

Information Booklet

Accounting & Finance

4

MANAGING INVENTORY COSTS

for SMEs



Introduction

Small and Medium Enterprises Development Authority (SMEDA) works under the Ministry of Industries and Production, Government of Pakistan and was established in 1998 with the objective to propel economic growth through development of SMEs. SMEDA serves as an SME strategy-advisory body for the Government of Pakistan and facilitates partners in meeting their SME development agendas.

SMEDA envisions growth of a globally competitive SME sector, through creating an enabling environment and support services for increase in the national economy. SMEDA strives to achieve this vision by providing assistance in employment generation and value addition to the national income, through development of the SME Sector, by helping increase the number, scale and competitiveness of SMEs.

National Business Development Program for SMEs (NBDP) is a project of SMEDA which intends to provide hands-on support services to SMEs. The aim of this business development support provided by NBDP is to advance new businesses and improve efficiencies in existing SME value chains to empower them to contend in global market. NBDP expects to facilitate around 314,000 SME beneficiaries over the period of five years.

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Objectives

- To describe the idea and importance of stock cost in small and medium business elements.
- To explain methods of monitoring and controlling stock costs.

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a Inventory Cost – What & Why

What is Inventory Cost?

Inventory costs are the expenses related to purchasing, storage/holding and management of inventory. Inventory cost includes, insurance costs, order handling costs, financing costs, losses by theft or any other unexpected events resulting in a loss to the business. It also includes the opportunity cost of managing stock, for example rented building for the stock or inventory. Inventory costs are categorized into three costs i.e., ordering cost, carrying cost and shortage or stock out cost.

Why Inventory Cost?

Managing inventory costs are important for small and medium businesses because these make up the most critical portion of business cost. Inventory costs represent 10% - 40% of total worth of inventory. Inventory cost management is important from the viewpoint that it helps to address two important issues. First, the firm has to maintain enough inventory for smooth production and selling activities. It will increase the total cost due to storage and shortage costs. Secondly, it has to reduce the investment in inventory to improve the business's profitability.

Inventory management is a critical function performed by planners to balance inventory holding to ensure that ideal inventory levels are maintained. Any waste inventory will result in additional costs of maintaining inventory and affect the liquidity of the business. Active inventory management can help lower costs, make sure orders are on time and avoid fraud.

b Inventory Management – First In, First Out (FIFO) Verses Last In, First Out (LIFO)

Accounting methods are used to value the inventory and to calculate the profit of a business. Following are the three methods that are being used for inventory management:

First-In, First-Out (FIFO):

This method of cost flow assumes that the oldest inventory items will be sold first. In other words, the cost related with the inventory that was purchased first is the first item sold. FIFO method is a logical method since selling off the oldest goods first reduces the risk of inventory being outdated.

Weighted Average Method (WAM):

This method is used to assign the normal cost of production of a product. For calculation for weighted average cost per unit, the cost of goods available for sale is divided by the number of units available for sale. This method is used when inventory items are disorganized and it is difficult to assign a specific cost to an individual unit and inventory items are identical to each other.

Last-In, First-Out (LIFO):

This method assumes that the most recently produced items are recorded as sold first. The method is banned in many countries of the world including Pakistan under the International Financial Reporting Standards (IFRS) which are the bookkeeping rules. LIFO is not the most recommended method of calculating inventory costs, however, it is used by some businesses where the price of the commodity increases on a short notice, e.g. fuel companies.



Methods and Measures of Controlling Inventory Costs

Inventory costs are a major cost for many businesses, even the most productive businesses may often face problems when it comes to managing excess inventory. Inventory cost control aims at eliminating and limiting all kinds of wastes and losses while the materials are being purchased, stored, handled, issued or consumed. Many techniques are used at arranging, purchasing and holding stage of material which help in material cost control. Some of the most important methods of inventory cost control are as follows:

Methods of Controlling Inventory Costs:

In order to have effective control on inventory cost the following levels are set:

Re-Order Level or Ordering Point:

Order Level is that level of inventory at which a new order for material is to be placed. In other words, it is the point at which if stock of a particular material in store approaches, the storekeeper should begin the purchase request for fresh supplies of that material. This is fixed somewhere between maximum and minimum levels. The formula of re-order level is:

$$\text{Re-Order Level} = \text{Maximum Daily Consumptions} \times \text{Maximum Lead Time in Days}$$

Example: A textile factory has determined that it receives a new order two days after placement of order. The usage of the fabric in this business is 10,000 yards per 100 days (100 yards per day). Then the re-level is 200 yards (2 days x 100 yards per day).

Maximum Inventory Level:

Maximum Inventory Level is that level above which stocks should not normally be allowed to rise. The quantity is fixed so that there may be no overstocking such as: godown (warehouse) space available, insurance cost, reduction in market values and risk of depreciation etc. The formula of Maximum Inventory Level is:

$$\text{Maximum Inventory Level} = \text{Order Level} + \text{EOQ} - (\text{Minimum Daily Consumption} \times \text{Minimum Lead Time Days})$$

Example: A textile factory is determined that it takes only 1 to 3 days (average 2 days) to receive the order of fabric after the placement of the order. The usage of the business is 80 to 100 yards per day (average 90 yards per day). The economic order quantity is 400 yards and reorder level is 300 yards. Then the Maximum Inventory Level is 620 yards (300 yards + 400 yards - 1 days x 80 yards per day).

Minimum Inventory Level:

This is the minimum quantity of the material which must be maintained in hand at all times and stock should not normally be allowed to fall. The quantity is fixed so that production may not be held up due to shortage of material. The formula of Minimum Inventory Level is:

$$\text{Minimum Inventory Level} = \text{Order Level} - (\text{Average Daily Consumption} \times \text{Average Lead Time Days})$$

Example: A textile factory has determined that it takes only 1 to 3 days (average 2 days) to receive the order of fabric after the placement of the order. The usage of business is 80 to 100 yards per day (average 90 yards per day). The reorder level is 300 yards. Then the Minimum Inventory Level is 120 yards (300 yards - 2 days x 90 yards per day).

Danger Level:

Some businesses also calculate danger level. When the stock of the material falls below the minimum level, it is called Danger Level. This means a level at which normal issues of the material are stopped and issues are made only under specific instructions. When danger level is reached, materials from the nearest possible source are purchased so that the workers and plant and machinery may not remain idle due to shortage of material supplies.

Economical Order Quantity (EOQ):

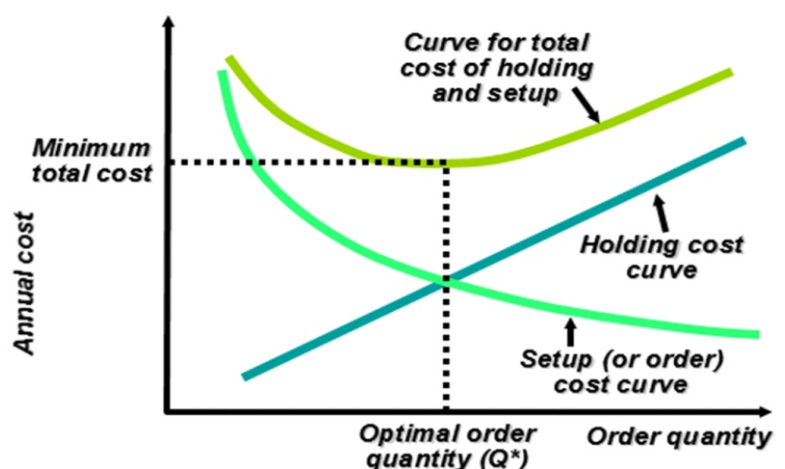
Economic order quantity gives us the result as to how much to buy in one purchase order, where minimum cost incurred i.e., ordering costs, holding costs etc. It represents the most favorable quantity to be ordered each time fresh orders are placed. It is helpful to determine in advance as to how much should one buy when the stock level reaches the re-order level.

If large quantities are purchased, the carrying costs would be high. On the other hand, if small quantities are purchased at frequent intervals the ordering costs would be high. The economic order quantity is fixed at such a level that minimizes the cost of ordering and carrying the stock. It is the size of the order which produces the lowest cost of material ordered. EOQ can be determined by applying the following commonly used formula:

$$Q = \sqrt{\frac{2 U \times P}{S}}$$

Where:

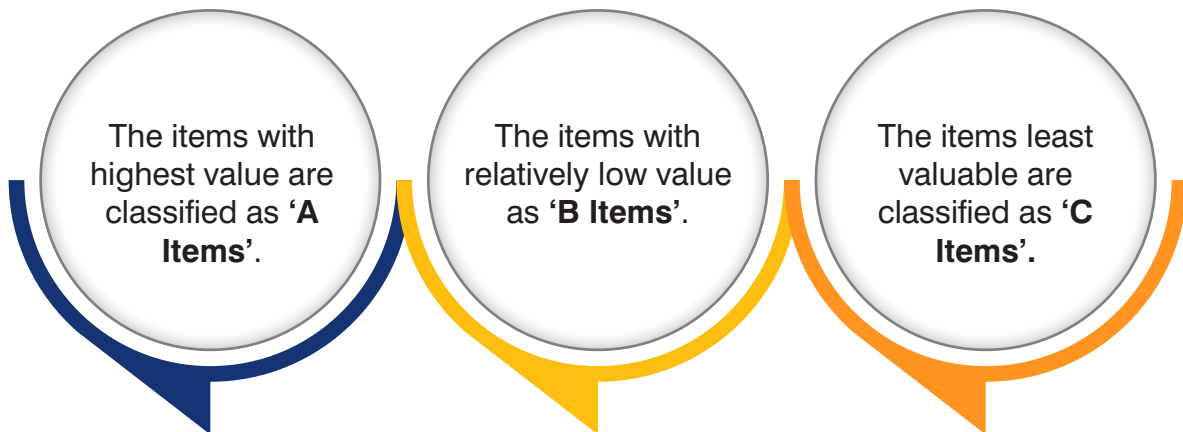
- Q** = Economic Ordering Quantity (EOQ)
- U** = Quantity purchased in a year or month
- P** = Cost of placing an order
- S** = Annual or monthly cost of storage of one unit known as 'carrying cost'.



Example: A unit of material X costs PKR 50 and the yearly consumption is 20,000 units. The cost of placing one order including the cost of receiving the material is PKR 20 and the interest including variable storage cost is 10% per annum. The highest quantity for which order is to be placed is 400 units $\left(\sqrt{\frac{2 \times 20000 \times 20}{5}}\right)$.

Always Better Control (ABC) Analysis:

ABC analysis is a method of analysis that divides the inventory items into three categories: A, B and C.



After the items of materials are classified into A, B and C category, control can be exercised in a selective manner as follows:

- Greater care and strict control should be exercised on the items of category 'A' as any loss, breakage or wastage of any item of this category may prove to be very costly. Economic order quantity and reorder level should be carefully fixed for such category of items.
- Moderate and relaxed control is required for the items of category 'B'.
- There is not much need for exercising control over the items of category 'C'. Periodic or annual verification is required for this category of materials.

Inventory Turnover Ratio:

Inventory can also be managed by using accounting ratios such as Inventory Turnover Ratio. Inventory ratio establishes relationship between average inventory and cost of inventory consumed or sold during a particular period. This is calculated with the help of the following formula:

Cost of good consumed or sold during the year/Average inventory during the year

Measures of Controlling Inventory Costs:

There are many best practices that enable businesses to gain control over their inventory and as a result on the related costs. A business can control inventory cost by following these measures:

Streamlining the Process:

The business must place its process by assessing, seasonal planning, weekly forecasting and end-of-season analysis for different channels of the business. A business must manage the order process by keeping track of orders and organizing the customer's data. Predictive analysis of data based on past operations helps in improved decision making and enables to draw an estimate of correct size of stock. This helps to avoid ordering too much and reduce storage cost as well as reduces the risk of stocks of inventory being low. In other words, businesses can estimate and predict the future needs based on the past trends.

Benchmarking:

A business must develop the necessary benchmarks or standards and prepare a check list of customer orders, customer order sizes, inventory turnover and inventory age.

Know your Vendors and Prepare Vendor Score Card:

A business must know the strengths and weaknesses of its dealers. It should setup the score card of vendor including sales, margin, on-time delivery and significant problems faced by the vendor etc. Knowing the vendors well can help make informed decisions which can help the business.

Track All Inventory Costs:

The inventory costs vary according to the size of a business, its geographical area and the industry where the activities of the business are established. Business must track all the inventory cost regularly i.e., maintenance cost, inventory management staff salaries (hire and retain strong people), costs of depreciation and obsolescence, administration costs incurred in inventory management, taxes and insurance costs etc.

Manage Excess Inventory:

Excess inventory may lead to additional costs for a business. Businesses should regularly analyze the quantity and costs of inventory items and additional items should be returned, replaced or removed from the warehouse.

Lower Shipping Costs:

Trading with multiple carriers helps small and medium businesses in finding economical shipment deals. Shipping companies often offer special discounts based on volume. In this way, one can combine shipments to lower the overall costs and earn more profit for the business.

Methods of Cost Efficiency

If inventory management is not handled properly it can result in a business either losing money on potential sales or wasting money by stocking surplus inventory. There are various techniques of cost efficiency for small and medium businesses, while at the same time ensuring that the business has adequate inventory to keep customers happy. Following inventory methods can help in saving money:

Avoid Spoilage:

If a business is selling product(s) that has an expiry date, like food or makeup etc., there is a very real chance it will go bad if these items are not sold before expiration date. Good inventory management helps a business to avoid unnecessary spoilage, especially for products with a limited shelf life.

Avoid Dead Stock:

Dead stock is the stock which can no longer be sold, not necessarily because it is expired—it could have gone out of season, out of style, or otherwise become irrelevant. Dead stock can be avoided through better inventory management. This is especially relevant to businesses that deal in garments and clothes etc. as winter clothes need to be sold within the winter season or will not be useful once the season has passed. Dead stock may also occur due to changes in fashion or cyclical changes in the economy.

Save On Storage Costs:

Warehousing is often a variable cost, because it varies based on how much product the business is storing. When a business stores surplus products at once and ends up with a product that is difficult to sell, its storage costs rise. Avoiding the storage costs helps a business save money.

Forecasting of Stock and Costs

Forecasting of stock and costs is one of the most challenging activities for any business. In small and medium businesses, specifically manufacturing requires transforming raw materials into finished goods. This requires obtaining the raw materials, processing them to produce the desired goods, storing and distributing the finished goods. All of these activities involve costs; these costs are not constant and vary on a daily, monthly or annual basis.

There are several internal and external factors which affect demand/sales of a business, seasonality of inventory, economic decline, competition, technological failures, reputation, supply chain related factors and inflation etc. Certain boundaries have to be set in place to give the most exact outcome. Firstly, forecast the period which is a specific amount of time which decides the forecast quantity. Secondly, forecast the trend which is an increase or decrease in demand over a certain period of time. Finally, forecast the base demand or sales rate which is the starting point for a forecast (i.e. current demand). There are three main inventory forecasting models to consider for improving the accuracy for inventory forecasting.

Naive Forecasting:

The simplest version of forecasting is naive forecasting. This method compares past data of a given time period and uses it to predict future results. For example, if a business sold 100 units last month, then business should keep 100 units in stock for next month. However, naive forecasting does not take any market variables into account. Business would not factor in holidays, competitors or shifts in customer shopping habits. This makes naive forecasting the least reliable inventory forecasting technique.

Demand Forecasting:

Inventory forecasting cannot be done in isolation, a number of external factors that can cause fluctuations in the desired inventory levels need to be taken into account. For example, new product releases might cause high customer demand for that model, while older versions would not be very useful anymore or demanded by the customer. Demand forecasting makes an effort to take these external factors into account, providing a more accurate inventory assessment. It uses many different methods to provide a broad picture of the market, which can be broken down into quantitative and qualitative techniques.

Quantitative Forecasting:

This forecasting approach is based on a mathematical model which uses historical data. It involves using past sales data to predict future demand for goods. While it may provide a basis for forecasting, demand can be unpredictable based on variable market conditions or product seasonality.

Example of quantitative forecasting methods are last period or weighted average historical demand and seasonal indexes etc.¹

Qualitative Forecasting:

Qualitative forecasting techniques are subjective. Based on the opinion and judgment of consumers and experts; they are appropriate when past data is not available. Qualitative forecasting methods could be viewed as a skill mastered by inventory planners over years of practice and experience. Example of qualitative forecasting methods are prediction methods, historical life-cycle correlation, executive opinions and consumer surveys etc.

f Identifying Slow Moving and Idol Stock

Slow-moving stock is that merchandise which simply stays locked up in the store's space and has a low sales rate. Basically, products or items that customers are not purchasing and are just lying on the store shelf are referred to as slow-moving stock. Slow-moving inventory can be identified and addressed using the following methods:

Spot-Check For Inventory Items:

After conducting weekly inventory assessment, compare the counts and point of sale (POS) data. To make this task more manageable, conduct these spot-checks/surprise check for several items daily. Choose a few items from the finished goods and a few from the raw or unfinished product that seem to be turning slowly, count available quantities each day for the upcoming week.

Calculate Inventory Turnover:

Analyzing inventory turnover ratio is one of the best indicators of how efficiently the inventory is being turned into the sale of items. Inventory turnover ratio is calculated by adding together the beginning inventory and ending inventory count and dividing the answer by two.

¹Kevin Sides, 2019. Available at:
<https://www.shipmonk.com/blog/inventory-management-forecasting-models-techniques> [Accessed 19th August 2019]

Analyze Average Days to Sell (or Use):

Retailers should keep an account when the new inventory was bought and fix a particular date before which the inventory should be sold. The average number of days required to use an item varies from business to business and from product to product. This cycle can be dependent on the market trends, product's quality and product quantity.

Assess the Cost to Hold Inventory Items:

The business must assess "Cost to hold", which is the sum total of all expenditures that a business experiences from maintaining inventory. Though the holding cost may seem to be insignificant at first, it will have a negative effect on the business in the long run. It also includes the cost of storing inventory in shelves or freezer, cost of paying staff to handle the inventory (i.e., labor to move it around in storage), security, insurance and the overall cost of business.

Predict Trends with Sales Data:

Review the historical sales data of a business by checking the POS system to identify the items that have higher sales rate and those that have lower sales rate. This helps in segmenting products based on demand. The food business operates in fast moving inventory and have tight margins because they usually deal with perishable items.

Dealing with Perishable Stock

Perishable inventory demands attention. Specific inventory-tracking methods help in managing and accounting perishable inventory. A business that handles any type of perishables often requires inventory tracking solution that monitors the time handling of inventories. Perishable refers to items that have an expiration date, such as food that will go bad if not eaten in a certain amount of time. Single-period inventory control and first-in-first-out (FIFO) inventory valuation are commonly used to deal with perishable goods.

Single-Period Inventory System:

The single-period inventory system assumes that a business should only order enough supply for one period. After the supply from the original order is gone, the business should not restock the supply until the level of demand has been reassessed.

Example: If a business orders 100 oranges to sell over a four-week period and it is sold out in the first two weeks of business, it should wait until the end of the accounting period to order additional oranges. This system will limit the amount of inventory that can spoil, go bad or be otherwise obsolete.

First In, First Out Method (FIFO):

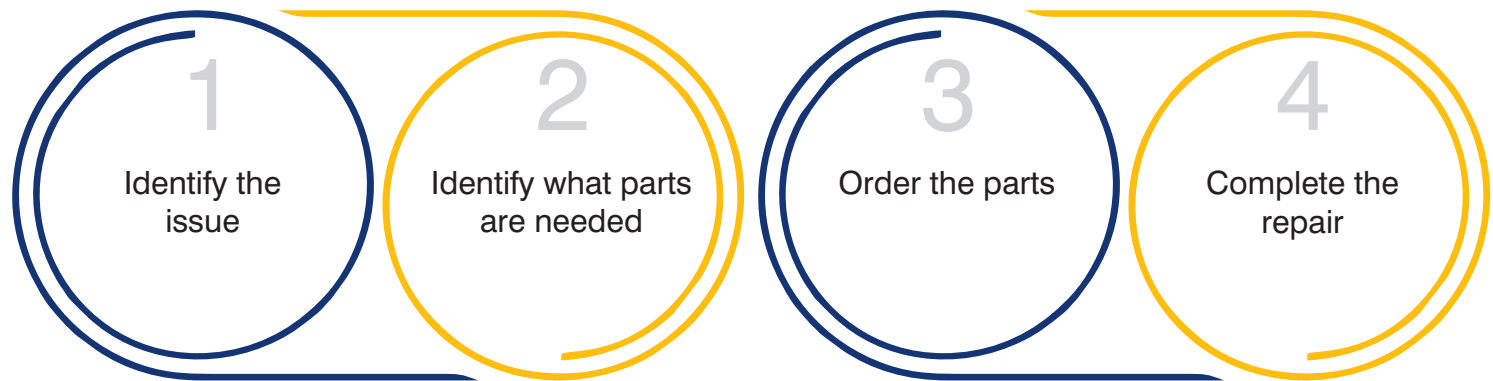
FIFO inventory valuation assumes that the first inventory purchased is the first inventory sold. This is the best valuation method to use for perishable inventory. In periods of rising inventory prices, it is a strategy that helps to eliminate the need to write off large amounts of obsolete inventory in case of perishable goods and boosts net income.

Storage and safety measures are essential to protect the most valuable assets i.e., inventory. Keeping stock secure depends on knowing what the business has, where it is located and how much it is worth. To control the storage and safety environment a business must create the following inventory control policies:

- **Run Regular Inventory Audits:** Occasional inspections and audits of inventory will help prevent fraud and theft.
- **Material Handling with Conveyors:** To reduce the severity of an injury, an emergency button or pull cord designed to stop the conveyor must be installed at the employee's workstation.
- **Flammable Material Handling & Storage:** In adhering to fire safety precautions, employees should note that flammable and explosive materials must be stored according to their fire characteristics.
- **Effective Matching System (allocate specific numbers to each item):** Match actual counts of units and cartons etc. to shipping documents before merchandise is released to a shipper.
- **Employee Hazard & Safety Training:** A formal training program to allow employees to recognize and avoid materials handling hazards is recommended.
- **Record Every Inflow and Outflow:** Never allow merchandise to leave the premises without an invoice or appropriate shipping documentation.
- **Store it in Upper Bay Storage Rack Slots:** Bulk storage should be in high bay positions where a forklift or order picker is needed to access them.
- **Store Valuable Inventory or Tools in Security Cages:** Lockable security cages can be built where only authorized personnel have access.
- **Track Worker Traffic:** Coded ID badges can be required to enter secure areas. All employees should exit through one door at the end of their shift.
- **Check the Trash:** One common method is to put items in the trash or in a dumpster, then return when the office is closed and no one is around to take it home.
- **Protect Stock from Natural Hazards:** Do not place stock in areas that are prone to inventory damage. For example, in case a leak is observed, move stock out of the way to prevent damage.
- **Take Measure against Thieves and Shoplifters:** Check the security around the premises to keep the risk to a minimum theft. CCTV cameras can be installed in parking lots and other key locations if possible.
- **Returned Goods Handling:** Returned goods including recalled goods, should be handled in accordance with approved procedures and records should be maintained. They should be placed to saleable stock only after this has been approved by a nominated person.

i Reducing Equipment Repair Time

The repair process usually involves the following steps:



These four steps can take hours and in many instances days. The right equipment can help reduce that time using a simplified parts system, mobile apps and qualified technical support.

This will also cut down the major expenses of buying new items.

Adding Up The Savings:

Remember every hour a machine is being worked on, costs a potential hour in the expenses, which is why investing in quality equipment with longer service intervals along with reducing the time it takes to make a repair can save thousands of rupees. It is a great formula to lower the fleet costs.

j Taking Quality and Control Measures

Quality in inventory management systems is important to the success and long-term stability of a business. How a business manages inventory can have a direct effect on overall profits, both in the short-term and long-term. Both excess or insufficient inventory can reduce revenue. The following quality control measures should be followed for inventory management:

- **Proper Inspection and Review of the Data:** The quality control office supervisor inspects raw materials and components received from suppliers for irregularities and faults from specifications. The purchasing data and storage conditions should be monitored regularly.
- **Order Picking Accuracy:** The quality control office must compare the total number of orders with the orders accurately prepared without damage or delay.
- **Price and Quality of the Products:** The quality control office should ensure that quality products are purchased at the lowest price
- **Product Availability in Store Room:** The quality control office should ensure the product availability when needed.
- **Storage of the Inventory in Appropriate Condition:** The products are stored under appropriate conditions.
- **The Laws, Regulations and Standards:** The quality control office should ensure that the laws, regulations, accreditation standards and procedures are being followed.
- **Average Order Cycle Time:** Quality control staff should ensure the average time (in days) it takes for an order to be prepared and delivered.

- **Acceptance Rate of In-Process Products:** The quality control staff should compare the total number of in process merchandise with in-process merchandise authorized in the first inspection.
- **Customer Requirement Review:** The quality control office should prepare a yes/no metric showing whether the merchandise is inspected against pre-set client specification during the in-process phase of manufacturing.
- **Percentage of Orders Requiring Rework:** The quality control office should check the percentage of orders that need more work after the first preparation and packaging procedure versus the total number of orders.
- **Acceptance Rate of Finished Goods:** The quality control office should check the percentage of all manufactured finished products certified by Quality Management staff on the initial inspection versus the total number of finished products.
- **On-Time Delivery Rate:** The quality control office should check the percentage of orders that arrive at their specified destination at scheduled time versus the total number of orders transported.



Tracking and Auditing Stock or Inventory

Stocktaking involves making an inventory or list of stock and noting its value and location. In auditing stock, the auditor uses several procedures to track a business's inventory and confirm that the financial records and actual physical count of goods match. For most businesses, inventory comprises a major investment of the business's cash. Because of the value and investment associated with inventory, companies seek to track the movement of their inventory as closely as possible. Companies use various methods to track inventory. Efficient stock control must incorporate following tracking methods:

Tag System:

Many small and medium retailers use a tag system to track inventory. Merchandise gets tagged daily, weekly, monthly or at any other required interval. At the point-of-sale, the retailer removes the tag. The collected tags get crosschecked against the physical inventory to determine sales quantities. This method does not track inventory movement under the retailer's roof, it only tracks movement based on sales.

Stock Book:

Small businesses often use a stock book or log book to keep a track of inventory. The number of inventory items should be listed in one column in the book and sales should be written in another column. This allows managers to keep track of how many items have been sold. This can also be done on computer.

Batch Tracking:

Batch Tracking is a system that allows businesses to group and monitor a set of stock that share similar properties. With batch tracking, business can track the expiration of items. Trace defective items back to the batch that it belonged. This means being able to trace a particular item backward or forward from source to finished product and identifying other items in the batch.

Universal Product Code (UPC):

The bar code or Universal Product Code (UPC) serves as the most common inventory tracking method. Designed for use in the retail environment, the standard bar code allows retailers to track inventory through point-of-sale (POS) equipment. Various scanning technologies exist for the businesses that use bar codes to track the inventory; for example a bar code scanner gun that is used at the point of sale. It detects information of the maker, cost and quantity of all products sold.

Radio Frequency Identification (RFID):

RFID is a technology that uses radio waves for communication between a tag and a reading device. The tag usually consists of a microchip attached to an antenna. Radio Frequency Identification (RFID) allows a business to identify individual products (and components) and to track them throughout the supply chain from production to point-of-sale. This can be used to store information about a product's manufacturing date, to ensure that it is sold or processed in time. The system can also be used to trace defective products efficiently and quickly.

When considering what type of inventory tracking method to use, examine the immediate and future applications of the system. If starting a retail store, nearly everything purchased from the suppliers will use a standard retail bar code. A small warehouse or production facility might consider investing in a RFID system, especially if the business plans to grow in the immediate future.

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