

EUROPEAN-AFRICAN

ENTREPRENEURSHIP AWARD FOR THE BEST BUSINESS PLAN





EUROPEAN-AFRICAN ENTREPRENEURSHIP AWARD FOR THE BEST BUSINESS PLAN

in the frame of the EU project “Harnessing the potentials of migration for development by linking Microfinance Institutions and immigrant associations”

25 August 2012, The Hague
www.EuropeanAfricanEntrepreneurshipAward.eu

PROMOTING AFRICAN DIASPORA BUSINESS DEVELOPMENT
THE EVENT IS ORGANISED IN COOPERATION WITH:



European-African Entrepreneurship Award for the Best Business Plan

25 August 2012, The Hague

INTRODUCTION

BACKGROUND

Remittances sent by migrant workers to their families can play a significant role in developing the economies of poorer countries. By some estimates the total sent in remittances through formal money transfer mechanisms is three times the amount of international development aid – with about half as much again being remitted informally.

Yet the potential of this revenue stream is not fully maximised because the money transfer industry does not operate as well as it could. Often, commission for formal transfers is high – for example, to send \$200 to Ghana can cost 8-11% – and competition is not always adequate: in Nigeria, for instance, four-fifths of transfers are handled by one company. Remitting money to rural areas can be a particular challenge, and many fall back on cheaper but riskier informal channels.

At the same time, microfinance institutions are increasingly reaching out to populations who are under-served by traditional financial service providers. There is great potential to make better use of remittances for international development if MFIs get more involved in the money transfer business, providing safe transfers at competitive rates and sound financial advice on putting the money to use.

GOAL

Oxfam Novib Foundation in cooperation with International Network of Alternative Financial Institutions - INAFI International – has been implementing project “Harnessing the potentials of migration for development by linking Microfinance Institutions (MFIs) and immigrant associations” financially supported by EU. The project aims at contributing to improved capacities of immigrant associations based in 10 EU countries to actively support the development of their countries of origin and to enable MFIs to facilitate transfer of migrant remittances in a safer and cheaper manner. The project objective is therefore to establish a trans-national technical assistance program that trains and enables 10 MFIs (INAFI members) located in 10 Sub-Saharan countries (Benin, Burkina Faso, Ethiopia, Ghana, Kenya, Mali, Nigeria, Senegal, Tanzania, and Uganda) to provide worldwide remittance transfers and builds partnerships including a co-development program with immigrant associations working or residing in 10 European countries (Netherlands, UK, France, Germany, Italy, Belgium, Luxembourg, Spain, Switzerland and Sweden).

One of the project activities was signing partnership agreements between representatives of 10 MFIs and 10 immigrant associations based in EU countries to identify and engage in joint investment schemes and design the investment facility. The migrant organisations of 9 European countries i.e. Belgium, France, Germany, Italy, Luxembourg, Netherlands, Spain, Sweden and Switzerland have invited thus entrepreneurs to send in their business plans, out of which one winner per country was selected during a national award event.

The goal of this event is to present the winning national business plans for the European Award on the one hand and to present the final project results on the other. This event will also provide a platform for further discussions on the subject of remittances and will offer the national award winners an opportunity to network among the participants and possible investors.

*** Simultaneous interpretation will be available in English and French**

PROGRAMME

Saturday 25 August



Venue: Theater De Regentes
Weimarstraat 63, 2562 GR The Hague
www.deregentes.nl

Room: Het Theaterzaal

19.30 – 20.00	Registration of the audience and welcome coffee
20.00 – 20.05	<i>Meet the programme hosts:</i> Mr Iwan Zunder and Mr Richard Yeboah
20.05 – 20.20	<i>Welcome address by the key partners</i> <ul style="list-style-type: none">• Ms Farah Karimi, Oxfam Novib• Ms Soukeyna Ndiaye Ba, INAFI
20.20 – 21.45	<i>Start the Lions' Den</i> <ul style="list-style-type: none">• The journey to the European-African Entrepreneurship Award (movie and presentation of the project results)• Introduction of the Jury (The Lions)• Pitches by the entrepreneurs
21.45 – 22.00	<i>Intermezzo</i> by Singer Ntjam Rosie
22.00 – 22.15	<i>Announcement of the winner and award ceremony</i> <ul style="list-style-type: none">• Mr Gerd Junne, Jury Chair
22.15 – 22.30	<i>Wrap up</i>

BUFFET AND PARTY
In the Grand Foyer

ENTREPRENEURS AND THEIR BUSINESS PLANS

European-African Entrepreneurship Award for the Best Business Plan

25 August 2012, The Hague



Evans Kamau Munira

Sweden

Professional biography

My name is Evans Kamau and I am 32 years of age. I am a Kenyan by birth, from Nairobi, but have been living in Stockholm, Sweden, for the last decade. I am a computer engineer by profession. Next to this, I have attended different business administration courses, such as accounting, sales, risk assessment, pricing and marketing.

For the last 5 years, I have been running a taxi business in Stockholm - Taxitime storstockholm AB. It has 5 cars and 15 employees. In 2011, the company had a turnover of 7,8 million SEK (approx. 950,000 EUR).

I have also been importing fruits, vegetables and flowers from Kenya to Sweden, currently facing challenges in freight logistics, which have made it difficult to guarantee timely delivery to my clients.

With a family background of business in coffee growing, animal production, hotel and restaurant industry, I have a diverse experience in the functionality of the Kenyan market.

It has come to the point in my current company, where I can run it remotely with the help of a manager to oversee the operations. This is why I have decided to start a new business that I am going to present today.

Brief presentation of the business plan

Business concept

Nairo-Bio Limited is a company intended to introduce a new concept of renewable energies in the Kenyan market. The basic idea is to convert used cooking oils widely used in the restaurant industry to biodiesel. Other oil sources have also been identified like animal fat from the animal slaughter houses, croton seed oil, jathropha seeds, castor oil seeds, sunflower oil. These different sources have been researched and found in Kenya in large quantities. Kenya as a non-petroleum producing country heavily relies on this product import.

Biodiesel would provide a great alternative fuel source that would both be environmentally friendly and economically viable.

Market

There is a high demand for alternative fuels in Kenya, the transport industry is yearning to find cheaper and more efficient fuels to run in their vehicles.

The research, I carried out in December 2011, revealed large need for alternate fuels as the normal diesel prices were becoming uneconomical to run any transport business. The running costs in most companies were quoted as at least 30-50% of total company costs.

The only other similar concept of bio-diesel was in the place called Nanyuki, 2.5 hour drive from Nairobi on a very small scale production, about 100 litres per day, providing bio-diesel to the local personal transport vans better known as 'matatus'.

I have gone to different places to see the possibilities, contacted the Kenyan government to get the policies and rules. All bio-diesel producing equipment would be duty free and the environmental section has put in place different measures to encourage this line of industry.

I am happy to announce that this far, I have very good feedback. Kenya has a lot of fried food eateries, especially around Nairobi. I found that most of the used oils are poured out down the drain, which is not only bad for the environment but a waste of a perfectly good alternative fuel. There was also a lot of animal fats at the slaughter houses. I have also taken into consideration the many other possibilities of raw material in bio-diesel terms known as feedstock, such as jathropa seeds, castor oil seeds, croton seeds, sunflower oil etc. These sources are in plenty in Kenya and have been found to have very high quality oil feedstock for bio-diesel production.

Production

I have been to the Alfa laval Ageratec bio-diesel processor plant in Norrköping Sweden and went through their different types of processors. I found that the 1000 or 3000 litres a day machines would be a perfect starting point for my new business. Due to the very high acquisition prices for the equipment, I have been looking at second hand equipment, which has a market value of about 300,000 SEK (approx. 36,000 EUR) for a 1000 litres / 24 hour production unit. This would be the single most expensive part of the whole set up. Transport to Kenya would not pose a problem with the shipping companies. I have also looked into installation. Alpha laval has a local office in Kenya and would assist with the installation and after sale service of the equipment.

Visiting an already working unit has also been very enlightening. I intend to go back again and spend a few days at Tolefors gård, a bio-diesel producing plant in Norrköping. I had the privilege of hosting the plant owners in Nairobi and got invaluable consultation time with them with regard to my planned set up.

With a proposed unit that would run on 1000 ltr / 24 hours, we have planned to start production at 500 ltrs a day for the first quarter running 20 days a working month, eventually going up to 600, 700, 800 ltrs a day for 2, 3, 4 quarter of the first year. By the start of the second year, the production would be up for 100%, thus producing an average of 1000 litres a day.

Used cooking oil acquisition has been estimated at a low price of 1.5 SEK (approx. 0.18 EUR) a litre since most of it is poured down the drain, even after considering the other sources like animal fats that are also disposed off. Most of the cost of buying them would be at a symbolic level. The restaurants and slaughter houses contacted, actually took it as a better way of disposal.

The company will have all different operational departments, to cater from sales, purchases, production and maintenance. As mentioned earlier, Alfa laval has a local office in Kenya and that will go a great way in the maintenance front.

Marketing and communication

A local advertising agency will be helping in the branding and advertisement strategy of this company, since this is a fairly new concept in the Kenyan market. With great demand it should not be a problem promoting the product.

I have already been in touch with a few transport firms that are ready to run on bio-diesel. The pricing and delivery logistics are underway.

A few private fuel stops in the proposed production area are also willing to work with us on the distribution level, where private clients can fuel just like in normal diesel fuelling. Since most of these companies have their parking depots we would deliver the bio-diesel straight to them. We are coming up with a contract that would cover quantities and quality assurance with pricing concepts.

Since no modification is required for running on bio-diesel, clients would be able to fuel and continue running any diesel vehicle as usually.

A piece of land has already been acquired in Nairobi where the proposed facility would be built on, but this would only happen after the second year. The first year, the company will rent a warehouse facility. The equipment does not take much space, rent costs would not be in excess.

Sales price has been estimated at 6.4 SEK (approx. 0.77 EUR) / litre exclusive 16% Vat in Kenya. Current normal diesel prices in Kenya are 8.0 SEK (approx. 0.97 EUR) / litre exclusive VAT.

Competitive advantage

With the current world oil prices unstable, I see a lot of potential in making bio-diesel in Nairobi and its environs. It is a better alternative fuel economically, and, considering its advantage in better engine lubrication, I have shared these views with a couple of transport companies which welcomed the initiative.

In Kenya, people are becoming more environmentally friendly and see the danger coming from global warming. I see this as a direct opportunity to offer an alternative, more eco-friendly option.

Bio-diesel refers to a vegetable oil- or animal fat-based diesel fuel consisting of long-chain alkyl (methyl, propyl or ethyl) esters. This product is a very successful, world renowned environmentally friendly option that was discovered to help provide an alternative fuel that is both green and economically friendly. Bio-diesel has been used in different countries around the world and has proven a good option.



Francis Abutoh

Belgium

Professional biography

My name is Francis Akpommedaye Abutoh. I am also known in the fitness & wellness world as King Franky, Mr. Motivator & King of Workout. I am originally from Nigeria, West Africa, but my place of residence is Mortsel, Belgium.

Personal & group fitness trainer, consultant & expert in African fitness & Wellness, dance choreographer, nutritionist & coordinator, media representative – these are my occupations. I have been using the African media [www.tvafricanstage](http://www.tvafricanstage.com) to raise awareness for healthy way of living.

With more than 20 years experience as a fitness trainer, I saw 11 years ago the need to create a new fitness line called (Shakuma fitness) African dance Workout. Shakuma Fitness has been a great success among European Fitness & exercise fanatics across Belgium & Europe. I have been giving Shakuma fitness workshops in sports centres, universities, high schools, government & private institutions, cultural centres, during festivals and fitness expositions across Belgium & Europe.

I consider myself very good in communications & public relations. Using well integrated shakuma fitness I can reach out to the world & bringing people of different nationalities together to exercise the African way. I speak three languages: Urhobo, English & Dutch. I am very sports-minded and would like to change the world using the African dream – Shakuma. My dream is to make Africa fit & healthy. Can we do it? Yes we can!
Your Fitness is my responsibility.

Brief presentation of the business plan

Shakuma Fitness is an African dance workout based on African music & dance moves from Nigeria & all over Africa. Shakuma. In my African language it means movement or Shake your body. Sakhuma fitness is the first African dance workout exercise in Belgium & Europe.

Shakuma is the ultimate stress release workout exercise, which helps you upgrade your physical condition, burns your fat, builds your muscles, natural energy booster, helps you focus, is good for your balance, relaxes your muscles & keeps you in perfect shape.

Shakuma will also help you to eradicate obesity problem & help loose weight. Since the number of African immigrants with stress in Belgium and Europe is very high, Shakuma has been specially designed to deal with your stress problem. Shakuma Fitness was created by me eleven years ago in Belgium after seeing the need to start something new in the fitness world by going back to the African roots.

Shakuma fitness is fun, simple, intensive & effective. Everyone can enjoy Shakuma from the first moment, of different ages, male or female, of different nationalities & professions.

Shakuma fitness is the bio-workout exercise of this century, bringing you back to the green nature, building the fitness bridge between African & European countries. Thousands of years ago our great grandparents used Shakuma to stay fit & strong. And today we are still enjoying the natural benefits. I found out that an average Nigerian or African immigrant in Belgium & Europe has not been to the sports school for any kind of sports or exercise for the past 3-5 years.

Because of this reason, I have decided to use Shakuma fitness to create a massive fitness & health awareness amongst Nigerian & Africans in Belgium & Europe. My goal is to establish Shakuma fitness Academy in Nigeria & Africa, where we can teach the importance of exercising & fitness. The benefits in a longer run will be preventing people from having strokes or heart attacks & other illnesses. Nigeria & Africa is ready for a new fitness revolution (Shakuma). To be informed is the key to a better health.

Ababacar Thiakh

Spain



Professional biography

My name is Ababacar Thiakh. I was born April 6, 1971 in Dakar, Senegal. I have enjoyed education at several schools and universities, such as Peacebuilding Anthropology (Culture of Peace) at the East European Educational and Cultural Centre in Dakar, Senegal; Post-degree in International Development SETEM UPC and MA in History, Contemporary History in Latin America in 2009 at the University of Barcelona, Spain; Informatics at the private school of Subitoweb in Bergamo, Italy; 6 months at the University of Bristol (England) in the frame of the university exchange programme (Introductory courses on human resources management in enterprises) and other.

My professional experience I have acquired at Breadwinner, an English company in London; SAHBI, Socio-cultural Association of Muslims and Arabs in Barcelona, Spain; Private Foundation of Arabs "Ujaranza" in Barcelona, Spain; Red Cross of Santa Coloma, Barcelona (2008) and CREA, a research centre working on theory and practice to overcome situations of social exclusion, where I worked with a research team on projects financed by the Spanish government and European Union.

One of my greatest interests has always been socio-cultural exchange and tourism. Already as a student I was responsible for the university exchanges program between Senegalese and Japanese students in the frame of the project "Gender and population" in Jiffer, and haven been providing support to the organization of tourist trips to Senegal.

Brief presentation of the business plan

These days, leading specialists admit that tourism is an important basis on which to create economic growth in Senegal. Given that the tourist industry is facing a crisis, it is essential to innovate in order to provide a boost to this strategic sector. Our social and integrated tourism project has therefore come at exactly the right time. In addition, as the person responsible for this project and, at the same time, the chairman of the G.I.E Sen-Yewou (a company I set up in Senegal with friends seven years ago), I spent thirteen years living in different European countries before settling in Spain. This allowed me to work with the Centre of Research in Theories and Practices that Overcome Inequalities (CREA) at the University of Barcelona on migrant populations and militancy in social movements in Europe and Africa.

Within the framework of my research into different cultures I noted that there is a lack of knowledge between African and European populations wherever all cultures are forced to live together. In effect, the reason behind me organising tourist trips to Senegal for Spanish people (since 2005) is to encourage intercultural exchanges which provided a basis for the creation of the Sen-Yewou company that wants to set up an environmentally-friendly tourist base which respects nature and is integrated into the surrounding environment. This means tourism which is not just oriented around taking account of the world around it, but which aims to embrace, tolerate and respect it and to associate itself with it. It means tourism which does not impoverish the environment, but enriches it instead. The present project falls within the scope of this perspective. The aim is to establish a tourism ensemble which, while taking full account of the physical and cultural environment, offers benefits both for tourists and the surrounding community.

The project is therefore going:

- to create jobs and revenues (economic and social impact);
- to promote local consumerism (economic and social impact);
- to increase the status of the village of Fadial (in the rural community of Nguéniène, in the province [département] of Mbour, in the region of Thiès) and to introduce the world to its culture (social impact);
- to encourage tourists to have greater respect for the physical and cultural environment (environmental impact).

In order to realise the project we already have a plot and a vehicle of which the values are estimated as follows:

Element	Estimated value
Plot size (150 metres by 90 metres, that is 1.35 hectares)	Not taken into account
PATROL 4X4	5,000,000 CFA francs

The project, with global costs of **20,394,315 f CFA francs** will be financed using **8,000,000 CFA francs** or **39.20%** of own funds with the rest **12,394,315 CFA francs** or **60.80%** taking the form of a loan over 60 months with a deferral period of six months.

The expected effects are the following:

- The use of local labour (construction and employees);
- The involvement of local young people as tourist guides;
- The development of community projects on behalf of tourists;
- The protection of the environment using some of the revenue;
- The negotiation of twinning options with tourists.



Ini Armande Ouattara

France

Professional biography

My name is Armande Ouattara. I was born in 1989 in Ivory Coast. Trained in management at the Senegalese International School of Management in Dakar, I had the opportunity to be early initiated to sustainable development and corporate social responsibility (CSR). As an MBA student with sustainability management focus, I was provided with the methods and tools for sustainable development operational application.

Such professional experience as corporate social responsibility assistant, environmental system manager and project management officer in charge of stakeholders' engagement allowed me to identify business tools to implement CSR in companies in general and African companies in particular.

I have both theoretical background and international knowledge to address local challenges, benchmark global best practices and capture potential opportunities laying in sustainable development for developing countries. With Concerto consulting, providing sustainable expertise through CSR advisory, training and corporate events, this vision is about to come true.

Brief presentation of the business plan

Concerto consulting is all about greener, sustainable and responsible growth for Africa. It aims at providing advisory services, training and corporate events related to corporate social responsibility (CSR) over the pilot perimeter of Burkina Faso. Corporate social responsibility refers to the contribution of organizations to the economic, social and environmental development of the communities they evolve with.

As a developing country located in the centre of West Africa, Burkina Faso has early identified the stakes for a sustainable development with tangible implication of the private sector. Aligned with this awareness, the country has recognized sustainability as a specific blueprint for its development through the accelerated growth and sustainable development strategy (2011-2015); taking financial actions so as to boost streams like economy, human well-being and sustainability.

More globally, sustainability comes at the intersection of several major stakes for community and business development hence the increase of sustainability trends all over developed countries. Among them are definitely concerns for risk management, securing license to operate, image and reputation management etc. For developing countries like Burkina Faso and most of sub-Saharan Africa countries, the stakes are even more important and more urgent. Indeed, with an economic view, environment social and governance criteria comes as label for opening to new markets, labelling operations, having a competitive advantage for public bids and international tenders.

The context is highly favourable to develop sustainability expertise, hence the positioning of some advisory firms and CSR training organizations on the African market. But cultural African specificities remain the core challenge of those businesses far from local realities.

At that point, Concerto Consulting offers to its clients to satisfy their need for image, reputation and risk management, secure their license to operate and moreover, open themselves to new markets taking into account cultural and economic profile of the organizations and communities we work with. We provide unique offer design regarding their very core vision, proximity to share their concern and adaptation to fully read the context. It implies our customers to be on the one hand international companies with strong sustainability standards, national companies with human and environmental matters at stakes, dynamic SMEs ambitioning to grow by new markets conquest.

Our vision on the middle to long term is to lead the market of advisory and training to CSR and expand our presence to the Western and Central Africa through a highly performing network.



Julienne Yanogo

Luxembourg

Professional biography

My name is Julienne Yanogo. I was born in 1974 in Ivory Coast of Burkina Faso parents. After High School in Ouagadougou, Burkina Faso, I went to university and took a course in IT. Upon graduation I joined 'Eco Bank' as a graduate trainee. My work at Eco Bank involved IT systems operations and a direct bank-client facing role.

In 2002, I applied for and was awarded a scholarship from the Belgian State to take a further degree, this time in Economics at the University of Louvain-la Neuve in Belgium. Immediately after qualifying with my European degree, in 2004, I was offered a position with a Belgian-based trading company, importing from and exporting to Sub-Saharan Africa.

In 2008, I joined a Consultancy company at the European Investment Bank (EIB) in Luxembourg and became responsible, in 2011, for the 'Electronic Archiving' of ALL documents generated by, and submitted to, the EIB. This task involves a mix of scheduling work, quality control, liaison with various stakeholders and all departments within the EIB, system analysts and team leadership.

Between 2006 and 2009, I gained a Master's degree in Political Economics and Social Sciences from the Université Catholique de Louvain-la-Neuve, Belgium.

I have always been interested in Africa and development and I am a member of, and regular attendant at, the events organised by the Microfinance Club of Luxembourg.

I am also interested in design and fashion, via my African connections and I enjoy personalising my own clothes, jewellery and accessories.



Windkouni Martine Oberlechner Zongo
Luxembourg

Professional biography

My name is Martine Zongo. I was born in 1977 in Burkina Faso which is where I graduated with a high school diploma in sciences. I had a particular interest in sustained development and the problem of company efficiency and, in 2002, I was accepted by the Institute of Business Administration in Lyon, France for a course in socio-economic company management. There I graduated with a Master's degree in the management of quality, security and the environment (ISO 9001: 2000, OHSAS 18001, ISO 14001).

I had the opportunity to engage in some practical training at various companies before working as a Quality Officer in France at Merial, a company in the Sanofi group and in Burkina Faso at the Bank of Africa, the country's second largest bank.

After I had completed accountancy courses at the Luxembourg School for Commerce, I became involved in the Luxembourg financial market where I worked at Luxembourg Online and then at the commercial auditors, PricewaterhouseCoopers.

Parallel to my studies in Burkina, I participated in the National Karité project which involved providing support for women's associations and their income-generating activities.

My passion for African arts and crafts led me to participate, since 2007, in various fairs and festivals in Burkina Faso, in France and in Luxembourg.

This allowed me to gain a clear vision of the potential of this market and of the resulting added social value.

Brief presentation of the business plan

Our project consists of selling works of art on the European market and craft products made in Burkina Faso.

In order to meet demand more effectively we are collaborating with artists on the design of objects in order to create an 'Afro-European' style.

These new products will generate added value to our company which will allow us to meet substantial demand for ethnic products given that certain clients are not yet familiar with artistic creations from Burkina Faso.

Equally, artists will enjoy the effects in terms of the export of the work, but also in terms of the professionalisation of their know-how. This will then allow them to develop their activities within Burkina Faso.

In order to find a large audience, and taking account of the structure of the market initially being aimed at, namely the Luxembourg market, the artists will sell products either as they are or as works of art based on the know-how and talent instilled in the work.

In order to make inroads into the difficult market of indoor art, a catalogue displaying the creations in a particular environment will be a key competitive asset because it will make it easy for clients to visualise the works of art in their 'home' setting, and thereby facilitate purchases.

The Internet site will be of major importance for the project's success and will bring together the artists by its content and the proposed benefits and clients by the marketing strategy used.

The project's success is therefore based on:

- (i) the capacity to create original works of art,
- (ii) to present them in an efficient way to consumers
- (iii) to use an Internet site to captivate consumers via the marketing strategy used.



Mourtala Touré

Switzerland

Professional biography

I was born in 1959 in Louga, Senegal and obtained my Mathematics teaching qualification at the ENS (Higher Teacher Training College) [Ecole Normale Supérieure] in Dakar. After that I taught for five years at secondary level one as a state employee in the State of Senegal. In 1989, I decided to leave Senegal and emigrated to Geneva in Switzerland, where I completed university courses in the Sciences of the Education (Master's degree in 1994), in Public Management (Diploma in Public Policies in 1996) and in Development Studies (Diploma of Research in 1997). I financed the majority of this occupational retraining by giving mathematics courses at home and by taking on other small-scale work. However, from 1993 onwards I started providing consultancy activities in education via the BIE / UNESCO based in Geneva. Between 1996 and 2001 I was appointed to the post of Assistant of Teaching and Research by the Faculty of Educational Sciences at Geneva University. Between 2001 and 2008 I worked as an independent consultant with international organizations and with NGOs. In 2008 I worked for a money transfer company first as a Sales Manager and then as Marketing Director until 2010. Today I work as a consultant and project manager and also as a mathematics supply teacher in the Canton of Geneva.

I am a specialist in migrations and development and am the author of several scientific articles and the book entitled 'Les Sénégalais d'Italie. Émigrés et Agents du changement social', l'Harmattan, Paris, 2000. Lastly am a well-known speaker in Senegalese Diaspora circles and, in particular, within the Murids' Community. I have spoken at conferences in Paris, Strasbourg, Brescia, Grenoble, Lille, etc.

Brief presentation of the business plan

The money transfer global market is booming. At its heart, Switzerland occupies a key position as a transmitting country. If it is true that three multinationals, Western Union, MONEY GRAM and RIA occupy the top spots and have achieved exceptional levels of reliability and speed, the market, due to its characteristics, is far from being saturated.

In effect, the vital character of the remittances for beneficiaries living in countries in the South, the visibility of the principal clients, namely the immigrants, the ease with which one can operate a geographical segmentation as well as the possibility for a weak company to achieve comfortable revenues thanks to change, are all facts which make today's market very open.

For a number of years the political will has also grown, at international level, to encourage states to relax their regulations so that competition can reduce charges in favour of immigrants. Based on an awareness of all this and blessed with a double professional and scientific experience, the project leader has decided to create TMS.

TMS is based on two parts, namely the transfer of money and consulting in the field of social science, politics and development. The current business plan only relates to the first part, with consulting becoming the subject of a different business plan.

During the six months of its existence, TMS will aim to cover a dozen Swiss towns via its agencies with a total of 2500 transfers/month. It has at its disposal a platform consisting of software and a network of partners/payers who, in the first instance, will serve at least six African countries before an intended expansion to three European countries, namely Italy, Spain and Portugal. Its operating expenses may not exceed FCH 12,000, with this being the target for its launch onto the market.

Based on its strategy of penetrating immigrant communities and offering lower rates than those of the competition, TMS has a strong and relevant USP which should allow it to create a niche for itself.

As regards the start-up investments, the project leader hopes to attract financial partners and then obtain a guarantee from a Swiss bank, by means of an escrow account. This would allow it to sign contracts with partners/payers anywhere in the world.



Tall Mountaga

Italy

Professional biography

Having graduated with a BTS (Higher Technical Certificate or 'Brevet de Technicien Supérieur') in Dakar, Mr Mountaga Tall, who is 48 years of age, also completed project management training and financial training in Italy. He has been in Italy for 22 years now and has dual Senegalese and Italian nationality. For the last eight years he has worked for a large Italian company as a maintenance technician and team leader. He is going to be appointed director of the project known as 'Plateforme SELLIN Sarl'.

Brief presentation of the business plan

The creation of the SELLIN Sarl company is basically intended to contribute to achieving the objective of the national programme for rice self-sufficiency [*Programme National d'Autosuffisance en Riz*] which is intended to result in the annual production of **1,000,000 tonnes** of white rice in Senegal.

In addition, the parties behind this project intend to help:

- raise the level of equipment of farms by means of a policy of promoting agricultural equipment which has been adapted to the Senegal river valley zone;
- professionalise players in order to improve their operating conditions;
- increase the developed areas and improve yields;
- raise producers' revenues.

The aim is to set up an **Engineering Agro Platform** which will provide services specialised in the **supply and/or location of agricultural equipment and materials, the provision of seeds and input and also marketing advice** to producing organisations on behalf of the **commercialisation of 'rice from the valley'**.

The platform will rely on agricultural consortia made up of producing organisations which have already been identified in the intervention zone. During the three year pilot phase, five (5) consortia will be approved by the SELLIN Sarl platform. Each consortium approved by the platform will be given a batch of equipment which corresponds to the producers' needs, in accordance with specifications of the established requirements. In that way each of the five consortia will receive a batch of materials which will include the following pieces of equipment:

- tractors;
- motor pumps;
- electric generators;
- lorries;
- 'Jakarta' motorcycles;
- combine harvesters;
- ridgers;
- a batch of material for small-scale irrigation work;
- a stock of certified seeds and fertilisers;

In addition, each approved consortium will be eligible for training based on needs and monitoring programmes by the Agronomy Training and Research Centre at Gaston Berger University in Saint Louis, which is collaborating with the project.



Gaston Ngochembo

The Netherlands

Professional biography

October 2008 till today, I have been a business advisor working with AfriConsult Adviesbureau, a consultancy firm based in Culemborg, The Netherlands.

My main responsibilities have been in the following areas:

- Strategic Consulting; business planning, quality control and certification as well as marketing communication
- Advising and coaching; business establishment, marketing communication and converting charity plans into business cases
- Project development, acquisition and evaluation
- Training on livestock, project management and communication.

I did major assignments for IntEnt Foundation, during which I have supported more than 15 entrepreneurs to start and in some case up-scale their businesses in emerging markets. I was also responsible for managing the program of AgriDynamic foundation in agriculture from the set up, acquisition, implementation, monitoring and technical reporting to financial partners.

Before taking up the position as a business advisor, I have been a marketing communication employee of Kofi Annan Business School, where I was responsible for

- Scouting and recruiting potential partners and students
- Creating and managing an account of partners and
- Coaching students on how to find internships

I was a communication assistant with Silicon Valley Europe B.V. , where I assisted in setting up business trips to United States, Denmark and Canada.

Before I moved to the Netherlands in 2003 to study, I was an entrepreneur in Cameroon, supplying eggs to supermarkets and retailers for over 7 years and assisted in grain cultivation (soybeans, maize, rice and beans) in a family farm.

I am a holder of a Master's degree in Agribusiness management from Van Hall Larenstein Part of the Wageningen University; a Bachelor degree in Marketing communication from University of Applied Sciences, Hoge School Utrecht and an Advanced Diploma in Animal Science from National School of Animal Sciences in Cameroon.

Brief presentation of the business plan

Introduction: This plan is developed to supply soybean cake and oil in the local market in Cameroon by Dynamic Group Ltd. It is based on current market demand and follow an innovative approach in agribusiness.

Opportunity: Animals producers are unable to buy the require soy-cake for their animals feed in Cameroon, due to limited supplied and quota they are allowed to import. Small scale farmers who used to provide part of the cake needed remain subsistence in their production system while their yields have dropped by almost 70% therefore their income. Some of these farmers have stopped producing soybean and their children are migrating to cities to search for jobs. Apart from this limited soybean products, vegetable oil prices have increased by 40% over the last five years while local 98% dishes are prepared with lots of oil.

Business idea: Our idea is to develop the soybean value chain together with women with the aim to revive soy production as a cash crop. Women will be contracted and offered guarantee price and market. In addition to the guaranteed market offered to women, the will also be offered tractor services as a way to encourage them engage in large scale production.

Products: Soy cake and oil and a spin-off tractor services

Market: Demand of cake is about 300,000 metrics tons per year and this will increase due to ban on imported frozen meat. About 80% of the above amount was from import and this has been reduced by 15% while local production which used to make up 20% has on the other reduce as well by 70%. Therefore market gap is estimated at 30% of current market demand.

Comparable vegetable oil are expensive and we can offer the oil at a price that is 20% lower. Therefore there competition is not barrier to our business. We already have seven clients who signed letters of intent to buy the products. Fortunately, one large scale importer (Allivet Ltd) is willing to be a client.

Objectives:

- Increase quality soybean production of women by 60% and their income by a minimum of 20%.
- Supply 5000 tons of cake and 10.000 litters of rich soy oil in the local market within five years; as well as generate a minimum net profit of €20,000 as from year 3.

To achieve the above aim, we have three phases through which we planned to work;

- in phase one, we are testing available improve seed and will offer capacity building training as well as start the out growing scheme.
- in second phase, we will set up the processing plant and start processing. Capacity building training will continue to keep expanding the out-growing scheme and,
- in phase three, we will scale-up production by contracting more farmers in order to operate the processing machine at full capacity and duration.

Investment needed: Total amount need to start the business is €189.150. The entrepreneurs have already invested 18150, and have recruited one social investor who is willing to invest 15.000. Recently, we are negotiating with Seva Network and Cordaid to provide part of the funds thanks to AgriDynamic Foundation who is interested in business plan. Seva already indicated €30.000 grant. When this goes through, our budget gap is €126.000. We are looking for, equity investment, long term loan and if possible subsidies.

This investment will result in a profit of € 20.000,00 in the third year and from the fourth, €30.000,00 profit will be generate. There will be a breakeven in month seven of year two and investments will be repaid within five years, with about 16% return on investment.

Our operations do not expect to have any cash flow problems.

Impact: In five years, 1500 marginalised women create jobs from themselves and earn about € 500 per ha/yr and their livelihood will be improved. Soybean in itself will serve as cheap protein source for children from families with less access to meat or fish. Finally animals producers will buy cake a lower price, therefore increase net profit and living standard.

JURY MEMBERS



Gerd Junne - Chair

Director Triple L bv

Gerd Junne (1947) studied political science and law in Berlin and Geneva and holds a PhD in economics. He taught at universities of Bremen and Konstanz, was a guest professor at New York University and professor in International Relations at the University of Amsterdam.

Mr Junne also worked as a consultant for the UN and other international agencies. He was the chairman of the Ministry of Foreign Affairs advisory group on biotechnology and development. He has extensively dealt with changes in the international division of labour, the impact of new technologies on international relations and the changing role of multinational corporations.

Mr Junne was a member of the board of the International Institute for Communication and Development (IICD) in The Hague. His latest research concentrated on problems of post-conflict development.

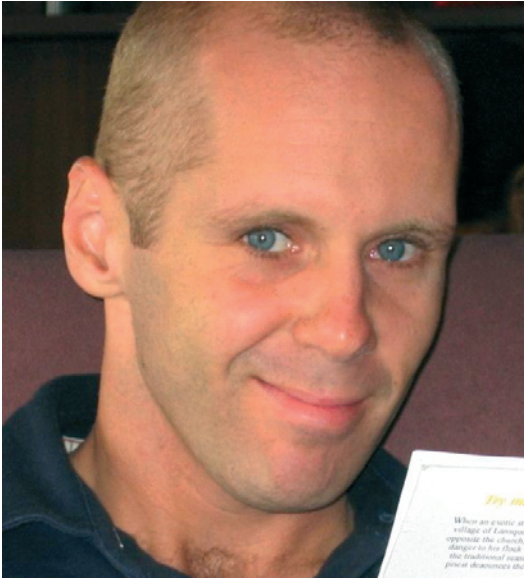
At present, Mr Junne is the chair of The Network University (TNU) foundation, member of Board of Trustees of War Child Holland and director of Triple L bv (Life Long Learning), a small company that organises learning trajectories and evaluations.



Jacques Brook

Associate Professor of Corporate Innovation
Strategies and Emerging Markets

Jacques is chairman of the SOVEC Foundation and member of supervisory board of the SOVEC fund, a social venture capital firm based in Amsterdam. At Ordina NV, he has fulfilled the positions of senior management consultant, program director in merger & acquisition assignment, and Partner. Before joining Ordina in 2006, he worked for KPN in The Netherlands. He has a background in mathematics and strategic management. He holds a Master of Science degree in computer science from the Eindhoven University of Technology and a doctor degree in business administration (with distinction) from the Maastricht School of Management. Throughout the years, his work has focused on helping companies and government institutions to drive business transformation through innovation. He holds the position of associate professor of corporate innovation strategies and emerging markets at the Maastricht School of Management.



Gert van Velthuis

**Founder of Droomzaken
& de Investeerdersclub (Investors Club)**

Gert is entrepreneur and informal investor. After selling his staffing agency, JongeHonden, in 2007 he founded his investment company Droomzaken with the goal to invest in start-ups with promising entrepreneurs that combine social impact with financial return. Currently, he invests in start-ups in The Netherlands, Palestine, Angola and Indonesia, from crowd-funding for unsigned African artists and sewing by Palestinian women in refugee camps to water purification for the Bottom of the Pyramid.

In 2009, Gert founded the Investeerdersclub, which is currently one of the most successful informal investors' networks in The Netherlands.



Angelique Mbundu

**Marketeer at Remco Afrique,
a division of Remco Ruimtebouw b.v.**

Angelique Mbundu - Kiyangi (1978) is originally from the Democratic Republic of Congo. Ever since her sixteenth Angelique lives with her family in the Netherlands. She studied Dutch Law at Maastricht University and has specialized in International and European Law. She did her first practical experience at the Ministry of Foreign Affairs, Department of Human Rights and Peacebuilding. Angelique worked in the past as Lawyer at the Dutch Council for Refugees and as migration Specialist at PricewaterhouseCoopers (PwC). Currently she works at Remco Afrique, a division of the Dutch construction company Remco Ruimtebouw, as manager Marketing & Business Development Africa where she is responsible for turning Remco Afrique into one of the largest construction companies in Africa.

Remco Afrique is a division of Remco Ruimtebouw that has been operating on the market since 1972. Remco Afrique is specialized in designing, building and delivering industrial halls on an own innovative steel construction concept. Based on the involvement in millions of square meters in Europe, Remco Afrique achieved a vast experience in a wide range of industries such as production, transportation, logistics, storage, distribution service and in the wholesale - and retail trade. Currently Remco Afrique is working in Africa on fourteen projects in Nigeria, Gabon, Senegal and DRC. Remco Afrique's industrial halls are characterized by a high degree of functionality, low construction - and exploitation costs and a large amount of free usable space. The halls and buildings are pre-manufactured in The Netherlands and constructed from steel with surfaces ranging up to 25.000 square meters.

Angelique also founded the African Young Professional Network (AYP), partly because she wanted to give the young African professionals in The Netherlands a voice and a face. But mainly, Angelique wants the African Young Professional Network to be a source of inspiration for the young generation of Africans.



Aristide Ouattara

**Consultant in Financial Risk Advisory
at Deloitte Consulting**

Mr Ouattara is a French-Burkinabe national. He has built a sound knowledge of African business through both his professional and extra-professional experience. On professional side, Aristide is Consultant in Financial Risk Advisory at Deloitte Consulting since 2006. He has an increasing part of his activity with African based clients. In terms of associations' background, Aristide is the president and co-founder of Club d'Affaires Afrique since 2008. The Club d'Affaires Afrique is a community aiming to promote African business through 3 types of activities:

- Entrepreneurship and investments in Africa:
 - ✓ The club assists entrepreneurs in developing their activities in Africa (Design of business plans, assistance in fundraising)
 - ✓ The Club promotes the investment in Africa by giving to European investors the opportunity to meet African projects
- African Business intelligence :
 - ✓ The Club provides business information which is useful to explore opportunities through conferences, analyses, networking events and newsletters
- Careers in Africa :
 - ✓ The careers activity consists in helping companies based in Africa to recruit skilled people who would like to work there
 - ✓ The Club helps African professionals to return to Africa and contribute to solving the lack of competences there



Henrik Riby

Coordinator of Sida's programme for cooperation with the private sector (Business for Development)

Mr Riby has an MBA in International Business Administration. He has worked at Sida for 14 years, mostly with private sector development and financial sector development.

11 years Mr Riby spent in the field (Nicaragua, Mexico, Guatemala and Zambia). From 2000 to 2006, he worked as Programme manager for microfinance-projects in Central America and Southern Africa, with a special focus on housing microfinance in CA.

During his earlier employment, Mr Riby was also involved in the private sector and worked for the Swedish Trade Council and for inward investments.

Mr Riby's present position is Coordinator of Sida's programme for cooperation with the private sector (Business for Development).

