

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

Postal Address

Private Bag 0034
Gaborone
Botswana
Tel: +267-3191146
Fax: +267-3191147

Physical Address

Plot 50676, Block B
Fairgrounds Office Park
Gaborone
Botswana
www.sadc-dfrc.org
info@sadc-dfrc.org

© SADC-DFRC 2015

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 |