



Small & Medium
Enterprises
Development
Agency of
Nigeria



2012 ANNUAL REPORT

1.0 PREAMBLE

1.0.1 The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) was established in 2003, to facilitate the promotion and development of a structured and efficient Micro, Small, and Medium Enterprises (MSMEs) Sector that will enhance sustainable economic development in Nigeria. The Agency is the apex and coordinating institution for all matters relating to starting, resuscitating and growing MSMEs in Nigeria with the overall objective of alleviating poverty, expanding gainful employment opportunities, wealth creation and sustainable economic growth and development. The Agency is also saddled with the responsibility of contributing to the attainment of Vision 20-2020, the Transformation Agenda of the present administration and the Cluster Development Approach of the Ministry of Trade and Investment. We provide the following Services:

- Generation and dissemination of Business information
- Business Awareness creation
- Business Development Services
- Access to Market and Finance
- Advancing Entrepreneurship Education
- Stimulating Entrepreneurship/Enterprise Development
- Enterprise cooperation and clustering
- Policy Advocacy for improved Business Operating Environment.

1.0.2 This report gives an overview of the activities of the Agency in 2012. Activities of the Agency provided the required momentum and drive considered imperative in providing a fresh perspective for the development of appropriate interventions in advancing the MSME sub-sector to deliver increased employment generation, food security, and wealth creation as well to curtail youth restiveness in the Niger Delta region. Moreover, these renewed efforts are conceived within a framework of increased domestic production, competitiveness and quality product delivery.

1.0.3 Activities covered include all the programmes at the Head Office and at our service outlets i.e. Business Support Centres (BSCs) and Business Information Centres (BICs), Zonal Offices and Industrial Development Centres (IDCs) as listed below:

- (a) Information and Advisory Services including sensitization and needs assessment which provided the basis for attitudinal change and effective business decisions.
- (b) Business Development Service (BDS)- embracing training, counseling and mentoring – providing the platform for MSMEs to see themselves as players in a globalized environment.
- (c) Enterprise Linkages, Cooperation & Clustering – to stimulate international competitiveness (working with existing and prospective entrepreneurs)
- (d) Advocacy and other Operating Environment Issues
- (e) Partnerships
- (f) Facilitating access to critical resources such as finance and workspace

2.0 INFORMATION, TRADING, ADVISORY SERVICES AND BUSINESS SENSITIZATION

2.0.1 The Agency provided information on raw materials, machinery, general business, advisory services, business sensitization, access to finance, markets and business counselling through our offices and Consultants to a total of **80167** existing and prospective MSMEs in the year 2012 (Table 1). Analysis of quarterly activities is as specified in **annexure I**.

Table 1: Summary of the Activities on Information, Advisory Services and Sensitization at the Head Office & Other Centres for the Year 2012

LOCATION	1ST QUARTER	2ND QUARTER	3RD QUARTER	4TH QUARTER	TOTAL
Head Office	63	81	70	90	304
BSCs	542	123	541	188	1394
BICs	-	20	20	6	46
Business	45282	4027	22994	2859	75162

Sensitization					
Training	309	460	55	2439	3258
Total	46196	4711	23678	5582	80167

2.0.2 Information dissemination were carried out through electronic and printed material such as the A-Z of Doing Business, What can SMEDAN do for you, SMEDAN at a glance, information on Agency's Business Support and Business Information Centres and How to start a small business. Others include Answers to Frequently Asked Question (FAQs) regarding starting and running a business, Business Support Services (BSCs), Business Information Centre (BICs) and Business Clinic sessions as well as formal meeting, conferences, workshops & exhibitions etc.

2.0.3 The office had a total of 80167 clients, 75162 of these clients were from the business clinics seeking information on various issues and were attended to. Consultations offered at the head office business clinic enabled some of the clients attend the Agency's in-house training programme.

2.0.4 The BSCs and BICs are institutional channel for delivering SMEDAN services for growth of Small Business in Nigeria. For effective monitoring and impact assessment, six zonal offices were established to monitor the BSC and BICs at each geopolitical zone. On the average activity level at most of the centres are yet to pick up due to logistic problems and inaccessibility to funds. However, with an improvement in the budget there is high expectation of change in the second half of the year.

2.0.5 A total of 15 BSCs and 37 BICs exist but only 8 BSCs (Matori, Kastina, Yenagoa, Uyo, Ijebu-Igbo, Ilorin, AEA, Ekiti, Ebonyi and Sokoto BSCs) are functional. Within the period under review, a total of 677 clients were attended to from the BSCs and BICs, under the North West and South West Zonal Offices.

2.0.6 Sensitization, counseling Sessions, meetings with SME relevant organizations such as Service to Humanity Foundation, Poultry fishery farmers and grain processors groups in different states were some of the activities reported from the two zonal

offices. Other organizations that were interfaced with during the period under review are Zamfara Shippers Council, CMD, ASCON, Diamond Bank in the southern zone. Some State government offices and officials were also met such as Kebbi State Government, Hon Commissioner for Labour & Productivity in Ondo State, all in an attempt to achieve the mandate of the Agency at the Zonal level.

2.6 VOCATIONAL AND ENTREPRENEURIAL SKILL TRAINING (VEST)

2.6.1 Need based training were carried out to assist entrepreneurs that have indicated interest in different vocational skills, acquire them. The duration of each of the courses was 2 weeks and a total of 34 persons were trained in the first run and 62 in the second run.

Training runs/ dates	Liquid soap	Fish farming	Poultry	Entrepreneurship management skills (EMS)	Total
15 th to 23 rd of March 2012	7	14	12	33 1 for EMS only	34
May 21 st to 8 th of June 2012	19	13	17		62
SUB TOTAL					96

2.7 COLLABORATION WITH NGO

2.7.1 Within the period under review no activities took place between Odekhoa Foundation and SMEDAN however, there were sensitization programmes held with other Nongovernmental Organisations (NGO) such as Tali takumi nongovernmental organization a total of 30 persons were impacted on, Uzo-anno creative homes, Owerri, 617 participants were trained in entrepreneurship development. This collaborative programme was forged in an attempt to achieve some level of financial empowerment & SME survival for the members of the Foundation.

2.7.2 The Vision Sharpness Nigeria limited in collaboration with SMEDAN organized a one day sensitization programme at their

workshop for their participants in the month of February. A total of 177 persons were in attendance also need assessment was carried out for all the participants at the sensitization exercise.

2.7.3 Triumph Multipurpose Cooperative Society is another organization that had been impacted during the period under the review. A sensitization exercise was carried out with its members in preparation for other activities to improve the cooperative. A total of 16 persons were in attendance.

2.8 SMEDAN/ RUFIN COLLABORATIVE PROGRAMME FOR EXISTING CO-OPERATIVES

2.8.1 In furtherance of the partnership training programmes for SMEs in selected states, the Agency was at Lagos state, Imo state, Bauchi state and Cross River to train a minimum of 40 representative of Cooperative groups who already existed in this states and was doing one form of business or the other.

2.8.2 The programme was structure as an intervention gap for SMEs that have been selected by the Rural Financial Building Capacity Programmes (RUFIN) who have been linked to the Micro finance bank (MFB) in their individual locality for financial empowerment. In the last quarter of 2012, four states had also been trained in the central and western zones of the country. While stating that the programme is seventy five percent completed, it is still ongoing.

2.9 INDUSTRIAL DEVELOPMENT CENTRES (IDCs)

2.9.1 Consequent upon the handing over of the Industrial Development Centres to the Agency and the directives of the Honourable Minister Federal Ministry of Trade and Investment that the IDCs should be made functional on a sustainable basis for the benefit of MSMEs and emergence of clusters, the Agency immediately swung into action and partnered with relevant stakeholders in cluster development. After series of meetings with Infrastructure Concession and Regulatory Commission (ICRC) officials, a Project Delivery Team was constituted. Project Delivery Team (Technical committee) was to design modalities to convert the Twenty Three (23) Industrial

Development Centres into World Class Cluster Parks through Public – Private Partnership. The membership of Project Delivery Team (PDT) was drawn from public relevant institutions. A Steering committee was also constituted, which shall provide policy guidelines and general direction to the Project Delivery Team (PDT). The Steering Committee constitute of Chief Executive Officers (CEOs) of public institutions and Business Membership Organizations (BMOs).

2.9.2 On a pilot scheme, the Agency commenced work on six (6) Industrial Development Centres namely:

- i. Idu, FCT-Abuja
- ii. Zaria, Kaduna State
- iii. Bauchi, Bauchi State
- iv. Oshogbo, Osun State
- v. Owerri, Imo State
- vi. Port-Harcourt, Rivers State

2.9.3 Advert for Expression of Interest (EOI) was placed in the Federal Tender Journal of 26th June 2011. Subsequent to the submission and public opening of the Expression of Interest (EOI) documents, an evaluation committee was set-up comprises of two Officers from SMEDAN, an Officer from the Federal Ministry of Trade and Investment and two Officers from the Infrastructure Concession Regulatory Commission. The committee recommend that the six (6) firms that scored 70% and above should be requested to submit Request for Proposal (Technical and Financial Bids) after obtaining the necessary approval.

2.9.4 The Project Delivery Team was yet to formally forward its recommendation for the engagement of OBC Consultants to the Steering Committee because the funding position of SMEDAN was yet to be ascertained due to inadequate budgetary provisions in year 2011, this has hindered progress of the project in this regards. Until date, SMEDAN is yet to ascertain the fund to be allocated for the project.

2.9.5 Information obtained from ICRC indicated that an estimated average sum of N50 million (for each IDC location) is required

to engage the service of Outline Business Case (OBC) consultant(s), being the first major task in the PPP process. On this note, it was agreed that the PDT should write to donor Agencies and Financial Institution for assistance.

3.0 SMEDAN-INTERNATIONAL OFFICE OF IMMIGRATION (IOM) COLLABORATION TRAINING PROGRAMME FOR DEPORTEES

3.0.1 2 batches of trainings for the IOM groups had been run. The first in Lagos in the month of May had 10 returnees and the other in Benin City in the month of June, had 26 volunteers. A total of 36 deported Nigerians who had volunteered to be trained on entrepreneurship are in the process of proper re-integration into the Nigerian society and hopefully employers of Labour since participants also receive grants from IOM to resettle in the country and start a business. This programme is a public private partnership programme (PPP); undertaken in partnership with the international Office of immigration (IOM), Nigeria Office.

3.1 FAITH BASED INITIATIVE

3.1.1 Under this initiative, religious organizations were used as vehicles to empower entrepreneurs through sensitization and capacity building programmes. The redeemed Christian Church of God had a sensitization programmes held for its women group in the month of May 2012. A total of 413 persons were sensitized and they were divided into groups based on their vocational skills of interest. This was done in preparation for a full scale training programmes at a later date.

3.2 2012 STUDENT ADVANCEMENT FOR GLOBAL ENTERPRENURSHIP (SAGE)

3.2.1 The 10th Annual Youth Entrepreneurship World Cup Competition and the Master trainer workshop on “Turning Risk into Success” held between 27th July - 3rd August 2012, at the Embassy suites, San Francisco, California, USA. Nigeria was represented at the competition by the Junior Secondary School Jikwoyi-Abuja and the Government Secondary School Jibi-Abuja in the Socially Responsible Business (SRB) and the Social Enterprise Business (SEB) respectively, where both teams emerged victorious, beating participating teams from over ten

countries that took part at the finals, including the United States, Russia, Canada, Singapore, Korea, Ukraine among others. The Students and their mentors were hosted at a grand reception by the Vice President and accorded due recognition for success at the global event. The next SAGE competition will be hosted in Abuja in 2013.

3.3 CORPER ENTREPRENEURSHIP DEVELOPMENT PROGRAMME (CEDP)

3.3.1 Early in the year, sensitization was carried out at all the thirty six (36) states of the federation in anticipation of the CEDP training to be held for corp members to empower them as creators of labour rather than job seeker. A total of 63,000 corps members were sensitized for the year. The Agency has been having collaborative meetings with NYSC to work on improving the programme to increase the opportunity and impact on the corp members to a level that is self sustaining.

3.4 SMEDAN/ CBN /NDIC/CIBN MICRO FINANCE CERTIFICATION PROGRAMME (MCP)

3.4.1 The programme is an initiative of the Central bank of Nigeria (CBN) in partner with Small and Medium Enterprise Development Agency of Nigeria (SMEDAN) with the objective of strengthens the capacity of Micro Finance Operators in designing developing and delivering their financial product and services to the economically active poor. A total of 85 persons were impacted from the training session within the months under review.

3.5 ENTERPRISE LINKAGES, COOPERATION AND CLUSTERING

3.5.1 During the period under review, the Agency carried out no visits to clusters. However information is still being sourced to assist the earlier clusters visited in the previous year under review such as access to finance, provision of common facilities, and nudging the members into formidable cooperatives/Association. Also under the Agreement Transformation Agenda (ATA) efforts are made to identify farmer SME groups for linkages.

3.6 ADVOCACY AND OPERATING ENVIRONMENT ISSUES

3.6.1 As the voice of the MSMEs in Nigeria, the Agency continued to seize every relevant Forum to advocate on behalf of MSMEs as well as work to improve the operating environment. Notable activities in the 2012 included our on-going engagement with committees/ Agency, viz:

1. Based on the agency initiative to collaborate on the subsidy re-investment and empowerment programme (SURE-P) the ATA/ 1st Nigerian Stakeholders Committee titled Agreement Transformation Agenda with the Ministry of Agriculture was held.
 - a. Work out modalities on how to empower farmers across the country.
 - b. A target of 2000 women and 5000 youths are projected at targets for impact in this project.
2. Rural Finance Institution Building Programme (RUFIN) is a programme implemented by IFAD. The Agency's position are:
 - a. Discussion/ meetings for effective collaboration
 - b. Signing of MOU to define and strengthen roles of organizations.
 - c. Developing Structure & work plan to train empowered beneficiaries from RUFIN (process is ongoing)
3. Collaborative meeting with Abia State Oil Producing Areas Development Commission (**ASOPADEC**) to train their perspective and existing entrepreneurs in Abia State, funded by their commission
 - a. Work out modalities for sensitization and training for them.
 - b. In the process of signing Memorandum of understanding (MOU) that should take the project to the next phase.
4. 1st and 2nd run of a workshop for SMEs with Regulatory organization such as CAC, NAFDAC, FIRS, NERFUND and BOI. A total of Thirty three (33) Entrepreneurs were at the first run while 66 entrepreneurs were at the second.
5. Consultative Meeting on Possible ways of collaboration between SMEDAN and NAPTIP
6. A three day Workshop on enhancing the competitiveness of SMEs in the oil member states, Ankara, Turkey
7. Co-partnered with other organization to implement the 3rd D-8 SMES programme targeted at facilitating and promoting

International Trade and Investment, on the 18th to 19th of June at Sheraton Hotel, Abuja.

8. Held a collaborative meeting on CBN/FCT on commercial Agriculture Credit scheme (CACs) for FCT based farmers.
 - a. Outcome of the meeting with CBN informed that the funding is localized and has been disburse to the governor of the states. Amount in deliberation was a billion per state for farmers
 - b. Negotiation with FCT is to complete the initiative by screening and providing customized capacity empowerment in vocational & entrepreneurship skills for would be beneficiaries.

3.7 ACCESS TO FINANCE

- 3.7.1 Building on the MOU signed between the Agency and the two accessible financing Institution, National Economic Reconstruction Fund (NERFUND) and Bank of Industry (BOI), the Group commenced referrals of application of existing/prospective MSMEs to them for financing options. The total number of proposals sent to funding institutions this year is Seventy (70). We are anticipating response on the proposal forwarded, while other proposals are undergoing evaluation. It is important to state that emphasis is laid on the quality not quantity of the proposal. Also its being ensured that the proposal forwarded were less than the N5 million ceiling of those to NERFUND specifically.

3.8 SMALL BUSINESS OPPORTUNITIES FAIR 2012

- 3.8.1 As part of its capital budget expenditure, the Agency conducted SMEs Opportunities Fairs in four regions of the country namely: Ekiti-South-West, Lokoja-North-Central, Enugu-South-East and Uyo-South-South. The overall objective of the Fair was to bring all the MSMEs in the various zones in order to network and interface with the regulatory Agencies on better ways of doing business and its operations. Also, the aim of the Fair was to fast-track the Industrial/Commercial development of the States in the Zone through the creation of more industries and improvement of existing businesses. This objective is in tandem with the Transformation Agenda of President Jonathan's Administration.

3.9 REVIEW OF THE NATIONAL POLICY ON MSMEs

3.9.1 Section 5.3 of the National Policy on MSMEs provides for the review of the Policy after say 3-5 years of implementation. In consonance with this provision, the Agency has produced a reviewed draft and presented it for review at a two-day stakeholders' retreat held on 19th and 20th July, 2012 in Lagos. As a follow-up to the retreat, a coordinating consultant was engaged to put the draft together and come up with programmes and strategies for implementing the Policy. The DFID agreed to offset the cost of finalizing the Policy document. A final draft is expected to be presented to stakeholders. A robust Policy framework is expected to guarantee a conducive environment for MSMEs' operations. It is also expected to provide a general policy direction for the development of the MSMEs sub-sector in Nigeria in terms of establishment of new small businesses and the improvement of existing small businesses for job creation, wealth creation and poverty alleviation. It is expected that the reviewed Policy will be ready for extended stakeholders' input.

4.0 SUB-CONTRACTING AND PARTNERSHIP EXCHANGE (SPX)

4.0.1 The Agency signed a Memorandum of Understanding (MOU) with the United Nations Industrial Development Organization (UNIDO) on the Sub-Contracting and Partnership Exchange (SPX) 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 MSMEs sub-sector. As part of the effort towards strengthening all SPXs across the globe, UNIDO organized the regular networking event for its global network of SPX offices in Paris between 5th and 7th November, 2012. This event provided the SPX network with an update on the implementation status as well as strategic approaches for existing and prospective SPXs. The Agency was represented at the event in view of the formal launching of the SPX Nigeria programme scheduled for December 2012.

4.1 ONE LOCAL GOVERNMENT, ONE PRODUCT (OLOP) PROGRAMME

4.1.1 Based on the pilot projects undertaken by the Agency in partnership with the Japan International Cooperation Agency (JICA) between 2008 and 2010 in Kano and Niger States, the Agency is now planning, under the leadership of the Honourable Minister of Trade and Investment, Dr. Olusegun Aganga, CON, to implement the OLOP project in all the States of the Federation including the FCT starting from 2013. The implementation plan, to start from Kano State, covers up to 2015. The OLOP implementation strategy document is being finalized. We expect to launch the project nationally and follow it up with zonal road shows/sensitization programmes in the six zones. The Agency has requested for the technical assistance of JICA in the implementation of the project.

4.1.2 The ultimate benefit of the OLOP project is rural communities industrialization. As a fall out of this, living standards of rural dwellers will be enhanced and poverty alleviated. At the end of the implementation period, about 3.6 million jobs will be expected to be created. Implementation plan starting with Kano and Lagos States is being concluded. Thereafter, a national launching of the project will be undertaken to be followed by zonal road shows/sensitization programmes in the six geo-political zones.

4.2 YOUTH EMPOWERMENT PROGRAMME THROUGH (ADPED)/SMEDAN PARTNERSHIP

4.2.1 The U.S State Department under its Young Entrepreneurs Program partnered with Barry University's Andreas School of Business, Africa-Diaspora Partnership for Empowerment and Development (ADPED) and SMEDAN to run a Nigeria Youth Entrepreneurship Program with the theme: "Connecting People, Creating understanding". The program, aimed at training 20 young existing and potential entrepreneurs after participating in an intensive bootcamp in Abuja, was to engender entrepreneurship and business development training to young Nigerians between the ages of 22-35 years.

4.2.2 15 out of the 20 young people trained have received funding from the National Economic Reconstruction Fund (NERFUND) and have started their various businesses. At the moment, the

Agency has commenced the monitoring of the 15 youths that have accessed finance from NERFUND. This is to ensure that the finance is utilized for the purpose for which it is meant towards job creation and economic growth. The monitoring exercise is on-going.

4.3 SME DEVELOPMENT USING NATIONAL ASSEMBLY CONSTITUENCY PROJECTS

4.3.1 The Agency entered into partnership (via a Memorandum of Understanding) with the Bank of Industry (BOI) for the implementation of the N50 million Osun East Senatorial District Constituency Micro Credit Scheme Project in 2010. The scheme was designed to develop SMEs using Cooperative Society structures through Micro Credit Revolving Scheme. The disbursement of the loans is usually preceded by entrepreneurship training. Another N40,000,000.00 (Forty million naira only) has been deposited with the Bank of Industry (BOI) for the purpose of executing a similar project in Oyo State.

4.3.2 During the period under review, the Agency undertook two monitoring visits to the beneficiaries of the micro credit and also held meetings with officials of BOI. The meeting was geared towards agreeing on the modalities for implementing the additional N40,000,000.00 and the strengthening of the existing fund. The loan repayment rate is about 80%. The monitoring exercise is on-going. Also, appraisal is on towards the disbursement of loans to new enterprises.

4.4 SPECIAL ENTERPRISE BASELINE SURVEY (EBS) 2012

4.4.1 The Agency, in partnership with the German Agency for International Cooperation (GIZ) and other stakeholders conducted a baseline survey of MSMEs in five selected States in Nigeria. This is a special survey focusing on access to finance, competitiveness and trade barriers within the ECOWAS sub-region with a view to identifying the gaps and proposing workable solutions. The survey, conducted in Niger, Plateau, Kwara, Ogun and Oyo has been concluded. The survey is expected to throw up the basic statistics of MSMEs in these pilot States. Ultimately, the data will aid the planning of

intervention programmes for the development of the MSMEs sub-sector. On the 10th December, 2012 the Enterprise Baseline Survey was officially presented to the public by the Pro-Poor Growth and Employment promotion (SEDIN) programme in collaboration with SMEDAN.

4.5 YOUTH ENTERPRISE WITH INNOVATION IN NIGERIA (YOUWIN)

4.5.1 The Youth Enterprise with Innovation in Nigeria (YOUWIN) is a youth empowerment programme for job creation. The programme includes capacity building, mentoring, financing and peer networks. At the end of process, about 1,200 participants will be given grants to start their small businesses. The Agency has continued the post-award monitoring of the 1,200 participants within the quarter. Three rounds of monitoring exercise were undertaken to all the awardees. The monitoring exercise is on-going.

4.6 PACKAGING EX-MILITANTS FOR SME DEVELOPMENT

4.6.1 The Agency is presently partnering with the Ministry of Niger Delta Affairs, the Amnesty Office and other relevant stakeholders on the implementation of this project. The objective of the project is to empower the ex-militants establishing and running their small businesses. The project commenced in November 2012 with the sensitization and training of the initial 50 Niger Delta Youths on entrepreneurship. Needs assessment, training and the setting-up of their small businesses will commence thereafter. The expected benefits of this initiative include empowering the Niger Delta youths for the purpose of becoming economically independent through the ownership and control of small businesses. This will lead to job creation and poverty alleviation.

4.7 MARKET ACCESS NIGERIA PROGRAMME

4.7.1 The Agency collaborated with the Federal Ministry of Trade and Investment, the Enterprise Development Centre (EDC) of the Pan African University and Etisalat Nigeria to host the event titled "MARKET ACCESS NIGERIA". The first event was held on 31st May, 2012 in Abuja. The second event was held on 6th September, 2012 in Port Harcourt, Rivers State while the last phase of the event was held on 27th November, 2012 in Lagos.

4.7.2 This platform brought together Small and Growing Businesses (SGBs) and Large Enterprises (LEs) for the purpose of networking, starting relationships and creating the opportunities to “BUY” the goods/services of SGBs. This, ultimately, facilitated market access for SGBs by keying them into the value chains of LEs towards ensuring the sustainability of SMEs. We had over 200 SGBs and LEs in attendance at each of the events.

4.8 ENTREPRENEURSHIP DEVELOPMENT TRAINING PROGRAMMES

4.8.1 The Agency has continued to deliver entrepreneurship and vocational training programmes to its various target groups including the women, youths, corpers, prison inmates, voluntary returnees, etc. The expected benefit of the training programmes is to empower the beneficiaries with relevant skills to be able to start and successfully run small businesses. A total number of 24,200 persons participated in the various programmes. The training programmes resulted in the establishment of new enterprises and the improvement of existing ones.

4.9 IMPLEMENTATION OF 2012 CAPITAL PROJECTS

4.9.1 The Agency in her bid to empower MSMEs across the country implemented part of her capital projects during the quarter. These projects include Youth Entrepreneurship Development Programme (YEDP), Rural Women Enterprises Development Programme (RUWEDEP), Training of Trainers (TOT), etc.

4.9.2 The expected benefit of the training programmes is to empower the beneficiaries with relevant skills to be able to start and successfully run small businesses. A total number of 5,854 persons participated in the various programmes. The training programmes resulted in the establishment of new enterprises and the improvement of existing ones.

5.0 ONESIMUS PROJECT 2012

5.0.1 This is one of the public private partnership (PPP) collaborative efforts, intended to build the capacity of inmates to be entrepreneurs on their release from prison. Quite a lot of

preparatory meetings were held and the training component of the programme commenced in Lagos and was concluded in October. A total of about 30 persons were empowered

6.0 CAPACITY ENHANCEMENT FOR SMEDAN STAFF

6.0.1 Staff training is considered important if the Agency must achieve the desired objectives of developing the MSMEs sub-sector in Nigeria. Therefore, the Agency undertook a capacity enhancement programme for various categories of staff within the quarter in the bid to empower the staff for increased performance. The training programme took place between 24th and 28th September, 2012 in Abuja. A total of 63 members of staff participated in the training programme. The new skills acquired by staff will be used to positively impact the performance of MSMEs for job creation and economic growth.

7.0 NATIONAL AGENCY FOR THE PROHIBITION OF TRAFFIC PERSONS AND OTHER RELATED MATTERS (NAPTIP):

7.0.1 A collaborative meeting was held earlier in the year between SMEDAN and NAPTIP to re-establish the partnership agreement on the rehabilitation and re-orientation of trafficked victims at NAPTIP head quarters. As a result sensitization programme was held at 3 shelters in Abuja with at least 20 residences each. A total of 79 persons were impacted within this relationship.

8.0 SPECIALISED ENTREPRENEURSHIP DEVELOPMENT TRAINING (SEDP)

8.0.1 Three day Entrepreneurship/Vocational training for care givers was held at Ikot Ekpene & Eket, Ahaoda, Benin & Abudu, of Akwa Ibom, River and Edo states respectively on the 3rd to 5th October 2012. The programme was the outcome of deliberations and collaborative effort of SMEDAN and Association for Reproductive Health (AFRH), a part of FHI 360 led consortium on a USAID grant with the mandate to strengthen and integrate delivery of HIV and AIDS Services. The target participants are orphan and vulnerable care givers and people living with AIDs. A total of Seventy six (76) participants were trained from this programme.

9.0 CONCLUSION

9.0.1 While stating that there has been slow implementation of projects and programmes this year due to two slow releases of funds both at the zonal levels and the head office. The Agency would continue to forge forward to encourage and empower the Micro, Small and Medium Enterprises with the Country for sustainability and continuous growth. Despite the challenges the Agency would continue to forge all available options within its limited resources to ensure sustainable interventions are made available in the MSME sub-sector. Finally, the Agency has restructured to provide business extension services that will include working with entrepreneurs to design bankable business plans. This is because the Agency has observed that the problem of business is not access to funds but lack of viable business plans by MSMEs.

Annexure I

QUARTERLY ANALYSIS OF THE ACTIVITIES ON INFORMATION, TRAINING ADVISORY SERVICES AND SENSITIZATION AT THE HEAD OFFICE & OTHER CENTRES FOR THE YEAR 2012

Table I – First Quarter 2012

LOCATION	JAN	FEB	MAR	TOTAL
Head office	15	21	27	63
BSCs	11	500	31	542
BICs	-	-	-	-
Business Sensitization	113	19	45150	45282
Training	-	149	160	309
Total	139	689	45368	46196

Table II – Second Quarter 2012

LOCATION	APRIL	MAY	JUNE	TOTAL
Head office	25	20	36	81

BSCs	27	8	88	123
BICs	-	-	20	20
Business Sensitization	617	410	3000	4027
Training	120	250	90	460
Total	789	688	3234	4711

Table III – Third Quarter 2012

LOCATION	JULY	AUG	SEPT	TOTAL
Head office	20	21	29	70
BSCs	11	500	30	541
BICs	-	-	20	20
Business Sensitization	19,370	3239	385	22994
Training	53	-	-	53
Total	19454	3760	464	23678

Table IV – Fourth Quarter 2012

LOCATION	OCT	NOV	DEC	TOTAL
Head office	26	40	24	90
BSCs	28	72	88	188
BICs	-	-	6	6
Business Sensitization	2739	120	-	2859
Training	329	1946	164	2439
Total	3122	2178	282	5582

**Annexure II
IDENTIFIED CLUSTERS**

S/N	Clusters	Location	Product(s)
1	Nasarawa	Lafia	Rice
2		Akwanga	Cassava
3		Nasarawa	

4	Niger	Bida	Rice
5	Ebonyi	Abakaliki	Rice
6	Ondo	Akure	cassava
7	Benue	Ugbokolo	Cassava
8	Ogun	Ijebu Ossosa	Cassava
9		Iji Owu	Cassava
10		Abeokuta	Tye & dye
11			
12	Cross River	Calabar	Catfish
13		Ovonum	Catfish
14		Ogoja	Catfish
15	Kebbi	Birni Kebbi	Catfish
16		Argungun	Catfish
17		Yauri	Catfish
18	Anambra	Akwa	Cassava
19		Nnewi Automotive	Auto parts
20	Edo	Benin	cassava
21	Borno	Lake Alau	Vegetable & cassava
22		Zabermari	Rice
23	Katsina	Katsina	Women group
24		Funtua	Women group
25		Manufashi	Women group
26	Osun	Osogbo	Tye & dye
27			Other trade group
28	Kano	Kano	Leather
29	Abia	Aba	Shoe & leather
30	Lagos	Ikeja	ITC
31	Delta	Warri	Delta women farmers(Asherlife)
32	Enugu	Anierri	Rice
33		Enugu	palm kennel oil
34		Orji river	Palm oil
35		Nnsuka	Auto repairs
36	FCT	Kugbo furniture	Furniture
37	Taraba	Jalingo	Cassava
38		Wukari	Cassava
39		Bali	Cassava
40	Adamawa	Yola	Mat, Artisan & craft
41		Fufure	Cassava

42		Song	Cotton
43	Oyo	Ogbomoso	Cassava
44		Saki	Shea butter
45	Kogi	Ankpa	cassava
46		Kabba	Cassava
47		Okenne	Cassava
48	Kaduna	Kachia	ginger
49		Kwoi	Ginger
50		Kagoro	Ginger
51	Plateau	Jos	Potatoes
52	Lagos	Mende	Cane weavers
53	Plateau	Jos	Grains
54	Ekiti	Ado Ekiti	Cassava
		Ado Ekiti	Graduate fish farmers
55		Ogotun	Mat weavers
56	Akwa Ibom	Ikot Ekpene	Raffia & wig
57	Kwara	Ilorin	Shea butter
58	Nasarawa	Nasarawa	Rice
59	Kano	Kano	Leather

Annexure III

LOCAL TRAINING ATTENDED FOR THE YEAR 2012

S/N	NAMES	INSTITUTION	VENUE	COURSE TITLE	DEPT/RANK	DATE	REMARK
1.	Mr.Okimba .B.E	ASCON	Topo Badagry	Manpower Planning & Budgeting	(A&HR)	Sep 3 rd -6 th	Implemented
2.	Alh. Tijjani Umar	ASCON	Topo Badagry Lagos	Effective Management on small Business	(A&HR)	Nov 5 th -9 th	Implemented
3.	Alh. Tijjani Umar	NPC	Akure	Enhancing Organisational Performance through Productive Improveme	(A&HR)	June 26 th -28 th	Implemented

				nt Techniques			
4.	Mr. Adamu Kingsley	NPC	Akure	Enhancing Organisational Performance through Productive Improvement Techniques	(F&A)	June 26 th -28 th	Implemented
5.	Mal. Auwal Saleh	NPC	Akure	Enhancing Organisational Performance through Productive Improvement Techniques	(DG) Office	June 26 th -28 th	Implemented
6.	Salau Mikhail	NPC	Akure	Enhancing Organisational Performance through Productive Improvement Techniques	(A&HR)	June 26 th -28 th	Implemented
7.	Chibuzor Oshuoha	ASCON	Calabar	Manpower Planning & Budgeting	(A&HR)	Sep 3 rd -6 th	Implemented
8.	Ruth A. Hamza	ASCON	Calabar	Manpower Planning & Budgeting	(A&HR)	Sep 3 rd -6 th	Implemented
9.	Olorok Daniel	ASCON	Calabar	Manpower Planning & Budgeting	(F&A)	Sep 3 rd -6 th	Implemented
10.	Jallaba Ibrahim	ASCON	Topo Badagr	Effective Manageme	(F&A)	Nov 5 th -9 th	Implemented

			y, Lagos	nt on Small Business			
11	Tsemwan Hootsen Patrick	ASCON	Topo Badagr y, Lagos	Effective Manageme nt on small Business	(A&HR)	Nov 5 th -9 th	Implement ed
12	Aisha A. Ojeifo	ASCON	Topo Badagr y ,Lagos	Effective Manageme nt on Small Business	(A&HR)	Nov 5 th -9 th	Implement ed
13	Gloria Uwuigbe	ASCON	Topo Badagr y Lagos	Effective Manageme nt on Small Business	(A&HR)	Nov 5 th -9 th	Implement ed
14	Isaiah Achemta	CMD	Shangis ha Lagos	Efficiency and Improveme nt workshop	(CA)	July 23 rd -27 th	Implement ed
15	Kwaru Kwache	CMD	Shangis ha Lagos	Efficiency and improveme nt workshop	(SPP&C)	July 23 rd -27 th	Implement ed
16	Nasir Gambo	CMD	Shangis ha Lagos	Efficiency and Improveme nt workshop	(IE&ES)	July 23 rd -27 th	Implement ed
17	Petra. O Joshua	CMD	Shangis ha Lagos	Efficiency and improveme nt workshop	(A&HR)	July 23 rd -27 th	Implement ed
18	Aliyu Usman Bello	CMD	Shangis ha Lagos	Efficiency and Improveme nt workshop	(A&HR)	July 23 rd -27 th	Implement ed
19	Bola Aiyejumo	CMD	Shangis ha Lagos	Efficiency and Improveme nt workshop	(F&A)	July 23 rd -27 th	Implement ed
20	Adeleke Remi	ASCON	Topo	Public Private	(A&HR)	Nov 19 th -23 rd	Implement ed

			Badagry Lagos	Partnership			
21.	Bodinga Jafaru	ASCON	Topo Badagry Lagos	Public Private Partnership	(A&HR)	Nov 19 th -23 rd	Implemented
22.	Shekaura Ahmed	ASCON	Topo Badagry Lagos	Public Private Partnership	(A&HR)	Nov 19-23 rd	Implemented
23.	Nasir Sulaiman	ASCON	Topo Badagry Lagos	Public Private Partnership	(ED&P)	Nov 19 th -23 rd	Implemented
24.	Agness D. Stephen	ASON	Topo Badagry Lagos	Public Private Partnership	(IE&ES)	Nov 19 th -23 rd	Implemented
25.	Oki Olufemi Daniel	ASCON	Topo Badagry Lagos	Public Private Partnership	(E&TP)	Nov 19 th -23 rd	Implemented
26.	Osineye Tajudeen Adeniyi	ASCON	Topo Badagry Lagos	Public Private Partnership	(F&A)	Nov 19 th -23 rd	Implemented
27.	Adamu S. Ndatsu	ASCON	Topo Badagry Lagos	Public Private Partnership	(F&A)	Nov 19 th -23 rd	Implemented
28.	Akpobor Stella Funmilayo	FEBI	Keffi	Re-orientation, office etiquette, records management and security.	(F&A)	Nov 19 th -23 rd	Implemented
29.	Musa Asabe	FEBI	Keffi	Re-orientation, office etiquette, records management and security	(CA)	Nov 19 th -23 rd	Implemented

30	Ayoola Oluwafemi	FEBI	Keffi	Re-orientation, office etiquette, records management and security	ET&P	Nov 19 th -23 rd	Implemented
31	Blessing Chinagorom	FEBI	Keffi	Re-orientation, office etiquette, records management and security	(A&HR)	Nov 19 th -23 rd	Implemented
32	John Eka Effiong	FEBI	Keffi	Re-orientation, Office etiquette, records management	(A&HR)	Nov 19 th -23 rd	Implemented
33	Mohammed Musa	FEBI	Keffi	Re-orientation, Office etiquette, records management	(A&HR)	Nov 19 th -23 rd	Implemented
34	Ozigi Isah	FEBI	Keffi	Re-orientation, Office etiquette, records management	(A&HR)	Nov 19 th -23 rd	Implemented
35	Gloria	FEBI	Keffi	Re-	(F&A)	Nov	Implement

.	Eletuo			orientation, Office etiquette, records management		19 th -23 rd	ed
36.	Onigbogi Julcit	Protocol Service	Lagos	Protocol Service and Insecurity	(CA)	May 21 st -24 th	Implemented
37.	Abubakar Jinjiri	Enhancing Organisational Performance through Productive Improvement Techniques	Lagos	Protocol Service and Insecurity	(CA)	May 21 st -24 th	Implemented
38.	Aminu Danladi	Federal Road Safety	Tuturu, Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented
39.	Jude Anene	Federal Road Safety	Tuturu Keffi	Capacity Building for Driver	(A&HR)	Nov 17 th -21 st	Implemented
40.	Monday Onoja	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 th	Implemented
41	Abiodun Ogujobi	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented
42.	Monday Obasim	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented
43.	Ifeanyi Emetiku	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented

44	Yau, Audu	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented
45	Sunday Anawo	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented
46	Yusuf Dogara	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented
47	Garba Adamu	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented
48	Akeem Kareem	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented
49	Ado Usman	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented
50	Muhammed Ibrahim	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented
51	Ayuba Dadi	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented
52	Abubakar Fada	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented
53	Friday Obiora	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented
54	Israel	Federal Road Safety	Tuturu Keffi	Capacity Building For Drivers	(A&HR)	Nov 17 th -21 st	Implemented
55	Johnson Ojohvowu	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented
56	Dantala Usman	Federal Road Safety	Tuturu Keffi	Capacity Building for Drivers	(A&HR)	Nov 17 th -21 st	Implemented
57	Fidelis	FEBI	Keffi	Re-	(A&HR)	DEC	Implement

.	Onuoha			orientation Office etiquette, Records manageme nt		3-7	ed
58	Auwal Bashir	FEBI	Keffi	Re- orientation Office etiquette, Records manageme nt		DEC 3-7	Implement ed
59	Yakubu Lame	FEBI	Keffi	Re- orientation Office etiquette, Records manageme nt	JOS	DEC 3-7	Implement ed
60	Ponfa Nandia	FEBI	Keffi	Re- orientation Office etiquette, Records manageme nt	(A&HR)	DEC 3-7	Implement ed
61	Mohamme d Nasir Yahuza	FEBI	Keffi	Re- orientation Orientation, Office etiquette, Records	(A&HR)	DEC 3-7	Implement ed
62	Adamu Jecinta	FEBI	Keffi	Re- orientation Office etiquette, Records manageme nt	(ED&P)	DEC 3-7	Implement ed

63	Mahmoud Abdulkadir	FEBI	Keffi	Re-orientation Office etiquette, Records management		DEC 3-7	Implemented
64	Auwalu Aminu	ASCON	Topo Badagry	Wealth creation and poverty reduction	(A&HR)	DEC 3-7	Implemented
65	Bridget Ohikohkahi	ASCON	Topo Badagry	Wealth creation and poverty reduction	(F&A)	DEC 3-7	Implemented
66	Auwal Saleh	ASCON	Topo Badagry	Wealth creation and poverty reduction	(CP)	DEC 3-7	Implemented
67	Kiingsley Adamu	ASCON	Topo Badagry	Wealth creation and poverty reduction	(F&A)	DEC 3-7	Implemented
68	Idris Ali	ASCON	Topo Badagry	Wealth creation and poverty reduction	(A&HR)	DEC 3-7	Implemented
69	Yakubu Jimoh Momoh	ASCON	Topo Badagry	Wealth creation and poverty reduction	(A&HR)	DEC 3-7	Implemented
70	Linda Jerry	ASCON	Topo Badagry	Wealth creation and	(F&A)	DEC 3-7	Implemented

				poverty reduction			
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FOREIGN TRAININGS ATTENDED FOR THE YEAR 2012

S/N	Names	Dept.	Reason for the Visit	Duration	Country/Location	Remarks
1.	Abayomi Oduneye	SPP&C	2 nd African Regional OVOP training	6 th – 10 th February 2012.	Kenya.	Attended
2.	Mr. Fasanya O.T	SP&C	Course on Developing Govt. Policies to Promote MSMEs.	4 th – 13 th January, 2012.	Singapore	Attended
3.	Eberechukwu F. Ijomah	C&SP	Capital & Commodity Mkt.	20 th Feb-30 th March, 2012.	India	Attended
4.	Mrs. Justina David.	ED&P	56 th Session of the UN Commission on the status of Women (CSW).	27 th Feb-9 th March, 2012.	New York, U.S.A	Attended
5.	Mr. Olugbenga Akande.	E&TP	Training on Packaging of Fresh & Processed Foods Under Indian African Forum Summit.	12 th -23 rd March, 2012.	India	Attended
6.	Mahmood D. Isa	North-East Zonal Office.	Int'l Bee Keeping Product training.	6 th -13 th April, 2012	France	Attended
7.	Engr. Abu Ozigi.	E&TP	Follow-up Visit Malaysia & Indonesia (UNIDO)	14 th – 21 st April, 2012.	Malaysia & Indonesia	Attended
8.	Alh.	DG	13 th Session	7 th April,	Cairo, Egypt.	Attended

	Muhammad Nadada Umar	Office	World Assoc. for SME	2012.		d
9.	Mr. Fasanya O.T	SPP&C	13 th Session World Assoc. for SME	7 th April, 2012.	Cairo, Egypt.	Attended
10.	Ibrahim Tiamiyu	IE&ES	Nigeria Agritech 2012 Business Forum.	5 th -17 th May, 2012.	Israel	Attended
11.	Biodun Omidiji	ED&P	D-8 W/Shop on Development Clustering Policies.	5 th -7 th June, 2012.	Turkey	Attended
12.	Alh. Muhammad Nadada Umar	DG Office	D-8 W/Shop on Development Clustering Policies.	5 th -7 th June, 2012.	Turkey	Attended
13.	Akudo Nwokeukwu	ED&P	W/Shop on Enhancing the Competitiveness of SMEs in OIC Member States.	12 th -14 th June, 2012.	Turkey	Attended
14.	Abdulkadir Muhammad Tsanni.	SPP&C	W/Shop on Enhancing the Competitiveness of SMEs in OIC Member States.	12 th -14 th June, 2012.	Turkey	Attended
15.	Dr. Friday O.Okpara.	C&SP	2012 AGOA Forum	14 th -22 nd June, 2012.	Washington DC & Ohio, U.S.A	Attended
16.	Aliyu Usman Bello	A&HR	Itec-Program: Business Research Method &Data Analysis.	29 th Oct. – 21 st Dec, 2012.	EDI- Ahmedabad, India.	Attended
17.	Charles Offoboche	A&HR	Itec- Program: Small Business Planning & Promotion.	3 rd Oct. 24 th Nov.	Delhi, India	Attended

18.	Engr. Abu Ozigi	E&TP	Singapore-Commonwealth third Country training programme: Growing Small Business Singapore experience & Lesson for the common wealth	30 th July -3 rd August 2012.	Singapore	Attended
19.	Mr. Efetobore Anthony Muoboghare.	ICT-Unit	E-Governance Application Devt.	16 th July-5 th October 2012.	Noida= Delhi, India.	Attended
20.	Oyinkansola Ronke Oguntola	E&TP	2 nd Int'l Labour Convention.	24 th - 29 th Sept. 2012.	New Jersey, U.S.A	Attended
21.	Mr. Monday Aluu Ewans.	SPP&C	Community Capacity & Devt. One Village One Product.	28 th March-15 th April, 2012.	Japan	Attended
22.	Mr. Gbenga Ogundeji	Lagos Zonal Office.	Ecowas Meeting of Experts.	31 st July – 2 nd Aug. 2012.	Freetown, Sierra Leone.	Attended
23.	Mr. Oloyede Olatunde Oxford-John.	ED&P	African-Ireland Economic Forum.	22 nd -23 rd october, 2012.	Dublin, Rep. of Ireland.	Attended
24.	Engr. Abu Ozigi	E&TP	D-8 Third Ministerial Meeting on Industry & 7 th Session of the Working group on Industrial Cooperation.	8 th -10 th Oct., 2012.	Dhaka, Bangladesh.	Attended
25.	Mr. Ifeanyi Maurice	SPP&C	SME Devt. Policies(D)	2 nd -16 th Sept,	Japan.	Attended

	Chidume.		Japanese Experience & Lesson.	2012.		
26.	Alh. Muhammad Nadada Umar	DG Office	18th World Association for SME(WASME) Int'l Conference.	7 th -11 th Nov, 2012.	Accra, Ghana.	Attended
27.	Dr. Okpara Friday	C&SP	18th World Association for SME(WASME) Int'l Conference	7 th -11 th Nov, 2012.	Accra, Ghana	Attended
28.	Mr. Abiodun Akanbi	Corporate Affairs.	18th World Association for SME(WASME) Int'l Conference	7 th -11 th Nov, 2012.	Accra, Ghana	Attended
29.	Mr. Fasanya O.T	SPP&C	Korea-African Cooperation.	15 th -18 th October , 2012.	Korea	Attended
30.	Gem Suleh	ED&P	14 th OIC Independent trade fair & 16 th Int'l Business Forum.	11 th -14 th Oct., 2012.	Istanbul, Turkey.	Attended
31.	Mr. Fasanya O.T	SPP&C	Sub-contracting Partnership Exchange (SPX)	5 th -7 th Nov. 2012.	Paris, France.	Attended
32.	Miss. Dawodu Bodunrin	SPP&C	Sub-contracting Partnership Exchange (SPX)	5 th -7 th Nov. 2012.	Paris, France.	Attended
33.	Mr. Fasanya O.T	SPP&C	10 th Annual Students for the Advancement of Global Entrepreneurship (SAGE)World cup.	26 th July .- 3 rd Aug. 2012.	Sanfrancisco, USA.	Attended
34.	Shu'aibu Haruna	SPP&C	10 th Annual Students for the Advancement	26 th July .- 3 rd Aug.	Sanfranciso, USA.	Attended

			of Global Entrepreneurship (SAGE) World cup.	2012.		
35.	Mr. Ewans A. Monday	SPP&C	Student In Free Entreprise (SIFE) World Cup. 2012.	30 th Sept. – 2 nd Oct., 2012.	Washington DC, USA.	Attende d
36.	Mrs. Faith Zumunta Dachir	A&HR	Human Resources Devt. Professional	21 st Nov. -18 th Dec, 2012.	India	Attende d
37.	Engr. Abu Ozigi.	E&TP	D-8 Summit	19 th -22 nd Nov. 2012.	Islamabad, Pakistan.	Attende d
38.	Atukpa Jethro Pope.	IE&ES	Organizational Mgt., Corporate Governance & Strategic Planning Course.	27 th -31 st Aug., 2012.	Dubai, UAE.	Attende d
39.	Steve Ehichoya Ehikhamenor.	F&A	Int'l Strategic Financial planning & treasury Mgt.	6 th -16 th Aug., 2012.	Dubai, UAE.	Attende d
40.	Emmanuel Mgbanwa.	Intern al Audit.	Int'l Strategic Financial planning & treasury Mgt.	6 th -16 th Aug., 2012.	Dubai, UAE.	Attende d
41.	Shehu Sada	ED&P	Itec training Programme	Nov-Dec 2012.	Hyderabad, India.	Attende d
42.	Mr. Okimba B.E	A&HR	SME Mgt training Programme.	8 th -28 th October 2012.	Israel	Attende d
43.	Adamu K.A Gargawa.	ED&P	SME Mgt training Programme.	8 th -28 th October 2012.	Israel	Attende d
44.	Israel ikyumiyor	SPP&C	SME Mgt training Programme.	8 th -28 th October 2012.	Israel	Attende d
45.	Mrs. Justina I.	ED&P	Int'l Business	19 th -23 rd	Istanbul,	Attende

	David		Forum	November, 2012.	Turkey.	d
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SMEDAN/NBC POLICY RECOMMENDATIONS

The following recommendations were made by the stakeholders:

1. A proactive strategy is necessary to address the 6 key constraints faced by the sector:
 - Access to finance
 - Weak infrastructure
 - Inconsistency of Government Policies
 - Lack of work space
 - Multiple taxation
 - Obsolete technology

2. There is an urgent need for renewal and upgrading of MSMEs infrastructure located in the existing Industrial Development Centres through cluster development approach. The development process needs to be implemented properly and should be strengthened with ample work space and provision of cluster common infrastructure to enhance their productivity.

3. MSMEs generally lack the understanding and ability to determine the competencies that are required by an employee to fulfil his/her role. These skill gaps exist in all the sectors. MSMEs will need to invest in training and development that leads to skill development and job enhancement. Government through SMEDAN should strive to provide a solution to the skill gaps in the MSME sub-sector. This makes the issue of capacity building an important area to focus upon. The building of new and renovation of existing technical colleges is highly advised.

4. The competitiveness of any economy depends on how efficient all the resources in the process of production are utilized and how efficient these are marketed, hence the entire chain of production has to be efficient. This means that the process of production has to be cost efficient and meets quality needs of the consumers. The operational cost of MSMEs

- should be addressed towards attaining cost efficiency through the use of latest technology. The issue of power outages and other basic infrastructure such as access roads and transportation should also be addressed.
5. Most of the MSMEs do not have patent right and their intellectual property are not protected. The Ministry of Trade and Investment, SMEDAN and NOTAP should assist the MSMEs in this regard by setting up an intellectual property facilitation cell, which will provide a range of intellectual property related services, such as prior art search, patent landscape and interface for technology transfer.
 6. SMEDAN services to MSMEs should be restructured for positive impact. The Agency should be able to provide a wide spectrum of technical services to the MSMEs. These should include common facilities for testing, tool room services, technology up-gradation, modernization, quality improvement, training for entrepreneurship development, a number of training for skill up-gradation, preparation of project and product profiles, technical and managerial consultancy, assistance for exports and advocacy to government on issues affecting MSMEs in Nigeria.
 7. On access to finance by MSMEs, SMEDAN should critically address this constraint by evolving a Credit Rating Scheme and Credit Guarantee Scheme for the sub-sector. This will make financing the sub sector attractive to banks and other investors.
 8. Awareness/information dissemination of SMEDAN and SMEDAN activities are very poor as revealed by the survey. The current knowledge dissemination system is limited in its outreach. There is a need to develop a better communication strategy and use of new media tools as well as collaborate with civil society organisations for better outreach and impact.
 9. Most of the MSMEs are not registered. Hence, creating a huge informal economy with its adverse implication on Government policies and programmes. SMEDAN should strive to

mainstream these huge informal enterprises to the formal economy.

10. Most of the sectors are operating below optimum capacity. SMEDAN should endeavour to enhance their capacity.