

## Highlights of the first year of BPN Rwanda

**Team & Partners** - An efficient team of 8 people is actively implementing BPN's vision in Rwanda. Besides, we welcomed Andrea Winiger, a young Swiss trainee, who enriched BPN Rwanda's team for a period of about three months.

BPN actively collaborates with other institutions such as MINICOM, RDB and PSF and works with external consultants, especially in the area of SME pre-selection.

**Impact** - Since we started operating in Rwanda end of 2011, we have trained 170 people. With our workshops and seminar, we create a paradigm shift in the thinking of SMEs; with the currently approved BPN loans, we sustain about 160 jobs and expect to create atleast 160 new jobs. It will add up with the growing number of integrated SMEs.

**Spring Events in Switzerland** - In May 2012 BPN Headquarters hosted its yearly series of 'Meet BPN' events in various places in Switzerland. The 2012 meeting events were dedicated to Rwanda. About 100 people were present including renowned Swiss entrepreneurs, representatives of the Swiss government, and the embassy of Rwanda to Switzerland as well as the president of the Rwandan Diaspora.

Rwanda's Ambassador to Switzerland Mrs Soline NYIRAHABIMANA presented the country's targets and achievements. BPN Rwanda Managing Director Alice NKULIKIYINKA proudly represented her home country Rwanda and her personal experiences of successes and challenges of BPN's start up in Rwanda to an interested and generous audience.



Our special thanks to the Embassy of Rwanda in Switzerland and to the Rwandan Diaspora who enriched the VIP Event with their supportive presence and contributions.

## What next?

- **SME Selection:** The selection of the next 2013 SMEs has started. If you believe you can be the next 'Dilbara' in your field, do not hesitate to contact us.

BPN puts a high emphasis on quality rather than on quantity. Yearly we select a max of 30 SMEs to join our program.

- **Business Academy:** Upcoming Seminars (on invitation)

|                     |             |                          |               |
|---------------------|-------------|--------------------------|---------------|
| Marketing:          | May 2013    | Business Administration: | December 2013 |
| Finance Management: | August 2013 | Process Management:      | December 2013 |
| Time Management:    | August 2013 |                          |               |

- Investors – In August 2013, a group of 15 BPN Swiss investors will visit Rwanda.

## BPN Rwanda Bulletin 01-13

For a strong entrepreneurship in Rwanda



**BPN**   
Business professionals Network

## BPN makes his mark in Rwanda

Alice Nkulikiyinka, Managing Director  
BPN Rwanda



BPN (Business Professionals Network) is a Swiss Non-profit organization that helps entrepreneurs to sustainably grow their businesses.

BPN is here for you.

BPN believes in entrepreneurs. Entrepreneurs are enthusiastic members of society who are passionate about what they do. They are people who invest a great deal of time and effort in realizing their dreams, people who take risks where other people shy away from risks, people who don't give up when circumstances become difficult. Real entrepreneurs do not rely on winning quick and easy money on the back of their clients and employees. Instead, they are hardworking people who play a leading role in pushing countries forward. *(Continued on page 2)*

BPN Rwanda website now online: [WWW.BPN.RW](http://WWW.BPN.RW)

“BPN clients are SMEs who are now ready for the next step.”

BPN helps businesses to sustainably enter new markets, realize more growth and increase profit margins, all the while taking into account the well-being of their employees and the wider community in which they prosper. BPN clients are SMEs who have already established themselves as successful businesses and who are now ready for the next step.

When growing from 2 or 3 employees to 10 or 50 employees, entrepreneurs find themselves confronted with a whole new set of challenges. Suddenly, the informal negotiations with clients and employees become inefficient. Or the biggest competitor isn't Mister Damascène anymore from the other side of the street, but a Kenyan business man who is bringing his product onto the Rwandan market. These are hurdles that are not easily overcome and many businesses fail or stagnate at this point. This is where BPN steps in. All over the world, results show that 80% of businesses who enter our program at this stage become successful in managing this kind of growth. Even more, 50% of all BPN clients at least double their number of staff within two years' time, whereby 30% grow to exemplary companies and factories employing 80+ employees.

How do we do this? We at BPN talk about a 4 pillar system: Pillar 1. Our experienced staff offers **Coaching** services supporting SMEs to aim for the best results possible. Pillar 2. In our **Business Academy**, we provide hands-on trainings by international experts on specific topics that are crucial in regards to managing a business. Pillar 3. We provide **Equipment loans** under fair conditions making it possible to expand the business. Pillar 4. We organize businesses into a **BPN Network** where entrepreneurs exchange their experiences, join efforts business-wise and challenge common problems.

To make things tangible, let me tell you a typical BPN story. Back in 2001, Dilbara, a young woman in Kirgizstan - a small country in central Asia - had a small business at home with 2 employees making traditional Kirgiz dresses. Then she decided to join the BPN program and to change her clothing style mixing traditional elements with more modern designs. After 4 years, she owned a factory and a boutique employing 40 people. Today Dilbara is running fashion shows in Moscow, London, Paris, and you name it. She now employs 100 people.

BPN has numerous stories like this to tell, involving medical clinics, bakeries, private schools, printing shops, etc. in different places of the world. Rwanda's entrepreneurs have joined this trend and have started making their own history. Enjoy reading their testimonies and many more articles highlighting the path that BPN has set in Rwanda for your success story.



“The Government of Rwanda strongly supports private sector development in Rwanda. This is best achieved by fostering entrepreneurship. Business Professionals Network (BPN)'s 4-Pillar concept creates a paradigm shift in the thinking of entrepreneurs and assists them in operating professionally-to grow and create new jobs. I therefore welcome and support this initiative.”

Paul Kagame  
President of the Republic of Rwanda

## BPN – Unlocking entrepreneurial potential

It was on 22th January 2013, at KARISIMBI HOTEL located at Kacyiru, Kigali city. Outdoors, thirty five people, BPN participants and the BPN team, came together to celebrate the start of the New Year 2013. The party started at 5:30 pm when guests arrived and received a welcome drink. It didn't take long before the attendees started chatting and getting to know each other. All enjoyed this networking opportunity.

After a delicious diner, BPN Rwanda's Managing Director Mrs Alice Nkulikiyinka shared a few words with the guests. She appreciated that so many entrepreneurs had reacted to the invitation, many coming from far away places, to join this event and be part of the BPN community.

She reminded the attendees that BPN's vision is about supporting entrepreneurs to enable them to grow and expand their businesses in order to create sustainable job opportunities contributing to the fight against poverty. Mrs Alice Nkulikiyinka said: "Let us bind our hands to effectively contribute to a sustainable economic growth of our beloved country RWANDA. We as BPN personnel and I wish you all a successful, thriving, prosperous year 2013". It is part of BPN's philosophy to work closely with its entrepreneurs. Entrepreneurs get continued advice from BPN personnel who help them grow each aspect of their businesses. Because of this personalized approach, BPN was able to finish the financial year 2012 with pleasant results mirroring the trustful collaboration with its participants.

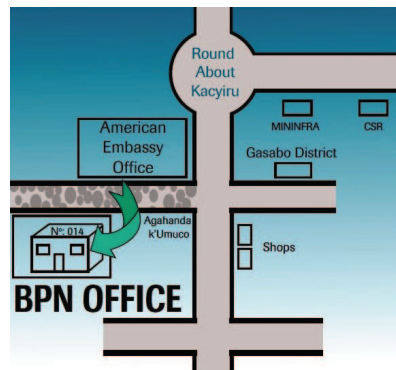
The party ended at 8:20 pm in an ambient atmosphere where entrepreneurs were happy, longing for the next opportunity to come together again. It was the perfect way for BPN to enter the year 2013.

By Mrs. Beatrice Uwase, Deputy managing director



7. THE CLOSER WE WORK TOGETHER, THE BETTER RESULTS WE ACHIEVE

BPN Office in Kigali



BPN Rwanda wishing its entrepreneurs a successful, thriving, prosperous and happy new year 2013 !

BPN Rwanda - Our Success stories:

|  |  |         |
|--|--|---------|
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**ABOUT OUR COOPERATION WITH BPN**

We have now been working with BPN Rwanda for the past year very successfully. They have always been a pleasure to work with, bringing their professionalism, international experience and attention to detail to our RWANDA CLOTHING.

Their communication and people skills are excellent and they have very innovative ideas which helped us to grow and improve our business. Example the business seminars held here in Kigali by a Swiss business professional empowered and motivated us to think more globally and to understand the need of today to position us as an international company. In addition, they are very organized, reliable and very fair business partners who we can highly recommend.

**ABOUT US** RWANDA CLOTHING is a Rwandan-international fashion brand from Kigali which shows the Rwandan beauty by a very natural and colorful fashion design.

RWANDA CLOTHING combines classic and traditional styles with modern cuts and design, creating looks that are both casual and stylish. Form-fitting cut, quality materials and exceptional printings and details that add fashionable accents make RWANDA CLOTHING the label for individualists worldwide who want to express their own personal style.

**Our customers** are self-confident women and men who are not afraid to cross boundaries, who are open to new experiences and for whom colorful fashion is a question of attitude, not age.

**Our goal for the future** is to achieve the success of our international role models by developing our international image, to always remain true to ourselves and to preserve our Rwandan identity and style.

RWANDA CLOTHING HOME Ltd. shall become synonymous with Rwandan fashion and lifestyle worldwide. We want to be one of the leading and most popular international African fashion brands, plus be also a leading representative of Rwanda with our fashion brand RWANDA CLOTHING which stands for beauty, authenticity, independence, creativity, innovation, ambition and professionalism, sense of responsibility and environmental awareness as well as what is natural and ethic.

**Our corporate culture** at RWANDA CLOTHING HOME Ltd. (the company behind the fashion brand) is characterized by internationality, openness, diversity and trustworthiness. It utilizes flat hierarchies and promotes independent thinking and the use of one's own initiative at all levels. Please check out also: www.rwandaclotthingHOME.com

**RWANDA CLOTHING** is designed by Joselyne Umutoniwase who was born in 1987 in Kigali. She started working as a fashion designer in 2010 and founded her fashion company **RWANDA CLOTHING HOME Ltd.** here in February 2012 with 2 employees and two simple sewing machines.

**RWANDA CLOTHING HOME Ltd. in 2013:** 8 employees Fashion show in Berlin, Germany, May 2013

**Second shop in Kigali, September 2013** 10 machines Sales launch in Zürich, Switzerland, June 2013

**Andrea Winiger, Swiss trainee, BPN Rwanda**

**6. REFLECTIONS ON MY INTERNSHIP WITH BPN RWANDA**

I was able to gain a great deal of insight into what it is that BPN is able to achieve. What most impressed me in all was that although the program is strongly structured and strictly professional, the relationship with me and the entrepreneurs remained personal and the entrepreneurs were valued as individuals throughout the coaching and support process. This is mainly due to the great local BPN team, who always took the time to build a personal relationship with each entrepreneur. I was impressed with the unique working environment in the team. The team members work in an exemplary manner and take each day as a new opportunity to help develop local entrepreneurship and create new local jobs. It was a pleasure to be part of this team during my internship. Thank you again BPN for giving me this

This internship made me think about the concept of social responsibility and I would like to share with you some of my thoughts on this subject.

**What is the meaning of 'social responsibility' in different cultures?**

Saving in Rwanda is no easy endeavor. Anyone who has a steady job and income is responsible for the entirety of their extended family. Whether it's the cousin whose school tuition is due, the aunt who needs to go in for an operation, or a nephew who needs new shoes, they are re-sponsible for providing the funds. That the member of the family with money and income supports the needs of the entire family goes without saying. To me this was a dramatic contrast to the more individual oriented western culture in which I grew up. Anything that I earn has always been my personal possession. There is never the expectation that I would share it with or help out the rest of my family. In Switzerland the social support network is provided by the state.

**What can we learn from each other?**

I think that we could both learn quite a bit from each other. A bit less collective responsibility and expectations from the wider family group would enable more Rwandans to save some of their income.

An important factor, as capital is needed if they want to invest and grow. I believe that if saving and investing becomes a stronger part of Rwandan culture, Rwandans would become more successful in making the local economy grow in the long term.

I believe this is why BPN insists that the entrepreneurs they work with contribute some of their own capital in order to qualify for a BPN loan. One of the concepts taught in BPN's Business seminars is the importance of saving and investing and its relationship to the continued development of a business with one's own means. Wouldn't it be great if they could offer their brother a job and he could pay for his son's school himself?

Our own society, on the other hand, could benefit from a bit more social responsibility both inside and outside of the family. We could choose, for example, to help a neighbour who is struggling to raise her children on her own through a crisis instead of putting a few francs aside to save for a newer and better car. In other words, we could do with a few less possessions and take a bit more responsibility for the wellbeing of our 'neighbourhood' instead of continually relying on the government to help out.

**Andrea Winiger, (left) an international relations student from Geneva, Switzerland**



## 5. 'Where I have problems BPN listens and gives advice to me'



### CHANGES AND BENEFITS, TOGETHER WITH BPN

My name is KABAHARIRA NYABWIZA Jacqueline. My business is called Independent Stylist Company Ltd. When I started the company in 2007, I had one sewing machine and one employee. It was a very busy time, since we not only had to produce the clothes, but also had to look out for clients. Since then the business has grown step by step and by now I have seven sewing machines, four permanent employees and as you can see on the pictures we produce a variety of items. In 2012 I got to know BPN Rwanda. I was informed about their program that is aimed at helping entrepreneurs through giving them training, granting them credit and coaching them in their businesses. It is in this way I got my first training on how to make a business plan, I was amongst those who prepared the business plan and I was allowed to enter their program and to get a loan. That was not the end, as they continue to encourage me to practice what we have learned.

With BPN's credit I bought new, modern machines for a combined sum of 4200\$, like a "Computerised Embroidery Machine" that writes logos and different designs on clothes. Since then, my business has grown so much. I have many more clients, including foreigners, and we are able to make modern products. Now my company is known on serving not only individual people, but also companies, schools, hospitals and hotels. We produce a wide range of products including uniforms, logos, and different types of curtains, modern table fabrics, trivets, bed covers, bags, different embellishments, dressing gowns, and so forth. Working with BPN, we went ahead with different trainings including Business administration, Finance management and Time management. BPN also assisted with personalised advice. This has helped me to better manage my employees, gather data concerning cash entrance and exit, and separate my personal finances from business finances and even saving. It also helped me to know about government and tax rules. Moreover, the trainings increase my self-confidence as a business woman and helps me cope whenever my business goes through a hard time. BPN has helped me to change the way I work in my business and to expand my business.

***"Where I have problems, BPN listens and gives advice to me. Let me end by thanking BPN. They gave me a credit and enabled me to make products with quality. My number of clients has increased since we work together and I am able to pay my loan well."***

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## 2. BPN CONTRIBUTING TO THE ACQUISITION OF A NEW TECHNOLOGY IN RWANDA



**Above: Left:** Wood Drying Machine and on the **Right:** A specialist from Europe advising Ernest about the installation, usage and maintenance of the machine.

Entrepreneurs who have been selected for the BPN program have the possibility to obtain an investment loan adapted to their situation with a reasonable interest rate. The loan is granted for the purchase of new equipment and machinery for the company.

Ernest Emery SISSI is the owner of the company ECOBE that produces wooden and metallic furniture (chairs, desks, beds, garden furniture, dining tables, etc.). ECOBE is located in Gasabo District, in the direction of Nyacyonga.

In 2011, Ernest joined the BPN program. As with all other wood processing companies in Rwanda, he was facing the challenge of getting planks dried on time in order to execute contracted orders timely. As things were, the whole drying process depended entirely on the weather. Ernest wanted to resolve this problem and was thinking about buying a drying machine. This machine would offer him a very precise control of the wood's humidity during the drying process, not only guaranteeing a fast procedure, but also eliminating the risk of damaging planks. Ernest planned to buy this machine in Europe.

As part of the Coaching process, BPN connected him with a specialist from Belgium. Ernest had the opportunity to be visited by the specialist and be advised on various modalities of installation, usage and maintenance, all free of charge.



Ernest applied for a BPN loan and bought this machine in Holland. He made a good deal and got a top quality second hand machine through the assistance of the specialist.

The machine is operational since November 2012. Ernest is gradually learning how to use this new technology which requires exact tuning, monitoring and complicated isolation procedures. To his knowledge, he is now the only business with a wood drying machine in Rwanda. Ernest feels grateful, since he is now able to offer this service to other wood processing enterprises, therefore contributing to their own performance.

Relying on this new technology, Ernest strengthened his focus on acquiring large orders of governmental institutions, UNICEF, schools, universities, etc.

**By Nkurunziza Vivens, BPN Credit Manager**

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### 3. TECHTRONIX Ltd

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 Website: [www.techtronixltd.com](http://www.techtronixltd.com)  
 Ngoma Sector  
 Huye District  
 Southern province

TECHTRONIX Ltd is one of the leading printing companies in Rwanda, specializing in printing products such as publications, books, magazines, catalogues, brochures, label products, and other printing related products. TECHTRONIX Ltd has been proudly serving the community since 2009, and has won applause from its clients all over the country due to our excellent performance. Our location in Butare City in the Southern Province of RWANDA is convenient to serve the region, where because of its numerous schools, institutions, printing services are on high demand. We use every means of communication and select the most efficient methods of delivery to minimize the distance between our company and clients.

Our mission is to consistently deliver the finest quality commercial printing with a strong focus on timely delivery, and we aim to meet or exceed our customers' expectations in order to enhance their business and make them more successful.

We will build lasting relationships through service based on **Honesty, Reliability, Professionalism and Ethical Business Practices.**



Longin (the owner of TECHTRONIX Ltd) visited by BPN's COO from Switzerland, advising him about process optimization specifically for his company.



Furthermore the efficiency and impact of our company has improved thanks to the specialized knowledge of BPN.

Through the partnership with BPN, TECHTRONIX Ltd has got lots of opportunities such as:

1. Coaching and trainings helped the company to gain a clear vision for the future of its business.
2. A loan under fair conditions helped to invest in equipment (HEIDELBERG GTO 52) which contributes to the company's expansion.
3. Exchange of experience with other Rwandan entrepreneurs.



### 4. FINALLY, MY DREAMS CAME TRUE!!!

I grew up liking bread. I felt I wanted to know how to bake it so that I can eat my own bread and sell it. In 1986, after my primary school, I rented a house near the school where I was studying, in the Western province of our country.

In that house, I built an oven using a barrel and then started to make bread. I worked until 1989. At that time, thieves came and burgled my house, taking with them all the materials that I had. I then returned back home, sold a field that I possessed and registered myself into a driving school. Using the money that I remained with, I rented a house in another neighbourhood; I bought a plate for making doughnuts and started to produce, selling my doughnuts together with tea. This allowed me little by little to buy materials for baking bread again. Then, the Genocide perpetrated against Tutsi occurred, and once more I lost all my materials. In 1995, I came to live in Kigali and started to be a driver. But whenever I was passing and I sensed a smell of bread, I wanted to observe carefully how it was made, what I appreciated about how it is produced and what I do not. I have been a driver for 15 years. Slowly by slowly I purchased the required materials for making bread again with the money I was

with the money I was earning.



In 2010 I stopped being a driver and I restarted baking bread. I started at a very low level, using only 50 kg of wheat flour a day and selling only to people from the neighbourhood I was living in. In 2011, I found someone who had a mixing machine. We signed a rental contract, but after some time the person decided to end the contract. It was a difficult time for me because it was as if I had to start everything afresh.

#### Then I met BPN Rwanda!

Then I met a man who has a bakery in the Northern Province. He gave me the address of someone who rents mixing machines and he also told me about BPN Rwanda. He told me about what BPN does and gave me their telephone number. I called them immediately. BPN first gave me a short training about how I should organize my work and be self-confident about my dreams. In summary, it is BPN who showed me that my dreams can become a reality and be transformed into a sustainable life. After finishing that training, BPN granted me a loan. With that money I bought the mixing machine that I needed most. Because I was no longer renting, I became enthusiastic and ready to work hard. BPN did not let me down at that point.

They gave me another training in Business Administration. That training gave me the strength to face problems typical with starting company that is fighting to expand itself, as problems are many at that stage! Since I met BPN in 12/2012, until this moment when I am writing this article on 04/2013, I went from using 125 kg of wheat flour a day, to 500 kg a day. We were working with 5 employees at the time and now we are 19 employees. I am pleased to be able to make 5 different kinds of bread.

"My company is well positioned. Its activities are expanding and every day I try to control them being helped by a financial matrix that BPN gave us during training."

MAGRER BREAD NICE BAKERY  
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