



Towards sound entrepreneurship in Rwanda

A woman with dark hair, wearing a black top and a light-colored jacket, is sitting at a desk and looking at a computer monitor. The background is a plain wall with a decorative object hanging on it.

# Annual Bulletin 2019

# Entrepreneurship support: The new kid in town



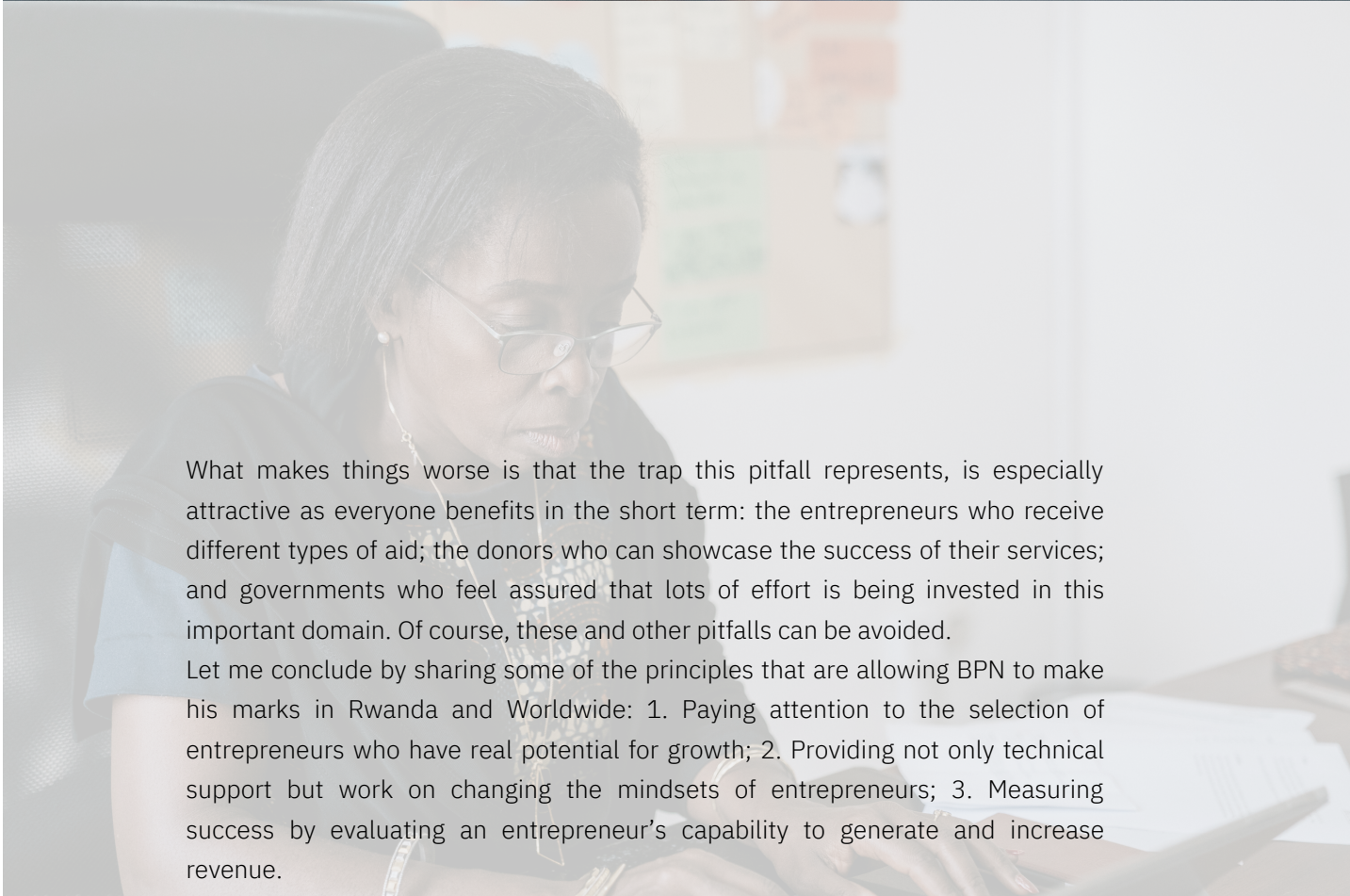
In the world of development aid, private sector development and entrepreneurship support in particular seem to attract all the buzz. Only ten years ago, entrepreneurship support was virtually non-existent in Rwanda. Since, things have moved fast. Almost all major donor countries, including USA, UK and Germany, alongside private donors like Mastercard Foundation, now provide funds for entrepreneurship support. In reaction, a plethora of organisations now offer a wide range of entrepreneurship support services, going from short trainings for university students wanting to create a business start-up; over technical experts flying in to offer highly specialized advice; all the way to comprehensive programmes offering mentoring and complementary support services aimed at catapulting promising businesses into major industry players.



Working in entrepreneurship support myself, I welcome these initiatives. **Entrepreneurship support is a prime example of the transition from charitable aid to a new model of international collaboration** that focuses on transformational change and long-term impact. The appeal is obvious. Entrepreneurship support helps people to help themselves, thus contributing to the self-reliance of countries. Still, we should be careful not to fall into the trap of believing that we have now finally discovered the magic formula to successful development aid. The field of entrepreneurship support is just as tricky as any other type of development aid and has just as many pitfalls.

One pitfall is the belief that macro-level solutions will automatically translate into micro-level solutions. This is not the case. As UNCTAD states in their 2012 Entrepreneurship Policy Framework and Implementation Guidance report: 'Donors' work with concepts of Private Sector Development which are highly abstract, treat developing countries' private sectors as tabula rasa, and focus mainly on macro level preconditions.'. **It is indeed important to pay attention to the specific cultural and historical context** in which policies are implemented. A lot of on-the-ground adaptation is needed to make things work.

Another pitfall is the belief that anyone wanting to start a business can be accelerated to become an economically relevant entrepreneur. This is naive as not all people are cut out to be an entrepreneur. **No system of aid can infuse in an entrepreneur the determination to solve its business's problems** no matter what it takes. Yet, it is often people who hope that other people can solve their business's problems that are most attracted to entrepreneurship support services. They attend all possible programmes to gain access to per diems, free equipment, subsidized loans or travel opportunities, hopping from one opportunity to the next. **Development aid can keep such businesses afloat for a while, but not on the long run** as these business owners spend more time outside than inside their business.



What makes things worse is that the trap this pitfall represents, is especially attractive as everyone benefits in the short term: the entrepreneurs who receive different types of aid; the donors who can showcase the success of their services; and governments who feel assured that lots of effort is being invested in this important domain. Of course, these and other pitfalls can be avoided.

Let me conclude by sharing some of the principles that are allowing BPN to make his marks in Rwanda and Worldwide: 1. Paying attention to the selection of entrepreneurs who have real potential for growth; 2. Providing not only technical support but work on changing the mindsets of entrepreneurs; 3. Measuring success by evaluating an entrepreneur's capability to generate and increase revenue.

Entrepreneurship in Rwanda is picking up. Many young people are starting up new businesses making a difference in the everyday life of Rwandans. **Let us make sure that entrepreneurship support systems challenge entrepreneurs, rather than pamper them and make them dependent.**

Enjoy reading the inspiring stories entrepreneurs share about their Business journey.

**Alice Nkulikiyinka**  
**Country Director BPN Rwanda**



## Lifelong learning: 3 simple ways to stimulate growth

In this fast-paced generation, if you don't keep learning you are not just staying still, but rather falling behind. When we talk about learning, for many what immediately comes to mind are big topics like learning bookkeeping, marketing strategies, etc. But learning is not limited to the big things. Many times, small things like learning how to use polite expressions end up having a big impact on our lives. Lifelong learning refers to the ongoing voluntary and self-initiated pursuit of knowledge for personal or professional purposes. As people who want to grow, we need to be open minded and curious about different things around us. From continuous learning, there is continuous growth. So, the question is how can one continually learn without necessarily opting for formal education?



There is a high probability that questions that are bothering you in your business or personal life, have bothered someone else and there is a book about it. **Books** are good tools to learn new things. Luckily enough, with technology we have various options so if you don't love hard copies you can find books online or listen to an audio book.

Training sessions are a good way to keep up with the latest methods, technologies and general information about your sector. Management training can help you learn how to manage different aspects of your business but it is also vital to equip yourself with technical skills. For instance, if you have a bakery, baking lessons could help you diversify your products, respond to current market needs and stand out from competitors. We often have plenty of excuses as to why we are not prioritising education. One of the most common reasons is resources. As Robert Orben said: 'if you think education is expensive, wait until you see how much ignorance costs you'.

Through different **events** one gets a chance to meet different people with different perspectives. Reserving time to meet and network with people for professional and personal growth can help you learn about available opportunities, where to get the help you need, etc.

Nevertheless, if we commit ourselves to learning, we should also commit to applying the lessons we learn in our everyday life. The application of the concepts we learn is what matters most.

The BPN Business Academy is here to be part of your learning journey. We appreciate that you attended our seminars in 2019 and we look forward to serving you better in 2020 with new seminars and workshops!

**Noelline Ahimana**  
**BPN Rwanda - Business Academy**



## A Chat With Entrepreneur Paradine Nishimwe

Paradine is the owner and Founder of Wood Habitat, a carpentry that focusses on distinguished furniture. She joined BPN in 2015 and graduated in 2018. She started her business at her home in 2014 with one carpenter. Today she has her own workshop, a spacious showroom and she employs 42 people.

### **Take us through your business journey after the completion of the BPN Program?**

After graduating from BPN, I felt very different. I started investing more in my staff and my clients. I knew I wanted to work on my finances and operations and I knew how to do it. I understood that I needed to create a system and structure that is stable and doesn't need to depend on me one hundred percent. I would say that I started thinking structurally and systematically and I can now see that it is paying off.

### **What are some of the mistakes you wish you could have avoided?**

I made so many mistakes, and I am glad because I learned a lot from them. I am now this type of entrepreneur because of everything I went through including the mistakes. For instance, I used to work with friends and mix my business and personal life. Now, I know the boundaries. I need people with skills who can satisfy customers' needs.

### **What is non-negotiable for you in terms of business?**

Quality at Wood Habitat is non-negotiable even when the client wants to let go and reduce the quality. It is not easy, given that we make many customised products. I find ways to give to clients options that meet their budget. Depending on the accessories and materials, prices differ, but still there are quality levels we can't compromise on.

### **You opened a showroom in Kimihurura in 2019. Did you encounter any difficulties?**

Yes, it was not easy trying to open a showroom in the middle of the year when you have plenty of orders, but I would say that it was worth it. More and more people are becoming aware of it and they are coming in to visit. The showroom has made us feel good as a team as we can see our products clearly and the value of what we do.

### **What is creativity for you and where does it come from?**

The closest, deepest source of creativity is observation. When observing something from different angles, we train our mind to do the same when resolving a problem. Creativity is not magic. Companies need to observe their consumers very carefully and understand what would serve them best.

### **How has BPN coaching helped you or impacted you?**

From the coaching I have received from BPN, I have developed a habit of being a solution seeking person. I remind myself that I have all the solutions in me. Starting a business at a very young age in a difficult industry, BPN challenged me to become solution-oriented. At some point, I was convinced that some of my business issues had no solution but when I look back, I can see that there was a solution or a way forward.



Newly selected  
COMPANIES  
2019 in Rwanda:

29



## Saving for future investment: A wise decision

Ever since, my business has been about commercialising animal hides and skins.

**When I was young, my dream was to do Business.** I started off by being employed. The business I was working for was adjourned in 1998. That's when I decided to start my own business. I didn't have much to invest and my competitors had already invested a lot. I had to seek business partners.

I was lucky to be well received by the first partner I went to, as they knew I had been in the hides and skins business for quite a long time. They loaned me five million Rwandan francs. At that time, I bought hides and skins in Rusizi markets and came to Kigali City to sell them. From the time I started, until 2006 my business was profitable. However, Rwanda then began to suspend business operators who ran their businesses without work permits, and we only remained with two foreign-owned companies in our business area. They started buying our products at lower prices and with lots of irregularities, which negatively impacted our profitability. I engaged into looking for markets outside the country.

In 2009 I travelled to Kenya to seek markets. I visited different hides and skins manufacturing industries. I signed an agreement with one of them. Back to Rwanda, in the first month, **I exported two containers and in the following months we reached six containers.** Afterwards, the quantity of our exports continually increased and in 2013 we received an award from RDB ranking us among the 10 best performing and growing private companies. Furthermore, we received the same award the following year for having registered the same business growth.

In 2017, BPN visited us and we discussed what they do and how relevant it was to our business. We appreciated their unequalled support to businesses, and we learnt a lot from them. **The most important topics were how to run a business professionally and having your business under control.** They offered us training and they continue to support us and train us. We come short of words to describe what BPN is for entrepreneurs, they are like a day-to-day partner to our business. Our company now employs 25 permanent workers and more casual staff. We envision building a tannery that will help process hides and skins in order to facilitate those who need them at a lower cost in Rwanda, as the ones used here are imported and expensive once they reach local markets. We have saved a decent amount of money for this, and by doing that, we will be supporting the 'Made in Rwanda' program. We trust that the experience acquired from BPN and their continual advice and encouragement will help us attain our vision soon.

**Isaac NIYONSA**

**Vision Company Enterprise**





## Medical doctors need business development

When I was young, I had already made a choice regarding my professional career. I was passionate about becoming a medical doctor and treating patients. I wanted to pursue my Medical Studies in an option that would spare me from working night shifts at the hospital, so that I could have enough time for my family. With that in mind, I chose to do my studies in the Dental Surgery. In 1999, I established Faith Clinic at a time when public servants were exploring opportunities for additional income to bridge the monthly expenses gap as the country was still in the process of rebuilding. At the same time, you could count the number of dental clinics in Kigali city on your fingers!

In 2013, I dedicated all my time to the Clinic. By then, the idea of doing business had not yet come into my mind. One day my cousin, Dr Kayitesi Kayitenkore told me about BPN. I had participated before in an entrepreneur coaching programme but it did not push me beyond my horizons.

I joined BPN in 2015. I learned that business plan development is a crucial step that must be considered before establishing any business, and the business plan will predict its feasibility and success. With the training courses at BPN, I identified numerous gaps that should have been filled straight away when the clinic began. I took the attitude 'better late than never'! I have learned to always evaluate if our services are client centred, to separate personal and business resources, and lead my business with a vision. Faith Clinic is no longer an organisation with the aim of satisfying family's daily needs. Rather, the organisation today strives for sustainability for future generations. At the beginning, we employed three staff and now we employ eight staff.

I encourage medical schools to include business management courses in their curriculum. This is because as a medical doctor, technical skills are not enough. One needs to work professionally and have strong values to serve clients better. A colleague of mine has now also joined BPN, and I expect others to follow.

With the aim of seeing our businesses continually grow, BPN tirelessly invests efforts into career networking. Thanks to the Business Owners' Association (BOA), we connect with other entrepreneurs in different fields to share ideas, success stories and find ways to overcome our challenges.

I am very grateful for the dynamic BPN Rwanda Team. Their patriotism, diligence and commitment are a pride and inspiration for our country.

**Dr. Immaculee Kamanzi**  
**Faith Clinic**



Seminars/Workshops  
ATTENDEES  
2019 in Rwanda:

**595**



## Never give up!

It is not easy to tell a story about a business journey that was marked by countless set backs. I started my business journey in 1997 and had a number of small businesses including processing doughnuts and farming activities. I dedicated all my time and efforts to the businesses but only a few would succeed. I continued my disorderly business practices for 10 years! I then decided to focus on doughnuts, and added bread baking. My business encountered many challenges, all from having too many activities going on and as a result, the products were of low quality. I tried my best for a long time, but in vain. In 2012, I felt I needed to be specific, have a brand name for my business and run it professionally. I opted to stop all other businesses, to empower my bakery and shifted all my commitment to starting Ishingiro Bakery.



In 2015 when I met BPN, I learnt that they help businesses to operate professionally but in the beginning I did not give them much attention. I continued working my usual way, until I realised I was still not making progress. I started working with BPN, and **from the very first day I entered their office, the things I learnt were very different from what I had learnt from any other training institutions.** Their training seminars helped me change my working systems and practices. I very much appreciated the first training I attended where I learnt to evaluate whether the quality of our products matches the price at which we sell them on the market. I learnt that I should make sure I understand my market well, and align all I do with the market requirements. I further learnt **that technical training is important to continually build capacity in what I do and ensure my customers' satisfaction.** I started seeking technical training in other countries on baking and pastry making, in order to increase and diversify our products to meet our customers' expectations.

In addition, I learnt about planning during the project management training. Very often we entrepreneurs start our projects without prior readiness, finding necessary resources and predicting possible challenges. I came to understand that without proper planning, risks are unavoidable during the implementation phase. Due to this training, I now **first and foremost consider my project design and find all necessities before implementation.**

Through the coaching programme, I increased my knowledge about bookkeeping and good financial management. Thanks to continuous advice from BPN and putting into practice what we learnt from training, our company has grown considerably. We now employ 22 permanent staff and other casual staff and have established three branches. More importantly, I know my customers and my day-to-day work aims to satisfy them. **My team and I are happy that we know our vision and know what it takes to achieve it.**

**Naphutal Iyamuremye**  
**Ishingiro Bakery**



## Facts & Figures



### Supported Companies

Since program inception:      2018:

**189**

**42**



### Created & supported Jobs

Since program inception:      2018:

**4'119**

**343**



### Attendance in workshops & Seminars

Since program inception:      2018:

**2'968**

**549**



## BOA: Entrepreneurial field visits

By surrounding yourself with people who share a similar drive and ambition, you are more likely to move forward as a group. The Business Owners' Association (BOA) members started the idea of Entrepreneurial Field Visits every quarter to encourage and promote this.

The first entrepreneurial field visit for BOA members took place at Lamane Bakery headquarters in Kicukiro in July 2019. Lamane Bakery is a Rwandan chain of bakeries and coffee shops that currently specialise in pastries, bread, breakfast dishes, and sandwiches.

Fifteen BOA members participated in the field trip, accompanied by BPN's Country Director and two other staff. Lamane's Founder and Managing Director, Ernestine Uwahoro gave a warm welcome with a tour of her business, and everyone had the opportunity to learn how Lamane's products are produced. After the tour, we all gathered in one of Lamane's beautiful wooden bungalows and Ernestine told us about her business journey, and how the lessons learned from BPN's seminars as well as the four-year coaching programme played a crucial role in sharpening her business knowledge. Many questions were asked, and advice shared. One of her greatest tips for the rest of BOA's members was 'it is not enough to take notes in a seminar and just take them home. What really matters is if you put into practice what you wrote in your notes.'

In November, BOA members had their second entrepreneurial visit at Polybags Rwanda Ltd in Kicukiro. Polybags Rwanda Ltd is a manufacturing company that produces industrial bags. It was a great experience for BOA members to visit another enterprise in a different sector. During the tour of the factory, led by Illuminee Kabahizi, the Co-Founder and Managing Director, everyone was excited to see the manufacturing process from scratch. She explained each stage of the production process up to the end product where the bags are ready to be used. Afterwards, Illuminee shared her business success story, and emphasised the point that everything is possible if you stick to your business vision. She gave an example of how she is now enjoying the achievements of her business plan from the time she started her business journey with BPN Rwanda. This was encouraging and inspired people to work hard and focus on their vision.

The benefits of entrepreneurial field visits are critical to an entrepreneur's personal growth and business development as well as to build relationships. BOA will continue to organise entrepreneurial field visits throughout next year.

**Ange Ishimwe Marie Consolatrice**  
BPN and BOA





## What program participants say about BPN



The seminars are so enriching. I used to do a lot of things in a disorderly manner mainly due to lack of knowledge. I had done a lot of mistakes sometimes while learning; I feel like crying because it's my first time to hear most of the topics. May God help me to apply all of the concepts I have learnt and I have no doubt that a lot will change. I can't explain the work BPN is doing for people like me. Thanks a lot for everything, Very grateful.

**Sonia Ingabire**  
**Owner Bracha Interiors**



The seminars are challenging as they boost us to change the way we have been managing our company. They encourage us to become professional and focus on our clients. I have understood that a client should be the centre of my business and that company and personal resources should be managed separately.

**Yussuf Mugiraneza**  
**Owner Green Food**



I thank BPN that they helped me to stay focused on one business; I faced many challenges but I did not give up. Through the basic seminars, I realized that I will not achieve my goals as early as I thought. I have determined to put so much effort to achieve my goals. During the training, it was an opportunity for me to meet fellow entrepreneurs to connect and share ideas.

**Yvette Uwimpaye**  
**Owner Murukali Ltd**



**"We have totally changed since we joined the BPN program. We are now industrializing our factory in a way that our children will be proud to inherit it and grow it further"**

Mutabaruka Diogène & Catherine Mukantabana  
Agashinguracumu Ltd, Rwanda

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