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# Small Enterprise Advisory Services (SEAS) Project

## Status Report

April 1st, 1991 - September 30th, 1991

CARE International in Swaziland

USAID Co-operative Agreement  
No. 645-0232-A-00-0013-00

# SEAS Project Status Report

## Table of Contents

I. Narrative Summary.....	1
II. Accomplishment of Planned Activities.....	3
III. Tables of Training Activities.....	16
IV. BWAS Action Plan.....	18

# Narrative Summary - SEAS Report

Activities April, 1<sup>st</sup> - September 30<sup>th</sup>, 1991

SEAS project efforts during the period of April, 1<sup>st</sup> - September 30<sup>th</sup> can be viewed favorably to the extent that most planned activities for the period were carried out. It was a difficult period, however, due to management changes at SEAS, and staff losses and unfilled vacancies at BMEP. These events caused some delays in certain activities. Also during this period, the focus of SEAS work with Home Economics, changed from loan and credit programs to training for small business and income generating activities. The period ended strongly with numerous training activities in July, August and September, good progress in development of training materials, and an anticipated success with the revolving loan scheme submitted on behalf of BWAS.

**BMEP** - The relationship between BMEP and SEAS which had a difficult history continued to grow much more positive during this time period. Some of the original misunderstandings and expectations had been clarified and frequent meetings between individuals and staffs cemented the relationship. In July the SEAS project manager left the organization unexpectedly. This coupled with the loss of a key staff person at BMEP (Chief Extension Officer) and the absence of the BMEP project manager on study tour in the US, resulted in decreased activity. With emphasis on recruiting, BMEP's own training activities were delayed. SEAS-coordinated staff development in extension methodology and the use of the resource centre was postponed pending arrival of new staff. During early August and September SEAS was fully booked with activity, particularly with Home Economics, BWAS and the NGO networking effort to the extent that the frequent day to day communications which the BMEP - SEAS relationship demands did not take place. Both BMEP and SEAS are optimistic that we have worked through the problems, signalling an upturn in the effectiveness of both organizations.

**Home Economics** - The period started with the emphasis on SEAS services to Home Economics on Savings Club, and the Zenzele loan scheme (ZAP-1). Much effort was put into the ZAP-1 loan program in terms of writing the policies and procedures, training Home Economics staff, developing forms and getting the scheme ready to be implemented.

During July, August and September the focus of SEAS involvement shifted to small business development and income generating activities. The two interrelated goals were to upgrade skills of field officers in Small Enterprise Development and the development and field testing of lesson plans for Home Economics. The end results of these efforts will be the production and publication of business training guides for Home Economics agents to use in training Zenzele groups. This activity is well underway and many of the developed lesson plans are being tested at this time.

SEAS relations with Home Economics continues to be positive with what appears to be an increasing demand for services.

**Asikhutulisane** - During the early part of this report period a heavy investment was made in training the staff and board of the Credit Union. An I.E.S.C. Consultant was brought in to assess needs and conduct training in Credit Management, Board of Directors functions, and systematizing their record-keeping and reporting. Emphasis shifted during the period towards staff training, particularly in computer skills. An additional activity is planned for November on "Evaluating the Costs of Credit Services". Staff training will continue as needed but the perception is that Asikhutulisane is a successful venture with less and less demand for outside intervention.

**BWAS** - A concerted effort was placed by SEAS towards formalizing the Revolving Loan Scheme for BWAS. A consultant was brought in from CARE New York who, along with other SEAS staff, spent many hours meeting with BWAS board to hammer out the proposal. This proposal was presented to USAID for their approval on September 27. We are optimistic of approval and the scheme will be implemented per the attached action plan.

**Other** - Two areas of SEAS capabilities continue to receive attention and demands for service. One is our capability for fairly sophisticated desk-top publishing. Recent software additions and staff training with our existing hardware, allow us to develop publications and unique training materials perhaps as well as any one in the country. Publications like the up coming "Woodworking Tools - A Guide to Basic Maintenance " and specialty items like the "Marketing Game" in siSwati are examples.

The second area to highlight is our ability to assess training needs and develop appropriate training programs and materials to meet those needs. One measure of success is the number of requests we get for training from organizations outside of those covered under the original proposal, who have heard of the capabilities of SEAS. It is our intention to supply these services whenever we can do so without adding cost to the project or neglecting our primary partners needs. This has been done so far by inviting staff of interested organizations to participate in training activities along with our primary partners, thereby broadening experience for all and enriching the learning environment.

Both capabilities, that of sophisticated desk-top publishing and that of generating training materials appropriate to the Swazi context, define an area of contribution for SEAS to explore. Also, if one looks at the proliferation of organizations engaged somehow in the economic development of the small business sector one wonders about the many duplications of efforts, training materials not quite developed and xerox copies of xerox copies which are barely readable, but used.

There is a demand - SEAS is staged to make a contribution through development of training material, publication capability and as a focal point in the distribution of information to the sector as a whole.

**SEAS Project - Status Report**  
**1<sup>st</sup> April 1991 - 30<sup>th</sup> September 1991**

Output	Activities planned through end of Project	Planned through Sept. 30 <sup>th</sup> , 1991	Actual to date
<p><b>1. Improved Service Delivery by Primary Organisations in Business Management, Financial &amp; Technology Services</b></p>	<p><b>Asikhutulisane</b>            Assist Asikhutulisane to develop a 5 year Development Plan</p> <p>Assist with the development of lending policies and activities</p> <p>Assist with the development of investment policies and management of assets</p> <p>Assist with improved communication with Member</p>	<p>Consultant will develop 5-year plan, May</p> <p>Investigate loan repayment rate and help Society produce delinquent loan report, May</p> <p>Sponsor appraisal of properties owned by Society, June</p> <p>Advise on improved classification and monitoring of business loans</p> <p>Advise management on communications and education of members.</p> <p>Identify topics and produce informational pamphlets for distribution to members</p> <p>Design and produce pamphlet on "Savings and Credit Society - Principles and Philosophy"</p>	<p>5 year Plan developed by IESC Volunteer; submitted to and approved by Board (May)</p> <p>Investigation completed by IESC Volunteer, recommendations on changes in reporting were made to and accepted by Board. May '91</p> <p>Appraisal completed by commercial firm, sponsored by CARE</p> <p>Discussed and Advised, proved impractical from a cost point of view</p> <p>Advised Management on the role of communications in Credit Unions, and helped identify 3 topics for membership education pamphlets: Savings and Credit Society Principles and Philosophy, Lending Policy and Procedures , Membership Benefits and Savings Opportunities</p> <p>At draft stage, pending review and revision</p>

Output	Activities planned through end of Project	Planned through Sept. 30 <sup>th</sup> , 1991	Actual to date
<b>1. Improved Service Delivery by Primary Organisations in Business Management, Financial &amp; Technology Services</b>	<b>(Asikhutulisane)</b> Improve Computerised Financial Management Systems for Reporting and Loan Information	Continue series of foundation courses in computers for the staff and provide follow-up training / coaching in: <ul style="list-style-type: none"> <li>• Introduction to Computers</li> <li>• Lotus</li> <li>• Word Processing</li> <li>• Operating Computers and DOS</li> </ul>	350 hours of formal training for 6 individuals and an additional 59 hours of coaching (see table)

Output	Activities planned through end of Project	Planned through Sept. 30 <sup>th</sup> , 1991	Actual to date
<p>1. Improved Service Delivery by Primary Organisations in Business Management, Financial &amp; Technology Services</p>	<p><b>Home Economics</b>            Improve training skills of Home Economics Officers in Business Management, Leadership and Technology</p>	<p>Form Business Training Guides working group with Home Economics and SEAS staff, June</p> <p>Conduct workshops "Designing Income Generation Projects" for Manzini, Hhohho, Lubombo and Shiselweni HEAs, between April and September</p> <p>Analyze and begin revision of Business Training Guides</p> <p>Hold workshop "Sewing Machine Maintenance and Repair" for Manzini HEAs</p>	<p>Working Group formed in June with 3 Home Ec. officials and 3 SEAS staff members. First planning meeting and review of existing training guides took place in August.</p> <p>Conducted 3 (three) 5-day workshops for total of 43 participants from Home Economics:            - April (Manzini Region) - 13 participants            - July (Hhohho Region) - 15 participants            - September (Lubombo and Shiselweni) - 15 participants</p> <p>Through Working Group, revised training sessions and planned workshop for Lomahasha Zenzele group to field test new materials (workshop scheduled October)</p> <p>14 (fourteen) workshops held in all 4 regions for total of 179 participants, including Home Economics officers, sewing instructors, Home Economics teachers, and small-scale businesspeople</p>

Output	Activities planned through end of Project	Planned through Sept. 30 <sup>th</sup> , 1991	Actual to date
<p>1. Improved Service Delivery by Primary Organisations in Business Management, Financial &amp; Technology Services</p>	<p>(Home Economics) Assist Home Economics to develop methodologies and systems for a Small Business Loan Scheme and Savings Clubs</p>	<p>Develop Revolving Loan Scheme Policies and Procedures</p> <p>Design and produce loan forms</p> <p>Sponsor and assist in 2 workshops to train all HEAs in loan scheme procedures, August</p> <p>Provide back-up support to selected HEAs in presenting loan package to Zenzele Associations, September</p> <p>Assist in design and production of Savings Clubs ledgers and quarterly report forms</p>	<p>Policies and procedures designed through series of 5 one-day meetings of Zap-1 Loan committee: finalised mid July</p> <p>Forms were designed and printed</p> <p>Trained 16 Home Ec. field officers in Zap-1 policies and procedures during 2 (two) 3-day workshops in August</p> <p>Home Ec. has delayed training of Zenzele groups until Zap-1 Loan Scheme Board of Trustees is established</p> <p>Savings Club Ledgers designed, tested and printed</p>

Output	Activities planned through end of Project	Planned through Sept. 30 <sup>th</sup> , 1991	Actual to date
<p>1. Improved Service Delivery by Primary Organisations in Business Management, Financial &amp; Technology Services</p>	<p><b>BMEP</b> Improve Training and Extension Skills of BMEP staff</p> <p>Study Policies and Procedures for and Recommend Improvements in the BMEP Loan Programme</p>	<p>Provide Training in Extension Methodology, July 91</p> <p>CARE to fund and assist in recruiting and training of full-time Training Consultant for BMEP</p> <p>Develop and train BMEP in Training Needs Assessment and Evaluation</p> <p>Advise BMEP on role of Small Business Association (BMEP Clients' Organisation), and participate in monthly meetings</p> <p>Study policies and procedures for, and recommend improvements in, the BMEP Loan Programme</p> <p>Loan scheme re-training for Extension Officers, Financial Officer and Accounts Clerk based on recommendations of Loan Scheme Study</p>	<p>Needs assessment conducted by CARE Extension Education RTA 15 - 19 July</p> <p>Conducted a 4 (four) day workshops in September for 12 supervisors and field staff representing 4 organizations: BMEP (5), SFDF (3), Home Economics (2), St. Joseph's Adult Rehabilitation Programme (2)</p> <p>Advertised and interviewed numerous candidates, position offered twice but declined in both cases due to low compensation offered. Recruitment on-going.</p> <p>Awaiting recruitment of BMEP's training consultant</p> <p>SEAS staff have attended several monthly meetings and provided feedback and advice.</p> <p>SEAS Project Manager conducted study and made recommendations in a written report "A Study of the Small Business Loan Scheme - BMEP (June 91)</p> <p>SEAS Project Manager conducted 2 (two) one-day training sessions for Office Manager, Finance Officer and Extension Officers. June '91</p>

Output	Activities planned through end of Project	Planned through Sept. 30 <sup>th</sup> , 1991	Actual to date
<p>1. Improved Service Delivery by Primary Organisations in Business Management, Financial &amp; Technology Services</p>	<p>(BMEP) Advise on Content, Purpose and Strategies for Effective Operation of the Resource Centre</p> <p>Improve computer skills for more effective and efficient work</p>	<p>One on one consulting with BMEP staff responsible for the development of the resource centre</p> <p>Visit by BMEP Office Manager, Technical Advisor and CARE staff to SEAD Resource Centres in RSA</p> <p>Assist in designing and implementing training for BMEP staff in the use of the Resource Centre and other SEAD Resources in Swaziland</p> <p>Provide Computer Training in Intermediate DOS and General Computer Operations</p> <p>dBASE Computer Training for Extension Officers</p> <p>Provide on going coaching in Computers to all Staff with a particular focus on job requirements and strengthening computer skills</p>	<p>A series of discussions held in April, May and June</p> <p>A study tour to 6 organizations undertaken in April, recommendations made in a report written in May. "BMEP / CARE Study Tour," May '91</p> <p>Training of BMEP staff in use of resource centre scheduled to follow the Extension Methodology Workshop (October)</p> <p>Needs assessment done for the resource centre library database (2-3 hours), dBASE programme written to maintain database (7 hours)</p> <p>60 hours of formal training for 4 people provided</p> <p>12 hours of dBASE coaching to set up the client database</p> <p>192 hours of informal coaching</p>

Output	Activities planned through end of Project	Planned through Sept. 30 <sup>th</sup> , 1991	Actual to date
<p>1. Improved Service Delivery by Primary Organisations in Business Management, Financial &amp; Technology Services</p>	<p><b>BWAS</b>            Advise on Policies and Procedures for Loan Scheme</p> <p>Capitalize Loan Scheme</p>	<p>Develop relevant policies and procedures</p> <p>Design and set up monthly financial monitoring system</p>	<p>SEAS and CARE International staff held 4 meetings with BWAS Board in June; 10 day consultancy to assess needs and develop proposal took place in August; proposal submitted to USAID in September. "BWAS - Request for Assistance to Establish a Revolving Loan Scheme" September 1991</p> <p>Upon approval of funding , CARE will assist with training and implementation of monitoring system</p>

Output	Activities planned through end of Project	Planned through Sept. 30 <sup>th</sup> , 1991	Actual to date
<p>2. <b>Trained Management and/or Boards of Partner Organisations</b></p>	<p><b>Asikhutulisane</b> Board of Directors Training and Credit Committees</p> <p>Computer Training of Asikhutulisane Manager in Word Processing, Spreadsheets, dBASE and Graphics</p> <p>Investigate Management Training Opportunities for Society's Manager</p> <p><b>Home Economics</b> Computerization of Management Systems</p> <p>Development of Reporting and Monitoring Systems</p>	<p>Hold weekend workshop to train Board of Directors in "Functions and Responsibilities" and "Investment Management," and the Credit Committees in "Loan Evaluation"</p> <p>Provide Computer training for Manager in following software - DOS - Lotus - WordPerfect - dBASE</p> <p>Investigate and inform Board of regional and international options for training in Financial Management and Credit Union Management</p> <p>Transfer 2 Apple P.C.'s and printer to H.E.B. for use in management.</p> <p>Advise on development of standardized monthly reporting format to be used by HEAs, July - August</p>	<p>3 day workshop conducted in May by IESC Volunteer and SEAS Project Manager for 11 Credit Committee members and 7 Board members</p> <p>Provided 74 hours of formal training and 12 hours of informal coaching in DOS, Lotus, WordPerfect and dBASE</p> <p>SADAC Management Training Unit was contacted, but relevant training was un-available locally. Request for information on regional opportunities submitted to ACOSCA (Nairobi) in Aug.; awaiting reply</p> <p>Transferred in July; provided 2 introductory training sessions in September</p> <p>SEAS Project Manager and CARE RTA/Extension Education met with Home Ec supervisory staff; recommendations submitted to Home Economics</p>

Output	Activities planned through end of Project	Planned through Sept. 30 <sup>th</sup> , 1991	Actual to date
<b>2. Trained Management and/or Boards of Directors of Partner Organisations</b>	<b>BMEP</b> Board of Directors Development           Investigate and Assist BMEP with a Management Development Plan   BMEP Management Systems Development	Plan Board Development in the following areas: <ul style="list-style-type: none"><li>• Roles and Responsibilities</li><li>• SEAD Technical Issues</li><li>• Planning and Sustainability of SEAD Support</li></ul> Bi-monthly Joint Staff Meetings between SEAS and BMEP staff  Assist with the creation of a Management Development Plan and Investigate Management Training Opportunities  Evaluation and Development of Management Informations Systems  Hire Consultant to: <ul style="list-style-type: none"><li>• Study Financial Accounting Needs and Recommend appropriate commercial Software</li><li>• Develop and Programme Software modules for Loan Fund Accounting</li><li>• Consultant to provide dBase training to staff</li><li>• Provide training to staff in Accounting software</li><li>• Support and follow-up</li></ul>	To be discussed and planned during the October Board Meeting          Several training opportunities investigated, information passed on to BMEP      Consultant was hired, conducted needs assessment and recommended commercial software package (32 hours)  Programming unnecessary as available commercial software is sufficient for needs  Software ordered by consultant (TurboCash) in August  Training to commence upon arrival of software, expected early October  Pending

Output	Activities planned through end of Project	Planned through Sept. 30 <sup>th</sup> , 1991	Actual to date
2. Trained Management and/or Boards of Directors of Partner Organisations	<b>BWAS</b> Train Board of Directors and Staff in Management of Savings and Credit Schemes	Training Board and Staff in Operation and Management of Savings and Credit Schemes	Based on the needs assessment and proposal submitted to USAID, training will be tailored to the operation of a Revolving Loan Scheme

Output	Activities planned through end of Project	Planned through Sept. 30 <sup>th</sup> , 1991	Actual to date
<p>3. Established SEAD Network Providing Complimentary Services</p>	<p>Establish a Coordinating Committee for Networking</p> <p>Networking Seminars to be held.</p>	<p>Meet with Coordinating Committee to identify topics and plan second seminar</p> <p>Organize seminar on "Sustainability of NGOs in SED: Lessons from the Field"</p>	<p>Seminar planned and organized in collaboration with Assembly of NGOs</p> <p>One-day seminar "Sustainability of NGOs" held in August, attended by 55 participants from 29 organizations</p>

Output	Activities planned through end of Project	Planned through Sept. 30 <sup>th</sup> , 1991	Actual to date
<p>4. Production and Distribution of Technology and Business Management Training Materials</p>	<p>Development of Asikhutulisane's capability to disseminate info to members</p> <p>Adapt and produce Home Economics Business and Leadership Training Guides</p> <p>Produce Home Economics Savings Clubs Booklets and supporting documentation</p> <p>Produce Documentation for Home Economics Revolving Loan Scheme</p> <p>Produce short pamphlet on selected topics, tentative topics are:</p> <ul style="list-style-type: none"> <li>• Trading Licenses</li> <li>• Business Plan</li> <li>• Pricing and Costing</li> </ul>	<p>Design and Produce pamphlet on "Savings and Credit Society Principles and Philosophy"</p> <p>Planning and revision of Home Economics' Business Management Training Guides</p> <p>Produce Home Economics Savings Clubs Booklets and supporting documentation</p> <p>Produce documentation and forms for Home Economics Revolving Loan Scheme</p> <p>Design and produce pamphlet on "How to Obtain a Trading License"</p> <p>New activities undertaken which were not scheduled in this period</p>	<p>In draft form; pending review and revision</p> <p>Revision begun in September; initial dates and locations for field testing have been set for October</p> <p>Completed in June; printed and distributed to Home Economics in June</p> <p>ZAP -1 forms designed in July, published and distributed to Home Economics in August</p> <p>Research begun, outline drafted, and basic information collected</p> <p>Marketing Game, for use in training extension staff and small scale entrepreneurs, has been adapted and redesigned, translated into siSwati, and field-tested; to be finalised and produced by February</p>

Output	Activities planned through end of Project	Planned through Sept. 30 <sup>th</sup> , 1991	Actual to date
5. Increased numbers of trained individuals and project staff serving SEAD sector	See project activities planned under 1 - 4 above	See project activities planned under 1 - 4 above	

SEAS Project Status Report - April 1st, 1991 - September 30th  
**Summary of Formal / Informal Computer Training**

**Asikhutulisane Savings and Credit Co-operative Society**

Course Title	Dates	Number of People Trained	Hours of Classroom Instruction	Hours of Classroom Practical	Total Training Person/Hours
Introduction to Computers	9 - 11 April	2	5	2.5	15
	23-28 May	2	5	2.5	15
Introduction to WordPerfect	17 - 21 June	2	10	5	30
	25 July - 1 Aug	2	10	5	30
Introduction to Lotus	8 - 12 April	2	10	5	30
	13 - 17 May	2	10	5	30
	24 - 28 June	2	10	5	30
Intermediate Lotus	29 July - 2 Aug	2	10	5	30
	9 - 13 Sept	2	10	5	30
MS-DOS	6 - 14 May	2	10	5	30
	3 - 7 June	2	10	5	30
	5 - 9 Aug	2	10	5	30
dBASE 111- Plus	26 - 30 Sept	2	10	5	30
					360
General One to One Coaching					49

**BMEP**

Course Title	Dates	Number of People Trained	Hours of Classroom Instruction	Hours of Classroom Practical	Total Training Person/Hours
MS-DOS	3 - 7 June	4	10	5	60
General Computer Coaching					192

**Home Economics**

General Computer Coaching					7
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## Summary of Formal Training

Dates	Topic/Title	Participants	Instructors	Person/Days of Training
April 3-5	Designing and Funding Community Projects	Home Economics/Manzini - 11	SEAS Staff	33
May 10-12	Board and Credit Committee Training	Asikhutulisane Board and Credit Committees - 18 participants	SEAS Staff, Consultant (IESC Volunteer)	54
July 8-12	Designing Income Generating Projects	Home Economics/Hhohho - 15	SEAS Staff, International Trade Centre speaker	75
August 6-8	ZAP-1 Policies and Procedures	Home Economics/Lubombo and Shiselweni - 11	SEAS Staff	33
August 13-15	ZAP-1 Policies and Procedures	Home Economics/Hhohho - 5	SEAS Staff	15
August 27	Sustainability of NGO Activities	SED Network - staff of 29 organizations	SEAS Staff, Assembly of NGOs; panel participants	55
September 16-20	Designing Income Generating Projects	Home Economics/Lubombo and Shiselweni - 15	SEAS Staff	75
September 23-26	Extension Methodology	BMEP (5), Home Economics (2), Farmer Development Foundation (3), St. Joseph's (2) - 12	CARE Regional Technical Adviser/Extension Education; SEAS Staff	48
September 27	BMEP Team Building	BMEP staff - 12	CARE Regional Technical Adviser/Extension Education; SEAS Staff	12

## BWAS – Action Plan for Revolving Loan Fund

	Activity	Responsible	Dates	Resources
These Activities must be completed before the grant is dispersed	<ul style="list-style-type: none"> <li>• Give proposal to USAID</li> </ul>	CARE	27th September, 1991	Lawyer
	<ul style="list-style-type: none"> <li>• Amend Constitution To include provisions to raise and take legal action to collect loans.</li> </ul>	BWAS		
	<ul style="list-style-type: none"> <li>• Set up meetings with Asikhutulisane for information sharing</li> </ul>	CARE	On-going Early October	SEAS Staff SEAS PM Wage survey
	<ul style="list-style-type: none"> <li>• Recruit Office Manager Decide on pay package Set job description Set up employment policy</li> </ul>	CARE / BWAS CARE / BWAS		
	<ul style="list-style-type: none"> <li>• Management training for Branch committees for Executive Committee</li> </ul>	CARE / BWAS		
	Activities after grant dispersment	<ul style="list-style-type: none"> <li>• Establish accounting system</li> </ul>	CARE / BWAS	On-going
<ul style="list-style-type: none"> <li>• Investigate other sources of funding for cotton farmers</li> </ul>		BWAS		
<ul style="list-style-type: none"> <li>• Offer grant</li> </ul>		USAID		
<ul style="list-style-type: none"> <li>• Purchase computer Set-up computer and install software Computerise accounting system and membership database</li> </ul>		CARE / BWAS CARE CARE / BWAS		
<ul style="list-style-type: none"> <li>• Hire Manager Train Manager in general operation and use of computer</li> </ul>	BWAS CARE / BWAS		Funds SEAS Tech Specialist and Computer Training Assistant	