

WORKSHOP PROGRAM

For the provision of National Capacity Building Workshop on Expanding Access to Finance, Clutters & SCF among Micro-, Small and Medium-sized Enterprises (MSMEs) for Accelerating Progress towards Sustainable Development Goals (SDGs) in Ethiopia

April 7 – 11, 2025

Workshop Program

The following table provides a summary of the agenda & activities included in the four-day training schedule. The first two days were dedicated to covering Financial Literacy and its related topics, while the remaining two days were focused on delivering training content specifically on e-commerce and digital marketing.

Module One: Financial Literacy

Day 1: Introduction to MSMEs and Financial Literacy

*9:00 AM – 9:30 AM / **Opening Session***

- **Activities:**
 - Participant registration and networking.
 - Icebreaker activities to facilitate informal introductions and create a collaborative learning environment.

*9:30 AM – 10:00 AM / **Opening Remarks & Workshop Overview***

- Welcome address by government counterpart, MoI, and UN-DSDG/DESA.
- **Opening Remarks by Guest of Honor:** H.E Hassan Mohamed, State Minister of Ministry Industry, Ethiopia; represented by Mr Daniel Olani: Infrastructure development and input sector advisor to Minister of Industry, Ethiopia.
- **Keynote speech:** Mr. Clark Ke Liu, Sustainable Development Officer, National Strategies and Capacity Building Branch, Division for Sustainable Development Goals, United Nations Department of Economic and Social Affairs

- Highlight the importance of this workshop for advancing the role of MSMEs in achieving SDGs in Ethiopia. Mr Admasu Yiferu Director- for Enterprise Development, Ministry of Industry, Ethiopia
 - Group Photograph
 - Introduction to the workshop's objectives, agenda, and expected outcomes.
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*10:00 AM – 11:00 AM / **Session 1: The Role of MSMEs in Accelerating Sustainable Development in Ethiopia***

- **Content:**

- MSMEs Categorization in Ethiopia
- The significance of MSMEs for Ethiopia's economic development and achieving SDGs.
- Key challenges facing MSMEs at national and sub-national levels (e.g., access to finance, infrastructure issues).
- Opportunities for MSMEs at the National and Sub-National Levels
- Support Programs for MSMEs: Overview of public and private-sector supporting programs for MSMEs in Ethiopia.

- **Interactive Activity:**

- Group discussion on the role of MSMEs in achieving local SDG goals.
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*11:00 AM – 11:15 AM / **Morning Tea/Coffee Break***

*11:15 AM – 12:45 PM / **Session 2: Key Financial Concepts Every MSME Should Know***

- **Content:**

- Fundamental of Financial Literacy
- Understanding key financial concepts and Statements: Asset, Liability, Equity, Cash flow, profit margins, Income statement and balance sheets.
- Core aspects and Practical tips for MSME entrepreneurs on financial management, including budgeting and expense management.
- Tools to track and manage finance data effectively: Using Excel sheets and basic financial software for monitoring finances.

- **Interactive Activity:**

- Participants will create a simple cash flow forecast for their businesses using a provided template.
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*12:45 PM – 1:45 PM / **Lunch Break***

*1:45 PM – 3:15 PM / **Session 3: Accessing Affordable Finance for MSMEs: Traditional & Non-Traditional Options***

- **Content:**

- Overview of traditional financing options: Bank loans, government programs, microfinance institutions.

- Introduction to non-traditional financing options: Fintech, digital platforms, crowd funding, and venture capital.
 - How to assess the best financing option for your business based on business needs and financial health.
 - **Interactive Activity:**
 - Case studies on different financing options: Participants will analyze case studies of businesses using traditional vs non-traditional financing options
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3:15 PM – 3:30 PM | Afternoon Tea/Coffee Break

*3:30 PM – 5:00 PM | Session 4: **Improving Creditworthiness and Business Pitching***

Content:

- Introduction to Creditworthiness and Business Pitching
 - Steps to Improve Creditworthiness and Become More Attractive to Lenders
 - How to Prepare a Compelling Business Proposal for Investors
 - Best Practices for Presenting Your MSME's Financials to Potential Lenders or Investors
 - The Role of Personal and Business Credit in Accessing Finance
 - Common Pitfalls in Creditworthiness and Business Proposals
 - **Interactive Activity:**
 - Group work develop business proposals and an elevator pitch for their business, focusing on presenting their financials to potential lenders
 - Individualized feedback on improving their credit readiness and investor appeal from peers and trainers
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Day 2: Strategic Financial Planning, Fintech, Digital Finance & Marketing Strategies for Expanding MSME Access to Affordable Finance

9:00 AM – 9:30 AM | Recap of Day 1 & Interactive Q&A/group discussion

- **Overview:**
 - Recap of key lessons learned: focusing on financial literacy, access to finance: (traditional vs non-traditional financing), Creditworthiness and Business Pitching
 - Open Q&A session where participants ask questions or share their thoughts

*9:30 AM – 11:00 AM | Session 5: **Strategic Financial Planning for MSMEs***

Content:

- **Strategic Financial Planning for MSMEs:** Why? and How to build a sustainable financial plan for success and long-term growth
- The Importance of Having a Clear Financial Plan
- How to Build a Sustainable Financial Plan for Growth

- Step-by-step guidance on how to build a sustainable financial plan that aligns with business objectives and SDGs.
 - Practical Tips for MSME Entrepreneurs on Improving Financial Management
 - **Interactive Activity:**
 - Participants will outline a financial growth plan for their MSME, identifying sources of capital and outlining growth milestones and business objectives
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11:00 AM – 11:15 AM / Morning Tea/Coffee Break

*11:15 AM – 12:45 PM / **Session 6: Accessing Affordable Finance through Fintech and Digital Finance***

- **Content:**
 - Definition and Evolution of Fintech
 - **Understanding Fintech and Digital Financing: Its Role for MSMEs**
 - **Digital Financing for MSMEs:** Fundamentals of digital financing and payment systems
 - How Fintech Can Leverage MSMEs' Access to Affordable Finance for MSMEs in Ethiopia
 - Experience from existing Fintech and online lending programs in Ethiopia and their impact on MSMEs.
 - Overcoming Challenges in Accessing Fintech Solutions & Digital Financing
 - Practice Demo: Implementing Fintech Solutions for MSMEs
 - **Interactive Activity:**
 - Practical session to apply Fintech solutions to real business scenarios.
 - Group discussions on the practical application of Fintech in Ethiopia's MSME sector.
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11:00 AM – 11:15 AM / Morning Tea/Coffee Break

*11:15 AM – 12:45 PM / **Session 7: Digital Marketing Strategies for MSMEs:***

- **Overview:**
 - Recap of key lessons learned: focusing on strategic financial planning, Fintech, digital financing platforms,
 - Group discussion on challenges and opportunities in implementing Fintech solutions within the Ethiopian MSME landscape.
 - Open Q&A session where participants ask questions or share their thoughts
- **Content:**
 - Introduction to Digital Marketing Strategies and its advantages for MSMEs
 - Digital Marketing Strategies for Attracting Investors
 - Cost-Effective Tools to Identify Investors and Funding Opportunities Online
 - How to Reach and Engage Investors Using Digital Platforms
 - Best practices for using Digital marketing strategies

- **Interactive Activity:**

- Group Activity: Participants will brainstorm, create digital marketing plan and investor outreach strategies for their MSMEs and shared them for peer review.
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*3:15 PM – 3:30 PM / **Afternoon Tea/Coffee Break***

*3:30 PM – 5:00 PM / **Session 8: Policy Landscape & Dialogue on Expanding MSME Access to Affordable Finance***

- **Content:**

- Overview of Government Policies and Frameworks Supporting MSME Finance
- Financial Programs and Initiatives Supporting MSMEs
- Platforms and Initiatives for Accessing Finance and Investment
- Supportive Government and Non-Governmental Initiatives
- Challenges and Opportunities in Policy Implementation: Participants Perspectives
- Case studies: Impact of MSME supporting policies on expanding MSME access to affordable finance

- **Interactive Activity:**

- Group discussions: identify gaps, opportunities and priorities to strengthen enabling policy environment and expand MSME access to affordable finance in Ethiopia
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Module II Empowering MSMEs: Access to Finance through Clusters and Supply Chain Financing

Day 3: Empowering MSMEs: Access to Finance through Clusters

*9:00 AM – 9:30 AM / **Overview***

- **Overview:**

- Recap of key lessons learned: focusing on leveraging non-traditional financing options
- Group discussion on challenges and opportunities for MSMEs access to alternative and affordable finance in Ethiopian context.
- Open Q&A session where participants ask questions or share their thoughts

*9:30 AM – 11:00 AM / **Session 9: Clustering Approach for MSMEs in the Manufacturing Sector in Ethiopia***

Content:

- Concept and Definition of Clusters, Why Clustering?
- The Role of Clustering: Definition and Benefits
- Types/Approaches of Clusters for MSMEs:

- Advantages and disadvantages of clustering for MSMEs
- Alternative Ownership Structures for MSME Clusters:
- **Interactive Activity:**

Practical session on the application of Clusters to real MSMEs business scenarios.

11:00 AM – 11:15 AM | **Morning Tea/Coffee Break**

*11:15 AM – 12:45 PM | **Session 10: Cluster development programs for (MSMEs) in Ethiopia***

- **Content:**
 - Industrial Clustering Initiatives in Ethiopia:
 - Challenges & Opportunities of Clustering:
 - Best Practices of Industrial Clustering in Ethiopia and Other Developing Countries
 - **Interactive Activity:**
 - Group discussion on challenges and opportunities in applying clusters for MSMEs in Ethiopia
 - Best Practices and Case Studies: Analyze Successful Clustering Initiatives in Ethiopia, their Approaches and success stories
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*12:45 PM – 1:45 PM | **Lunch Break***

*1:45 PM – 3:15 PM | **Session 11: Leveraging Clusters for Improving Access to Finance for MSMEs in Ethiopia:***

- **Content:**
 - Concepts of cluster-based financing for MSMEs
 - Types of Cluster-Based Financing:
 - What are the Benefits and limitations of MSME Cluster-Based Based Finance?
 - Interlinkages between MSMEs Cluster, Financing Schemes, and Providers
 - **Interactive Activity:**
 - Discussion and case studies on the role of clusters and cluster-based financing for MSMEs access to finance
 - Practical Illustration on successful cluster-based financing models (Different Financing Schemes and Providers).
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*3:15 PM – 3:30 PM | **Afternoon Tea/Coffee Break***

*3:30 PM – 5:00 PM | **Session 12: Cluster -Based Financing for (MSMEs) in Ethiopia***

Content:

- Status of Cluster-Based Financing in Ethiopia: Challenges & Opportunities
- Best Practices for Cluster-Based Financing in Ethiopia and Other Developing Countries:
- Examples of How to Apply Cluster-Based Financing by Different Sectors of MSMEs in Ethiopia:
- Strategic Approaches to Cluster-Based Financing:

- **Interactive Activity:**
 - Group discussion on challenges and opportunities in applying Cluster-Based Financing for MSMEs in Ethiopia
 - Best Practices and Case Studies on the application of Cluster-Based Financing by Different Sectors of MSMEs in Ethiopia:

Day 4: Supply Chain Integration: A Pathway to MSMEs Financial Inclusion

*9:00 AM – 9:30 AM / Overview **Recap of on Lessons Learned***

- **Overview:**
 - Recap of key lessons learned: focusing on clustering and alternative Cluster-Based Financing in Ethiopia
 - Reflection on Group discussion on challenges and opportunities for MSMEs access to alternative and affordable finance in Ethiopian context.
 - Open Q&A session where participants ask questions or share their thoughts

*9:30 AM – 11:00 AM / **Session 13: Supply Chain for Access to Capital for MSMEs in the Manufacturing Sector in Ethiopia***

- **Content:**
 - Concept and Definition of supply chain and supply chain Management
 - Key elements of SCM for MSMEs
 - Role & Benefits of SCM for MSMEs
 - Challenges and opportunities in SCM for MSMEs in Ethiopia
 - Supply Chain Integration (Forward & Backward linkages) for MSMEs
 - Interlinkages of SCM & flow of Goods/services, Finance, Information and collaboration
- **Interactive Activity:**
 - Group discussion: How to effectively create and use linkages with supply chain actors to access finance for MSMEs.
 - SCM: Participants will be engaged in mapping supply chains relevant to their businesses.

*11:00 AM – 11:15 AM / **Morning Tea/Coffee Break***

*11:15 AM – 12:45 PM / **Session 14: Leveraging the Supply Chain Financing for Improving Access to Finance***

- **Content:**
 - Fundamentals of Supply Chain Financing (SCF) for MSMEs:
 - Role and Benefits of SCF for MSMEs:
 - SCF mechanisms and Their Application: Factoring, reverse factoring, dynamic discounting, and inventory financing.
 - How SCF Improves Access to Finance for MSMEs
 - 5 things you should know about supply chain finance
- **Interactive Activity:**

- Group discussion: on different SCF mechanisms and their application

*12:45 PM – 1:45 PM / **Lunch Break***

*1:45 PM – 3:15 PM / **Session 15: Supply Chain Financing for (MSMEs) in Ethiopia***

- **Content:**
 - Challenges and Opportunities of SCF for MSMEs in Ethiopia
 - Strategic Approaches to Supply Chain Integration for MSMEs in Ethiopia
 - Best Practices and Examples from Ethiopia and Other Developing Countries
- **Interactive Activity:**
 - Group discussions: on Best practices and Case Studies: Successful Supply Chain Financing Initiatives and stories in Ethiopia and LDC's
 - Success Stories in Action: Case Examples of Clusters success stories in Ethiopian context along with specific industry problem, solutions and results.

*3:15 PM – 3:30 PM / **Afternoon Tea/Coffee Break***

*3:30 PM – 4:30 PM / **Session 16: Action Planning and Next Steps***

- **Content:**
 - Recap of key lessons learned throughout the workshop.
 - Small group work: Develop action plans based on workshop learnings, focusing on practical steps to apply Fintech and digital platforms as well as clustering and SCF to expand MSME access to affordable finance
 - Action plans will include steps to expand MSME access to affordable finance using innovative tools and strategies.

*4:30 PM – 5:00 PM / **Closing Remarks and Certificate Distribution***

- **Overview:**
 - Closing remarks from government and workshop organizers.
 - Distribution of certificates to participants and formal closure of the workshop.