



RESILIENCE BUSINESS DEVELOPMENT SERVICES

CARE ACT SHARE. LIKE CORDAID

vigor Ltd. Tea factory, Sierra Leone

CREDITS: SASCHA

RESILIENCE BDS

RESILIENCE BDS supports entrepreneurs to cope with barriers for growth

Global objectives RBDS:

- Improve business performance of target SMEs in terms of increased job growth, financial turnover, profitability and access to new markets.

Specific objectives RBDS:

- To make individual SMEs investment ready or increase their capacity to get access to finance of Cordaid's Stability Impact Fund or other financial institutions;
- To create linkages between SMEs to foster learning and growth and promote enabling environment for SMEs

Specific objectives RBDS for women:

- To contribute to a more equal society by focusing on growth-oriented women owned SMEs where women have greater control of the lives of themselves, their children, and community. Economic security gives women a more influential voice in tackling gender injustice in society.

RBDS (2)

RESILIENT BDS support entrepreneurs to cope with barriers for growth

Key:

- Access to Investment Partners like Cordaid Stability Impact Fund and Enat Bank
- Delivering bespoke business support through technical and soft skill training and support
- Building trust and addressing resilience topics through training and ongoing coaching

| RBDS topics | Resilience based topics | RBDS Modalities |
|-------------------------|--|--|
| 1. Internal Management | 1. Professionalism - how to deal with | 1. Group training per topic: TA and Soft skills |
| 2. Supply Chain mgmt | - favouritism, | |
| 3. Operations | - family in the workplace, | |
| 4. Market | - inequality | |
| 5. Financial Management | 2. Delegation of responsibilities – how to deal with | 2. Structural coaching /mentoring (1-on-1) |
| 6. Risk Management | - lack of ownership | |
| 7. Business Rule of Law | - lack of trust | |
| 8. Access to finance | 3. Rule of law | 3. Expert Seminars |
| | 4. Social responsibility, triple bottom line (social, environmental and financial) | 4. Matchmaking events |

Two examples of businesses we supported:

Mariod Sanitary pads

Mariod Sanitary pads was founded by Mrs. Emebet Tadesses. She runs a company which produces two different products: one is the reusable sanitary pad and the other one is processing of vegetables. The reusable sanitary pads are used by mainly young women from low income families, and allow them to continue to go to school during their monthly period. So far she mainly sold here products to NGOs. At this moment the company receives support to expand her market by selling the product through supermarkets and kiosks. We work on a communication strategy aimed at getting sanitary pads out of the taboo sphere. A short video on Mariod, and other women's businesses can be found on <https://www.cordaid.org/en/topics/entrepreneurship/videos/>

Abugida Fashion

Abugida Fashion was founded by a young female entrepreneur Hiwot Gashaw who started her business four years ago. Abugida Fashion combines traditional Ethiopian clothing with western modern fashion. Hiwot is a role model for other young Ethiopian women for becoming successful with limited means. Her business created job opportunities for several women who used to live on the streets. They were all trained by Hiwot herself. After gaining an annual turnover over 500.000 birr, Hiwot got 'disqualified' to be supported by FEMSEDA and could not get access to financial and technical support. She joined our program since April 2015 and has been able to benefit a lot from our support. As part of the Resilience Business Development programme, she received financial management support for which she wrote us the following email:

"Hey Ivo and team, I really would like to forward my deepest gratitude for Ivo on our last meeting. Especially on the detailed work on financial planning and the excel tools. We found the excel sheets as well as the new

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A few challenges:

- Ethiopia is a relatively equal economically, but there is a risk of this changing.
- There is a lack of cooperation due to a lack of trust within sectors
- The informal sector dominates, it is uncompetitive.
- Low levels of investment and credit, especially for SMEs (and more especially for women)
- The private equity industry is in its infancy in Ethiopia
- **and regulatory issues.**

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