

KGODISO

The Newsletter of the Private Sector Development Programme





Business Botswana enjoys a significant benefit from the Private sector development Strategy

The Private Sector Development Programme (PSDP) was developed in response to the Private Sector Development Strategy (PSDS) that was initiated by Business Botswana (BB).

The PSDS was developed with support from the Commonwealth Secretariat in 2008. The

programme responds to the aspirations of Botswana's economic goals to strengthen the economy, including the Economic Diversification Drive (EDD) and the National Development Plan (NDP) 10, 2009 - 2016.

The PSDP is part of the empowerment of Non-State Actors programme agreed and signed between the EU and Ministry of Finance and Development Planning (MFDP) on behalf of the Government of Botswana. The programme was developed in partnership with MITI, EU and CDE in response to the BB initiated Private Sector Development Strategy (PSDS).

PSDP is expected to capacitate SMMEs and CBOs thus enhancing their capacity and competitiveness by strengthening their value chains, improving access to finance and the ease of doing business as well as enhancing women's entrepreneurship. It has a strong link

to PSDS and the Economic Diversification Drive (EDD) Strategy which is a Government initiative to enhance local production and consumption. At the start of the implementation, a senior official from Business Botswana (BB) was seconded to the programme to oversee the internal monitoring and evaluation for the programme activities as well as the establishment of a web based M&E framework and system. This has been successfully completed and implemented. BB is now managing the web portal wherein the monitoring of the program takes place and various valuable PSDP reports and studies have been deposited.

Business Botswana (BB) has received significant support from the PSDP since its inception. This support was aimed at facilitating the process towards the establishment of the organization to

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Kgodiso is a Setswana word which means to nurture or encourage growth, and conveys our efforts to facilitate growth for the PSDP beneficiaries and the economy.











become an Apex body. By becoming an Apex body, Business Botswana will be representative of the private sector in Botswana and ensure better coordination of the lobbying and advocacy efforts of private enterprise, A number of actions need to take place before the organization can be an Apex body and these include among others:

- Reviewing the constitution and making the necessary amendments to enable the organization to operate as such
- Changing its corporate identity
- Enhancing the governance structures

The PSDP has provided the necessary resources and expertise to assist the organization to achieve these actions. This has resulted in BB building a partnership with the Confederation of Belgian Chambers of Commerce and the Paris Chamber of Commerce.

This partnership has helped to build the capacity of the organization for it to deliver on its mandate as an Apex body. BB needs to position itself to offer services that are in line with being an Apex Body of which some have been developed and launched. BB is currently conducting several engagements with its various stakeholders to finalize a BB Membership subscription model that will be aligned to the services that will be provided to members.

In line with capacity building to render better service to the members, the following services have been launched:

The Chamber Trust Seal-The Chamber trust was launched last year and is currently being marketed to SMEs. The organization has come up with packages for small businesses to design their websites.

The Private Business Growth Awards- Which is a partnership between Grant Thornton and Business Botswana to recognise private companies that have demonstrated amongst others, innovation and contribution to the (EDD). The event will be held annually around October. The 1st was held last year on the 28th October 2015 wholly sponsored by Grant Thornton. This year it will be held on the 12th of October.

PROWESS Training (Productivity Raising Through Enhanced Working Conditions for Employees of Small Medium Sized Sustainable Enterprises).- The aim of the program is to equip owner managers of small and medium sized enterprises with tools and guides to design and implement a productivity improvement action plan based on enhanced working conditions and human resources development. This programme is currently being promoted to SMEs.



Upgrading Capacity of Honey Associations

The overall objective of the assignment was to assist with the capacity building of beekeepers associations, honey enterprises and entrepreneurs with the aim of improving their branding, product consistency and management capacity, and ultimately their competitiveness and profitability.

The first mission took place in September 2015 and included groups in Serowe, Jwaneng and Kasane. The focus of the first mission was to gain a deeper understanding of the state of each targeted honey enterprise, and to get each to a point at which they could start developing a structured and realistic business plan. The Jwaneng meeting, involving ten local beekeepers, was very useful. Most of the beekeepers are employed which ruled them out from benefiting from Government support.

At the end of each work session with the targeted associations and SMEs it was agreed that over the following month to six weeks, they would produce a draft business plan and share it with the consultant. There was no fixed process or format. People were invited to submit sections in draft or wait until they had a full draft plan. The need to identify entrepreneurial beekeepers was identified as a priority in the course of the opportunity study. The first mission, including the meeting in Jwaneng, reiterated the importance of balancing promotion of beekeeping for poverty alleviation with identifying and supporting beekeepers that have the drive and potential to turn a limited activity into their principal livelihood.

It's fair to say that the Serowe Beekeepers Association had struggled with the business planning process. The draft sections of the Plan that were ready for review during the working sessions were in need of extensive revision and expansion. The consultant worked with the key members of the Executive, and over two days the core of the business plan



took shape. The Association remains committed to the model of creating and marketing its own brand. Production targets initially proposed were extremely over-ambitious and quite a lot of time was spent discussing more realistic expansion plans given local conditions. The Association members fairly pointed out that if they have access to suitable land, and also to water for irrigation, then more ambitious targets could be set. These ideas were more fully explored and developed in the business plan.

A session that focused on branding encouraged association members to think about the key messages and values they want to be associated with their honey. The key themes were 'natural', 'healthy' and 'local'. Given that previous work had suggested that the local market is big enough to absorb whatever volume of honey the Association might produce, it was felt that the visual brand and the name should reflect the origin of the product. Several ideas were discussed, including making connections with the historical significance of Serowe. It will be critical to the success of the project that the Association's products look professional and attractive.

Hive production is a service that can be localized. There should be no need to import hives. Now that there is an understanding of where hives are being produced (eg in Serowe there are at least six carpenters producing Tanzania Top Bar Hive (TTBH)), the next step is to standardize models and provide a checklist for quality that can be monitored by local beekeeping officers. One of the important longer - term recommendations from the opportunity study was the creation of mechanisms for improved collaboration and coordination, particularly at local level, between the various government bodies that are relevant to beekeeping.

These include, in addition to the beekeeping officer, forestry, the land board, agribusiness, environment, the local municipal council and to a lesser extent, departments dealing with youth and gender. Other important local stakeholders include LEA and CEDA. The aim of fostering greater coordination at local level is to shift beekeeping from being a marginal activity to being a key value chain in high (potential) production areas.

Andrew Kingman Managing Director, Eco-MICAIA Ltd



Upgrading the Capacity of Tsodilo Community Trust Members

The Tsodilo Hills, as one of two UNESCO World Heritage Sites in Botswana, is considered to have the best prospect for the development of an experience based on the rich culture and heritage of Botswana.

The site is managed by the Tsodilo Management Authority (TMA) which was established to oversee the development and implementation of the Tsodilo Hills World Heritage Site Project. Its membership has been drawn from the Government of Botswana, Non-Government Organizations, and the Tsodilo Community.

The project has over the past five years received funding from different organisations and has been able to develop the necessary infrastructure to support the development of a tourism project based on the culture and heritage around the Tsodilo rock art paintings.

However, the Tsodilo community's efforts to effectively manage the processes and engage in tourism development ventures are severely constrained by lack of essential skills. This problem is worsened by the remoteness of the area, which makes provision of essential services such as roads, grid electricity, waste management, education, health, and others a challenge. This factor has been acknowledged by the findings of the Tsodilo project mid-term evaluation (2013), which revealed that the project has made significant strides in infrastructure development, but has lagged behind in building the community's capacity to effectively manage them.

As a step towards addressing the deficiency, the PSDP launched an initiative to close the gap by building the necessary skills. This was done in collaboration with Career Dreams Centre, a tourism and hospitality institution based in Maun. Tsodilo Community Trust members where trained in specialized courses related to the hospitality and tourism industry. It is expected that the capacity building and skills development exercise will result in increased participation in the management and conservation of the Tsodilo World Heritage Site by the Tsodilo community. In essence, the training would enable the community to: better understand the tourism business environment; effectively bargain in the development of joint venture businesses that will provide goods and services to the larger tourism industry in Tsodilo and greater Okavango,





effectively compete in the anticipated tourism job market in Tsodilo and the greater Okavango and take advantages of emerging economic opportunities under the project.

Twenty - four community members attended classes at Career Dreams Centre under the support of the PSDP. One of the main challenges of this assignment that emerged right from the onset was the low use of English as a medium of communication by community members. Nevertheless, TMA and Career Dreams Centre were able to match students to the following courses: Professional Safari Guide, Hospitality & Travel Operations, Food & Beverage Production, Food & Beverage Service, Front Office Operations, Customer Service, Computer Awareness, Human Resources, Bookkeeping & Accounting and Small Business Management.

Overall, students were highly motivated and performed well, and the initiative was successful in building new capacities for the community. All students have completed their assigned courses and are currently attached in varies tourism organizations to gain further practical work exposure.

Kenneth Karanja

Managing Director, Career Dreams Centre



IDM Sharpens Business Management Skills of Local SMEs Through the PSDP

It has been observed that SMEs the world over are struggling to deal with worldwide economic, political and social turbulence leading to financial instability, new competitors and severe operational challenges. SMEs in Botswana are no exception.

Through the PSDP, the Institute of Development Management (IDM) through its Entrepreneurship Centre, had the opportunity to participate in what has been a priority in the Botswana Government's agenda towards economic diversification. The mandate to upscale the skills of business people, who were already demonstrating resilience by thriving in the current challenging market environment, was exciting and came with great responsibility. The aim was to help the participating business people to understand that the knowledge and skills required to run their businesses were intrinsic, and all they had to do was put them into practice.

Alignment was also a challenge because many business people focus on production and selling, and leave out the critical components of running their businesses, which are usually the enablers of growth and success. Through the review of the various SME portfolios, IDM was able to design a specific programme for the pertaining challenges. The programme was built around successes, failures, and best practice. This created a robust programme which emphasised best practice, key areas which present pitfalls, and highlighted areas of success to uphold. The team also wanted a programme which business people would relate to in terms of their specific industry dynamics.

Five areas were identified: business management foundation skills, supervisory concept and skills, accounting and



finance, managing operations, marketing and sales. These were broken down into smaller units.

Participant businesses represented horticulture, livestock, water production, hospitality, pottery and basket weaving. Entrepreneurs were from across the country. The approach used by the IDM team was that of co-teaching and co-coaching. The methodology ensured a balance in all areas of business by applying a thorough investigation as well as holistic solutions to problems and challenges. The programme was designed to address issues which were at hand and participants' individual businesses were used as case studies throughout the training process.

The diagnostic process revealed that challenges were not industry or businesses specific, but rather generic features of all of the businesses. Entrepreneurs were observed to have difficulties identifying the challenges they were facing in the running of their organisations.

This lead to them coming up with strategies or initiatives which addressed the symptoms instead of the actual problems. The training program focused on guiding entrepreneurs in investigating their challenges in order to allow them to identify real problems and develop solutions which speak to their businesses' core issues, instead of the symptoms.

The diagnoses also revealed that participants have products and services which could readily have a strong position in the market. All products appeared to have great potential in competing with market leaders.

During the sessions, we realised that participants were not strongly focused on the growth potential of their businesses, and didn't successfully leverage opportunities which would allow them to grow. Instead, they were more concerned about making sure their organisations continued to exist. This is why efforts were more focused on producing and selling their goods instead of the bigger dimension of growing their businesses. According to them, growth is understood as an increase in sales instead of growth in wealth and diversification of product and service offerings.

While programs such as the PSDP continue to find ways to facilitate entrepreneurship growth, it's important to be aware that more initiatives should be likewise geared towards addressing issues specific to our local climate and individual business challenges. The growth of entrepreneurs in the country is a priority and all efforts must speak to that priority. Projects such as the PDSP are making an impact and adding real value in areas which are often otherwise overlooked.

Malebogo Gaebepe Senior Consultant and a Team Leader Business Management and Entrepreneurship Development IDM. Institute of Development Management.

Branding and Marketing Strategy for Tsodilo World Heritage Site

International tourism has seen rapid growth and diversification in recent decades with over 1 billion people crossing international borders every year and generating more than US\$3 billion daily in export earnings. Botswana has long recognised the value of this sector, which is identified as a priority under the PSDP. The way tourism is developed, marketed and managed is undergoing a transformation, driven by rapidly changing visitor expectations. Visitors are seeking integrated experiences which enable them to fully immerse themselves in a place, its people and culture. The opportunity to design and develop new experiences for Botswana that offer the opportunity for economic growth and inclusive development by creating employment informs the ambition of the product diversification agenda, which highlights the potential for the development of the cultural and heritage tourism product in Botswana.

The Department of National Museum and Monuments (DNMM) and Botswana Tourism Organisation (BTO), seeking to invest in product market development with regard to cultural and heritage sites in Botswana, requested the support of the PSDP. The PSDP engaged the services of International Development Ireland (IDI), a company that has a wealth of experience in international tourism development, to develop a branding and marketing strategy for the Tsodilo World Heritage Site. This site was considered to have the best prospects for the development of an experience based on the rich culture and heritage of Botswana. Tsodilo is known for its outstanding beauty, with over 4500 rock paintings in 400 different locations, which offers the international tourist a unique insight and record of ancient human history. It is considered to be an ideal pilot project, as there is a significant commitment from all stakeholders at national, public, private and community level.

IDI recognised that the contributions and perspectives of all stakeholders were critical to understand what makes the Tsodilo Hills so unique. Workshops where held with private and public stakeholders, including the Tsodilo Community to develop a plan that would deliver success for all over the coming years. IDI emphasized the importance of building the destination cluster and partnership and understood how to deliver experiences that could attract international visitors.

Following several engagements, IDI developed a practical road map for implementation with the production of three documents:

- Tsodilo Hills Proposition and the Brand Experience and Communication Guildeliness
- Tsodilo Hills Experience Development Action Plan and
- Communications and Marketing Plan for Tsodilo

The documents and the IDI approach have been welcomed by the stakeholders who committed to deliver the actions and measures that will build success for Tsodilo over the next two years. The implementation of these action items will be the responsibility of the DNMM as the custodian of the project. The successful implementation of this plan can inform and support future tourism destination and development projects in Botswana.



Ethna MurphyTourism Expert, International Development Ireland



Women Entrepreneurship Development Programme: Linkages to Finance

The Women Entrepreneurship Development (WED) Programme is an empowerment and capacity building programme aimed at empowering women in business. The programme was carried out by Centre for the Development Enterprise (CDE), whose mandate has been transferred to Business Botswana (BB). One of the intervention areas of the programme was the facilitation of the entrepreneurs' access to finance.

Various requirements are a prerequisite to investment by financial institutions and other sources of finance. Among these requirements is the preparation of a business plan, which speaks precisely to the objectives of the business. Given the size of the businesses where interventions were being carried out, one of the main challenges was to compile a business plan to the level of detail that would meet the requirements of financial institutions. In order to facilitate the linkage to finance, CDE worked with Alliant CPA, a firm of chartered accountants and management consultants. In hindsight, lack of capital is the major challenge to the growth of SMEs. Other challenges that the entrepreneurs face included limited management and leadership skills, limitations to financial knowledge, limited collateral as required by financial institutions, lack of knowledge about corporate governance and poor financial management.

Most of the WED business are owner managed / operated. The beneficiaries' passion to succeed in their business endeavours is encouraging. However, there is a need to build capacity in basic business operations. These areas include stock management, costing and more importantly, positive customer relations which result in repeat businesses. One big challenge experienced is the limited knowledge and skill in the interpretation of financial information. It has come to light that this key role is often delegated to consultants. It was evident during the business plan preparation that most of the beneficiaries were not comfortable discussing figures, which are an integral part of running a business. For example, obtaining financial information to prepare prospective financial information to incorporate into the business plans was major challenge.

A number of beneficiaries' prospects of growth are also inhibited by the inability to raise the collateral required by financial institutions. Most financial institutions are ready to partner with SMEs; this was evidenced during the intervention period. However, financial institutions can only participate if the entrepreneur is ready to provide collateral, which in most cases requires immovable property. The issue of corporate governance is not only a requirement for big enterprises. As most of the businesses interacted are owner managed, there

is often no distinction between the company and the owner or owners of the business. Regardless of how small the business is, this lack of separation of business from the owners is likely to impede business growth- especially for incorporated businesses.

Many of the beneficiaries have very good business models. However, there is need for a paradigm shift in as far as record keeping for the businesses are concerned. Records are what inform the business performance from an operational and financial perspective. Some of the beneficiaries were able to overcome the challenges and gleaned information from the WED interventions, which they used to complete the preparation of their business plans. The completed business plans were submitted to various financial institutions for funding. These included banks, CEDA and the Department of Women's Affairs. One of the success stories in the linkages to finance programme is Dobi Foods (a peanut producer). The cooperation received from the business owner, Ratanang Motlhabane was unwavering. In addition to the provision of the collateral required, Dobi Foods was able to acquire funding from CEDA for purchase of machinery, raw materials and marketing. She has now moved to LEA incubator where she will receive further coaching and mentoring.

In our view the WED programme is highly beneficial to the women entrepreneurs who took part. It is recommended that the monitoring programme in as far as the challenges raised are above are concerned should be considered for successful operation of business so that repeat of the success of Dobi Foods is realised. A consideration of financial literacy should be considered. This measure of business operation is critical to business success.

Evans Munalula MBA, FCCA, FCA Managing Partner of Alliant CPA Chartered Accountants and Management Consultants

Driving the Future of Local SMMEs

Turnaround, consolidation, stabilization and growth for women entrepreneurs in Botswana

In January 2015 BNPC and CDE entered into an agreement to take up the second leg of the women led enterprises transformation, which entailed in-depth individualised refined diagnosis, coaching and mentoring of the selected and targeted women led enterprises. 30 women led enterprises across the country in various sectors including agro-business, tourism, manufacturing and construction took part.

The individual diagnosis spoke to the specific challenges of individual women- led businesses in response to the aspiration of several of Botswana's goals to promote and create capacity for some of the disadvantaged members of the community- women. The overarching goal of this intervention was to coach the women entrepreneurs to address the gaps identified during the diagnosis.

A number of the companies had a flawed business model or strategy. In a competitive market, SMEs and large companies compete for the same customers. Large companies have the



advantage of economies of scale, enabling them to produce high volumes of standardised products (or commodities) at a low price. Medium and smaller companies can only compete by adopting one of several strategies, including adopting a low cost strategy; focusing on product customisation and tightening business skills and systems.

Finding ways to reduce costs without compromising product quality or engaging in illegal practices is one of the ways identified to fortify business practices and their bottom line. Companies found to be caught up in this problem were coached and are on the path to self- sustainability. In order to achieve economies of scale during the purchasing of supplies, SMMEs could group themselves together to allow them to compete sustainably with the larger companies.

The development of unique products priced above the commodity products manufactured by big companies was also a strategy that was shared with the SMEs. Businesses were also engaged in coaching pertaining to their access to finance, which focused on their business plans, record - keeping and streamlining production systems. Overall, a number of participants have already adopted the key strategies and skills recommended and are already seeing positive results.

Mr Victor Bontsi Senior Marketing Officer, BNPC

SMME Development in Botswana

Econo Markets is a 100% citizen owned economic, entrepreneurship development and trade & investment consultancy firm based in Gaborone, Botswana. Its staff are knowledgeable about several areas of business development and have extensive regional and international experience.

Econo Markets partnered with the PSDP to assist and implement mentorship programmes to twenty (20) SMEs in a variety of sectors including manufacturing, agro-processing, ICT and creative industries. The objective of the intervention is to assist companies to develop solutions to address a number of operational weaknesses in order to enable them to derive maximum growth and profit from their businesses.

Econo Markets' work started with a confirmation of the challenges identified in the diagnostics report and a further assessment of each business entity, focusing on a varitiey of key business operations including production processes, financial

management, sales and marketing, internal processes & procedures and human resource management.

Our interaction with companies revealed a number of areas that hinder the performance of SMEs in Botswana, including operational inefficiencies, financial management, cost management, access to market, innovation and access to finance.

Policies, processes and procedures underpin the performance of any organisation, including SMEs. Understanding where and how they can be used and how they can be improved is fundamental to improving the performance of any business. Many SMEs in Botswana are lacking in this regard and therefore not able to benefit from improved efficiencies. As part of the mentoring process, Econo Markets assisted companies to map and implement business processes to improve performance.

Many SMEs in Botswana still need to be trained about financial management and cost effectiveness. This is especially so because companies tend to prepare their own accounts and operate with minimal working capital. Many companies struggle with cost calculation and pricing models. Researching the market and assessing potential demand for company products and services is still a major challenge in Botswana. It is critical for SMMEs to continuously look for ways to refine their marketing strategies and increase the demand for their products and services.

Creativity and innovation will always play a major role in opening up opportunities that enable companies to offer high quality, value added products and services that contribute to sustainability. Many companies are still lacking in terms of innovation because of a lack of funding to undertake innovative activities. This is exacerbated by the fact that many companies are financially constrained in their working capital, and innovative activities become less of a priority for the business. However, it will be difficult for companies to compete regionally and internationally unless they invest in innovation.

It is imperative for all key players to continue encouraging and supporting SMME development initiatives in the country. Market access accorded under the Economic Diversification Drive initiative is a major potential stimulator to SMME growth, provided all procuring entities, including the private sector support it. On the other hand, companies need to work hard and be innovative in order to provide the right quality goods and services at the right price.

Montle Phuthego has more than 15 years of experience working trade, investment and entrepreneurship development in Botswana. She has worked for a number of institutions dealing with the same, including Citizen Entrepreneurship Development Agency, Botswana Export Development and Investment Authority / Botswana Investment and Trade Centre and Botswana Development Corporation.

Departure of Sid Boubekeur, Head, CDE Regional Office for Southern Africa

Sid Boubekeur was appointed as the Head for the CDE Regional Office for Southern Africa based in Botswana from 2009 to March 2016. He managed sectorial programmess focusing on SADC countries such as the Competitiveness Enhancement in Agro-industries, Energy Efficiency Management, Amelioration of Tourism Products and Services and Integration of SMMEs in the Public Works Sector.

Boubekeur was instrumental in formulating the Private Sector Development Programme, which was transferred in November 2015 to Business Botswana. During the programme's implementation, he built and managed a local team of experts who now form part of assets of the programme. He facilitated the implementation of PSDP through value chains and sector analysis, upgrading the competitiveness of Small and Medium Enterprises for better accessing markets and financing. Boubekeur utilized his essential networks to mobilize further funding for the Women Entrepreneurship Development (WED) Programme, supported by the CHANEL Foundation. Other partnerships were established with Belgium and Paris Chambers of Commerce, Managers without Boarders and Senior Experten Services, both from Germany. Lastly, he facilitated the Oodi College of Arts and Applied Technology-BJO Formation (France) partnership in student jewelery manufacture and design exchange.

Boubekeur joined the United Nations Industrial Development Organization (UNIDO) in 1987 as a Programme Officer, tasked with developing projects in the construction sector. In 1994, he joined the Centre for the Development of Enterprise (CDE) as coordinator of the industrial minerals and infrastructure sector, then the EU-ACP ProInvest programme as Manager of Sector support and SME Department, until he was appointed as the Head for the CDE Regional Office for Southern Africa in 2009.



WED Programme Continues to Empower Women Entrepreneurs

Business Botswana, in the framework of the Private Sector Development Programme, hosted a Women Entrepreneurial Development Networking event on May 27^{th} 2016 in Gaborone. The event brought together 30 citizen-owned women enterprises from across Botswana, who are beneficiaries of the Women Entrepreneurship Development (WED) programme that promotes wealth creation by providing entrepreneurs with the assistance they need to build their companies.

"Women entrepreneurship plays a significant role in the economic and social development process of the nation. As Business Botswana we also encourage women to affiliate with associations that address issues of Business in Women owed businesses," said Ms Shiellah Moribame, Head of Public Affairs, Marketing & Communications at Business Botswana.

Speaking on the background of the programme, Sid Boubekeur stated: "Women Entrepreneurship Programme is a story of people who share the same goal contributing to the development of human resources. We hope that the donors present in this meeting will consider WED as an investment on committed women entrepreneurs."

Ms Ratanang Motlhabane, who owns Dobi Foods, a business that processes and packages peanut products, says that the event was very insightful. "The event was quite inspiring as we shared stories of how we started our businesses and how we can grow as entrepreneurs," she enthused. Florence Radisweng of Feura Sports also thanked the programme for gamering her an opportunity to travel to Paris on a mission that exposed her to important skills to adopt in order to run a successful business.

The event was also graced by the Ambassador of France to Botswana, Anne De la Blache, the Executive Director, Foundation Chanel, Ms. Miren Bengoa as well as other notable guests. Furthermore, mentors from the Finance, Property sector shared their success stories with the participants focusing on leadership, access to markets and capacity development.

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The PSDP is an initiative of the Government of Botswana, represented by the Ministry of Trade and Industry (MITI) and the Ministry of Finance and Development Planning (MFDP), in partnership with the European Union (EU). The Programme is expected to capacitate SMMEs and CBOs by strengthening their value chains, improving access to finance and the ease of doing business as well as enhancing women's entrepreneurship. BB is the implementing organisation of the Programme.