



UNLOCKING ENTREPRENEURIAL POTENTIAL IN RWANDA



In this issue:

- ... Charity, the silent killer of growth
- ... " We do not need to re-invent the wheel "
- ... BPN SMEs' highlights 2013
- ... A new mindset after BPN training
- ... BPN investors' visit to Rwanda | August 2013
- ... Our entrepreneurs' testimonies





Alice Nkulikiyinka,
Managing Director
BPN Rwanda



Annabelle could not find a job despite having a university degree. So she began a business selling small piles of fruits and vegetables at the entrance of her home, and continually re-invested her earnings in her business until she was in a position to buy fruit baskets and fruits vans. She always had a vision, a vision to one day establish a factory. She used her savings to buy simple but purposeful machines and began producing fruit jams. Her dream became reality.

Not long ago, BPN met with Annabelle and began a successful collaboration, which led BPN to invite Annabelle to a business management seminar led by international experts. Based on an evaluation of her business, Annabelle was asked to contribute RWF 25,000, a non-refundable registration fee, as her commitment towards the five days of training and personal coaching. This is standard BPN procedure. The self-confident Annabelle vehemently rejected the invitation: "I don't work with people who ask me to pay for training. Normally, I am being paid to attend trainings."

In a way, this reaction was not unexpected. There are a great number of SME programs on offer in Rwanda and most organizations offer travel allowances and per diems to motivate entrepreneurs to take part in their trainings. Such SME programs fill an important need in the Rwandan marketplace. Entrepreneurs need to be trained to be able to grow out of the informal and in to the formal sector. Moreover, international competition is increasing by the day, and **Rwandan entrepreneurs need to up the ante to stay in the race.** Indeed, Rwandan entrepreneurs need all the help they can get.

So why doesn't BPN offer the seminars for free? In any case, the contributions from the entrepreneurs far from cover the costs of flying over international experts and renting expensive seminar rooms. Why does BPN not invest just a little bit more, so the seminars could be offered free of charge?

The answer is that BPN is part of a new, modern wave of developmental aid. BPN is not a charitable organization. Charity in this context is understood as the act of gratuitous giving. Without any doubt, charity is needed when people are in extreme distress and need. The problem is that **charity does not foster entrepreneurship.** Charity creates dependency and lethargy. It destroys the motivation of an entrepreneur to take responsibility for his or her future.

Such criticism of aid is not new. Economist Bill Easterly, a prominent representative of the former World Bank, has repeatedly attacked the missionary attitude of many economists and development workers. African intellectuals have also begun to weigh in the discussion. Zambian economist Dambisa Moyo has spoken about 'dead aid', referring to the enormous amounts of money that have been distributed in Africa as aid but have not created any long term change.

If you read the biographies of successful entrepreneurs worldwide, you will find time and time again that they have one thing in common. All of them were passionate about what they believed in. They were ready to sell their last shirt just to make their vision come true. And nowhere will you read about a successful entrepreneur that just waited long enough for free offers to come by or for others that have taken decisions for him or her.

Back to Annabelle. Was she wrong not to participate in the seminar to which she had to contribute? We do not know. However, what we do know is that her decision not to participate in the seminar was made for all the wrong reasons. **Entrepreneurship is not about accumulating freebies.** It is about creating opportunities for yourself. It is about improving your products, improving your market share and extending your client portfolio. For this, you shouldn't be afraid to invest in yourself. So who do you want to be? An entrepreneur waiting for free ride? Or an entrepreneur watching out to catch the right train? This choice will have a clear impact on whether you will or will not be among those shaping Rwanda's future.

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

Enjoy reading stories and testimonies of other entrepreneurs willing to share their experiences with you.

Alice Nkulikiyinka, Managing Director BPN Rwanda

**The name has been changed to protect the person's privacy.*



Nyampundu Félicité
Training Responsible
BPN Rwanda

*“ We do not need to re-invent the wheel ”
BPN Rwanda a guest of BPN Kyrgyzstan*



From November 3rd to November 11th 2013 BPN Rwanda team members paid a visit to BPN Kyrgyzstan. Kyrgyzstan is a country in Central Asia, a former part of the Soviet Union. It's a developing country just like Rwanda.

BPN Kyrgyz is now about to celebrate its 15th anniversary. Many success stories have been written during this time as 80% of the entrepreneurs who were a part of the BPN program have at least doubled their staff and their sales in an average of 2 years. Among those, 30% have grown to become small industries, employing 80+ people.

BPN Rwanda on the other hand is now 2 years old. The local team is well established and ready to aim for hier achievements. As the say goes “Why reinvent the wheel?” We do not have to go through pitfalls that BPN Kyrgyzstan already experienced. We do not want to waste time reinventing practical tools and good practices that have propelled our Kyrgyz colleagues forward. It is for this reason that a delegation of **BPN Rwanda took time to learn from BPN Kyrgyzstan's experience with the aim of serving you Rwandese entrepreneurs in the best possible way.**

During the 10 days we spent there we had a full agenda to maximize our benefit. Among our experiences, the entrepreneurs' visits were the most revealing. They were touching and motivating. This is why I would like to share this experience with you. In fact most of the visited entrepreneurs recommended us to do so.

The entrepreneurs shared their business journeys with us in a very personal and open manner. A message they had in common was “we learned from BPN that if you want to become successful you first have to upgrade yourself from a craftsman (who works to survive) to a real entrepreneur”. Mr Micha Mamedov a baker in Bishkek told us that it took him about 2 years to shift effectively from being a craftsman to a real entrepreneur. He said: “I was well trained, but I still thought that it was not so urgent to professionalize myself as long as my activities were going well. After 2 years, the challenges that a BPN employee had warned me about started to occur one by one. That's when I started to implement what I had learned in BPN trainings, and now my company is successful. I have my own appropriate working place, I have a stable market, I doubled my staff and I am expanding and diversifying my products.

Now I am aiming to a full production chain”. He then added: “Please share this with the entrepreneurs of your country so that they do not delay to reach their goals as I did”.

The second message from the Kyrgyz entrepreneurs was- about fixing a clear vision and following it carefully. They shared with us that often when you have a vision, you feel it is easy to reach it and you believe that you'll soon be there. When you face challenges and you realize that it requires more efforts than you expected, it is discouraging. Furthermore it is not always easy to follow a plan that you have drawn to reach your target and vision. To this end, BPN's coaching came to be crucial for their businesses.

Last but not least, grow step by step by investing in your business. Mr. Baktijar Koshontae, an entrepreneur having a carpentry business in Bishkek told us, **“I have contracted a virus from BPN called invest and reinvest in my company and I don't want to recover from it. Within 3 years working with BPN, I reached 80% of my vision”.**

Entrepreneurship is a major pillar of sustainable economic growth. We in Rwanda have the privilege of having successful elders. Let us not take that lightly; it is our duty to benefit from their experience and make greater progress as entrepreneurs in Rwanda. BPN Rwanda is committed to joining hands with you.

Kyrgyzstan made it. So will we. Yes we can!

Nyampundu Félicité, Training Responsible
BPN Rwanda

BPN SMEs' highlights 2013



Umutoniwase Joselyne RWANDA CLOTHING, Fashion Design - Kigali



Joselyne lives her passion. In less than a year she doubled her sales. In 2013 she held her second fashion show in Kigali with more than 200 guests. She also held a fashion show in Mainz, Germany.

**Gaudiose Mageragere
MAGRER Bakery - Kigali**



Gaudiose quadrupled his revenues as well as his number of employees in less than one year after BPN training. Gaudiose is now reinvesting in his business to expand his bakery building and infrastructure.

**Hassan Kibirango and Vincent Mugisha
DIGITEC Photo studio and Photo print - Kigali**



“We are proud to have received awards for our business professionalism and ethics. It has been a tough journey building a credible multimedia entity. Our 20 person team has earned this accolade. It has given us the impetus to serve Rwandans even better

**Alphonsine Niyigena
Universal Beauty Academy - Kigali**



Alphonsine's school celebrated its first graduating class in Nov 2013. She not only helped the future prospects of 200 students, she is also one of the pioneers in high level vocational training in Rwanda, on course to train 1000 more students over the next 3 years.

**Clarisse Iribagiza
HeHe Ltd, Mobile Technologies - Kigali**



At the very young age at 25 Clarisse has established a successful mobile services company. Hehe Ltd has received several business awards and also won the prestigious “Young Tech Startup Award” at the Transform Africa summit.

ARE YOU PASSIONATE ABOUT WHAT YOU DO ? WILLING TO TAKE SOCIAL RESPONSIBILITY? READY FOR THE NEXT STEP? REGISTRATION TO JOIN BPN'S PROGRAM IN 2014 IS NOW OPEN.

DO NOT HESITATE TO CONTACT US !



Enock Ndayishimiye
Tailor, Rusizi District

With a new mindset after being trained by BPN,
I gave a vision to my company and
I am leading it to success



My name is **Enock Ndayishimiye**. I was born in Nkanka Sector, Rusizi district in the Western province. I am an entrepreneur and have a sewing company. My atelier is called "Atelier de couture La Lumière". It is located in Kamembe city. I was born in a tailor's family. This made me like the profession because I saw my family live on it. I asked my parents to teach me how to be a tailor and they agreed. Later on they bought me an ordinary machine, so I started sewing for pedestrians on a terrasse until I opened my own atelier in 2006 with 2 machines and 1 employee. Over the next five years my business grew to 15 machines and 15 employees, but to be honest I had no idea when or why I made a profit or loss. I had no target for my company. My focus was on earning money to pay my employees' salary and to cater for my life's expenses. In good times I had some money left and saved it to buy new machines. In bad times, I struggled to find money to pay my employees' salary. Due to the lack of transparency, I was always worried and had no peace of mind. Due to the disorganization I was working in, often I was neither able to respect agreements made with my clients, nor to take care of them. I was not able to use the income we had in a structured way. Additionally, I was not able to find time to ensure the proper finishing of our products because we were making many products of different kinds. It was hard, almost impossible to control the daily production process at the atelier; In fact nothing was done correctly. I DID NOT KNOW MY ORIGIN AND MY DESTINATION.

HOW I MET BPN

In 2011, MINICOM launched the Hangukurimo Program, a Business Plan competition with the aim of providing to the winning SMEs easy access to finance. I presented my project and it was approved, but I then met with a major challenge. I had applied for a 31,950,000 RWF loan. I was supposed to provide a guarantee value of 25% as collateral for the loan. 75% would be covered by the state's Business Development Fund (BDF) on my behalf. For a while I was running around, looking for a sponsor who could help me overcome that challenge. In May 2013 as I was at PSF Kigali (Private Sector Federation), I heard a lady whose name is Jacqueline Nyabwiza Kabaharira giving testimony about the support she received from BPN. I asked her to take me there. This was how I met BPN.

WHAT I GAINED SINCE I MET BPN

BPN taught me to be humble because one of the reasons many entrepreneurs fail is overconfidence. Before attending BPN's training, I was putting great emphasis on prestige, living beyond what I earned, and careless towards my company even though the money I used was coming from it. I used to work in a very expensive house to show off. The rent was too high for my situation. After the BPN training I attended, I found a new working place which fits my company's capacity, and the work did not suffer; In fact it benefited. BPN helped me define my vision. Now I work with an awareness of where I am coming from and where I want to go. In the future, even if I would no longer be the leader of my company, it would last and continue to function. I was able to prioritize the important products among the different types I was producing before, so as to focus on a few, optimize their marketing, and set up the company for success. I can now evaluate my company in terms of finances, employees, machines and products, and even define solutions to problems that arise.

I can fix a product price that is fair to my clients and that at the same time doesn't harm my company's growth. Now I know that one has to separate business issues from private issues in order to be successful. I am still on my way of implementing this principle because I found myself fallen in what I may call a pit. I am now coming out of it. Once I was trained and had elaborated my business plan, I found that the credit I had been applying for was much too high for my company's capacity; It would have taken me to a deep black hole and killed my business, instead of leading me to development. Based on my cashflow statement I realized that instead of applying for 31 Mio loan, I should first apply for 7 Mio. In this way I could reach success without major constraints or risks. A company needs to grow step by step, without jumping any steps. BPN came from Kigali all the way to Kamembe to visit me. They visited my company and gave me a number of relevant pieces of advice that I cannot write down here at this moment. What I can say is that my company was rescued because of BPN. Now BPN is assisting me to follow-up on and improving my company's day to day operations.

Atelier de Couture la Lumière
Kamembe-Rusizi
Telephone : 0788671478

In august 2013, a group of 15 Swiss BPN Investors visited Rwanda.



Julie Uwase
Selection Responsible
BPN Rwanda



The BPN Program consists of a worldwide network of entrepreneurs.

Established entrepreneurs, mainly from Switzerland, support entrepreneurs in developing countries by providing the funds needed to run BPN activities. These entrepreneurs receive the opportunity to visit the countries where BPN is operating, the aim being for them to know those countries better and to meet the supported SMEs.

The first visit to Rwanda took place in August 2013 and was a combination of touristic activities, attendance of a BPN training, visits and meetings with Rwandan entrepreneurs.

Jürg Opprecht, President and Founder of BPN Foundation, Margrit Engler and Jsabelle Bolla, investment trip participants, share their impressions of Rwanda.

"The country of Rwanda has developed dramatically since I was last here five years ago. The number of buildings which have been erected since I was last here is one indicator, though it is also visible more subtly in the improvements within the general infrastructure and in the cleaner streets of Kigali, the capital.

Vision 2020, launched in 2000 by President Paul Kagame, has the goal of developing Rwanda's middle class.

Accordingly he expects to see a strengthening in democracy and a reduction in poverty. BPN aspires to also achieve these goals.

I was impressed to see that the vision of the Rwandan government was not just a package of empty promises but a plan of action. It was amazing to see the hope and visible progress that all nine BPN entrepreneurs that we visited showed!"

Jürg Opprecht
President and Founder of BPN
Bern, Switzerland



Alice, the local Operations Director, was fully engaged in implementing BPN's goals and ideas. As a Rwandan herself, she is that much more convincing in her role as a BPN messenger. I was also impressed with the financial management seminar led by Hans Wilhelm and Alice which I attended. I was active in educating entrepreneurs and managers in the graphic design industry for 20 years myself and am convinced that the path to success lies in educating entrepreneurs in business principles."



Margrit Engler
BPN Investor and former seminar instructor
for SKUGRA-SEGRA AG
Switzerland

"My strongest imprint was in experiencing first hand the strength of the Rwandan people in rebuilding their economy after the genocide as well as their ability to accept outside help. I was able to see how the entrepreneurs that we visited used what they had learned in the BPN seminars to help accelerate growth in their businesses."

Isabelle Bolla
BPN Investor and local council woman
Seftigen Switzerland



BPN investors provide funds to support BPN activities for no monetary benefit in return. BPN Rwanda is very thankful for this generous and personal support.

The next investors' trip to Rwanda will take place from March 7th to March 18th, 2014.

OUR ENTREPRENEURS' TESTIMONIES



Jean Paul Kubwimana, Contruction material – Muhanga District

The BPN Finance Management seminar opened my eyes and broadened my horizons. Now I know how a business should manage its finances professionally, so that its operations can grow while added value is generated.

Thanks to this seminar, the leadership of my business will improve, especially the handling of finances.

My company will achieve its goals because I will implement in my everyday life the things I have learned.



Concessa Mukamuligo, Tailor - Nyarugenge district/Kigali

As a result of BPN's training, I will change my working methods in my business to enable me to fulfill my vision. During the seminar, I learned the importance of time management. I will place greater emphasis in the future on punctuality so that I can prevent my company from becoming unprofitable.

We entrepreneurs often work without knowing what is really relevant to our business. I personally believe that if all Rwandan SMEs would work with BPN, Rwanda would become more developed faster.



Mugisha Vincent, DIGITEC Photo studio, Kigali.

Thank you so much. What BPN has done for us is indescribable. We were faced with some major challenges in the past. Since we met BPN, you haven't stopped being there for us, providing all manners of support relevant to our business success.

One of our department heads attended the BPN Marketing Seminar. He returned with practical lessons that he immediately implemented. He returned with good organization and time principles. His department immediately registered record sales, and it has been growing ever since.

May God bless all people behind this initiative.

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