



Republic of Mauritius

# CUSTOMER CHARTER

**“A New Wave of Entrepreneurs”**

Ministry of Business, Enterprise and Cooperatives  
(Business and Enterprise Division)

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## 1.0 About the Ministry

The portfolio and mandate of the Ministry of Business, Enterprise and Cooperatives (Business and Enterprise Division) comprise *inter alia*, Small & Medium Enterprises Development Authority (SMEDA) and Competitiveness, with the main objective of facilitating and promoting a competitive, vibrant and conducive environment for business and Micro, Small and Medium Enterprise (MSME) development.

According to SMEDA Act, MSMEs includes:

- Micro Enterprise (Turnover not more than Rs 2 million)
- Small Enterprise (Turnover more than Rs 2 million but not more than Rs 10 million)
- Medium Enterprise (Turnover more than Rs 10 million but not more than Rs 50 million)

The MSME sector is an important pillar of the Mauritian economy and is critical to its economic transformation. As at 2015, the contribution of MSMEs to GDP was 40 percent and to total employment around 55 percent. The most ambitious goal of Government is to make the MSME sector the backbone of our economy.

### 1.1 Our Vision

To develop a strong, diversified, competitive, resilient and innovative business and enterprise sector operating in a sustainable environment.

### 1.2 Our Mission

- To act as a facilitator and catalyst in the promotion, development and growth of a globally competitive and innovative MSME sector through the creation of the appropriate legal, institutional, operational and financial framework.
- To provide appropriate technical, professional and managerial support to businesses for enhancing economic growth and

sustainable development.

## 1.3 Strategic Direction

- Enhance the technology base of MSMEs leading to innovative processes, enterprise productivity and competitiveness both locally and internationally.
- Facilitate MSME development by fostering the right eco-system, appropriate institutional support framework and an enabling business environment.
- Inculcate entrepreneurial skills for improved technical and innovative capabilities to increase productivity, efficiency and profitability.
- Harmonize and streamline administrative processes for better compliance and reporting by MSMEs.

## 1.4 Strategic Objectives

- Providing an environment conducive to creating new enterprises and enhancing growth and competitiveness of existing ones.
- Facilitating market access to enterprises.
- Increasing economic growth and job creation through enhancement of enterprise competitiveness.
- Facilitating the development of professionalism in the operation of local entrepreneurs to enable them to adopt sustainable business practice and meeting global challenges.
- Increasing the industrial space for MSMEs.

## 1.5 Our Core Values

- *Trust* – Building confidence and commitment among staff and other stakeholders
- *Teamwork* – Achieving synergy through sharing of information and teambuilding

- **Transparency** – Performing with professional ethics, good governance principles and integrity
- **Timeliness** – Meeting set targets with pride
- **Transformation** – Innovativeness and achieving excellence
- **Quality** – Promoting a work culture geared towards a quality service

## 1.6 Our Quality Statement

Ensuring smooth and seamless service delivery to our customers based on total quality management.

## **2.0 Composition of the Business and Enterprise Division**

### **2.1 Administration**

Provides the necessary administrative support to meet the goals and objectives of the Business and Enterprise Division by facilitating, designing and formulating appropriate strategic policies and ensuring timely and effective implementation of programmes and projects.

### **2.2 Technical**

Comprises staff of technical cadre providing support for the development, implementation & management of corporate policies and strategic functions for the sustainable development of the business sector including MSMEs.

### **2.3 Human Resource**

Managing policies and issues pertaining to human resources and employment relations including human resource planning and development, recruitment, promotion, benefits, allowances, retirement, training, performance appraisal and Human Resource Management Information System.

### **2.4 Finance**

Managing the finance and accounts of the Ministry, including the preparation of the annual budget. It also ensures the judicious use of funds and bills/claims are processed within one week.

### **2.5 Procurement and Supply**

Planning and procurement of goods and services in accordance with the Public Procurement Act and Regulations and management of warehouse for store items. It ensures that tenders and quotations are prepared, examined and awarded within time schedule.

## **3.0 Policies and Programmes of the Ministry**

In furtherance of its mandate and objective, the Ministry designs, devises and develops appropriate policies, programmes and schemes in line with Government Vision and promotes, among others, the following:

### **3.1 Industrial Parks**

Ensuring that appropriate infrastructure and industrial space with adequate facilities and at affordable rates are made available to entrepreneurs across island based on demand. As at date, three industrial parks are fully operational at La Tour Koenig, La Valette, Bambous & Roche Bois and are occupied. Constructions of additional industrial parks are being envisaged across the island.

### **3.2 SME Financing Scheme**

The Ministry in collaboration with the Ministry of Finance and Economic Development and other financial institutions has introduced attractive incentive schemes and facilities for the MSMEs to have access to finance, credit and other facilities. A SME Development Scheme has been introduced and is managed by SMEDA.

### **3.3 Promoting Local Products of MSMEs**

The Ministry promotes local products of MSMEs and artisans through the following:-

- Regular Salon des Entreprises;
- Monthly MSME and Cooperatives Regional Fairs;
- Operation of SMEDA Craft shops including one at the airport;
- Interactive and online product catalogues;
- Encouraging MSME to participate in public procurement exercise and avail themselves of the margin of preference.



### **3.4 Building Export Capacity for MSMEs**

The Ministry also promotes and facilitates export capacity for MSMEs through the following:

- Access to international trade portal;
- Familiarisation with procedures and processes for export of their products to Africa and in the region;
- Adoption of international norms and standards for export potential;
- Provision of appropriate training and capacity building; and
- Sensitisation and awareness campaign regarding various trade agreements and protocols with different friendly countries and trading blocks.

### **3.5 National Inclusive Business Award (NIBA)**

NIBA is organised with a view to recognizing efforts by businesses in supporting MSMEs. The award is meant to reward those companies that have adopted the inclusive business approach which is an innovative concept where large and medium enterprises integrate MSMEs into their value chain, be in the field of procurement, operations, service development, distribution and sales and marketing.

### **3.6 Pre Market Test and Certification Scheme**

A Pre-Market Test Certificate in line with the provision of the Food Act 1998 is required so that SMEs will be able to tap additional and more profitable markets for their products as well as ensuring delivery of safe food to customers.

A grant of up to Rs 200,000 for a maximum of 5 products is provided to assist enterprises meeting the costs of pre-market test and certification (Note: Test per product costs between Rs 40,000 to Rs 50,000).

The enterprise has to satisfy all of the following criteria:

- Has an annual turnover of not more than Rs 10Million Rupees
- Be registered with SMEDA
- Be involved in the food processing sector (production, transformation and processing excluding trading)



### **3.7 International Cooperation in the MSME Sector**

Provision of technical assistance and expert guidance to MSMEs through cooperation and collaboration with friendly countries and international organizations in the field of transfer of appropriate technology, capacity building and entrepreneurship development.



## 4.0 Services Provided by the Ministry through SMEDA

The Small and Medium Enterprises Development Authority (SMEDA) operates under the aegis of the Ministry of Business, Enterprise and Cooperatives and is committed to support and facilitate the development of entrepreneurship and MSMEs in accordance with the SMEDA Act 2009. It also operates a One-Stop Shop known as MyBiz.

Objectives of SMEDA are, *inter alia*, to:-

- (a) Promote a conducive business environment and empower MSMEs to emerge and grow;
- (b) Promote a service delivery network which increases the contribution of MSMEs in the national economy and enhance sustainable economic development;
- (c) Enhance the competitiveness of MSMEs;
- (d) Facilitate, assist and provide the necessary support to MSMEs to gain market access and business opportunities and to compete successfully in the national and international markets; and
- (e) Devise and implement development support programmes and schemes for MSMEs.

### 4.1 SME Development Scheme

Holders of the SME Development Certificate are eligible to several fiscal and financial incentives such as:-

- ◇ Income tax holiday for the first 8 years and other tax concessions.
- ◇ The 8-year tax holiday in respect of business income is being extended to new enterprises set up by individuals or co-operative societies qualifying under the scheme and registered with SMEDA.
- ◇ Existing enterprises registered with SMEDA with a turnover of less than Rs 10 million and engaged in qualifying activities under the same scheme will be given a 4-year tax holiday in respect of their business income. The tax holiday will start as from the year of assessment 2016/17.
- ◇ A Special Grant for training, consultancy, financial management, feasibility study and technical assistance. The grant will be 10% of the project value up to a maximum of Rs150,000.

- ◇ Business support solutions from MyBiz.
- ◇ Fast-track mechanism for obtaining permits and licenses; and
- ◇ MauBank SME Financing Scheme which are as follows:
  - Interest rate (Key Repo Rate less 1.0%), currently 3.0 %.
  - A maximum of 90% project financing with maturity of up to 10 years.
  - No personal guarantee is requested from beneficiaries. Security is restricted to fixed and floating charge on the assets of the company.
  - As part of the Special Grant, an amount of up to Rs 10,000 may be allocated for the carrying out of feasibility study of a proposed project by an SME.

## 4.2 Guidelines for SME Development Scheme

The company or cooperative should be involved in any one of the following priority sectors:

- ◇ ICT and other Export Services preferably engaged in activities such as, mobile application development, website development and software development;
- ◇ Manufacturing (production, transformation and processing, excluding trading, assembly and service activities);
- ◇ Bio-farming and other value added Agro-Business activities;
- ◇ Aqua-culture and other value added Ocean economy related activities;
- ◇ Renewable and Green Energy (production, transformation and processing, excluding trading, assembly and service activities);
- ◇ Handicraft (locally manufactured) and
- ◇ Any other productive sectors generating employment.

## 4.3 Participation in International Fairs – SME Refund Scheme

To enable MSMEs to capture international market share and increase export capacity, a Participation in International Fairs Refund Scheme has been introduced to assist them to increase visibility of their products and identify prospective buyers and markets. Participants

to these fairs benefit from a refund of the costs of air ticket, and accommodation up to a limit of Rs 200,000 per year irrespective of the number of fairs they participate.

## 4.4 MyBiz

MyBiz is an initiative of the Government and aspires to be an innovative solution to the administrative hassle of new and existing entrepreneurs, which groups under one roof, all the support services and facilities, listed hereunder, required for MSMEs to start and grow their businesses:

- (i) **General Business Development Services:**
  - Identify the requirements of MSMEs;
  - Provide appropriate information to potential entrepreneurs;
  - Assist in drafting of Business Plan; and
  - Make the link with various licensing bodies.
- (ii) **Specialised Business Development Services:**
  - Make SWOT diagnosis of the MSMEs current situation; and
  - Assist in paving the way forward through technical assistance and financial support schemes.
- (iii) **Monitoring and Evaluation**
  - Constantly oversee all activities being conducted by MyBiz; and
  - Propose immediate remedial actions on any bottleneck or constraints that may occur.
- (iv) **Export Trade Promotion**
  - Assistance provided to entrepreneurs who want to participate in International Fairs to develop export markets.
- (v) **Licensing, Permits, Clearances and Registration**
  - The license issuing bodies are responsible for the issue of the required permits and clearances within the minimum delay.

## 4.5 Business Development & Facilitation Centres (BDFCs)

Four Business Development and Facilitation Centres, commonly known as incubators have been set up at Mahebourg, Coromandel, Bel Air and Goodlands to provide assistance to start ups and other business entities.

These centres enable the successful development of entrepreneurial companies through an array of business support services and resources. They provide access to a broad spectrum of office, business consulting and professional services and includes, among others, the following:-

- ◇ Mentoring and Coaching Services;
- ◇ Accounting and Financial Services including bookkeeping and VAT management;
- ◇ Marketing Consultancy Services including brand management, media and advertising and design;
- ◇ Technical/Technological Consultancy Services including engineering, IT, production and quality management.

## 4.6 Promotion of Handicraft

Mauritian and Rodriguan handicrafts range from intricate miniatures to life size, decorative and souvenir items manufactured, mostly from bio-degradable, eco-friendly and sustainable raw materials such as wood, coconut, textiles and natural fibres. The home accessory market is strongly influenced by fashion trends, consumer purchasing patterns and economic conditions in end markets. In many cases, artisans are out of touch with those end markets, which represents a challenge to those seeking to export their products.

A Handicraft Training Academy, incorporating a Mauritian Craft Lab and a Research and Development Unit, to provide updated technologies for manufacturing and work sheds for artisans to develop new products has been set up at Coromandel.

## 4.7 Training and Capacity Building Programmes

MSMEs and artisans have to continuously confront competitive pressures and other changes taking place in their immediate environment and training represents a useful approach to cope with such dynamics. SMEDA supports MSMEs and artisans in enhancing both their managerial and technical capabilities through the organization of regular training programmes for both potential and existing entrepreneurs. Key programmes include:

- Entrepreneurship and Management Development Programmes (Managing Your Business Level I & II, Financial Planning, Marketing and Branding, Human Resource Management, etc);
- Technical Workshops and Seminars (Taxation, Labour Laws, Import and Export Procedures, Tender Preparation, Quality Standards, etc); and
- Handicraft Courses (Pyrography, Floral Arrangement, House Model Making, Ceramics and Pottery, Leather Craft, Fashion Jewellery, Textile Design, etc).



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