

STRENGTHENING SERVICE PROVIDERS
FOR ASSISTANCE TO SMES IN BUSINESS ACCOUNTING



SMAP Program Guide

Guidelines for Training Service Providers

Financial Services – B&SDS Division

2008

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SMEDA is the premier institution of the Govt. of Pakistan under Ministry of Industries, Production & Special initiative, to develop and promote Small & Medium Enterprises (SMEs) in Pakistan while focusing on providing an enabling environment and business development services to small and medium enterprises. More information on SMEDA can be obtained by visiting the website: www.smeda.org

In September 2004, SMEDA started offering software based accounting package (Small business Suit) through its website, which was developed keeping in view business documentation requirements of Pakistani SMEs. This software is available for download free of cost and SMEDA has provided training on software usage at various locations. Nine thousand six hundred (9,600) SMEs across 200 cities have downloaded this software and approximately 2,600 are using it for their bookkeeping requirements.

Responding to the requirements of software users, professionals and general SMEs, we developed a project to provide SMEs with access not only to the technology but to the support services required to maximize the utility of the software

SMEDA Accounting Package (SMAP) is a project to assist SMEs in their business accounting through software based accounting package. Our vision is to develop a market for SMAP services to SMEs through SMEDA supported service providers on sustainable basis. To support SME documentation, a program to engage service providers for provision of training and bookkeeping services based on this package has been designed.

Following are the main features of the project:

1. Software up-gradation: New features to support trading sector and networking support has been included.
2. Co-branding with professional bodies, associations etc.
3. Networking & capacity building of accounting professional for Service Providers network
4. Identification and strengthening of partner training institutions for curriculum based training on SMAP software.
5. Technical support to software users
6. Marketing and awareness activities to promote use of the software and services
7. Networking with Business Support and other Funds/Banks
8. Collaboration with Hardware Suppliers

SMAP Trainings; Objective & Scope

The prime objective of engaging training institutes is to widen the participation and to develop and share good practices, thereby setting a sustainable mechanism to provide regular access to quality trainings on SMAP software. Following is the reflection on the scope of engagement with the partner training institutions.

1. Capacity building of accounting professionals for configuration, implementation, and subsequent technical support to SME businesses
2. Training of SMEs, Students and others for software usage.

Benefits to partner institutions

Program for SMAP training services has been designed while keeping in mind the

business development needs of the partner educational institutions. Participation in this program will not only provide the institutes with a new service to offer, but will also increase their interaction with the business community and professional, which in the long run will benefit their image and market presence. Following is the list of immediate benefits of the program:

1. Registration with SMEDA as certified institute for SMAP trainings.
2. Right to use training curriculum for trainings
3. Capacity building of faculty.
4. Authorized access to proprietary software
5. Co-branding & joint certification of trainees
6. Access to web based coordination system.
7. Marketing through SMEDA website

Eligibility Criteria

Institutes involved in delivery of education and trainings related to accounting, finance, and information technology, satisfying following requirements are eligible to apply:

1. **Good Market reputation;** reference check
2. **Availability of learning resources** and equipment such as teaching rooms, library, information technology, services to support the program, faculty, computers, printers, and multimedia projectors etc.
3. **Financial viability;** Bank statement.
4. **Registration** with professional bodies and regulatory authorities

How to participate

Interested training institutes can participate in the program by submitting an application on the prescribed form. The form is provided as annexure at the end of the guide. The chief executive or relevant senior manager of the applying institution will lodge the application through the contacts provided at the end of the application form. The application must be accompanied with the following:

1. Profile of the institute, details of courses offered.
2. Curriculum Vitae' of the staff relevant to the program
3. Proof of registration & affiliations
4. Undertaking that the institute is not blacklisted by any Government Agency.
5. Details of available Infrastructure, Equipment, and services required for effective implementation of the program.
6. Proof of financial stability.

The application will be admitted and processed for the campus or premises on behalf of which it has been submitted. All applications must be complete with respect to information required. Incomplete applications will not be entertained.

The application will be reviewed by the respective SMEDA regional office in consultation with B&SDS Division, SMEDA Head Office. Representative from SMEDA will visit the premises to physically check the facilities available to ensure functional capability. Subject to the verification of facilities and scrutiny of eligibility documents, provisional certification for training of trainers (TOT) will be granted.

Institutes holding provisional certification will nominate resource persons for TOT. On successful completion of ToT by the nominated faculty, accredited certification will be granted.

Approved applicant will receive an accreditation certificate from SMEDA. A standard contract stating terms and conditions of the agreement and responsibilities of both institutions with regard to program delivery support, monitoring, standards, and contractual & financial basis of the agreement will also be sent along with the certificate. Once the contract is signed, all resource material including curriculum/training modules and software will be handed over to the institute

Format of the standard contract is annexed herewith. Further information on the process can be obtained from the contact persons. List of contacts is attached as annexure.

SMEDA reserves the right to reject any or all applications without assigning any reason.

Fees (cost)

Following table provides details of fees payable by the partner training institution

Registration	Rs. 3,000 ¹
ToT	Rs. 5,000 ²
Annual	Rs. 500 ³
Certification	Rs. 500 ⁴

1 Non-refundable, Rs. 2,000 payable at the time of application, balance on TOT.

2 Per participant fee, Rs. 3,000 for more than one nominations

3 On renewal of contract

4 For every certificate issued by SMEDA

All fees to be paid through cross check or demand draft in favor of SMEDA.

Tuition Fee (revenue)

The training institutes will be allowed to determine their schedule of charges for SMAP trainings. However, the applicable fee must be fixed with information to SMEDA.

Use of SMEDA logo

The certification to training institutes will be provided for SMAP trainings only. Training institutes will only be able to use SMEDA logo on the approved educational and marketing material.

Training institute shall independently establish its business development plans for SMEs, professionals and students in addition to any support from SMEDA for this purpose. SMEDA will not guarantee number of training programs or availability of trainees.

Monitoring and Evaluation

Performance of the training institutes will be monitored with respect to the following:

1. Number of training programs conducted during the year
2. Number of students, SMEs and professionals trained
3. Advertising and promotion activities
4. Participants feedback
5. Compliance with training SOPs issued by SMEDA from time to time
6. Results of monitoring visits

SMEDA designated representatives will visit the physical location and will submit a report on their findings of interaction with participants and faculty.

DRAFT STANDARD AGREEMENT

AGREEMENT FOR SMAP TRAINING SERVICES

This agreement is made and entered into this [date] day of [month], [year] (the “Effective Date”)
BETWEEN

SMALL & MEDIUM ENTERPRISE DEVELOPMENT AUTHORITY (SMEDA), Ministry of Industries, Production and Special Initiatives through its General Manager Business and Sector Development Services 6th floor LDA plaza, Egerton Road Lahore (which expression shall include its successors and assigns) of the One Part, as sponsor

AND

_____ having its office at _____,
_____, Pakistan through its authorized representative namely _____ (hereafter referred to as the “**Training Institute**” which expression shall include its successors and assigns) of other Part.

WHEREAS SMEDA, in pursuance of its mandate to promote Small and Medium Enterprises (hereinafter referred to as SMEs) provides assistance and facilitation thereto inter alia in respect of accounting and bookkeeping management through a software namely **SMEDA Accounting Package (SMAP)**.

AND WHEREAS the Training Institute is engaged in the human resource and skills development through accredited training to the students and other interested persons.

AND WHEREAS SMEDA intends to develop collaboration with the Training Institute to impart certified training to the students and or other interested persons regarding the operational methodology of SMAP.

AND WHEREAS the Training Institution in consideration of opportunity of increasing its business and exposure has shown its willingness to provide the training services for the SMAP as desired by SMEDA subject to the terms and conditions as set forth hereunder.

NOW THEREFORE this agreement witnesses as follows:

1. Covenants by SMEDA

SMEDA shall be responsible unto the training institute in respect of the following:

- i. To provide right to use of a standardized SMEDA product (SMAP) as an accredited TSP for demonstration and training purposes in line with covenants agreed hereunder.
- ii. To arrange for ToT of the nominated faculty of the Training Institute.
- iii. To provide a standard training curriculum and modules for imparting training to the professionals, students and other interested persons.
- iv. To co-brand the training programs relating to SMAP, providing for joint certification of students and professionals trained for SMAP by the Training Institute.
- v. Assist the Training Institute in awareness and promotion of SMAP trainings amongst professional bodies and business associations.

2. Covenants by the Training Institute

The training institute shall be responsible under the agreement as follows:

- i. To impart trainings in accordance with the agreed guidelines contained herein and revised from time to time with mutual consultation. Attached herewith is schedule of trainings to be specified as schedule “A” of this Agreement.
- ii. To nominate the appropriate resource person(s) for the training of SMAP. Provided that the credentials of such resource person(s) shall be established through fit and proper criteria of accredited professional bodies/SMEDA.
- iii. To ensure availability of the person(s) nominated for imparting training pursuant to clause (i) above at the date and time of the training.
- iv. To make available appropriate and requisite environment, infrastructure and equipment including but not limited to teaching rooms, Information technology, lab coordinator / instructor, stationery etc. for the training programs.
- v. To determine and notify fee structures for the trainings of SMAP in consultation and approval of SMEDA.
- vi. To promote and market the SMEDA Accounting Package amongst professional bodies and business associations in consultation with SMEDA.
- vii. To develop liaison and networks with SMEDA affiliated service providers.
- viii. To share data / information on Trainings, registered trainees and professionals with SMEDA on the format prescribed by SMEDA.

3. Fees and Charges

In consideration of the arrangement under this contract the Training Institute shall pay following fees and charges to SMEDA.

Registration Fee	Rs. 3,000 (Rupee three thousand only), non-refundable. Rs. 2,000 payable at the time of application, balance on signing of the contract.
ToT Fee	Rs. 5,000 per participant nominated for training of trainers. Rs. 3,000 per participant in case of two or more nominations.
Annual Fee	Rs. 500 (Rs. Five Hundred only), on renewal of contract.
Certification Fee	Rs. 500 (Rupee Five Hundred only) certificate issued by SMEDA to duly registered, successful course participants.

4. Monitoring and Evaluation

The performance of the Training Institute under this agreement shall be periodically monitored and evaluated by SMEDA in the prescribed format.

5. Duration of the Agreement

The agreement shall remain in force for a period of one year from the date of execution hereof subject to its renewal/extension for any term or earlier termination by SMEDA in its sole discretion.

6. Termination

The agreement shall stand terminated inter alia on the following grounds:

- a. Upon given of seven days notice in writing by either party showing its intention to terminate the agreement subject to adjustment of rights and obligations arising there under till such time; or
- b. Upon failure of party of the second part at any time to perform its job satisfactorily, within time and or intentional or deliberate breach of any of the conditions or covenants under this agreement and upon failure to rectify such breach within seven days of the notice by the first party to rectify such breach.

- c. In case of complaints by the student/participant of the training program regarding non-satisfactory performance by the Training Institute and or any event of misbehavior is found to be correct, the agreement may be terminated at once in the sole and exclusive discretion of SMEDA and in this eventuality the Training Institution specifically agrees and undertakes unequivocally to return/refund the professional fee received by him/it in respect of the training.

7. Proprietary rights and custody of Curriculum / Module / Documents

The training module provided by SMEDA shall be the property of SMEDA and the Training Institute shall not have any right whatsoever in such module nor shall the Training Institute use, copy, transfer or convey the training module provided by SMEDA or any part thereof to any third party. In case of termination of this contract under clauses-4 and 5, herein above, the Training Institution shall be bound to return all material comprising of training modules or any other related documents, whether in the soft or hard form, or any other record pertaining thereof to SMEDA. For the purposes of and during the tenure of this agreement, the liability/responsibility of Training Institute to the custody of all/any record pertaining to the training program/workshop shall be deemed that of a bailee under the Contract Act, 1872

8. Business Development

Training institute shall independently establish its business development plans for SMEs, professionals and students in addition to any support from SMEDA for this purpose. This agreement or any clause thereof shall not be construed to confer any guarantee by SMEDA unto the Training Institute nor shall the Training institute claim the availability of a fixed number of students and or other interested persons for training of SMAP.

9. Service of Notices / Documents

All notices, documents, or correspondence pursuant to this agreement shall be served or made by the parties to each other through registered post and electronic media on the addresses mentioned in the title of this agreement. Any change in the address shall be immediately notified to the other side.

10. Force Majeure

Neither the Training Institute nor SMEDA shall be liable in respect of any breach of this Agreement due to any cause beyond their reasonable control including, but not limited to, Act of God, flood, lightning or fire, industrial action or lockouts, the act or omission of Government or other competent authority, war, military operations or riot, the act or omission of any third party for whom the legal service provider or SMEDA is not responsible.

11. Non-Disclosure of Information

The Training Institution shall not disclose any information or material pertaining to any matter of training program to any other person directly or indirectly during the existence of the agreement period and even after five (5) years of the termination of the agreement without the prior written consent of SMEDA.

Indemnity

The Training Institute hereby unconditionally and expressly undertakes:

1. To indemnify SMEDA against any loss, damage and or injury caused directly or indirectly by any act or omission of the consultant relating to this agreement and arising either during or after the currency of this agreement.
2. Not to hold SMEDA responsible nor shall initiate any proceedings against it for anything done in good faith by it under this agreement.

12. Interpretation

That this agreement, the documents referred therein and each and every clause thereof shall constitute the entire, absolute and complete agreement concerning the subject matter and there are no other valid and binding representations, covenants and or inducements except embodied herein.

13. Relationship of the Parties

No clause under this agreement does constitute, declare, and assimilate the Training Institution as an agent, partner, employee, and or servant of SMEDA. The Training Institution shall be an independent institution for all intents and purposes and is in no way authorized to enter into any contract, agreement, memorandum, or representation on behalf of SMEDA.

14. Dispute Resolution

If any dispute, controversy or question be raised between parties to this agreement at any time as to the construction, interpretation or compliance or non-compliance of the Agreement or as to any matter or things of whatsoever nature arising hereunder or in connection herewith the same shall first be settled through negotiation between the parties. Upon failure of the negotiations the dispute shall be referred to CEO SMEDA, whose decision shall be final.

IN WITNESS WHEREOF the parties hereto have put their signatures to the terms and conditions set forth herein on the date and year mentioned herein above.

Signatory:	Signatory:
Mr.	Mr.
General Manager, B&SDS Division	
Address for Notice	
SMEDA, 6th Floor, LDA Plaza, Egerton Road, Lahore	

WITNESS (ES) 1. _____ 2. _____

Contact Information:

Ms. Farah Mushtaq SMEDA	Manger, 6 th Floor, LDA Plaza, Egerton Road, Lahore.	farah@smeda.org.pk , 042-111-111-756
Mr. Adnan Rashid SMEDA	RBC, c/o Office of DO (E&IP) Near Circuit House, Dist. Jail Road, Multan	AdnanRashid@smeda.org.pk 0619-9201176, 0300-6685898
Syed Noman Ali SMEDA	Assistant Manager, 5 th Floor, Bahria Complex, II M.T. Khan Road, Karachi	noman@smeda.org.pk , 021-111-111-456, 0300-8245664
Mr. Faisal Bashir Awan SMEDA	RBC, Chamber House, 39-Civil Lines, Mayo Road, Rawalpindi	faisal@smeda.org.pk , 051-9273020, 0321-4247731
Mr. Kashif Mukhtar SMEDA	RBC, c/o Sargodha Chamber of Commerce & Industries, 14-New Civil Lines, Sargodha	kashifm@smeda.org.pk , 048-9230662
Mr. Rashid Aman SMEDA	Manager, Ground Floor State Life BUilding, The Mall, Peshawar	mrashid@smeda.org.pk , 091-111-111-456
Mr. Ali Khan SMEDA	Manager, Bunglow No. 15-A, Chaman Housing Scheme, Airport Road, Quetta	akhan@smeda.org.pk , 081-2831623, 081-2831702