

PN. ABN-969

82017

STRATEGIC PLAN
1993-1997

ASSOCIATED CHAMBERS OF COMMERCE AND INDUSTRY OF MALAWI

February 1993

This study was funded by USAID under the Human Resources and Institutional Development (HRID) Project, and was carried out by Ms. Laurel Druben in close collaboration with the ACCIM membership and Secretariat. Ms. Druben is a consultant to Aurora Associates which is a subcontractor to the Academy for Educational Development, prime contractor for the HRID Project in Malawi.

TABLE OF CONTENTS

	<u>Page</u>
Executive Summary	
Recommendations for a Revitalized Chamber Program (Memo to all members from the Council of Chambers)	
Overview of Strategic Plan 1993-1997	
Recommendations for Changes to the Chamber Constitution	
Introduction	1
Background	2
Overview of the 1993-1997 Program	7
Part I Malawi Chamber of Business - Mission and Objectives 1993-1997	11
Part II Core Programs	14
Part III Activity Areas	31
Part IV Organization and Management Plan	35
Part V Task Analysis by Operating Department	45
Part VI Implementation Plan	56
Part VII Program Results	64
Part VIII Growth and Development Through 1997	67
Part IX 1993 Operating Budget	72
Part X Revenue Generating Plan	79

APPENDICES

- A. Job Descriptions for Restructured Chamber Secretariat
- B. List of Persons Interviewed
- C. Description of Interview Methodology and Key Findings

EXECUTIVE SUMMARY

The following three sections of this report were sent to all members of the Chamber in late February 1993, and accordingly constitute an executive summary of the larger strategic plan exercise. The three documents are:

Memo from the Council of the Chamber to all members concerning recommendations for a revitalized Chamber program
Overview of Strategic Plan 1993-1007
Recommendations for changes to the Chamber Constitution.

DATE:
TO: All Members
FROM: Council of the Chamber
RE: Recommendations for a Revitalized Chamber Program

For some time, members of the Chamber have expressed concern that the Chamber could and should be doing more to serve its membership and to further business and private sector growth in Malawi. Members have stated the opinion that the Chamber, if it is to maximize its ability to serve as a vehicle for supporting enterprise development and the growth of the private sector, must play a more proactive role in the economic development process. Members have informed Council that they view the reactive mode in which the Chamber has been operating as a case of too little, too late.

In response to these concerns, Council have been working over the past several months, with the help of an outside consultant, on developing a strategic plan and a revitalized programme for the Chamber -- one that will carry the Chamber into the next five years with new energy and far greater impact. The result of these efforts is the programme which is outlined in the attached summary. (A copy of the full document can be obtained from the Chamber secretariat, should anyone be interested in reading the plan in its entirety.)

This plan is both an acknowledgement of the need for change and a blueprint for making change. It outlines a Chamber organization which is solidly focused on all technical and policy aspects of private sector issues, committed to providing a full range of services to its members and implemented to ensure that members are offered a meaningful forum for involvement and contribution. Under the proposed plan, the Chamber moves from being an organization which is directed, in large part, by the involvement of a relative few, to one which is driven by a strong programme which is independent of personalities.

Under this plan, the Chamber will be directed by a strong, full-time chief executive who is accountable to the needs of the Chamber as an organization. And the Chamber becomes an organization which, on behalf of and with the involvement of its membership, does a more effective job of developing cooperative relationships with other organizations and associations and reaching out to provide support to new business constituencies.

In developing and making decisions with regard to the programme which is proposed for your consideration, members of Council were guided directly by information provided by many of you and by representatives of government and other organizations who were interviewed for this project. You were quite clear about the need for change. The message which was received by the Council was that it is time for the Chamber to strengthen its technical expertise in critical private sector areas, to broaden its membership base, to keep members continually informed and involved, to keep business and private sector issues at the forefront of everything from meetings with government to the daily news -- and in all other ways to create a far more dynamic and aggressive voice for business and private sector development.

It is the belief of the Council that the programme summarized in the following pages will provide us with a Chamber organization through which these things can be accomplished. Therefore, approval of the plan will be placed on the agenda for the Annual General Meeting.

In addition, it should be noted that approval of the plan brings with it the need for changes in the structure and operation of the Council of the Chamber, in the classification of members, etc. The changes which are called for and proposals of the Council to deal with those changes are outlined in an appendix to the plan summary.

Please take time to read all of this material and get back to us before the Annual General Meeting with any questions which you might have. The Council was unanimous in its approval of the shape and overall direction of the plan. Now success of the plan depends upon the membership and the plan has been structured to encourage your participation and contributions.

If you have questions or wish to review additional materials, please contact

ASSOCIATED CHAMBERS OF COMMERCE & INDUSTRY OF MALAWI

OVERVIEW OF STRATEGIC PLAN

1993 - 1997

I. MISSION AND OBJECTIVES

The starting point for development of the plan was a review of the Chamber's mission and objectives. It had been a long time since the Chamber had looked at itself in terms of its roles within the private sector development process. As a result of this activity, Council members prepared an updated statement of the Chamber's "Strategic Intent" and "Objectives" for the period 1993 - 1997. To reflect the broad nature of the Chamber's constituency groups, it has been proposed that the name of the Chamber will be the Malawi Chamber of Business.

STRATEGIC INTENT

The Chamber organization is a voluntary partnership of enterprises and associations from all sectors of the economy dedicated to the achievement of Malawi's socio-economic development through joint action. To reflect the broad nature of the Chamber's constituency groups, the name of the Chamber will be the Malawi Chamber of Business.

The Malawi Chamber of Business will be

- The active and effective analyst and advocate of the common and collective interests of its members;
- The counterpart of government in consultation on matters affecting the condition and future development of the enterprise sector;
- The prime catalyst for promoting profitable growth of the enterprise sector;
- The authoritative source of information and provider of relevant services for the continuous benefit of its members and the country.

In all aspects of its operations, whether initiating action, responding to developments, or maintaining services, the Malawi

Chamber of Business will perform to the highest standards of professionalism and ethical behavior.

OBJECTIVES

The objectives of the Malawi Chamber of Business, which have provided the basis for development of the 1993 - 1997 program, are as follows:

- To foster and encourage a climate of opinion and policy which is positively aligned with the values and needs of the enterprise system.
- To identify opportunities for development in all appropriate sectors of the economy and develop plans and programs to stimulate awareness and promote realization of program goals;
- To investigate structural and systematic constraints which may interfere with the orderly and profitable growth of the private sector and develop, publish and promote solutions to them;
- To support the development and efficient management of infrastructure in Malawi relevant to the needs of the community and its enterprise sector;
- To contribute experience and expertise in community affairs to facilitate the enrichment of individual choice through education, skills acquisition and job creation;
- To provide information and guidance to develop a business climate in which members can grow and prosper.

II. PROGRAM DESCRIPTION

With the mission and objectives in place, the next step was to put together a program which would facilitate their achievement. It was determined that the overriding focus of the Chamber's program for 1993 - 1997 would be to develop the Chamber as an organization which has full command of private sector and enterprise development issues. To build the power and effectiveness of the Chamber both in terms of support to its members and impact on government programs and policies, the program would have to position the

Chamber to 1) network and cooperate with the full range of private sector constituencies operating within Malawi, 2) take "visible" control of the private sector dialog, 3) expand its membership through improved outreach and service, and 4) operate as a strong organization independent of the personalities of individual members.

The proposed 1993 - 1997 program has been structured to ensure the Chamber's ability to achieve its goals. While there are many aspects to the full program, the following are some of its most important characteristics:

- A strong technical program of work has been developed around five program areas: Trade and Investment; Sector Initiatives (target priority sectors for 1993 are Agribusiness, Textiles/Garment and Services); Association Support; Small Business Development; Human Resources Development. Within each of these program areas, the Chamber monitors public and private sector activity, develops and carries out specific action plans which call for involvement of members, interacts with other organizations and associations, analyzes constraints and defines solutions, ensures impact on programs and policies, and disseminates information.
- Under a revamped organization structure, the work of the Chamber is directed and carried out by a full-time and expanded Chamber organization under the direction of a strong Executive Director who reports directly to the Council. The Executive Director, on behalf of all members, is responsible for maintaining ongoing contact with government officials and implementing the overall program. The Council of the Chamber functions in an oversight and policy guidance role, much as a Board of Directors serves a corporation.
- The Chamber operation highlights an upgraded membership support and involvement program which is headed by a Membership Services department responsible for provision of expanded membership services and increased interaction between the Chamber and its members in everything from the production of program and policy documents to participation in seminars and workshops.

- A new category of membership is added to include and acknowledge associations and other organizations which are involved with the Chamber in the economic development process.
- An aggressive Information Center and Publications Program is added to provide members and others with access to a much improved and expanded "business library," a revamped and upgraded "Malawi Business," insightful position papers on issues related to trade and investment produced in cooperation by the Chamber and relevant experts, professional case studies of Malawi business activities, and a capacity to generate revenue through the production and dissemination of information materials.
- New approaches to program development and revenue generation are used to expand the Chamber's financial base and assist the organization to go after and use wisely, source of donor financing -- for example, to finance development of regional chambers operations with specialized small business support facilities.
- Specific implementation goals are established for each department, for each program and for the organization as a whole to ensure that the organization remains accountable to its members.

III. MEMBERSHIP SERVICES

Under the 1993 - 1997 program, as referred to just previously, a new set of membership services is defined, developed and made available -- many of them at no charge; others at preferential rates. A task force of Chamber members is appointed to advise the Membership Services Department on improvements in services and mechanisms for increasing member involvement.

Full definition of membership services will take place after approval of the program and with additional direct input from members. However, for planning purposes, services to be offered and benefits of participation include the following:

- Access to expanded data base and Information Center/business library facilities

- Subscriptions to a revitalized "Malawi Business" which deals with current issues and subjects of interest in technical priority areas of the Chamber
- Receipt of a monthly membership circular designed to keep membership informed of activities, events, etc. of interest
- Special bulletins designed to alert members to meetings or event of special interest or relevance to their particular interests (for example, one bulletin might be sent to members involved in agribusiness while another may go to industry)
- Assistance in searching for information on markets, on technologies, etc.
- Access to customs and trade certificates available through the Chamber at preferential rates
- Participation in high-impact, sector-specific programs and projects
- Opportunity to make significant and noticeable contribution to private sector development initiatives through contribution to Chamber programs and impact on government policy
- Opportunity to participate in an expanded program of trade missions both on regional and international bases

IV. GROWTH AND DEVELOPMENT

Under its 1993 - 1997 plan, the Chamber will, through the efforts described above, move immediately to put programs into place which enable the Chamber to achieve short-term impact in terms the quality and success of its project activities and membership services. At the same time, the program is designed to lay the basis for the Chamber's longer-term development goals under the plan. These longer-term goals, which are subject to expansion and/or revision as the plan proceeds, include, but are not limited to, the following:

- the establishment of regional Chambers in at least three locations outside of Blantyre and Lilongwe

- the development of small business support service centers attached to regional chamber operations
- the upgrading of Chamber offices to offer improved library/reading room and meeting facilities, etc.
- the operation of a successful publishing activity to support the work of the Chamber and other organizations
- the operation of the Malawi Chamber as the hub of an aggressive regional trade and investment support program in cooperation with other chambers
- the development of program linkages and relationships with chambers located in countries which represent important markets for Malawi

RECOMMENDATIONS FOR CHANGES TO THE CHAMBER CONSTITUTION

The following changes have been incorporated into the latest draft of the Chamber's constitution and are recommended for consideration and action by members:

1. Change of the name of the Chamber from the Associated Chambers of Commerce & Industry of Malawi to the Malawi Chamber of Business.
2. A revised statement of Strategic Intent and Objectives for the Chamber (included in entirety in the plan summary document).
3. A new category of Associate Member to cover organizations and associations; Associate Members do not have voting power.
4. Definition of criteria for membership so that the process is clearer: for example, businesses applying for membership in the Chamber are expected to have been in operation for at least three years (unless there are special circumstances) and to have regularly established places of businesses.
5. Businesses not accepted for membership will be informed of the decision and the reason for it (current practice does not require the Council to provide reasons for its decisions).
6. Throughout the Constitution, it is recommended that the powers once vested in the Executive Committee are now divided between the Council of Chamber and the Executive Director of the Association. The Executive Committee is disbanded.
7. The Council of the Chamber will be responsible for providing direction and oversight on all Chamber matters. The Executive Director, who is a full-time employee hired by the Council, will be responsible and accountable to the Council for management and implementation of all Chamber programs. (The program document calls for ongoing reporting between the Council and the Executive Director.)
8. The Executive Director, as proposed, will have authority delegated from the Council, to handle the wide range of management and financial activities which previously was left to the Executive Committee.
9. It is proposed that the Council of the Chamber be reconstituted so that it is representative of the range of private sector constituencies. It is recommended that the Council consist of 12 members as follows:

Industry	2
Commerce	2
Agribusiness	2
Small Business	2
Transport	1
Banking	1
At Large	2

10. Members will vote for the Council; the Council in turn will vote for the Chairman, Vice Chairman, Second Vice Chairman and Third Vice Chairman. This slate will serve as the Officers of the Chamber. The Council will also appoint the Trustees of the Chamber.

11. Council members are elected for two-year terms; however, for this first year, half of the members will be elected for a one year term and the other half elected for a two-year term.

THE MALAWI CHAMBER OF BUSINESS
C O N S T I T U T I O N

I

NAME STATUS AND OBJECTIVES

1. THE ASSOCIATION shall be called THE MALAWI CHAMER OF BUSINESS and is hereinafter referred to as "the Association."

STRATEGIC INTENT

2. THE ASSOCIATION is a voluntary partnership of enterprises and associations from all sectors of the economy dedicated to the achievement of Malawi's socio-economic development through joint action. To reflect the broad nature of the Chamber's constituency groups, the name of the Chamber shall be the Malawi Chamber of Business.

The Malawi Chamber of Business will be

- The active and effective analyst and advocate of the common and collective interests of its members;
- The counterpart of government in consultation on matters affecting the condition and future development of the enterprise sector;
- The prime catalyst for promoting profitable growth of the enterprise sector;
- The authoritative source of information and provider of relevant services for the continuous benefit of its members and the country.

OBJECTIVES

3. THE OBJECTIVES of the Association are:
 - To foster and encourage a climate of opinion and policy which is positively aligned with the values and needs of the enterprise system.

- To identify opportunities for development in all appropriate sectors of the economy and develop plans and programs to stimulate awareness and promote realization of program goals;
- To investigate structural and systematic constraints which may interfere with the orderly and profitable growth of the private sector and develop, publish and promote solutions to them;
- To support the development and efficient management of infrastructure in Malawi relevant to the needs of the community and its enterprise sector;
- To contribute experience and expertise in community affairs to facilitate the enrichment of individual choice through education, skills acquisition and job creation;
- To provide information and guidance to develop a business climate in which members can grow and prosper.

II

INTERPRETATION

4. IN the interpretation of this Constitution, unless inconsistent with the context, the singular shall include the plural and vice versa, and words importing the masculine gender shall include females and words importing persons shall include bodies corporate and the following words and expressions shall have the following meanings:-

"Month" shall mean a calendar month.

"Company" shall mean a Company incorporated or registered with limited liability under the Companies Act (Chapter 46:03 of the Laws of Malawi) or an existing Company as defined in the said Act and shall include any external Company filing particulars with the Registrar of Companies in Malawi under Section 307 of the said Act or any re-enactment or statutory alteration or modification thereof for the time being in force in Malawi.

"The Council" shall mean the Council of the Association for the time being constituted in manner provided by this Constitution.

I I I .

MEMBERSHIP

5. THE ASSOCIATION shall consist of firms, companies and associations established in Malawi and actively engaged in commercial, agricultural or industrial pursuits and/or promoting private sector development who shall be elected to and accept membership under the provisions hereinafter contained.
6. CANDIDATES for election are firms, companies or associations which have been structured and operating on a formal basis for a period of at least three years. Candidates are expected to have a specific place of work, bank account and operating track record.
7. ASSOCIATIONS of businesses and individuals involved directly or indirectly in providing support to business development efforts are eligible to participate as non-voting, associate members.
8. CANDIDATES for election as members or associates of the Association shall be proposed and seconded by existing members. Application for membership is made on the form provided by the Association and forwarded to the Executive Director of the Association who shall bring it before the Council at its next or some early meeting. Election to the Association shall be decided by a majority of votes of those present at such meeting.
9. THE COUNCIL shall admit to membership any candidate which meets membership criteria.
10. THE Executive Director shall within fourteen days advise any candidate whose application has been rejected in writing of the rejection of his application and the reasons for that rejection.
11. CANDIDATES whose applications for membership have been rejected shall have the right to re-apply.
12. NO NEW MEMBER shall be entitled to the privileges of the Association until the entrance fee and first annual subscription of such member shall have been paid as provided in Clauses 13 and 14.

13. EVERY partnership and Company being members shall have the same privileges as a single member and may at any time and from time to time nominate in writing under the hand of two partners in the case of a partnership and under the hand of a Director or the Senior Officer of the Company normally resident in Malawi in the case of a Company one representative who shall exercise all rights of membership on behalf of such partnership or Company. A partnership or Company may at any time revoke the appointment of its representative by writing under the hand of two partners in the case of a partnership and of a Director or the Senior Officer of the Company normally resident in Malawi in the case of a Company. In the case of any dispute arising as to the person for the time being representing a partnership or Company such dispute shall be decided by the Council whose decision shall be final.

IV.

ENTRANCE FEES AND SUBSCRIPTIONS

14. THE ENTRANCE FEE for membership shall be the amount determined by the Council from time to time and shall be paid by an applicant with his application and shall be refunded to him in the event of his application being rejected.
15. THE annual subscription, which shall be due and payable in advance on the first day of January in each and every year or on election as a member, shall be such amount as may be determined from time to time by the Council. A new member elected to membership on a date other than the first day of January shall unless the Council rules otherwise pay the whole annual subscription in respect of the year during which he is elected.
16. NO MEMBER who is 6 months in arrears with the payment of his subscription shall be entitled to any of the privileges of membership of the Association while such subscription remains unpaid.
17. ANY MEMBER who has failed to pay his subscription as provided above within 9 months of due date shall cease to be a member after the expiration of such period and his name shall be deleted from the list of members.
18. THE COUNCIL shall have the right to re-admit to membership any former member whose name has been deleted from the list of members as provided in Clause 16 hereof, subject to such terms and conditions as may be laid down by the Council, and on his paying all outstanding subscriptions.

V.

OFFICERS

- 19. THE OFFICERS of the Association shall be the Chairman, First Vice Chairman, Second Vice Chairman and Third Vice Chairman of the Council. The Executive Director of the Association serves an ex officio officer of the Association.
- 20. The Officers shall be elected by a majority vote of the Council.
- 21. THE CHAIRMAN, or in his absence the Vice Chairman, or the other Vice Chairman, shall preside at all General Meetings and Council meetings of the Association.
- 22. THE CHAIRMAN and the Vice Chairmen of the Council shall be ex officio members of all Committees or Task Forces of the Association and shall be entitled to attend and vote at all meetings of any such Committees.

VI.

THE COUNCIL

- 23. THE AFFAIRS of the Association shall be directed by a Council which is elected directly by the membership at the Annual General Meeting and is structured to represent the membership
- 24. THE COUNCIL will consist of twelve members as follows:

Industry	2
Agribusiness	2
Commerce	2
Small Business	2
Banking	1
Transport	1
At Large	2

The first ordinary members of the Council shall be elected by a majority vote as follows:

1 Year Term		2 Year Term	
Industry	1	Industry	1
Commerce	1	Commerce	1
Agribus.	1	Agribus.	1
Small Bus.	1	Small Bus.	1
Banking	1	Transport	1
At Large	1	At Large	1

FD

Thereafter half of the members of the Council will be elected for two-year terms at each Annual General Meeting.

25. A PARTNERSHIP or Company may be elected an ordinary member of the Council and if elected shall forthwith (and from time to time when a vacancy occurs) nominate in writing under the hand of two partners in the case of a partnership and under the hand of a Director or the Senior Officer of the Company normally resident in Malawi in the case of a Company one representative who shall exercise as a Member of the Council all rights of membership of the Council on behalf of such partnership or Company. A partnership or Company may at any time revoke the appointment of its representative by writing under the hand of two partners in the case of a partnership and of a Director or the Senior Officer of the Company normally resident in Malawi in the case of a Company. In the case of any dispute arising as to the person for the time being representing a partnership or Company on the Council such dispute shall be decided by a majority vote of the Council with the parties in dispute not being permitted to vote thereon.
26. ANY OFFICER or ordinary member of the Council including representatives of partnerships and Companies who intend to be absent from Malawi for a period exceeding one month must in the case of Officers and may in the case of Ordinary Members of the Council excuse himself.
27. VACANCIES occurring in the Officers of the Association or on the Council shall be filled by the Council as soon as possible after any vacancy occurs. A member so appointed to fill a vacancy shall hold office until the conclusion of the next ensuing Annual General Meeting.
28. AN OFFICER or an ordinary member of the Council:-
- (a) who is suspended or expelled from membership of the Association or ceases to be a member of the Association;
 - (b) whose firm or Company is suspended or expelled from membership of the Association or ceases to be a member of the Association;
 - (c) who absents himself from three consecutive meetings of the Council without the permission of the Chairman; or
 - (d) who has resigned;
- shall cease to be a member of the Council and if an Officer shall cease to be an Officer of the Association.

29. THE Council shall meet on such occasions as may be decided by the Chairman or the Executive Director of the Association, but not less than once in every three months. The Executive Director shall have the right to convene a meeting of the Council.
30. NOT less than seven days' notice shall be given to members of the Council specifying the place, the day and the hour of the meeting and the agenda to be considered thereat, provided that shorter notice may be given at the discretion of the Chairman. Non-receipt of a notice calling the meeting by any member shall not invalidate the proceedings thereof.
31. A QUORUM of the Council shall be five. No business shall be conducted unless a quorum is present. The Council may discuss and make decisions at any of its meetings on any matters notwithstanding that such matters are not included on the agenda for the meeting.
32. EACH OFFICER and member of the Council present shall have one vote and the Chairman, or in his absence the Vice Chairman or person appointed by the Meeting to be Chairman, shall in the case of an equality of votes on any particular matter have a casting vote in addition to his deliberative vote. All voting shall be by a show of hands, unless a ballot is demanded by at least two members and except for the election of new members, when a ballot shall be held. The vote of the majority shall bind the minority.
33. THE Council shall cause minutes to be kept of the appointment of Officers, the names of all members present at all meetings of the Association whether of the Council or General Meetings, and all resolutions and proceedings of the and of General Meetings in books to be provided for such purpose. Any such minute or extract therefrom signed by the Chairman and Executive Director of the Association shall be received as prima facie evidence of the matter stated in such minute or extract.
34. THE COUNCIL reserves the right to suspend or expel from membership as provided in Clauses and hereof any member who is guilty of any infringement of the provisions of this Constitution or any Rules or Bye-Laws made in terms thereof or acts in a manner considered by the Council to be detrimental to the interests of the Association;
35. THE COUNCIL reserves the right to delegate all or any of its powers to any sub-committees appointed by it or to any Officer or Officers or to any member or members of the Association;

VII.

MANAGEMENT OF THE ASSOCIATION

36. RESPONSIBILITY FOR MANAGEMENT of the operations and affairs of the Association shall be vested in the Executive Director of the Association. The Executive Director is a full-time employee of the Association who is hired by the Council and reports directly to the Council on a regular basis.
37. THE EXECUTIVE DIRECTOR is responsible for hiring and firing employees, for developing and carrying out the Association's program of work. The Executive Director is hired on the basis of a two-year contract, with the first six months as a trial period. There is no limit on the number of contracts which may be extended to the Executive Director, and the length of time may be extended by majority vote of the Council. The contract between the Executive Director and the Council will stipulate the terms of employment and of dismissal, etc.
38. THE EXECUTIVE DIRECTOR shall be entitled to represent the Association and to do and perform on behalf of the Association all acts, matters and things which the Association is legally entitled to do and which are not required by this Constitution to be done by the Association in General Meeting. In addition to the general powers and authorities conferred on the Executive Director by this Constitution and without prejudice thereto the Executive Director, on behalf of and with knowledge of the Council, is hereby specifically authorised and empowered:-
- (a) To purchase, take on lease, hire or otherwise acquire any movable or immovable property or any rights or privileges necessary or convenient for the purposes of the Association;
 - (b) To invest in, build, erect, establish, alter, maintain and control any premises, buildings or erections for the benefit of the members and to provide facilities for any kind of recreation that may be deemed expedient;
 - (c) To frame and propose Rules and Bye-Laws for consideration by the Council relating to the conduct of trade and business by members and such other matters as the Council considers desirable for submission to a General Meeting of the Association. Such Rules and Bye-Laws shall only come into force on being approved by a General Meeting of the Association;
 - (d) To mortgage or otherwise deal with all or any of the

assets or property of the Association for such purposes and on such conditions as may be considered desirable;

- (e) To sell or otherwise dispose of such portion of the assets of the Association as may no longer be required for the purposes of the Association on such terms and conditions as may be considered most advantageous to the Association;
- (f) To take and use all measures necessary to compel the payment of all or any monies due and owing to the Association and for such purposes to arrange for the institution of legal proceedings on behalf of the Association;
- (g) To arrange for the institution, conduct, defence, compounding or abandonment of any legal proceedings by or against the Association or its Officers;
- (h) To open a banking account or accounts in the name of the Association and to draw, accept, endorse, make and execute Bills of Exchange, Promissory Notes, cheques and other negotiable or transferable instruments in connection with the business of the Association. Such Bills of Exchange, Promissory Notes, Cheques and other negotiable or transferable instruments shall be signed by the Executive Director and one Officers of the Association nominated by the Council;
- (i) To invest the monies of the Association not immediately required upon such security or securities and on such terms and in such manner as may be deemed expedient, and from time to time to carry on or release such securities and vary or cancel such investments;
- (j) To raise or borrow money from time to time and to secure the repayment thereof in such manner and upon such terms as may be considered desirable;
- (k) To appoint and at discretion remove or suspend clerks and other employees required by the Association for permanent, temporary or special services as they may think fit, and to fix their salaries or wages and all amounts due to them for services rendered;
- (l) To let or hire out for any purpose whatsoever the whole or any portion of the grounds, buildings or other property or assets of the Association on such terms and conditions as may be considered expedient;
- (m) To apply for, obtain and abandon all such subscriptions and licences as may be deemed expedient or desirable for

the Association;

- (n) To charge for admission to any portion of the Association's grounds or premises;
- (o) To deal with all disputes arising between members and to use every means of settling such disputes by conciliatory methods;

VIII

TRUSTEES

- 39. THERE shall be not more than four nor less than two Trustees of the Association who must be members for the time being of the Council and shall be appointed by the Council.
- 40. A TRUSTEE shall hold office until he shall (1) cease to be a member of the Council (2) be removed from office by a resolution of Council or (3) resign the office of Trustee by notice in writing given to the Executive Director of the Association.
- 41. ON A VACANCY occurring in the number of Trustees such vacancy may forthwith be filled by the Council.
- 42. ALL the movable and immovable property of the Association shall be vested in the Trustees for the time being of the Association. All actions or suits at law brought by or against the Association shall be in the name of the Trustees who shall carry out all instructions issued in connection therewith from time to time by the Council.
- 43. DURING the temporary absence from Malawi of any of the Trustees the remaining Trustees or Trustees may act with full power and authority hereby vested in the Trustees jointly.

IX

FINANCIAL YEAR

- 44. THE FINANCIAL YEAR of the Association shall be from the First day of January in one year until the Thirty-first day of December in the same year.

X

GENERAL MEETINGS

45. A GENERAL MEETING of the Association shall be held once in every financial year at such time (not being more than fifteen months after the holding of the last preceeding General Meeting) and place as the Council shall appoint. In default of a General Meeting being so held a General Meeting shall be held in the month next following the expiration of the said period of fifteen months and may be convened by any two members in the same manner as nearly as possible as that in which Meetings are to be convened by the Council.
46. THE above-mentioned General Meetings shall be called Annual General Meetings; all other General Meetings shall be called Extraordinary.
47. THE COUNCIL may, whenever they think fit convene an Extraordinary General Meeting, and Extraordinary General Meetings shall also be convened by the Executive Director of the Association on the written request of at least two members in the same manner as nearly as possible as that in which Meetings may be convened by the Council.

XI

PROCEEDINGS AT GENERAL MEETINGS

48. SEVEN days' notice at the least (exclusive of the day on which the notice is served or deemed to be served, but inclusive of the day for which notice is given) specifying the place, the day, and the hour of meeting and, in case of special business, the general nature of that business shall be given to all General Meetings of the Association in manner hereinafter mentioned, to all members but the non-receipt of the notice by any member shall not invalidate the proceedings at any General Meeting.
49. ALL BUSINESS shall be deemed special that is transacted at an Extraordinary Meeting, and all that is transacted at an Annual General Meeting, with the exception of the consideration of the accounts, balance sheets, and the report of the Council and Auditors, and the election of Officers, ordinary members of the Council and Auditors.
50. NO BUSINESS shall be transacted at any General Meeting unless a quorum of members is present at the time when the Meeting proceeds to business and save as herein otherwise provided,,, five members shall be a quorum.

51. IF within half an hour from the time appointed for the Meeting a quorum is not present, the Meeting, if convened upon the requisition of members, shall be dissolved; in any other case it shall stand adjourned to the same day in the next week, at the same time and place, or if that day is a public holiday, till the next succeeding day which is not a public holiday, at the same time and place. If at the adjourned Meeting a quorum is not present within half an hour from the time appointed for the Meeting two members shall be a quorum.
52. IF neither the Chairman nor the Vice Chairman of the Council are present at any meeting within fifteen minutes after the time appointed for holding the Meeting or if they are unwilling to act as Chairman, the members present shall choose some one of their number to be Chairman of the Meeting.
53. THE CHAIRMAN may, with the consent of any Meeting at which a quorum is present (and shall if so directed by the Meeting), adjourn the Meeting from time to time and from place to place, but no business shall be transacted at any adjourned Meeting other than the business left unfinished at the Meeting from which the adjournment took place. When a Meeting is adjourned for fourteen days or more, notice of the adjourned Meeting shall be given as in the case of an original Meeting. Save as aforesaid it shall not be necessary to give any notice of an adjournment or of the business to be transacted at an adjourned Meeting.
54. At any General Meeting a resolution put to the vote of the Meeting shall be decided on a show of hands, unless a ballot is (before or on the declaration of the result of the show of hands) demanded by at least two members acting personally or by proxy and, unless a ballot is so demanded, a declaration by the Chairman that a resolution has, on a show of hands, been carried, or carried unanimously, or by a particular majority, or lost, and an entry to that effect in the Book of the Proceedings of the Association, shall be conclusive evidence of the fact, without proof of the number or proportion of the votes recorded in favour of, or against, that resolution.
55. IF a ballot is duly demanded it shall be taken in such manner as the Chairman directs, and the result of the ballot shall be deemed to be the resolution of the Meeting at which the ballot was demanded.
56. IN the case of an equality of votes, whether on a show of hands or on a ballot, the Chairman of the Meeting at which the show of hands takes place or at which the ballot is held, shall be entitled to a second or casting vote.

57. A BALLOT demanded on the election of a Council member, or on a question of adjournment, shall be taken forthwith. A ballot demanded on any other question shall be taken at such time as the Chairman of the Meeting directs.

XII

VOTES OF MEMBERS AT GENERAL MEETINGS

58. VOTES may be given personally only.
59. EVERY MEMBER present in person entitled to vote shall have one vote.
60. A PARTNERSHIP or Company who is a member shall vote by its representative appointed under Clause 12 or by a proxy appointed under Clause 55.
61. NO MEMBER shall be entitled to vote at any General Meeting unless all sums presently payable by him in respect of entrance fees and subscriptions have been paid.

XIII

DISCIPLINE

62. A MEMBER may be suspended or expelled as shall be determined by the Council:-
- (i) If he fails within thirty days of a written demand by the Executive Director to pay all monies which may be due from him to the Association;
 - (ii) If he is guilty of any infringement of the provisions of this Constitution or any Rules or Bye-Laws made in terms thereof or acts in a manner considered by the Council to be detrimental to the interests of the Association.
63. NO MEMBER may be suspended or expelled unless he has been afforded an opportunity to state his case personally at a meeting of the Council of which he has received not less than seven days' notice in writing and to call and question at such meeting such witnesses as he may decide. Full particulars of the complaint against such member shall be set out in such notice.
64. UPON suspension or expulsion of a member, all monies due by him to the Association shall be and become due and payable forthwith.

65. A MEMBER shall cease to be entitled to any of the benefits of membership during any period while he is under suspension in terms of this Constitution.

XIV

RESIGNATIONS

66. A MEMBER may resign on giving written notice to that effect to the Executive Director of the Association. All subscriptions outstanding shall notwithstanding anything to the contrary contained in this Constitution become due and payable on the date of such resignation. Any such resignation shall be without prejudice to the right of the Association to recover from such member in any Court of competent jurisdiction or otherwise all subscriptions and other monies outstanding.

XV

DISSOLUTION

67. THE ASSOCIATION shall be dissolved only by a vote of a two-thirds majority of members present at an Extraordinary General Meeting of the Association. On dissolution the property and funds of the Association shall be dealt with in such manner as shall be decided by an Extraordinary General Meeting of the Association.

XVI

AMENDMENTS

68. THIS CONSTITUTION may be repealed, amended or added to as shall be decided by a majority of the members present at an Extraordinary General Meeting of the Association called for such purpose, provided that not less than seven days' notice of such meeting is given to members and provided further that the agenda attached to or forming part of such notice shall contain the proposed alterations.

XVII

EXECUTION OF DOCUMENTS

69. ANY Deed or document shall be deemed to be duly executed by or on behalf of the Association if executed as provided in

Clause hereof.

XVIII ACCOUNTS

70. THE COUNCIL shall cause true accounts to be kept -
Of the sums of money received and expended by the Association and the matter in respect of which such receipt and expenditure takes place, and of the assets and liabilities of the Association.
71. THE BOOKS of Accounts shall be kept at the office of the Association, or at such other place or places as the Council thinks fit, and shall be open to the inspection of members during normal office hours.

XIX LIST OF MEMBERS

72. THE EXECUTIVE DIRECTOR of the Association shall cause a List of members to be kept at the office of the Association or such other place or places as it may determine.
73. THE LIST of members shall be open to the inspection of members during normal office hours.

XX AUDIT

74. THE BOOKS OF ACCOUNT of the Association shall be audited each year as soon as possible after the close of the financial year by the Auditors appointed by the Association.
75. AN AUDITOR or Auditors shall be elected each year at the Annual General Meeting.
76. THE AUDITOR or Auditors shall examine the books, accounts and vouchers of the Association and satisfy themselves:-
- (i) that proper books of account have been kept so far as appears from their examination of such books;
 - (ii) that the Balance Sheet and Income and Expenditure Account are in agreement with the books of account;

- (iii) that the Balance Sheet and Income and Expenditure Account give a true and fair view of the state of the Association's affairs as at the end of the financial year and of the Income and Expenditure during the said financial year;
- (iv) as to the securities referred to in the said books.
77. THE REMUNERATION of the Auditors shall be decided by the Council.
78. THE Council shall have power to fill any vacancy occurring in the office of Auditor.

XXI

NOTICES

79. A NOTICE may be given by the Association to any member either personally or by sending it by post to him to his last known address in Malawi. Where a notice is sent by post, service of the notice shall be deemed to be effected by properly addressing, prepaying and posting a letter containing the notice and unless the contrary is proved, to have been effected at the time at which the letter would be delivered in the ordinary course of post.

XXII

RIGHTS AND OBLIGATIONS OF MEMBERS

80. EACH member of the Association shall be deemed to have assented to the Constitution Rules and Bye-Laws of the Association for the time being and to have undertaken to subscribe and faithfully abide by the Constitution Rules and Bye-Laws of the Association for the time being.
81. EACH member shall be deemed to have waived any rights of action against the Association and/or any of its Officers or members in respect of anything done or omitted to be done under the provisions of the Constitution Rules or Bye-Laws for the time being of the Association.

XXIIII

COMMON SEAL

82. THE Association shall have a Common Seal whose device shall be as here depicted:
83. THE Common Seal of the Association shall be kept in the custody of the Executive Director and shall not be affixed to any instrument save by authority of the Trustees and in the presence of the Chairman or in his absence the Vice Chairman and one other Trustee who shall sign every instrument to which the Common Seal is so affixed in their presence, they may empower the Executive Director and/or his immediate subordinates to sign on their behalf.
84. A register shall be kept in which prior to affixing the Seal to any document where shall be entered a short title and description of same together with the Minute authorising the use of the Seal and such entry shall be signed by those persons who attest execution of the document under the Seal of the Association.

**ASSOCIATED CHAMBERS OF COMMERCE
&
INDUSTRY OF MALAWI
(MALAWI CHAMBER OF BUSINESS)**

DEVELOPMENT PROGRAM

1993-1997

INTRODUCTION

Beginning in the last two weeks of January 1993 and continuing through much of the month of February, the Associated Chambers of Commerce and Industry of Malawi, with the assistance of a consultant provided by the HRID Project of the U.S. Agency for International Development, worked to review its current structure and activities. The purpose of the effort was to develop a strategic plan which would provide the basis for design and implementation of Chamber activities over the five-year period, 1993 - 1997. The goal was to position the Chamber to make a much needed and much expanded impact on enterprise and private sector development within Malawi.

In order to develop the program which is presented here, the Chamber considered its current programs and policies in light of the following: Malawi's development priorities as outlined in Statement of Development Policies, 1987-1996"; the challenges to be met by Malawi's private sector/business communities in contributing to the country's economic development; the perceptions and expectations of businesses, associations and government agencies with regard to the Chamber. The self-examination process indicated clearly that while the Chamber had accomplished a great deal, changes were necessary in program, management, and structure if the Chamber organization were to be able to realize a mandate from the private sector and expand its impact, particularly in terms of its influence on government policy.

This document outlines a Chamber program which has been restructured to take advantage of the Chamber's strengths and to respond to the need for change. It defines the Chamber's organization, program areas, major activities, and revenue generating initiatives. It contains detailed management and implementations plan for 1993 - 1994.

The Chamber's 1993 - 1997 plan represents the Chamber's belief that both impact and initiative flow best from within programs which are designed directly in response to the environments within which they are to operate.

BACKGROUND TO THE PLAN

"A STRATEGIC SELF-EVALUATION"

In preparing this strategic plan, the Chamber worked with its consultant in what might be called a strategic self-evaluation process. Representatives of the Chamber began the effort by reviewing the Chamber's existing mission statement and objectives. In addition, Chamber members working on the effort felt that it was important for the organization to step back and take a look at its operation as it was viewed both by those within the organization and those within the wider community. Therefore, forty-five (45) interviews were conducted -- with Chamber staff, Chamber leaders and committee members, executives from both private and parastatal businesses, representatives of government ministries, associations and other organizations.

Everyone interviewed felt that there was a two-pronged role for a Chamber organization to play as 1) an active and vocal advocate for business development within Malawi and 2) a proactive bridge and linking mechanism between government and the private sector. The general consensus of all those interviewed was that there is no other organization within Malawi which is as well positioned to play this role. In fact, one government official stated categorically that, in his opinion, the Chamber had potential to be the most powerful force for economic development in Malawi.

At the same time, however, those interviewed stated that while the Chamber had improved greatly from a low point several years ago, it was not yet fulfilling its role effectively. Both the interviews and research carried out in the course of this effort showed clearly that the Chamber would have to address the following in the preparation of its program of activity for 1993 - 1997:

- **PRIVATE SECTOR REPRESENTATION**

Although the Chamber's role was seen as that of spearheading private sector growth, it was not perceived to be broadly representative of Malawi's private sector. Because of the Chamber structure, much of the speaking for the Chamber was done by well-known members associated with distinctive viewpoints and specific business concerns. This association, in the minds of those listening, limited the effectiveness of these Chamber individuals to represent a general private sector perspective with audiences who found it difficult or impossible to separate these Chamber individuals from

their other high profile involvements.

Other examples given to illustrate the non-representative character of the Chamber were that it appeared to favor trade to the detriment of industry, that it was largely irrelevant to agribusiness, the country's most important foreign exchange earner, that it tended to represent only large firms and expatriates, and that it did not encompass small business concerns. Regardless of the strength or "correctness" of these observations, the critical implication for program action was that the Chamber, as it was structured and operated through 1992, was not seen within power circles as "owning" a mandate from the private sector to speak on its behalf. It would be critical for the Chamber to address this issue in a revamped program.

- ORGANIZATION AND MANAGEMENT

The Chamber was seen by those interviewed as an organization needing structural, organizational and management changes. Most felt that the current approach to Chamber organization and management, while it may have been necessary in the recent past to see the organization through difficult times, was now working against the organization. For the most part, Chamber work was handled by only a few members, and much of what was done was not communicated to the membership or to the wider community. The committee structure, the Chamber's key program element, was seen to generate a lot of process, and, relative to the amount of effort expended, little product. Staff morale was low, and staff time was not used effectively. Offices were unattractive and in disarray; the overall impression, as it was stated by those interviewed, was that the Chamber lacked "professionalism." Effective response to this range of issues was seen as critical to the Chamber's ability to influence policies and programs at the highest levels.

- BUSINESS/PRIVATE SECTOR EXPERTISE

Aside from the obvious fact that its members are involved in business and, therefore, have personal knowledge and expertise, the Chamber as an organization was seen as lacking technical expertise and "expert" knowledge with regard to business and private sector issues. In other words, the fact that individual members were themselves in business was not enough by itself to qualify the Chamber as an organization able to provide expert perspective on private sector issues. This perception of

technical inadequacy was seen to have obvious effect on the Chamber's ability to attract new members, provide appropriate support to existing members and attract high level government participation in regular meetings and critical issue discussions. The Chamber's program needed to be organized in a way which would enable the organization to expand its visible technical expertise.

- MEMBERSHIP SERVICES

The Chamber was perceived as being good at organizing private sector response to emergencies, so most businesses stated that they were really only involved in the Chamber if they had a problem or if they needed something such as a customs certificate. The level of energy and commitment which emerged at times of crisis was not available to the regular Chamber program. Members were bored by existing systems and what they perceived to be inadequate service, as evidenced by attendance and the Chamber's growth rate. In addition, other than the trade fair, the majority of Chamber members felt that they did not understand the Chamber's goals and services. Improved services and communication of those services would be needed if the Chamber were to be able to increase its membership and its ability to influence the private sector debate.

- PROGRAMS

Although members of the Chamber's active committees (the Industrial, Commercial, Transport and Small Medium Enterprises Committees) met frequently to address issues and concerns, the Chamber and its committees were operating without defined priorities, clear programs, and/or work plans. This fact, in conjunction with the structure of the organization which resulted in an ineffective secretariat, contributed to the Chamber's general appearance of weakness. The Chamber would need to develop technical priorities and cohesive programs and work plans -- and an approach to program management in which responsibilities and accountabilities were clearly defined.

- REVENUE GENERATION

Review of Chamber operations showed that despite program weaknesses, the organization continued to generate revenues and enjoy a positive bank balance. However, while there had been solid bookkeeping with regard to

tracking general income and expense categories, there had been no real analysis of cost categories. In other words, the Chamber really did not know how much it was costing to generate revenues. There were no separate budgets prepared for different areas of Chamber activity. To increase and maximize its revenue-generating capacity, the Chamber would have to establish, plan and budget around cost centers.

- IMPACT

It was clear based on research conducted as part of the preparation for this plan that in Malawi at the present time, there is no organization other than the Chamber positioned to represent the entire range of private sector issues and concerns. Yet the Chamber, even though it had produced such documents as, Private Sector Investment: Policies and Prospects, was losing impact because it was not getting its message out effectively. The Chamber, its members determined, needed to develop both proactive programs and improved mechanisms for dissemination of information into and about enterprise and private sector development in Malawi.

Based on discussion of these issues, Chamber representatives moved forward to develop this program. It is presented by the Chamber to its members with enlightened understanding and a renewed belief in the potential for the Chamber to contribute to private sector development in Malawi.

OVERVIEW OF THE 1993 - 1997 PROGRAM

The overriding focus of the Chamber's program for 1993-1997 is to enable the Chamber to build an organization which has control of private sector and enterprise development issues. The power and effectiveness of the Chamber both in terms of support to its business constituencies and impact on government programs and policies will come in direct relationship to the chamber's ability to 1) network and cooperate with the range of private sector constituencies operating within Malawi, 2) to "take visible control" of the private sector dialogue, and 3) to expand its membership through improved outreach and service.

The Chamber's 1993 - 1997 plan presented here has been designed to support the accomplishment of these objectives. The specific sections of the plan are outlined in the order in which they will be presented.

I. MISSION AND OBJECTIVES

The planning process undertaken by the Chamber began with a reexamination of the mission of the Association Chamber of Commerce & Industry of Malawi. Part I of this document presents the Statement of Strategic Intent and Objectives of the organization as they have been redrafted to reflect the approach which will guide the Chamber throughout the plan period. (It has been proposed that the name of the Chamber be changed to the Malawi Chamber of Business to reflect and more visibly underline the Chamber's commitment to representation of and service to all segments of Malawi's enterprise and private sector constituencies.)

II. CORE PROGRAMS

The Chamber's plan has been developed around a series of programs, each of which reflects a key area of the private sector/enterprise development initiative which is required to support Malawi's socio-economic development. The Chamber's Core Programs for 1993 - 1997, which are presented in Part II of this document, are as follows:

1. Trade & Investment Promotion
2. Sector Initiatives
3. Association Support
4. Small Business Development
5. Human Resources Development

Part II describes each Core Program in terms of its concept, key components, and suggested methodology. Each is designed to serve the Chamber by 1) acting as a vehicle for enhanced cooperation with key private sector constituencies, 2) yielding specific data and information on private sector efforts not now available to the Chamber, 3) providing the Chamber with the basis from which to conduct analyses, organize seminars, involve members and enhance revenue-generating activities.

III. ACTIVITY AREAS

The work of the Chamber will take place around a number of key activity areas:

- 1) development of the Chamber's organization structure and operating programs to enable the Chamber to serve as an increasingly effective catalyst for action on behalf of private sector interests;
- 2) development, management and implementation of Core Program Workplans;
- 3) development and provision of expanded membership services;
- 4) development and maintenance of expanded information and publishing capacity;
- 5) operation of an aggressive revenue-generation program.

Each of these activity areas of the 1993 - 1997 plan is described in Part III, along with an overview of the key functions which will have to be carried out in each area.

IV. ORGANIZATION AND MANAGEMENT PLAN

In order to respond to the issues raised during the plan development process, the Chamber has reviewed and restructured its approach to organization and management of Chamber activities. As already noted, the Chamber's name and mission statements have been updated. Classifications and procedures for membership have been streamlined and clarified to provide the scope for participation by the broadest possible range of private sector constituencies. The Chamber's constitution has been reviewed in terms of the organizational structures which require revision to ensure that the Council of the Chamber, that body which provides policy guidance and operating oversight to all activities of the Chamber, is

broadly representative of the private sector.

In 1993, the Chamber operation will be restructured so that responsibility and authority for implementation are vested directly in the staff of the Chamber organization, which will be headed by a full-time chief executive officer. The chief executive of the Chamber will report directly to the Council of the Chamber through monthly meetings.

Part IV of the plan presents the Management Plan which is to be followed for the plan period. It includes a description of each of the departments within a restructured Chamber operation in terms of the functions which will be handled by each. It also includes an overview of suggested staff positions and arrangements for reporting and evaluation.

V. TASK ANALYSES BY OPERATING DEPARTMENT

To facilitate program implementation, this section of the plan looks at each department of the organization in terms of the major tasks which will have to be carried out in 1993 to make the program operational. Once the programs and planning processes are underway, they will generate additional tasks. However, by that time the programs will have generated their own momentum and those developing and implementing plans will have considerably more experience.

VI. 1993 - 1994 IMPLEMENTATION PLAN

Part VI presents a month by month implementation plan for the first six months of the project. This implementation plan will yield the specific departmental and organizational workplans which are required to support 1993 - 1994 activities. The planning process which is installed in 1993 provides for the preparation of yearly plans.

VII. 1993 PROGRAM RESULTS

Even though the plan will be in effect for only part of 1993, there are some specific results to be achieved. These early program results, for the most part, represent products which can be realized by the Chamber if and as it successfully puts its program into place. Each of these targets is reasonable in light of the program which is being put into place.

VIII. GROWTH AND DEVELOPMENT THROUGH 1997

Part VIII provides a brief description of a number of the Chamber's long-range programs for the plan period, along with an indication of the timing and the general approach to each.

IX. 1993 OPERATING BUDGET

Part IX consists of a detailed line item budget breakdown for the first year of implementation. Under the 1993 program, new accounting procedures will be installed, including improved allocation of costs to specific program and budget categories to facilitate the ability of the Chamber to monitor its own costs/benefits with regard to certain programs and to seek donor support for specific program areas.

X. REVENUE GENERATING PLAN

In Part X of the plan, each of the Chamber's revenue-generating programs is reviewed in terms of potential revenues during the plan period and the conditions under which these revenues might be achieved.

Appendices: Job descriptions for key staff positions
Revised Constitution of the Chamber

PART I
MALAWI CHAMBER OF BUSINESS
MISSION AND OBJECTIVES
1993 - 1997

MALAWI CHAMBER OF BUSINESS

STRATEGIC INTENT

The Chamber organization is a voluntary partnership of enterprises and associations from all sectors of the economy dedicated to the achievement of Malawi's socio-economic development through joint action. To reflect the broad nature of the Chamber's constituency groups, the name of the Chamber will be the Malawi Chamber of Business.

The Malawi Chamber of Business will be

- The active and effective analyst and advocate of the common and collective interests of its members;
- The counterpart of government in consultation on matters affecting the condition and future development of the enterprise sector;
- The prime catalyst for promoting profitable growth of the enterprise sector;
- The authoritative source of information and provider of relevant services for the continuous benefit of its members and the country.

In all aspects of its operations, whether initiating action, responding to developments, or maintaining services, the Malawi Chamber of Business will perform to the highest standards of professionalism and ethical behavior.

OBJECTIVES

The objectives of the Malawi Chamber of Business which have informed the development of the 1993 - 1997 program are as follows:

- To foster and encourage a climate of opinion and policy which is positively aligned with the values and needs of the enterprise system.
- To identify opportunities for development in all appropriate sectors of the economy and develop plans and programs to stimulate awareness and promote realization of program goals;
- To investigate structural and systematic constraints which may interfere with the orderly and profitable growth of the private sector and develop, publish and promote solutions to them;
- To support the development and efficient management of infrastructure in Malawi relevant to the needs of the community and its enterprise sector;
- To contribute experience and expertise in community affairs to facilitate the enrichment of individual choice through education, skills acquisition and job creation;
- To provide information, guidance, and a business climate which can help members grow and prosper.

PART II
MALAWI CHAMBER OF BUSINESS
CORE PROGRAMS
1993 - 1997

CORE PROGRAM 1

TRADE AND INVESTMENT PROMOTION

PROGRAM CONCEPT:

The Government of Malawi has outlined a clear commitment to the development and strengthening of private enterprise, domestic and foreign investment, and export promotion and diversification. In support of these commitments, key actions in the form of Short-Term Stabilization Programmes, Medium-Term Structural Adjustment Programmes, and the Investment Promotion Act have been taken by the Government.

Government action alone is inadequate. Malawi's enterprise and private sector communities will play a critical role in Malawi's ability to support and further its trade and investment goals during the period 1993 - 1997. In recognition of this fact, the Chamber will carry out a focused and proactive program designed to 1) identify constraints to successful trade and investment, 2) analyze constraints as they impact the productive sectors of Malawi's economy, 3) develop Chamber programs and policies to deal with these constraints, 4) facilitate the ability of Chamber members to carry out successful trade and investment activities, and 5) keep both government and private sector entities informed on a regular basis.

PROGRAM COMPONENTS:

1. An established ability within the Chamber to focus specifically on the challenge of promoting continual improvements in the climate for and flow of trade and investment activities. The Chamber will do this by upgrading its capacity to monitor trade and investment activities within various productive sectors of the economy, by defining and analyzing constraints and by identifying and proposing solutions to these constraints for consideration by both business and government.

2. Capacity within the Chamber organization to monitor and report on and to the government and the private sector/business community on an ongoing basis with regard to, but not necessarily limited to, such areas as:

- **TAXATION:** policies and issues with regard to the domestic surtax on locally manufactured items and/or services, allowances to encourage investment, import duties and tax rates,

impacts of government policies with regard to liberalization.

- **FINANCE:** issues with regard to a Capital Market for Malawi, competitive banking, the development of both short and long-term credit facilities to support growth in all areas of the economy, the impact of devaluations.
- **SECTORAL REQUIREMENTS:** definition of sector-specific constraints and issues and programs and plans designed to pursue solutions.
- **EXPORT AND INVESTMENT PROMOTION:** incentive programs, export credit guarantees, pre and post shipment financing, quality of support services (MEPC, MIPA).

3. A yearly Chamber position paper, a kind of Chamber report on the state of trade and industry, designed to look at the economy from a trade and investment perspective -- to identify the areas where impact is needed, where progress has been made and where more is needed -- finally to define and outline the Chamber's priority areas for the coming year. The position paper will be maintained and updated on a regular basis as changes occur, so that at any time the Chamber will be able to provide a statement of its views. As an entire publication, the position paper will be published formally once a year.

4. The provision of improved trade and investment support services to members through seminar/workshop series, access to sector-specific information, use of Chamber outreach to locate and develop regional opportunities for increased trade and investment, professional analysis of constraints and development of action programs and quality publications and information materials.

SUGGESTED METHODOLOGY:

--Define government ministries, departments and agencies most directly involved in trade and investment issues, obtain all documents produced, monitor activities and establish regular meetings between staff of Chamber and ministry staff to discuss plans, possibilities, issues and initiatives. Chamber staff will familiarize themselves with government concerns and perspectives. Chamber staff will travel to the capital if and as necessary to ensure that meetings are held on a regular basis.

--Obtain information on donor programs underway and/or planned for Malawi which deal, or will deal, with trade and investment options and issues.

--Meet with representatives of the Malawi Export Promotion Council and Malawi Investment Promotion Agency to define and develop specific working partnerships between the Chamber and each of these institutions. To accomplish this, identify, from the private sector perspective, the gaps which exist between the services offered by these agencies and the requirements of Chamber members and other businesses. Ensure that a Chamber staff person is charged with ensuring ongoing communication.

--Set up a task force of Chamber members representing different segments of the business community -- banking, agriculture, manufacturing and commercial trade. Businesses of varying sizes should be represented on the task force. The major job of the task force will be to assist the staff to set priorities for the yearly work plan and to prepare the Chamber's yearly publication on trade and investment for publication.

--Develop a yearly Trade and Investment program.

--Participate far more actively in international and regional activities which address trade and investment issues -- and ensure that members are informed of all involvements.

--Use the trade fair grounds to carry out specific activities designed to promote Malawi as an attractive trade and investment partner. An international trade fair will be scheduled at least every other year. The Chamber will actively seek opportunities to use the trade fair grounds at least once a year for high-profile trade and investment promotion.

CORE PROGRAM 2

SECTOR INITIATIVES PROGRAM

PROGRAM CONCEPT:

For the period 1993 - 1997, the Chamber will focus on increasing the capacity and facility of the Chamber to speak and act on issues which affect the major productive sectors of the Malawian economy. For purposes of this plan, the Chamber's activities will be divided into areas which are considered to be primary generators of jobs and income and foreign exchange for Malawi. Targeted for consideration during the plan period are the sectors of agribusiness, textiles/apparel, wood/furniture, machinery/equipment, tourism, pharmaceuticals/health and beauty aids, and gifts/decorative accessories (including handcrafts).

It is the goal of the Chamber to define, monitor, and assist business development in these areas, and such others as may be identified, which are critical to the development of Malawi's economy. Through this program, the Chamber will build technical expertise; involve all segments of business activity and assist Malawi to develop an integrated approach to trade and industry issues which will better support dialogue and action.

PROGRAM COMPONENTS:

1. An indepth information capacity will be developed in each of the sectors targeted by the Chamber. Beginning in 1993, the Chamber will classify and monitor Malawi's business activities in terms of these sectors. Data within the Chamber's files and Information Center will be collected and organized accordingly.
2. The Chamber's staff will develop indepth understanding and familiarity with the entire range of management, production and marketing issues which affects businesses operating within each of the Chamber's sector classifications.
3. Over the course of the plan period, sectoral assessments will be carried out in each target sector. Based on analysis of Chamber activity to date and of immediate economic realities within Malawi, the priority sectors for assessment beginning in 1993 have been identified as Agribusiness (including agriculture), Textiles/Apparel, and Services.
4. Sectoral assessments will be carried out to yield a complete picture, for each sector, of the roles being played and constraints

faced by business (small to large), by associations, by government. Within the sectoral framework, issues ranging from manufacturing and production, importing and exporting, sales and distribution, trade and investment, raw material sourcing and product marketing can be looked at in a way which best supports the ability of the Chamber to develop and promote specific activities --both those of the Chamber and of other organizations and businesses operating within the sector.

5. The Chamber's Information Center, once organized along sectoral lines, will be able to provide a much higher degree of support to the business community.

6. The sectoral assessments will provide the basis for preparation of work plans. A yearly action plan will be developed for each sector.

7. Preparation of the Chamber's sector work plans will involve the active participation of key representatives of the sector, including large as well as smaller firms. The Chamber's role will be to ensure definition and completion of its own sectoral initiatives, to find ways for the Chamber to assist and support the programs being launched by other organizations operating within the target sectors, to carry out promotion and publication efforts in support of sector development efforts.

SUGGESTED METHODOLOGY:

--Finalize the sectoral categories which are to be used by the Chamber. Adopt a definition of each sector category which will serve as a guide in making decisions with regard to what should or should not be included. (See page 22 for suggested sector definitions). The categories can be refined and adjusted as learning goes on, but initial categories should be set.

--Working with materials already available to the Chamber, organize an Information Center which corresponds to the sector definitions.

--Undertake an aggressive information retrieval program in all of the Chamber's areas of sectoral focus. This will involve such actions as: contacting regional chambers of commerce to ask for their assistance in locating information on programs which are being carried out in these sectors within their countries; contacting donor organizations to ascertain what, if any, sectoral assessment activities or programs are being carried out in Malawi and throughout the region; contacting universities and government ministries and departments to see what materials might be available. Materials collected will be catalogued, classified and stored in the Chamber's Information Center.

--For each sector targeted for assessment, identify the range of businesses which is currently active. A sample of large, medium and small firms operating within each sector should be interviewed to determine, among other things: size of business, number of employees, current product line or products/commodities, type of equipment/facilities, raw materials required, sources of raw materials, markets, distribution and sales arrangements, subcontracting arrangements, licensing operations, association memberships, major growth opportunities, constraints to growth, etc.

--For each sector, identify the major associations, donor projects, government activities which are relevant. Through interviews of the business community and survey of associations (carried out under the Chamber's Association program), the key associations for each sector will be identified. Each of the associations should be visited to discuss the sectoral initiative. Before the visit the Chamber will have familiarized itself with the goals and objectives of each of the associations. At the time of the meeting this information can be updated. Each association will be asked to identify the major sectoral issues on which it is currently working.

--Identify and locate all points within the government structure where decisions are made, actions generated, with regard to each sector. Know what each agency department handles and/or is responsible for. Know what information they have or do not have -- and what they need. Ensure that key Chamber staff develop a smooth working relationship with key government offices.

--Analyze information developed in each sector to identify the major issues facing the overall growth of the sector in terms of its ability to contribute to the Malawian economy over the period 1993-1997. For example, in the agribusiness sector, a major constraint may be the lack of credit which is available to finance either development of new value-added business or diversification activities; the textile/apparel sector may be seen to be experiencing a general lack of competitiveness resulting from a combination of factors such as high duties and surtaxes on imports, low import duties on finished apparel imports, and proliferation of small entrepreneurs rather than development of larger and more competitive production units.

--Set up a task force to guide the development and implementation of each of the Chamber's yearly sectoral programs. There will be one task force for each sectoral program, and the task force is to serve a term which is the length of the program. In most cases, the Chamber's programs and the terms of the task force will be one year. In all cases, the task force leader will be a member of the Chamber; the leader, with support from Chamber staff, will appoint other individuals to the task force. However, each task force will be constructed so that it is representative of small as well as

large business, of key associations and of government. It is critical that each task force be set up so that it representative of the entire range of private sector actors within the sector.

--For each major sector develop a specific Chamber program designed to work on constraints to growth of the sector. It will be the job of the Chamber staff to ensure that the sector assessments are carried out, results analyzed, constraints/activity areas identified and program recommendations prepared for consideration by the sectoral task force. The final work plan will be approved by the task force.

--Each one-year sectoral program will detail the specific actions which will be taken by the Chamber and other participants and the specific results which are to be achieved. Each of the Chamber's sectoral program activities will be published in the form of a position paper which will be made available to membership.

--Each sector could be the subject of an issue of "Malawi Business."

DRAFT OF SECTOR DEFINITIONS

AGRIBUSINESS SECTOR: Includes all businesses, organizations and associations involved in all aspects of crop production, product manufacture based on agricultural inputs, import and export of agricultural products. Specific technical areas within the sector include but are not limited to all aspects of planting, growing, horticulture and livestock. Based on primary challenges facing Malawi during the period 1993 - 1997 and initial consideration of the sector (and subject to final agreement by the task force), cross-cutting issues of specific interest to the Chamber are credit, sub-contracting, diversification, value-added manufacture, trade and investment. The Chamber's programming will place priority on working with entities within this sector on these issues, on achieving impact on the government and economy, on collecting and making available information relevant to this sector, and on informing the wider community through publications.

TEXTILES/APPAREL SECTOR: Includes businesses, organizations and associations involved in all aspects of textile production, garment manufacture and import and export of these items. Specific technical areas to be monitored within the sector include, but are not limited to materials availability and costs, production costing, pricing, quality control. Cross-cutting issues of specific interest to the Chamber are tariffs and duties, sub-contracting, export promotion, duty-drawback schemes, etc. The Chamber's programming in this sector will place priority on working with entities within this sector on these issues, on achieving impact on the government and economy, on collecting and making available information relevant to this sector, and on informing the wider community through Chamber publications.

SERVICES SECTOR: Includes businesses, organizations, and associations involved in banking, transport, communications, banking, construction, wholesale and retail consumer trade. Activity within each segment of the services sector is to be monitored from the perspective of its impacts on/contributions to Malawi's trade and investment activities. Technical areas to be monitored with regard to services include but are not limited to cost, availability, reliability -- and constraints to adequate performance from an enterprise perspective in each of these areas.

CORE PROGRAM 3

ASSOCIATION STRENGTHENING PROGRAM

PROGRAM CONCEPT:

In its role as a catalyst for private sector development, the Associated Chambers of Commerce and Industry of Malawi recognizes that associations formed by and for certain groups within the economy play a critical role in furthering Malawi's economic development goals. The Government of Malawi has promoted and supported the formation of associations as a way of keeping in touch with certain groups within the economy, and the various ministries of the government work with and through certain associations. The associations themselves hold the keys to a great deal of what is going on within or relevant to far-reaching private sector and business development issues. Therefore, for 1993 - 1997, the Chamber will place emphasis on improved, expanded and aggressive networking with other associations which are playing critical roles in the development of Malawi's private sector and business capacity.

PROGRAM COMPONENTS:

1. A special category of membership for associations will be established within the Chamber of Commerce. These organizations will be an associate fee which is standard regardless of size. Since such associations also are playing key roles in the private sector development process, they will be viewed as partners in the development process and the Chamber needs to learn and understand how each operates. Wherever possible, the Chamber will seek to involve associations directly in the work of the Chamber and to work through associations to carry out program activities. For example, the Chamber could "hire" an association to obtain data required for analysis, and/or the Chamber and an association could prepare and submit a joint proposal for action to a donor agency.
2. The Chamber will develop a full roster of all associations and information on who its members are, how they are served, how the association itself is structured and managed, how the association communicates with its members.
3. Based on a full picture of the Associations operating within Malawi, the Chamber will develop a proactive technical assistance program designed to facilitate the ability of key private sector-enabling associations to meet their goals.

4. The program will have two parts. Since the Chamber cannot develop indepth working relationships with all Associations, it will offer a series of workshops and seminars designed to meet the organizational development needs of many. For example, the seminar/workshop series could cover areas of concern to non-profit organizations such as staff development, organization and management of volunteer expertise, accounting systems for membership organizations, membership services, etc.

5. The other part of the program will involve a series of more indepth program involvements with associations which, in the Chamber's opinion, are positioned to have a great deal of impact within the private sector but need various forms of strengthening to carry out their roles. A prime example here might be the ABA which is in desparate need of organizational development but at present has little or no ability to articulate a program which would enable it to receive donor financing.

6. The Chamber will set up and operate a small fund which will be used to facilitate the provision of technical assistance to key associations.

SUGGESTED METHODOLOGY:

--Carry out a survey of associations operating in Malawi. Obtain, maintain and update copies of their written literature. Put the Chamber on the mailing lists of all associations. Carry out a survey to elicit full information on each association in terms of its membership, its outreach, its constraints, etc.

--Analyze survey data to identify the survey and workshop topics which appear to be most broadly relevant to the associations within Malawi.

--Set up a database of private sector-related associations and keep it updated and current. Associations should be cross-referenced, where applicable, in the sectoral areas in which they are involved.

--Publish a directory of associations, along with a brief comment as to the role each plays within the private sector arena. Make sure that a copy of the directory is sent with thanks and free of charge to the associations which participated in the survey. (It can be sold for a fee to outside groups.)

--Develop a list of possible seminars and workshops for association development from the information collected and send the list to the associations. Ask the associations to react to the list: to identify those in which they would be most interested -- and/or to add others which may not appear on the list. Remember that this step is part of the process of networking and ensuring that there

is real communication going on between the Chamber and the other associations which are involved in private sector development.

--Set up a task force of Chamber members to provide guidance to all activities to be undertaken with regard to the Association Strengthening Program. The major role of the task force will be to assist and support the staff in the process of developing a yearly workplan, including the seminar/workshop programs and the special projects which will be undertaken with selected associations.

--Develop a series of four to six workshops/seminars which can be part of the Chamber series. Then, depending upon the subjects to be addressed, go into the service and academic sectors to look for joint sponsorship in the actual delivery of the seminars.

--Identify the associations which appear positioned to play the most critical roles in private sector impact -- given the overall sectoral/impact priorities of the Chamber. For example, in 1993, if Agriculture, Small Business, Textiles/Apparel are receiving emphasis, then associations operating in these areas might be singled out for indepth program relationships. Such projects will be defined and included within a yearly workplan.

--Use Malawi Business to highlight interesting stories of association activities which are uncovered as a result of the development of the information bank and materials.

--Look for opportunities to maximize the involvement of existing associations in all aspects of Chamber activity.

--Use Chamber offices to support development of new associations as needed to support business and private sector growth.

CORE PROGRAM 4

SMALL BUSINESS DEVELOPMENT PROGRAM

PROGRAM CONCEPT:

For 1993 - 1997, the Chamber will launch a Small Business Program which will serve as the focal point for Chamber activities which are directly relevant to issues of growth and development which face small businesses within Malawi. Any business within Malawi, regardless of its size, is welcome to participate as a member of the Chamber. However, the Chamber, in recognition of the importance of micro and small enterprises to the country's economy and private sector growth, seeks to provide a forum within which 1) the contributions being made by small businesses can be made known -- to government, to the broader business community and to other small businesses; 2) the concerns of small businesses can be incorporated within the country's overall private sector framework; 3) the organizations and associations working with small businesses can receive and develop expanded support for their activities.

PROGRAM COMPONENTS:

1. An information capacity in the area of small business which provides the Chamber with the ability to publish, to design programs, to identify and analyze constraints and solutions, etc., by including the following information:

- all organizations, associations, agencies, projects underway in Malawi which are relevant to small business development in the country.
- organizations, associations, agencies, projects relevant to small business which are being carried out elsewhere, particularly in the SADCC region and Africa and/or in sectors which are particularly relevant to the Malawian experience.
- small business activity grouped by type (e.g., clothing manufacture, curios and handicrafts, wholesale and retail trade, etc.)

2. Involvement of associations which provide critical services to small businesses in the Chamber's Private Sector Association Strengthening Program.

3. Development of joint programs of action with key small business support organizations; e.g. a program with the NABW to set up accounting/bookeeping services for rural women entrepreneurs, perhaps working with local chamber offices. The Chamber's goal should be to have programs identified and working with each of the key organizations which is directly involved in hands-on development of small businesses in Malawi. The relationship between the organization and the Chamber should be such that the Chamber is given access to data with regard to the membership and that the organization and the Chamber work together to use the data to best advantage of private sector growth.
4. Preparation and publication of case studies in successful small business development. In keeping with the Chamber mandate to involve as many as possible in the private sector initiative, these could be sponsored by the Chamber and prepared by, for example, the Malawi Institute of Management or other institute of higher learning. The just completed USAID study of small businesses indicated interest in the characteristics of expanded businesses: those which made the move from small to medium. Perhaps a series of case studies on these businesses would be the place to start.
5. Initiation and continued sponsorship of the radio program which has already been initiated: it is planned that the information which is to be collected as part of the Chamber's Small Business Program will also be the information which is required to feed the radio program content. In fact, the Chamber can use the radio program as a vehicle for involving associations, etc.
6. Participation in meetings and seminars held by other groups relevant to small business development in Malawi.
7. Special provision made for small business participation in trade fair activities sponsored by the Chamber.
8. Full linkage and integration of Small Business Program into other activities and programs of the Chamber. For example, sectoral information on small businesses will be incorporated into the Chamber's overall sectoral information.

SUGGESTED METHODOLOGY:

--Survey and document the characteristics of all organizations/associations directly involved in and/or relevant in some way to small business development in Malawi. This would include, but not be limited to the African Businessman's Association, the National Association of Business Women, DEMATT, SEDOM, the Road Transport Operator's Association, ADMARC, etc. Each organization is to be documented in terms of its small business membership, its services to members, its institutional

objectives with regard to small business, its goals and objectives, its problems and concerns with regard to small business.

--Identify and locate points within the government structure where decisions are made, actions generated specifically with regard to small businesses -- and/or where gaps exist.

--Identify and document donor programs currently underway with regard to small business in terms of constituency served, types of services provided under the program, who is eligible, etc.

--When reviewing information as part of the Chamber's sectoral efforts, identify and classify small business efforts within the sector.

--Incorporate all information generated into data base so that it can be used on an ongoing basis for program generation (e.g. as the basis for articles relevant to small business and/or as the basis for identification of needed seminars).

--Analyze data to come up with the major program areas for consideration by Chamber. If training, credit, and access to information are the major problems facing small business in terms of job and income generation, then Chamber priorities should be directed to identifying programs in which Chamber participation and support can work on these areas with the most potential for spread effect.

--Appoint a Small Business Task Force from among the Chamber membership, including representatives of ABA and NABW, to work directly with the staff to monitor such activities, to assist in the determination of priority initiatives and to provide ongoing technical insight and expertise.

--Establish a regular Small Business section within the Malawi Business magazine. It can be used to highlight the work of an organization, an association, a business or a successful program. It should be used to ensure a high visibility profile for Chamber efforts -- and for Chamber knowledge -- of what is happening with regard to the small business sector.

--Pursue actively the concept of opening regional Chamber offices which, in addition to regular Chamber functions, would serve as small business service centers, and sponsor a "Products of Small Business Pavilion" at the next trade fair.

CORE PROGRAM 5

HUMAN RESOURCES DEVELOPMENT PROGRAM

PROGRAM CONCEPT:

In recognition of the critical role to be played by human resources in the socio-economic development of Malawi, the Chamber for the period 1993 - 1997 will carry out a Human Resources Development Program which is focused on identifying and promoting solutions to the range of manpower development constraints which now impact upon private sector and business development in Malawi. The Chamber's main priorities in this area will be placed on identifying training initiatives now used successfully within the private sector, defining critical human resource requirements needed to support industrial diversification, developing and carrying out programs which respond to defined needs, and publishing information on programs and initiatives which are currently being used within various segments of the private sector, etc.

PROGRAM COMPONENTS:

1. An information capacity in the area of human resource development which provides the Chamber with the ability to publish, to design relevant human resource development activities and to identify and analyze constraints and solutions to development of skills needed to support private sector and industrial development activities.
2. Joint programs of skills development and training activities developed with Malawi's training institutions -- University of Malawi, Malawi Institute of Management.

SUGGESTED METHODOLOGY:

--Carry out a survey of Chamber members designed to look at the types of training activities in which each is already involved and/or interested. Gather information on programs and activities which appear to have been particularly successful. Request members to identify the skills area which are going to be most required for their business over the next five to ten year period.

--Contact donor agencies and government of Malawi to identify the training and human resource program areas in which they are working and have plans to work.

--Review the skills training and management programs currently being offered in Malawi.

--Prepare profiles of successful training and skills development approaches currently being used by Chamber members and publish them.

--By cross-referencing the human resources program of the Chamber with its other programs, pinpoint the Chamber's initial human resource development priorities by identifying training and skills development requirements critical for movement in the Chamber's target sector areas, in small business development and in association strengthening.

--Develop a work plan for realization of initiatives.

--Set up a task force of members and experts to guide activities

PART III
MALAWI CHAMBER OF BUSINESS
ACTIVITY AREAS
1993 - 1997

INTRODUCTION

The Core Program areas clarify and outline the priorities, technical focus and approaches for the Chamber. The activity areas reflect the major types of work which have to take place within the Chamber to support implementation of the plan. Definition of these activity areas facilitates the development of the management and organization plans.

The major activity areas of the Chamber for 1993 - 1997 can be grouped into five major categories: Chamber Strengthening and Management; Core Program Operation; Membership Services; Information Center/Publications Development; Finance and Revenue Generation.

CHAMBER MANAGEMENT

The category encompasses the range of activities related to executive management and administration of the Chamber, including hiring and training of staff, interaction with the Council of the Chamber, managing program operations and staff performance against workplans, identifying new program opportunities, arranging for and maintaining contacts with government and key constituency groups, representing the Chamber on the Boards of other organizations. Also incorporated into this area are activities related to establishing and carrying out plans for development of regional Chamber operations and for building the organization's financial base.

CORE PROGRAM OPERATION

Within the 1993 - 1997 Chamber program, implementation of the Chamber's Core Programs will be the centerpiece of the Chamber's activities. The Core Programs are designed so that when taken together they yield a significant Chamber data base, provide a much-expanded vehicle for involving Chamber membership, position the Chamber as an important and technically knowledgeable actor within the private sector, and provide the Chamber with the information needed to support a more aggressive publication and private sector promotion effort.

An overview of each of the separate Core Programs was presented in the previous section. During implementation within the Chamber, the core program activities will be carried out within the framework of one integrated activity plan. Implementation will

require careful organization and orchestration of the flow of a number of activities, all of which will be taking place at approximately the same time.

MEMBERSHIP SERVICES

Within the 1993 - 1997 program, service to members will be a key activity area. Services will be upgraded and expanded. At the outset of the 1993 - 1997 program, a new Chamber brochure will be prepared which outlines the new mission, objectives and services of the Chamber for its members. The brochure will be sent to all members.

Services to be offered during the 1993 - 1997 period will include, but not be limited to:

1. Opportunity for participation in joint activity aimed at paving the way for improved private sector development;
2. Opportunity for participation in high-impact, sector-specific programs;
3. Access to an expanded data base and Information Center capacity;
4. Access to Member Assistance Services in which Chamber staff will work to assist members to identify needed resources;
5. Invitation to participate, at preferential rates, in all seminar/workshop activities sponsored by the Chamber;
6. Free access to newsletters and regular publications of the Chamber;
7. Preferential rates on business certificates obtained through the Chamber.

INFORMATION CENTER/PUBLICATIONS DEVELOPMENT

Based on the strength of the information which will come into the Chamber as the result Core Program activity, there will be a much expanded information flow into the Chamber. Activities in this area are designed to ensure successful filing, maintenance and dissemination of this information. Therefore, a number of Information Center and Publications activities will play a major role in the 1993 - 1997 program. First the Chamber's Information Center, which is now largely a documentation center containing

directories, will be upgraded significantly. A new classification system will be developed and installed to support data retrieval efforts, a database will be developed, reference materials will be upgraded, etc.

Second, for the period 1993 - 1997, the Chamber will carry out an aggressive publications program designed to 1) position the organization visibly within Malawi in the forefront of business development activity, 2) build the Chamber's credibility and professional reputation, and 3) to the extent possible, generate revenues. Given the cost of printing and publishing in Malawi, the Chamber will establish and maintain a capacity to produce many of its own position papers, case studies, announcements, etc.

PUBLICATIONS ACTIVITIES

ACTIVITY	CHARACTERISTICS	FREQUENCY
Malawi Business	reformatted linked to program	monthly
Position Papers Trade & Investment Agribusiness Textiles/Apparel		yearly
Proceedings Workshops Special Meetings Int'l Activities	Circulars and information sheets designed to inform membership	approximately 12 a year
Case Studies Series	small-medium success stories designed to serve as business development models	6 per year
Directories Associations Exporters/Importers Trade Fair		3 per year

FINANCE AND REVENUE GENERATION

This category encompasses the wide range of activities related to maintaining the Chamber's financial integrity. During the period 1993 - 1997, the Chamber will continue -- and escalate -- its efforts to build a strong financial base for the organization. New systems for accounting and tracking of expenditures and income will be installed. Existing revenue generating activities will be streamlined and upgraded and new revenue-generating activities put into place. Revenue-generating activities will center around membership programs, trade fair implementation and operation of trade fair facilities, customs certificates, publications, trade information. In addition, an active program will be carried out to obtain donor financing, particularly to support the Chamber's growth and expansion efforts under the plan.

PART IV

**MALAWI CHAMBER OF BUSINESS
ORGANIZATION AND MANAGEMENT PLAN
1993 - 1997**

. 66

BACKGROUND

Prior to the development of this plan, the Chamber operated with an Executive Committee/Secretariat structure in which the decision-making power of the organization was placed in the Executive Committee. Members of the Executive Committee included the Chairmen and Vice Chairmen of each of the Chamber's committees, plus the Chairman and Vice Chairman of the Chamber. For the most part, the members of the Executive Committee, all of whom were highly regarded and well-known individuals within specific business contexts, were those who handled much of the Chamber's interaction with government and the private sector.

The Chamber's secretariat, which was headed by an Executive Secretary, provided support to committee meetings (setting agendas, writing minutes, notifying members of meetings), carried out the implementation of trade fair and other revenue-generation activities, notified members of special meetings, and handled a wide variety of different types of activities. All direction for the secretariat flowed from the Executive Committee or the Chairman -- from individuals who had other businesses to run and many other things to do. For the most part, the Secretariat was not empowered to make decisions. In general, the organization and management approach being used resulted in a Chamber organization which was far better equipped to react to situations than it was to initiate action.

Research conducted to support preparation of this plan showed clearly the need for the Chamber to emerge as a proactive force on behalf of private sector initiatives. Therefore, the Chamber will set up a revamped operation in which the Chamber organization itself -- the staff of paid professional and support people who work solely on behalf of Chamber business -- will be responsible for directing, managing and successfully carrying out Chamber activities under the 1993 - 1997 program. A newly constituted Council of the Chamber will serve as a Board of Directors to provide policy and management oversight to the Chamber organization.

ORGANIZATIONAL CHANGES

Implementation of this plan requires the Chamber to address and make changes in its constitution and the provisions in that document which relate to organizational structure. Changes to be considered by the Chamber in order to support implementation of this plan include, but are not limited to, the following:

- procedures for selection and classification of members;
- procedures for election of Council members and officers of the Council;
- provisions for direction of the Chamber by the Council;
- provisions with regard to the responsibilities and accountabilities of the Executive Director of the Association.

Appendix A to this paper provides a draft of a revised Constitution which incorporates organizational changes which should be considered by the Chamber.

The plan itself focuses on setup and management of the Chamber's revised organization.

OVERVIEW OF MANAGEMENT APPROACH

Under this plan, the Malawi Chamber of Business will be directed and managed by an Executive Director who is a full-time, paid staff member hired by the Chamber organization through its Council. It will be the responsibility of this Executive Director to implement the program and the plans which are presented in this document and to report to the Council of Chamber on a regular basis on progress being made against these plans.

To support implementation of this plan, the office of the Executive Director will be supported by four operating departments: Program Operations, Finance & Administration, Membership Services and Information & Publications. Each department has operational functions which are distinctly its own, and each has functions which are to be carried out in support of other departments. Finally, each department is responsible for the administration of certain aspects of the Chamber's revenue-generating program.

The Operations Department is headed by a Director; the other three departments are headed by Managers. A suggested organization chart is shown below:

63

ORGANIZATION CHART

Executive
(Director)

Ex. Secretary
Messenger

Operations
(Director)

Administrative Asst.
Secretary

Administration
-- Manager
-- Accountant
-- Copy-Typist
-- Messenger

Membership Services
-- Manager
-- Secretary
-- Messenger

Info/Publication
-- Manager
-- Info Officer
-- Secretary
-- Copy Clerk

OFFICER OF THE EXECUTIVE DIRECTOR

This office consists of the Executive Director, an Executive Secretary and a messenger. The Executive Secretary is responsible for coordination of all secretaries, purchasing of office supplies, etc.

The Executive Director will be responsible for hiring and firing other Chamber staff members. On behalf of the Chamber, he will be responsible for setting up and maintaining high level contacts within government ministries. He will be responsible for setting up and maintaining high profile involvement with other Chamber Executives throughout the region and beyond. He will be responsible for establishing and maintaining the Chamber's contacts with key associations. He will ensure the performance of the Chamber against its work plans and objectives. He will bear financial responsibility and authority with regard to the daily activities of the Chamber. He will be responsible for identifying staff needs, for providing job descriptions, for ensuring staff performance against the plan.

While the individual selected to fill the position of Executive Director of the Chamber must have business and management experience, as well as a proven ability to work with other organizations and associations, he will not represent any particular business entity or private sector constituency. He will

have demonstrated familiarity with a broad range of private sector issues and concerns -- and the ability to articulate these issues to both public and private sector groups. Through its Executive Director and the comprehensive approach to private sector issues and concerns which is outlined in this plan, the Chamber as an organization, will become a proactive and far more effective force.

The heads of all other departments within the Chamber will report directly to the Executive Director, but the Operations Director will be considered to be the second-in-command, and, when the Executive Director is out of the office for any given period of time, the Operations Director will assume the management responsibilities of the Executive Director for the period of his absence.

PROGRAM OPERATIONS DEPARTMENT

This department consists of a Director, an Administrative Assistant and a Secretary. The Program Operations Director is charged with the successful development and implementation of all of the Chamber's Core Program activities. To accomplish this, the Department must actively coordinate the work of 1) other departments of the Chamber, 2) groups of Chamber members serving as technical advisors to programs (as members of specially constituted task forces), and 3) other organizations hired or involved in program implementation. Functions to be carried out within the department include, but are not necessarily limited to, the following:

- Developing and maintaining appropriate understanding and technical perspective in all Core Program areas;
- Developing and managing the implementation of surveys, interviews and the entire range of data retrieval efforts;
- Arranging for the smooth flow of data from the surveys and retrieval activities to the Chamber's Information Center;
- Arranging for and ensuring effective analysis of data either within the Chamber organization and/or or by respected, responsible outside parties;
- Organizing and controlling the flow of work from the Chamber to and from as many as 7 or 8 task forces;

- Establishing and maintaining lines of communication among the Chamber, key associations, government ministries, businesses;
- Ensuring skillful involvement of Chamber members in core program implementation;
- Preparing and monitoring the completion of work plans in each program area;
- Participating in and supporting the activities of other organizations involved in core program areas;
- Identifying, developing and packaging various Chamber program initiatives so that they can be financed by donor agencies;

ADMINISTRATION DEPARTMENT

The Administration Department is headed by a Manager and supported by an Accountant, Copy-Typist/Secretary and Messenger.

The Administration Department will be responsible for monitoring the revenue-generating aspects of all programs and for maintaining the fiscal integrity of the Chamber. Functions to be handled within the Administration Department include, but are not necessarily limited to, the following:

- Operating trade fair activities under the guidance of the Executive Director
- Organizing and implementing the Certification Program
- Operating the revenue-generating aspects of the trade fair facilities program
- Setting up and maintaining updated accounting systems
- Hiring and managing short-term support service personnel, such as maintenance workers and messengers;
- Maintaining all books and records of the Chamber;
- Preparing cost center projections and yearly budgets;

Interacting with auditors

MEMBERSHIP SERVICES DEPARTMENT

The membership services department is headed by a full-time manager, who is assisted by a secretary and a messenger. The department is responsible for improved delivery of services to and involvement of members in the work of the Chamber. In addition to its work with members, this department will function closely with the Chamber's Information and Program Operations Departments in support of program implementation. Functions to be carried out by this department include but are not necessarily limited to the following:

- Identifying, developing and extending to members an improved set of membership services;
- Coordinating regular visits to members and ensuring that visits accomplish as many purposes as possible;
- Maintaining the membership lists and member information profiles;
- Identifying members for participation in task force assignments and coordinating their meetings and involvement in support of core program activities;
- Provide support to Program Operations by coordinating and arranging all member meetings, seminars and workshops sponsored by the Chamber, etc.;
- Organizing and carrying out membership drives;
- Monitoring the level of member participation in Chamber activities.

INFORMATION / PUBLICATIONS DEPARTMENT

This department is headed by full-time manager and supported by an Information Officer, a secretary and a full-time copy clerk. Within the Chamber, this department is responsible for organizing data retrieval activities, classifying information which comes into the Chamber, developing and providing information to the members, producing the Chamber's published materials and building the

publications program. Specific functions to be carried out within this department include, but are not limited to, the following:

- Organizing and carrying out data retrieval efforts in support of Core Program implementation;
- Setting up library facilities and maintaining an Information Center to support Chamber program efforts;
- Setting up information exchange linkages to other regional information programs operating in the Chamber's priority interest areas
- Developing and providing trade information on a for-fee basis
- Establishing and operating a publications program to produce and disseminate information prepared by the Chamber's programs;
- Producing the Chamber's monthly newsletter/magazine;
- Arranging for outside publication of directories, newsletters, and other materials as required;
- Developing and maintaining a computerized data base to support the Chamber's ability to process information and to facilitate periodic updating of information.

MANAGEMENT TEAM

Implementation of the Chamber's plan requires careful organization and coordination of the entire program. For example, implementation of the Core Programs, while handled overall by the Program Operations Director, requires input and participation from the other departments of the Chamber. Therefore, under the direction of the Executive Director, there will be a management team established consisting of the Executive Director, Operations Director, Administration Manager, Information and Publications Manager and Membership Services Manager.

The management team will meet weekly and will be chaired by the Executive Director (or the Operations Director if the Executive Director is not available). At the time of this meeting, each department head will inform the others of the activities which have

taken place within their department. Staff issues which may have come up within individual departments should be addressed at these meetings. This meeting is meant to encourage an open and free flow of information among the Chamber's departments. Once a month, the entire staff should be invited to attend the management team meeting.

REPORTING AND EVALUATION

The Chamber will prepare and submit to the Council, on a monthly basis, a report of the progress which has been made toward achieving objectives and meeting deadlines established within given workplans. In addition to progress, reports will signal potential problems and constraints.

The Chamber's report to Council will be made at the beginning of each month based on monthly reports which are submitted by each department of the Chamber to the Executive Director five days before the end of each month.

The performance of all employees of the organization will be evaluated on a regular basis against their job descriptions. New employees will be considered to be on a trial basis until after they have completed three months and a successful initial evaluation. Thereafter, employees will be evaluated on a yearly basis, with reemployment conditional upon a positive evaluation.

The terms and conditions of employment with the Chamber will be set out in a personnel policy manual to be developed in the first year of plan operation.

FISCAL RESPONSIBILITY

The Executive Director will bear full responsibility for daily financial activities of the Chamber, including signing of checks, disbursements for petty cash, etc. In addition, the Chairman and Vice Chairman of the Council of the Chamber will have check signing authority to be exercised in the Executive Director's absence. Monthly financial statements will be provided by the Executive Director to the Council for review at the time of the Council's monthly meeting.

PART V

MALAWI CHAMBER OF BUSINESS

**TASK ANALYSES BY OPERATING
DEPARTMENT**

INTRODUCTION

This section breaks down each of the Chamber's operating departments -- Program Operations, Membership Services, Finance and Administration and Information and Publications -- into the tasks which will have to be carried out within each department during 1993 to support implementation. Since both the departmental definitions and the programs are new to the Chamber, this task analysis should provide additional clarity with regard to the roles to be played by each department, particularly for the critical 1993 implementation period.

A specific task analysis has not been prepared for the Office of the Executive. One reason is simply that many of the duties to be covered by that office are detailed in the implementation plan presented in the next section. The other reason is that the Office of the Executive really has three major tasks; 1) making sure that all of the departmental activities are set up, implemented, coordinated and reported on, 2) ensuring that the program remains accountable to the Council and members of the Chamber, and 3) representing the Chamber in all government and private sector venues with consistent professionalism.

Because the Program Operations Department coordinates the work of the five Chamber's Core Programs and 1993 represents startup for all programs at the same time, task analyses are included for each of the Core Programs as well as for the Program Operations Department as a whole.

PROGRAM OPERATIONS DEPARTMENT 1993 TASK ANALYSIS

- Development of final plans for Core Program implementation (see task analyses for the Core Programs which are presented on following pages)
- Arrangement for collection of documents and materials needed to support implementation of the Core Programs (with Information & Publications Manager)
- Completion of sectoral definitions to be used within the Chamber (with input from Executive and Council and implementation support from Information/Publications)
- Arrangements for surveys and interviews needed to implement Core Programs
- Identification and involvement of other relevant organizations and associations to work with and carry out surveys and program activities on behalf of the Chamber
- Appointment of task force units consisting of Chamber members and recognized experts as relevant to work with the department on implementation of the Core Programs (with Membership Services Manager)
- Establishment of procedures for smooth flow of information from the Core Program to the organization, its publications and other activities (with Management Team and Information Manager)
- Establishment of arrangements for seminar and workshop activities (with Membership Services Manager)
- Establishment of high level program contacts with ministries and organizations involved in areas detailed in the Chamber's core programs
- Arrangement for expert analysis of program data collected as part of Chamber activities
- Development of specific Chamber's projects to be completed within Core Program workplans
- Completion of work plan activities, on time and within budget
- Identification of opportunities for involvement of donor agencies in providing support to Core Program activities
- Set up and manage a technical assistance fund to support the work of associations

**1993 CORE PROGRAM TASKS
TRADE AND INVESTMENT PROGRAM**

- Identification of critical contact points in government and establishment of meeting schedule with key individuals
- Retrieval of relevant government-produced documents
- Retrieval of information on donor programs
- Development of working relationships with MEPC, MIPA and another organizations actively involved in the areas of export and investment promotion
- Analysis of the status of current trade and investment initiatives
- Structure of a task force of Members and experts
- Preparation of a draft position paper on status of trade and investment activities in Malawi
- Conduct of a seminar/workshop with key individuals to discuss issues highlighted in draft document
- Incorporation of seminar findings into position paper
- Identification of major activity area targets for Chamber activity in 1993 through 1994
- Preparation of draft workplan for completion of target activities
- Completion and beginning implementation of the 1993 - 1994 workplan
- Participation in regional/international meetings
- Dissemination of information on meetings attended through "Malawi Business" or through monthly membership circular
- Implementation of at least one international trade fair to stimulate trade and investment activities

**1993 CORE PROGRAM TASKS
SECTOR INITIATIVES PROGRAM**

- Finalization of sector definitions
- Organization of Information Center around classifications
- Implementation of information retrieval in each sector area
- Establishment of contacts with regional chambers to obtain information in target areas
- Retrieval of information on donor programs
- Retrieval of information from relevant ministries, university programs, etc.
- Classification of information on ongoing basis
- Implementation of sector assessments in target sectors
- Development of interview questionnaires for business
- Interview of sample of businesses in each sector
- Identification and interview of relevant associations (see Association Program)
- Identification and interview of relevant government ministries
- Analysis of collected information to determine, e.g., status of trade and investment activities within sectors, major constraints to growth, etc.
- Development of task force of members and experts
- Preparation of sectoral analyses in draft form for review by task force
- Preparation of recommendations for Chamber's sector workplans, for review by each sector task force
- Completion of sector analyses and the 1993 - 1994 workplans with the relevant task forces
- Publication of sector analyses in the form of Chamber position papers

**1993 CORE PROGRAM TASKS
ASSOCIATION STRENGTHENING
PROGRAM**

- Implementatio of survey of associations operating in Malawi
- Retrieval of full information on purpose, structure, membership, outreach, constraints
- Retrieval of newsletters, other information on each association
- Use of meetings to recruit associations to new category of Chamber membership and to get them energized and interested
- Identification and classification of associations in terms of types of members they serve and services offered, etc.
- Development of association profiles, cross-referenced to other Chamber program areas where they might be relevant
- Analysis of survey data to identify range of association development topics most broadly relevant
- Development of a list of possible seminars and workshops for association development
- Review of list of topics by interviewed associations for additions, changes, etc.
- Structure of task force of Chamber members and/or individuals with organizational development expertise
- Completion of recommendations to the task force for a series of three seminars in 1993
- Completion of seminar series plans
- Identification of associations targeted for indepth support
- Development of Chamber projects with key associations
- Preparation and submission of draft workplan of projects to the task force
- Implementation of seminars and publication of seminar proceedings
- Production and publication of directory of associations
- Preparation of the 1994 workplan

**1993 CORE PROGRAM TASKS
SMALL BUSINESS DEVELOPMENT**

- Implementation of survey to document characteristics of associations and organizations relevant to small business development in Malawi
- Identification of small business decision points within the government
- Retrieval of information on all donor projects targeted to small business development
- Identification and classification of small business efforts which are taking place in the Chamber's target sectors
- Input of information into data base where it can be used to provide data needed for program development
- Appointment of a task force, including representatives of NABW and ABA, etc., to guide preparation of workplan and workplan implementation
- Development of joint program/project ideas with key small business support organizations
- Analysis of data, with the help of outside experts, to identify the range of efforts and issues particularly relevant to Chamber's program priorities (trade and investment, as well as sectoral)
- Arrangement, with staff of MIM, to prepare at least three case studies of successful small business development
- Preparation and submission of 1993 - 1994 workplan to the task force for input and consideration
- Publication of case studies as completed
- Establishment of a "Small Business" section of "Malawi Business"
- Continuation and expansion of the radio program format to serve as an extension of the Chamber's small business activities
- Development of plans to take the Chamber program into other areas, specifically to set up Chamber offices which also provide business services (access to copiers, secretary, fax, etc.) to small businesses

**1993 CORE PROGRAM TASKS
HUMAN RESOURCE DEVELOPMENT**

- Development and implementation of survey to identify the range of training/skills development approaches being used by Chamber members
- Development and implementation of a survey of leading industrial firms, both Chamber members and non-members, to identify the skills areas which are going to be most required in the coming ten to twenty year period
- Retrieval of data on current and planned programs of government and donor agencies
- Establishment of contact with other regional Chambers to learn what they are doing and/or is happening in their countries
- Interview of organizations and programs currently involved in training and skills development and upgrading activities
- Preparation of a full overview of activities underway in Malawi
- Preparation of profiles of successful approaches being used by Chamber members representative of certain sectors and business requirement areas
- Publication of profiles
- Structure of a task force of experts (Chamber members and others) to guide preparation of 1994 workplan and analysis of state of training activities
- Preparation of draft of position paper on training and skills development activities required to support economic development (with a special section on industry)
- Identification of Chamber priorities for 1994 by cross referencing the skills and training information gathered by the Chamber with the Chamber's other core program areas
- Preparation and submission of draft workplan to task force
- Publication of position paper
- Finalization of 1994 workplan

**INFORMATION/PUBLICATIONS
DEPARTMENT
1993 TASK ANALYSIS**

- Establishment and operation of an Information Center incorporating information already maintained by the Chamber
- Reclassification and expansion of materials to incorporate categories represented by the Chamber's Core Programs
- Implementation of data retrieval efforts, for example, from donor agencies, ministries and other organizations, in support of Core Program initiatives
- Installation of policies and procedures which ensure the confidentiality and appropriate use of all data
- Expansion of the Information Center's basic collection of documents and trade information, especially as relevant to small and medium enterprises
- Development and implementation of detailed work schedule for 1993
- Restructure of "Malawi Business" to reflect the technical priorities of the Chamber and a higher standard of reporting and writing
- Identification, development and implementation of Trade Information services which can be offered on a for-fee basis
- Development of data base system to facilitate classification and retrieval of information
- Development and implementation of the Chamber's publications program
- Appointment of a task force of Chamber members to guide development of the publications program
- Development and maintenance of in-house publishing activities to ensure ongoing dissemination of information
- Expansion of revenue-generating opportunities through publication of materials for other organizations
- Implementation of surveys, information search activities for other organizations

MEMBERSHIP SERVICES DEPARTMENT
1993 TASK ANALYSIS

- Development and implementation of new set of general membership services (with Management Team)
- Dissemination of information on services to members
- Development of Membership Assistance Services, which provide members with access to longer term, in-depth services on a fee basis
- Identification of appropriate members to serve on various Chamber task force units (with Program Operations and other department heads as relevant)
- Maintenance of membership lists and membership profiles on data base
- Coordination and implementation of all seminars, workshops, conferences and meetings, including the Annual General Meeting, hosted by the Chamber
- Production and dissemination of a monthly Membership circular designed to keep all members informed of the range of Chamber activities on a monthly basis (with Management Team)
- Coordination of regular visit to members by Chamber staff (assistance to the Program Operations Department with interviews of members)
- Organization of membership drive and other membership activities
- Organization and implementation of "Buy Malawi" activities (with Executive Director)
- Preparation and implementation of workplan for 1994
- Assistance to other departments with the location of members to participate in task force activities
- Structure of a Membership task force to advise on ways to involve Members and improve on membership services
- Development of an expanded program of trade missions

FINANCE AND ADMINISTRATION
1993 TASK ANALYSIS

- Organization and implementation of international trade fair activities (under direction of Executive Director)
- Implementation and expansion of Certification Program
- Organization and maintenance of revenue-generating activities connected with trade fair facilities
- Development of plans for expanding revenue potential of trade fair operations and facilities
- Preparation of cost center projections and yearly budgets
- Oversight of all accounting and bookkeeping functions of the Chamber (with Executive Director)
- Installation and maintenance of computerized accounting systems for the Chamber
- Provision of assistance to other Chamber departments in the structure and handling of revenue-generating activities of the Chamber
- Hiring and management of all short-term and/or part-time support service personnel required to support the Chambers' operation
- Development of organizational procedures for intake and handling of funds received from customers as part of revenue-generating activities
- Development of full departmental activity plan for 1994
- Appointment of a task force to advise on all aspects of finance, administration and revenue development

PART VI

MALAWI CHAMBER OF BUSINESS

1993 - 1994 IMPLEMENTATION PLAN

96

INTRODUCTION

Since this plan was developed during the month of February, implementation cannot begin until at least March, and, in all probability cannot begin at full level until after the Annual General Meeting of the Chamber is held. If the AGM is held as scheduled at the end of March, full implementation of the plan will begin in mid-April. However, there is a great deal of preparatory work to be carried out during the month of March. This will give the Chamber a period of about nine months to get the basics of its new program put into place.

As the first year of the plan, 1993 is a major building year for the Chamber. There was a great deal of care taken in the development of this program to incorporate key activities of both the Chamber Committees and the staff which were already underway. Even so, the 1993 - 1997 plan calls for significant changes in structure and in staffing. And the overall level of implementation activity for the Chamber is to be escalated -- with much more program output to be generated.

Given the extent of the changes which are required and the level of activity which will have to be generated to get the program put into place, 1993 implementation activities are directed to getting all of the departments established, all programs and support systems put into place (including involvement of Chamber members) and work plans for 1994 developed and approved. In effect, therefore, implementation of the 1993 plans will produce the 1994 plan -- and so on for each of the subsequent year of the plan.

In the final year of the plan, the strategic evaluation process should be repeated so that the organization carries out its own critical review of its progress under this plan, and uses this review to formulate the organization's next five-year plan.

The Chamber plan is presented here in the form of a monthly implementation plan which will be followed by the Executive Director to guide the overall organization. Under the guidance of the Executive Director, separate departmental plans are to be prepared by each department head at the outset of implementation.

**MALAWI CHAMBER OF BUSINESS
IMPLEMENTATION PLAN
BY MONTH**

MARCH

- Arrange for short-term technical assistance to facilitate implementation of the plan
- Complete redraft of Constitution of the Chamber incorporating suggested changes and finalize draft in Council
- Initiate and finalize plans for the Annual General Meeting
- Identify the best approach to structuring voting and nominating arrangements and send materials to membership as necessary and in good time
- Finalize the short-form description of the 1993 - 1997 plan which is to be provided to members for their consideration
- Determine all organizational changes which can be made without input from the Annual General Meeting and implement
- Focus on the Chamber in terms of new departmental structure for the Chamber (internal organization of Chamber can be and should be altered to the suggested program independent of the questions related to the Executive and the Constitution)
- Appoint the current Executive Secretary of the Chamber as the Director of Program Operations and authorize him to carry out implementation until such time as the Executive Director situation is clarified
- Develop monthly implementation plans for each department based on task analysis information and final decisions
- Finalize and submit program proposal to the U.S. Agency for International Development
- Review and finalize all job descriptions
- Finalize the roles which will be played by existing staff within the new program structure

-- Meet with key staff members to discuss the plan (e.g., Administration Manager and Head Secretary) to 1) present the program, 2) introduce them to the expanded roles which they will play under the program and 3) request their support and assistance

-- After speaking with key staff, hold meeting with entire staff to outline the program and get them excited about their roles and their contributions

-- Hold a series of meetings with representatives of key businesses, government and organizations (particularly those interviewed during the planning process) to let them know that the process is continuing and moving forward

APRIL

-- Bring outside consultant in to assist with implementation of the new program and the search for an Executive Director and the other key management positions

-- Hold Annual General Meeting

-- Finalize program implementation plans and Constitution based on the results of the Annual General Meeting

-- Set up a two-person "Program Implementation Guidance Committee" of the Council (if so desired by the Council) to hold regular weekly meetings with key Chamber staff during the program startup period (committee is short-term and is designed to make life easier for both members and the staff by ensuring and facilitating communication and interaction)

-- Develop, produce and disseminate a brochure for members describing the Chamber, its mission and the services and privileges which come with membership

-- Develop, produce and disseminate a brochure for the wider community which in addition to a broad description of the Chamber's organization, mission and objectives, outlines the Chamber's expanded plans for working with and involving other organizations and associations

-- Reorganize existing Chamber offices to reflect new departmental designations

-- Begin to set up new accounting and bookkeeping procedures for the Chamber to ensure maximum ability to track departmental expenses and allocate expenses to more defined cost categories, etc.

- Organize existing bookkeeping and accounting files preparatory to input into computer formats
- Begin weekly management team meetings
- Produce a first monthly membership circular as followup to the AGM and a vehicle to let members know what is happening with the new program
- Make cosmetic improvements in existing Chamber offices
- Complete the initial implementation plans and schedules for each department of the Chamber
- Set up appropriate task force operations to guide the work of programs and departments
- Begin implementation of the specific department plans
- Prepare monthly reporting format for the organization and ensure that reports are received from each department
- Hold periodic meetings with the Guidance Committee of Council to go over plans and progress

MAY

- Continue search to fill staff positions as necessary; get Membership Services and Information Manager positions filled as soon as possible
- Monitor progress being made under each departmental plan
- Work with Administration Manager and each department to develop financing/revenue-generating plans for the department, with emphasis on maximizing the Chamber's independent revenue-generating capacity
- Bring in, as soon as management staff is in place, technical consultants to assist with data base development, desk top publishing, etc.
- Revamp Malawi Business
- Produce and disseminate the membership circular
- Continue to ensure that the Chamber is monitoring government activities and programs at both policy and staff levels
- Prepare an expanded financing/revenue-generation plan for the Chamber for 1993 and 1994

90

- Continue weekly meetings with the Guidance Committee of the Council
- Hold monthly progress meeting with the Council

JUNE

- Hire Executive Director; all major hiring to be completed before the end of June
- Carry out and complete training for new staff
- Monitor departmental progress toward the completion of initial startup activities and the preparation of specific workplans
- Assist department heads to finalize action projects and prepare budgets for their programs
- Use the Management Team to ensure that activities being undertaken by the organization are being coordinated appropriately among the departments of the organization
- Set up written procedures outlining responsibilities and accountabilities of one department to another
- Publish revamped Malawi Business
- Produce and disseminate membership circular
- Hold monthly Council meeting

JULY

- Complete all final departmental and program workplans for 1993 - 1994 and ensure that each has developed specific action programs, timelines, results projections and costs
- Define department projects/programs which can be submitted to donors for financing, with emphasis on programs which expand long-term revenue-generating capacity
- Make sure that the products and outputs the Chamber is called to produce in 1993 are all accounted for and under implementation
- Install a monthly report format to support departmental reporting of progress against plans
- Hold an extraordinary meeting of the Chamber, or a similar appropriate function, to introduce the Executive Director to the membership

- Schedule meetings for the Executive Director with key government officials, Chamber members, associations, etc.
- Introduce a Director's column in "Malawi Business"
- Seek to have all equipment (computers, etc.) needed to support the program in place by the end of the month
- Continue the membership circular
- Hold weekly Management Team meetings
- Hold monthly meeting with Council

AUGUST - NOVEMBER

- Monitor progress against plans by ensuring that departments are filing monthly reports and participating in Management Team meetings
- Report on progress monthly to the Council
- Continue to improve and produce "Malawi Business" and monthly membership circular
- Proceed with pursuing requests for donor financing, if and as appropriate
- Begin to develop a long-term facilities development program for the Chamber, including plans and approaches for financing of proposed program
- Work on development of the Chamber's regional expansion program
- Maintain a high visibility schedule for the Executive Director with regard to meetings with government and key organizations, etc.

NOVEMBER

- Continue to ensure that all products to be completed for 1993 will be completed and that general implementation efforts are on target
- With staff, carry out an evaluation of the results achieved by the program to date, defining areas of both progress and concern

92

DECEMBER

- Prepare a yearly report of progress against the 1993 - 1994 plan
- Amend the targets for 1994 as necessary to reflect the results achieved in 1993
- Hold organization-wide review of job performance with staff

PART VII
MALAWI CHAMBER OF BUSINESS
1993 PROGRAM RESULTS

1993 RESULTS TARGETS

- NEW ORGANIZATION STRUCTURED
- CONSTITUTION UPDATED AND PUBLISHED
- UPDATED REPORTING AND ORGANIZATION COMMUNICATION SYSTEMS PUT INTO PLACE
- DATA BASE AND CLASSIFICATION SYSTEMS INSTALLED
- MEMBERSHIP SERVICES REVAMPED AND NEW SERVICES BROCHURE PRODUCED AND DISSEMINATED
- 64 NEW MEMBERS ENROLLED
- K1,500,000 IN REVENUE GENERATED TO SUPPORT CHAMBER ACTIVITIES
- 3 POSITION PAPERS PUBLISHED (TRADE AND INVESTMENT, SMALL BUSINESS AND HUMAN RESOURCES)
- 7 ISSUES OF REVAMPED MALAWI BUSINESS PUBLISHED
- 8 ISSUES OF MEMBERSHIP CIRCULAR PRINTED AND DISSEMINATED
- 3 SMALL BUSINESS DEVELOPMENT CASE STUDIES PUBLISHED
- 3 SECTOR ASSESSMENTS COMPLETED
- 3 SECTOR INITIATIVES WORK PLANS PREPARED FOR 1994

- SMALL BUSINESS DEVELOPMENT PROGRAM ESTABLISHED; 1994 PLAN PREPARED
- HUMAN RESOURCE DEVELOPMENT PROGRAM ESTABLISHED; 1994 PLAN PREPARED
- TRADE AND INVESTMENT PROMOTION PROGRAM ESTABLISHED; 1994 PLAN PREPARED
- ASSOCIATION STRENGTHENING PROGRAM ESTABLISHED; 1994 PLAN PREPARED
- 3 ASSOCIATION STRENGTHENING SEMINARS COMPLETED
- LONG-TERM FACILITIES DEVELOPMENT PLAN PREPARED
- PLAN FOR REGIONAL EXPANSION OF CHAMBER ACTIVITIES PREPARED

94

PART VIII
MALAWI CHAMBER OF BUSINESS
GROWTH AND DEVELOPMENT
THROUGH 1997

97

OVERALL APPROACH TO GROWTH

The initial emphasis for the Chamber under its 1993 - 1997 plan is to develop and put into place a program which enables the Chamber to carry out strong, focused, results-oriented programs and to build, at the same time, a base for organized and thoughtful growth and development. The development and implementation of 1993 - 1994 workplans around specific projects, departmental activities and membership services will enable the Chamber to build a track record and increase its impact. Each year's workplans will provide the basis for the next year's workplan. By increasing its ability to plan and carry out program activities, by achieving its targeted results each year, by generating a higher level of visibility for the Chamber, by expanding its outreach to new constituencies and small businesses, the Chamber sets the stage for orderly growth and development within the plan period.

Under this plan, the Chamber places priority on installing new systems and programs and on making sure that they succeed. However, in recognition of the fact that there is truth in the statement that "unless you know where you are going, you are not likely to get there," the Chamber has developed a range of longer-term goals for achievement during the overall plan period. Approaches to implementation of activities needed to support achievement of these goals will be factored into yearly implementation programs as appropriate.

BRANCH CHAMBER OPERATIONS

The Chamber plans to develop and put into place during the course of the plan period three regional Chamber offices. The Lilongwe office has been planned for some time and has been partially operational. However, under the 1993 - 1997 plan, the regional program will take more form and substance.

Beginning in 1993, the Lilongwe office, because it is located in the capital in proximity to government will have special functions in support of implementation of the Chamber's core program activities. It will be charged with responsibility for maintaining staff level contact with relevant government agencies and for obtaining copies of documents and materials produced by the government on an ongoing basis. It will be responsible for conducting surveys and interviews of members and associations and for visiting businesses which are not now members to introduce the Chamber program. Initial planning called for this office to be staffed only by a secretary: program level activities were handled by Chamber members on an as-needed, as-available basis. However, successful implementation of Lilongwe office activities in support

of this plan demands appointment of a branch manager as soon as possible in 1993.

As part of its 1993 program development activities, the Chamber will produce a plan, timeline and budget requirements for development of Chamber branches in Mzuzu and Zomba. With support from the central office, these branches will offer some very specific services to local businesses; they will in turn provide the central Chamber organization with important outreach, information and membership support. Regional offices in Mzuzu and Zomba will be headed by branch managers. Each office will have a secretary, and each will have a fax machine, a copier and a computer, which is linked, at least by keywords, to the central Chamber system. Each will have a basic collection of regional trade information and trade directories.

The Mzuzu and Zomba offices will specialize in recruiting small business participation in the activities of the Chamber and in offering a range of business support services, such as access to fax, typing services, copy services, etc. In turn, these offices provide the Chamber with expanded potential for monitoring trade and development activities these areas and for getting information into and from businesses located in these areas.

It is the Chamber's goal to have these two additional regional offices in place and functioning well by 1995 at the latest; then, if the program is working well, it will be expanded to still other areas around the country were business growth is increasing.

It is the Chamber's intention to seek donor financing to support the startup of these branch office program activities.

REGIONAL TRADE AND INVESTMENT SUPPORT PROGRAM

The Chamber already has established contacts with region-based chamber and business support organizations, some of which are involved in active trade and investment programs. Chamber operations in other countries have access to information which would be of value to Malawian businesses but that information is not yet coming into Malawi in a form so that it can be made available to interested businesses.

During the 1993 - 1997 plan period, the Chamber will develop and carry out a program designed to promote the development of an aggressive regional trade and investment support program in cooperation with other chambers throughout the region. This program will be developed so that a chamber located in one country will be able to provide information and services to one of its members by calling on support from a chamber located in another country. The program may also involve a much expanded and

formalized trade mission program, exchange of documentalists and documentation systems, and an organized program of joint mini-fairs. To be done correctly, this program requires a significant amount of regional cooperation and joint planning. The Malawi Chamber plans to play a lead role in planning, implementing and arranging for the financing of this program.

Preliminary discussions are planned for 1993, but the plan will not be developed until 1994 and implementation probably would not being until 1995.

LINKAGE TO INTERNATIONAL CHAMBERS

During the plan period, the Chamber will develop and structure program linkages to Chambers located in the world's key markets. This program will not actively begin until sometime in 1994 or early 1995 -- or at such time as the Chamber has successfully put its programs into place and built a quality operation and the internal systems necessary to support it.

However, if the Chamber fails to develop a program to make such linkages it fails to use one of the most powerful tools it has available to support its members: the worldwide Chamber network. The Malawi Chamber of Business will work on setting up such linkages with Japan, with the U.S., with Taiwan, with the U.K., with Germany, etc. The program will be developed so that the Malawi Chamber can tap into market information and business connections in these countries. A regular program of information exchange will be established.

Donor financing will be sought to support the Chamber's ability to put this program into place once the initial planning and approach have been completed.

BUSINESS PUBLISHING CAPACITY

Given the high cost of publishing in Malawi, the Chamber, during 1993, will be setting up capacity to produce and print many of its own publications. The long-term goal for the Chamber under the program is to operate a small publishing house which specializes in business materials -- and provide publishing services to associations, universities, and other entities which are involved in production of materials which are relevant to business and private sector development. The Chamber will run this operation so that it makes enough profit to cover all costs of its own publishing and dissemination activities.

IMPROVED CHAMBER FACILITIES

It is the Chamber's goal during the plan period to address needs of the Chamber's central Blantyre facility with regard to improvements in offices and support structures. Again the first priority under this plan is to get new programs put into place and working well. However, there are aspects of the Chamber's current facilities which do not lend themselves to the Chamber's long-term development. The present offices are noisy and difficult to manage. They are open to all the traffic of the trade fair grounds and distractions which range from vegetable sellers to fish peddlers. The library is too small to sustain the program for any period of time.

The Chamber's goal is to set up offices which have a large business library/reading room facility as part of the Information Center activities. And, in addition to the administrative offices, the Chamber's requires enough room to support the publishing program, a conference/meeting center, and the provision of services to small businesses.

There are a number of options which are open to the Chamber with regard to its facilities, and these will be aggressively investigated during 1993. It is probable that some change from the current quarters will be necessary by the end of 1993 or early 1994.

IMPROVED TRADE FAIR FACILITIES

By the end of the plan period, it is the Chamber's goal to have developed the trade fair facilities which it operates into a year-round conference center, fair and meeting site. The improvement and expanded use of the trade fair facilities will have direct impact upon the Chamber's revenue-generating capacity.

PART IX
MALAWI CHAMBER OF BUSINESS
1993 OPERATING BUDGET

MALAWI CHAMBER OF BUSINESS

1993 OPERATING BUDGET

DIRECT LABOR (See Schedule 1)		
Salaries/Wages	364,650	
Insurance (17 x 75/m x 10m)	12,750	
Pension (14.6% salaries)	53,239	K 430,639
OTHER DIRECT		
Trade Fair (Schedule 2)	73,546	
Trade Fair Facilities (Sch. 3)	77,600	
Certification (Schedule 4)	25,000	
Equipment (Schedule 5)	242,000	
Printing (Schedule 6)	182,400	
Vehicles (Schedule 7)	238,000	
Travel (Schedule 8)	130,240	
Program Support (Schedule 9)	142,000	
Lilongwe Office (Schedule 10)	115,000	
Office Supplies	10,000	
Communications	16,000	
Uniforms	2,000	
Entertainment	12,000	
Memberships/Fees	<u>25,000</u>	<u>K1,290,786</u>
TOTAL		<u>K1,721,425</u>

Schedule 1

DIRECT LABOR

Executive Director (6 months @ K10,000)	60,000
Secretary (6 months @ K1,500)	9,000
Messenger/Clerk	3,200
Program Operations Director	66,000
Administrative Assistant	24,000
Secretary (9 months @ 1,250)	11,250
Administrative Manager	40,000
Accountant	30,000
Copy-Typist	10,000
Messenger/Clerk	2,600
Membership Services Manager (8 months @ 3,333)	26,664
Secretary	12,500
Messenger/Clerk	2,600
Information/Pub Manager (8 months @ 4,167)	33,336
Information Officer	15,000
Computer Operator/Secretary	15,000
Print Clerk	<u>3,500</u>
TOTAL	<u>K387,650</u>

Schedule 2

TRADE FAIR OPERATION EXPENSES

<u>Labor</u>		
Security Staff (8 @ K22/day x 7)	1,232	
Grounds Staff (18 @ K6/day x 7)	756	
Cashiers (6 @ K60/day x 7)	2,520	
Secretaries (3 @ 85/day x 7)	<u>1,785</u>	7,483
<u>Other Direct</u>		
Printing	25,000	
Promotion	11,000	
Trash Removal	600	
Uniforms	4,500	
Entertainment	20,000	
Public Address	3,000	
Miscellaneous	<u>4,000</u>	<u>68,100</u>
		<u>K73,546</u>

Schedule 3

TRADE FAIR FACILITIES

<u>Labor</u>		
Security	20,000	
Grounds Workers	<u>29,600</u>	49,600
<u>Other Direct</u>		
Grounds Supplies/Equip	10,000	
Building Upkeep	8,000	
Improvements	<u>10,000</u>	<u>28,000</u>
		<u>K77,600</u>

105-

Schedule 4
CERTIFICATION PROGRAM

Printing	25,000
----------	--------

K25,000

Schedule 5

EQUIPMENT

Copy Printer	105,000
Computers (4 @ 20,000)	80,000
Printers (3 @ 8,000)	24,000
Fax Machine	8,000
GBC Binder/Spines	5,000
Maintenance	<u>20,000</u>

K242,000

Schedule 6

PRINTING

Newsletters/Circulars	75,000
Directories (3 @ 18,000)	54,000
Position Papers (3 @ 2,000)	6,000
Case Studies (3 @ 5,000)	15,000
Proceedings (6 @ 1,000)	6,000
Stationery (10% increase)	<u>26,400</u>

K182,400

Schedule 7

VEHICLES/TRANSPORT

Car Purchase	180,000
Vehicle Repair & Support	25,000
Insurance	17,000
Motorcycle	15,000
Bicycles (2 @ 500)	<u>1,000</u>

K238,000

Schedule 8

TRAVEL

Malawi Trips (10 @ 600 x 12)	72,000
Regional	
Non-funded (6 trips @ 3,000)	18,000
Funded (12 trips @	7,240
Outside Region	
Non-funded (2 @ 18,500)	29,000
Funded (4 @ 1,000)	<u>4,000</u>

K130,240

Schedule 9

PROGRAM SUPPORT

Seminars (6 @ 7,000)	42,000
Technical Assistance Fund	50,000
Surveys/Data Collection (5 @ 5,000)	25,000
Publications	20,000
Data Base Development (15 days @ 200 each)	3,000
Desktop Publishing (10 days @ 200 each)	<u>2,000</u>

K142,000

Schedule 10

LILONGWE REGIONAL OFFICE

Secretary	9,600	
Rent	21,000	
Clerk/Messenger	2,400	
Computer	20,000	
Printer	8,000	
Library Renovation	10,000	
Stationery/Supplies	8,000	
Communications	6,000	
Fax	10,000	
Photocopier	<u>20,000</u>	<u>K115,000</u>

NOTES TO THE 1993 OPERATING BUDGET:

1. The budget does not include provision for major capital expenditures to be made to trade fair ground facilities.

Drainage System	60,000	
Section RSA Building	60,000	
Extend Zim, Zam stands	36,000	
Provide toilets	20,000	
Cafeteria Building	<u>24,000</u>	<u>K200,000</u>

2. The budget does not include significant funds for improving the Chamber offices.

3. The budget assumes that most printing will be handled outside of the Chamber since new printing capacity will take some time to be learned, purchased and installed. It will not come fully onstream until 1994.

4. The budget does not include provision for short-term technical assistance to support project implementation and start-up.

PART X

MALAWI CHAMBER OF BUSINESS

REVENUE GENERATING PLAN

OVERVIEW OF REVENUE GENERATION PROJECTIONS

During the period 1993 - 1997, the Chamber will operate an aggressive revenue-generating program. The Chamber, through all of its operating departments, will seek ways to expand the roles and services of the Chamber in ways which are both consistent with the organization's mission and supportive of the Chamber's financial requirements. For example, the Chamber will develop programs for and seek opportunities for donor financing of expansion of the Chamber's ability to provide services to small businesses and key associations.

The revenue-generating program for 1993 - 1997 has eight components. The following chart provides income projections which have been made for each category. Separate discussions of each category of the Chamber's revenue-generating programs are provided in the following pages.

REVENUE GENERATION 1993 - 1997 PROJECTIONS

Program	1993	1994	1995	1996	1997
Membership	477,175	603,375	770,750	842,700	920,500
Trade Fair	250,000	500,000	550,000	600,000	650,000
Trade Fair Grounds	70,000	102,500	110,000	117,500	125,000
Certificates	46,270	56,400	66,350	76,300	85,750
Publications	160,000	191,000	242,000	288,000	334,000
Information	25,000	50,000	75,000	100,000	150,000
Seminars/Workshops	24,000	26,400	29,040	31,904	35,094
Donor Support	500,000	500,000	500,000	500,000	500,000
Totals	1,552,445	2,029,675	2,343,140	2,556,404	2,800,344

110

MEMBERSHIP

One of the Chamber's most important sources of support is fees paid by its membership. Members are divided into categories based on size as measured by annual turnover, and the size of the fee is based on the level of turnover. In addition, there is a one-time application fee charged to all companies which apply for membership in the Chamber.

The Chamber's fees have not been raised since 1991, so that they have been in place through two devaluations. Therefore, in order to provide support to the program outlined here, membership fees have been increased beginning in 1993. The projections used in the chart on the following page for 1993 - 1997 are based on the new 1993 subscription rates. (As a goal, the Chamber would like to reach the point where about 1/2 of its operating budget comes directly from membership subscriptions.)

In addition, beginning in 1993, the Chamber has added a new category of Associate Member; each Associate member (may be an association, a university, hospital, etc.) pays a yearly fee.

In this 1993 - 1997 program, the Chamber places a great deal of emphasis on expanding its membership -- as a means of both maximizing program impact and generating financial support. From a starting point of 311 members at the beginning of 1993, the Chamber will build a membership of 1000 by the end of 1997, with a substantial part of the growth coming from small businesses (they will make up about 46% of the membership).

A new department of Membership Services is being created and membership services are being upgraded and expanded. The increase for 1993 is estimated at a relatively modest 64 members, in recognition of the fact that 1993 is a building year, and it is going to take some time for the full impact of the changes to be felt in terms of expanded membership.

As shown on the chart on the following page, the Chamber hopes to generate K474,175 during 1993 from membership subscriptions and fees. (The total revenue generated in 1992 was 222,631.)

MEMBERSHIP REVENUE PROJECTIONS

Membership Category	PROJECTED REVENUES				
	1993	1994	1995	1996	1997
A	111,000	120,000	156,000	162,000	180,000
B	150,000	180,000	226,000	234,000	240,000
C	112,500	150,000	157,500	162,000	180,000
D	70,500	93,750	141,600	168,750	187,500
E	18,800	29,000	58,400	79,200	92,000
Associate	10,000	15,000	20,000	25,000	27,500
Totals	472,800	587,750	759,500	830,950	907,000
Fees	1,375	3,125	6,250	3,750	2,500
Totals	474,175	590,875	765,750	834,700	909,500

Assumptions:

1. Levels of membership in each category are calculated for a given year as a percentage of the whole using actual 1992 percentages as the basis. Percentage projections are illustrated on the following chart:

Category	1992	1993	1994	1995	1996	1997
Members	311	375	500	750	900	1,000
1	38/12%	37/10%	40/8%	52/7%	54/6%	60/6%
2	70/23%	75/20%	90/18%	113/15%	117/13%	110/11%
3	60/19%	75/20%	100/20%	105/14%	108/12%	120/12%
4	78/25%	94/25%	125/25%	188/25%	225/25%	250/25%
5	65/21%	94/25%	145/30%	292/39%	396/44%	460/46%

2. Revenues based on subscription rates as follows:

Category 1 Member/K10M+	K3,000 per year
Category 2 Member/K5M - K10M	K2,000 per year
Category 3 Member/K1 M - K5M	K1,500 per year
Category 4 Member/K200,000 - K1M	K750 per year
Category 5 Member/under K500,000	K200 per year
Associate S Member	K500 per year

112

Members of the Chamber receive copies of Malawi Business as part of their membership package. Under this program, they will also receive a monthly circular which is designed to keep them informed of the activities which are taking place around the Chamber programs.

In 1993, the Chamber will develop a new program which has been called, at least provisionally, Membership Assistance Services. These services, which will be extended through the Membership Services Department, will depend heavily upon support from the Information Department. Membership Assistance Services are those which require more labor and more effort to extend than general assistance which might be extended to a member.

Under the Membership Assistance Services Program, members can call upon the Chamber for assistance with such more involved efforts as carrying out a search for market information, locating export information, defining export requirements, setting up conferences, etc. During 1993, the services will be set up and tested. Fees will be attached to each of the services. Money generated in 1993 will be minimal (K3,000), but the program will begin to generate a more significant level of funds in 1994.

The projections for the provision of Member Assistance Services are as follows:

Service	1994	1995	1996	1997
Seminars & Conferences	2,000	3,000	4,000	5,000
Information Search	2,000	3,000	4,000	5,000
Technology Search	<u>1,000</u>	<u>2,000</u>	<u>3,000</u>	<u>4,000</u>
Totals	5,000	8,000	11,000	14,000

At the present time, these projections are merely guesstimates; it is anticipated that as the Chamber carries out its 1993 activities, it will identify the areas where there is most demand from members for services. The services will be refined and the projections altered to reflect better program information.

Finally, it should be noted that the entire focus of the 1993 program is directed to ensure that there are many avenues for member involvement and tangible benefits which can be realized through participation in the program.

113

TRADE FAIR IMPLEMENTATION

Next to its membership subscription activities, the Chamber's largest revenue-generating effort involves implementation of trade fair activities. To date, the Chamber has implemented one international trade show per year for the past five years. Under its 1993 - 1997 program, the Chamber will pursue trade fair opportunities more aggressively. Trade fair implementation is an activity which Chamber staff have learned to handle well. After losing money in the first years of implementation, they have perfected their approaches and their expertise.

In 1992, the Chamber grossed K316,020 from its international trade fair; the net income gained after deducting expenses was K216,384. Projections for the five-year plan period for the Chamber's International Trade Fair activities are as follows:

	1993	1994	1995	1996	1997
Income	250,000	300,000	350,000	400,000	450,000

In its past fairs, the Chamber has charged \$35 sq. meter to foreign participants and K35 to Malawian participants. Projected increases in revenues are based on increasing the cost of stands (to \$45 for foreign participants) and on increasing the scope of the fair itself.

In support of expanded revenue-generating activities, the Chamber might wish to implement one additional trade fair per year. The fairs may be national or international in scope. For example, there could be a National or International Small Business Trade Fair. If more than one trade fair per year is to be handled under this 1993 - 1997 program, the Chamber should move quickly to address issues related to location of Chamber offices. For example, it is to be hoped that by 1994 at the latest, the Chamber's administrative offices would be moved from their current location, which is difficult to manage. If, for example, the central pavilion which now houses the conference room could be enclosed and made into offices, which are organized for more effective management and control -- as well as isolation from the hubbub of the fair grounds, implementation of two fairs per year should not be a problem.

For purposes of budget calculations, it is estimated that the Chamber will handle two trade fair activities per year and that the second would net the Chamber an additional K150,000 per year.

TRADE FAIR/CHAMBER FACILITIES

Apart from the obvious use of the trade fair grounds for holding trade fairs, the Chamber has developed a revenue generating program around the rental of certain pavilions during non-trade fair periods for use by area small businesses. At the beginning of 1993, there were 16 small businesses renting offices on the trade fair grounds from the Chamber. In addition, some of the firms which own permanent stands on the grounds, also rented their buildings.

The Chamber provides the businesses which are located on the grounds with a number of services, such as photocopying, fax, access to trade information and typing services. The businesses are assessed fees for these services. The other service which is available through the Chamber is the use of the Chamber's conference room and audio-visual facilities.

The Chamber charges each company which owns a permanent stand on the grounds a monthly fee which goes to defray the expenses of, for example, road maintenance and security personnel.

Analysis of 1992 accounts showed that the Chamber generated a total of K56,611 from its rents, secretarial services and monthly maintenance fees. Because the program had not been monitored separately in terms of staff time allocated to it, it was difficult to assess its full costs. It was clear that the secretarial services were time-consuming; it was also clear that the Chamber's fees were too low. For example, when a firm wanted a photocopy made, the process involved the time of three individuals in addition to the cost of the photocopy -- and the Chamber charged only 30 tambala per page. The price for this service should be raised to at least K1 per page immediately, and the prices of other services increased accordingly.

The monthly maintenance fee charged to owners of standing pavilions on the trade fair grounds was recently raised from K50 to K60. It appears that if all fees are paid, this increase should be generating a small profit on this line item. However, payments of this fee tend to be slow, and need to be watched.

Based on the use of existing facilities in 1993, with one new facility being prepared and brought into the rental program in 1994, the revenues projected under the plan are as follows:

FACILITIES USE REVENUES

SOURCE	1993	1994	1995	1996	1997
Rentals	40,000	70,000	75,000	80,000	85,000
Services	10,000	12,000	14,000	16,000	18,000
Monthly Fees	20,000	20,500	21,000	21,500	22,000
TOTALS	70,000	102,500	110,000	117,500	125,000

The above revenue projections are based on a use of the trade fair grounds without making major changes in setup. They are also based on a low-profile by the Chamber with regard to advertising and promotion of these services. It is clear that the revenue generating aspects of the trade fair facilities could be increased greatly if the facilities were upgraded and improved -- and if the services available through the facilities were advertised.

CERTIFICATION PROGRAM

The Chamber currently provides a service in which it provides businesses with various forms required to support export activity. At the present time, there are four types of forms which are used frequently: a general Certificate of Origin which a firm must use with goods exported from Malawi to a country which is not part of the PTA; a PTA certificate of origin; a form which certifies that an export is eligible for treatment under the Generalized System of Preferences and a Customs Transit form which is used by transporters.

Analysis for this report indicated that the revenues from this program went down in 1992 to K30,274 from a figure of K37,220 in 1991. Analysis also appeared to indicate that the Chamber was spending close to K20,000 per year in printing -- and that one secretary being paid over K12,000 per year was spending almost full time on the Certification activities. It would not be an unusual day to process 15 or 20 requests for forms.

While this program was not making a lot of money, it appeared to be at least breaking even on a fee schedule as follows:

FORM TYPE	PRICE/MEMBER	PRICE/NON-MEMBER
Origin Certificate	15	25
PTA Certificate	2	2
GSP Forms	3	5
Customs Transit	5	5

The Certification Program is valuable to the Chamber because it is another service which it can offer to members. But there are ways that it can be used to generate additional revenues. First the handling processes within the Chamber can be streamlined so that more forms can be handled within the same time period. Second, there are additional forms, for example, the EC forms which can be added to the program. And, finally, the Chamber's fees need to be increased. Analysis indicated that at a fee of K2, for example, the Chamber does not cover the costs of paper and printing.

Under the plan, the Chamber's Certification Program will be upgraded and expanded. New forms will be added to those already provided by the Chamber; handling processes will be streamlined. And the prices will be increased.

The chart belows shows the prices which will be charged and provides an estimate of the volume of the existing forms which will be handled beginning in 1993. The volumes reflect a level which the Chamber feels confident can be achieved.

Form	Fee/M	Fee/N	1993	1994	1995	1996	1997
Origin	20	30	1,250	1,500	1,750	2,000	2,250
PTA	5	5	600	650	700	750	800
GSP	8	10	280	350	400	450	500
Customs	5	5	1,400	1,500	1,600	1,700	1,800

The following chart indicates the revenues which will be generated by the Certification Program at the projected volumes, using an average of member and non-member fees and incorporating an estimate of fees to be added with the addition of the EC and/or other forms

CERTIFICATION PROGRAM REVENUES

Type	1993	1994	1995	1996	1997
Origin	31,250	37,500	43,750	50,000	56,250
PTA	3,000	3,250	3,500	3,750	4,000
GSP	2,520	3,150	3,600	4,050	4,500
Customs	7,000	7,500	8,000	8,500	9,000
EC/Other	2,500	5,000	7,500	10,000	12,000
Total	46,270	56,400	66,350	76,300	85,750

113

PUBLICATIONS PROGRAM

In the 1993 - 1997 program of the Chamber, there will be a much expanded emphasis placed on publication and dissemination of information. All of the Core Programs are designed to yield information which can be published: for example, after analysis, information is to be published in the form of position papers; after data collection, information can be published in the form of directories; after location of successes and items of interest, information can be published in "Malawi Business."

The publications program has two major purposes. One is to position the Chamber very visibly and clearly among its important constitutencies; the other is to generate revenue. While the publications efforts of the Chamber are not projected to be great money earners, it is intended that, at the very least, the publications activities will cover the costs associated with their production.

As a general rule, the Chamber will seek to generate revenues in three ways:

- It will finance as many of its publications as possible through the sale of advertising. This program is already at work with regard to "Malawi Business," where despite the overall poor quality of the magazine, it almost broke even in 1992. In addition to "Malawi Business," the Chamber will produce two directories (in addition to the trade fair directory): a directory of importers and exporters and a directory of associations. All of these efforts will be financed by advertising, and, in addition, the publications will be sold.
- It will publish and make available to the wider community for reasonable fees copies of all Position Papers, Case Studies, Proceedings of Seminars and Workshops, etc. produced by the Chamber. These also will be sold regionally through other Chamber networks.
- It will establish a printing capacity which supports the Chamber's ability to produce similar types of publications at reasonable rates for other organizations, for example, the associations which are working with the Chamber.

Projected revenues for publications sales are as follows:

Type	1993	1994	1995	1996	1997
Malawi Business	100,000	120,000	150,000	175,000	200,000
Directories	40,000	60,000	80,000	100,000	120,000
Case Studies	2,500	2,500	2,500	2,500	2,500
Proceedings	2,500	2,500	2,500	2,500	2,500
Position Papers	5,000	6,000	7,000	8,000	9,000
Totals	<u>160,000</u>	<u>191,000</u>	<u>242,000</u>	<u>288,000</u>	<u>334,000</u>

SEMINAR/WORKSHOP PROGRAMS

An expanded program of seminars and workshops is a key part of the activities to be undertaken by the Chamber under this plan. All seminars and workshops will be carried out either on a cost-recovery or a cost-shared basis.

As a general rule, the Chamber will carry out an average of one seminar or workshop activity per month in support of its program goals. If the average size of a seminar is figured at 20 people and the average amount to be charged is K100 per person, the average amount which will be generated by the program per year is K24,000.

INFORMATION PROGRAM

Under the 1993 - 1997 program, a range of Information Center services will be identified and developed. These services will be available to individual firms and/or to organizations, and they will include, but not necessarily be limited to, the following:

- Documentation Center Information -- Retrieval from the Chamber's data base of relevant project information which has been gathered from Chamber's survey's and publications outreach activities
- Market Information -- Retrieval of information on regional market potential for certain products, commodities, services
- Market Surveys -- Implementation of surveys designed to ascertain the potential within the Malawi market
- Export Market Identification -- Definition of export market opportunities in regional and/or extra-regional

120

markets based on information search and matching of firm products with market characteristics

Fees for such services will be based upon the scope of the project or service and will be negotiated on a case by case basis.

Income projections for the plan period are as follows:

INFORMATION PROGRAM SERVICES				
1993	1994	1995	1996	1997
25,000	50,000	75,000	100,000	150,000

The above projections are relatively conservative. If the Information Center capacity is put into place well, and the quality of the information and of the service is kept high, revenues generated by the Chamber from its Information Center services could be higher than those projected here.

DONOR SUPPORT PROGRAM

In the 1993 - 1997 plan, the Chamber is entering an era of significant growth. It is the intention of the Chamber to seek donor financing to support the growth push and establish the Chamber in its new areas so that the Chamber's own revenue-generating mechanisms can take over. For example, in 1993, the Chamber will request funds from the U.S. Agency for International Development for 1) purchase of equipment needed to support the revenue-generating program, 2) provision of seminars and other technical assistance efforts to key associations, 3) access to technical assistance in the area of data base development and desktop publishing, and 4) regional and extra-regional travel to be carried out in support of development of the Chamber's ability to provide expanded international linkages for its members.

It is assumed that in 1994, once the Chamber's concept of regional Chamber offices which have special functions designed to provide services to small businesses has been developed, donor financing will be sought to support this expansion.

Another program being considered by the Chamber which could be presented for donor financing is an aggressive trade mission program designed to take representatives of Malawian firms into new markets. The target for the program will be small to medium businesses which appear to be positioned to take advantage of such a trade mission to "take off." The firms would be asked to contribute an amount toward their own expenses, but the heavy burden of expenses would be paid by the project.

The level of donor financing to be sought in any one year is projected as 500,000; it could be higher if the opportunity appears to be a good one. However, it is the goal of the Chamber not to put a level of donor financing

into its budget which is going to work against the Chamber's ability to finance and operate its programs without outside assistance.

CONCLUSIONS

According to projections included in this document, the Chamber's revenues for 1993 will run only somewhat behind the expenses required to put this energetic and greatly expanded program in place. There are several options with regard to generating the additional funds required to support the program. For example, the Chamber might be able to produce more revenues than it has projected in certain categories.

However, it is the opinion of the Council that perhaps the best approach, now that the organization will be operating with well-defined plans and projects, is to seek donor financing to offset the costs of certain parts of the program. Therefore, during the April through June period when such things as sector assessments, survey projects, case studies activities are being put into place, there will be an active effort on behalf of the Chamber to seek financial support for these specific efforts.

The Council believes that the Chamber, through its own increased revenue-generating capacity and through a program-driven program which will enable donor participation, will be able to finance its growth.

APPENDIX A

Job Descriptions for Restructured Chamber Secretariat

EXECUTIVE DIRECTOR

OBJECTIVE:

To direct and manage, on behalf of its members and with support of its Council, all operating programs of the Malawi Chamber of Business. The Executive Director reports to the Council of the Chamber and participates in its deliberations as an ex officio member.

TERMS OF REFERENCE:

The duties and responsibilities of the Executive Director include, but are not limited to, the following:

- Full accountability to the Council and the members for smooth operation of all aspects of the Chamber program
- Bearing fiduciary responsibility for affairs of the Chamber
- Hiring, firing and other personnel actions taken with regard to staff of the Chamber
- Ensuring successful performance of the Chamber against its work plans and budgets and objectives targets
- Developing and implementing the Chamber's short and long-range plans and programs
- Generating revenues required to support the development and implementation of Chamber programs, including the preparation of proposals for donor support and oversight of trade fair activities
- Developing and directing branch Chamber offices
- Building and maintaining the Chamber's international programs
- Establishing and maintaining appropriate representation of the Chamber with government, business and other organizations
- Preparing and submitting accurate program and financial reports to the Council and members
- Installing and maintaining strong management controls and staff support activities, such as staff meetings, training, performance evaluations
- Carrying out such other activities as may be assigned by Council of the Chamber

EXECUTIVE DIRECTOR

QUALIFICATIONS:

- 15 years or more of increasingly responsible executive-level experience in the areas of management and program/project development.
- A Master's degree in Business Administration or practical equivalent
- Direct experience in the private sector and/or in business
- Demonstrated abilities in the areas of organizational and staff development, including experience in leading and developing professional employees
- Demonstrated familiarity in working with associations or Chamber-like organizations

**DIRECTOR,
PROGRAM OPERATIONS DEPARTMENT**

OBJECTIVE:

To develop, implement, and manage all activities related to the Core Programs of the Chamber in support of the Chamber's overall program development and membership service goals. The Director for Program Operations reports to the Executive Director.

TERMS OF REFERENCE:

The duties and responsibilities of the Director for Program Operations include, but are necessarily limited to, the following:

- Developing, organizing and managing all department activities
- Guiding and training staff as necessary to fulfill their duties
- Preparing and successful implementation of departmental workplans
- Developing, organizing and carrying out all surveys, interviews and similar data collection activities required to support program startup
- Ensuring the necessary flow of data and information generated by the department to other departments as necessary
- Providing for and ensuring expert analysis and synthesis of data
- Completing activities on time and within budget
- Identifying opportunities for participation by other organizations in the work of the Chamber
- Developing and implementing sector assessments
- Developing opportunities to involve Chamber members in the work of the department, e.g., through task force participation
- Participating in the Management Team
- Serving as interim Executive Director and chair of the Management Team in the absence of the Executive Director
- Carrying out such other activities and assignments as may be required by the Executive Director

DIRECTOR, PROGRAM OPERATIONS

QUALIFICATIONS

- 10 or more years of program management and project development experience
- University degree in relevant subject area (Finance, Business, Economics) or directly relevant practical experience
- Direct experience in the private sector preferred
- Demonstrated ability to design and implement projects successfully against time and budget constraints

**ADMINISTRATIVE ASSISTANT
PROGRAM OPERATIONS DEPARTMENT**

OBJECTIVE:

To provide quality special support to the work of the Department, particularly in the areas of organizing and carrying out effective data collection activities and ensuring appropriate integration of the department's efforts with work being done elsewhere in the organization. The Administrative Assistant reports to the Director for Program Operations.

TERMS OF REFERENCE:

The duties and responsibilities of the Administrative Assistant for Program Operations include, but are not necessarily limited to, the following:

- Assisting with set up and, in some cases, implementation of survey and interview activities in Core Program areas
- Carrying out background research on, e.g., small business and sectoral subjects, as needed to support implementation of Core Program activities
- Developing and maintaining a roster of associations and organizations which are important to the economic development of Malawi
- Organizing, scheduling and assisting with task force meetings held to support Core Program activities
- Assisting with the preparation of information for review by relevant task forces
- Working with Membership Services to identify members to participate in department activities
- Arranging with Information Center for information retrieval efforts needed to support implementation in Core Program areas
- Carrying out such other activities and assignments as might be required by the Director for Program Operations

128

ADMINISTRATIVE ASSISTANT, PROGRAM OPERATIONS

QUALIFICATIONS:

- Experience in organizing and carrying out data collection and handling activities
- Proven ability to schedule and organize meetings and activities
- Excellent typing, word processing and other support skills
- Proven ability carry out projects as assigned

MANAGER

**INFORMATION & PUBLICATIONS
DEPARTMENT**

OBJECTIVE:

To establish and run a range of information collection and dissemination activities designed to provide services to members and generate revenues in support of the Chamber's business development program. The Manager for Information & Publications reports to the Executive Director.

TERMS OF REFERENCE:

The duties and responsibilities of the Manager of the Information & Publications Department include, but are not necessarily limited to, the following:

- Installing and maintaining data input and retrieval systems necessary to support an expanded information and publications program
- Establishing and managing a full business library for the use of members
- Establishing, maintaining an Information Center capacity consisting of documentation critical to private sector development and all technical aspects of the Chamber's program
- Developing and implementing Information Center services to be offered on a for-fee basis
- Supporting the ability of the Membership Services department to serve members by providing access to required information, etc.
- Setting up a task force of relevant members to guide the development of the information functions
- Preparing and producing, under the guidance of the Executive Director, a revamped "Malawi Business."
- Developing, implementing and managing a publications production facility designed to generate revenues by producing materials for other organizations as well as the Chamber
- Working as a member of the Management Team
- Carrying out such other activities and assignments as might be required by the Executive Director

129

MANAGER, INFORMATION & PUBLICATIONS

QUALIFICATIONS

- 10 years of experience in the organization, collection and dissemination of data
- Direct experience with publishing and production of written materials
- Demonstrated command of written English required
- Experience working in business preferred

MANAGER
FINANCE & ADMINISTRATION

OBJECTIVE:

To manage and organize all financial aspects of Chamber operation, plus organize and control certain key aspects of the Chamber's revenue-generating program, including the trade fair, the trade fair facilities and the certification program. The Manager of the Finance & Administration Department reports to the Executive Director.

TERMS OF REFERENCE:

The duties and responsibilities of the Finance & Administration Manager include, but are not necessarily limited to, the following:

- Installing, maintaining and managing updated systems for handling the Chamber's financial data
- Installing and managing new procedures for billing staff time and expenses to cost center categories
- Maintaining and ensuring the integrity of all financial records of the Chamber
- Preparing cost center projections and yearly budgets
- Hiring and managing short-term support service personnel such as messengers and maintenance workers
- Managing and implementing trade fair operations undertaken by the Chamber
- Managing and directing use of trade fair facilities as part of the Chamber's revenue-generating activities
- Expanding and managing the customs certificate program as part of the Chamber's revenue-generating efforts
- Monitoring the accounting and financial receipts of other departments within the Chamber
- Participating in the work of the Management Team
- Developing, organizing and carrying out such other activities which might be required by the Executive Director and which fall within the general overview of the job

126

MANAGER, FINANCE & ADMINISTRATION

QUALIFICATIONS

- 5 years or more of experience with finance and accounting systems and procedures
- Proven ability to implement and manage revenue-generating programs
- Familiarity with computerized financial systems and willingness to expand that knowledge

MANAGER

MEMBERSHIP SERVICES DEPARTMENT

OBJECTIVE:

To ensure members of the Chamber of timely access to Chamber services and opportunities for involvement and participation in the activities of the Chamber. The Manager of the Membership Services Department reports to the Executive Director.

TERMS OF REFERENCE:

- Developing, implementing and managing the delivery of services to members
- Developing, organizing and delivering an expanded set of Membership Assistance Services on a for-fee basis as part of the Chamber's revenue-generating program
- Maintaining the membership files and lists and keeping membership profiles updated
- Producing and disseminating a monthly information circular designed to keep members informed of all relevant activities
- Organizing and carrying out membership drives
- Assisting other departments to locate and recruit members for participation in task forces
- Setting up a membership services task force to guide the definition of services and the overall work of the department
- Organizing and implementing all seminars, workshops and meetings carried out by the Chamber, including the Annual General Meeting and such other special meetings as may be held from time to time
- Coordinating and carrying out regular visits to members
- Participating in the Management Team
- Carrying out such other activities and assignments as may be required by the Executive Director and deemed to fall within the general frame of reference for this position

MANAGER, MEMBERSHIP SERVICES

QUALIFICATIONS

- 5 years experience with coordination of seminar, workshops, conferences, etc.
- Direct experience working in a service-oriented organization and in assisting with the delivery of such services
- Demonstrated ability to relate to and work with individuals

APPENDIX B

LIST OF CONTACTS INTERVIEWED
ASSOCIATED CHAMBERS OF COMMERCE & INDUSTRY
OF MALAWI

COMET, LTD.
*Mr. Kassam Okhai, Chairman

MALAWI EXPORT & IMPORT ROUTES LIMITED
*Dr. I.A.J. Nankwenya, General Manager

CLASSIC DESIGNS LIMITED
*Mrs. Agrina Mussa, Managing Director

AGRICULTURAL DEVELOPMENT AND MARKETING CORPORATION (ADMARC)
Mr. M.J. Kauka, Administration Controller

GENERAL WIRE WORKING INDUSTRIES, LTD.
Mr. Rogie M. Seyani, Managing Director

PHARMANOVA, LTD.
Mr. M. T. Kearon, Managing Director

DAVID WHITEHEAD & SONS, LTD.
*Mr. Nicholas Rutherford, General Manager

THE TEA ASSOCIATION OF MALAWI, LTD.
Mr. Arthur Schwartz, Chairman
Mr. George T. Banda, Executive Secretary

DEVELOPMENT OF MALAWI TRADERS TRUST (DEMATT)
*Mr. James Hellerman

SMALL ENTERPRISE DEVELOPMENT ORGANIZATION OF MALAWI (SEDOM)
Mr. S.E. Mapunda, General Manager

ATUPELE GROUP OF COMPANIES
*Mr. Bakili Muluzi, Chairman

PEW, LTD.
Mr. George French, Managing Director

PRESS CORPORATION, LTD.
*Mr. John H. M. Carter, Director of Operations

LEVER BROTHERS (MALAWI) LTD.
*Mr. Christopher Foy, Chairman

BOMBAY TAILORS CLOTHING MANUFACTURERS, LTD.
Mr. Anil Vanmali, Director

STEPLITE SHOE MANUFACTURERS, LTD.
*Mr. M. R. M. Hajat, Managing Director

WOOD INDUSTRIES CORPORATION, LTD.
*Dr. Jerry A. A. Jana, General Manager

KAMWAI CORPORATION LIMITED
Mr. Rod M. K. Mabale, Group Chairman
*Mr. Martin O. Kansichi, Sales Director

MALAWI EXPORT PROMOTION COUNCIL (MEPC)
Mr. J. B. L. Malange, General Manager
Mr. Andrew C. Mndalasi, Principal Marketing Officer
Mr. C. C. Thindwa, Senior Marketing Officer
Mr. Grandford Banda, Marketing Officer (Research)
Mr. Doze I. Perekezani, Marketing Officer (Trade Information)

NATIONAL BANK OF MALAWI
*Mr. Edward G. Bell, Chief Executive

MALAWI BUREAU OF STANDARDS
Mr. A. S. Khulumula, General Manager

CANDEX, LTD.
*Mr. Mark Phiri, Managing Director

ROYALE CHEMICAL ENTERPRISES, LTD.
*Mr. I. A. G. Panjwani, Managing Director

NATIONAL ASSOCIATION OF BUSINESS WOMEN (NABW)
Mrs. Joyce Banda, Managing Director

QUALITY BEARING SERVICES LTD.
*Mr. Harry Thomson, Managing Director

BROWN & CLAPPERTON
*Mr. Chris Barrow, Chairman

EXPORTER'S ASSOCIATION
Mr. Wally Bapu (Produce Commodities Ex & Im), Chairman
Mr. C. K. Khembo (Freight Link), Vice Chairman

EMPLOYER'S CONSULTATIVE ASSOCIATION OF MALAWI
THE AGRICULTURAL EMPLOYER'S ASSOCIATION
Mr. Exson Muyenza, Executive Secretary
Mr. S. H. Chapweteka, Administrator

INVESTMENT AND DEVELOPMENT BANK OF MALAWI (INDEBANK)
Mr. Chadwick Mphande, General Manager

DEPARTMENT OF CUSTOMS AND EXCISE
Mr. F. E. Mzungu

NATIONAL SEED COMPANY OF MALAWI LIMITED
Mr. R. W. Gray, General Manager

AFRICAN BUSINESSMEN'S ASSOCIATION (ABA)
Mr. G. D. Chadza, Executive Secretary
Mr. D. J. Chikhawo, Executive Chairman
Mr. C. F. B. Chiwaya, Executive Treasurer
Mr. H. W. Jonga, Finance Chairman
Mr. B. D. Kalumbi, Regional Chairman (South)
Mr. Kavuta, Executive Assistant

IGL (INDUSTRIAL GASES, LTD)
Mr. F. P. Kalilombe

ROAD TRANSPORT OPERATOR'S ASSOCIATION (RTOA)
Mr. Saukila, Administrator

THE TOBACCO ASSOCIATION OF MALAWI

XEROGRAPHICS
*Mr. Sam Mpasu, Sales and Marketing Manager

RESERVE BANK OF MALAWI
Mr. G. G. Lengu, General Manager

MINISTRY OF TRADE, INDUSTRY & TOURISM
Mr. T. I. M. Vareta, Principal Secretary

MINISTRY OF ECONOMIC PLANNING & DEVELOPMENT
Mr. I. Bonongwe, Principal Secretary

MINISTRY OF FINANCE
Mr. G. H. R. Chipande, Principal Secretary

MINISTRY OF LABOR
Mr. Mwambakulu, Principal Secretary

* Individuals who have played or continue to play key roles within
ACCIM as shown on pages .

APPENDIX C

DESCRIPTION OF INTERVIEW METHODOLOGY AND KEY FINDINGS

This appendix describes the interview process which was used during the initial period of the consultancy to elicit from interviewees their individual perspectives on the Chamber to inform the development of a 5 year strategic plan. The results of these interviews are also summarized in this appendix.

Over the past eight days, individuals have been interviewed, representing business, both private and parastatal, organizations, associations, and government. The interviewer informed each participant that she had been retained by the Associated Chamber of Commerce and Industry of Malawi to assist the Chamber in the preparation of a strategic plan and a specific program of work which would serve to guide the work of the Chamber. Interviewees were informed that the Chamber was seeking their input and perspective to inform the development of the plan.

In an effort to get all those interviewed focusing on the Chamber from the same perspective, rather than to have them launch into problems or observations most interviewees were asked to give their opinion with regard to the most important economic problems facing Malawi over the next one to five years. From this question, they were asked to consider what they would see as the primary role of ACCIM in addressing these problems. Where relevant, firms were asked for information on the most important problems facing their businesses, and they were then asked what ACCIM's role might be or has been in assisting them to address these problems.

Members of the Chamber were asked to give their opinion with regard to which activities undertaken by ACCIM within the past year or two have been most effective. They were then asked if, as members of the Chamber, they know what services are offered by the Chamber and if they have had opportunity to use them. Members also were asked if they are aware of how the chamber organization functions. Finally members were asked to share any program ideas they might have in such key areas as small/medium enterprise development, training, information access and dissemination, etc.

Representatives of government and of organizations and association also were asked to give their opinion on the most important economic issues facing the country. They were then asked if they see the Chamber as an organization with a role to play in meeting these issues. Association representatives were asked to describe the major goals and functions of their own organizations, the extent or non-extent of their interactions with the Chamber. They were then asked to give their perception of ACCIM in terms of its membership (who belongs, kinds of businesses which are active), services provided, and impact. Finally they were asked if there are ways in which their group might work more closely with ACCIM and what would be the most important contribution to private sector development which could be made by ACCIM in 1993 and beyond.

The results of these interviews are summed up in the following findings:

1. As one might expect in an answer to a question concerning the largest economic problems facing Malawi, the most often heard responses related to foreign exchange, access to financing and credit, and industrial diversification. However there was not a small number of people who added that even larger than these problems is the fact that government has not shown the ability to deal with them. The primary example given here was the fact that government has shown an inability to handle foreign exchange allocations well. A number of those interviewed also cited the dependency on foreign aid --- and therefore on the requirements of donors-- as an additional issue. Other comments made included the fact that the country's private sector is not growing fast enough.
2. With regard to the question concerning the problems facing specific firms, the answers covered cost of transport and raw material inputs, as well as the import liberalization program which has left local manufacturing firms unprotected. In addition, there was a sizeable number of firms which stated that one of their major problems is lack of trained manpower, and, more specifically, skilled Malawian managers.
3. When asked to indicate what roles they see for the Associated Chambers of Commerce and Industry in addressing these problems, all of those interviewed stated that they see the role of the Chamber as that of a bridge between the private sector and government
4. When asked what services the Chamber offered and/or they are receiving, by far the majority answered that they were not really aware of the Chamber's services, and, that, in fact, they really did not see the benefit they were gaining from Chamber membership (aside from several of the firms which responded by they only belonged to the Chamber to facilitate their Certificates of Origin). Both those who are familiar with Chamber services and those who are not mentioned that information collection and dissemination activities would be important.
5. When asked if they felt they are familiar with the Chamber organization and structure, most answered no. The only member who are familiar are those in the inner circle. Even members of the various standing committees who were interviewed stated that they had basically no idea what happened to minutes and to proposals put forth. They just disappeared for weeks and even months on end.
6. When asked to give examples of Chamber impact, most had to think for some time. Several answered that they could not think of any impact. Most, however, came up with something. The most common responses were the trade fair and the formation of the Consultative Group.
7. In answer to a question which invited them to give their opinion with regard to the strengths and opportunities, as well as weaknesses of the Chamber, everyone interviewed felt that the Chamber's major strength is its position -- there really is no other organization positioned to play the linkage role between

government and the private sector (the ABA was mentioned by a number, but was not considered to be a force). On the other hand, the majority of those interviewed stated that their perception of the Chamber is that it is an organization dominated by a few who talk to each other (inward locking) and spend time in meetings.

TAKING CONTROL

KEY PROGRAM ELEMENTS

- A MANAGEMENT UNIT OR SECRETARIAT HEADED BY A SENIOR LEVEL EXECUTIVE WHOSE MANDATE IS TO SERVE THE CHAMBER AND THE PRIVATE SECTOR IN NEGOTIATIONS WITH GOVERNMENT, WITH VARIOUS CHAMBER CONSTITUENCIES, ETC. THIS EXECUTIVE REPORTS TO THE BOARD, BUT HE, NOT THE CHAIRMAN OF THE BOARD OR THE COUNCIL OR EXECUTIVE COMMITTEE IS THE MOTIVE FORCE FOR CHAMBER ACTIVITIES.
- IMPROVED MEMBERSHIP PROGRAM, INCLUDING SPECIAL CLASSES OF MEMBERSHIP FOR ORGANIZATIONS, ASSOCIATIONS, SMALL BUSINESSES
- EXPANDED AND UPGRADED INFORMATION SERVICES, PUBLICATIONS (RECC.F.A.M)
- AN ASSOCIATION BUILDING PROGRAM
- A SECTORAL DEVELOPMENT PROGRAM -- INDEPTH KNOWLEDGE ABOUT ECONOMIC SECTORS WITHIN MALAWI -- CARRIED OUT BY CHAMBER IN CONCERT WITH LOCAL ORGANIZATIONS OR COMMISSIONED BY CHAMBER THROUGH ITS AFFILIATES, ETC.
- A MANPOWER DEVELOPMENT PROGRAM
- A SMALL BUSINESS DEVELOPMENT PROGRAM
- MAXIMIZED USE OF THE TRADE FAIR VEHICLE
- REGIONAL CHAMBER OFFICES AS SERVICE CENTERS, PARTICULARLY FOR SMALL/MEDIUM FIRMS
- A REVENUE-GENERATING PLAN WHICH APPROACHES EVERY PROGRAM AS A COST/PROFIT CENTER

STRATEGIC PLANNING FOR ACCIM

I. PURPOSE AND APPROACH

II. EXAMINE ASSUMPTIONS AND CLARIFY ISSUES

MISSION
OBJECTIVES
PROGRAM OF WORK
COMMITTEES
STAFF

III. SCAN THE ENVIRONMENT

BUSINESS PERCEPTIONS/EXPECTATIONS
GOVERNMENT PERCEPTIONS/EXPECTATIONS
OTHER ACTORS/PROGRAMS
MACROENVIRONMENT FORCES

IV. EXAMINE OPERATIONS

OBJECTIVES
RESULTS
TECHNIQUES
RESOURCES (HUMAN, FINANCIAL)

IV. REDEFINE AND UPDATE AS NECESSARY

MISSION
SHORT AND LONG-RUN OBJECTIVES
KEY RESULTS AREAS
OPPORTUNITIES AND CHALLENGES

V. DEVELOP A PROGRAM OF WORK FOR ACCOMPLISHMENT OF OBJECTIVES

VI. REVIEW AND REVISE, IF NECESSARY, CHAMBER STRUCTURE IN LIGHT OF MISSION, PROGRAM OF WORK AND OBJECTIVES

COMMITTEES
MEMBERSHIP
STAFF
OPERATIONS

VI. PREPARE IMPLEMENTATION PLAN