



INTERNATIONAL FINANCE CORPORATION  
WORLD BANK GROUP



# Enhancing the performance and competitiveness of SMEs in Pakistan

## SME Management Solutions



Karachi March 15 2011

# What is



# ?

IFC's international range of management training products and services, specially designed for owners and managers of SMEs

## ➤ **Products**

44 training manuals and 38 management workbooks in 5 key areas (HR, Marketing, Finance & Accounting, Quality & Operations, Soft Skills).

## ➤ **Delivery Method**

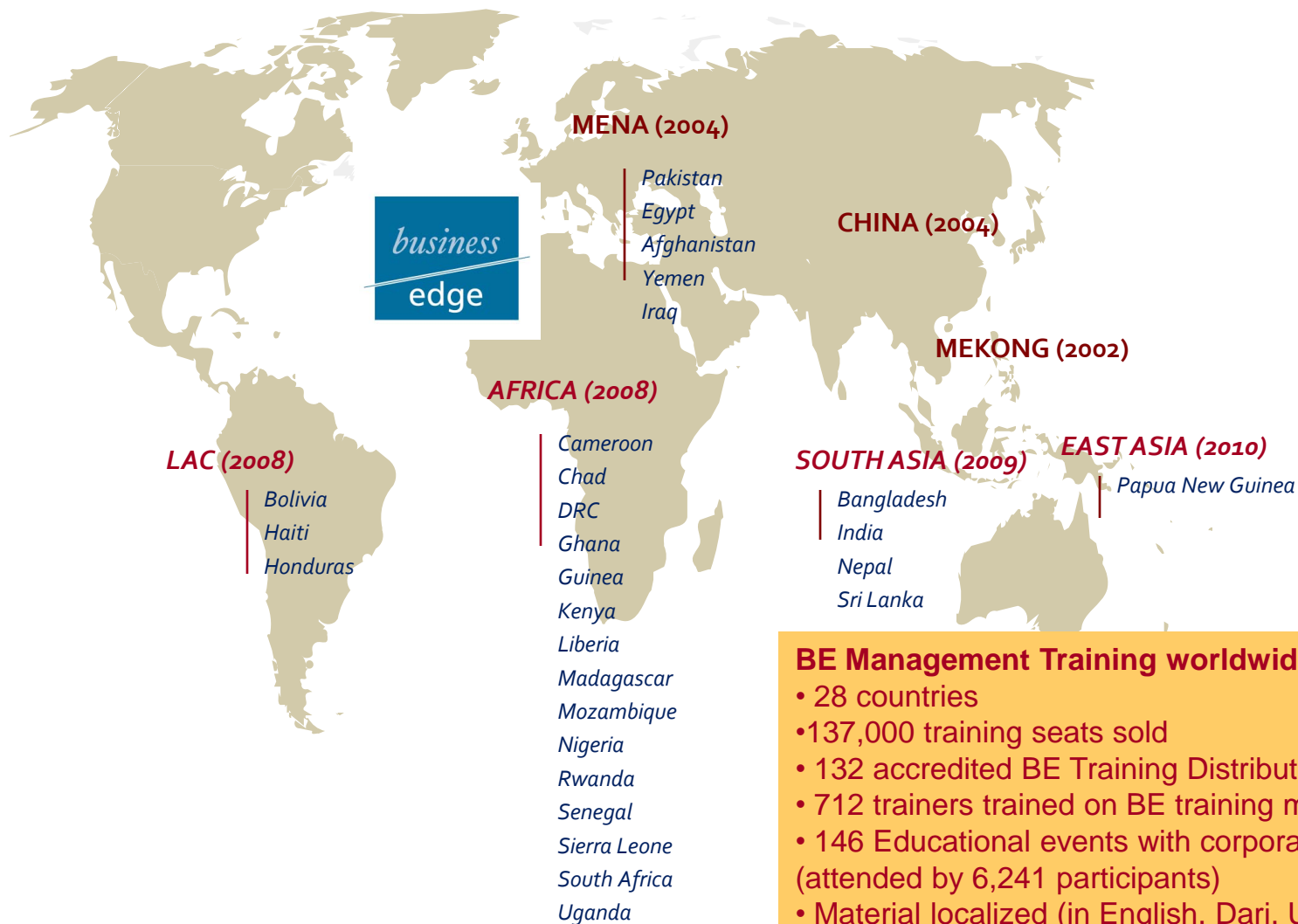
The Business Edge products are delivered by certified training providers in MENA. IFC builds their capacity as well as monitors the quality of delivery.

## ➤ **Tailored Offers for Corporations/Banks**

IFC has supported corporations and banks in the region by developing customized solutions to reach and/or build the capacity of SMEs within their value chain through:

- Educational Events
- Comprehensive Workshops

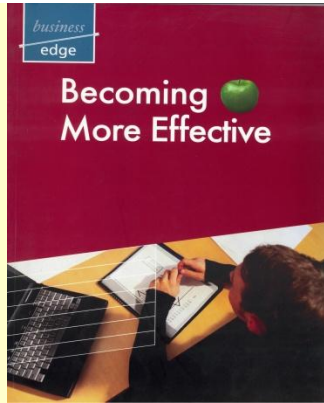
# IFC *Business Edge* Outreach



## BE Management Training worldwide

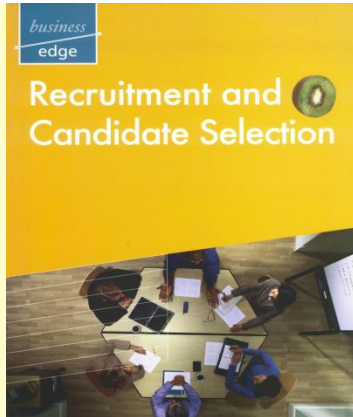
- 28 countries
- 137,000 training seats sold
- 132 accredited BE Training Distributors in 26 countries
- 712 trainers trained on BE training methodologies
- 146 Educational events with corporations, banks and TV (attended by 6,241 participants)
- Material localized (in English, Dari, Urdu, Arabic, Chinese, Vietnamese, French and Spanish)

# Business Edge Workshops



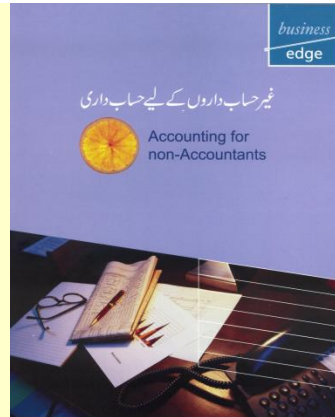
## Personal Productivity Skills

- Leading Teams
- Delegating Effectively
- Motivating People
- Using Information for Decision Making
- Quick Tools for Solving Problems
- Communicating effectively
- Managing Change
- Managing with Authority
- Becoming a More Effective Manager
- Managing Time
- Coaching
- Influencing



## Human Resource Management

- Recruiting for Key Management Positions
- HR Planning
- Retaining Top Employees
- Establishing Compensation & Benefits



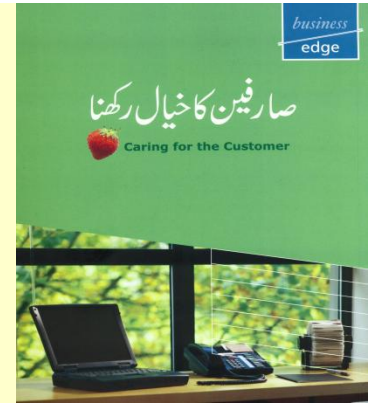
## Finance Management & Accounting

- Controlling Costs
- Working with Budgets
- Using & Analyzing Financial Statements
- Business Planning for a New Venture



## General & Operations Management

- Understanding Quality
- Achieving Quality
- Auditing Quality
- Controlling Physical Resources
- Planning & Controlling Work



## Marketing Management

- Caring for the Customers
- Achieving Success in Marketing
- Assessing Marketing Opportunities
- Developing Competition Strategy
- Positioning Yourself in the Market
- Establishing Your Marketing Mix Strategy
- Preparing Your Product Strategy
- Working out Your Pricing Strategy
- Creating your Distribution Strategy
- Developing an Integrated Marketing Communication Strategy

### Trainer manuals



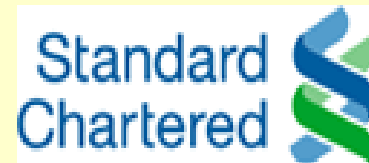
### Workbooks



# Comprehensive Workshop

## Format

- 2-3 days, flexible timing
- Between 15 to 25 participants
- Covering several *Business Edge* topics
- Customized to a specific industry or context
- Based on a Training Needs Assessment
- Delivered by certified *Business Edge* trainers



## Helps improve the business performance of SMEs

Selected by leading corporations to enhance the performance of the their value-chains

# Educational Event

## A flexible format

- 3-4 hrs in the evening
- From 25 to 150 participants
- Delivered by certified *Business Edge* trainers

## An education, networking and advertising opportunity

- Interactive, practical, solution-oriented
- Introduces participants to key management concepts

## Selected by key brands across the Middle East

BankMuscat بنك مسقط

Unilever

mbc  
لها اثرها

بيزنس

موبينيل

Microsoft



“Through organising such courses, we aim to **share** some of BankMuscat’s and its partner’s **knowledge** and **experiences** with Omani entrepreneurs. Moreover, these events provide a great opportunity for us in BankMuscat to **engage** with a wide range of **entrepreneurs** to know their **business requirements**, at the same time giving them a **chance** to get to **know us and what we do**. We are determined to continue offering these courses to our current and potential clients to **benefit the people of Oman as part of our social investment initiatives**”.

Abdulrazak Ali Issa, CEO, BankMuscat, commenting on the First *Business Edge* Educational Event (25/10/2007)

# Why do corporate clients demand BE ?

- ✓ A **unique product** that specifically meets the needs of SMEs, in local language with local case studies
- ✓ **Quality Assurance** through a rigid selection of training providers
- ✓ **Reduction of workload** on HR department
- ✓ A **tested methodology** that starts with TNA and ends with an impact assessment / measure of **ROI**

# What is the SME Toolkit?



Leverage the latest information and communication technologies (ICTs) to help SMEs in emerging markets learn & implement sustainable business management practices, increase their productivity, efficiency and capacity, and improve their access to capital and new markets.

**SME Toolkit**  
Build Your Business

Home | search | Quick Links

**The SME Toolkit offers software, business forms, training, and more to help small businesses in emerging markets grow and succeed.**

It's free and easy to use. Just search or browse the categories for the information you need.

IFC and IBM announce major cooperation initiative to build the next generation of the SME Toolkit

**FEATURED ITEMS**

- Checklist for Handling Work...
- 10 Ways to Help Increase Yo...
- Balance Sheet Template
- Avoid Delinquent Accounts
- E-Commerce Glossary

**RECENTLY UPDATED**

**Regional Sites**

- Global
- Africa**
  - Algeria
  - Kenya
  - Madagascar
  - Nigeria
  - South Africa
  - West Africa
  - Zambia
- Americas**
  - Brazil
  - Caribbean
  - Central America
  - Latin America
  - Peru
  - United States
- Asia**
  - Bhutan
  - Bangladesh
  - India
  - Malaysia
  - Monrovia
  - Nepal
  - Pakistan
  - Philippines
  - Singapore
  - Vietnam
- Europe**
  - Belarus
  - Macedonia
  - Ukraine
- Sector Toolkits**
  - Fund Management
- Coming Soon**
  - Saudi Arabia
  - Indonesia

**Free Business Software**

Build your own Web site and product catalog.

ShopFactory e-Flash V5.5

Download Now! >>>

**“How-to-do-business” for SMEs**

- On-line articles
- Interactive tools
- Training workshops

Commerce and Industry, Hasina explained some of the challenges that her business was facing—chief among them was obtaining a bank loan. Hasina had previously heard about a local bank that provides loans to SMEs without collateral. She went to the bank and spoke to a loan officer, who requested that she provide certain financial documents and a business plan. [Read more...](#)

self-assessment exercises, quizzes, and resources to help entrepreneurs, business owners, and managers in emerging markets and developing countries start, finance, formalize, and grow their businesses.

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Designated trademarks, brands, and content are the property of their respective owners.  
Your use of this Web site is conditioned on your reading and accepting the [Terms of Use](#).

Developed by IFC in 2002, Partner with IBM in 2006 for Version2 technical upgrade

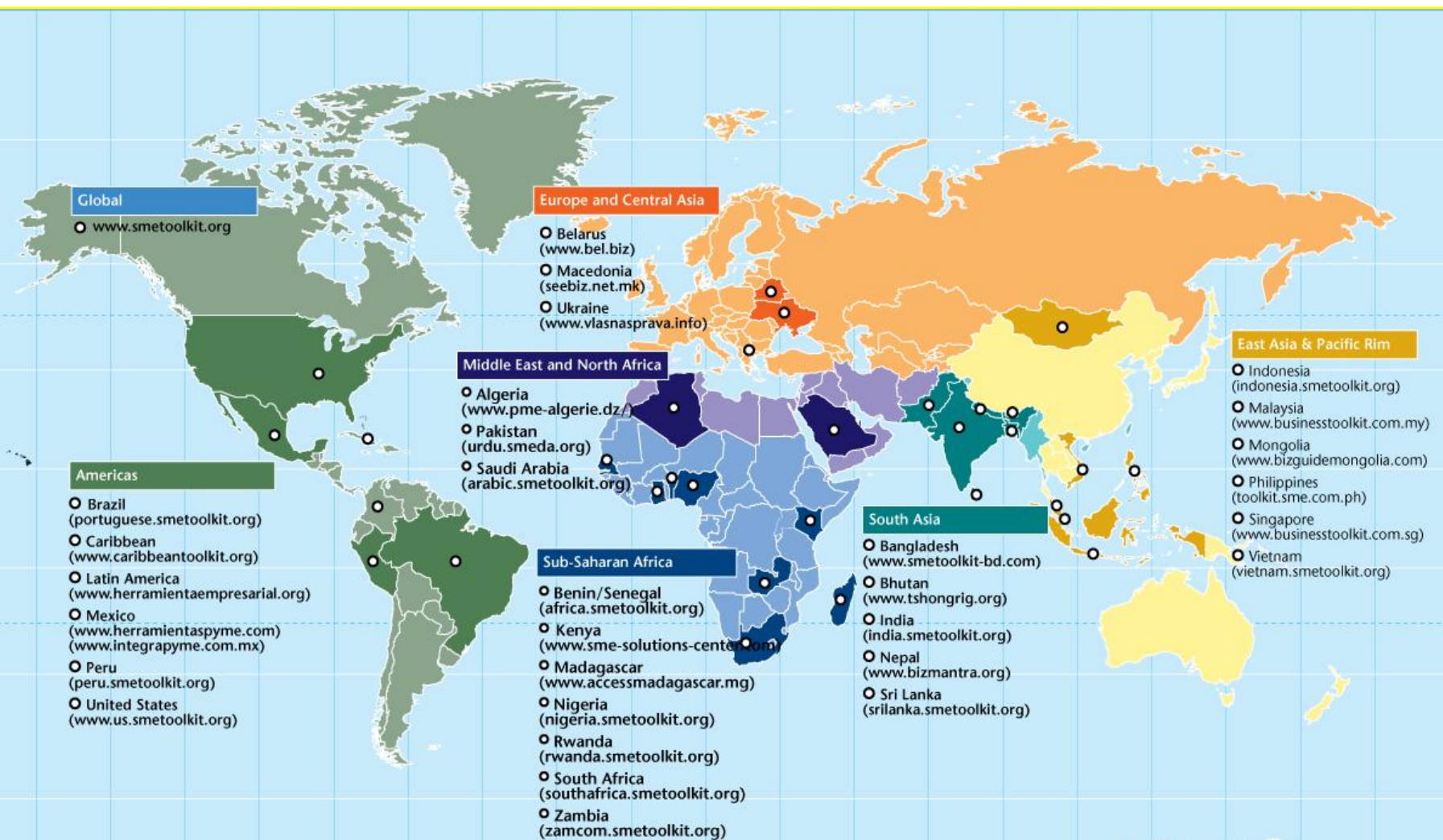
## Significant Localization

- 32 regional & local portal/sites
- 17 languages
- 26 local/ regional partnerships to promote, build and localize content
- IBM - strategic technology partner; Google – online advertising support; 10 content partners

## Strong global usage and outreach

- Sharp increase in usage (Over 5 million unique visitors per year)
- Strongly positive feedback from users
- Version 2 and 2.5 upgrades

# Geographical Coverage



# SME Toolkit Products

1

**Content:** Best-of-breed small business content acquired from major global providers

2

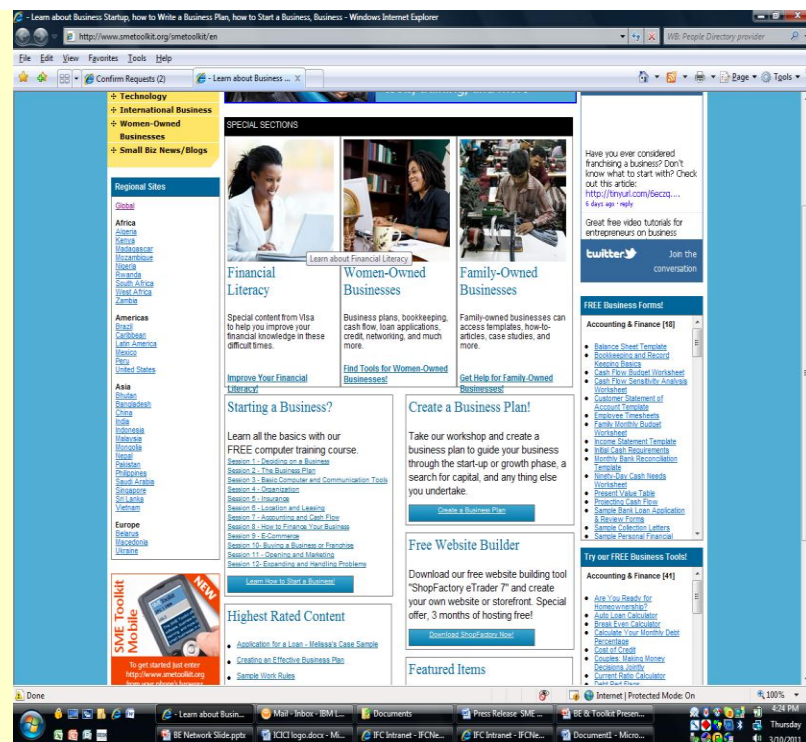
**Training Workshops:** Computer-based business training curriculum

3

**Online portal / CD ROM Interface:** Allows users to search and browse to locate the content they need, find business partners, engage with other SMEs, get updates, etc.

4

**Portal Management System:** Facilitates portal customization by partner.

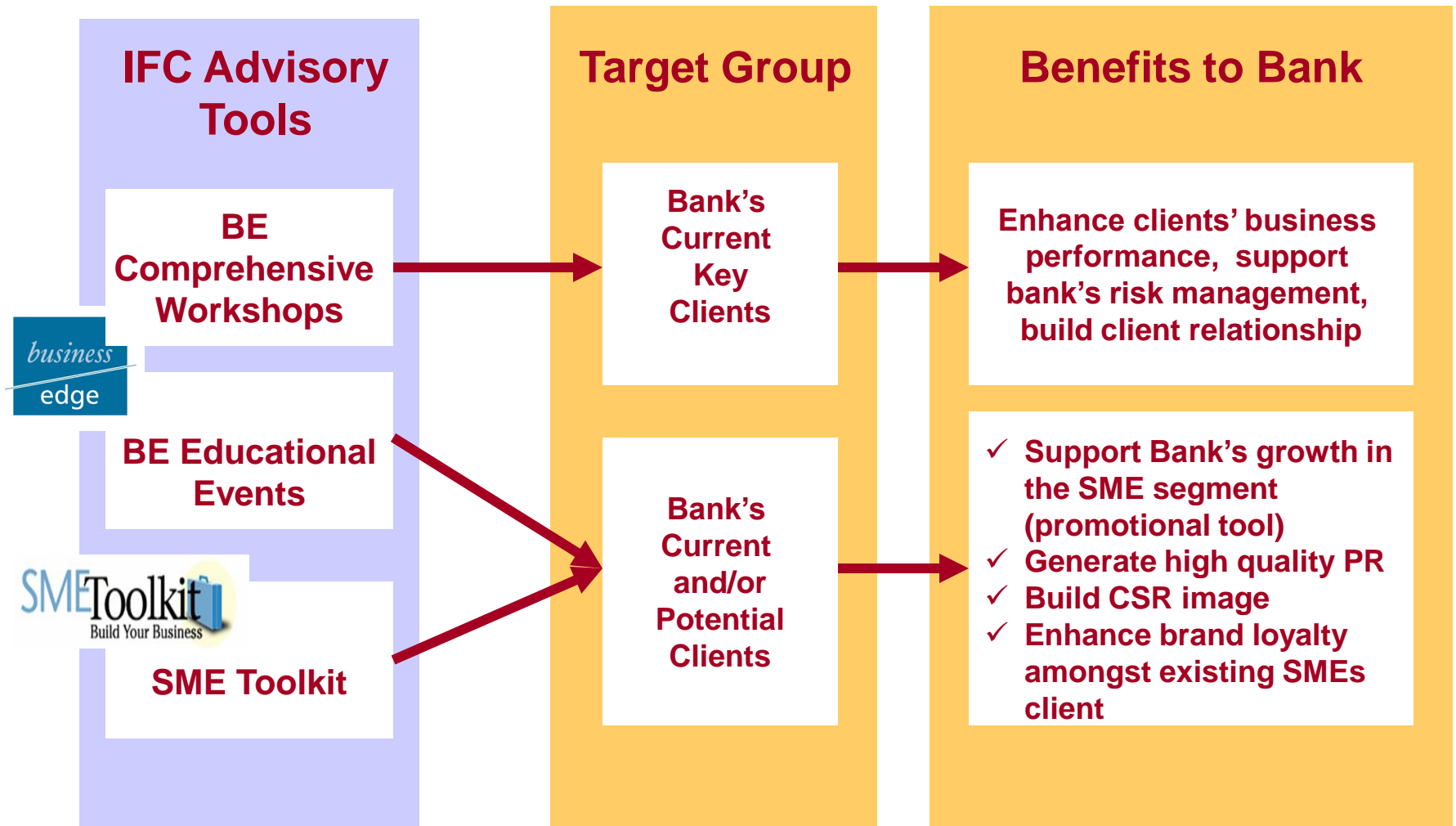


# SME Toolkit

## Benefits for FI Partners

- Raise brand awareness and solidify reputation as premier financial institution for SMEs
- Grow customer base and extend customer reach
- Cross sell products and services
- Improve business management skills and performance of customers, resulting in improved portfolio quality and opportunity for additional business as the SMEs grow
- Expand and deepen non-financial services offering for SMEs, thereby developing competitive advantage over other SME FIs
- Use analytics generated from site traffic to capture user behavior
- Capture user feedback using website tools and features

# Customized Solutions for Banks





# Case 1: Reaching out to SMEs

## Objectives

Providing distinctive services/solutions (Business Edge) to stand out against competition, attract new SME clients and position itself as the “Omani National SME Champion”

## Pilot

- ❖ 3 educational events on *Marketing and Pricing* to 164 SME clients (80% of which were potential clients). *Satisfaction ratings 90%*
- ❖ 1 comprehensive workshop on *Marketing* to BankMuscat’s SME department staff

## Feedback

*“Workshops like this will pave the way for the [SMEs] growth and success and help entrepreneurs add value to their Businesses.” Eng Ahmed bin Hassan al Dheeb, Under-Secretary at the Omani Ministry of Commerce and Industry*

*“Business Edge events improved my skills and capability in managing my business. I wish to be invited to more similar events.” An SME participant attending the BE training event.*

## Case 2: Managing risk and building SME capacity in Pakistan

### Objectives

- Improve SME owners/managers management skills making them more bankable
- Improve financial management practices among existing Standard Chartered SME clients

### Results

- 140 SME owners/managers trained on Business Edge basic accounting, financial management, and customer service.
- 69% of participants applied the training to their business activities
- 20% increase in the number of participants preparing cash flow statements.
- Before the training 20% of the participants' Electronic Credit Information Bureau (e-CIB) Reports highlighted irregular credit histories. Afterwards 71% of those participants with irregular credit histories have either cleared or decreased their outstanding amounts.

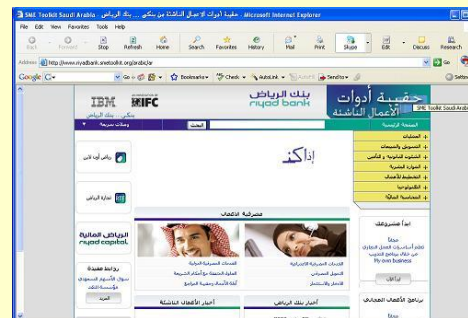
# Case 3 : A Marketing Tool

## Objective

Support the launch of its SME banking products/services by using the SME Toolkit as a marketing tool

## Marketing Campaign

- ✓ Customized Arabic SME Toolkit Web Interface
- ✓ Advertized in regional and national press (21 full page ads)
- ✓ Developed and distributed 10,000 booklets containing the SME ToolKit Interactive CD & brochures describing bank's new financial products, through 4 new SME banking branches
- ✓ SME Toolkit ATM screensavers, printed receipt, posters, banners



[www.riyadbank.smetoolkit.org](http://www.riyadbank.smetoolkit.org)

Approximately 100,000 unique visitors

# Case 4 : A CSR Tool

## Objectives

- ✓ Provide a complete online resource centre for SMEs and entrepreneurs
- ✓ Be a partner in growth for SMEs
- ✓ Address key needs of SMEs & fulfilling them beyond banking needs
- ✓ Provide an interactive system through which SMEs can share, learn, exchange and grow their business
- ✓ Strengthen relationships with SMEs, Trade bodies, vendors and partners

<http://india.smetoolkit.org/india/en>

Attracted approximately 1 Million unique visitors



# IFC *Business Edge* Pakistan

11 Training providers

64 Trainers

736 SME owner-managers trained



# Thank You

Javed Iqbal

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