BRIDGING GAPS

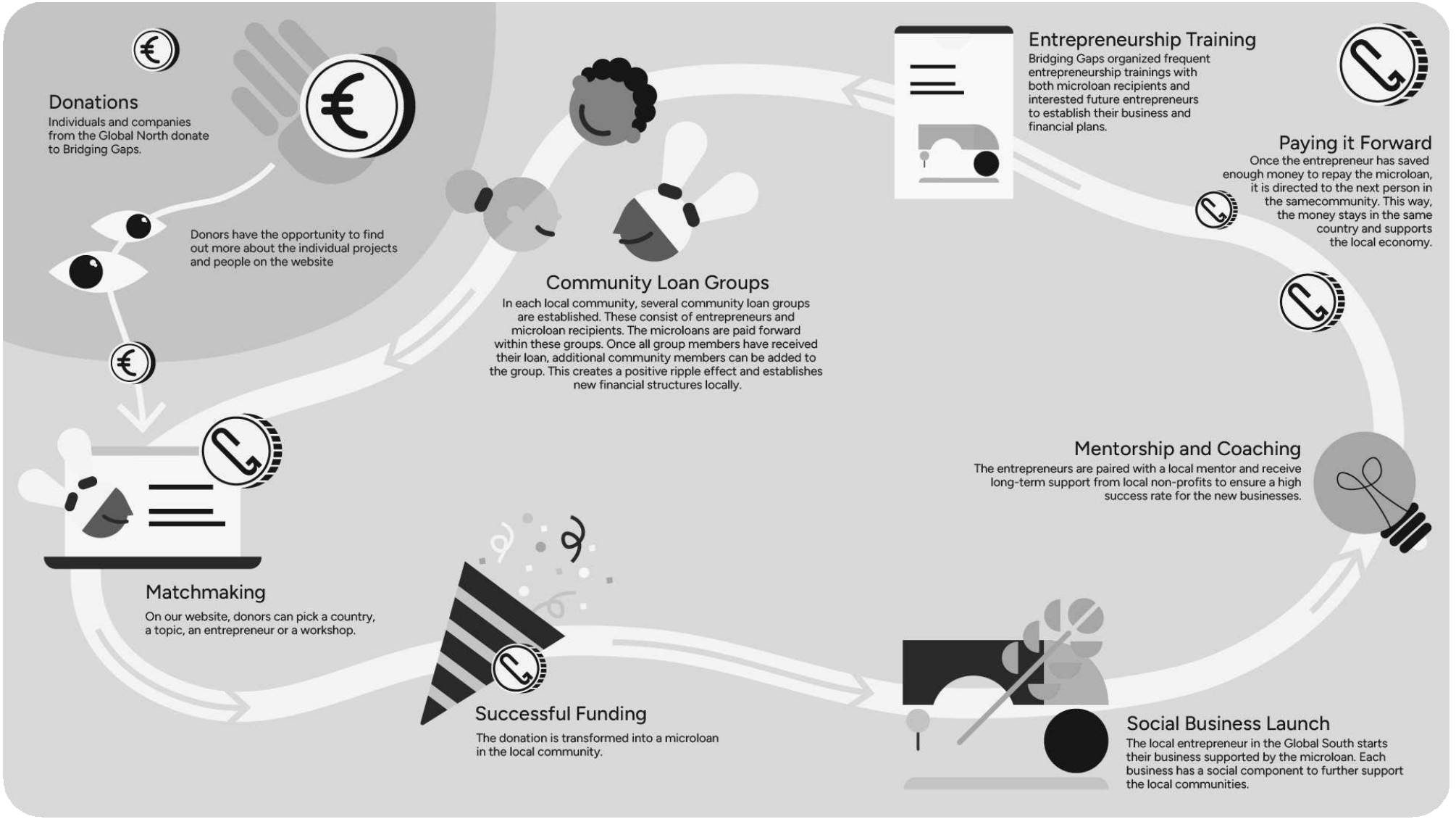
Entrepreneurship & Microfinance Workbook

UNHCR The UN Refugee Agency
AFRI YOUTH NETWORK
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AFEMINE MALI
YUNUS FRANCE
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HODARI
athari group
SOCIAL ENTERPRISE ETHIOPIA
THE GRAMEEN CREATIVE LAB
yyventures
VIACERO

Fomba fiasan’ny Bridging Gaps:

Torolalana:

1. Ireo olona mila fampindramam-bola madinika dia manangana vondrona ao anatiny fiarahamonina misy azy ary miaraka mamolavola ny hevitr'izy ireo momba tetikasa mba ahafahany mahazo fampindramam-bola.
2. Ny tsirairay amin'ny vondrona io dia mameno taratasy ary mangataka fampindramam-bola madinika amin'ny alalany Google. Ary rehefa feno ireo antontantaratasy dia hapetraka ao amin'ny tranokalan'ny (site web) BG ny tetikasa.
3. BG dia manangona vola ho an'ny tetikasanao.
4. Izay tetikasa voafidy dia mahazo ny findramam-bola madinika.
5. Ny fampindramam-bola fia ampiasaina amin'ny famolavolana hevitra momba ny fandraharahana.
6. Rehefa voatahiry ny sandan'ny vola nindramina dia averina any amin'ny mpikambana manaraka ao amin'ny vondrona ny vola ary hampiasaina amin'ny tetikasa manaraka.


Donations
Individuals and companies from the Global North donate to Bridging Gaps.
Donors have the opportunity to find out more about the individual projects and people on the website
Matchmaking
On our website, donors can pick a country, a topic, an entrepreneur or a workshop.
Successful Funding
The donation is transformed into a microloan in the local community.
Social Business Launch
The local entrepreneur in the Global South starts their business supported by the microloan. Each business has a social component to further support the local communities.
Mentorship and Coaching
The entrepreneurs are paired with a local mentor and receive long-term support from local non-profits to ensure a high success rate for the new businesses.
Paying it Forward
Once the entrepreneur has saved enough money to repay the microloan, it is directed to the next person in the samecommunity. This way, the money stays in the same country and supports the local economy.
Entrepreneurship Training
Bridging Gaps organized frequent entrepreneurship trainings with both microloan recipients and interested future entrepreneurs to establish their business and financial plans.
Community Loan Groups
In each local community, several community loan groups are established. These consist of entrepreneurs and microloan recipients. The microloans are paid forward within these groups. Once all group members have received their loan, additional community members can be added to the group. This creates a positive ripple effect and establishes new financial structures locally.

Ny tetikasa rehetra dia tsy maintsy manaraka ireto Andry 4 manaraka ireto:

We ask you that your submitted project plan is in line with the below pillars and principles. Our team is happy to provide guidance on how to incorporate them if needed.

Andry 1:

Fiarovana ny tontolo iainana

Tetikasa tsy manimba tontolo iainana, tontolo voajanahary ary mandray anjara aminy fisorohana ny fiovan'ny toetrandro. Ny tetikasa rehetra manohana ny fiarovana ny tontolo iainana sy fahasalamana.

Andry 2:

Sakafo sy rafitra ara-pahasalamana

Mikasika ny lafiny rehetra amin'ny maha-olombelona isika ny rafitra sakafo, ary mametraka fanamby sy mitondra vahaolana izy ireo. Ny BGs dia tsy mandray anjara na mampiroborobo ny tetikasa izay tsy tafiditra amin'ny fampiasana fomba tsy maharitra. Mampirisika mafy ny tetikasa rehetra manohana ny rafitra ara-tsakafo mahasalama.

Andry 3:

Ny ho avy mifototra aminy Zava maniry

Mino izahay fa misy hery ao aminy zavamaniry ary manolotra vahaolana maro izy ireo.
BGs dia mampirisika ny tetikasa rehetra manohana ny vahaolana mifototra amin'ny zavamaniry ho fiarovana ny zon'ny biby.

Andry *4:*

Ainana Fiaraha-monina sambatra, salama ary manana hery

Ny fotokevitra BG dia manomboka amin'ny fiarahamonina. Tianay tsy hisy fiantraikany ratsy emin'ny vondrom-piarahamonina tohanany ny tetikasa BG. Manentana ny tetikasa rehetra manome hery ny fiarahamonina ny BG.

INONA NO OLANA TIANAO HOVAHANA AMIN'NY ORINASANAO?

What is the problem you want to solve? You can explain it by writing it down, drawing a picture, or taking a picture or a video of it.

How is it related to the organization hosting your workshop (are you working with refugees, protecting wildlife, using data to solve a problem etc.)?

Ohatra:

Izaho dia te hamorona toerana-pambolena anana
mba hampihena ny vidiny anana lafo
ho an'ny tanora aminy fiaraha-monina misy ahy,ary izaho sy ny fianakaviako.

Izaho dia te hanokatra varotra any ambanivohitra
Mba hialana aminy fivezivezena matetika
ho an'ny zokiolona sy olona izay tsy hafaka miakatra any andre-drenivohitra.

Izaho dia _____
mba _____
ho an'ny _____

I want to create _____
in order to _____
for _____

You can also draw your solution (Azonao atao koa ny manao sary momba ny vahaolanao**):**

Dream Journey

Close your eyes and listen to your facilitator read the text below to you, so you can imagine it and picture it directly. Once you have finished this activity, use the next page to write or draw everything that you saw.

Nifoha maraina ianao dia voavaha ny olana rehetra izay nokasainao ho vahana nandritrany folo taona:

Jerevo ny manodidina ianao — Aiza no misy ianao?
Iza no miaraka aminao?
Ahoana ny fihetsehampo nao?
Nifoha ianao ary nandehandeha. Aiza no misy ianao?
Iza no olona hafa miaraka aminao?
Inona no hitanao?
Inona avy ireo fofona manodidina ianao?
Ahoana ny fahatsapanao ny rivotra amin'ny hoditrao?
Mivoaka ny trano ianao dia nitsidika ny fiarahamonina, ireo mpiarabelona, fianakaviana ary namanao. Manao ahoana izy ireo?
Inona ny tantara lazain'izy ireo?
Nanao ahoana ny toerana nisy ianao raha tsy nisy ny fanamby?
Inona ny niova nandritran'ny folo taona lasa izay?
Raha iraisina izany rehetra izany dia eritrereto, inona no dingana sy nilaina mba hamahana ireo fanamby ireo?
Iza no nanampy ianao?
Ahoana no nanaovanao azy?
Inona ny dingana izay nataonao?
Inona ny zavatra mila fiovana?

Vision (VINA)

Write or draw your vision here (soroato na ataovo kisarisary eto ny vinanao):

Your Business Idea

How to turn your challenge into an idea! (The next activity should be done it in a group.)

Think about HOW you can solve the problem you have defined in the beginning
and that you want to solve through your business...

- as a service you can offer
- by developing a product
- by creating a local room
- by creating a virtual room
- by creating a virtual product

Write down all the ideas you have. Maybe you can combine them into one big idea?
Comment on each others' ideas by passing your workbooks around.
Be positive: There are no bad ideas. Select one idea that you want to move forward with.

Impact Model Canvas

The “impact model canvas” on the next page is your **business** plan. You can put all your ideas together. Fill in the following details on the next page:

Business Vision and Impact:

Summarize the vision from page 5 in once sentence!
How will your business help your community or the environment?

Your challenge:

Repeat your problem statement from page 3.

Your solution:

How is your business solving the problem for your community, for the environment or for animals?
Repeat your solution from page 7.

Unique selling point:

Is there anyone working on the same idea?
What makes you different?

Target audience:

Who are your customers?
Who will use your service or buy your product?

Channels:

How will your customers hear about your business?
How can you **reach them** and **spread the word** about your business?

Value proposition:

Imagine you have **a lemonade stand.** The **value proposition** is **like telling people why they should buy your lemonade.** Create a **short and catchy message** that says your lemonade is the best—like **"The tastiest lemonade in town—guaranteed to make you smile!"** It's about making something awesome and telling people about it so they want to try it!

Cost Structure:

Imagine you have a tea farm. The **"cost structure"** is like **figuring out how much money you need to spend** on **fixed things, like the land and tea plants,** and **variable things** that **change** with how much tea you make, like **extra seeds and hiring helpers during harvest.** It **helps you plan** and make sure you can sell your tea at a price that **covers all these costs and gives you some profit.**

Revenue streams:

How will your business make money? Imagine your business is all about helping the planet. **"Revenue streams"** are the **different ways you make money** for your eco-friendly mission. You can **sell green products,** have a **subscription service** for regular support, and **organize events** to grow your money while making the world better!

Learning opportunities:

Are there any areas of your project where you want to improve your skills? If so, what are they?

Next steps:

What are the next steps you will take once you have finalized your business plan?

Your Business Model

The “impact model canvas” on the next page is your business plan. You can put all your ideas together. Fill in the following details below:

Business Vision and Impact:

Your challenge:

Your solution:

Unique selling point:

Target audience:

Channels:

Value proposition:

Cost Structure:

Revenue streams:

Learning opportunities:

Next steps:

COStS

Let's dive into cost structure. From page IO (business model canvas) take the cost structure and all the items you have added there. Now, we add numbers to them.

Time Frame: year

Initial investment Costs (one time, for example buying a solar panel)

Item	Cost
Total	

Monthly operational costs (each month, for example rent)

Item	Amount	COSt
Total per month		

Total for one year

Income

Time Frame: 1 year

What do you expect to earn per month? Please list below:

Month	Income

Total

Your microloan needs (according to above time frame)

Month	COST
Total initial investment costs (amount calculated on page 11)	
Monthly operational costs for one year (amount calculated on page 11)	

Total

Your Microloan

Time Frame: 1 year

When will your business have earned enough money to cover all its costs (break even). See an example below:

Month	Investment costs	Operational costs	Income Business	Microloan	Total
1	-500	–25	0	+500	+175
2		-25	+20		+180
3		–25	+50		+205
4		–25	+100		+280
5		-y/	+500		+555
6		–zr	+500		+830



Ready to pay it forward! :)

Microloan Payback

This plan will help you to estimate when you can pay the loan forward to the next member in your group. We are not working with any interests, so you just pay back the amount you have received.

Total microloan needs

Payback period (max. 42 month)

Start payback period

End payback period

Saving plan (when will you pay your microloan forward).
For this one, take the overview table to understand your business profits but also consider the amount of money you will spend for your family/personally each month to set a realistic timeline.

Month	Business Profits (page 12)	Personal financial needs & expenditures	Profits minus expenditures (the amount you can save each month)
Total			

Organizing your community loan group

We recommend you form a community loan group of 5 to 1O people you trust.
Each person will start their own business and receive their own microloan (once selected on the website). The loans may come at different times.
Once the first recipient has earned enough money with the business the loan goes to the next group member, so they can also start their business.
If you receive loans at the same time, you can start your projects at the same time.
Below, you will find specific group roles. Once you have found your group, assign the roles.

Once all group members have received a loan, you can start inviting additional community members to your community loan group, so the next loans go to them. This way, many impactful projects can be started and you empower the next person.
(One person can have several roles as preferred by the group.)



1. Bookkeeper:

this person keeps detailed records of the loan, how it may grow or decrease and who is currently in charge of it.



2. Storyteller:

this person keeps detailed records of the loan, how it may grow or decrease and who is currently in charge of it.



3. NGO liaison:

this person keeps detailed records of the loan, how it may grow or decrease and who is currently in charge of it.



4. Coordinator:

this person keeps detailed records of the loan, how it may grow or decrease and who is currently in charge of it.

Your network

Bookkeeper:
To have a successful project a network is very important. For the microloan, we ask you to be backed by a local NGO or non-profit organization in your region. If you are doing this training with an organization already, you are covered. If you are doing this individually, feel free to reach out to Bridging Gaps if you don't know an NGO in your region.

Mentor:
We also ask you to find a mentor, either as a group or as an individual. These mentors should be people who have successfully launched a project in your community. Think about who you can learn from, who might have a similar audience or product.

Bridging Gaps:
We invite you to go through our website where you will find all projects and partners. Feel free to reach out to any other groups or projects if you are interested in a knowledge exchange.

Follow or contact Bridging **Gaps:**

Bridging Gaps

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