



# **PRIVATE SECTOR CONSULTATION - FIRST MINUTES OF MEETING**

**ONBOARDING MINUTES OF PRIVATE SECTOR CONSULTATION MEETING ON THE 2024 PLATEAU STATE BUSINESS ENABLING REFORMS ACTION HELD ON MARCH 26TH, 2024 AT CRISPAN SUITES (PATRICK HALL), JONAH JANG EXPRESS WAY, RAYFIELD, JOS.**



## 1.0. PRESENT

### Participants

- Secretary to the State Government/Chairman EoDB Council: **Arc. Samuel Jatau**
- Representatives from Financial Institutions:
  - i. Bank of Industry: Mrs. Abishak Rengkat (State Manager)
  - ii. Commercial Banks and Microfinance Institutions
- GIZ-SEDIN Representatives: Barr. Akin Omoware
- PS-OSIC Representatives: Ms Roseline Bentu (Ag. Head)
- PLASMIDA Representatives: Mr. Bomkam Ali Wuyep (DG)
- Virtuous Women Cooperative Group: Mrs. Salome Agbaji
- Heads of Various Business Associations:
  - i. PLACCIMA
  - ii. MAN
  - iii. NASSI/NASME
  - iv. Women Connect
  - v. Agro Processors
  - vi. AFAN (Plateau State Chapter)
- Media Representatives
- Selected MSMEs and other stakeholders

**Total participants: 100**

## 2.0. OPENING

The meeting commenced at 10:00 AM with a welcome address by Arc. Samuel Jatau, Secretary to the Plateau State Government and Chairman of the Ease of Doing Business (EoDB) Council. He highlighted the state's commitment to supporting MSMEs and the necessity of improving access to finance.

## 3.0. OPENING REMARK

Arc. Jatau welcomed all attendees, acknowledging the presence of key stakeholders from government agencies, financial institutions, and the private sector. He noted that the Plateau State Government had implemented several key reforms aimed at fostering economic growth and improving the ease of doing business in the state. Some of these reforms include:

- a. Strengthening the Plateau State One Stop Investment Center to better serve businesses and enhance the State's investment climate.
- b. Inaugurating the Ease of Doing Business (EoDB) Council to improve regulatory efficiency.



- c. Strengthening PLASMIDA and launching the Plateau Job Center to provide job opportunities and support entrepreneurship.
- d. Reconstituting the Plateau MSME Council to enable dialogue and strategic interventions that support MSME growth.
- e. Collaborating with the Bank of Industry and other financial institutions to establish shared facilities and simplify access to credit, making it easier for businesses to start, operate, and expand.

He reiterated that the purpose of the meeting was to focus on improving MSMEs' access to finance and identifying potential reforms that could further stimulate economic development in Plateau State. He encouraged active participation from all stakeholders to ensure fruitful discussions and actionable outcomes.

The SGS further added that despite the government's efforts to facilitate seamless access to credit facilities through PLASMIDA and PS-OSIC, it is equally important to hear firsthand from the private sector about the challenges they face. He emphasized that this first meeting is aimed at onboarding key private sector players on the government's plans and hearing directly from them about the obstacles and potential recommendations for finding sustainable solutions to improve the business environment.

Arc. Jatau concluded by highlighting the importance of continuous collaboration between the public and private sectors in driving sustainable economic growth and noted that the government would follow up on the outcomes of the meeting to implement necessary reforms.

#### **4.0. NEW BUSINESSES**

##### **A. 2024 Plateau State Business Enabling Reforms Action Plan**

In the discussion surrounding the **2024 Plateau State Business Enabling Reforms Action Plan**, several key presentations and insights were shared to highlight ongoing initiatives aimed at fostering business growth in the state.

##### **4.1. Expert Insight on the MSME Matching Fund – Bank of Industry (Mrs. Abishak Rengkat)**

*Comment:* Mrs. Rengkat presented on the proposed single-digit interest loan matching fund, which would be implemented in collaboration with the Plateau State Government to support MSMEs. She emphasized that the disbursement process would be



competitive, requiring comprehensive data on MSMEs for effective targeting.

**4.2. PS-OSIC Update – (Ms. Roseline Bentu)**

*Comment:* The Plateau State One Stop Investment Centre (PS-OSIC) provided updates on ongoing reforms aimed at improving the business climate and facilitating Investors and MSMEs' access to credit.

**4.3. GIZ-SEDIN Representative's Remarks (Barr. Akin Omoware)**

*Comment:* Barr. Omoware reaffirmed GIZ's commitment to fostering an enabling business environment in Plateau State. He highlighted the importance of exploring alternative funding options for MSMEs and improving data management for better financial planning and transparency.

**4.4.** The discussions also underscored a few key points.

- It was agreed that **SME financing** should prioritize businesses that demonstrate significant potential and competence, with the Bank of Industry's involvement being seen as a vital step in streamlining credit access for MSMEs.
- Furthermore, participants emphasized the need for **capacity-building programs**, particularly in financial literacy, formalization of business operations, and record-keeping to better equip MSMEs for growth.
- The necessity of establishing a comprehensive **data collection system** for MSMEs was also a major focus, with stakeholders recognizing that such a system would enhance transparency and support informed decision-making.
- Finally, there was a strong call for **government commitment** at all levels to allocate more resources toward MSME development. Collaboration with federal MDAs to provide waivers and other support measures was also recommended to further enhance access to credit and improve the overall business environment in Plateau State.

**B. OTHER COMMENTS AND RECOMMENDATIONS FROM THE PRIVATE SECTOR:**

During the meeting, additional comments and recommendations from private sector representatives were highlighted, with a focus on improving the business environment and facilitating MSME growth in Plateau State. These include the following:

1. **Training for MSMEs:** The private sector emphasized the importance of prioritizing capacity building for MSMEs, particularly in areas of financial literacy, business formalization, and record-keeping. This



would equip businesses with the knowledge required to effectively access and manage credit facilities.

2. **Awareness Campaigns:** Increase awareness of government interventions at grassroots levels. Establishing a network of Business Development Hubs across the 17 Local Government Areas (LGAs) of Plateau State is recommended to support MSMEs. These hubs will serve as central platforms for information sharing, data management, and sustainability.
3. **Alternative Funding Options:** The private sector recommended encouraging stronger collaboration with reputable microfinance banks and cooperative societies to provide alternative funding sources for MSMEs. This would reduce the reliance on traditional banks and open up more accessible and flexible financing options for small businesses.
4. **Revised Credit Procedures:** Participants from the private sector suggested a review of existing credit procedures, advocating for more flexible and simplified processes that accommodate MSMEs. This would include aligning credit requirements with global best practices to make credit more accessible without compromising on due diligence.
5. **Government Partnerships:** It was recommended that government partnerships, especially between state and federal Ministries, Departments, and Agencies (MDAs) responsible for MSME support, be strengthened. Enhanced collaboration would streamline regulatory requirements and provide MSMEs with easier access to funding, waivers, and other government support programs.

#### 5.0. ANY OTHER BUSINESS

1. **Data Management Systems:** A key area for improvement noted during the meeting was the need for a centralized data system for tracking MSMEs and their financial performance to better plan for their growth and support.
2. **Special Considerations for Vulnerable Groups:** It was agreed that funding mechanisms should account for the specific needs of marginalized groups, such as people living with disabilities, IDPs, and the less privileged.

#### 6.0. NEXT STEPS & CLOSING REMARKS

The Acting Head, PS-OSIC, Ms. Roseline Bentu, summarized the key takeaways and next steps, including the identification of challenges, recommendations for improvement, and the importance of stakeholder collaboration. She expressed appreciation for everyone's contributions and assured that this is not the final consultation meeting. Ms. Bentu reiterated the commitment of Executive Governor H.E. Caleb Manasseh



Mutfgang to ongoing support for enhancing the business environment in Plateau State.

Mr. Bonkam Ali Wuyep, DG, PLASMIDA, also gave closing remarks, emphasizing the need for continued partnership and dedication to implementing the agreed-upon reforms. He highlighted that the collaborative efforts are crucial for creating a conducive environment for businesses to thrive and grow in Plateau State.

#### **7.0. ADJOURNMENT**

The meeting was adjourned and is scheduled to reconvene in the 4th Quarter of 2024. Further details regarding the specific date and agenda will be communicated for the next meeting will be communicated to all participants in advance.

#### **8.0. CLOSING**

The meeting was closed at 3:42 PM

#### **9.0. APPENDICES**



## Appendix I: Meeting Agenda

9:00 AM - 10:00 AM	<b>Registration and Welcome Refreshments</b>
10:00 AM - 10:05 AM	<b>Welcome and Introduction</b> Overview of the objectives and agenda by the facilitator.
10:05 AM - 10:30 AM	<b>Opening Remarks</b> <i>Arch. Samuel Jatau, Secretary to the Government of Plateau State and Chair of the Plateau State Ease of Doing Business Council (EoDB).</i> <i>Mr Markus Wauschkuhn, Head of Programme, Sustainable and Inclusive Economic Development for Decent Employment in Nigeria – SEDIN, GIZ</i>
10:30 AM - 10:45 AM	<b>Setting the Context</b> <i>Presentation on the Results of GIZ-SEDIN Interventions in Access to Finance in Plateau State by Akinwande Pearse, Technical Advisor, GIZ-SEDIN</i>
10:45 AM – 11:15 AM	<b>Expert Insights and Recommendations</b> <i>Establishment of an MSME (Matching) Fund for improving access to credit in Plateau State by Mrs. Abishak Rengkat, State Manager, Bank of Industry (BOI)</i>
11:15 AM - 12:00 AM	<b>Panel Discussion: Identifying Barriers and Opportunities</b> <i>Panelists:</i> <ol style="list-style-type: none"><li><i>Bonkam Ali Wuyep, Director General, PLASMIDA</i></li><li><i>Mrs. Abishak Bengkat Rengkat, State Manager, BOI</i></li><li><i>Mrs. Hauwa Kasim, Managing Director, Gowans MircoFinance Bank</i></li><li><i>Mrs. Salome Agbaji, Virtuous Women Cooperative Group</i></li><li><i>Akinropo Omoware, Head of Component, GIZ-SEDIN</i></li></ol>
12:00 AM - 12:45 PM	<b>Facilitated Discussions to Generate Ideas and Solutions.</b> <i>Open forum for questions, comments, and additional insights from participants</i>
12:45 PM - 1:45 PM	<b>Exploring MSME Funding Options in Plateau State</b> <i>Presentation by Commercial Banks:</i> <i>Access Bank</i> <i>Sterling Bank</i> <i>First Bank</i> <i>Zenith Bank</i> <i>Grooming Centre</i>
1:45 PM - 2:00 PM	<b>Next Steps &amp; Closing Remarks</b> <i>Summary of key takeaways, action points, follow-up activities and engagements by Roseline Bentu, Centre Manager, PS-OSIC</i> <i>Closing remarks by Bonkam Ali Wuyep, DG, PLASMIDA</i>
2:00 PM	<b>Exhibition and Networking Luncheon</b>



## Appendix II: Attendance

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### Appendix III: Group Photograph





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