Cassava [Ogun State];
- Calabar Catfish [Cross River State];
- Awka Cassava [Anambra State];
- Maiduguri [Lake Alau]Cassava, Rice&Vegetable [Borno State].

Business Development Service Providers (BDSPs) were appointed and assigned to specific locations to mentor, counsel, provide entrepreneurship training, and information on markets, machinery/equipment to these MSMEs.

SMEDAN/UNIDO SPX PROGRAMME

The Agency has signed a Memorandum of Understanding with the United Nations Industrial Development Organization [UNIDO] on the Sub-Contracting Exchange Programme. The Programme is a unique enterprises-linkage tool by UNIDO for promoting investments, sub-contracting, out-sourcing and

match-making for products and enterprises in the SME sector. It links the SME sector in a host country to a credible global database of manufacturing that is beneficial to both manufacturers and buyers of goods both within and outside the country. Implementation of the programme has begun.

One Local Government, one Product (OLOP) Scheme

To harness abundant agricultural, mineral, marine and forest resources of the country (especially at the local economic level) and to stimulate emergence of enterprises, SMEDAN initiated and launched the OLOP scheme on November 14, 2005. This scheme which takes into cognizance, the prevailing level of indigenous knowledge, technology and the ingenuity of our people coupled with the natural endowment of each locality has since captured the attention of the Japanese Government, through JICA, who has entered into partnership with the Agency to further develop the Scheme along the lines of its own world-renown One Village, One Product Scheme (OVOP), commencing November, 2008.

International Business Linkages

The Agency signed Memorandum of Understanding with Jincheng, a Chinese Motorcycle Manufacturing Company for local assembly of Completely Knocked Down [CKD] parts and out-sourcing of manufacturing of some component parts to

local firms. When implemented, the move would strengthen local firms and create more jobs.

SMEDAN also entered into two separate agreements with two Chinese firms and the China International Cooperation Association of Small and Medium Enterprises [CICASME], a move expected to promote economic, technological and trade cooperation between SMEs in both countries.

An MOU the Agency signed with a Chinese manufacturing giant, **JIANGSU SKYRUN INTERNATIONAL GROUP COMPANY LIMITED** and Nigeria Golden Gate Group of Companies [a Chinese Holding Company operating in Nigeria] would ensure the establishment of Skyrun Industrial Park for manufacturing of household and electronic appliances on a joint venture basis. The role of SMEDAN in the Joint Venture Agreement is to facilitate sub-contracting and ancillary services to be provided by Nigerian SMEs and to ensure that the partnership is carried on in accordance with terms of the JVA and the provisions of the relevant laws in Nigeria. The Company has since commenced assembling of Air-conditioners at Calabar Free Trade Zone.

As part of international networking for best practices in the SME sector, the Agency championed the formation and launching of the **Nigeria Chapter of the International Council for Small Business [ICSB]**. Membership of the ICSB Nigeria Chapter is

drawn from the public and private sectors and the academia. The inaugural meeting was held at Ikeja, Lagos, in August 2005.

v. Facilitating Access of MSMEs to Critical Resources

Establishment of Industrial Parks under PPP

The Agency initiated and completed comprehensive feasibility studies on the viability of Industrial Parks for SMEs to form the basis for wooing private investors (in partnership with interested State Governments) to set up Industrial Parks. Seven (7) model concept designs and bankable business plans for the establishment of Industrial Parks (one per GPZ and FCT). A marketing scheme for both private sector investors and interested State Governments was initiated to stimulate wider investment interests in the development of IPs across the nation. The studies were carried out at the following locations: Port-Harcourt (South-south), Yola (North-East), Zaria (North-West), Abuja (North-Central), Owerri (South-East), Abeokuta, Lagos (South-West).

SME Technology/Research and Development EXPO, SME Product Fair and Opportunities Fairs

S/ N	DATE	TYPE	VENUE	PARTICIPANTS
1.	8-10, March, 2005	Technology/Research and Development Expo	Abeokuta, Ogun State.	50
2.	21-23,	Product Fair	Owerri,	250

	March, 2005		Imo State	
3.	October 30- November 5, 2006	Opportunities Fair	Ikeja, Lagos State	2000

On-Going Programmes

The Agency continues to monitor and evaluate the progress/success of the programmes commenced since its inceptions. Some of the programmes are still running while others are totally re-packaged for greater impact. The following are our on-going programmes:

- Implementation of the National Policy on Micro, Small and Medium Enterprises.
- Business Sensitization/Empowerment of Prison inmates nationwide;
- Establishment of Business Support Centres [BSCs] and Business Information Centres [BICs];
- Public Service Entrepreneurship Development Programme;
- Youth and Corpers' [NYSC] Entrepreneurship Development Programme;
- Women Entrepreneurship Development Programme;
- NIMASA [Maritime] Entrepreneurship Development Programme;
- SME Opportunities Fair;

- Faith-Based Entrepreneurship Development Programme;
- Student Entrepreneurship Promotion Scheme;
- Cluster Support Programme;
- Small Business Counsellors' Training;
- Re-positioning of IDCs to Cluster Parks;
- Collaboration with Public and Private Sector institutions like NAPEP and MDGs Office on poverty reduction.

Challenges and Constraints

- The agency's major challenge is in the area of diminishing budgetary allocation. The agency witnessed a steady decline of its statutory allocation whilst activities, awareness and demands are increasing, and this significantly affected its programmes, in view of a large population of enterprises requiring different forms of assistance coupled with the challenge of covering a large country like Nigeria.
- The uncooperative attitude of some state government and public sector institutions posed a major challenge to the agency in its quest to emancipate MSMEs at the grassroots.
- Dearth of reliable/up-to-date data in designing specific intervention programmes for different segment of enterprises remains a challenge though the Agency has been able to improve the situation. Much still requires to be done in the future in this regard.

- Also, the cost of doing business in Nigeria is still high due to operational infrastructural inadequacies, legal/ regulatory challenges and weak operation capacities of MSMEs. Expenses such as payment of commercial rates for training and capacity building, and mandatory regulatory fees by National Agency for Food and Drug Administration & Control (NAFDAC), Standards Organisation of Nigeria (SON) and to lesser degree Corporate Affairs Commission (CAC) are hardly affordable, especially by start-ups.

Conclusion/Way Forward

- The National policy on MSMEs recommended the establishment of Small and Medium Enterprises Development Fund (SMEDEF) and this may require to be actualized in order to deal with the challenge of MSME funding. Although both the Federal and State governments may need to contribute to this fund, the private sector would be the major contributors and managers of the fund. It is pertinent to note that some potential private sector investors are willing to be part of this move.
- There is also need for an improved funding of the Agency. If the Agency is to achieve its lofty objectives, like its

- counterparts in other parts of the world, it has to be adequately funded.
- Other areas of immediate concern, in order to move the sector forward include:
 - Funding of Business Development Services [BDS] which encompasses training, coaching, counseling and mentoring, helping to translate vocational skills into viable business enterprises.
 - Establishment of Cluster Parks as workspaces for MSMEs.
 - Provision of Credit Guarantee Scheme.
 - Review of unfriendly legal and regulatory regime.
 - Facilitating access to investment-friendly credit.
 - Promoting Venture Capital and Private Equity options of financing.
 - Providing support for key Business Membership Organizations.
 - Provision of technical assistance to the apex MSME development institutions.
 - Promotion of linkage with international supply chains.
 - Strengthening/organizing the informal lending system.
 - Establishment/Strengthening of SMEDAN State offices.
 - Stimulating establishment of MSMEs in rural areas.
 - Coping with the challenges of rehabilitating/developing the Niger Delta region/militants.

- Inter-Agency cooperation i.e. effective networking with BOI, CAC, NIPC, ITF, Automotive Council etc to achieve complementarities in programme implementation.

On a concluding note, I would like to thank all those instrumental to the achievement of our intervention programmes, and also all Donors/other stakeholders for their esteemed and sustained support all through these years. I hope you find this Report informative and useful, whilst continuing to support the Agency with the same commitment in the years ahead.

Thank you.

MUHAMMAD NADADA UMAR
Director General/CEO

Appendix I List of Business Support Centres (BSC) & their location

S/N	BSC	ADDRESS	CONTACT PERSON/TEL
1	Abuja Enterprise Agency	22, Kudang Street, Off Aminu Kano Crescent, Wuse 11, Abuja.	Mr. Taofeek 08053574887 info@abujaenterprise.org
2	Akure BSC	Industrial Park, Akure-Lagos Expressway, Akure, Ondo State	Mr. Ogundeji Gbenga 08036706209
3	Matori BSC	Small Business Ind Estate Fatai Atere Way, Mushin-Lagos	Miss Bodunrin Dawodu- 08027019029 bodawodu@yahoo.co.uk
4	Enugu SME Centre	DFID Teachers' House, Ogui Rd, Otigba Junction, Enugu	Hon. Nnanyelugo Obasi 08033364717 info@enugusme.org
5	MAN BSC	House 77, Obafemi Awolowo Way, Ikeja. P.O. Box 3835, Marina Lagos State	Mr. Ambrose Oruche 01-4942471 Fax 01-4974247
6	Abia State University BSC	Abia State University, P.M.B. 2000, Uturu, Abia.	08052610681 08036811454 Emeka Nwokoro: emeka15207@yahoo.com
7	Katsina BSC	Investment House, IBB Way, Opposite Unity Bank, Katsina.	C/o Ministry of Commerce and Industry, Katsina State Ndayako Usman 08035294155
8	Sokoto BSC	Five Star State Secretariat, Ministry of Commerce & Ind, Sokoto by-pass, Sokoto.	Hamis Isiaq lsiaq_hamis@yahoo.com 08033854015
9	Akwa Ibom BSC	51, Ikot Abasi Street, Uyo, Akwa Ibom	Basil Idiol idiobasil@yahoo.com 08037920248
10	Ebonyi BSC	Min. of Comm & Industr, Abakaliki, Ebonyi State.	Mr. Victor Ugwu 08055319599
11	Bayelsa BSC	Suit G14, Bayelsa State	Iloba Egbuna 08039663726

		Sect Annex, Road Safety Rd, Yenagoa.	st.ketone@yahoo.com
12	Ilorin BSC	Mantrite building, 10, Ahmadu Bello Way, Ilorin.	Mrs. Zainab Abdulmalik zannyabdul@yahoo.com 07038011412
13	Niger SME Agency	Abdulkadri Kure House Ahmadu Bago Rd Minna Niger State	Mr. Timothy Jiya 08035866154
14	Ekiti BSC		Mr. Abiodun Ayedun biodunekom@yahoo.com 08065115892
15	Ijebu-Igbo BSC		Mrs. Tosin Abajo 08034750265,

Appendix II List of Established BICs & their Locations

S/N	NAME	ADDRESS	CONTACT PERSON
1	OTIGBA BIC	21, Kodesoh St, Computer Village, Otigba, Ikeja-Lagos	Jide Majiyagbe 08034522965
2	IBOGUN BIC	Ibogun Olaogun, Ogun State	Fatokun 08056001852 f_adedayo@yahoo.com
3	OWU-IJI BIC	SMEDAN Office, Behind the Oba's Palace	Abajo Oluwatosin 08084186719 oluteekay@yahoo.co.in
4	OSOSA BIC	St. John's Ang. Church Centenary Hall, Ososa-Ijebu, Ogun State	Aranju Adeleke 08057977417 arsolek@yahoo.com
5	ST. MATTHEW'S GWARIMPA EST PARISH BIC	1 st Avenue, Gwarimpa Estate, Abuja	Samuel 08036188302
6	ISIN LGA BIC, KWARA STATE	c/o Secretary Isin Local Govt, Owu-Isin Kwara State	
7	OGBOR-UGIRI COMMUNITY BIC, ISIALA LGA, IMO STATE	His Royal Highness Eze Matthew Onweni, Traditional Ruler	Dr Jude Onweni 08037212638
8	UMUCHU COMMUNITY BIC, AGUATA, ABIA ST.	HRH Godson Ezechukwu Okwulora 1, Traditional Ruler	08034068438 drgoznwegbu@yahoo.com Uba Damian- 08037306903
9	MOTHERS UNION GUILD, DIOCESE OF LOKOJA BIC	Bishop's Court, P.O. Box 11, Lokoja, Kogi State	Rt. Rev. A.A. Egbunu 058-220588/058221788 Mr. S. Egbunu 08065335455 Odoemeka Ngozi N-O.I.C Adegbola Elizabeth F- 08036083053
10	FEDERAL POLYTECHNIC, OKO BIC	The Director, Consultancy Services, Federal Polytechnic, Oko, Anambra State.	Mr. Edwin Chukwuma(Director) 08037203000,

			08029777489. oyi-chuksz@yahoo.com lfedigbo J.N.- O.I.C- 08083578600
11	AGO-ARE COMMUNITY BIC	Ifelodun Ago-Are Parapo, Ago Are Town Hall, P.O. Box 1, Ago- Are, Oyo	Mr. R.A. Adetola, 08059529144 Segun Sunday Ojo-BIC Officer-08057417112, 08069200446
12	REMO CHAMBER OF COMMERCE BIC	Remo Chamber of Commerce, 7, Sho-Manager Way, P.O. Box 1172, Sagamu. Remochamber005@yahoo.com	Olajide Ojoye- samueloje@yahoo.com 08033727879, 08033229357 Engr. Ogunsanya- 08033229357
13	ANGLICAN WOMEN'S GUILD & MOTHERS' UNION, DIOCESE OF ABUJA BIC	Diocese of Abuja Anglican Communion, 21 Douala St, Wuse Zone 5, P.O. Box 212, Abuja.	Mrs Susan Akinola 08035869807
14	TAWAKALITU ALALLAHI ISLAMIC CENTRE BIC	APC Plaza, Suite 002B, Cape Town St, Off IBB Way, By Kabo House, Wuse Zone 4, Abuja	Alh. Abdulmalik A. Rufai 08056108921, tawakalitu2007@fastermail.com
15	ABUCCIMA BIC	Abuja Chamber of Commerce, Industry, Mines & Agriculture, Km 8, Airport Rd, P.M.B 86, Garki, Abuja	Ukombu John S. PRO/BIC Officer 08073373632 Joe Wanegema (Idowu)-D/G- 08073538344 09-6707248
16	PEACE DEVELOPMENT CENTRE, UYO BIC	134, Oron Rd, Uyo, Akwa-Ibom State	Daniel Ukpang Udoh 08036026130 Idorenyin F. Ikpang- 08023028430, pdc_uyo@yahoo.com
17	AWKA NORTH LGA BIC, ANAMBRA STATE	302, Zik Avenue, Awka, Anambra State	Hon. Osita Egwuatu, 08037869950
18	OTU' EYOTO BIC (MULTI PURPOSE COOP SOCIETY LTD)	EDPA Building, Sokponba Rd, P.O. Box 8001, Benin City, Edo State. Or 10, Okoro Otun Avenue, GRA, Benin-City	Efe Isibor Goubadia 08053901552 President-Eld. Peter Ogbeide, 0803378-7568, 08059450095. Iduhon B.G.-

			08027741615
19	AGUATA LGA SECRETARIAT BIC	c/o The Chairman Aguata Local Govt Council, Anambra State	08027469401 Achufusi N-08027469401
20	ST PETERS ANG CHURCH BIC, FAJI	No 3, Ajele Street, Lagos State	08033437880 Sawole Obafemi- 0802874726. phemington@yahoo.co m
21	ALL CHRISTIAN FELLOWSHIP MISSION, AGULU ANAOCHA LGA BIC	c/o Rev. William Okoye, Plot 261, Nile Street, Maitama	Rev. William Okoye 08035956085 Ikegwonu Sunday- 08068842036
22	CASSAVA GROWERS ASSOCIATION BIC, ADO-EKITI	32, Agric Road, off Mathew Str, Odo-Ado, Ado-Ekiti, Ekiti State	Chief Fadahunsi J.A, Chief Mrs. Ogunlola 08033556467,0803913829 2 08060497065 Idowu Bosede P.- 08060607802, bose_4sure@yahoo.com
23	ODU-OFOMU BIC, DEKINA	No 4, Behind Market Square, Dekina L.G.A, Kogi State. c/o 52/53 Lagos St, Garki Village Shopping Complex, Garki, Abuja	Jonathan Egeh: offsetas@yahoo.com 08056413244
24	MOTHERS UNION/WOMEN GUILD BIC, MAKURDI	c/o Bishop's Court, Bishop Iyangemar Street, Makurdi, Benue State	08065334038 08057616556 Damaris N.Odoemena(OIC)- damaado2005@yahoo. com
25	MOTHERS UNION/WOMEN'S GUILD BIC, OTUKPO	c/o Bishop's Court, Depot Road, Otukpo, Benue State	044-662312 08033126952 Lady I.U. Okoli
26	SEPETERI BIC	Sepeteri Community Bank, Saki Road, Sepeteri, Oyo State	08076906586 (Busari) 08052047122 08051313566
27	KWACCIMA BIC, ILORIN	9A, Ahmadu Bello Avenue, Kwara Hotel Premises, Ilorin	08034040401 08033822779 Ahmed Maigida kwaccima@yahoo.com
28	RCCG BIC, OKOTA, LAGOS	23/27, Eddy Onugha Drive, Opposite College B/Stop,	Mr. Durojaiye 01- 8047964

		Okota.	08033921811
29	KANO CHAMBER OF COMMERCE BIC	Light Industrial Estate, Trade Fair Ground, Kano State	08037128601 kaccima@hotmail.com D/G-08023041944 Shehu A. Usman- 07028377547 shehuabdullahusman@ yahoo.com
30	FUTO BIC, OWERRI	Federal University of Tech, Owerri, P.M.B. 1526, Imo State	Engr. P.B.U. Achi 08035056984 pbuachi@yahoo.com Ezeji E. Nneka- 08037315567, el_chartic@yahoo.com
31	EKET/OBONGOWAN SKILLS ACQUISITION CENTRE BIC	3, Holmes Street, Eket	Lady Eme U. Ekaette 08027780053 Beatrice Akpan- 08023392153, beatriceetimakpan@ya hoo.com
32	MADOBI COMMUNITY BIC	Madobi Town Hall, Bawanda Rd, Dutse, Jigawa State	Alh. S.S.Mohd. 08036519536 Garba Ahmed Madobi (OIC) Mustapha Yakubu- 08039434255, madobindutse@yahoo. com
33	MUSLIM EMPOWERMENT BIC	Muslim Empowerment & Welfare Foundation, Nat. Mosque Complex, Abuja.	Yunus S. AbdulHamid- imomue@yahoo.com 08027649677 08051697887 09-6738545
34	WOMEN & YOUTH SUPPORT BIC	No 1, Maiduguri Road, By Tarauni Junction, Kano	Ladi Wayi (Mrs), lwayi@hotmail.com 08034064425-E/D Hajia Marian Inuwa- Officer
35	ABUJA COOP CREDIT & MKT UNION BIC	Abuja Coop Credit & Marketing Union, Cooperative House, Opposite FBN PLC, Suleja	Jibrin Bala Jos 08034519894 Hassana Bala- 07031065969 Johnson Endurance- Officers

			Accmu2007@yahoo.com
36	AIYEDE COMMUNITY BIC	Attah Palace, P.O. Box 1, Aiyede Ekiti.	HRH Oba J.A. Orisagbemi – 08034014515
37	NEW APOSTOLIC CHURCH BIC	211, Abak Rd, Uyo	Apostle Okuyak Uwah- 08022234722 Miss Uduak Etim U- 08084032909