

ジンバブエ中小企業振興アドバイザー(起業支援)短期専門家 業務完了報告書

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1. 専門家派遣の背景・経緯

ジンバブエ政府は、中小企業（SME）を振興し、雇用を増加することによって貧困を削減させることを目的として、2002年8月に中小企業開発省（Ministry of Small and Medium Enterprises Development : MSMED）を設立した。ジンバブエ国の国内産業や教育の水準は周辺国に比して高いものであるが、中小企業振興につい

での経験や能力は未だ十分でない。そこで、JICAの支援により2002年8月より3年間にわたって中小企業振興の専門家が派遣され、数多くのSMEへの訪問やインタビューを通じて、同省の職員に対するキャパシティビルディングが行われた。これに引き続き、ジンバブエ政府が起業家を支援する上での技術協力を求めてきたため、SME振興の専門家である森真一が2007年4月から3ヶ月間派遣されることとなった。

2. 専門家の実施した業務内容及び結果

(1) 簡易な企業登記手続き (Private Business Corporation : PBC) の普及促進

背景 MSMEDによる「アクションプラン 2002-2007」の目標の一つに、「SMEが正常に活動できるための法的環境整備」が挙げられており、その主たるコンポーネントとして「企業登記手続きの簡素化」及び「SMEのライセンス取得のための行政手続きの簡素化」が挙げられている。民間セクター振興のためには、インフォーマル企業のフォーマル化を促進すること、すなわち企業登記を促すことが極めて重要であり、これにより、融資へのアクセス、大規模な企業との取引の促進、政府の入札への参加、及び正式な輸出取引が可能となる。こうした政策がアクションプランに明確に掲げられているにもかかわらず、MSMEDは企業登記を阻んでいる要因が何であるかについて理解しておらず、従って、何らアクションがとられていなかった。そこで、専門家がこのテーマに取り組むこととなった。

(a) 企業登記の現状に関する調査

専門家は、MSMEDのカウンターパート職員とともに、ハラレ及びブラワヨにある数多くのSME、登記手続きに関わっているコンサルタント企業、及びビジネスライセンスを発行している市役所を訪問してインタビュー調査を行い、ジンバブエにおける企業登記及びライセンス取得にかかる手続き上の問題点についての確認作業を行った。その結果、企業登記及びライセンス取得の手続き自体は簡素なものであることが判明し、むしろ問題は、法務省 (Ministry of Justice, Legal and Parliamentary Affairs) の企業登記局 (Registrar of Companies) において、企業の登記手続きに6ヶ月から数年かかっていることであることが明確になった。企業登記にこれだけ時間がかかることから、起業家は、一般的な定款と適当な名称によって登記された会社 (shelf companies と呼ばれている) を買い取るか、特定のコネクションをもっていて企業登記を迅速に行うことのできるコンサルタント企業に起業の代行を依頼するか、のどちらかの方法をとるのが一般的となっている。

(b) 法務省企業登記局における制約要因の調査

専門家は、MSMEDのカウンターパート職員とともに企業登記局を訪問して、企業登記手続の実態の詳細を観察し、手続き上で何が隘路となっているか分析し、可能な対策方法について企業登記局副局長と議論を行った。その結果、(1)通常企業形態である Private Limited Companies よりも企業登記手続きが簡単である Private Business Corporations (PBC) を普及・促進すべきこと、そして、(2)登記手続きを迅速化させるために企業登記局を半官半民化 (Commercialization) すべきこと、が最も有効な対策であることが明確になった。PBCを今後促進していく上での問題点、及びそれを解決するためにとるべき行動については、以下の表に示されている通りである。

PBC の登記を促進する上での問題点及びとるべき行動

| 番号 | 項目 | 問題点 | とるべき行動 |
|----|---|--|--|
| 1 | “Public Business Corporation (PBC)”の存在についての広報活動 | PBC の登記プロセス及びその報告義務は、Private Limited Company (PLC) よりも簡単でSMEに向いているものの、SMEはPBCの存在を知らず、ほとんどがPLCによる登記を行っている。加えて、銀行や大企業がPBCの存在を知らないことが、問題を深刻化している。 | MSMED 及び企業登記局が共同で、関係省庁、SME 組合、インフォーマル商業組合、銀行などを招き、2007年6月14日にPBCの説明及び普及を目的としたワークショップを開催した（JICAの支援による）。 |
| 2 | PBC の申請書を受け取り成果を配布するためのインフォメーション・デスクの各州への設置。 | 企業登記局はハラレ及びブラワヨの2箇所にしか事務所を持っていない。その他の地域の起業家は、これらの市まで移動してきて企業登記をすることを余儀なくされており、起業の制約要因となっている。 | 企業登記局は、各州にインフォメーション・デスクを開設して、PBC の申請書の受領及び登記書の交付を行うべきである。それに必要となる費用は、登記申請費用を適切なレベルまで引き上げることにより、捻出可能である（このためには、企業登記局の半官半民化が必要と考えられる）。 上記が実現するまでの間、MSMED、青年省、SME 組合、インフォーマル商業組合といったSMEを支援する組織が同様のサービスを提供するべきである。申請書のハード・ソフトコピーをこれらの事務所に保管することとする。 |
| 3 | 書類を確認するカウンターの設置 | 企業登記の申請書類上の誤りは通常単純なものであるが、企業登記局ではこうした単純な誤りをチェックして申請者に訂正を促す機能がなく、すべての書類が登記手続きを行っている審査官のところまで行ってしまっている。これにより、審査官の業務が増加する一方で、申請者にとっては本来最初の段階で指摘されるべき誤りのために、書類が戻されるまで延々と待たされる結果となっている。 | 企業登記局は、ハラレ及びブラワヨにおいて書類をチェックするカウンターを開設し、チェックリストに基づいて書類の不備を指摘する職員を配置すべきである。これらの2箇所以外の地域では、上記2で記載している他団体がその機能を果たすべきである。 |
| 4 | PBC 1 の申請書類（「企業名確保の申請書」） | PBC 1 の申請者が申請書を正しく記載する方法を知らないがために、申請が認められない場合が多々ある。 | MSMED は、「SMEs のための登記・起業手続き」を作成し、各州の事務所に配布し、誰でもアクセスできるようにする。 |
| 5 | 登記済みなしは確保された企業名についての情報 | PBC 1 の申請者が、既に登記された、あるいは確保された企業名についての情報にアクセスできず、同じ名称で申請を行って申請が却下される場合が多々ある。 | 企業登記局は四半期ごとに登記ないしは確保された企業名をPDF ファイルに加工して、SME を支援する組織などに配布して一般の起業家がアクセスできるようにすべきである。 |

| | | | |
|---|----------------------------|---|--|
| 6 | 企業名の確保 | <p>企業名の確保のための手続きに目下時間がかかりすぎており、日々積み残し業務量が拡大している。企業名審査官は一日 60 から 70 の書類を処理することが求められているが、このノルマを超えて仕事をするインセンティブが与えられておらず、ノルマを超えるための努力をしていない。</p> <p>現在1件あたり 500ZD という安い料金しか課していないことから、真剣でない申請者を排除できないでいる。これにより、申請書類の数が増えており、同時に、却下される申請書類の数も増えている。</p> | <p>企業名審査官は企業名確保の作業をスピードアップするためのインセンティブを与えられるべきである。例えば、企業名確保の申請料金を 10,000ZD に上げるとともに、審査官が 60 を超える数の申請書を処理した場合にその分について申請料金の一定割合をボーナスとして与え、また、審査官の上司にも同様に一定額を与えることとする。審査官のパフォーマンスの質を保つために、審査官が不適切な判断をした書類の数を処理数から減ずるといった方法も合わせてとることが必要である（このためには、企業登記局の半官半民化が必要と考えられる）。</p> |
| 7 | PBC 2 の申請書類 (企業登記証明書) | <p>PBC 2 の申請書として、企業登記証明書と一体化した様式を採用していることから、通常手書きで書かれており、説得力に欠けている。大企業や銀行にはこの証明書を信用しないものがあり、企業登記がビジネス機会の増加に必ずしもつながっていない。</p> <p>個人の申請者が PBC 2 を作成する際に間違いをおかす傾向があることから、企業登記局に余計な作業が課され、手続きが全体として遅延する原因にもなっている。</p> | <p>MSMED は現在の法律の規定に基づいて、PBC 2 の新しいフォーマットを作り、州事務所に配布する準備を進めている。この新しいフォーマットを法務省が採用して官報に載せるべきである。この新しいフォーマットが採用されるまでの間は、MSMED は現在のフォーマットの電子ファイルを作成して州事務所に配布し、関係者がアクセスできるようにする。</p> <p>MSMED は「PBC 2 申請書類の書き方」を作成して、州事務所に配布して一般にアクセスできるようにする。</p> |
| 8 | PBC の会計担当者の任命 ¹ | <p>現在の法律の規定では、PBC は免許をもつ税理士を任命して申請書に記載しなければいけないことになっていることから、SME に対して負担が大きくなっている。</p> | <p>PBC の法律の規定を、「中学校を卒業し、会計簿をつけることを職業として行える人物を、会計担当者として任命しうる」と変えるべきである。</p> |
| 9 | 企業登記局の情報及び書類の流れ | <p>企業登記局の職員が州レベルに配置された段階で、その職員は申請書類の処理状況を常に把握していなければいけないこととなる。しかしながら現在は、ハラレとブラワヨの間ですら、情報が把握できていない状況にある。</p> <p>企業登記局では、企業登記申請書が監督者、審査官、定款審査官の間を前後しており、企業名審査官や定款審査官が、押印、書類の整理などといった手作業を自分で行うことを余儀なくされており、彼らの本来業務の遅延の原因となっている。</p> | <p>企業登記局は情報と書類の流れを吟味して合理化し、情報追跡システムを設置するべきである。これは、情報機器がなくとも実施可能である。</p> |

¹ 本件については、免許をもつ税理士を任命することは事実上難しくないことがワークショップで判明し、法律の規定を変えることのほうがはるかに困難であることから、このままにしておくという結論となった。

(c) PBC の普及のためのワークショップの開催

上記の認識に基づき、MSMEDは法務省と共同で、PBCをSMEの代表者やその他関係者に対して説明・普及させるためのワークショップを開始した。ワークショップにおいて、本専門家が作成したSMEsのための登記・起業手続き（添付資料1）及び、採用を推進しているPBCの新しいフォーマット（添付資料2）を配布し、本専門家及び法務省の副企業登記局長がPBCにかかるプレゼンテーションを行って、PBCを今後普及させるための行動について議論を行った。本ワークショップは、法務大臣に対して企業登記局の半官半民化の重要性について認識してもらい、ということも意図していたが、法務省の大臣を含む高官が本ワークショップには出席できず、この目的は果たされなかった。一方において、SME組合やインフォーマル商業組合の組合長はこのPBCについて知ることができたことを非常に喜び、この情報をメンバーに伝えていくことを約束した。また、このワークショップを通じて、MSMEDの大臣、副大臣、局長及び州事務所の所長が、PBCの普及のためにそれぞれ果たすべき役割、また、企業登記手続きの迅速化のために法務省に対して継続的にロビー活動を行っていかねばならないことについて認識を深めたのは、意義深いことである。

(d) PBC の登記の促進事業

上記ワークショップに参加した民間企業から、起業家がPBCの申請書類へアクセスできるようにしてほしい、という強い要請が挙げられた。専門家は、政府の現行の法律の規定に基づき、PBC 1（企業名の確保）、PBC2（PBCの登記）の申請書類及び、「PBC2 申請書類の書き方」（添付資料3）の電子ファイルをそれぞれ作成し、申請書類のハードコピーをラミネートしたものと一緒にMSMEDの各州事務所に配布して、起業家がアクセスできるようにした。

(e) 企業登記促進のための政策ペーパーの作成

法務省がワークショップで提案された事項を実施せずに、PBCの促進について何ら成果が得られず、単に企業登記局で申請書類がさらに山積みされただけに終わる、といった懸念も大きい。MSEMDと異なり、法務省における意思決定システムはボトムアップでないことから、業務の改善を実際に行わせるためには大臣に対するロビー活動が欠かせない。MSMEDの大臣からの要請にもとづき、専門家は企業登記の促進に関する政策ペーパー案を作成した（添付資料4）。MSMED内部で最終版が作成されたのち、内閣に提出される予定である。

(2) トレーナーズ・トレーニング：ビジネスの基礎

背景 ジンバブエにおけるBDS（Business Development Services）市場は未発達であり、SMEに対して一定規模のトレーニングを行っているのは、UNDPによって設立されたEMPRETEC及び、SMEに小規模融資を行っている政府系機関のSEDCO（Small Enterprise Development Corporation）のみである。こ

の2つの機関は独立採算制であることから、トレーニングは商業ベースのもの、ないしはジンバブエ政府やドナー（ILO、UNDP、SNV（Netherlands Development Organization）など）の委託で行われるものに限定されている。コストリカバリーが前提になっていることから、トレーニングの料金は必ずしもSMEが負担できる額にはなっておらず、サービスの受益者の数・範囲も限られている。トレーニングの需要と供給のギャップを埋めるために、MSMEDは自らの職員を訓練して、料金を負担できない小規模の事業者を対象として、ビジネスの基礎的技術に関するトレーニングを提供したいと考えていた。これにより、MSMEDは専門家に対して、ビジネスの基礎に関するトレーニング教材の作成と、MSMED職員に対するトレーナーズ・トレーニングの実施を要望してきた。このトレーニングは、小規模事業者がトレーニングの重要性を理解することにより、EMPRETECやSEDCOのようなより高いレベルのトレーニングを受けるようになることも狙いとしている。さらに、MSMEDの職員に経営の基礎知識を身につけさせ、そのトレーニング教材を与えることにより、彼らがSMEと建設的な関係を構築できるようにすることも目的としている。

(a) トレーニング教材の作成

専門家は、「ビジネスの基礎：戦略的に考える」というリーフレット（添付資料5）及び回答用紙（添付資料6）をSMEのトレーニング用教材として開発した。本リーフレットには、ビジネスを考える上で必要とされる基本的なスキル、すなわちSWOT分析（強み、弱み、機会及び脅威）、マーケティングの4つのP（製品、価格、場所、プロモーション）、購買計画、支出計画及び運転資金、簿記、そして企業登記について記されている。トレーニングは、ディスカッションやQ&Aを含めて全体で半日程度であり、参加しているSMEがトレーナーから問われる様々な問題に対し、自らのビジネスに即した回答を回答用紙に記入しながら進められる。トレーニングの最後において、参加しているSMEは他の参加者を銀行と見立てて、融資を受けるために自らのビジネスの戦略についてのプレゼンテーションを行うことが求められる。

(b) 指導用教材の作成

本専門家は、トレーニングの指導用教材として、上記リーフレットと同じ内容を含む説明資料（添付資料7）及びサンプルの回答（添付資料8）を作成した。これらの指導用教材はユーザー・フレンドリーにできており、トレーナーは説明資料の順序を追いながら内容を説明するだけでトレーニングが実施できるようになっている。これらの指導用教材をA3版にてラミネートし、MSMEDの8ヶ所の州事務所にそれぞれ1セットずつ配布した。さらにトレーニングの一環として、専門家はMSMEDの参加者にそれぞれ質問表（添付資料9）を配布して、トレーニングに先立ってSMEを訪問してインタビュー調査を行わせることを通じて、省の顧客であるSMEに対する知識を高めさせるとともに、質問表を使って必要な情報を収集する方法を身につけさせた。

(c) トレーナーズ・トレーニングの実施

専門家は、4回にわたってトレーナーズ・トレーニングを行い、合計で43名のMSMED職員と8

名の SME 組合の代表に対してトレーニングを行った。参加者の内訳は下表のとおりである。

| 日程 | 場所 | 参加者 |
|------|---------------------|---|
| 6/28 | ハラレ：MSMED 本省 | ハラレ(4人)、マロンデラ(3人)、ビンドゥラ(2人)、チノイ(2人)、MSMED 本省(2人)、SME 組合(3人) |
| 6/29 | ハラレ：MSMED 本省 | MSMED 本省(14人) |
| 7/4 | ムタレ：ドイツ開発サービス (NGO) | ムタレ(6人)、SME 組合(4人)、NGO(1人) |
| 7/12 | グエル：政府庁舎 | グエル(2人)、ブラワヨ(5人)、マシゴ(3人)、SME 組合 (1人)、SEDCO (1人) |

MSMED の職員はそれぞれ、自ら各々あらかじめインタビュー調査を行った会社の社長であることを想定して、トレーニングに参加した。SME 組合の代表も本トレーニングに招いたが、それは、本トレーニングの有効性を彼らに認識してもらうことにより、将来的に彼らが MSMED の職員を招いてトレーニングを実施するようになることを意図したものである。ムタレから 200~300km 離れているチピング及びチマニマニからそれぞれ SME 組合の代表が自費で参加してきたのは、注目に値すると言えよう。

参加者はみな、ビジネスについて戦略的に考えるためのツールを得て非常に喜んでおり、それぞれの州の SME に対して今後この知識を広げていくことを約束した。

(3) SME ニュースレターの発行

背景 ジンバブエの厳しい経済状況下において、中小企業を支援するMSMEDの役割の重要性が日々増しているにも関わらず、その広報活動が限られており、SMEもMSMEDの活動について知る機会が少ない。ジンバブエのSMEが今後発展していくためには、SMEの成功事例についての知識を共有するとともに、SMEの横の連携を強めていくことが必須である。MSMEDは 8 つの州に事務所を構えていることから、それぞれの州におけるSMEの情報を集め伝達していくことが可能である。以上を鑑みて、MSMEDは今後、四半期ごとにニュースレターを発行することを決定し、専門家に対してニュースレターの編集者に対して助言を行うことを要請した。

進捗状況 本専門家はニュースレターの編集者に対し、ニュースレターの主たる内容として以下の項目を推薦した。

- 大臣、副大臣、ないしは事務次官の巻頭辞。
- SME の成功事例の紹介（インタビュー調査のための質問表がトレーナーズ・トレーニングの一部として作成され、既に記事を収集済み）。
- 各州の SME 組合の紹介（インタビュー調査のための質問表が作成され、各州職員へ依頼済み）。
- MSMED が本四半期に行った主たる活動の報告（編集者が情報を収集中）
- MSMED が次四半期に行う活動の広報（編集者が情報を収集中）

ニュースレターの編集者は上記項目をさらに発展させ、関係者に記事の提出を依頼している。ほとんど

の記事は既に集められ、専門家の離任時において編集作業を残すばかりとなっている。

3. MSMED が今後実施すべき事項

これまで記したように、専門家は MSMED において、主として (1) 企業登記の促進、及び (2) トレーニングの実施を通じた MSMED 職員及び SME の能力強化、の 2 つの分野において、それぞれ基礎を築いたと言える。本専門家が赴任することによって開始することができたこれらの事業が、本来求められている成果を生み出すためには、MSMED は今後以下のことに取り組む必要がある。

(1) 企業登記の促進

企業登記に関する根源的な問題が明らかになり、それを解決するためのフレームワークが構築されたが、期待されている効果を生み出すためには MSMED は以下の行動を起こす必要がある。

- MSMED は本専門家がドラフトした政策ペーパーの最終版を作成し、内閣ないしは法務大臣に提出するとともに、今後も引き続き企業登記局の半官半民化にむけてのロビー活動を展開する。
- MSMED の政策開発・法務局は、省の州事務所において今後どのように PBC の申請書及び申請料金を集めて、MSMED 本省を経由して法務省企業登記局に提出するのか、その事務処理方法を確立する。
- MSMED の州事務所は、管轄地域にある SME 組合及びインフォーマル商業組合に対して、メンバーを集めた会議を開くことを要請し、MSMED 職員から PBC についての説明してその普及に努める。

(2) トレーニングの実施を通じた MSMED 職員及び SME の能力強化

トレーナーズ・トレーニングが実施され、MSMED の州事務所にはトレーニング教材が配布された。MSMED は、以下の方法によって、今後トレーニングを円滑に実施していくべきである。

- MSMED のビジネス開発局は、トレーニングの年間計画を立て、それに基づいて各州事務所が SME 組合及びインフォーマル商業組合と協力してトレーニングを実施していく。
- トレーナーの技術を向上させて質の高いトレーニングを実施できるように、ビジネス開発局は、トレーニングの参加者からフィードバックを受けられるような質問表を用意する。さらに、トレーナーは年間最低 2 回はトレーニングを担当することにより、指導技術を忘れないようにする。

**SMEs のための
登記・起業手続き (仮訳)**

なぜ登記する必要があるのでしょうか？

企業登記をすると以下の利点があります。

- 他の正規の企業と取引が可能となる。
- 政府の入札に参加できる。
- 正規に輸出することが可能になる。
- 銀行の融資を受けることが可能になる。

登記するためにはどうしたらよいのでしょうか？

正規に企業登記をするための手続きは以下のようになっています。

(1) Private Business Corporation (PBC)として登記する。

PBC は一般の「Private Limited Companies (PLC)」と同じ利点が得られる一方、登記手続きや登記後の報告手続きは PLC よりずっと簡単になっています。従って、始めて起業する場合は PBC から始めることが勧められます。このパンフレットにある起業手続きをご覧ください。

(2) 地方自治体から経営ライセンスを取得する。

ライセンスはあらゆるタイプのビジネスに必要です。その取得方法を、このパンフレットに載せています。

(3) 税務署にビジネスを登録する

あなた会社の銀行口座を開設するためには、税務署にあなたの会社の届出を行う必要があります。税務署を訪問すると、すぐに証明書を発行してくれます。なお、政府の入札に参加するためには、税金を払っていることを証明する、入札者のための証明書を発行してもらう必要がありますので、注意が必要です。

**Private Business Corporations (PBC)
登記手続き**

| | | |
|----|-------------------|---|
| 1 | 様式PBC 1及びPBC 2の入手 | 申請者は、「様式 PBC 1」(企業名の確保)及び「様式 PBC 2」(企業登記証明書)をMSMEDの州事務所でする入手します。 |
| 2 | PBC 1の提出 | 申請者は、「様式 PBC 1」を記入して料金を添え、プラワヨないしはハラレにある企業登記局(ROC)、あるいは、MSMED、青年省、SME組合、インフォーマル商業組合といったところにて開設されている「インフォメーション・デスク」に2部提出します。 |
| 3 | PBC1のチェック | インフォメーション・デスクの職員は、PBC 1を受けとって、その場で申請用紙をチェックし、必要に応じて訂正箇所を指摘します。 |
| 4 | 企業名の確保 | PBC 1はハラレにあるROCの企業名称部に送られます。企業名称部での手続き終了後、CV4(企業名の確保)が申請者に郵送されるか、インフォメーション・デスクに返送されます。 |
| 5 | 照会 | インフォメーション・デスクを使った申請者は、PBC1の手続き進捗状況について自ら照会する必要があります。インフォメーション・デスクによっては、CV4が届いた段階で連絡してくれるものもあります。 |
| 6 | PBC2の提出 | 申請者は「様式 PBC 2」を記入して、受け取ったCV4を添付して料金を添え、プラワヨないしはハラレのROC、またはインフォメーション・デスクに2部提出します。 |
| 7 | PBC 2のチェック | インフォメーション・デスクの職員は、PBC 2を受けとって、その場で申請用紙をチェックし、必要に応じて訂正箇所を指摘します。 |
| 8 | PBC 2への押印 | PBC 2はROCで審査され、審査後に企業登記局長の印鑑が押されて、申請者に郵送されるか、インフォメーション・デスクに返送されます。 |
| 9 | 照会 | インフォメーション・デスクを利用した申請者は、自らPBC 2の手続きの進捗状況についてインフォメーション・デスクに対して照会する必要があります。 |
| 10 | PBC2の受領 | |



**ビジネスライセンスの取得手続き
(特定の事業所をもっている場合)**

| | | |
|---|---------------|--|
| 1 | ライセンス申請用書式の入手 | 申請者は、地方自治体においてビジネスライセンスの発行を担当している部を訪問し、店舗の場合は「Application for Issue of New License」を、店舗以外の場合は「Application for license / registration certificate for XXX (地方自治体名) Licensed Premises By-Law」を入手します。 |
| 2 | 新聞での申請事項の広告 | 店舗の場合は、申請者は当該行政区域で発行されている新聞に、7~14日の間隔をおいて2回、申請事項について広告しなければなりません。新聞で広告する場合のフォームは、地方自治体にて入手可能です。なお、本手続きは店舗以外の場合は不要です。 |
| 3 | 申請書の提出 | 申請者は「1」の申請書類を、決められた申請料金及び「2」の新聞広告のレシートとともに、地方自治体に提出します。 |
| 4 | 事業所の検査 | 地方自治体は申請者の事業所についての検査を行います。事業所の状態が必要な条件を満たしていると判断された場合には、地方自治体はビジネスを行うための仮の許可証を発行します。必要な条件を満たしていない場合には、検査官より改善点が申し入れられ、必要な改善が行われた段階で、仮の許可証が発行されます。 |
| 5 | 地方議会での決定 | 検査報告書が地方議会に提出され(地方議会は通常月1回開催される)、ライセンスを発行する正式の決定がなされます。 |
| 6 | 照会 | 申請者は、申請事項の進捗について自分で照会してください。 |
| 7 | ライセンスの取得 | 申請者は地方自治体を訪問して、ライセンスを受け取ります。 |



* 特定の事業所をもっていない事業者については、地方自治体を訪問して、別途求められた手続きに従ってライセンスを取得してください。

PBC に関する Q&A

(詳細については、“Private Business Corporation Act”及び“Private Business Corporation Regulations”を参照してください。)

(1) 企業登記について

Q: PBC の構成員は、何名が認められますか？

A: PBC の構成員は、1 名から 20 名まで認められます。

Q: 実際にビジネスを行う事業所と異なった住所で PBC を登記することはできますか？

A: できます。ジンバブエ国内であれば、登記する住所は、事業所の実際の住所と異なっても問題ありません。

Q: ビジネスの目的を、登記書に記載しなければいけませんか？

A: ビジネスの目的を登記書に記載する、しないに関しては、PBC の構成員の合意に一任されています。また、目的が記載されていても、PBC がその目的以外の事業を行うことについては、問題はありませぬ。しかしながら、仮に PBC が記載された目的以外の事業を行った結果当該 PBC に何らかの損害が生じた場合には、当該損害を生じさせた責任をもつ構成員が損害を賠償することを、他の構成員の訴えに応じて裁判所が命ずる場合があります。一方、目的を記載しなかった場合には、PBC の活動が明確でないことを理由に、銀行の融資を断られる可能性もあります。

Q: PBC 1 において避けるべき企業名にはどのようなものがありますか？

A: 一般的な名詞やイニシャル (K.K. or M.M. など) は認められません。"Niceheart PBC" と "Nice Heart PBC" は、同じ名称とみなされます。また、実際の事業内容と著しく異なる企業名 (例えば、「〇〇建設会社」という化粧品会社) も認められません。

(2) 会計及び会計責任者について

Q: PBC の会計にはどのようなことが求められていますか？

A: すべての取引は会計簿に記載しなければなりません。PBC は会計の記録を 6 年間保管することが求められています。PBC は毎年の会計年度終了後 9 ヶ月以内に財務諸表を用意し、50% 以上のシェアをもつ構成員の承認及び署名を得る必要があります。

Q: 会計責任者に求められている資格は何ですか？

A: 現行の法規によれば、会計士の団体に登録されている者のみが、会計責任者としての資格があるとされています。会計士の団体のリストは、“Private Business Corporation Regulations”に記載されています。

Q: PBC の構成員ないし従業員は会計責任者になれますか？

A: なれます。

Q: 簿記係と会計責任者の違いは何ですか？

A: 簿記係は、日常の出納を会計簿に記録し、財務諸表を作成する者ですが、会計担当者は財務諸表が PBC の会計簿と一致しているか確認する責任を負っています。

Q: 簿記係は会計責任者になれますか？

A: なれます。しかしながら、会計責任者は PBC の構成員の利益を守る役割を担っているため、何らかの方法で中立性を保つことをお勧めします。

(3) Private Limited Company 及び PBC

Q: Private Limited Company (PLC) と PBC の違いは何ですか？

A: PLC は社会的責任の大きな、規模の比較的大きい企業を想定しているものなので、PBC より複雑な様々な義務が課せられています。例えば、PBC には登記に際して「定款」(Memorandum and Articles of Association) は求められておらず、財務諸表を含む年間報告書 (Annual Returns) を企業登記局へ提出する義務もありません。

Q: PLC を PBC に変える、または PBC を PLC に変えることはできますか？

A: できます。PLC を PBC に変える手続きについては「Private Business Corporation Act」を、PBC を PLC に変える手続きについては「Companies Act」を参照してください。

(4) 登記内容の変更

Q: 登記内容を変更することはできますか？

A: できます。PBC は企業登記局に、変更した登記内容を提出し、企業登記局は料金を受け取った後に変更内容を登記します。詳細については、「Private Business Corporation Act」を参照してください。

Q: PBC の名前を変えることはできますか？

A: できます。しかしながら、企業名の変更の手続きには、官報への掲載及び新たな企業名の確保といった手続きが生じて時間がかかることに留意する必要があります。

(2007 年 7 月版)



Ministry of Small and
Medium Enterprises Development



Japan International
Cooperation Agency

Certificate of Registration and Incorporation

I hereby Certify that the following named Private Business Corporation has been incorporated.

Registrar of Companies

Date

Registration Number

Private Business Corporation Act [Chapter 24:11], Incorporation Statement Part A

The Corporation

Full Name of PBC

Postal Address

Physical Address

Main Objects

Number of Members

Date of Financial Year End

Accounting Officer

Full Name

Qualification

Postal Address

Signature of Accounting Officer

PRIVATE BUSINESS CORPORATION ACT

[CHAPTER 24:11]

APPLICATION FOR RESERVATION OF NAME

Please read the notes overleaf before completing this form

| | | |
|--|---|----------|
| Proposed Names <i>(note 1)</i> | 1 | , P.B.C. |
| | 2 | , P.B.C. |
| | 3 | , P.B.C. |
| | 4 | , P.B.C. |

Type of Business

Physical Address

Postal Address

Submitted by:

Name

Address

Signature

| | |
|---|----|
| For Office Use Only (Do not write here!) | |
| <i>Fees</i> | |
| <i>Receipt Number</i> | |
| <i>Date Received</i> | |
| <i>Process</i> | LD |
| | D1 |
| | RD |
| | SO |
| <i>Official Stamp</i> | |

NOTES

1. *Purpose of an application for reservation of name is to get the authority of the Registrar to use a particular name.*
2. *If the Registrar approves your application to reserve a name, he will reserve that name for you for a period of two months to enable you to register your PBC. He will not allow any other person to use that name during that period.*
3. *You are advised to give at least three names in your application so that if one name is not accepted, another one may be. You should list the names in order of preference.*
4. *The Registrar will not accept a name which is similar to that of another company or PBC, or is likely to mislead the public or is indecent.*
5. *The prescribed fees can be paid in cash or by postal order or a bank guaranteed cheque made payable to the Registrar of Companies.*

PRIVATE BUSINESS CORPORATION ACT
[CHAPTER 24:11]

INCORPORATION STATEMENT
PART A

Please read the notes overleaf before completing this form

For Office Use: Registered Number

The Corporation

**Full Name
of Private
Business
Corporation**

PRIVATE BUSINESS CORPORATION/ P.B.C.

Postal Address

Pysical Address

**Main Objects
(optional)**

**Number of
Members**

**Date of end of
financial year of P.B.C.**

Accounting officer

Full Name

Qualification

Postal Address

**Signature of
Accounting
Officer**

**CERTIFICATE OF REGISTRATION AND
INCORPORATION**

The above named Private Business Corporation has been incorporated.

Registrar

Date

NOTES

1. *You must provide all the information required on this form.*
2. *You must submit the Incorporation Statement to the Registrar in duplicate if you are going to register your PBC in Harare. If you are going to register the PBC in Bulawayo, you must submit the Incorporation Statement to the Registrar in triplicate. Carbon copies are not acceptable.*
3. *A PBC can have a minimum of one member and a maximum of 20 members.*
4. *Only individuals are allowed to be members of a PBC.*
5. *If the members of the PBC wish to include the objects of the PBC in the Incorporation Statement, they may do so.*
6. *The total of the percentage of the members interests must add up to 100%.*
7. *With regard to services, you may only include services rendered towards the formation or registration of the PBC. You may not include services rendered to the PBC after it is registered.*
8. *The qualifications for an accounting officer are specified in the Regulations.*

PRIVATE BUSINESS CORPORATION ACT
[CHAPTER 24:11]

INCORPORATION STATEMENT
PART A

Please read the notes overleaf before completing this form

The Corporation

| | | |
|--|-----------------------------|--|
| Full Name of Private Business Corporation | SME PROMOTION | For Office Use: Registered Number Either "XXX Private Business Corporation" or "XXX, P.B.C.". The name should be reserved with the form P.B.C. 1 before the application of P.B.C. 2 |
| | | |
| Postal Address | P.O. BOX 123, HARARE | |

| | |
|-------------------------|---|
| Physical Address | PRIVATE BAG 7740, CAUSEWAY, HARARE |
|-------------------------|---|

Physical Address does not need to be the actual location of the business.

| | |
|--------------------------------|--|
| Main Objects (optional) | PROMOTION OF SMALL AND MEDIUM ENTERPRISES |
|--------------------------------|--|

Main Objects can be left blank if it is the consensus of all members.

The number needs to be consistent with Part

| | | | |
|--------------------------|------------------|--|--------------------|
| Number of Members | THREE (3) | Date of end of financial year of P.B.C. | 31 DECEMBER |
|--------------------------|------------------|--|--------------------|

| | | | |
|--|--|--|--|
| Accounting officer | The person can be either a member or a non-member of PBC. The person needs to be a member of either one of the following professional bodies: | | |
| Full Name | MOYO, JAMES JOHN | 1. The Institute of Chartered Accountants of Zimbabwe. 2. The Institute of Chartered secretaries and Administrators in Zimbabwe. 3. The Chartered Institute of Management Accountants 4. The Zimbabwe Association of Accounting Technicians. 5. The Chartered Association of Certified Accountants 6. The Zimbabwe Institute of Public Finance and Accountancy. | |
| Qualification | SAAA DIPLOMA | | |
| Postal Address | P.O. BOX 456, HARARE | | |
| Signature of Accounting Officer | Signature is required. | | |

CERTIFICATE OF REGISTRATION AND INCORPORATION

The above named Private Business Corporation has been incorporated.

Office use only

Registrar

Date

Policy Recommendations on the Facilitation of Registration of Companies

Background

In Zimbabwe, the development of Small, Micro and Medium Enterprises (SMMEs) is regarded as crucial for achievement of broad development objectives such as poverty alleviation, spreading employment to rural areas, improving the situation of women and increasing indigenous ownership of investment in the economy.

Although Zimbabwe already has a relatively solid base of domestic industries and high level of education compared to neighbouring countries, SMMEs are not growing as fast as expected in spite of their high potentiality. One of the major hindrances rests with the complexity and lengthiness of registration procedures of companies.

In order to tackle this issue, the Government of Zimbabwe requested Japan International Cooperation Agency (JICA) to support the Ministry of Small and Medium Enterprises Development (MSMED) by sending an SME expert who is tasked to assist the Ministry to promote start-ups of new businesses in the country through the simplification of registration procedures.

Based on the JICA expert's findings and a series of discussions among organizations related to the promotion of SMMEs, MSMED prepared this policy paper, which aims at addressing necessary actions to be taken by the Government of Zimbabwe.

Problems Identification

The major hindrance for the start-ups of businesses in Zimbabwe is that the registration process of the most common type of companies, "Private Limited Company", usually takes six months to a couple of years, if individual entrepreneurs try to register their companies on their own. As a result, people are obliged to pay extra fees to consulting companies in registration services or to buy shelf companies.

The following obstacles were identified:

- Name search of companies is currently taking several months and accumulating a backlog everyday. The reason is that the "assessors" who are responsible for the name search at the Registrar of Companies do not process beyond their norms (60-70 names per day), although they are capable of considerably accelerating the process if proper incentives are given.
- Offices of the Registrar of Companies are located only in Harare and Bulawayo. Applicants residing in cities other than these two are obliged to travel to these cities to submit their applications.
- Stakeholders are not aware of the existence of a simplified type of companies, "Private Business Corporations" (PBC). Although the registration procedures and other requirements of

PBC are simpler and fit for SMEs, most SMEs still apply for Private Limited Companies due to lack of information.

- Since applicants for the registration of companies do not have access to the information on the already registered or reserved names, they are obliged to apply for names arbitrarily. This is resulting in both the high rejection rate of name search applications and the excessive load on the Registrar of Companies.
- Applications of registration are currently going back and forth between supervisors and examiners in the memorandum section of the Registrar of Companies, and the examiners are also obliged to perform some rudimentary duties (stamping and separation of documents), which is slowing down their substantive work.

Action Taken

The MSMED and the Ministry of Justice, Legal and Parliamentary Affairs jointly held a workshop for the explanation and dissemination of PBC on 14 June, 2007, inviting relevant stakeholders (SME Associations, Informal Traders' Associations, Universities and banks). All of these stakeholders, who had not been aware of the existence of PBC, showed their strong willingness to encourage their constituents to apply for PBC.

Recommendations

The MSMED and the SME Associations will open information desks in provinces to promote the registration of PBC. It is expected that the number of PBC's applications will dramatically increase; however, there is a serious concern that the applications will not be duly processed and simply form a huge backlog unless drastic measures are taken to considerably increase the processing capacity of the Registrar of Companies.

The following recommendations need to be considered to speed up the registration procedures to encourage setting up of new formal businesses.

- The Ministry of Justice, Legal and Parliamentary Affairs should consider Commercialisation of the Registrar of Companies Department. Commercialization of the registrar would enable the acceleration of name search through the introduction of proper incentives to assessors and supervisors. Commercialisation would also enable the decentralisation of the registrar's functions along with the allocation of officers in each province, who will be tasked to receive applications and deliver the results. The accrued cost can easily be covered by the application fees once they are raised to reasonable levels.
- Registrar of Companies should compile all the registered and reserved names on a quarterly basis and make its electronic file accessible to the public. The file should be distributed to MSMED provincial offices and other organisations that support SMEs, including SME Associations.
- The Registrar of Companies should examine and streamline the internal flow of information and documents, and establish a proper information tracking system. This can be done even without information technology or computerisation of Registrar of Companies.

Basics of Business

– Think Strategically –

1. SWOT Analysis – “Analyse yourself objectively and have a clear vision of your business”

<Internal Factors>

1.1 Your Strengths:

- What are your personal advantages in doing your business? (skills, ideas, education/qualifications, capital, equipment, connections/human relations, staff)

1.2 Your Weaknesses:

- What are your personal disadvantages in doing your business? (skills,.....same as above)

<External Factors>

1.3 Your Opportunities:

- How favourable to your business is the environment around you? (market size, number of similar products/services, competitor’s products/services’ features, prices and quality, preference of consumers...)

1.4 Your Threats:

- What difficulties do you find in the environment surrounding you? (market size,.....same as above)

For advanced levels of training, please contact “EMPRETEC” or “SEDCO”.

2. Marketing Plan – “Figure out how to market your products/services with the four “P”s”

2.1 Product – What products or services do you sell to your customers?

- How are the quality, colour, size and packaging of your products?
- What features of your products/services are (or aren’t) appealing to your customers and why?
- What follow-up services do you provide to your customers?

2.2 Price – How much are your customers willing to pay for your products/services?

- How much are your competitors’ prices? What do you think are their price policies (why are their prices as such)?
- How much are customers willing to pay for your products/services and why?
- Do you give discount or not? To whom and how much? How is it effective?
- Do you sell your products/services on credit? Why, to whom and how?

2.3 Place – How do you reach your customers?

- If you have goods or services to sell, where is the appropriate location for your business? What are the major factors to consider?
- If you are a manufacturer, what channels do you use to access your customers (where to display, whether you use wholesalers / retailers, have your own shop or deliver directly)?

2.4 Promotion – How do you attract customers to buy?

- How do you let your customers know your products in the first place? (advertisements on newspapers, signs, fliers, personal letters/visits, participation in fairs/exhibitions, demonstrations/tasting...)
- How do you display your goods in your shop? (make your goods easy to see, show the front of packages, show the prices clearly, package related products....)
- How do you treat your customers? (be polite, friendly and patient, build trust and create repeaters, have sufficient knowledge about the goods and be capable to explain to customers.....)

3. Buying Plan– “What equipment, machines and materials do you buy?”

3.1 Equipment and machines

- What equipment do you need? What technological level suits you? Is the equipment easy to operate?
- How much does the equipment cost? Which is more economical, old or new equipment? Buying or renting? How long does the equipment last?
- How often does the equipment break down? How do you repair? How available are spare parts and how much are the prices?

3.2 Raw Materials / Finished goods

- If you are a manufacturer, what raw materials do you use? Are their quality and prices fit with your products? How often do you buy and how much do you stock?

- If you are a retailer/wholesaler, what goods do you deal with? Are your goods what your targeted customers want? How often do you buy and how much do you stock?

- From whom do you buy: a manufacturer, wholesaler, or retailer?

4. Costing Plan and Working Capital – “How much are the costs of your products? Are you making profit or loss? How much cash do you need to start your business?”

4.1 Costing Plan

Your product’s cost must be lower than its price.

Costs = Direct Costs (Material Costs + Direct Labour Costs) + Indirect Costs

Example: Working sutis

20

<Direct Costs>

(1) Material cost

| Raw material | Quantity | Buying costs | Total costs | Number of products | Material cost per unit of product |
|--------------|----------|--------------|-------------|--------------------|-----------------------------------|
| Cloth | 20 m2 | \$200 | \$4,000 | | |
| Button | 5 sets | \$40 | \$200 | | |
| total | | | \$4,200 | 10 | \$420 |

(2) Direct labour cost

| Employee | Total working hour per unit of product | Hourly wage | Labour cost per unit of product |
|----------|--|-------------|---------------------------------|
| Designer | 5 hours | \$40 | \$200 |
| Trailer | 10 hours | \$30 | \$300 |
| total | | | \$500 |

<Indirect Costs>

(3) Indirect labour cost

| Employee | Number of Employees | Monthly salary | Indirect labour cost per month |
|-------------|---------------------|----------------|--------------------------------|
| Saleperson | 2 | \$5,000 | \$10,000 |
| Book-keeper | 1 | \$4,000 | \$4,000 |
| total | | | \$14,000 |

(4) Depreciation cost

| Item | Price | Life | Cost per month |
|---------------------|-----------|---------|----------------|
| Sawing machine | \$240,000 | 5 years | \$4,000 |
| Overlocking machine | \$180,000 | 5 years | \$3,000 |
| total | | | \$7,000 |

(5) Total indirect cost

| Item | Cost per month | |
|--------------------------------------|----------------|----------|
| Rent | \$7,000 | |
| Electricity and water cost | \$8,000 | |
| Indirect labour cost | \$14,000 | |
| Depreciation cost | \$7,000 | |
| Repair, maintenance, and rental cost | \$6,000 | |
| Other costs | \$13,000 | |
| total | | \$55,000 |



(6) Indirect cost allocated to a unit of product

| | |
|--|------------------------------------|
| Total direct labour hours per month | 1,500 hours |
| Direct labour hours for a set of working clothes | 15 hours |
| Indirect cost of a set of working clothes | $\$55,000 \times 15/1,500 = \550 |



(7) Total unit cost

| Direct cost per unit of | | Indirect cost allocated | Total cost of a set of working clothes |
|-------------------------|--------------------|-------------------------|--|
| Material cost | Direct labour cost | | |
| \$420 | \$500 | \$550 | \$1,470 |

4.2 Working capital

How much cash do you have to pay upfront before any money comes in from sales?

5. Record-Keeping

< Record Book >

| Date | Details | Voucher No. | Cash | | |
|------|-------------------------------|-------------|---------|---------|---------|
| | | | In | Out | Balance |
| 14/4 | Beginning balance in cash box | | | | \$5,000 |
| | Cloth from ABC mart | 215 | | \$1,500 | \$3,500 |
| | Electricity | 216 | | \$600 | \$2,900 |
| | From bank account to cash box | 217 | \$1,000 | | \$3,900 |
| | Wage (Mr. K) | 218 | | \$800 | \$3,100 |
| | Wage (Ms. J) | 219 | | \$500 | \$2,600 |
| | Sales (work suit # 1523) | 220 | \$800 | | \$3,400 |
| | Buttons from XY trade | 221 | | \$600 | \$2,800 |
| | Ending balance in cash box | | | | \$2,800 |
| 15/4 | Beginning balance in cash box | | | | \$2,800 |
| | Sales (work suit # 853) | 223 | \$950 | | \$3,750 |
| | Stationary (5 notebooks) | 224 | | \$50 | \$3,700 |
| | Rental fee | 225 | | \$800 | \$2,950 |

6. Register Your Company

“What are the advantages of registering your company?”

- To have transactions with other official businesses
- To join government tenders
- To officially export your products

Please look at “Business Start-up Procedures for SMEs” for further information on how to register your company and obtain necessary licenses.



Ministry of Small and Medium Enterprises Development



Japan International Cooperation Agency

添付資料 6 回答用紙

SWOT ANALYSIS

Your product/service:

-Internal Factors-

STRENGTHS

| |
|--|
| |
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| |

WEAKNESSES

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-External Factors-

OPPORTUNITIES

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THREATS

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MARKETING PLAN - PRODUCT

| | | |
|----------------------------|------------------------|---------------------------------------|
| Product or Service | | |
| Your Target Customers | | |
| Type of Production | | |
| | Your product / service | Your competitors' products / services |
| a. Quality | | |
| b. Color | | |
| c. Size | | |
| d. Packaging | | |
| e. Other Specific Features | | |
| f. Follow-up Services | | |

MARKETING PLAN - PRICE

| | |
|--|--|
| Product or Service | |
| a. Your competitors' prices / price policy | |
| b. How much customers are willing to pay for your products / services, and its reasons | |
| c. Your cost | |
| d. Your discount policy (to whom, how much and how effective) | |
| e. Down payment policy | |
| f. Your credit policy (why, to whom and how) | |

MARKETING PLAN - PLACE

Your product/service:

1. What are the factors you should consider for the location of your business (factory / shop) ?

| |
|----|
| a. |
| b. |
| c. |
| d. |
| f. |

2. Describe the location of your business and the reasons.

Location of your factory / shop:

| |
|--|
| |
|--|

Reasons:

| |
|--|
| |
| |
| |
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| |

3. If you are a manufacturer, describe what channels you use to access your customers, and why. (where to display your product, whether you use wholesalers / retailers, have your own shop, or deliver directly)

| |
|--|
| |
| |
| |
| |
| |

MARKETING PLAN - PROMOTION

Your product/service:

1. Actions to let your customers know your product / service

| |
|----|
| a. |
| b. |
| c. |
| d. |

2. Actions to encourage your customers to buy your product / service

| |
|----|
| a. |
| b. |
| c. |
| d. |

BUYING PLAN

a. Equipment / machines

Your product/service:

| Name of equipment / machine | Reasons for the selection of the equipment / machine | How to obtain the equipment / machines (new or second-hand, buying or renting) | Maintenance and repair costs per month or rental fee | Total machine cost (depreciation + maintenance) per month |
|-----------------------------|--|--|--|---|
| a. | | | | |
| b. | | | | |
| c. | | | | |

b. Raw materials / finished goods

| Where and how you get your raw materials or finished goods | Reasons for the selection of the supplier(s), including appropriateness of the quality and size of raw materials / finished goods | Cost of the raw materials / finished goods |
|--|---|--|
| a. | | |
| b. | | |
| c. | | |

Costing Plan - Direct Cost

1. Material cost

| Raw material | Quantity | Buying costs | Total costs | Number of products | Material cost per unit of product |
|--------------|----------|--------------|-------------|--------------------|-----------------------------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| total | | | | | |

2. Direct labour cost

| Employee | Total working hour per unit of product | Hourly wage | Labour cost per unit of product |
|----------|--|-------------|---------------------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| total | | | |

Costing Plan - Indirect Cost

3. Indirect labour cost

| Category of Employee | Number of Employee | Monthly salary | Indirect labour cost per month |
|----------------------|--------------------|----------------|--------------------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| total | | | |

4. Depreciation cost

| Item | Price | Life | Cost per month |
|-------|-------|------|----------------|
| | | | |
| | | | |
| | | | |
| total | | | |

5. Total indirect cost

| Item | Cost per month |
|-------|----------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| total | |

(a)

Costing Plan - Total Unit Cost

6. Indirect cost allocated to a unit of product

| | |
|--|--|
| Total direct labor hours per month (b) | |
| Direct labor hours per unit of finished goods (c) | |
| Indirect cost per unit of finished goods (d) = (c) / (b) x (a) | |

7. Total cost per unit of product

| Direct cost per unit of product | | Indirect cost allocated for a unit of product | Total cost per unit of product |
|---------------------------------|--------------------|---|--------------------------------|
| Material cost | Direct labour cost | | |
| | | | |

Book-Keeping

1. Record Book

| Date | Details | Voucher No. | Cash | | |
|------|---------|-------------|------|-----|---------|
| | | | In | Out | Balance |
| | | | | | |
| | | | | | |
| | | | | | |
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| | | | | | |

2. Receipts

| Receipt | | Date | |
|----------------|--|------------|---|
| | | Serial No. | |
| Name & Address | | \$ | c |
| Items | | | |
| | | | |
| | | | |
| total | | | |

1. SWOT Analysis

“Analyse yourself objectively and Have a clear vision of your business”

<Internal Factors>

1.1 Your Strengths:

“What are your personal advantages in doing your business? “

- Skills
- Ideas
- Education/qualifications
- Capital
- Equipment
- Connections/human relations
- Staff etc.

1.2 Your Weaknesses:

“What are your personal disadvantages in doing your business? “

- Skills
- Ideas....

Please see Sheet # 2

<External Factors>

1.3 Your Opportunities:

“How favourable to your business is the environment around you? “

- Market size
- Number of similar products/services
- Competitor’s products/services’ features, prices, quality
- Preference of consumers etc.

1.4 Your Threats:

“What difficulties do you find in the environment surrounding you? “

- Market size
- Number of

Please see Sheet # 1

2. Marketing Plan

“Figure out how to market your products/services with the four “P”s”

2.1 Product

“What products or services do you sell to your customers?”

- How are the quality, colour, size and packaging of your products?
- What features of your products/services are (or aren’t) appealing to your customers and why?
- What follow-up services do you provide to your customers?

Please see Sheet # 2

2.2 Price

“How much are your customers willing to pay for your products/services? ”

- How much are your competitors’ prices? What do you think are their price policies (why are their prices as such)?
- How much are customers willing to pay for your products/services and why? Do you give discount or not? To whom and how much? How is it effective?
- Do you sell your products/services on credit? Why, to whom and how?

Please see Sheet # 3

2.3 Place

“How do you reach your customers? ”

- If you have goods or services to sell, where is the appropriate location for your business? What are the major factors to consider?
- If you are a manufacturer, what channels do you use to access your customers (where to display, whether you use wholesalers / retailers, have your own shop or deliver directly)?

Please see Sheet # 4

2.4 Promotion

“How do you attract customers to buy?”

- How do you let your customers know your products in the first place? (advertisements on newspapers, signs, fliers, personal letters/visits, participation in fairs/exhibitions, demonstrations/tasting....)
- How do you display your goods in your shop? (make your goods easy to see, show the front of packages, show the prices clearly, package related products....)
- How do you treat your customers? (be polite, friendly and patient, build trust and create repeaters, have sufficient knowledge about the goods and be capable to explain to customers.....)

Please see Sheet # 5

3. Buying Plan

“How much money do you need to start your business and how do you buy equipment, machines and materials?”

3.1 Equipment and machines

- What equipment do you need? What technological level suits you? Is the equipment easy to operate?”
- How much does the equipment cost? Which is more economical, old or new equipment? Buying or renting? How long does the equipment last?
- How often does the equipment break down? How do you repair? How available are spare parts and how much are the prices?

Please see Sheet # 6

3.2 Raw Materials / Finished goods

- If you are a manufacturer, what raw materials do you use? Are their quality and prices fit with your products? How often do you buy and how much do you stock?
- If you are a retailer/wholesaler, what goods do you deal with? Are your goods what your targeted customers want? How often do you buy and how much do you stock?
- From whom do you buy: a manufacturer, wholesaler, or retailer?

4. Costing Plan and Working Capital

**"How much are the costs of your products?
Are you making profit or loss? How much cash
do you need to start your business?"**

4.1 Costing Plan

Costs = Direct Costs (Material Costs + Direct Labour Costs)
+ Indirect Costs

<Example: Working Suits>

Please see Sheet # 7

1. Material cost

This is an exercise to determine the actual cost of a unit of the product.

| Raw material | Quantity | Buying costs | Total costs | Number of products | Material cost per unit of product |
|--------------|----------|--------------|-------------|--------------------|-----------------------------------|
| Cloth | 20m | Z\$ 200 | Z\$ 4000 | | |
| Buttons | 5 sets | Z\$ 40 | Z\$ 200 | | |
| | | | total | Z\$ 4200 | 10 |
| | | | | | Z\$ 420 |

Identify in the first place the minimum number of products in the manufacturing cycle.

Package costs should also be included.

No direct labour cost in the cases of retailers and wholesalers.

This could be "minute" in the case of mass production.

2. Direct labour cost

| Employee | Total working hours per unit of product | Hourly wage | Labour cost per unit of product |
|----------|---|-------------|---------------------------------|
| Designer | 5 hours | Z\$ 40 | Z\$ 200 |
| Tailor | 10 hours | Z\$ 30 | Z\$ 300 |
| | | | total |
| | | | Z\$ 500 |

Please see Sheet # 8

3. Indirect labour cost

| Category of Employee | Number of Employee | Monthly salary | Indirect labour cost per month |
|----------------------|--------------------|----------------|--------------------------------|
| Sales person | 2 | Z\$ 5,000 | Z\$ 10,000 |
| Book-keeper | 1 | Z\$ 4,000 | Z\$ 4,000 |
| | | | total |
| | | | Z\$ 14,000 |

4. Depreciation cost

| Item | Price | Life | Cost per month |
|---------------------|-------------|---------|----------------|
| Sawing machine | Z\$ 240,000 | 5 years | Z\$ 4,000 |
| Overlocking machine | Z\$ 180,000 | 5 years | Z\$ 3,000 |
| | | | total |
| | | | Z\$ 7,000 |

This is the money you set aside for future replacement of your machinery. Therefore, you have to frequently update the prices.

5. Total indirect cost

| Item | Cost per month |
|--------------------------------------|----------------|
| Rent | Z\$ 7,000 |
| Electricity and water cost | Z\$ 8,000 |
| Indirect labour cost | Z\$ 14,000 |
| Depreciation cost | Z\$ 7,000 |
| Repair, maintenance and rental costs | Z\$ 6,000 |
| Other costs | Z\$ 13,000 |
| | |
| total | Z\$ 55,000 |

(a)

Please see Sheet # 9

There are several indicators to allocate indirect cost (labor hours, number of products, etc.)

6. Indirect cost allocated to a unit of product

| | |
|--|---------------------------------|
| Total direct labor hours per month (b) | 1,500 hours |
| Direct labor hours per unit of finished goods (c) | 15 hours |
| Indirect cost per unit of finished goods (d) = (c) / (b) x (a) | 15/1,500 x Z\$ 55,000 = Z\$ 550 |

7. Total cost per unit of product

| Direct cost per unit of product | | Indirect cost allocated for a unit of product | Total cost per unit of product |
|---------------------------------|--------------------|---|--------------------------------|
| Material cost | Direct labour cost | | |
| Z\$ 420 | Z\$ 500 | Z\$ 550 | Z\$ 1,470 |

4.2 Working capital

➤ How much cash do you have to pay upfront before any money comes in from sales ?

5. Record-Keeping

"Why do you need record-keeping?"

- To control your cash so that money should not disappear
- To have a clear idea how your business is doing and what to do next
- To show others how your business is doing (banks, tax office, etc.)

Please see Sheet # 10

<Daily Cash Record>

| Date | Details | Voucher No. | Cash | | |
|------|-------------------|-------------|---------|---------|---------|
| | | | In | Out | Balance |
| 14/4 | Beginning Balance | | | | \$5,000 |
| | Material A | 215 | | \$1,500 | \$3,500 |
| | Electricity | 216 | | \$600 | \$2,900 |
| | Bank to cash box | 217 | \$1,000 | | \$3,900 |
| | Wage | 218 | | \$800 | \$3,100 |
| | Wage | 219 | | \$500 | \$2,600 |
| | Sales | 220 | \$800 | | \$3,400 |
| | Material B | 221 | | \$600 | \$2,800 |
| 15/4 | Material C | 222 | | \$600 | \$2,200 |
| | Sales | 223 | \$950 | | \$3,150 |
| | Wage | 224 | | \$400 | \$2,750 |
| | Sales | 225 | \$1,200 | | \$3,950 |

6. Register Your Company

“What are the advantages of registering your company?”

- To have transactions with other official businesses
- To join government tenders
- To officially export your products
- To receive bank loans

Obtain application forms for “Private Business Corporation” (PBC 1 & PBC 2) and “Instructions of Application” at MSMED branch offices.

添付資料 8 サンプル回答

| SWOT ANALYSIS | |
|---|--|
| Your product/service: <i>Work Suits</i> | |
| -Internal Factors- | |
| STRENGTHS | |
| - Education and knowledge (higher national diploma in clothing manufacturing) | |
| - Skills (Once worked for a big firm and learned how to manage a company) | |
| - Human relations (well connected to some former colleagues and suppliers of raw materials) | |
| - Minimum capital (retirement package is enough to start the business) | |
| - Equipment (a heavy duty sewing machine was given as a retirement package) | |
| WEAKNESSES | |
| - Old equipment | |
| - Cannot compete with already existing firms in terms of volume and cheap prices. | |
| - Capital not enough to purchase state-of-art machinery | |
| - Cannot offer high wages and salaries. | |
| -External Factors- | |
| OPPORTUNITIES | |
| - The demand is growing as a result of increased health and safety policies. | |
| - Prices of work suits are relatively high. | |
| - Production is simpler (a small variety and a large volume) than ordinary clothes. | |
| - Most work suits on the market are dull and not attractive. | |
| - Repeated orders can be expected if the product is attractive. | |
| THREATS | |
| - Rival companies are producing very cheap products and attracting customers. | |
| - Increasing prices of raw materials | |
| - Demand for higher wages and difficulty in recruiting good workers | |

| MARKETING PLAN - PRODUCT | | |
|---------------------------------|--|---|
| Product or Service | <i>Work Suits</i> | Need to have a clear image of your target customers, and focus your marketing efforts towards them. |
| Your Target Customers | <i>Medium sized factories that repeatedly order work suits.</i> | |
| Type of Production | <i>Made-to-order production</i> Highlight the differences with your competitors. | |
| | Your product / service | Your competitors' products / services |
| a. Quality | - My work suits are produced from raw materials from "David Whitehead", the leading manufacturer of quality cloth in the country. - My work suits are more durable than the competitors'. - My work suits are softer and more comfortable to wear. | - Quality is not good, and easy to be worn out. - Using raw materials from local retailers. - Not comfortable to wear and less durable. |
| b. Color | - Most clients favour blue color. - They associate blue color with neatness / cleanliness. | - Most competitors produce brown and black coloured work suits. - Clients do not like dull colors. |
| c. Size | - Small, medium, large and extra large. | - Small, medium, large and extra large. |
| d. Packaging | <i>n.a.</i> | <i>n.a.</i> |
| e. Other Specific Features | - Some of my products have a major retailer's brand name in the back when they are sold under an OEM (Original Equipment Manufacturer, meaning subcontract) contract. | |
| f. Follow-up Services | - Work suits are replaced for free of charge if worn out in the first week of purchase. - Work suits are repaired for free of charge within an year after the purchase. | - No follow-up services |

| MARKETING PLAN - PRODUCT | | |
|---------------------------------|--|---|
| Product or Service | <i>Peanut Butter</i> | Need to have a clear image of your target customers, and focus your marketing efforts towards them. |
| Your Target Customers | <i>Those customers who are buying imported peanut butter</i> | |
| Type of Production | <i>Mass production</i> Highlight the differences with your competitors. | |
| | Your product / service | Your competitors' products / services |
| a. Quality | - My product is of high quality since I roast nuts with specialized machines. - My product has a good flavor. - Texture is smooth. | - Low quality due to the poor roasting method. - Texture is rather coarse. |
| b. Color | - Golden brown | - Brown and pale |
| c. Size | - 375 ml bottles - 1 litre bottle for business customers | - 375 ml bottles |
| d. Packaging | - Light plastic bottles - Light plastic containers | - Heavy glass bottles |
| e. Other Specific Features | - Labels with the name of the company and the picture of nut to make it appetizing. - Expiration date and manufacture date are indicated. | - Only company's name on the label - Expiration date is not always indicated. |
| f. Follow-up Services | <i>n.a.</i> | <i>n.a.</i> |

| MARKETING PLAN - PRICE | | |
|--|--|--|
| Product or Service | <i>Work Suits</i> | |
| a. Your competitors' prices / price policy | - Z\$ 1,600 to Z\$ 1,800 per work suit - It seems that a certain discount and credit are applied to repeated customers. | |
| b. How much customers are willing to pay for your products / services, and its reasons | - Customers will pay Z\$ 2,200 for my work suit because my product is of high quality and is not easily worn out. Besides, blue color is more appealing than my competitors' products. | |
| c. Your cost | Z\$ 1,470 per work suit | |
| d. Your discount policy (to whom, how much and how effective) | - Give discount to OEM (Original Equipment Manufacturer) customers. - 10% discount for the orders of 10 suits and above to encourage customers to order a large volume. | |
| e. Down payment policy | - Request a 50% down payment to large orders in order to finance the procurement of raw materials. | |
| f. Your credit policy (why, to whom and how) | - If customers make a 50% down payment, I allow them to pay the balance two weeks after the delivery. | |

MARKETING PLAN - PRICE

| | |
|--|--|
| Product or Service | Peanut Butter |
| a. Your competitors' prices / price policy | - Z\$ 150 per 375 ml bottle. |
| b. How much customers are willing to pay for your products / services, and its reasons | - Z\$ 250 per 375 ml bottle. The price is set between locally-made low quality products and foreign-made high quality products. |
| c. Your cost | - Z\$ 150 per 375 ml bottle. |
| d. Your discount policy (to whom, how much and how effective) | - Give a 20% discount to corporate customers, such as supermarkets, who buy in bulk. - Give a 10% discount to small customers who buy more than 10 bottles. |
| e. Down payment policy | - Request a 30% down payment to customers who make an order of a large volume. |
| f. Your credit policy (why, to whom and how) | NA |

Look at your product from the customers' perspectives.

You have to consider the inflation and default risks in giving credit

MARKETING PLAN - PLACE

Locations ideal for factories and shops are usually different.

Your product/service: Work Suits

1. What are the factors you should consider for the location of your business (factory / shop) ?

| |
|--------------------------------------|
| a. Rent |
| b. Availability of qualified workers |
| c. Reliability of electricity |
| d. Transport cost to the market |
| f. |

2. Describe the location of your business and the reasons.

Location of your (factory / shop):

Industrial complex in the suburb of Harare

Reasons:

- Rent is much cheaper than in the city center.
- Proximity to Harare makes recruitment of qualified workers and delivery of products to the customers easy.
- Frequent power failures, but at the manageable level
- Many corporate customers visit the area since many factories are concentrating.

3. If you are a manufacturer, describe what channels you use to access your customers, and why. (where to display your product, whether you use wholesalers / retailers, have your own shop, or deliver directly)

- Sign contracts with a couple of retailers in the city center and give them sample products so that they receive orders on a commission basis.
- Visit and direct sale to corporate customers.
- Sign an OEM contract with a large retailer.

MARKETING PLAN - PROMOTION

Your product/service: Work Suits

| | |
|---|--|
| 1. Actions to let your customers <u>know</u> your product / service | Take cost-effectiveness into consideration when choosing medias. |
| a. | Advertisement on newspapers and radio (talk about the features of my work suits) |
| b. | Personal visits to companies' offices to meet with managing directors |
| c. | Participation in local / international trade fairs, local SME expositions, etc. |
| d. | Prepare a display of work suits at the entrance of my factory, targeting corporate customers who visit the industrial complex. |

| | |
|---|---|
| 2. Actions to encourage your customers to <u>buy</u> your product / service | Keep in mind that ensuring repeaters is far less costly than finding new customers. |
| a. | Familiarize all my staff and contracted retailers on the good features of my products and request them to explain to potential customers. |
| b. | Take good care of customers so that they will buy my products repeatedly. |
| c. | Greet customers with utmost friendliness and politeness and say farewell after they visit the shop or factory. |
| d. | |

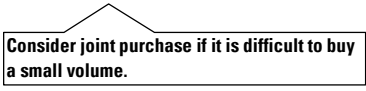
BUYING PLAN

a. Equipment / machines

Your product/service: *Work Suits*

| Name of equipment / machine | Reasons for the selection of the equipment / machine | How to obtain the equipment / machines (new or second-hand, buying or renting) | Maintenance and repair costs per month or rental fee | Total machine cost (depreciation + maintenance) per month |
|--|--|--|--|---|
| a. <i>Heavy duty sawing machine</i> | <i>To be able to perform when given big orders</i> | <i>A second-hand machine which I once used.</i> | <i>Z\$ 2,000</i> | <i>Z\$ 6,000</i> |
| b. <i>Overlocking machine</i> | <i>To be able to produce quality work suits</i> | <i>ditto</i> | <i>Z\$ 1,000</i> | <i>Z\$ 4,000</i> |
| c. <i>Embroidery machine</i> | <i>To be able to indicate either my company's name or OEM brand name</i> | <i>Rented machine</i> | <i>Z\$ 3,000</i> | <i>Z\$ 3,000</i> |

b. Raw materials / finished goods

| Where and how you get your raw materials or finished goods | Reasons for the selection of the supplier(s), including appropriateness of the quality and size of raw materials / finished goods | Cost of the raw materials / finished goods |
|--|---|--|
| a. <i>DAVID WHITEHEAD</i> <i>- buy in bulk with a 10% discount</i> | <i>- Enjoy reliable supply of high quality raw materials</i> <i>- Enjoy discount</i> <i>- Use brand name of "DAVID WHITEHEAD"</i> | <i>Z\$ 200 per meter</i> |
| b. |  | |
| c. | | |

Costing Plan - Direct Cost

This is an exercise to determine the actual cost of a unit of the product.

1. Material cost

| Raw material | Quantity | Buying costs | Total costs | Number of products | Material cost per unit of product |
|--------------|----------|--------------|-------------|--------------------|--|
| Cloth | 20m | Z\$ 200 | Z\$ 4000 | 1 | Identify in the first place the minimum number of products in the manufacturing cycle. |
| Buttons | 5 sets | Z\$ 40 | Z\$ 200 | | |
| total | | | Z\$ 4200 | 10 | Z\$ 420 |

Package costs should also be included.

No direct labour cost in the cases of retailers and wholesalers.

This could be "minute" in the case of mass production.

2. Direct labour cost

| Employee | Total working hours per unit of product | Hourly wage | Labour cost per unit of product |
|----------|---|-------------|---------------------------------|
| Designer | 5 hours | Z\$ 40 | Z\$ 200 |
| Tailor | 10 hours | Z\$ 30 | Z\$ 300 |
| total | | | Z\$ 500 |

Costing Plan - Indirect Cost

3. Indirect labour cost

| Category of Employee | Number of Employee | Monthly salary | Indirect labour cost per month |
|----------------------|--------------------|----------------|--------------------------------|
| Sales person | 2 | Z\$ 5,000 | Z\$ 10,000 |
| Book-keeper | 1 | Z\$ 4,000 | Z\$ 4,000 |
| total | | | Z\$ 14,000 |

4. Depreciation cost

| Item | Price | Life | Cost per month |
|---------------------|-------------|---------|----------------|
| Sawing machine | Z\$ 240,000 | 5 years | Z\$ 4,000 |
| Overlocking machine | Z\$ 180,000 | 5 years | Z\$ 3,000 |
| total | | | Z\$ 7,000 |

This is the money you set aside for future replacement of your machinery. Therefore, you have to frequently update the prices.

5. Total indirect cost

| Item | Cost per month |
|--------------------------------------|----------------|
| Rent | Z\$ 7,000 |
| Electricity and water cost | Z\$ 8,000 |
| Indirect labour cost | Z\$ 14,000 |
| Depreciation cost | Z\$ 7,000 |
| Repair, maintenance and rental costs | Z\$ 6,000 |
| Other costs | Z\$ 13,000 |
| total | Z\$ 55,000 (a) |

Costing Plan - Total Unit Cost

There are several indicators to allocate indirect cost (labor hours, number of products, etc.)

6. Indirect cost allocated to a unit of product

| | |
|--|---------------------------------------|
| Total direct labor hours per month (b) | 1,500 hours |
| Direct labor hours per unit of finished goods (c) | 15 hours |
| Indirect cost per unit of finished goods (d) = (c) / (b) x (a) | $15/1500 \times Z\$ 55,000 = Z\$ 550$ |

7. Total cost per unit of product

| Direct cost per unit of product | | Indirect cost allocated for a unit of product | Total cost per unit of product |
|---------------------------------|--------------------|---|--------------------------------|
| Material cost | Direct labour cost | | |
| Z\$ 420 | Z\$ 500 | Z\$ 550 | Z\$ 1,470 |

Book-Keeping

1. Record Book

| Date | Details | Voucher No. | Cash | | |
|------|-------------------------------|-------------|---------|---------|---------|
| | | | In | Out | Balance |
| 14/4 | Beginning balance in cash box | | | | \$5,000 |
| | Cloth from ABC mart | 215 | | \$1,500 | \$3,500 |
| | Electricity | 216 | | \$600 | \$2,900 |
| | From bank account to cash box | 217 | \$1,000 | | \$3,900 |
| | Wage (Mr. K) | 218 | | \$800 | \$3,100 |
| | Wage (Ms. J) | 219 | | \$500 | \$2,600 |
| | Sales (work suit # 1523) | 220 | \$800 | | \$3,400 |
| | Buttons from XY trade | 221 | | \$600 | \$2,800 |
| | Ending balance in cash box | | | | \$2,800 |
| 15/4 | Beginning balance in cash box | | | | \$2,800 |
| | Sales (work suit # 853) | 223 | \$950 | | \$3,750 |
| | Stationary (5 notebooks) | 224 | | \$50 | \$3,700 |
| | Rental fee | 225 | | \$800 | \$2,950 |

2. Receipts

| XYZ Business P.B.C. | | Date | 08-Jul-07 | |
|---------------------|---|------------|-----------|------|
| Receipt | | Serial No. | 223 | |
| Name & Address | Tappara Trading Limited 36 PJ Street, Harare | | | |
| Items | Work Suits 4 sets (order # 853) | \$ | 950 | c 00 |
| total | | \$ | 950 | c 00 |

添付資料 9 SME 用質問表

To the Participants of the “Training of Trainers for the Basics of Business”

Subject: Instructions for the preparation of the training

- (1) In the upcoming one-day training course “Training of Trainers for the Basics of Business”, which is scheduled on 28th and 29th of June, you yourself will be requested to participate in the course as the manager of an SME. Prior to the training, you are requested to pick up an SME in your province, interview its managing director and understand their challenges and opportunities. Please use the attached questionnaire (2 pages) for this purpose. (Remark: do not simply give away the QN to the SME. You are expected to interview the SME by using the QN). A sample answer to the QN is attached to this letter.
- (2) The training will be conducted in line with the attached training manual “Basics of Business - think strategically”. Since you will be requested to provide your ideas on the business strategy of the SME you will be interviewing in (1), please read the manual carefully and prepare for the answers.
- (3) Since the Ministry is in the process of publishing a newsletter on SME Development on a quarterly basis, you are also requested to complete an article on the success story of the SME that you will be interviewing. A sample of the article is attached to this letter. Upon the training, please submit Mr. Hove, editor of the newsletter, both a copy of the answer of QN and the article.

Questionnaire to SME

| |
|--|
| 1. Name and contact address of the company |
| Name of the company: Address: Tel: Interviewees' name and position: |
| 2. What business are you in? What are your major products / services? |
| |
| 3. When was your company started and registered? |
| |
| 4. How many people (full time, part time) are working in your company including yourself? |
| |
| 5. Please briefly tell us about yourself and how you came up with the idea to start the business. |
| |
| 6. How successful is your business? Who are your major customers? What are the advantages of your products / services vis-à-vis competing products/services? |
| |
| 7. What were major challenges to your company and how did you overcome them? |
| |
| 8. What do you wish to achieve and how? |
| |
| 9. What message do you have for upcoming SMEs? |
| |

Questionnaire to SME (Sample Answer)

| |
|---|
| 1. Name and contact address of the company |
| Name of the company: <i>Garfield Industries (Pvt) LTD</i> Address: <i>18 Harrow Road, Msasa, Harare</i> Tel: <i>04-487282, 04-486449</i> Interviewees' name and position: <i>Yulitha Mugwira – Director</i> |
| 2. What business are you in? What are your major products / services? |
| <i>Manufacturing of household products</i> <i>Products : Mukwa Oil, Floor polish, Camoles, Toilet guard, Scouring powder, Petroleum Jelly</i> |
| 3. When was your company started and registered? |
| <i>Started and Registered in November 1989</i> |
| 4. How many people (full time, part time) are working in your company including yourself? |
| <i>Ten permanent employees, six casuals</i> |
| 5. Please briefly tell us about yourself and how you came up with the idea to start the business. |
| <i>Garfield Industries is a family business. After a successful start with a leading manufacturing company then called "Reckit and Coleman", the director's late husband convinced her that they as a family could start their own business and be successful. They then sold their house in Belvedere to raise capital.</i> |
| 6. How successful is your business? Who are your major customers? What are the advantages of your products / services vis-à-vis competing products/services? |
| <i>It has been successful since there are few domestic producers for the same type of products while their products are cheaper than foreign products. They have managed to penetrate a wider market and compete very well with multinational companies. Their customers include OK Zimbabwe, Jagger wholesalers, TM Supermarket, Redstar, Focaworld, Food Chain Group, Saar DC, Gutsai Convenience stores, Makro and other small shops and institutions.</i> |
| 7. What were major challenges to your company and how did you overcome them? |
| <i>Market acceptance of their products during the initial stages was the biggest problem. This was overcome by vigorous market campaigns, demonstrations, promotions and advertising.</i> |
| 8. What do you wish to achieve and how? |
| <i>They want to penetrate the external market, regularly and internationally. They want to be a leading manufacturer of household chemicals and detergents in every home in the region and beyond. It can be achieved by continuous marketing efforts.</i> |
| 9. What message do you have for upcoming SMEs? |
| <i>Need commitment, sacrifice and financial discipline, and practice corporate governance.</i> |

Sample Article

GARFIELD INDUSTRIES (Pvt) Ltd

The above named company is located at No 18 Harrow Rd, Msasa, Harare. It was established in 1989 and became fully operational in 1992.

The Managing Director of the company is Mrs Y. Mugwira. Her company is into the manufacturing of household products namely mukwa oil, floor polish, candles, toilet guard, scouring powder and petroleum jelly.

Garfield Industries (Pvt) Ltd has a very humble beginning. Mr and Mrs Mugwira initially worked for Reckit and Coleman Manufacturing Company before they decided to start their own company. They sold their house in Belvedere to raise capital to start operating. Now they have grown into an established company employing 10 permanent employees and 6 casual workers.

The major challenge they encountered as they started operating was the problem of market acceptance of their products. However, through vigorous marketing campaigns, demonstrations, promotions and advertising they managed to penetrate the market.

Now Garfield Industries (Pvt) Ltd is competing well with local and multinational companies. Their product advantage vis-a- vis competing ones is mainly in the pricing. They price their products lowly yet of high quality.

Garfield's major local customers are: - OK Zimbabwe, Jagers Wholesalers, TM Supermarkets, Redstar, Foodworld, Foodchain Groups, Gutsai Stores, Makro and other small shops.

The vision of Garfield according to Mrs Mugwira, is to penetrate the external market with a bigger percentage and to be a leading manufacturer of household chemicals and detergents for the local market. This is said to be possible if quality is maintained and prices remain at competitive level.

For upcoming SMEs, Garfield's managing director's message is for the SMEs to have total commitment, spirit of sacrifice, financial discipline and to practice corporate governance.

添付資料 10 SME 組合用質問表

To Heads of MSMED's provincial offices:

Subject: Interview to Provincial SME Association

MSMED is in the process of publishing a newsletter on SME Development on a quarterly basis. Introduction of activities of one of the Provincial SME associations will be included on every issue. You are kindly requested to meet and interview the head(s) of the SME association(s) in your province(s) using the questionnaire below, produce an article, and send it to Mr. Hove, editor of the newsletter by 13th July.

Questionnaire to Provincial SME Association

1. Name of the association and its contact address/person
2. What is the current legal status (or its process) of the association? When was it established?
3. How many member companies and individuals are currently under the umbrella of the association all in all? Please provide a rough figure.
4. If there are any groups under the association that are performing particularly interesting activities, please describe them.
5. If the association has already provided some effective services to the members, please describe them.
6. What further services is the association going to provide to the members?

Record of Interviews to SMEs (at the Zimbabwe International Trade Fair, 24/July to 27/July, 2007)

| | Name of Companies | Company Profile | Registering/licensing procedures |
|---|--|--|---|
| 1 | Trans Esse (Stainless bakery and catering equipment, Bulawayo) | Registered in 1998 and operating from 2000. 6 permanent employees and other contractual workers. The company has advantages over imported products because most of their products are custom-made. Due to lack of working capital, the company cannot have sufficient stock of materials. | Used a consultant in Dec 2006 at 2 million ZD. It took one month to complete all the procedures. |
| 2 | FATHERBRAND TRADING (furniture manufacturing with glasses, Bulawayo) | Registered and is operating since 2006. | Bought a shelf company. Procedures to acquire the certificate for tax clearance were time-consuming and required a lot of energy. |
| 3 | Garfield Industries (oil to polish furniture, Harare) | Parents started the company in 1989 and became fully operational in 1992. The son joined the company in 1996 and launched new products - oil to polish furniture. The products have price competitiveness over imported products, attaining a large market share. Due to lack of capital, the company can satisfy only 20 – 30% of the potential demand. | No information |
| 4 | Prince Gold Investment (Leather shoes and sandals, Bulawayo) | Spun out from a shoe maker and registered in 2004 (small number of workers). Since tanneries have difficulty in procuring chemicals from abroad, the raw material (leather) is not always available. As a result, the company sometimes fails to respond to customers' needs. | The registration procedures (register of companies, business license from city council, tax clearance) took 6 months. The register office gets back to the applicants in 2 to 3 months after the receipt of applications. |
| 5 | Awadra Manufacturing (Tropical beverages, Harare) | Started business in 2004 and registered in 2005. 17 permanent workers and 8 admin staff. Successful branding of soft drinks. | Used a consultant for registration. The fee was reasonable and the procedures took one month. Hygienic clearance was more lengthy: need |

| | | | |
|----|---|--|---|
| | | | approval by City's Health Dept (inspection every year), and all new products must be approved by Gov lab. Accredited by SAZ. |
| 6 | Sunrise Pottery (Vases, Marondera) | Registered in 2004 and acquired financing by SEDCO. 7 employees. Currently holding a stock of 10,000 vases, but unable to sell since the company does not have a truck. Large transporters are not interested in the small lot, while small transporters are not reliable. | Used a consultant to register. It took 2 – 3 months and cost 500,000 ZD plus registration fees. The consultant was helpful in making a business proposal etc. |
| 7 | Aqua Pristine (Bottled mineral water, Masvingo) | Registered in 2007 with 3 shareholders. 10 employees. Due to the water's high quality and the factory's advantageous location in Southern Zimbabwe, market penetration is expected to be easy. Small factory (6m x 11m). Wishes to establish another production line. | Bought a shelf company. Used a consultant for the search of a brand name (registering the brand name took only one week and consultant fee was 90,000 ZD). |
| 8 | Marondera Solar and Electronics (Manufacture of Power Bank back-up system, Marondera) | Registered in 2003. 4 employees. Invented an all-in-one system for battery charger, converter and transmitter. Identified market (already sold 11 sets) but is not able to have a stock due to lack of cash. | Bought a shelf company and the registration of the brand name took 2 weeks. |
| 9 | Zvematanda Crafts (Handicrafts, Chegutu) | Started handicrafts in the 1950s. Currently 3 permanents, 3 contractual workers and 2 seasonal workers. Formed "Chegutu Wood Turners Association" (40 woodcraft artisans), which is under that process of registration at the City Council. By registering as an association, the association will be qualified to borrow land from the City and construct a premise to sell their products. | Registration process of association takes time, but the SME association is currently facilitating the procedures. Each member of the association has a license of business, paying 41,000 ZD per annum to the City. The GM of Zvematanda Crafts intends to be registered as an independent company in the future, since it will give the company opportunities to export. |
| 10 | Lumuzi Enterprise (teak furniture maker) | Started business in 1996. 5 employees. The company was registered in 2005 in order to gain opportunities for export. Another advantage of becoming an official company is to benefit from pension fund, including labor security. | No information |

| | | | |
|----|---|--|---|
| | | Disadvantage of not being registered is that the company always has to run away from tax officers. | |
| 11 | Ritage Wood Engineering (outdoor table and chairs, Gweru) | Started business in 1991, and was registered in 1998. 6 employees. It would be more advantageous if the company can sell from its stock: order –made with an advance payment is causing a loss of bargaining power. | Bought a shelf company, because registering a new company costs a lot for a cottage industry. |
| 12 | Elch Furniture (furniture maker - luxurious sofas, Chitungwiza) | Started and registered the company in 2000. 8 employees. The company takes deposits from customers, with which the company purchases materials. | Registered the company on its own, taking one to two months. If not registered, the company could be caught by the police anytime. The company can build trust with customers by being formal. |
| 13 | Telesa Furnishers (furniture maker - transportable beds, Chimanimani) | Spun out from a furniture maker and established and registered a company in 2000, with the special machinery designed by the current GM. | Since buying a shelf company is also cumbersome, the owner registered the company on its own. Approval by the Ministry of Health took 3 weeks and register of the company took 1.5 months. City Council's license needed only one day. Registering process cannot be completed at the district level: it should be decentralized. |
| 14 | Honey maker | | By using a personal connection, the company managed to be registered in a month: otherwise, it would have taken forever. |
| 15 | KEGA Engineering (manufacturer of trailers and parts of heavy trucks, Harare) | Established and registered the company in 1996, and started manufacturing a new product in 1999. 50 employees. The GM has another trading company for trucks, from which he made sufficient revenues to invest in the manufacturing. | Bought a shelf company. |
| 16 | Woodland Oak Trading (manufacturer of cosmetics, | This is a holding company, having 4 subsidiaries. 22 employees in total (3 staff in holding company). Borrowed 10 million ZD initially from a | Bought a shelf company. |

| | | | |
|----|--|--|--|
| | stationeries, traditional dyed cloth) | commercial bank. Cosmetic products are most profitable; it has comparative advantages (prices and availability) over imported goods. Since domestic supermarkets are searching alternative sources due to limited FOREX, domestic manufacturers have good opportunities. Intends to export since the product is cheaper, using only local materials. Machines are also locally made. | |
| 17 | Mucal Enterprise (peanut butter, Bulawayo) | Started a company to make honey in 1998 and created a new one for peanut butter in 2006 in order to focus on a new business area. The difficulty is the seasonality of the raw material; the company needs a lot of cash to purchase the peanut in one shot for the whole year. The quality of peanut butter made in Zimbabwe is mostly bad; texture is not uniform. The company's product can compete with imported goods, and is attracting supermarkets that are looking for domestic products. | Registration needed only a week by using a registration service company. It cost only 10,000 ZD. |
| 18 | Infocom Engineering (value addition machinery for micro enterprises, Bulawayo) | Established in 1996. 3 engineers and 3 sales workers. Recently established another workshop. Although there is no much competition and the demand exceeds the supply, the company is not able to expand its business quickly due to unavailability of electrical parts and motors (the suppliers do not have much stock). | No information |

Record of Interviews to SMEs (at the Kelvin North SME Incubation Center, 28 July, 2007)

| | Name of Companies | Company Profile | Registering/licensing procedures |
|---|--|--|---|
| 1 | Kainos Furniture (Sofa) | Graduated from a school and immediately started business in August 2006 at KN. Employing 4 workers. Not registered. Paying 120,000 ZD per month as a rent to the City Council plus electricity fees 200,000 ZD per month. All furniture is made by orders from customers who visit the premises. | The company does not so far intend to be registered because the owner does not want to pay taxes. The company is not paying the tax for the “Standard Development Fund” levied by the Ministry of Industry and International Trade, either. |
| 2 | Tune-up Engineering (repairing of parts of vehicles and buses) | Registered in 1999. 4 workers. Initially rented machinery at the railway company, from which the company purchased old machinery at cheap prices and moved to KN in 2001. Orders are growing and the company has a chance of exporting, but it does not have money for investment. | The company was registered since it expected to join government tendering and get orders from official companies, which are taking place once a year. Registration process was supported by the engineering school, but it was slow. |
| 3 | TEEMA Industries (Repairing of refrigerators) | Registered in 1985 and started to be housed in KN in 1998. 5 workers. The customers are increasing through word of mouth and newspaper advertisement. The company has price competitiveness over large companies. The problem is the prices of spare parts and their availability in small volume. | The registration process was fast in 1985. |
| 4 | Dees’ Fashion (workers’ clothing) | Started business in 2004 at KN after graduating from a school. 3 workers. The company is in the process of registration. The owner wants to register the company since she wants to join government tender, deal with official companies, and access financial sources. The difficulty is to purchase materials in small volume. | Bought a shelf company, but the process is still too slow. |
| 5 | Muzhanduki Shoe Manufacturing & Repair (repair of shoes and | The owner used to work in a big company, but due to its downsizing, the owner started his own business in 1998 and moved to KN in 2005. 2 | The company has not been registered since the process is too slow and the use of a consultant |

| | | | |
|---|--|--|---|
| | manufacturing of shoes by elephant and cattle hides) | workers. Not yet registered but the owner wishes to be registered since it will enable the company to borrow from SEDCO. If not registered, the company cannot even connect a telephone line. | costs too much. |
| 6 | LUMUZI Enterprise (Teak Furniture maker) | Registered in 2005 and being operational from 2006. 8 employees. The reason why registered is to be qualified for tendering. The difficulty is to get a loan to finance machinery, since the company does not have collateral. The company is still growing since it is able to deliver the product on time, which is the way to build trust with customers. | Bought a shelf company since searching names takes too much time. |
| 7 | TILLIES Engineering (Fabrication of vehicles' parts) | Registered in 1995 when the owner was still working in an engineering company. The owner gradually purchased machinery and started actual operation in 2003. 3 workers. The company gets 70% advance payment from customers and then purchases materials. Some materials are not always available. | Bought a shelf company. There are companies that systematically register new companies (only names) and sell them as shelf companies. |

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Record of Interviews to SME Association

| | Name of Association | Association's Profile |
|---|-----------------------------------|---|
| 1 | Bulawayo National SME Association | <p>Established in July 2004. 500 members, including member associations. Since Bulawayo NSMEA is in charge of the Treasury of the NSMEA, it is in the process of building a data base for the entire NSMEA. It is being done manually with a certain format. The current member fee is 50,000 ZD per year.</p> <p>A group of 5 companies, including board members of BNSMEA, has invested 2 billion ZD to build a shopping complex / showcases for SMEs. The premise is called "SME Centre". 59 SMEs have been selected by the Group and will be settled in the Centre. Not only the BNSMEA but also several companies (accounting, printing, etc.) that will support SMEs already have their offices in the Centre. SEDCO has already financed 100 million ZD and conducted some training courses.</p> |