

Report on Non-oil Export Capacity Building Series

Location: Zoom

Date: 19th August – 30th Sept 2020

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Acronyms

S/No	Acronym	Full meaning
1	AAR	After Action Review
2	AfCFTA	African Continental Frer Trade Agreement
3	AGOA	African Growth and Opportunity Act
4	ARC	Accountable Responsive and Capable
5	BDC	Bureau de Change
6	CAD	Cash Against Documentation
7	CB	Capacity Building
8	CCI	Certificate of Inspection
9	CCVO	The Combined Certificate of Value & Origin
10	CEO	Chief Executive Officer
11	CIF	Cost, Insurance and Freight
12	COO	Certificate of Origin
13	COVID-19	Corona Virus Disease “19
14	DA	Documents against Acceptance
15	DP	Documents against Payment
16	ECOWAS	Economic Community of West African States
17	ETLS	ECOWAS Trade Liberalization Scheme
18	EU	European Union
19	FOB	Free on Board
20	GATT	General agreements on Trade and Tariff
21	GSA	Global Shea Alliance
22	GSP	Generalized System of Preferences
23	ICCO	International Cocoa Organization
24	ISO	International Standard Organisation
25	KMA	Knowledge Management Advisor
26	MAN	Manufacturers Association of Nigeria
27	MSDS	Material Safety Data Sheet
28	MSMEs	Micro, Small and Medium Enterprises
29	NACCIMA	Nigerian Association of Chambers of Commerce, Industry and Agriculture
30	NAFDAC	National Agency for Food and Drug Administration and Control
31	NAQS	Nigeria Agricultural Quarantine Services
32	NEPC	Nigerian Export Promotion Council
33	NESS	Nigeria Export Supervision Scheme
34	NPEN	Network of Practicing Non-oil Exporters of Nigeria
35	NXP	Nigeria Export proceeds Form
36	PDF	Policy Development Facility
37	PP	Polypropylene
38	PSI	Pre-Shipping Inspection
39	Q & A	Question and Answer

40	QBWA	Quintessential Business Women Association
41	SGD	Single Goods Declaration
42	SGS	Société Générale de Surveillance
43	SONCAP	Standards Organisation of Nigeria Conformity Assessment Program
44	TRD	Trade Policy Workstream
45	US	United States
45	WTC	World Trade Centre

1.0 Event Overview

MSMEs have played a significant role in the development of Nigeria's Non-Oil Export sector despite the myriad of challenges. Capacity development issues represent the greatest problem facing MSMEs in Nigeria. Other identified issues include access to finance, infrastructure, government policy inconsistencies and bureaucracy, environmental factors, multiple taxes and levies, access to modern technology, unfair competition, marketing problems among others. ¹In response to the capacity challenges, the Policy Development Facility Bridge Programme through its Trade Policy Workstream embarked on a capacity building series to train export oriented MSMEs to improve their ability to participate more in non-oil trade in a sustainable fashion.

The Trade Policy Work Stream started out by conducting a needs assessment to get direct feedback from export-oriented MSMEs, export-supporting government institutions, and export business service providers to ascertain the capacity gaps. ² The top 5 challenges highlighted by the respondents include: lack of market linkages, lack of finance, lack of market intelligence, limited knowledge of destination country requirements and Export documentation.

Respondents were further asked about what they would like to see if there is an opportunity for assistance with capacity building for export readiness and export market access. Each responded provided its top 3 areas of preference for capacity building. The findings from the overall assessment provided a guide on areas to address.

In response to their needs, TRD workstream designed a targeted capacity building for the non-oil export community of practice to address the knowledge and skill gaps through a 4-part Export Capacity Building (CB) Series.

¹ <https://www.proshareng.com/news/Archives/Why-Small-Business-Fail/12330#>

² Needs Assessment Report 2020/2021 dated 3rd June 2020

2.0 Structure of the CB Series

Each training session was slated to last for 2 hours over a period of 8 weeks. The sessions were facilitated by expert trainers with in-depth knowledge and practical experience on the selected topics. Participants included MSMEs, start-ups and individuals interested in non-oil export. Other participants included Members of trade associations, Chambers of Commerce, MAN Export Group, Commodity Associations and representatives of some government agencies.

The sessions were highly interactive and engaging using case studies and real-life scenarios from actual practitioners. The sessions had four main segments:

- The opening
- The technical session
- Question and answer session
- Wrap-up and closing.

The following topics were covered in this sequence:

1. Market Entry strategies (with case studies: Europe (EU), US, China)
2. Raising Finance for Your Export Business
3. Understanding Export Documentation
4. Branding and Packaging for export

2.1.0 Day one: [19th August 2020] Market Entry Strategy for Export

2.1.1 Introduction

The event started at 11 am prompt as Titi Ojo gave the welcoming remarks. She introduced herself and gave an overview of the event which was basically to expose the participants to strategies to penetrate international markets. She informed the participants that the training is a four-part series which will occur fortnightly. She announced the line-up of topics to be covered in the series and encouraged them to actively participate in all the sessions which is brought to them at no cost by PDF-bridge programme. She introduced the PDF-bridge programme and its link with its predecessor, PDF II as well as its relationship with the Trade Policy Workstream. Titi Ojo quickly went on to introduce the trainer to get on with the day's training session.

2.1.2 Technical session

This session was facilitated by Collins Nwosu, an export strategist. The session which involved PowerPoint presentations covered areas which include knowledge of exportable products and services; basic understanding of export/import regulation; Identifying export markets with focus on EU, US and China; and how to find buyers to ensure financial sustainability of MSMEs in export business.

Export Strategy

Participants were exposed to how to design a strategy for their export business which involves a critical assessment of its strengths- its partnerships, alliances, service providers, suppliers and acceptability of their products in the market. These strengths need to be weighed in the light of its resources: financial, human, intellectual and physical. When the MSMEs have fairly assessed the above, they will need to define their channels to initially attract customers; and subsequently retain them and continue to grow their customer base.

All products can be exported except for those on the export prohibition list which includes Maize, Timber (rough or sawn), Scrap Metals, Unprocessed rubber latex and rubber lumps, Artifacts and Antiquities, Raw hides and skin, endangered wildlife species and products and a host of others. MSMEs were exposed to the need to conduct extensive market research while considering export to a list of 190 export destinations shared by the trainer.

Destination Market Requirements: Standards & Certification

Standard here refers to a functional document listing all the criteria to be implemented as well as the control procedures for obtaining certification and the associated labels. MSMEs were exposed to several documents needed to ship goods from the country of origin to the destination countries with key focus on EU, US and China.

Strategies for finding buyers

MSMEs were exposed to a range of buyers in the following categories:

- **Online prospects:** Online stores, Industry Events, Industry Associations, Buyers Websites, e-events (seminars/ trainings/workshops)
- **Know who to target:** Large-medium, small-medium buyer, (consider distributors and agents)
- **Industry Associations:** MSMEs were encouraged to join associations such as NPEN
- **Trade Fairs:** It does not have to be physical. Virtual Trade fairs have created new opportunities.

The slideshow session ended by 12 noon after which a short break was observed. The break lasted for about 5 minutes. The facilitator quickly moved to the case study segment to further drive home the points from the presentation.

Case Study:

Imagine you are a shea butter producer wishing to export, what steps would you take to get a market? Consider: USA, CHINA and EU.

This session was interactive as participants were encouraged to provide their answers in the chat box as well as ask questions using the Q & A box. Some case study questions include:

Which market did you choose and why? Who buys shea and why? How do they get it? Who supplies them? What volumes do they buy? Where do they meet? How will they see me?

MSMEs were also reminded to consider COVID-19 impacts on markets and consumers which include: Store closures, rise in on-line retailing, decrease in spending power and changing buyer behavior, among others.

The case study session lasted till 12: 30 pm which was followed by the question and answer sessions.

(The slides used for the training is attached in the annex at section 4.1)

2.1.3 Question and answer session

Q1 - Hello I'm based in Lagos but I am trying to export to Zambia. The problem is that Zambia is landlocked and has no seaports. So how do I transport my products there in cost efficient way (Bunmi smith)

Ans - It is important to identify the closest seaport to Zambia and then determine the cost of transportation either by road or rail. This forms the operating cost and will need to be factored into the selling price. Until AfCFTA comes into full implementation, these will continue to be major cost drivers for trading within the continent.

Q2 - For the export prohibition, how does the Nigerian customs define and separate rough or sawn wood from processed wood? (Mr Oludare Talabi)

Ans - It may be good to have the contact information of custom officers to seek advice on such specific information to avoid pitfalls.

Q3 - What are the steps to take as a new entrant in export as regards market entry? Are there sites that could be of help? The moderator mentioned support groups but I belong to non in particular. (Aderonke Alabi)

Ans- Going through the training slides is a good starting point. It is pertinent that every non-oil exporter (practicing and prospective) identify with/ join a trade group.

Q4 - Kindly clarify is there is a minimum quantity of shea butter that someone can export in international trade? (YAKUBU IDRIS)

Ans- There is no minimum quantity per se, however exports are costed and shipped in containers. It is always advisable to upload goods sufficient to take up the entire space to enjoy economies of scale and reduce the shipping cost when spread across the quantity of goods.

Q5 - Where do we find full list of EU, US prices for agro-produce and commodities? (Adetoye Toyé)

Ans- World Trade Centre (WTC) website can be a useful resource. Check out their market care info.

Q6 - As a new entrant what are the steps to start with? Could you please give us specific support groups to leverage on? (Aderonke Alabi)

Ans- If you are interested in shea, you can join Global Shea Alliance (GSA). There are other similar trade associations and groups for specific commodities

Q7 - As a beginner in export, what would you recommend or suggest to start with in order to learn the rope? Like a Mini Export Business (Coach Bashir Muse)

Ans- It is left for you as a potential exporter to do your own market research and assessment.

Q8- Sir, what is the best time to buy Shea nuts locally and the best time to export for high return on investment. (YAKUBU IDRIS)

Ans- Shea like most commodities are seasonal. There is need for the potential exporter to monitor the market for some time. Buy and hold when it is in season, sell when it is off-season.

The Question and answer session ended by 12:50 pm.

2.1.4 Wrap-up and Closing

Titi Ojo thanked the participants and encouraged them to fill out the polls on how the event met their expectations and to state their commitment on how they will apply what they have learned. Participants raised questions on the possibility of being mentored to enable them better understand what was taught. In response, Titi Ojo encouraged them to avail themselves the opportunity of attending the other trainings in the series. The participants were also encouraged to join NPEN to get more support towards growing their non-oil export businesses.

The session ended by 1pm.

[REDACTED]

[REDACTED]

[REDACTED]

- [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

2.2.0 Day two: [2nd Sept 2020] Export Documentation

2.2.1 Introduction

The event started at 11 am prompt as Titi Ojo gave the welcoming remarks. She stated that the session is the second in the four-part capacity building series designed to support MSMEs and start-ups interested in going into export and/ or upscaling their non-oil export business. She further stated that the program is brought to participants by PDF-Bridge through its trade Policy Work Stream.

Titi Ojo quickly went on to give an overview of the event which was basically to enlighten the participants on export documentation required by export-oriented agencies and other trade facilitating organisations in Nigeria, and other export destination countries if/ when they embark on their export businesses.

On that note, she went on to introduce the trainer, Mr Kola Awe, an exporter with over 20 years cutting edge experience in export mainly in agro-export and manufacturing sector. Mr Awe who is also vast in freight management was asked to proceed with the session.

2.2.2 Technical session

This session was facilitated by Kola Awe. The session which involved power point presentations covered areas which include: basic introduction to export documentations; Sources of export documentation; Processes of export documentations including regulatory export permits, pre-export documents, post export documents and closing documents. Other areas covered include: Challenges and consequences of defects in export documentation. The technical session started by 11.05 am.

Introduction to export documentation

Participants were exposed to the reason why they should get their documentation right. In international trade, documents are as good as the cargo, if the cargo is good and documents are faulty then the cargo is faulty and vice versa. Every exporter must be knowledgeable in documentation process. Good knowledge of export documentation ensures that goods get to the consignee in good conditions while enabling him/ her to clear and receive it.

Cross border trade involves several domestic laws, international laws, treaties (based on bi-lateral and multi-lateral agreements and regional protocols) etc. These laws and treaties place a lot of burden on exporters. There is need for exporters to be aware and conscious of these laws and documentation required to conduct their business. Wrong and faulty documents tend to erode confidence of the buyer both in the cargo and in the exporter.

Sources of export Documentation

- **Contract Agreement:** Some contracts may specify additional documents aside from the standard documents. For instance, COO: CCVO inspections, invoice, bill of lading or airway bill, documentary credits always contain the required documents for credit negotiations.
- **International commercial laws and regulations:** International Chambers of Commerce regulate the trade terms and payment terms. CIF imposes the documents of insurance, World Trade Organization, General Agreements on Trade and Tariff (GATT)
- **Bi- lateral and multi- lateral agreements:** These are agreements between parties which could be countries or regions on preferential treatments to promote import and export. For instance: (GSP FORM 1A)
- **Creation and establishment of economic blocs:** additional documents are established to ensure the focus of the economic blocs (ETLS, ISRTS, ECOWAS COO. AXLE LAW)
- **Extant laws on export procedure in the country of export:** the Nigeria Export Supervision Scheme (NESS) provides the laws and establish the procedure for export in Nigeria. Export prohibition list, regulations on export permits and export procedure etc.
- **Extant laws on import process and documentation in the country of import:** Every country has its regulation on import procedure and documentation. In Nigeria, we have the FORM M' and FORM Q, SONCAP among other documents.

Export Documentation Processes

Documentation process starts from export permits issued by regulatory agencies as listed below.

S/No	Regulatory agency	Type of Permit
1	NAFDAC	Export Permit
2	NAQS	Zoo Sanitary Certificate, Permit for export of Animals, pets and animal products
3	Ministry of Mines & Steel Development	Form J
4	Ministry of Environment	Permit for Processed Wood (Cites)
5	National Museum and Monuments	Handicrafts and Artifacts
6	Ministry of Agriculture (Fishery Dept)	Permit for fish and aquatic products

These permits can be divided into:

- **Pre export documents-** These include: Proforma Invoice, Nigeria Export Proceed Form (NXP), Request for Information Form, NEPC Certificate, Certificate of Analysis for self-ignition products, MSDS, International Drivers' License and ECOWAS Brown Card Certificate of Inspection (CCI).
- **Post export documents-** These include: Commercial/ Final/ Consular Certified invoice, packaging list, clean Single Goods Declaration (SGD), Assessment note, Certificate of Fumigation, Certificate of Quality Weight & Fumigation, Certificate of Commodity Export, Certificate of Origin (COO), ECOWAS Certificate of Origin, ECOWAS Movement Certificate, EUR Form 1A, GSP Certificate of Origin, ICCO-I Certificate, Insurance, bill of lading, Airway Bill, Waybill, Certificate of Analysis, loading report, International Drivers' License, Lessee Passé.
- **Closing documents-** These documents are endorsed and closed by Customs to show and notify the bank that an export transaction has been completed. These Include: Stamped and endorsed NXP, Stamped and endorsed final invoice and packing list and Bill of lading.

Critical Defect in Documentations: These are things that could render export documentations invalid. However, some of these defects where possible can either be amended, replaced or the discrepancy is accepted. Such discrepancy however must not be crucial to the contract agreement. They identified defect include:

- Completely wrong information
- Partially wrong information
- Fraudulently obtained and fake documentation
- Omissions in information

- Incomplete documentation
- Illegible documentation/ mutilation
- Inconsistency in information
- Typographical errors
- Non-compliance with contract agreement.

Challenges in export documentation: They include:

- Lack of knowledge and understanding of the process
- Over dependence on freight forwarder
- Multiple documentation
- Absence of harmonized and simplified export documentation process
- Absence of a single window
- Inconsistency in export information
- Lack of information on import procedure
- Inability to apply the pre-requisite ICT knowledge

The technical presentation ended by 12:25pm. The Questions and answer session commenced immediately afterwards.

(The slides used for the training is attached in the annex at section 4.1)

2.2.3 Question and answer session

Q1 - Could the Certificate of Origin be issued by State chamber of commerce?
(Elwin Mmaduabuchi)

Ans- NACCIMA issues COOs. You can locate them in your own region.

Q2 - I am interested in Sesame seed export and you mentioned that the packing list is important. is there an agency that prepares the documents or do I produce it on my own? (Joseph Idoko)

Ans- If you are referring to certificate of analysis, it is only products that have gone through processing that it is required for, not raw agro-exports. However, you will need documentation from NEPC.

Q3 - Please where is the office location of the Pre-shipping Inspection (PSI) Company for the South-east and South-south region? (Elwin Mmaduabuchi)

Ans- They have an office in Port-Harcourt. Not sure of the specific address. You might want to use Google search.

Q4 - Please who issues Certificate of Analysis? Where will the exporters get it? (Ololade)

Ans- NAFDAC can facilitate it.

Q5 - Can we leave freight forwarders to completely handle the whole process of documentation and clearance for a newbie? (Aishah Sulaiman)

Ans- No, don't trust anyone. Ensure that you maintain interface with regulatory agencies every step of the way.

Q6 - Good day Sir. As an intending exporter, do I need to join any chamber of commerce? (Olusola Ajamu)

Ans- Yes, it is very important to join a chamber of commerce.

Q7 - Do we need all these documents for mini exportation? Like a Mini Export Business (Aishah Sulaiman)

Ans- No, for smaller exports, you need some basic documentation and air cargo waybill.

Q8- Please do we have a system that ascertains authentic documentations to help minimize these problems for SMEs (Ogbodo Okechukwu Sunday)

Ans- Government has plans to automate some of these processes. Automating exports through the single window will help improve the system and facilitate export for MSMEs.

Q9- Is there a way to know or identify fake and original documents (Ronke Eko)

Ans- If you don't know the original how can you detect fake? There is need to know the original documents and it is simple. A lot of these processes are automated. Go to the website of the agencies to understudy the process. You can also walk into the offices of these regulatory agencies to make enquires.

Q10- If I don't export full container, do I need all these documents? (Kaosarat Owolabi)

Ans- If it is formalized export, Yes. You need all the export documents.

Q11- How can one run a sustainable business if they have to be physically involved in the port operations? There are so many frustrations by the different organizations. If you are not a freight forwarder. (Emeka Ndichie)

Ans- You don't have to be physically involved in freight forwarding but it is important to know all the processes.

Q12- What documents do I need to export Charcoal? (Aishah Sulaiman)

Ans- You can go to NACCIMA offices and find out.

Q13- For all the documents, does the exporter need to pre-register with these organisations before applying for the export permit for a particular export (Jonathan Oladeji)

Ans- No, you don't have to pre-register to apply. You only need to fill out a form and attach the pro-forma invoice.

Q14- With all these documentation process, how can an MSMEs with small capital cope with these? (Rosemary Okonkwo)

Ans- Export is capital intensive business.

Q15- How do I export Shea butter? (Aishah Sulaiman)

Ans- Shea butter can be exported by air, sea or land. Putting them in cartons and sealing the carton with a cello tape is sufficient to preserve its moisture for as much as 2 months.

Q16- Is NAFDAC analysis recognized globally compared with the likes of SGS & Bureau Veritas? How accessible is NAFDAC analysis (Anonymous)

Ans- NAFDAC is part of CODEC so yes. It is globally recognized. Go online to NAFDAC's website. You will see the requirements for certificate analysis and fees.

Q17- Does these permits and documentation relate to individual export/ consignment or is it a one-off process? (Rosemary Okonkwo)

Ans- Yes, they are legal regulatory requirements for export. Some are one-off, others are as often as required per consignment

Q18- Can red Palm oil be exported through the airways? (Chidimma Nwobodo)

Ans- Airlines hardly accept palm-oil because of its tendency to spill and stain the environment. The few that accept may charge a very high cost to discourage people which will not be favourable to the exporter.

Q19- Do medicinal products require certification?

Ans- Yes, from NAFDAC.

Q20- Can a registered business enterprise (not limited by shares) export?

Ans- No, NEPC has stopped enterprises from exporting but they can do business domestically. The new CAMA may have reviewed that. The trainer is unsure.

Q21- Where do we get AGOA certificate?

Ans- AGOA allows exporters to export over 6000 products to the USA. No export certification is required, just follow their processes.

Q22- Do mined products need certificate of analysis too?

Ans- Yes, they are just like manufactured products, they need a certificate of analysis.

Q23- With these documentations comes cost burden on exporter. Sometimes, there are multiple charges from different agencies for the same consignment. Won't these multiple charges make things difficult for MSMEs?

Ans- Certainly, the documentation is a burden that every exporter needs to bear if they were to undertake formal export. There is need for advocacy on this issue.

A-

Contribution for Simidele Onabanjo (NAFDAC Official)

"Mr Awe, please this is Mrs Onabajo from NAFDAC. The clarification I need to make is that exporters don't take the advantages in NAFDAC to facilitate Export.

Commodities are to be analyzed before export. The Government expects NAFDAC to conduct analysis at almost no cost.
For finished products, if registered in Country, this is almost the same. You only need to factor in the time line. Thank you.

The Question and answer session ended by 12:53 pm.

2.2.4 Wrap-up and Closing

Titi Ojo thanked the participants and encouraged them to fill out the polls which would be useful to get their feedback on how the event met their expectations.
The participants were also encouraged to join NPEN to get more support towards growing their non-oil export businesses.

The session ended by 1pm.





2.2.6 Platform analysis

According to the statistics provided, a total number of 625 persons attended the training session live during the event. Of this figure, 133 persons joined from WebEX while another 129 joined via zoom and the remaining 363 from Facebook. Out of the 129 persons that joined through zoom, 125 persons paid attention 100-70% of the time while 4 persons participated 69% & below during the training.

Post-event views from Facebook stood at 6092 within 7 days after the event when the statistics were obtained. This brings the total number of views across all platforms to 6,717.

2.3.0 Day three: [16th Sept 2020] Raising Finance for Export

2.3.1 Opening

The event started at 11 am prompt as Titi Ojo gave the welcoming remarks. She introduced herself and informed the participants that the session is the third training from the four-part capacity building series designed to support MSMEs and start-ups interested in going into export and/ or upscaling their non-oil export business, while highlighting that the session was brought to them by PDF-Bridge through its trade Policy Work Stream.

Titi Oji quickly went on to give an overview of the event which was basically to enlighten the participants on how to raise finance for their export businesses.

On that note, she went on to introduce the trainer, Mr Bamidele Ayemibo, a certified trainer fondly called the Export King, to proceed with the technical session.

2.3.2 Technical session

The session which involved power point presentations covered areas which include: basic introduction to why Nigeria needs to aggressively embark on exports; How to plan for raising export finance; The principles behind raising finance for any business, including export; Different modes of payment and its associated risks; How to package proposals when sourcing for finance and; Sources of export finance. The technical session started by 11.02 am.

Introduction: Why Nigeria needs to embark on non-oil export:

The speaker started his session by motivating the participants on the need to embark on non-oil export, stating that the depreciation of the naira can be attributed to our low level of productivity as a nation. He cast the minds of the participants back to the 1980's when Nigeria produced most of its needs domestically as against imports. These include: oil, cars, tyres, electronics- fridge, fabrics, electricity cables, shoes etc. Nigeria also provided services such as transportation by air, land, rail, banking services etc.

The reverse seems to be the case presently as Nigeria imports most of its needs. He further mentioned that the COVID-19 pandemic has exacerbated the issue of naira depreciation and associated economic downturn. Therefore, there is need to MSMEs to rise up to the occasion and think export by expanding to international markets; for which export finance will be relevant, hence the need for the session.

Planning for raising export finance

This session took the participants on the rudiments of applying for trade financing and the necessary documents and commitments required to demonstrate credibility which include: Equity contribution, Purchase order, bill of lading, invoices, inspection report, account statement, custom endorsed NXP among others. The above documents are supposed to demonstrate the export readiness of the applicant. To attract the necessary export finance, the applicant should have a product, a purchase order, a proposal, payment terms, partners, previous business, proven track record and the purchasing power.

Alternative Sources of Export Finance

Bank loans are the most popular source of business finance however, there are other sources which include:

- The importer,
- cooperatives,
- aggregated export,
- angel investors,
- venture capitalists.

These sources of finance were discussed in more details.

Sources of risks

Given that the exporter and the importer operate from different jurisdictions, some risks associated with export include:

- Exchange rate risk
- Political risk
- Economic risk
- Sovereign risk

While these identified risks are difficult for the exporter to control and avoid, they can be managed particularly the exchange rate risk by use of some hedging techniques.

Participation in the export value-chain

The export value chain is very broad therefore potential exporters can identify where they want to play within the spectrum. An actor in the value chain can be active or passive.

Active exporters include: product exporters, services exporters, export investor, export facilitating professional and a host of other opportunities which were discussed in details. While the passive exporter include; the investor and export-facilitating professionals.

The technical presentation ended by 12 noon while the case study commenced immediately afterwards. The latter further deepened the concepts taught during the technical presentation with specific examples. The case study session ended by 12:25pm. The Questions and answer session commenced immediately afterwards.

(The slides used for the training is attached in annex at 4.1)

2.3.3 Question and answer session

Q1 - Please how can a startup access funds from a bank especially if the company is about to export for the first time? (DORIS OGBODU)

Ans - It is difficult to access funds from banks if you don't have a track record. It is always advisable to start small and use your own funds to run the business to establish track record, after which you can approach the bank for loan. Another strategy is to partner with another firm that already has a proven track record.

Q2 - What is the transaction cycle difference in time between FOB and CIF transactions. You can use any example? (Afolabi Omoni)

Ans - FOB and CIF has nothing to do with transaction cycle but everything to do with risk. Please don't get them mixed up.

Q3 - How do we get a representative? (Isaac ADERETI)

Ans- Seek out for Nigerians abroad and use them however, the nature of remuneration needs be clear. They usually earn a percentage of the export value.

Q4 - Is it possible to be an exporter without borrowing money from bank or individuals? (Kaosarat Owolabi)

Ans- Yes, through co-operatives.

Q5 - Can import invoices, of former business deals be relevant as part of financial history in seeking finance from the bank? (Olufunmilayo Oyewole)

Ans- For import, Yes. For export, No!

Q6 - What can you say about partnering with bureau de change sellers instead of importers. since they also have naira and in need of FX? (Rabiu Dogo)

Ans- Of course, BDCs can be cheaper and more reliable than the importer.

Q7 - Please I am a woman who is interested in export, how can I get access to venture capitalists (Anonymous Attendee)

Ans- Reach out to the Trade Policy Workstream

Q8- I would please like to know if there are any cooperatives for women in export? If not, if there are any cooperatives for men and women in export? Preferably in Abuja, thanks. (Carolyn Ohirhian)

Ans- You can join NPNEN. There is an association called Women in Services Export but it is strictly for those exporting services. (Quintessential Business Women Association also indicated interest in partnering with women in export)

Q9- How do one go about obtaining licenses from both our country & destination country? Also, how can I obtain ISO and other barcode paperwork needed for export at subsidize rate? (Anonymous)

Ans- Join NACCIMA. They have ISO codes for their members.

Q10- Apart from suing, how else can a representative at destination secure payment? (Oludare Talabi)

Ans- Report such issues to the authorities in the destination country. There are alternative dispute resolution mechanisms that can be deployed to settle conflict.

Q11- As a start-up, what is the least one could invest in an export business? (Olaekan Ajayi)

Ans- Finished product ranges from N2m – N3m while commodity ranges from N5m - N10m

Q12- Where can I get a venture capitalist? (Aishah Sulaiman)

Ans- You can contact the trainer through the Trade Policy Work Stream

Q13- How about other financing options such as factoring and forfeiting? (Anonymous)

Ans- Those are outside the scope of this training. It is a matter better left to the bank to worry about not individuals.

Q14- I do not have a question. I only want to applaud a superlative paper so professionally presented. Thank you, PDF-Bridge, and well done, Mr. Ayemibo (Olufemi Boyede)

Ans- Thank you very much Sir.

Q15- How do we handle difference in currency (Aishah Sulaiman)

Ans- Use a common currency like dollars

Q16- In your presentation, you gave us two ways of Cash Against Documentation (CAD), please can you explain more on each and which one is good for business (Isaac ADERETI)

Ans- CAD is a way to manage risk of non-payment in export. Its purpose is for the vendor to get the amount owed by a customer from a bank against delivery of documents (invoices, bill of lading...etc.).

Q17- What's CAD? (Aishah Sulaiman)

Ans- Cash Against Documentation.

Q18- Can you elaborate further in order to educate more prospective exporters on understanding DP as payment terms by buyer? (Elwin Mmaduabuchi (Elwin Group Africa))

Ans- DA means Documents against Acceptance while DP means Documents against Payments. The difference between DA and DP is that DA relates to imports while DP related to exports, under a DA terms of payment, importer accepts documents on the basis of an assurance to effect payment by accepting necessary bill of exchange. DP is the reverse.

Q19- I logged to NPNEN but found out that payment is required for membership?

Ans- Yes, you have to pay to be a member and enjoy all the necessary benefits

Q20- Thanks a million for the training Sir, more grace for all I learnt and to the organizer kudos and thanks.

Ans- You are welcome.

The Question and answer session ended by 12:55 pm.

2.3.4 Wrap-up and Closing

Titi Ojo thanked the participants and encouraged them to fill out the polls which would be useful to get their feedback on how the event met their expectations.

The participants were also encouraged to join NPNEN to get more support towards growing their non-oil export businesses.

The session ended by 1pm.

[REDACTED]

[REDACTED]

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2.4.0 Day four: [30th Sept 2020] Branding and Packaging

2.4.1 Opening

The event started at 11 am prompt as Titi Ojo gave the welcoming remarks. She introduced herself and informed the participants that the session is the fourth and last training from the capacity building series designed to support MSMEs and start-ups interested in going into export and/ or upscaling their non-oil export business.

On that note, she went on to introduce the trainer, Mrs Kofowora Ajelabi, CEO, Packaging Resources Consult Ltd and a certified trainer to proceed with the technical session.

2.4.2 Technical session

This session which involved power point presentations started by 11:02 am. The areas covered include:

- Overview of branding and packaging
- Packaging and labelling requirement for export
- Media and Levels of packaging
- Factors that influence packaging requirement for export
- Labelling and Barcode

Overview of branding and packaging

The trainer started the session by defining branding and packaging while highlighting the differences between them. Branding is the marketing strategy, in which the marketer uses a name, mark or symbol of a product, to make it easily identifiable by the customer, from the products offered by other competitors in the market. Packaging, on the other hand, refers to all the activities involved in designing and creating a cover or wrapper for the product to make it ready for sale and transportation.

Packaging and Labelling for export

This section covered the criteria to meet when packaging for export. They include:

- Physical protection
- Barrier protection
- Agglomeration/Grouping/Collation
- Information Transmission
- Marketing
- Security
- Convenience

Factors to be considered when packaging a product include

- Nature of product and type of deterioration
- Method of extending shelf-life through adequate and careful choice of appropriate packaging material
- Available packaging material options and their characteristics.
- Convenience of opening/closing, handling, dispensing and disposal
- Statutory regulations and other socio-cultural factors.

These criteria and factors were discussed in more specific details with examples to buttress the points.

Media and Levels of packaging

The participants were exposed to various forms of packaging which include:

Paper and paper board

- Glass
- Metals: Tinplate, black-plate, Tin free Steel and aluminum
- Plastic: Rigid and flexible consisting of plastic films, paper, aluminum foil and laminates.
- Wood
- Cane
- Jute

Levels of packaging range from primary to secondary and tertiary levels. All the packaging levels must not react with the product to cause damage. This area was discussed in more specific details.

Labelling and Barcode

Labelling displays information about a product on its contained package to ensure that consumers have access to complete information on the content and composition of products, in order to derive their satisfaction while barcode is a systematical approach to transfer data into smaller units as symbols of various types that can be analyzed with an electronic device. Those symbols as barcode represent information such as the manufacturer's name, country of origin and name

of product. Barcodes are scanned to transfer information about a particular item into a computer, cash register or point of sale system.

For the export market, the producer should be conversant with the following to avoid rejection;

- The importing country requirement in terms of product labelling
- Graphic/colour of interest
- Language of the importing country
- Mode of packaging and presentation
- Types/ methods of packaging
- Quality requirement/certification
- Regulation and Legal requirement

The participants were further exposed to various types of barcodes, the right positioning of barcode on labelling as well as the importance of proper labelling and barcoding.

The technical session ended by really early by 12:19 pm to enable the trainer attend to questions.

The questions and answer session commenced immediately afterwards.

(The slides used for the training is attached in the annex, section 4.1)

2.4.3 Question and answer session

Q1 - Very informative session so far. Paper bag and Kraft paper packaging with inner lining is being demanded. Are there companies in Nigeria that provide that service professionally? Or can it be handled by individuals? (Anonymous Attendee)

Ans – Yes, there are a lot of companies that are into paper packaging. Most of them have online presence. Using google can be a good way to search them out.

Q2 - How best does one package dried hibiscus flowers during the dry season to ensure the moisture level remains the same during the rainy season? (Anonymous Attendee)

Ans – Hibiscus flower is a vegetable; therefore, perforated paper board is highly recommended for its packaging.

Q3 - I want to also package my kuli-kuli for exportation.? (Ayobami Adediji)

Ans- Kuli-kuli is made from groundnut which means that it contains a lot of fats and oil. Therefore, the ideal packaging material is laminate aluminum combined with flexible plastic depending on the size of the product. Rigid plastic can also be used depending on the nature of market.

Q4 - I want to know; between the seller, buyer and transporter, who pays for the packaging cost? (SOLOMON JATAU)

Ans- It is the seller that pays for the packaging given that it is an essential part and cost of the product but ultimately, the consumer pays as this cost is passed on at the point of sale.

Q5 - In your opinion. What percentage of the cost of a product should be attributed to packaging? (Ben Aiyenuro)

Ans- Packaging may takes up to 25-30% of your cost price, anything above this range might be financially risky as the final price may be high thereby making the exporter less competitive.

Q6 - Which agency overseas barcodes in NIGERIA? (Victor Maduchi)

Ans- There is a firm called GS-1 in MAN house, they can help with that.

Q7 - How can I pack 20g of Shea butter for exportation? (Kaosarat Owolabi)

Ans- Various media of packaging has been discussed. Plastic packaging, rigid or flexible can be used. However, this is dependent on the climate and regulations of the destination country.

Q8- i am aware that some countries have specific packaging requirements e.g Rwanda doesn't allow plastics into their country. is there a place/ site where this information can be accessed to inform exporters? (Emma Odundo)

Ans- Yes, there are a lot of restrictions on plastics because of environmental concerns. There is need to know your destination country before engaging in export.

Q9- What assistance is being given to SMEs to make packaging affordable. Most packaging companies require you to do a large printing run even before selling a product.? (Ben Aiyenuro)

Ans- NEPC is developing a directory of packaging companies and the big players are beginning to accommodate MSMEs. You can search on google for some of these companies.

Q10- How can I package Ugu leaves to Europe and Dubai? (Victor Maduchi)

Ans- Perforated paper board is ideal given that it is a vegetable.

Q11- Thank you for this wonderful session. Please can we get a chart of export products and their various packaging materials? (Aishah Sulaiman)

Ans- Please go through the training material to better understand various export products and appropriate packaging material. For further learning, please visit NEPC website. This session alone cannot exhaust all the information relating to branding and packaging.

Q12- Please, I would like to know the best and latest trend in packaging and exporting smoked catfish? (Bimbo Olayinka)

Ans- It is ideal to use aluminum laminate material that can protect the smoked flavor of the fish. Again, there is need to research the destination country to know what is acceptable.

Q13- We noticed if we packaged hibiscus in PP bags during the peak season, the moisture level increases and moulds form during the rainy season? Can you advice? (Billy Shinggu)

Ans- Poly Propylene (PP) is a plastic material. There is need for the exporter to study the product through proper product development to understand the nature of product. That will determine the kind of packaging.

Q14- Kindly enlighten us more on Shea Butter packaging for export. (Prince Kingsley)

Ans- There is a wide range of material available for packaging shea butter. The use of aluminum laminate or rigid plastic is ideal. However, the exporter needs to do development and other forms of research to make the best decision.

Q15- What's the best type of packaging to maintain moisture for an item like charcoal? (Oludare Talabi)

Ans- It is important to prevent moisture into charcoal. Anything that prevents moisture. Therefore, a jute bag can be used, however, the charcoal should be protected from moisture before it is packaged in the jute bag.

Q16- The problem we experience is the cost of export from air. I was discouraged due to the cost of export. I have an opening in UK. (Sams John)

Ans- The cost of air cargo is truly high especially for MSMEs and start-ups. It got worse during the COVID19 lockdown which prevented aircrafts from moving. However, It can be cheaper aggregating with other exporters.

Q17- I do export of fresh vegetables and cargo airfreight services, how can I process vegetables to packages? (Gideon Ebubedike)

Ans- Using perforated paper board is ideal. Visit NEPC site or reach out to PDF for more information.

Q18- Which product do we need desiccants for? (Aishah Sulaiman)

Ans- Dessicants help to absorb water. It can be found in primary, secondary or tertiary packaging to takeaway moisture from the products.

Q19- Please can I get contact information of packaging company for smoked fish?

Ans- Please go on the internet and search for agro-processing companies. You will surely find.

Q20- I have learnt so much. Please, can you enlighten more on socio cultural factors that can influence packaging choices.

Ans- Indeed, socio-cultural factors affect packaging. And culture is also constantly evolving. Once upon a time in Nigeria, packing with black was unacceptable as it was seen as a sign of mourning. However, that is beginning to change. There is need to understand people's cultural norms before choosing product packages.

Q21- How can one address distribution of airtight package by customs? (Emmanuel Sewoniku)

Ans- Please refer to the previous lectures in PDF-capacity building series on "Understanding Export Documentation".

Q22- What thickness of PP is a good enough barrier against moisture? And air? (Ben Aiyenuro)

Ans- It depends on your product. 50, 100 or 250 micron could do depending on the product.

Q23- I would like to know best way in branding and packaging veils, abaya, gowns etc (Fatima Shehu)

Ans- Every product can be branded. Whether it is a food item or not, for clothing items, choose a name, colour, logo etc that is unique to your clothing line. You can further consult a designer. Then the clothes can be packaged in a jute bag for export.

Q24- If I want to export Grains can I contact your company for packaging? (Aishah Sulaiman)

Ans- Yes, you can contact me through PDF, the organisers.

Q25- Please suggest best packaging material for Abacha. Thank you (Amarachi Agbo)

Ans- Abacha (dried cassava) can be packaged like other vegetables. You can use plastic or aluminum laminate depending on the socio-cultural norms and regulation of your destination country.

Q26- I did a barcode for some of my products and it reads that the products were manufactured in the USA not Nigeria. I felt that is fraudulent, I have never been able to use it. What do you think Mrs Ajelabi? (Toriseju Okanlawon)

Ans- Barcodes are not originated from Nigeria. When we started using barcodes in the early days, it used to read that the barcodes are from the UK. That does not mean that the products are made in the UK. I would advice you reach out to GS-1 in MAN house. They specialise in barcodes. The Question and answer session ended by 12:50 pm.

2.4.4 Wrap-up and Closing:

Titi Ojo thanked the trainer for a rich presentation as well as participants. She mentioned that PDF-bridge in collaboration with NPEN is packaging a mentorship programme that will hand-hold individuals and MSMEs interested in engaging in non-oil export. She informed them that there will be an application and selection process as mentors will be matched with mentees. The participants who have been eager to know what next after the capacity building programme were asked to be on the watch-out for further details from PDF-bridge.

Titi further encouraged the participants to join NPEN as the network will be useful to their non-oil export businesses as there are many benefits to be gained by joining. She sent out their contact details. She also mentioned that the resources used for the CB-series can all be found on PDF-bridge website.

She also mentioned TRD upcoming dialogues such as the EEG and Services export dialogues. Participants were encouraged to keep attending PDF-bridge programmes. Participants were also encouraged to follow us on social media as she read out the various handles of PDF and TRD.

Finally, the participants were encouraged to fill out the polls which would be useful to get their feedback on how the event met their expectations.

The session ended by 1pm.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] is

[REDACTED]

[REDACTED]

[REDACTED]

3.0 Feedback from participants on the Capacity Building Series

Below are some of the feedback given by participants based on their impressions from the different sessions:

I am appreciative of your wealth of experience-
Bassey Kaigama

Thank you Mrs Ajelabi for the in-depth knowledge you have with product packaging and labelling- **Elwin Mmaduabuchi**

I want to really thank PDF for power-packed series. Please give the contacts of all the lecturers of this series-
Aisha Sulaiman

Thank you for this well-researched and enlightening presentation. Kindly leave with us your contact? -
Prince Kingsley

Is it possible to get a recorded copy of these presentations-
Nnamdi Nwokoye

Madam thank you so much for this expository training. Can you send me this on word? document- **Victor Maduchi**





This presentation is quite educative, informative and simple to use. Thanks- **SOLOMON JATAU**

I do not have a question. I only want to applaud a superlative paper so professionally presented. Thank you, PDF-Bridge, and well done-
Olufemi Boyede

Thanks a million for the training Sir. More grace for all I learnt and to the organizers, kudos and thanks-
Edward Gbenga

4.0 Annexes

4.1: Technical presentations

S/No	Capacity Building session	Attachment
1	Market entry strategies for export	 MARKET ENTRY STRATEGIES_PDF BRII
2	Understanding export documentation	 Understanding export doc.pptx
3	Raising finance for non-oil export	 3T Impex-Raising Finance For Export Bu
4	Branding and Packaging	 Branding & Packaging Presentatic

4.2 Feedback form/ Poll analysis

4. 2.1 Sample Feedback Form

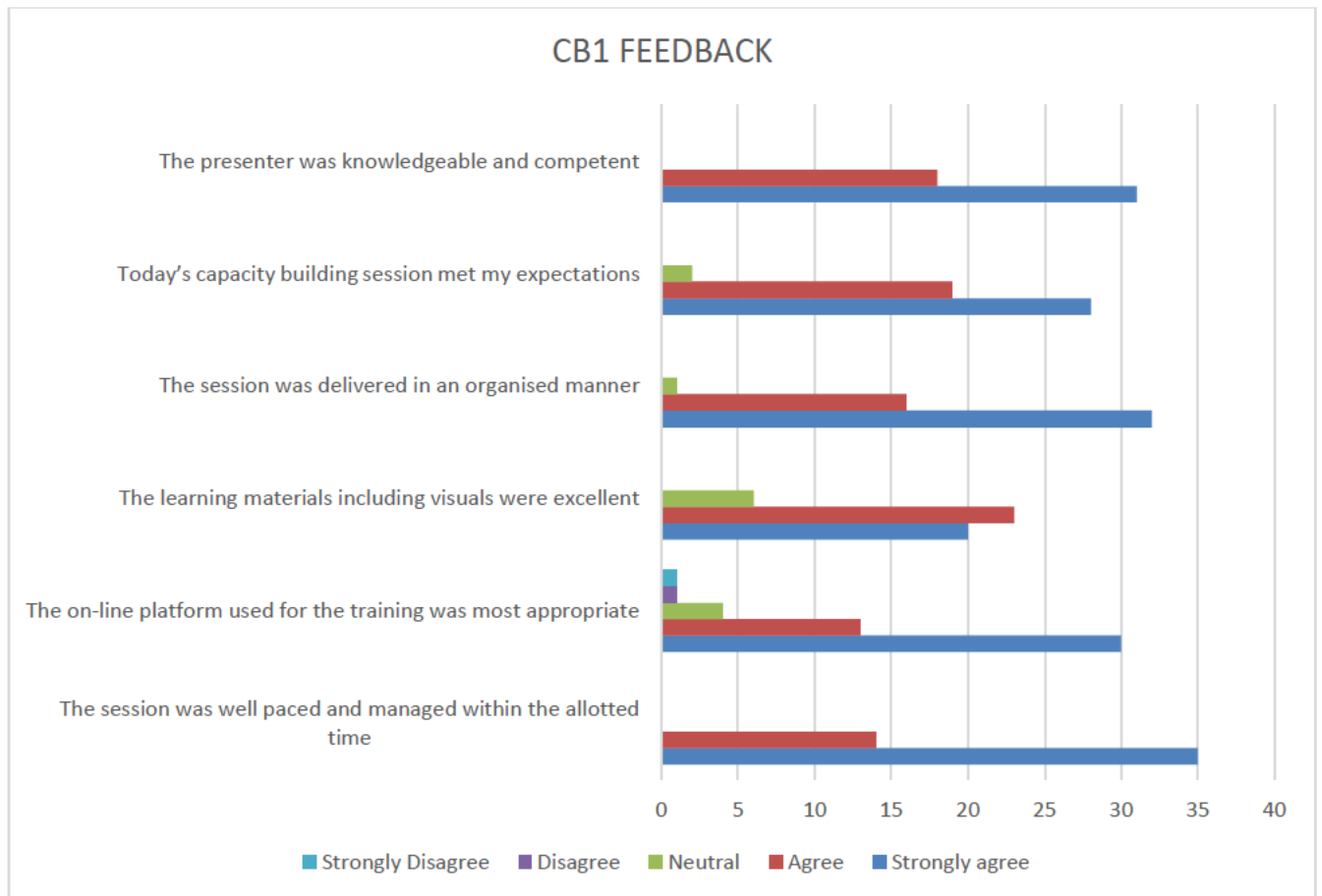
The objective of this evaluation is to assess the capacity building against its set objectives. Information provided will be treated with confidentiality and used solely for aggregation and reporting that will inform our strategic programme delivery.

1. Today's capacity building session met my expectations.
 - a) Strongly agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly disagree
2. The presenter was knowledgeable and competent.
 - a) Strongly agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly disagree
3. The session was well paced and managed within the allotted time.
 - a) Strongly agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly disagree
4. The session was delivered in an organised manner.
 - a) Strongly agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly disagree
5. The learning materials including visuals were excellent
 - a) Strongly agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly disagree
6. The on-line platform used for the training was most appropriate
 - a) Strongly agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly disagree

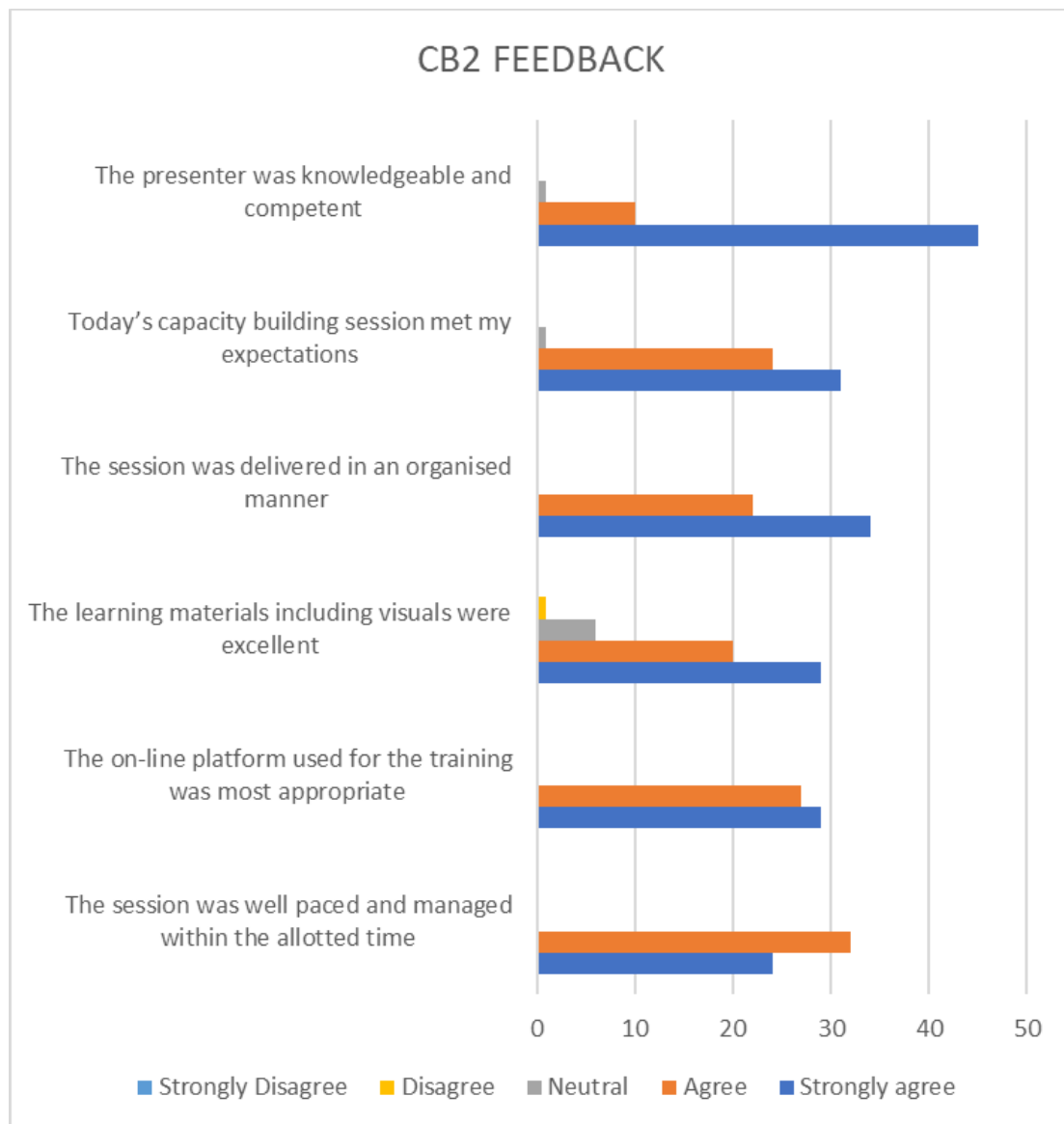
7. What are your commitments towards what you have learnt today?
- a) I will do nothing.
 - b) I will apply them to my business.
 - c) I may need some mentoring and hand-holding.
 - d) I will certainly need mentoring and handholding.

4.2.2 Responses to polls

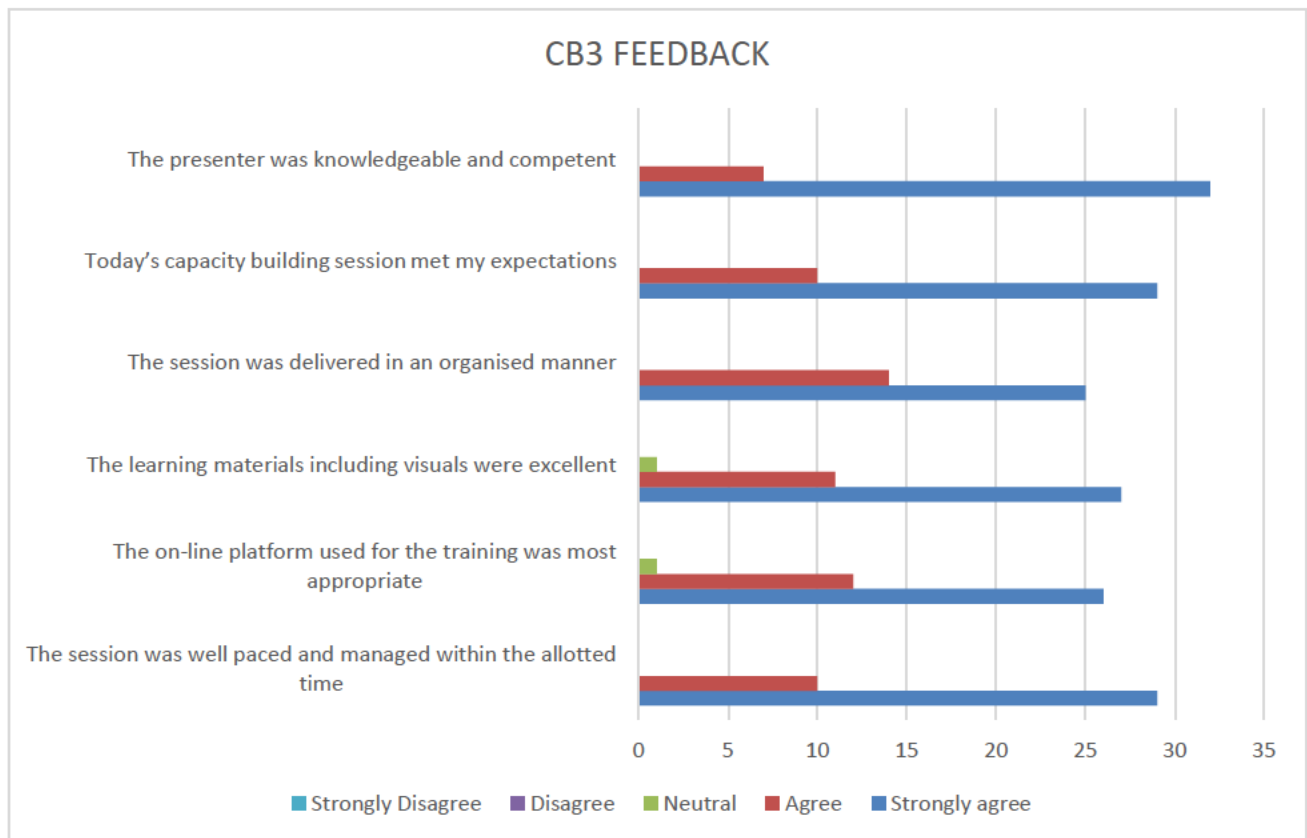
Day 1- Market entry strategy for export



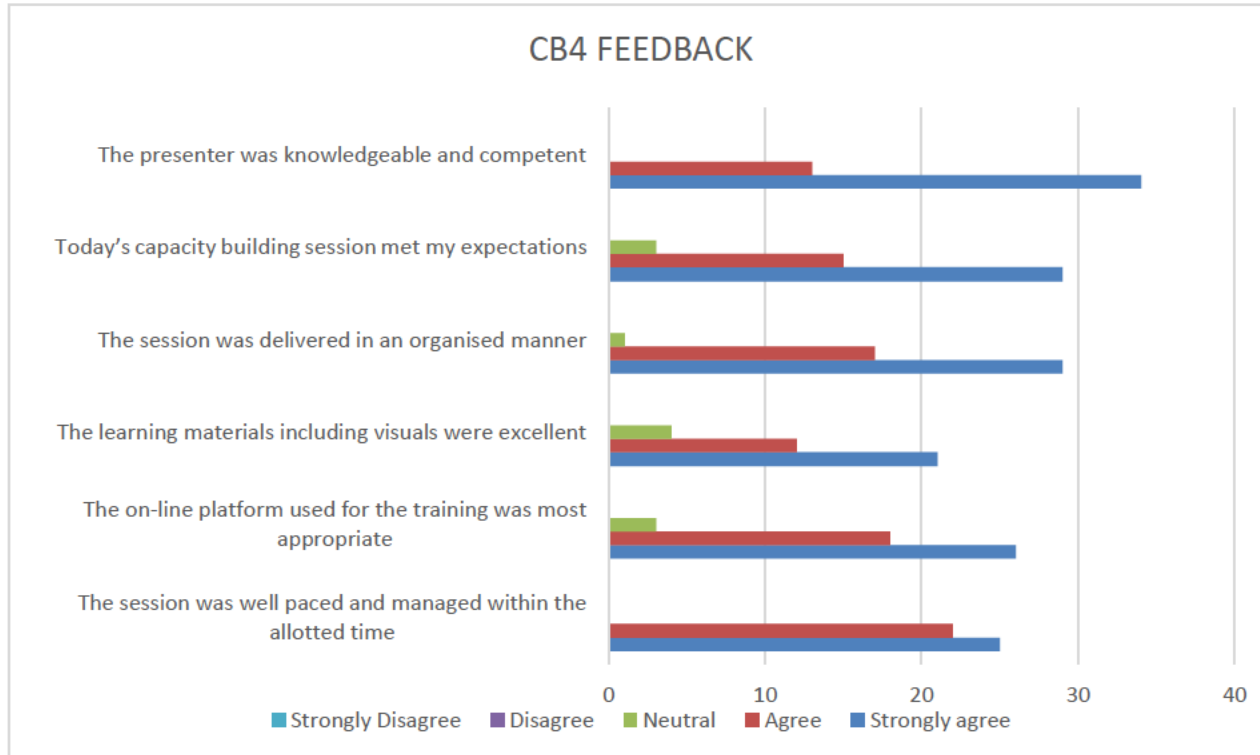
Day 2- Understanding Export Documentation



Day 3: Raising Export Finance



Day 4: Branding and Packaging







Commitment of participants towards application of knowledge obtained

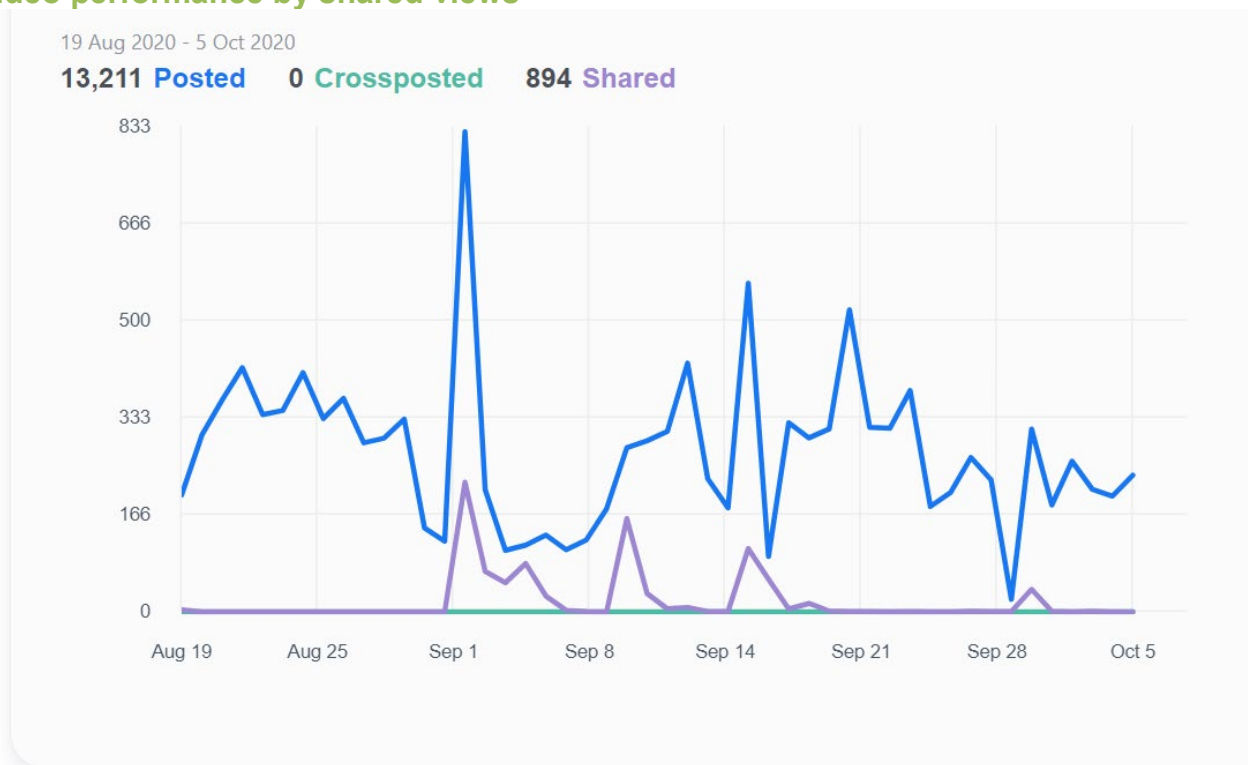


4.3 Platform analytics

Video performance by number of minutes viewed

Video	Date added	Minutes viewed ↓	1-minute video views	3-second video views	Engagement
 Raising... Policy...	16/09/2020 11:00	3.4K	182	9.4K	75
 Market Entry... Policy...	19/08/2020 11:09	2.7K	195	9.1K	21
 Export... Policy...	02/09/2020 11:04	2.3K	154	3.2K	142
 Brand and... Policy...	30/09/2020 11:04	1.4K	96	4.9K	21

Video performance by shared views



A combined 13, 211 posted about the training videos from 19th August to 5th of October 2020 while the videos were shared a combined 894 times helping reach a wider audience.

