

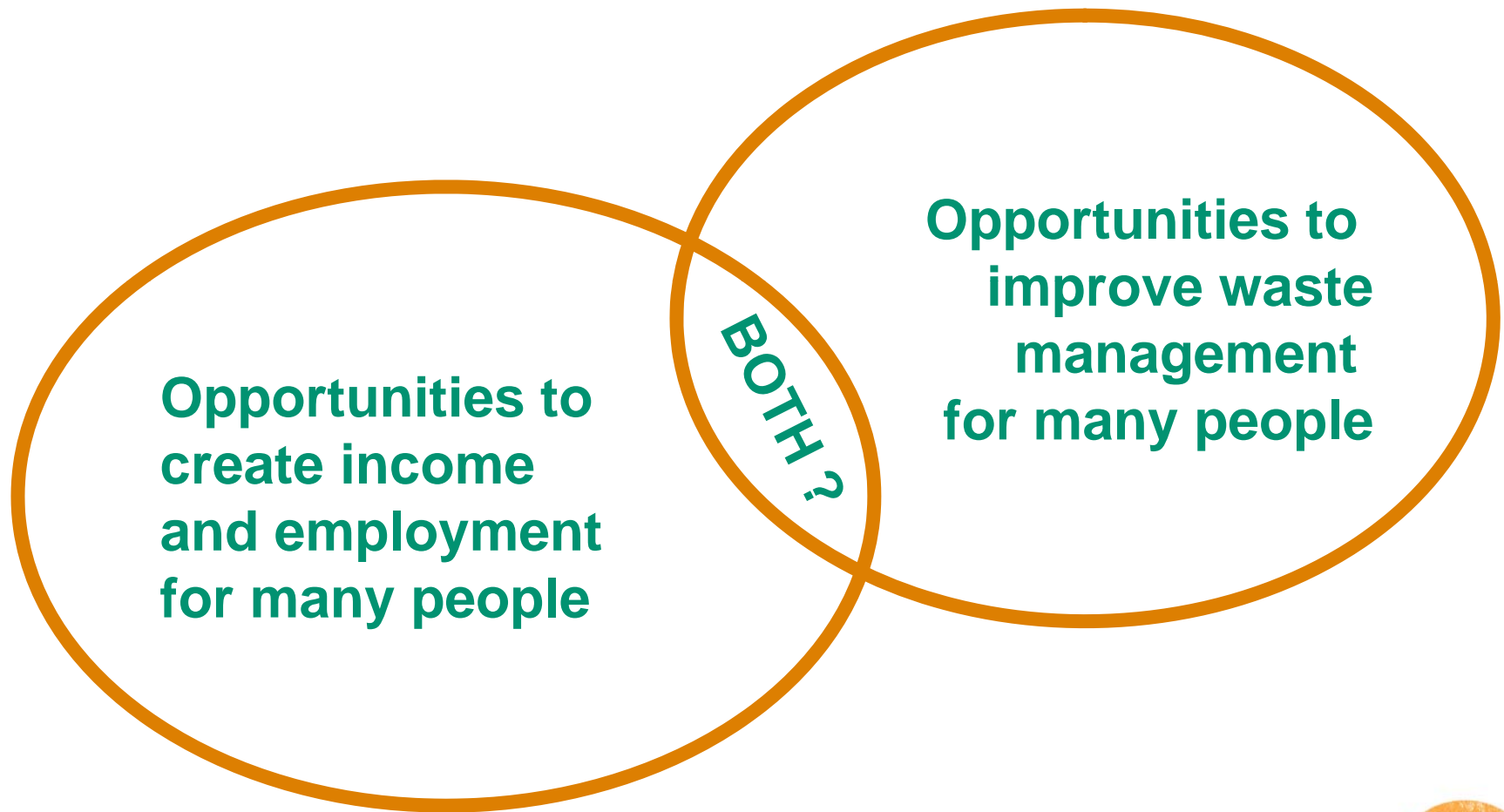
# SME and CBE involvement in Municipal Solid Waste Management

Training on Guidelines for Assessment of current waste management systems

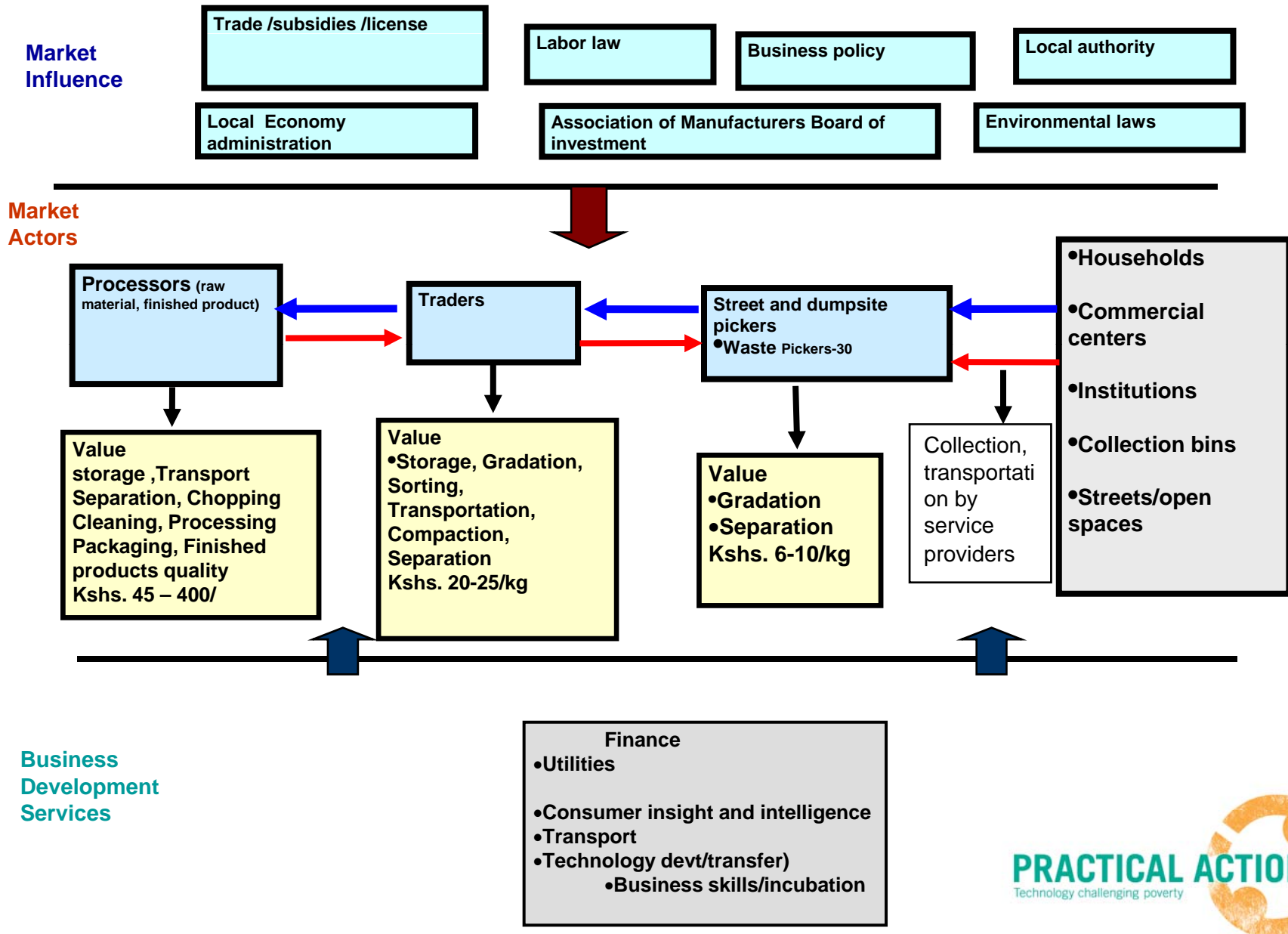
By Paul Chege



# Waste Management & Jobs?

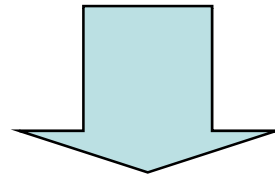


# Municipal Waste sector business Map



# Financing mechanisms

- Policy and reforms at local authority to recognise and allow SME's participation
- Social mobilisation and capacity development
- Establishment or strengthening of SMEs CBEs to participate/invest in waste services



- Linkages with MFI (Private sector), Government and Municipal programmes
- Subsidy for capital investment (SME and CBE)
- SACCOs to enhance capital base....
- Promote Guaranteed funds e.g. Waste Venture in Nakuru



# Waste Venture Fund- With Family Bank

Micro, small and medium and community base waste and sanitation enterprises

## Unique Features

- Low annual interest rate of 9% and no handling fees
- Reasonable repayment periods – minimum 24 months
- Grace period of a maximum of 3 months
- Affordable monthly loan repayments by debiting the borrower account
- Flexible Security - Chattels mortgage over business and household assets

## General Process

- SME makes application to the bank
- Loan application analysis by the technical committee
- Loan appraisal, approval/non approval
- Credit documentation, perfection of securities
- Loan disbursement to successful applicants

# Making SME'E Effective and Economical to Municipal Waste Management

- Require Business Permits under the SBP rule to operate business
- Allocate specific Zones to check performance and effectiveness
- Monthly payments of inspection fees which are a percentage (7% -15%) of monthly gross income