

## *Towards sound entrepreneurship in Rwanda*



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**Alice Nkulikiyinka,**  
**Managing Director**  
**BPN Rwanda**

While working or travelling abroad, quite often you are asked where you come from. In a casual context, this question means "What is your country of origine?". In a professional world however, especially in places with a high number of expatriates, this question implies at the same time "What is your base country?". Meaning "Where is your employer headquartered?".

Once in a conference in Hong Kong (Asia), the person sitting next to me asked me the unavoidable question "where do you come from?". I looked at him. Spontaneously I replied "I don't think you want to know. It's complicated". He replied "I like complicated. Tell me, where do you come from?"

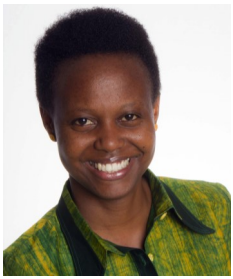
A few minutes later, he went to the podium as one of the guest speakers of that event. Introducing his speach, he said "Isn't it great? The world has come together.

### **Globalization: a curse or a blessing?**

I was just sitting next to a lady from Rwanda, currently based in Singapore, sent over by a Swiss company, now leading a project in Hong Kong. That's what I call Globalization!"

In business, globalization refers to the increasing integration of economies around the world, in particular through the movement of goods, services, and capital across borders. The term can also refer to the movement of people (labor) and knowledge (technology) across international borders. Advances in technologies like internet and telecommunication combined with the vast expansion of international trade agreements have been major factors in the rise of globalization, creating a deep interdependence of worldwide economic activity. Globalization creates a lot of opportunities. **You, as a Rwandan entrepreneur, are no longer limited to the Rwandan market.** You can now sell your products to anyone out there in the world.





**Gloria K. Uwizera**  
**Owner and director**  
**Glo creations**

## **,Glo Creations' accessing foreign markets**

Starting a business is challenging and becomes even tougher when you are targeting a foreign market. When I started my business, one of my objectives was to export my products to Western countries in USA, Europe and/or Asia. I had no idea how challenging this could be, until in 2010 when I met a potential customer, a lady from Japan. In 2011 she ordered for first samples. This process took long. All the year 2011 we worked with her on samples. We sent her the first samples. She was not convinced and requested that we rework on it. This went on a number of times.

In 2012, I was very much excited when she made her first large order of 200 batiked T-shirts. I was very confident that in 2 months and a half I would have the products ready. This would have only happened if things run the way I thought they would. After the contract signature, she sent to me detailed instructions related to her order. To my own surprise they were so tough that it I realized the scheduled production time will never suffices. Additionally the weather didn't coop. Our production depends on sunshine. But the biggest challenge came from my supplier who didn't provide materials as per our client's requirements and measurements.

In the mid of the production process, the pressure from the buyer was getting higher to the point that I was almost giving up,

but luckily with my mentor's support and encouragement I kept on communicating with my client and informing her on each and every step in production. This helped me to convince her to extend the production time. I finally finished and managed to ship the products after 6 months.

This experience was an eye opener for me. I **learned not to take for granted any foreign market** and to be very conscious of my commitment towards my client, to be patient and to deal with a high pressure; With this experience I also learned not to rely on one supplier because most of the time the quality of their products doesn't meet the international standards.

In 2012, I joined two international programs focusing on Export; these programs took more than 8 months and were worth going through them. I had the opportunity of meeting two American potential big buyers in New York. One of them got interested in our fabrics and asked me more detailed information on the type of fabrics we use. With no much information of the textile found in Rwanda, textile suppliers with no much knowledge on their products, non reliability and poor communication, it became so hard to convince the American buyer.



During these 8 months I looked at my business with different eyes and realize how I can direct my export business by specializing on few products for export and ensuring the good quality of their raw material.

These programs were also a good opportunity to access relevant information, such as the existence of AFRICA GROWTH AND OPPORTUNITY ACT (AGOA) a legislation that provides duty free access of African apparel and textiles to the American market a.o.

I believe this information is not only relevant to my business but also to the export business in the country in general.



Even though, the American market is less tough than the European and Japanese market, there are still challenges to overcome, in order to be able to serve the two potential clients we have: The challenge of getting good quality raw materials from local reliable suppliers and the challenge of production capacity.

Due to this, I am planning to do my own import of textiles, dyes and equipment from an international reliable company that has experience in this field.

The few other things that I was reminded of by experts is that the export business requires funds to support the logistics and other expenses; It requires having a team in charge of the export process.

With all the export information acquired and the hardship faced, I am confident to pursue this export business experience and hoping that it will be much better.

Ms. Gloria KAMANZI UWIZERA, a Rwandan female entrepreneur, the founder, the owner and the creative director of GLO CREATIONS, a textile design and clothing house.

GLO CREATIONS designs patterns on textile, produces fashionable clothing for adult & children, home décor items such as pillow covers, table runners and many others. Gloria's company kicked off in 2008, started dealing with foreign clients, in Japan 2012 and then the US market in 2013. Gloria now employs 6 people, sub contracts 5 people and works with artisans in cooperatives enabling them to produce products for her company.



BPN has been very helpful advising us on the area of human resources and management. While dealing with the Japanese client, BPN has played its part while dealing with one of our textile suppliers.



**Louisa Durón Chow**  
**Vice Director**  
**BPN Nicaragua**

## **BPN's international conference in Kigali**

**A** life changing experience is how we can describe our recent conference held in the beautiful country of Rwanda. **BPN leaders from Kyrgyzstan, Mongolia, Nicaragua, Switzerland and Rwanda** had the chance not only to exchange experience from each country but also the opportunity to improve BPN's operative processes through a series of workshops lead by COO Hans Wilhelm and his Assistant Andrea Winiger **in July 2014 in Kigali.**

During these workshops we reaffirmed the values and mission of BPN, so to strengthen our commitment to unlock the potential of entrepreneurs in developing countries.

To lead entrepreneurs to achieve their visions and goals, as BPN staff, we needed to take time to update ourselves on how to use the right tools and advices during coaching session when entrepreneurs face challenges and hurdles to reach success;

Each country had the opportunity to share their culture, their challenges and success stories from entrepreneurs who are part of BPN. We could see that **despite the thousands of miles that may separate us, different languages and cultures, the challenges and questions that Small and Medium Sized businesses (SMEs) face around the world are very similar:** the lack of a long-term and well-defined vision, how to adapt to market changes and trends, how to manage finances,



how to efficiently organize a production place, etc.

**We were honored to learn from first-hand testimony of 3 Rwandan companies** led by young entrepreneurs full of energy and desire to succeed: a photo studio, a printing shop and a furniture store.

**It is impressive and refreshing at the same time to hear from those same entrepreneurs about how they changed their mindset, through the combination of training, coaching and a fair loan which was highly beneficial for them.**

During those two weeks, we experienced more about Rwanda, its culture, music, history and natural beauty. Rwanda is a country like my homeland Nicaragua, marked by its past but always looking forward and blessed with a unique landscape.



We visited Nyungwe National Park and Akagera National Park, both experiences were breathtaking in their own way, we also walk among the streets of Kigali being greeted by warm smiles and curious eyes. The grace and resilience of the Rwandan people inspired me more than I can express in words. **The people of Rwanda captured our heart.**

# Business Academy 2015

„There is only one thing in the longrun more expensive than education: no education.“

John F. Kennedy



## Time Management

29.01.15 - 30.01.15

Kigali

Dominating time, rather than being dominated by it! This seminar provides basic knowledge while helping the attendees to learn how to set priorities correctly. Thus the personal daily planning is improved in sync with the yearly, monthly and weekly targets. Content: Dealing with pressure, stress, disruptive factors, defining personal working technics, using professional time Management tools. During the training each participants prepares his individual action plan allowing applying the gained knowledge into practice.



## Marketing

02.02.15 - 06.02.15

Kigali

During the marketing seminar, entrepreneurs study the different basic marketing tools in order to successfully bring products or services to the market. They are made familiar with the rules of free markets. Marketing mix, communication (sales, advertisement, sales promotion) and distribution. Planning of marketing activities and budget, handling customers, complains, definition and meaning of quality for my product/service. The final seminar exercise consists of the elaboration and presentation of one's own marketing concept done by all participants.



## Finance Management

23.06.15 - 26.06.15

Kigali

The goal of this training is that the entrepreneur knows the most important financial tools for his business and can make use of them. He/she learns to optimize his/her production with the help of budget and actual figures. He/she is aware of the importance of depreciation and provision. During the seminar the entrepreneur develops a personal management-cockpit. Financial management is addressed as a leadership instrument. Basic concepts of accounting, financial tools, and the calculation of the break-even (costs of productions/ profit- and loss-making zones) are extensively explained.



## Leadership

29.06.15 - 02.07.15

Kigali

Many companies perceive their employees as work force only. Personnel development is unusual and the employer is rarely aware of his/her social responsibility. This seminar points out the importance and the potential of motivated and competent employees for the business. It teaches leadership principles such as: responsibility, motivation, constructive way of thinking, visionary and goal-oriented working methods, as well as communication skills and conflict resolution methods, personality and knowledge of human nature in leadership using the DISC personality model.



## Time Management

22.10.15 - 23.10.15

Kigali

Dominating time, rather than being dominated by it! This seminar provides basic knowledge while helping the attendees to learn how to set priorities correctly. Thus the personal daily planning is improved in sync with the yearly, monthly and weekly targets. Content: Dealing with pressure, stress, disruptive factors, defining personal working technics, using professional time Management tools. During the training each participants prepares his individual action plan allowing applying the gained knowledge into practice.



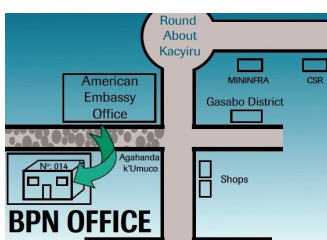
## Business Administration

26.10.15 - 30.10.15

Kigali

This training prepares the participants to the journey of growing and establishing a successful enterprise. It is about the concept of entrepreneurship in general, learning to prepare and present a Business Plan. It is an eye opener in terms of the significance of the responsibility of the entrepreneur towards the company and the state, and the understanding of business ethics. Additionally the entrepreneur gets an overview of the most important Business management tools.

Find us at [www.bpn.rw](http://www.bpn.rw) or at



**BPN Rwanda,**

Kacyiru, KG 684 Street, 37

P.O.Box 7083 Kigali

078-61-30-387, [info@bpn.rw](mailto:info@bpn.rw)