

Programme continues...

14:00 – 15:00	<ul style="list-style-type: none"> Applicant and ownership status of business Proposition and background of project Programme and financing Equity Contribution
15:00 – 15:20	Tea Break
15:20 – 17:00	<ul style="list-style-type: none"> Management and key personnel Industry Analysis Market Analysis Technical Analysis – plant layout, production processes, quality control, capacity utilization Environmental issues
Day 4	
08:00-08:15	<ul style="list-style-type: none"> Financial Analysis Assumptions
08:15-10:00	<ul style="list-style-type: none"> Pro-forma Cash flow Budget, income statement and balance sheet Amortization
10:00 – 10:20	Tea Break
10:20– 13:00	<ul style="list-style-type: none"> Working capital analysis Net Present Value, Internal rate of Return and Payback Debt service coverage Security evaluation
13:00 – 14:00 Lunch	
14:00 – 15:00	<ul style="list-style-type: none"> Past performance Final Accounts Ratio Analysis, interpretation and limitations
15:00 – 15:20	Tea Break
15:20 – 17:00	<ul style="list-style-type: none"> Case Study
Day 5	
08:00-08:15	<ul style="list-style-type: none"> Presentations
08:15-10:00	<ul style="list-style-type: none"> Presentations
10:00 – 10:20	Tea Break
10:20– 13:00	<ul style="list-style-type: none"> Presentations Closure
13:00 – 14:00 Lunch	

Lesotho DFI Network Members



The SADC DFRC is accredited by the Botswana Qualification Authority as a training provider



The SADC-DFRC is a Subsidiary institution of SADC

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Project Appraisal for SMEs



3rd - 7th August 2015

Maseru Sun Hotel
Maseru, Lesotho

Objective

This training programme aims to develop the skills of appraising SME projects for financing, and the policy context of promoting entrepreneurship and enterprise development. Participants will be guided to appreciate the context, culture and practices of SMEs and entrepreneurship as well as the SME development ecosystem in order to render effective support to the client entrepreneurs through evolution and development of viable business projects. The programme draws on the experiences on African countries, Japan and Malaysia in developing SMEs and appraising SME projects.

Approach

By the end of the training, participants of the training are expected to more effectively:

- Develop workable policy procedures for SMEs lending;
- Identify and harness various support systems for sustainable financing and growth of SMEs;
- Develop innovative approach to improve access to finance by SMEs and profitability of lending to this market; and
- Develop effective strategy to help reduce mortality of SMEs and revive failing credit.
- Identify high potential SME clients

- Screen and evaluate the various aspects of the application including effective conduct of applicant interviews, credit checks, evaluation of the market and industry, as well as the personnel and financial analysis.

Methodology

The methodology will be highly participatory combining Lecturettes with group discussions, field visits, exercises and practical case studies, which will be used to evaluate key issues arising from the classroom interaction. The Programme will draw its resource persons from experts and practitioners in project appraisal for SMEs from the region's institutions, including the Development Finance Institutions, Universities, and Multilateral Organizations. The first two days will focus on understanding the nature and context of entrepreneurship and SMEs and orienting participants to adopt a more entrepreneurial approach to their SME development efforts. The rest of the days will focus on appraisal skills for SME financing projects.

Facilitator

Mr. Windu Matoka, Independent Consultant for SMEs.

Programme

Day 1	
08:00-08:15	• Welcome remarks
08:15-10:00	• Challenges in serving SMEs and expectations from workshop
10:00 – 10:20	Tea Break
10:20– 13:00	• Nature of Entrepreneurship and SMEs
13:00 – 14:00	Lunch
14:00 – 15:00	• Policy framework for SME development
15:00 – 15:20	Tea Break
15:20 – 17:00	• Fostering and sustaining growth of SMEs
Day 2	
08:00-08:15	• Business Development Services
08:15-10:00	• SME-Large company Linkages
10:00 – 10:20	Tea Break
10:20– 13:00	• Credit Guarantee Schemes
13:00 – 14:00	Lunch
14:00 – 15:00	• Corporate Entrepreneurship
15:00 – 15:20	Tea Break
15:20 – 17:00	• Field Visit to an SME
Day 3	
08:00-08:15	Introduction to Project Appraisal
08:15-10:00	• Project Appraisal Defined • Screening of Projects
10:00 – 10:20	Tea Break
10:20– 13:00	• Interviewing Applicants • Credit Checks • Project • Documentation • Entrepreneurial Assessment
13:00 – 14:00	Lunch