

# CAPACITY BUILDING FOR MSMEs & ENTREPRENEURS

SEDIN III  
ICSS Project Recap, Vol. 1, Issue 1  
May 2023



**Strengthening the Entrepreneurial Ecosystem  
in Niger, Ogun and Plateau States, Nigeria**



# What's inside?

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## Foreword

Micro, Small and Medium-sized Enterprises (MSMEs) play a crucial role in the economic and social development of many countries. MSMEs are involved to a significant degree in economic and technical innovations, they provide a large share of jobs, pay a high share of taxes and contribute to social stability, economic dynamism and national economic growth. Yet again, SMEs are often unable to fulfill their role in society and the national economy adequately. Entrepreneurial skills are often lacking, and promotional measures run by the state or by chambers and associations frequently take insufficient account of the diverse business community needs. The Pro-Poor Growth and Promotion of Employment in Nigeria Programme –SEDIN, implemented by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, aims at improving the income and employment situation of Micro, Small and Medium sized Enterprises (MSMEs) in selected states in Nigeria.

This project was designed to support and strengthen the Entrepreneurial Ecosystem in Ogun, Niger and Plateau states through Entrepreneurship Development Organisations (i.e. Partner Organisations). In the past, the SEDIN programme implemented the SME Business Training and Coaching Loop (SME Loop) in these 3 states, first in 2017/2018 and later 2018/2019. The SME Loop was also successfully adapted for

start-up businesses giving birth to the Start-up Loop. The Start-up Loop was piloted in collaboration with 4 Partner Organisations in 2018 and scaled up to 8 partner Organisations in 2019 in Niger, Plateau and Ogun States.

Given the lessons learnt from the implementation of both Loops, the programme adapted and introduced a new modular capacity building approach targeted at potential entrepreneurs and MSMEs, referred to as ICSS (INSPIRE, CREATE, START and SCALE) Entrepreneurship Development Programme. The ICSS blended (face to face and online) modular approach has been designed to better reflect the MSMEs' needs and capacity requirements at different stages of their business by providing a corresponding tailored training and aftercare (coaching & mentoring) measure.

This approach has been the bedrock of this project as it was successfully introduced to 20 Partner Organisations across the 3 States, who in turn have worked with multiple Ecosystem actors/ drivers realising laudable systemic changes.. In the last 20 months, over 16,000 MSMEs have been impacted, including the Partner Organisations, with far-reaching achievements. We present the project implementation approach and several impact/success stories told by beneficiaries in Ogun, Niger and Plateau States..

We wish you happy reading and look forward to your feedback!



SEDIN, EEE Team Lead, Oladoyin Olawaiye



## About SEDIN & GOPA

**"The SEDIN Programme aims to improve the employment and income situation of MSMEs in Nigeria"**

The Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH, GIZ, headquartered in Bonn and Eschborn provides services in the field of international development cooperation and operates in many fields across more than 130 countries.. As a federal enterprise, GIZ supports the German Government in achieving its objectives in the field of international cooperation for sustainable development. GIZ offers demand-driven, tailor-made, and effective services for sustainable development.

GIZ operates in many fields: economic



# 16,021

Number of businesses registered in Niger, Ogun and Ogun state as a result of the ICSS approach.

development and employment promotion, governance and democracy, security, reconstruction, peace-building and civil conflict resolution, food security, health and basic education, environmental protection, resource conservation, and climate change mitigation.

Micro, small, and medium enterprises (MSMEs) are essential for the develop-

ment of a country's economy, particularly in developing countries. The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) in 2020 recorded over 39 million MSMEs in the country and studies have shown that countries with a larger share of MSME employment have higher economic growth than their counterparts. MSMEs in Nigeria face a variety of challenges, such as erratic power supply, multiple taxes, prohibition of sales, banning of importation, high fuel pump price, high custom duties, high interest rates, limited financing, poor managerial and marketing skills, and many more.

The Nigerian Government has set up various programs to help Micro, Small and Medium Enterprises in the country, such as a N60 billion MSME Survival Fund and a N15 billion Guaranteed Off takers Scheme. These programs include different loan schemes and youth empowerment programmes.

### SEDIN

The "Pro-Poor Growth and Promotion of Employment in Nigeria Programme" (SEDIN) is commissioned by GIZ to address high unemployment and underemployment in Nigeria. It aims to improve the employment and income of MSMEs, which are active in the private sector supporting agricultural and non-agricultural value chains. It is operating with a regional focus in Ogun, Niger, Plateau, Edo, and Lagos States, targeting women, youth, and people with migration backgrounds. SEDIN focuses on improving the business-enabling environment, increasing access



L-R: GOPA Team Lead for SEDIN ICSS 1, Kephass Indangasi and GIZ-SEDIN head of programme and SEDEC Cluster Coordinator, Markus Wauschkuhn

to financial and business services, and strengthening MSMEs in selected value chains.

The new ICSS Entrepreneurship Development Programme has been developed by GIZ-SEDIN and was implemented under the SEDIN project on capacity building for entrepreneurs and MSMEs in Niger, Ogun and Plateau states. The project was geared towards supporting MSMEs by strengthening the capacity of implementation partners known as Partner Organisations

(POs) in their role as advisers and multipliers of training and coaching efforts. The SEDIN Programme through GOPA Worldwide Consultants is supported 20 POs in Plateau, Niger and Ogun States to implement the modular courses.

To further support the trained MSMEs in enhancing their business performance, the POs are working with the relevant actors of the entrepreneurship ecosystem in offering additional business development support services such as improved market linkages and access to business and financial services for MSMEs in the selected VCs in the SEDIN States of Niger (soybean processing and shea butter cosmetics value chains), Ogun (cassava processing and ICT value chains) and Plateau (poultry and ICT value chains).



## Project Indicators

**6,000**

Basic entrepreneurship knowledge and skills increased (CREATE)

**1,000**

Growth-oriented business development knowledge and skills increased (SCALE)

**500**

Businesses registered with official bodies

**3,000**

Self-employment or offered one additional job.

**500**

MSMEs still in operation.

**6**

Partner institutions have institutionalized two or more linkages to additional business development services (business model).

**3,000**

Business start-up knowledge and skills increased (START)

**5,000**

Additional market linkages increased

**7,000**

Business bank accounts opened, and/or a loan application process and/or other financial services

**3,000**

Increase in income by 5% (inflation-adjusted)

**9**

Partner institutions have institutionalized one of the modular courses (CREATE, START, SCALE)

## SMEDAN's Mandate

- Stimulating, monitoring, and coordinating the development of the MSMEs sub-sector
- Initiating and articulating policy ideas for small and medium enterprises growth and development.
- Promoting and facilitating development programmes, instruments and support services to accelerate the development and modernization of MSME operations;
- Serving as vanguard for rural industrialization, poverty reduction, job creation and enhanced livelihoods;
- Linking MSMEs to internal and external sources of finance, appropriate technology, technical skills as well as to large enterprises;
- Promoting and providing access to industrial infrastructures such as layouts, incubators, industrial parks;
- Intermediating between MSMEs and Government [SMEDAN is the voice of the MSMEs];
- Working in contact with other institutions in both public and private sector to create a good enabling environment of business in general, and MSME activities in particular.



Top photo: Some participants of the ICSS programme posing with their certificate of completion.

## About GOPA

GOPA Consulting Group is a leading consulting group dedicated to performing and effectively contributing to international cooperation and global development.

More than 700 staff members in seven independent consulting companies are currently working on approximately 800 projects worldwide. Founded in Germany in 1965, GOPA Consulting Group has a long history of delivering outstanding results in nearly all service fields and countries, from stable societies and high-growth economies to challenging environments affected by political conflict or poverty. GIZ contracted GOPA to undertake the project. GOPA recruited a team of 7 experts to support GIZ in implementing the Nigeria activity.







## ICSS Modular Approach

The ICSS Entrepreneurship Development programme is a training and coaching measure delivered using the blended learning model combining online and in-person training.

The content of the training has been designed to be rolled out using the modular approach that builds from INSPIRE, to CREATE, to START, and ends with the SCALE module. Depending on pre-qualifications, participants have access to these offers without being required to go through all modules. At the same time, participants who have completed INSPIRE can then move on to participate in the CREATE, START and/or SCALE modules.

The SEDIN modular approach is a standardized entrepreneurship education and business development support services programme for entrepreneurs comprising the ICSS modules of training and business incubation activities, along with relevant content and duration.

To ensure sustainability of the use of the modular approach, the project is supported (through capacity development) 20 Partner Organisations in Plateau, Niger, and Ogun States to implement the modular courses. The Partner Organisations (POs) strictly worked under the designed modular approach to effectively implement the ICSS modular courses. The modular courses were implemented in 3 phases namely: The pilot phase, the implementation and the Institutionalization phases.

### Methodology

Module	Target Participants	Schedule of Implementation
<b>INSPIRE</b>	Unemployed Youth, Returning migrants, Women, Internally Displaced People, Marginalized people such as people with disabilities.	The entire INSPIRE module is implemented in 10 days, comprising of 2 days face-to-face, 7 days online, and one day face-to-face (2-7-1).
<b>CREATE</b>	Unemployed Youth, Returning migrants, Women, Internally Displaced People, Marginalized people such as people with disabilities.	The CREATE module course is implemented within 10 days, comprising of 3 days face-to-face, 5 days online and 2 days face-to-face (3-5-2)
<b>START</b>	Unemployed Youth, Returning migrants, Women, Internally Displaced People, Marginalized people such as people with disabilities.	The START module is implemented in 20 days; 3 days face-to-face, 6 days online, 2 days face-to-face, 7 days coaching, and 2 days face-to-face (3-6-2-7-2).
<b>SCALE</b>	Existing SMEs (minimum=3 years from registration), Business must show willingness to scale, must have capacity to increase income and employment	The SCALE module is implemented within 20 days. This is to be followed by a need-based aftercare coaching support for 20 days.  The 20-day training is structured thus: 3 days face-to-face, 6 days online, 2 days face-to-face, 7 days coaching, and 2 days face-to-face



How it all started



With allocated resources, the project enabled the various key development actors in the three states to work together on MSME promotion and development. The carrot was the market for MSME services that will be paid for by the MSMEs, and the stick was the capacity-building measure for those who will participate and engage.

The project noted that the actors have for some time been providing the basic

services, considering their own competencies and capacities. These services are BDS, policy, access to markets, access to finance, culture, training, and human resource development.

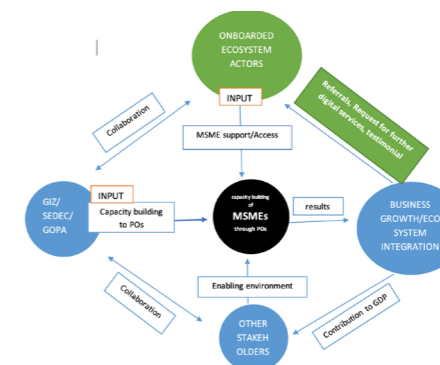
The project recognized significant gaps in the existing MSME ecosystems, particularly in segregated markets and fragmented development initiatives. As a critical part of the project, stakeholders from six domains, including policy and regulation, market, finance, human capital development, culture, and business development support, were identified using the Capacity Works framework. An ecosystem stakeholders' mapping was conducted using the onion model to identify primary, secondary, and direct influences on MSMEs.

The sustainability of the approach was effectively communicated during elicitation workshops, and stakeholders in each domain collaborated to identify challenges, and solutions, and committed to contributing to the development of MSME ecosystems in their respective states.



"The project recognized significant gaps in the existing MSME ecosystem, particularly in segregated markets and fragmented development initiatives."

MSMEs ecosystem implementation framework for the project





### Strategizing

The project was contracted to train 10,000 targeted MSMEs and incentivize the value chains in the States to offer the best services to the MSMEs, so we had to understand how capacity building would differentiate our project from others within Nigeria. Hence, analyzing the Nigerian market structure, its ecosystem, and the relevant value chains proved crucial. It was clear that mutual benefit arrangements were not appreciated by many MSMEs since they expected free services. As a result, we decided to focus on developing meso-level support for existing organisations while introducing a set of new values and knowledge.

This step would help MSMEs understand what was being offered. Therefore, even though our target was to work with 12 POs, we went beyond by contracting 26 POs due to possible resistance that may occur when introducing something new. After three months of strategizing, including preparation, recruitment, and team building measures, as well as planning implementation, we were finally ready for launch.

### Implementation Phase

The project induced 26 meso-level institutions to undertake systematic capacity-building measures, focusing on value exchange for entrepreneurial knowledge. The number of POs eventually dropped to 20. To enhance the effectiveness of their assistance in the six mentioned domains—policy, finance, markets, business support, human capital, culture, and media—the project enabled these intermediaries to exchange ideas and stimulate more interaction among them.



The GOPA team decided to pilot the project to establish a proper exit strategy and lay a resilient foundation for institutionalization.

To prepare them for implementation in each state, the selected POs underwent capacity-building workshops and training, eventually agreeing on a Letter of Intent (LOI). After the final testing of the business model and modular course piloting had been completed, the GOPA team commenced a full roll-out of training and mentoring, as well as creating supplementary business service linkages with the beneficiaries through the POs.

### Business Development Approach

The BDS focus is on providing tangible and qualitative guidance to MSMEs for accessing ecosystem benefits, with top areas of need being formalization, access to markets, and access to finance. The project eased partnerships between MSMEs and relevant market actors such as Poultry Association of Nigeria, Shea butter association, wholesalers, retailers, and distributors to create direct channels for MSMEs to sell their products. Recognizing the growing importance of digital channels for accessing markets, the project supported MSMEs in developing digital marketing strategies and using social media to promote their products.

Through these interventions, MSMEs were able to access new markets, increase their sales and revenues, and build sustainable market linkages.



At the BDS phase, the goal is to ensure that MSMEs become competitive within the ecosystem by providing access to BDS, building capacity through POs, and positioning them as the ecosystem's focal points. To help further, CREATE, START, and SCALE courses were provided to graduates during an incubation period. This included formalization, access to inputs, and institutional relationships. Additionally, markets like export markets, local markets, physical stores, and digital markets were facilitated for MSME clients according to their needs—all these leading to improvements in the quality of services and products, demand for goods, productivity, and job creation.

The NG-CARES Program provides a \$750 million state-driven action, financially supported by the World Bank, to alleviate the effects of COVID-19 on Nigerian businesses. This collaborative effort between the World Bank and the Nigerian Government intends to offer targeted relief, revive lifestyles, and strengthen economic renewal for vulnerable households and MSMEs in Nigeria. Thanks to this project, many MSMEs with well-developed business plans and BMCs were able to apply for and receive loans.

The phase lasted about 8 to 9 months, during which the BDS capacity of the POs was updated, some MSMEs accessed grants through video pitching, and the partner organisations developed a digital e-commerce platform. Furthermore, the project enhanced the digital skills of MSMEs and POs, improving their ability to operate in



Participants during a CEO round table in Plateau state

a digital economy, which resulted in the expansion of MSMEs customer bases and an increase in their revenue through online sales.

#### Institutionalization Phase

The implementation of ICSS (Inspire, Create, START and SCALE) and BDS (Business Development Services) training and incubation are particularly dependent on continuity for the long-term viability of initiatives. To ensure sustainability and continuity beyond the project's length, the following measures were taken:

1. Partner Organisations (POs) Institutionalization: Partner Organisations were provided with support to establish parallel training at a fee, leveraging on the linkages established with ecosystem actors as an additional value proposition. This helped POs to generate

This coalition facilitated ongoing collaboration, exchange of best practices, and networking opportunities, enabling POs to continue their work with support from relevant stakeholders.

The project has taken institutionalization into consideration to ensure the sustainability of the project by integrating the ICSS courses into the school curriculum of universities. The Federal University of Agriculture Abeokuta, the University of Jos, the Plateau State Polytechnic, and the Federal University of Technology Minna have expressed their intentions to participate in the implementation of the project. These institutions have seen their capacity expanded through the embedded ICSS in their entrepreneurship centers. This integration has resulted in the development of a comprehensive curriculum that caters to students at different levels of education, providing them with the necessary skills and knowledge to become successful entrepreneurs and contribute to the economic growth of their communities. The project has also facilitated partnerships between these universities and industry players, creating opportunities for students to gain practical experience and exposure to real-world challenges.

In collaboration with GIZ, Kaduna Business School is set to be the primary certification authority for ICSS and Business Development Services Providers (BDSPs) in Nigeria giving POs in three states more access to entrepreneurs in Nigeria.

#### Project Transition

- Managing the cultural shock of MSMEs regarding the value exchange concept through proper orientation and education on the importance of a thriving MSME ecosystem.
- Partner organisations experiencing a boost in profitability and increased interest in project implementation, as their first perspective that MSMEs don't pay for training changed. This was achieved through understanding and recreating business models and infusing innovation, which resulted in MSMEs being willing to pay for entrepreneurial education provided by partner organisations.
- Each state launching the Entrepreneurial Development Coalition, bringing together ecosystem actors to work as a team towards building sustainable businesses, empowering MSMEs, gaining relevance as advocacy groups, and influencing policies that affect the MSME ecosystem in their state.
- Success stories appear from established relationships with ecosystem actors, such as export of goods, development of digital marketing platforms, accessing loans and grants from ecosystem actors, and influencing policy documentation across the states.

revenue and sustain their training programs beyond the project timeline.

2. Institutionalization of Local Subsidy-Free Trainings: Partner Organisations were trained to fully run local subsidy-free training. This indicates that they are equipped to generate income from the training without relying on external subsidies, making their programs financially sustainable in the long run.

3. Establishment of Entrepreneurship Development Coalition: An entrepreneurship development coalition was established to ensure continued relationships among POs and ecosystem actors even after the project's completion.

## 8,498

MSMEs with improved basic entrepreneurship skills.



Achievements



"As a result of this project, 16,301 MSMEs had access to entrepreneurship education & 9,255 new jobs were created."

The GIZ/GOPA project, Capacity Building of Entrepreneurs and MSMEs Approach, has been successful in providing entrepreneurs and MSMEs with the necessary skills and knowledge to grow their businesses. The approach has also contributed to the development of the local economy by promoting entrepreneurship and innovation. The modular and ecosystem approaches strengthen trainee-to-trainee networking, facilitator-to-trainee networking, the reputation of GIZ and

GOPA, and the relationships with the POs and other ecosystem players. MSMEs who have been trained have gained improved motivation and confidence, improved performance, a better understanding of their strengths and weaknesses, and increased awareness of their business ecosystem environment.

By providing creative solutions and BDS services to MSMEs, who are particularly beneficiaries of the modular entrepreneurship training and coaching program, the Business Model was enlisted to support the delivery of modular training and to strengthen the entrepreneurship ecosystem in their respective states. The project took a unique strategy to persuade participants of the importance and value of the ICSS training, and it springboards them into the next level and a more competitive world of business.

The funds allocated for local subsidy made GOPA come up with a creative method that would be tied to the project indicators which concentrated on only 25% to 50% of the MSME tuition charge, while partner organisations were encouraged and sometimes linked to potential sponsors in cases where participants could not afford the full charge. This approach not only ensured that the funds were utilized effectively but also incentivized the POs to deliver quality work within the given timeline.







"The ICSS process had outstanding success using the ecosystem approach."

### Digital Aftercare

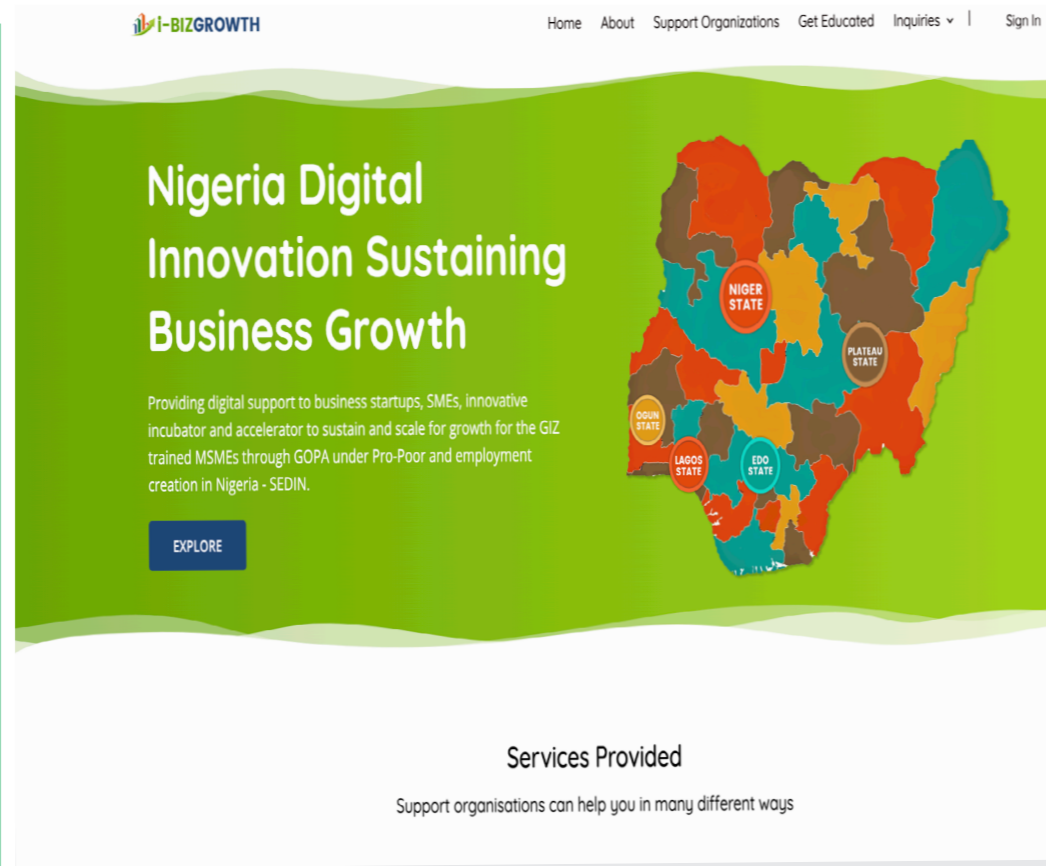
Introducing Digital Aftercare - the innovative solution for supporting MSMEs in the digital world! With the ever-evolving digital landscape is crucial for supporting MSMEs in reaching new customers and expanding their businesses by being adaptable and innovative in their approach to sustainable economic growth.

We understand that the success of MSMEs in reaching new customers and expanding their businesses is essential. That's why the [www.ibizgrowth.com](http://www.ibizgrowth.com), platform where MSMEs can easily access the support and resources they need to thrive in today's digital marketplaces.

*The Digital Aftercare platform ensures that MSMEs can easily find the support they need by engaging with a team of experts who are dedicated to their success. So why wait?*

Visit [www.ibizgrowth.com](http://www.ibizgrowth.com)

Sign up today and take the first step toward sustainable economic growth!



A screenshot of the digital aftercare platform

### Partner Organisations

<b>Niger</b>	<ul style="list-style-type: none"> <li>• AGAN</li> <li>• TIC Niger</li> <li>• P3</li> <li>• Better Life</li> <li>• CHANMUS</li> <li>• FUT MINNA</li> </ul>	<ul style="list-style-type: none"> <li><a href="http://www.agribizinvestmenthub.com/market">www.agribizinvestmenthub.com/market</a></li> <li><a href="http://www.ticnigeriaworld.com">www.ticnigeriaworld.com</a></li> <li><a href="http://www.buyniger.com">www.buyniger.com</a></li> <li><a href="http://www.betamaket.com">www.betamaket.com</a></li> <li><a href="http://www.chanmusmarketplace.com">www.chanmusmarketplace.com</a></li> <li><a href="http://www.acadomart.com">www.acadomart.com</a></li> </ul>
<b>Ogun</b>	<ul style="list-style-type: none"> <li>• SLP Business School</li> <li>• Ideas Centre</li> <li>• YSFI</li> <li>• Ijebu Business School</li> </ul>	<ul style="list-style-type: none"> <li><a href="http://www.market.slpbusinessschool.com.ng">www.market.slpbusinessschool.com.ng</a></li> <li><a href="http://www.ideasbusinessnetwork.org">www.ideasbusinessnetwork.org</a></li> <li><a href="http://www.market.ysfi.org">www.market.ysfi.org</a></li> <li><a href="http://www.mamaolumarket.com">www.mamaolumarket.com</a></li> </ul>
<b>Plateau</b>	<ul style="list-style-type: none"> <li>• PLONA</li> <li>• CORE Academy</li> <li>• EICT</li> <li>• KRP</li> <li>• SMED</li> </ul>	<ul style="list-style-type: none"> <li><a href="http://www.p-lonainstitutesmsme.com">www.p-lonainstitutesmsme.com</a></li> <li><a href="http://www.corefundme.com">www.corefundme.com</a></li> <li><a href="http://www.papatony.com.ng">www.papatony.com.ng</a></li> <li><a href="http://www.krpfemart.com">www.krpfemart.com</a></li> <li><a href="http://www.smedmarketplace.com">www.smedmarketplace.com</a></li> </ul>

## Inclusion for the visually impaired

Awashima Atu, head of disabilities at KRP Foundation, had always been passionate about making a difference in the lives of those with disabilities. Determined to make a change, Awashima set out to create a training model that was tailored to the specific needs of visually impaired individuals.

She knew firsthand the struggles they faced when it came to receiving a quality education and skill development. Her model incorporated the latest in assistive technologies and adaptive teaching methods, creating an inclusive learning environment that empowered visually impaired individuals to achieve their full potential.

She even went a step further, incorporating a combination of audio and tactile learning techniques to ensure that those who were visually impaired did not miss out on anything. The training program seems to be effective in accommodating the needs of visually impaired individuals, as evidenced using braille experts and recordings. It is also encouraging to see that over 40 MSMEs have already been trained on the ICSS module which could potentially lead to more opportunities for them in the future. GIZ SEDIN places a high value on helping people with disabilities. A documentary was produced as a result of integrating visually impaired individuals into the training.



MSME owners using the braille system to learn

**16,021**

Businesses registered with official institutions

**12,614**

additional market linkages increased

**10,741**

business bank account opened and/or loan application

"350 MSMEs in Plateau state have made product sales of over 3.5 million eCommerce platforms"





# Market Exhibition

To boost entrepreneurship and expand the MSME Ecosystem, market exhibitions were held in three states with the theme "Leveraging on the Local Market for International Reach" to bring together important players.

The purpose of these exhibitions was to showcase the products and services of MSMEs in the local market, create opportunities for networking, partnerships, and collaborations with other ecosystem players, and increase the visibility, competitiveness, and growth of MSMEs in the state. Participants from the Entrepreneurship Ecosystem, including MSMEs, regulators, service providers, and Partner Organisations used this forum for networking, link-building, and knowledge sharing. The events were attended by over 3000 MSMEs, and sales of about 3 million naira were made in Plateau, Ogun, and Niger states.

A section of the market place exhibition in Ogun state

**N3,000,000**

Products worth over 3 million Naira sold through the market exhibition and via eCommerce platforms



# Honouring International Women's Day

Women of all ages and backgrounds had gathered with one common goal in mind - to empower themselves through digital tools and innovation. It was International Women's Day, and a special event was organized by the Core Academy in partnership with Nhub, EICT and Plona Institute to bridge the gender gap in entrepreneurship.

The event attracted over 100 women all eager to learn from each other and share their experiences. At the event, they shared their success stories and challenges they had faced along the way. They spoke about how they leveraged digital tools to overcome these obstacles and promote economic growth in their businesses.

It was a perfect example of what can be achieved when women come together and support each other. The theme for the event was "Innovation and technology for gender equality," and it was a fitting one. It highlighted the importance of using digital tools and innovation to bridge the gender gap in entrepreneurship, and it showed that women could achieve great things when given the right opportunities.

Cross section of women being trained on Organisational Development by the Local Economic Development Component of the SEDIN programme







The new IJBS training center

## Upscale of Ijebu Business School

The Ijebu Business School had been operational for a number of years, providing top-notch training to MSMEs in the region. However, they had begun to outgrow their current location and were in need of a larger space to accommodate more trainees. The school took a bold step and secured a loan to finance the relocation to a new office complex.

The new location was perfect, with state-of-the-art facilities and ample space to host more trainees. The Ijebu Business School wasted no time in marketing the ICSS modular courses, which were designed to provide MSMEs with the skills and knowledge they need to thrive in a competitive business environment. With the new office, the Ijebu Business School was able to diversify their revenue streams.

They started renting out office space for training and even provided subsidized CAC registration for business enterprises. Then they also launched a microcredit scheme, to support MSMEs and SEA-Hub Alumini participants who attended ICSS courses with loans of up to 700,000 Naira.

Thanks to these new initiatives, the Ijebu Business School's revenue began to soar, and they were easily able to repay the loan they had taken to finance the relocation. The school was now on a solid financial footing, and they continued to provide top-notch training and support to MSMEs in the region.

Former Training Center



## ICSS Institutionalization

BETTERLIFE has been selected by the Kwara State Government to take part in its economic revitalization program, aimed at reducing the impact of COVID-19 by enhancing the agriculture value chain. The program is backed by UNDP, and the INSPIRE, CREATE, START & SCALE modular courses (ICSS) will be utilized to educate and assist cooperative groups who will benefit from the initiative, in partnership with the state government and UNDP.

AGAN With a robust network spanning 26 states in Nigeria, the Agricultural Graduates Association of Nigeria (AGAN) plans to expand to 4 additional states—the Federal Capital Territory (FCT), Sokoto, Kaduna, and Benue—where they are collaborating with USAID to establish cooperative business societies with smart farmers.

With the knowledge and skills gained from the GIZ-GOPA training of the entrepreneurship courses. The CREATE module will be used more frequently, while START and SCALE can be utilized at MSME's request. Thanks to the knowledge and skills acquired from the GIZ-GOPA training on entrepreneurship courses.

SLP, a partner organisation in Ogun State, plans to institutionalize the Inspire, Create, Start, and Scale (ICSS) courses to encourage entrepreneurship and regional economic growth in Osun state. They will collaborate with local organisations and government agencies to ensure the courses align with the needs of the region's economy and business landscape, equipping entrepreneurs with practical skills and knowledge.

In Plateau State, PLona has collaborated with the NYSC to provide valuable support to young corps members by implementing entrepreneurship ICSS courses. The NYSC has requested the implementation of this course for 10,000 members in Kogi, Kwara, and Kaduna states. These entrepreneurship courses will equip the corps members with the essential proficiency to initiate and manage profitable businesses, lessening their reliance on white-collar jobs and aiding in the progress of the economy.





A drone shot of the participants at the MSME market place in Plateau state- December, 2022

# Access to Markets

The Shipper Clinic Centre located in Minna helps small and medium-sized enterprises (SMEs) involved in global trade by offering training and assistance in various areas such as market research, trade financing, and logistics support. Recently, CHANMUS entered into a memorandum of understanding (MOU) with JM GOMA and the Nigerian Export Promotion Council at the marketplace exhibition to provide increased financing and resources for SMEs. The Shipper Clinic Centre remains committed to supporting SMEs in overcoming the challenges of international trade. This MOU involved a fund of 35 million naira which aims to provide small and medium-sized enterprises (SMEs) in the region with more access to resources and funding to help them improve their export capabilities and expand their businesses globally. The Shipper Clinic Centre will continue to assist these SMEs with international trade complexities.

## MATAN DIGITAL

ECWA International College Technology an organisation that specialized in all things digital, launched a new training program as a result of GIZ GOPA entrepreneurship modular courses ICSS. It was named "Matan Digital" exclusively for women. It was a step towards bridging the gender gap in the tech industry and empowering women with the necessary skills to succeed. The women

**"In Niger state, a 9.4 million Naira grant from from the NG Cares programme was made available to MSMEs and BOI granted a 9 million Naira credit to 2 MSMEs"**

were intrigued by the idea and couldn't wait to sign up for the program. As the training progressed, the women were amazed by how much they were learning. They were given hands-on experience and practical knowledge that they could apply in the real world. The trainers were patient, kind, and took the time to explain every detail to them. The women felt empowered and confident in their abilities.

As the program came to an end, the women were not only equipped with new skills, but with a newfound sense of confidence and determination. They knew that with the help of EICT, they could achieve anything they set their minds to. The initiative addressed the issue of gender in the tech industry.

**N40,000,000**

over 40 million Naira in loans were accessed by SMEs and MSMEs







### Waste Management and Entrepreneurship Implementation

ECWA International College of Technology utilized the expertise and abilities acquired through GIZ/GOPA to launch a new initiative called "Waste Management and Entrepreneurship Implementation." The initiative aims to instill an entrepreneurial mindset in young Nigerians and enable them to create wealth from waste. This transition from payroll to profit and idleness to self-employment was facilitated by GIZ/GOPA's resources and models, which have been instrumental in bringing this project to fruition.

The program not only promotes entrepreneurship but also addresses the issue of waste management in Nigeria. By creatively encouraging young Nigerians to perceive waste as a valuable resource, the program has the potential to create a more sustainable future for the country. Matan Digital and ECWA International College of Technology are both taking significant strides in equipping individuals with the necessary skills to excel in their respective industries, leading to a brighter economic future.

### Export Promotion

At the 9th African Shippers Day in Lagos, three MSMEs were selected to showcase their products at an exhibition that provided them with access to a wider market and potential customers. This opportunity not only helped these small businesses grow and increase revenue, but also allowed them to connect with other industry professionals, paving the way for new partnerships and collaborations. By partnering with CHANMUS and JMGOMA, the Niger State Multi-Purpose Commodity Clinic Centre was able to sell MSMEs' products for 2.5 million naira for export. This successful collaboration demonstrates how partnering with other organisations can benefit small businesses and enable them to thrive in competitive markets. More of such collaborations and opportunities should be created to support the growth of MSMEs in Africa.

Additionally, our partner organisation provided a permanent display space for 500 MSMEs to showcase their products at the centre.

## The SEDIN SEA-Hub and SHAN Sustainability

**"The GOPA ICSS approach has been successful in achieving the SHAN objective in Nigeria"**



The GIZ SEDIN Students Entrepreneurship Activity Hub (SEA-Hub) was successfully implemented in Nigeria, reaching over 35,000 secondary school students and 20% of them have graduated. A structured alumni network platform, the SEA-Hub Alumni Network (SHAN), was inaugurated in October 2022 to further engage and nurture these young Nigerians, with the goal of raising a vibrant network of under 25 CEOs in Nigeria.

The GIZ-GOPA project identified the ICSS module as a tool to catalyze the SHAN project, and selected GOPA partner organisations in each of the 3 partner states were nominated to be part of the Technical Advisory Group (TAG). GOPA saw a niche to take SHAN members through the complete ICSS package

in a steady progression. POs who double as TAG members facilitated the Create and Start modules for SHAN members in each of the 3 states.

At the end of these trainings, SHAN members had a well-defined and bankable business plan, formalised their businesses, and received additional business development services.

The Scale module was scheduled for them based on a supervised personal growth plan designed with SHAN members.



## End of Project Results

**8,000+**

Basic entrepreneurship knowledge and skills increased (CREATE)

**4,640+**

Business start-up knowledge and skills increased (START)

**1,500+**

Growth-oriented business development knowledge and skills increased (SCALE)

**12,600+**

Additional market linkages increased

**16,000+**

Businesses registered with official bodies

**10,740+**

Business bank accounts opened, and/or a loan application process and/or other financial services

**9,250+**

Self-employment or offered one additional job.

**11,000+**

Increase in income by 5% (inflation-adjusted)

**6,300+**

MSMEs still in operation.

**20**

Partner institutions have institutionalized one of the modular courses (CREATE, START, SCALE)

**20**

Partner institutions have institutionalized two or more linkages to additional business development services (business model).

View page 6 for the indicators\*\*\*

**"The GOPA team through support from partners in the implementing states surpassed some of the targets by over a 100% "**

## ...in summary

This is a clear indication that the project has not only achieved its objective of building capacity but has also contributed to the economic growth of the partner organisations, MSMEs and the community at large. Several of the partner organisations have increased direct and indirect staffing levels, and more offices are being opened across the board. It is therefore important for GIZ-GOPA to continue supporting such initiatives to promote sustainable development.

The partner organisations have taken the initiative to team up with other key stakeholders to expand the impact of their support and ensure the long-term success of their initiatives. Betterlife has collaborated with ITM Africa, a human resource management company, which has resulted in five INSPIRE training participants securing jobs, while also receiving professional guidance and mentorship for their personal growth. Additionally, the partnership with CHANMUS and JM GOMA has led to the recruitment of two INSPIRE participants at the Niger State Multi-Purpose Commodity Clinic Centre, providing employment opportunities and bridging the gap between employers and job seekers. This strategic collaboration has proven to be a game-changer for all parties involved.

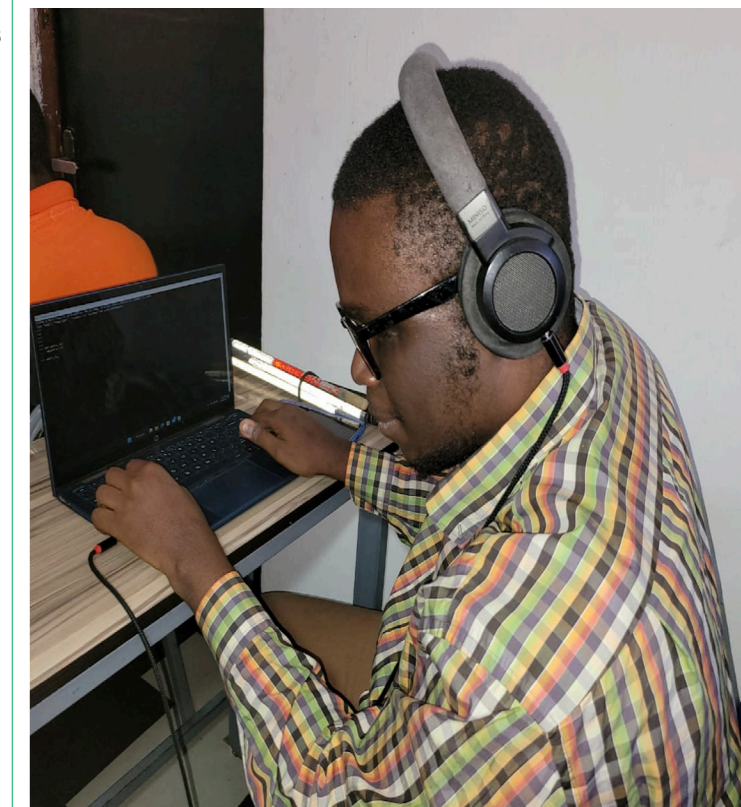
## Business Formalization

1. Partner organisations have aided more than 15,000 trained MSMEs in registering their businesses and acquiring necessary licenses and permits through government-registered bodies.

The existing partnerships has enabled the Food and Drug Administration in the United States of America to register 3 MSMEs in the shea butter value chain and 10 MSMEs with the Nigerian Shippers Council. This support has not only assisted MSMEs in adhering to regulatory requirements but has also improved thier competitiveness and market access. Consequently, access to financing and markets have increased, resulting in the growth of the MSME sector and the overall economy.

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2. Through the guidance of the partner organisations, more than 50 cooperatives have been established and registered with governmental entities in the several SEDIN value chains throughout the three states. These cooperatives have enabled smallholder farmers to access markets and finance, increase their productivity and income, and improve their livelihoods. The partner organisations continue to provide technical aid and training to ensure the sustainability of these cooperatives.



A participants of the ICSS programme learning through the braille system on a customized laptop





# Team Profile

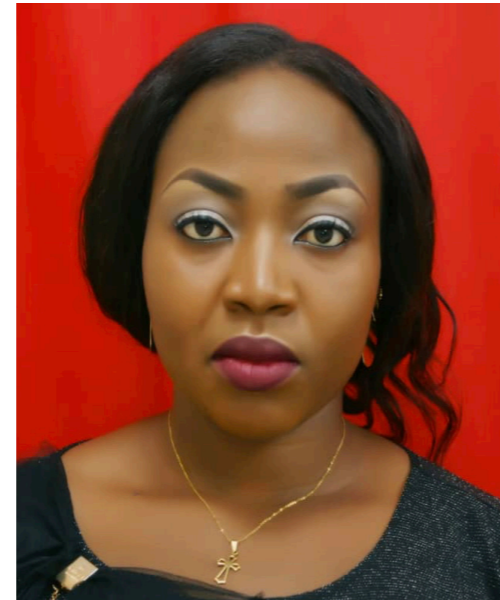
Fun Bala is a certified Competency-Based Economy for the Formation of Enterprises (CEFE) trainer, business development coach, SME LOOP coach/trainer, and consultant, a financial literacy master trainer, contract farming/marketing consultant, an employability consultant, and an ICT professional.

He has a deeper grasp of the challenges that businesses, organisations, and the MSME ecosystem confront today due to her practical experience in various Value Chains in Nigeria and the subregions of Western and Eastern Africa.

He has assisted MSMEs, Business Development Service Providers (BDSPs), and large businesses through a systemized alternation between facilitation, training, coaching, and P2P, B2B, and B2C learning. He looks forward to opportunities to support businesses (small and large) do good business, make more sales, generate more revenues, become profitable, provide additional employment, and contribute to the reduction of unemployment. Given the challenges that women and PWDs headed enterprises face regarding market linkages, access to business opportunities and financial services, Adamu Fun Bala has also supported them by implementing viable businesses.



**ADAMU FUN BALA**  
National Capacity Development Expert, Plateau State



**ABIAGAIL MANU**  
Project Administrative Officer

Abigail Manu served as the project administrator and accountant for the capacity building project for entrepreneurs and MSMEs in Ogun, Niger, Plateau States, and the FCT.

The project aimed to provide training, mentorship, and access to finance to help entrepreneurs and MSMEs in these states grow their businesses and contribute to the economic development of their communities.

Abigail's role was crucial in ensuring the project's financial sustainability and efficient implementation. She demonstrated exceptional organisational and financial management skills, which contributed significantly to the success of the project.

She has a proven track record of implementing and maintaining effective office procedures and systems, resulting in increased efficiency and productivity. She has skills in financial analysis, budgeting, and reporting, which have contributed to the success of the organisations.



**ADEGBOYEGA JOSEPH FANIYI**  
National Capacity Development Expert, Ogun State

Adegboyega, Joseph Faniyi With more than twelve years of experience working with development organisations is a highly driven, upbeat, and pleasant development consultant. He is an accomplished SME trainer, coach, and mentor with excellent abilities in workshop facilitation and moderation, including training in entrepreneurship, financial literacy, vocational training, advocacy, teaching fundamental skills, community development, and involvement with civil society.

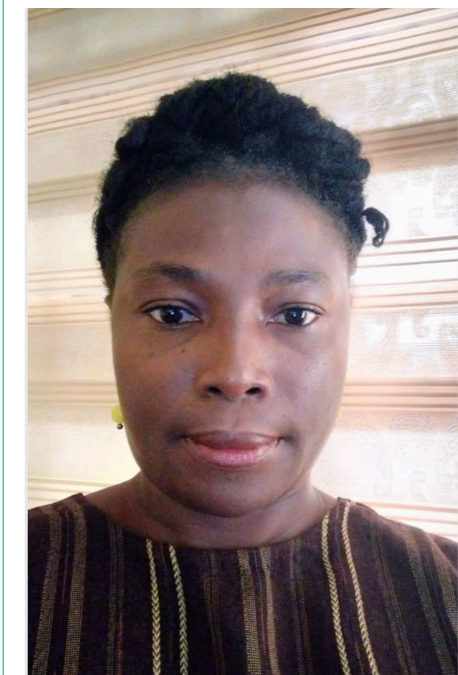
As the National Key Capacity Development Expert in Ogun State, Nigeria he facilitated in Creating Business Opportunities through Entrepreneurship Training and Coaching and facilitating partner institution capacity development and cultivating strong, cooperative relationships with partner institutions and additional business development service providers. He facilitated the "Entrepreneur and MSMEs Market Place Exhibition" to help MSMEs expand their market reach. The theme was "Leveraging local market for continental reach", and over 800 MSMEs attended. He has extensive experience in project planning, implementation, knowledge management, communication, team building, and gender mainstreaming. He has extensive experience in project planning, implementation, knowledge management, communication, team building and gender mainstreaming.

With over 14 years of experience in West Africa, multisector policy and planning, design and implementation of regenerative agriculture projects, civil society capacity building programmes, research surveys, data collection and analysis including project monitoring and evaluation, Deborah has the breadth and depth of experience needed to quickly develop monitoring and evaluation systems that provides value for money on public sector spending.

Deborah is a senior expert with extensive experience in technical assistance and capacity-building programmes.

She has competently implemented development evaluations of the health, agriculture, economic, education, and entrepreneurship sector, in cooperation with government authorities, agencies, line ministries, and donors: European Union Commission, GIZ, and Department for International Development (DFID) in Nigeria and Sub-Saharan Africa regions.

She is highly regarded for her experience with developing M&E Plans, data collection and analysis of large-scale civil society programmes, and leads multi-sector monitoring and evaluation activities from pre-design to evaluation use stage.



**DEBORAH OLAYEMI**  
National Monitoring & Evaluation Expert



Emmanuel Odumusi is an accomplished Project Manager, Business Analyst, Digital Transformation Strategist, and Business Development Expert. Over the course of his 10-year career, he has shown an unwavering commitment to driving both personal and business growth.

One of Emmanuel's notable achievements was his role as the Entrepreneurship Ecosystem and Business Development Expert on the Capacity Building of MSMEs and Entrepreneurs Project. In this position, he identified gaps in existing MSME ecosystems and engaged stakeholders from various domains to facilitate access to finance and markets for MSMEs. He also engaged stakeholders from policy and regulation, market, finance, human capital development, culture, and business development support.

Emmanuel's contributions were instrumental in identifying gaps, managing cultural challenges, and boosting profitability for partner organisations. Additionally, he established success stories for MSMEs, which had a significant impact on the project's success and the development of MSME ecosystems in respective states.

With his dedication, expertise, and leadership, Emmanuel has proven to be a valuable asset in his field. As a current Doctorate of Business Administration student, he continues to expand his knowledge and skills



**EMMANUEL ODUMUSI**  
National Entrepreneurship & Ecosystem Expert



**KEPHAS INDANGASI**  
International Team Leader

Mr. Kephas M. Indangasi is a seasoned and enterprising specialist in Market systems functionalism strategies, entrepreneurship development and (M)SME growth.

He holds a Master of Business Administration degree in Entrepreneurship and Organisational Management, as well as a Master of Arts Rural sociology and project administration. He has over 30 years focusing on Entrepreneurship, Digital and Agritech Start-ups, enabling SMEs to scale into growth for investment and export ready. He has experience in inclusive business growth that not only enable the bottom of the pyramid and PWDs to participate, but ensures that youth and women are not only included but at the centre of the actions. He has provided training and consultancy services to Business Development Service Providers and built local BDS Support systemic Infrastructure and market growth strategies in Ghana, Kenya, Ethiopia, Zambia, Malawi, Uganda, South Sudan, Tanzania, Uganda, India, Sri Lanka, Lesotho, Sierra Leone and Gambia.

Kephas has provided expertise support in consultancy services to entrepreneurs, Agribusinesses, and business incubation, digital BDS support platforms in various Asian and African countries. He has acquired expertise in the institutional and organisational development of public and private lead organisations. He is involved in setting up entrepreneurship and SME support systems in sub-Saharan Africa along the AfCFTA growth strategies.



**MANBYEN DAKI**  
National Deputy team leader, Communication and KM Expert, Grant Management Expert

Manbyen Daki has demonstrated exceptional leadership skills and a strong ability to manage teams effectively, ensuring the successful implementation of various projects. Her expertise in knowledge management and grant management has also been instrumental in achieving project goals and objectives. She has a proven track record of delivering projects on time and within budget while ensuring high-quality output and stakeholder satisfaction. Additionally, Manbyen Daki is highly skilled in team management and capacity building.

Her expertise in business development and SME capacity development in Nigeria provides valuable enterprise development services to help businesses thrive in this market. With her experience in organizing and managing large-scale events, she has created effective networking opportunities for more than 3,000 Small and medium enterprises to connect with potential investors and partners. Her skill to leverage her extensive network has also enabled MSMEs to access market, finance, and business development services.

Her additional competencies in local and grant management, coupled with her gender facilitation expertise, make her an asset to any organisation looking to expand its business operations in Nigeria.

Musa Ebayaya successfully managed and capacity built (with little resources) 7 Entrepreneurship Development Organisations (known as Partner Organisations) that implemented entrepreneurship modular courses on behalf of the Pro-poor Growth and Promotion of Employment in Nigeria-SEDIN Programme in Niger State where we facilitated (through the market system approach) establishment of sustainable formal relationships within relevant actors of Niger State entrepreneurship ecosystem (building around the SEDIN Partner Organisations) that culminated to access to further Business Development Support Services notably in the areas of business name registration, products registration, access to markets, and access to finance for over 7,000 trained MSMEs.

As a National Capacity Development Expert, I ensured platforms were created for receiving queries/issues/complaints, monitoring Partner Organisation's training and coaching tasks, timely submission of deliverables, and the facilitation of biweekly advocacy visits to relevant business development support service provider organisations in Niger State.

This has enabled six of the seven POs to sign MoUs with different organisations that support further business development support services for the MSMEs and graduates of the ICSS modular courses.

**MUSA EBAYAYA**  
National Capacity Development Expert, Niger State









