



Stories of Change

Impacting Lives, Improving the Economy

The Pro-Poor Growth and Promotion of Employment in Nigeria Programme – SEDIN



Co-Funded by the European Union



ABOUT SEDIN's INTERVENTIONS

SEDIN supports implementation partners in improving the employment and income situation of MSMEs. The programme cooperates with partners at the federal, state and local levels. It has been concentrating its field work in the federal states of Ogun, Niger and Plateau, and in the potato, cassava, rice and housing value chains. Co-financing by the European Union since October 2018 allows the programme to expand to the federal states of Lagos, Oyo, Abia, Kano and Kaduna, and to the tomato, ginger, garment and leather value chains. SEDIN supports the capacity development of people and organisations by providing training to MSMEs, young people and other target groups to improve their entrepreneurial skills and financial literacy. Implementation partners such as microfinance banks (MFBs) and business development service providers are supported to improve their services. Furthermore, SEDIN facilitates linkages between stakeholders, through the online platform "SMeline" and public private sector dialogues to improve the business environment. SEDIN promotes access to finance and MSME development. The programme works with the Central Bank of Nigeria and other stakeholders to increase access to client-oriented financial services for MSMEs and the low-income population. It supports capacity building of MFBs to improve product development, risk management and social performance on the supply side, and the financial education of MSME owners, farmers, women and the youth on the demand side.

To promote MSME development, SEDIN assists stakeholders to create an enabling business environment in areas such as business registration, land acquisition, construction permits and taxation. SEDIN supports the development of one-stop-shops that provide a bundle of services to MSMEs. To support the capacity development of entrepreneurs, SEDIN offers different activities, such as the "Start-up Loop" and the "SME Loop", four to six months training and coaching cycles.

These curated stories of the interventions look at the impact of the programmes on lives across Niger, Plateau, Ogun, Abia and Edo States.

Situation as at Jan. 2020

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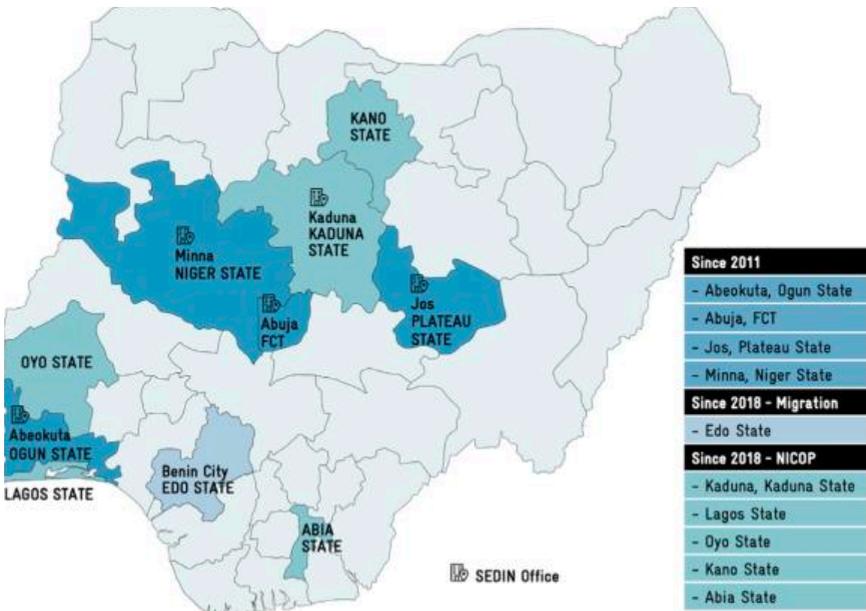
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What We Do

In collaboration with local partners, we work to improve entrepreneurial framework conditions, access to financial and business services as well as entrepreneurial and management skills of business owners and potential business founders. For achieving its objectives, SEDIN works at the national and local, institutional and individual levels, and facilitates the exchange between stakeholders through public-private dialogues and other communication platforms. Thereby, it enables key actors from the public, private and financial sectors to add value to domestic resources and value chains, to enhance competitiveness of Nigeria's non-oil exports to the ECOWAS region and to strengthen trade. In all its endeavours, SEDIN pays special attention to women, young people and returnees.

Where We Work

SEDIN is working with partners at the national and state level. Interventions at state level are focused on the federal states of Ogun, Niger and Plateau. Since 2019, the programme is expanding to the federal states of Kaduna and Kano in northern Nigeria and the federal states of Lagos, Oyo, Abia, and Edo in southern Nigeria.



SEDIN Timeline 2011–2022

SEDIN Phase I (2011–2014)

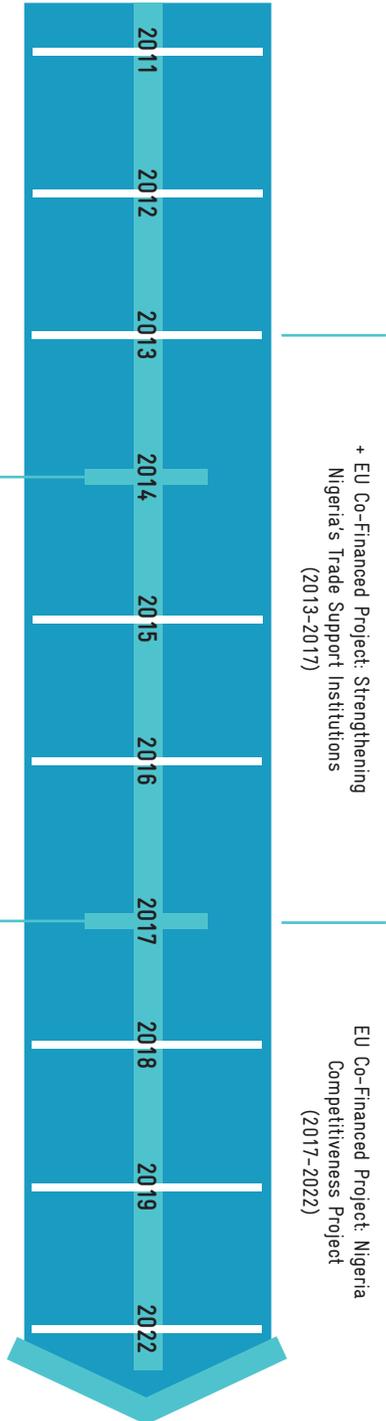
- Financial Sector Reform
- Business Enabling Environment Reforms
- Support to Nigeria's Regional Economic Integration in West African Sub-Region (ECOWAS)

SEDIN Phase II (2014–2017)

- Financial System Development
- Business Enabling Environment Reforms
- Trade Policy and Facilitation
- Value Chain Development

SEDIN Phase III (2017–2022)

- Access to Financial Services
- Business Enabling Environment
- Access to Business Services
- Entrepreneurial & Management Skills



ENHANCING ENTREPRENEURSHIP SKILLS



START-UP LOOP

Starting up and growing a business is often difficult in Nigeria due to the knowledge gap particularly for younger business owners. New businesses struggle to break ground due to a lack of mentorship, business packaging and branding. The Start-up Loop (Start-up Business Training and Coaching for SMEs). is a business start-up support for micro, small and medium enterprise (MSMEs) from business orientation to starting the business. It is a journey of 4 months designed with training and coaching guidance components to support potential entrepreneurs to kick-start their business idea.

Read how these 5 entrepreneurs turned their ideas into profitable sustainable businesses:

“People now call me to speak and train their people. I never thought of consulting. Now I serve as a mentor and a consultant. My financial capacity has also improved, and I also opened a school, Damak’s Schools and use some of the trainings in the school here”

- Olakunle Iyanda

Olakunle lyanda first contact with GIZ was at an exhibition where he learned about the Start-Up Loop. He describes the process as being transparent and rigorous for 4 months.

Olakunle is a graduate of Electrical Engineering who was initially fending for himself from his electrical works after working for a construction company in Lagos. However, he loved sales and marketing and had wanted to convert his talent to a business which was why he brought the honey products he was selling to the exhibition.



The programme taught him how to conceptualize and write a business plan. He has been able to cascade the training and earn money though that by writing and consulting for people.

"I have written a business plan for over 15 people. People paid me to write for them. Some paid NGN5,000, some NGN10,000 and others NGN15,000"

Through the writing, he raised more funds for his farm he had written a business plan for. He currently has about 5 acres of land for crop farming where he plants maize and cassava and is planning to extend it to poultry farming with 1000 birds.

He registered his farm as 'Damaks Farms' and was able to apply to the AGMEIS loan through NIRSAL MFB for support. While he is hopeful that he'll get the loan, has decided to start small and continue implementing his business idea.

The happiest part for him is the outcomes from his training with GIZ which he was not considering at all.

"People now call me to speak and train their people. I never thought of consulting. Now I serve as a mentor and a consultant. My financial capacity has also improved, and I also opened a school, Damak's Schools' and use some of the trainings in the school here"



"Beyond the training, I met people who had knowledge and ideas that we shared amongst each other and we linked each other up. I even learned about NAFDAC processes".

- Rachel Ogunlana

Rachel Ogunlana heard about the Start-Up Loop as visitor in a church and was encouraged by her brother-in-law to apply.

"I did not know they would even pick me. I had been trained by SMEDAN before so I was not sure they will pick me. I did not expect that I would be picked".

Rachel produces groundnut candies in Abeokuta, Ogun State. She had a basic knowledge of production and went into the training hoping to get some financial support to order equipment she felt would help her business expand.

She was pleasantly surprised instead to learn that she could design and have the machinery fabricated here in Nigeria to her needs at a fraction of the cost which she could afford.

"Beyond the training, I met people who had knowledge and ideas that we shared amongst each other and we linked each other up. I even learned about NAFDAC processes"

Rachel learned how to do feasibility studies, compliance processes, packaging and how to raise business funds through practical methods enforced by the Start-Up Loop training.

Rachel changed her packaging from plain nylon bags with stickers to properly designed packages with her brand logo. Her business now has NAFDAC numbers, printed batch numbers with barcoding.

While within the programme, she raised NGN270,000 for branding her business. Using the knowledge she gained, she negotiated an affordable standard brand printing for her labels at NGN5 per label reducing her cost in half from NGN10 per label.



Rachel increased her staff strength by 400% by hiring more people from her community and is negotiating with Shoprite to stock her products in their stores. Rachel has become a testimony within the community she works and as a result people have shown more interest to learn what she learned.

A portrait of a young Black man with short, dark hair and a light beard, wearing a white traditional West African shirt with a black vertical stripe down the center and a chest pocket. He is looking directly at the camera with a slight smile. The background is an outdoor setting with a blurred building and a motorcycle.

"I've been given a very big opportunity to be a self-dependent person. In fact, if you are offering me employment and you are not paying me NGN500,000 per month I will not take it"

- Ismaila Waziri

Ismail Waziri was an unemployed graduate in Minna, Niger State who had no knowledge of starting any business but with a passion for owning his own rice farm and processing produce with no idea on how to start.

"I've been given a very big opportunity to be a self-dependent person. In fact, if you are offering me employment and you are not paying me NGN500,000 per month I will not take it".

Ismail heard about the Start -Up Loop on a radio programme and despite his doubts decided to participate.

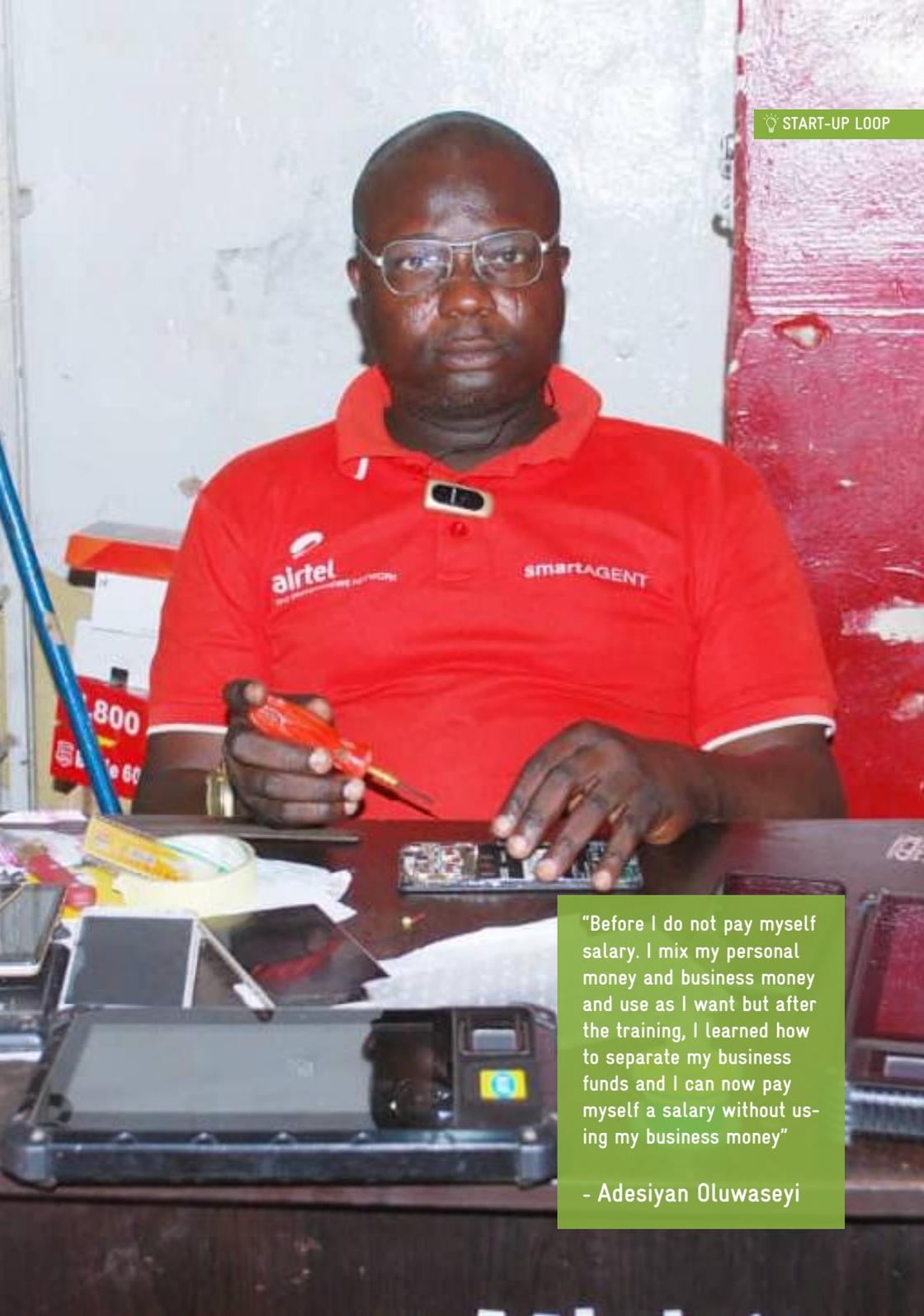


Ismail now has his own rice farm and is milling rice.

"Thanks to GIZ for giving us this 6-months of intensive training as I have seen the value-chain and the opportunities and have all I need to start and grow a business".

Ismail bid for and won a contract for the first time and made a profit of NGN300,000 that enabled him start off. Through learning from the programme he has built a network with other members of the Start-Up Loop which enables them source for goods collectively. He has now applied for a loan to expand his business as he has readily available supply chains.

His pastime is listening to inspirational stories about Dangote and hopes to run a business like his one day.



“Before I do not pay myself salary. I mix my personal money and business money and use as I want but after the training, I learned how to separate my business funds and I can now pay myself a salary without using my business money”

- Adesiyani Oluwaseyi

Adesiyan Oluwaseyi, a former employee of JDPC was working online when he saw a mail notification on the Start-Up Loop. He applied and got in the first batch of the training.

As a person living with disability, it was difficult as he had to take himself to Sagamu everyday for the trainings starting by 8.00am daily.

Adesiyan has been in the business of manufacturing and repairing solar panels and its accessories without a business strategy, plan or management structure.



"Before I do not pay myself salary. I mix my personal money and business money and use as I want but after the training, I learned how to separate my business funds and I can now pay myself a salary without using my business money".

Adesiyan's case is peculiar as he had lots of reasons to drop out of the training but as he saw his business improve, he persevered and according to him, his customers commend the improved business practices as the strict schedule he kept for the training was transferred to his business.



"Learning made it easier for me to keep my books. You know business has various terms? It made it easy for me to recognize and keep my personal expenses away from my business funds and to diversify my business. Even though I did not get into this willingly, I enjoyed it so much".

- Rasheedat Opeyemi
Abubakar

Rasheedat Opeyemi Abubakar only joined the Start-Up Loop programme out of respect for her mentor who convinced her to join the programme.

"I barely knew anything as far as business is concerned. I just knew I wanted to do something else but not what. I am a graduate of Computer Engineering".

Rasheedat started her business when she got into the Loop in Minna, Niger State. Within the period of being in the Loop, she developed her business idea. She formalized and registered her business, grew her business confidence and has a business plan.



She makes fashion bags for women.

From making bags for women, she has expanded her knowledge to include travelling bags.

According to Forbes, one of the common mistakes small businesses make is not having a plan and getting bookkeeping wrong.

"Learning made it easier for me to keep my books. You know business has various terms? It made it easy for me to recognize and keep my personal expenses away from my business funds and to diversify my business. Even though I did not get into this willingly, I enjoyed it so much".

Rasheedat says her personal confidence has grown as she now earns money and runs her own business and is able to keep a balance. Meeting new people who were young also helped her in building a network of entrepreneurs.

With her new knowledge, she is currently working on getting the Tony Elumelu Foundation grant for SMEs.



“I learned a lot about marketing. I learned about bankable business proposals. From where I am now, I can write a business proposal about any product”

- Samuel Idowu

Samuel Idowu chanced on the Start-Up Loop call for applications in a WhatsApp group and applied. Samuel has always run his business as an Engineer who sells water pumps and mini-petrol dispenser systems for rural areas and manufactures disease prevention devices locally but still did not understand the marketing sales aspect of business.

"I learned a lot about marketing. I learned about bankable business proposals. From where I am now, I can write a business proposal about any product".



Samuel has successfully done his own business proposals creating potentials for sales for the disease prevention device and this has raised their profile in conversations with the Ogun State Government.

ENHANCING ENTREPRENEURSHIP SKILLS



SEA-HUB

Entrepreneurship and skills development have mainly been targeted towards young adult men and women across various sectors. While training for adults are more common now, the school curricula at secondary school level do not include possibilities to develop practical business skills and knowledge. Since these students are Nigeria's future entrepreneurs, it appears imperative that they already gain first experiences as part of their school activities, helping them to develop an innovative and entrepreneurial mindset.

SEA-HUB has helped 14,859 students (56% girls) in 388 secondary schools gain entrepreneurship skills through extracurricular clubs in their various schools.



"Now I know about acceptance of risks, transferring of risks, and many more like that."

- Alexandros Okusanya

Alexandros Okusanya has learned so much about setting up a business, risk assessment, and management. “Now I know about acceptance of risks, transferring of risks, and many more like that. To be sincere, I learned everything from SEA-HUB.

Alexandros is a Secondary School student and the Assistant Managing Director of SEA-Hub at the Girls Grammar School Ijebu-Igbo, Ogun State. SEA-HUB was set up to develop and nurture entrepreneurial knowledge and skills among young students in Nigeria. Alexandros runs a knitting start-up business.





"You know say some people, if dem get money, dem no know as dem go take control am. Dem teach me this one and na the lesson I take become Oga"

- Umar Mohammed

Umar Mohammed a high school graduate shoe repairer in Bida who participated in the SEA-Hub went from repairing shoes to producing shoes like the ones he used to repair. "You know say some people, if dem get money, dem no know as dem go take control am. Dem teach me this one and na the lesson I take become Oga".

Umar gained his business skills while at Government Model School Bida, Niger State. He graduated in June 2018.



Umar through financial management skills learned is now an employer of labour with 3 employees and making a profit of between NGN20,000 to NGN25,000 every month.



"I learned everything from GIZ and I have used all I learned how to maximize what I have to achieve what I want".

- Nusaiba Abubakar

Nusaiba Abubakar started her business with NGN 5,000 and currently makes about NGN 105,000 – NGN 165,000 in sales monthly.

"I learned everything from GIZ and I have used all I learned how to maximize what I have to achieve what I want".

Nusaiba attributes the success of her business to the learnings she gained from SEA-Hub and how she has been able to effectively replicate the trainings in managing a business and maximizing her resources to operate at a 25-30% profit margin.

Nusaiba participated in SEA-HUB while she was a student of the International College of Languages Dengi, Plateau State. She graduated from high school in June 2019

"We have expanded to making other things such as fish feed from the waste of my catering services and liquid soap. I have been making money since our encounter with GIZ. There is no holiday, people need my products more even during holidays".

ENHANCING ENTREPRENEURSHIP SKILLS



SUPPORTING RETURNEES IN
THEIR REINTEGRATION



- Isaac Ogbeni

Isaac Ogbeni spent 8 years as an undocumented migrant in Germany due to the poor financial situation in his family. Isaac dropped out of the university in 200 level. The 2nd son out of 19 children. Was under serious pressure from his family members to seek greener pastures in Europe as his trading business could not sustain him and his immediate family. That failed too as he was returned to Nigeria in February 2018 by the German.

His dream to settle in Europe failed too as he repatriated from Germany by the German government.

It was during this time he heard about GIZ from an indigenous NGO- Greater Returnee. He was then invited by PM's focal person and participated in the career path training where he got empowered.



Notable Results

- Through the knowledge he gained from the E-Cycle trainings, Isaac felt empowered and found the need to pick up the pieces and start again. According to him, he never missed the training for a day because he found it liberating and impactful.
- He was able to start a transport business as a result of the knowledge gained from the training programme and could use the income to provide for his basic needs.
- He was profiled for the individual business coaching as a result of the additional skills he gained during the programme.

Isaac has a Diploma in Banking & Finance and speaks, Edo, English, German, Pidgin and Urhobo. He is an orator and loves reading.



The experience I gained from GIZ has enabled me to stand out in a world of me. I have been able to do all the things that men can do and even do it in a better way. I can show you some of my works. I know they say the sky is my limit but the sky is my starting point.

- Ese Joy Okuonghae

Ese Joy Okuonghae encountered GIZ upon her return from Europe when GIZ was running an E-Cycle.

"I learned to source for capital and to actually manage money"

Ese had studied Welding Engineering at the Petroleum Training Institute but could not practice because she had no employment opportunity or the resources to start on her own.

She explained that she often tried to get contracts, but things go according to plans, so she constructed a caravan in the neighbourhood where she started selling snacks and drinks for the welders around. Ese struggled to make ends meet and fend for her 3 children.



Ese joined the Career Path training and got the knowledge required to not just make her business better but pursue her passion for Welding. According to her, GIZ made her realise it's okay to pursue one's passion while trying to be economically empowered.

The turning point for Ese was when she used the skills she gained during the E-Cycle training to transform the welding workshop where she served as an intern.

According to her, she wanted to go into welding a long time ago since that was what she loved and studied in school, but she didn't have the push and courage to start on her own because it's a male dominated sector. However, after she joined the training, the narrative changed. After the trainings, she decided to start her own workshop



"I started with a table and desk. I had to start from somewhere. Your people came from Abuja and inspected my workshop"

She was selected as one of the top participants and offered a partnership. This helped her get the workshop registered with the Corporate Affairs Commission (CAC) as 'Ese-J Engineering Services'. She now runs her business as a trader with a career in Welding Engineering.

The cohort training also opened me to a network of people. I heard people's experiences and was encouraged.



People that considered me better than them and I thought they were better than me. It was humbling. Believing in yourself is the key

Ese has been able to recycle discarded metals from iron beds into school furniture for children in Oredo Local Government Area of Benin City and continues to work more in saving the environment and seeing the beauty in waste.

"We learned a lot. Now I can do better record keeping that helps me to plan".

- Emmanuel Emekwe

Emmanuel Emekwe has a degree in Computer Science. After his studies, he could not get a job and he opened a computer training institute which became unsustainable as a result of constant power failure. Few years later, he moved to Lagos where he started fish farming experimentally but failed at it. In 2016, he tried again and got a land in Edo state. This time, he had learnt the technical rudiments of fishing but wasn't equipped with the business side of it.



Emmanuel was running at a loss and feared failing again but kept trying. In 2018, he lost over N600,000 and didn't know what to do until he joined the E-cycle training based on a friend's recommendation. Through all he learnt during the training, he has improved and expanded his business.

"We learned a lot. Now I can do better record keeping that helps me to plan".

Through record keeping (a skill he learnt during the E-Cycle), Emmanuel can now make accurate projections and budget ahead for his business. As a result of this he was able to expand his business. He built a borehole and created a hatchery for efficiency. The marketing aspect of the training made him explore digital marketing which has increased his customer base. He is not just learning, he is also teaching people what he has learned. Emmanuel stepped down the training to four of his colleagues in the fish farming business and has used his financial literacy skills to boost the Fish Farmers' cooperative's portfolio in his position as the secretary.



ENHANCING ENTREPRENEURSHIP SKILLS



SME-LOOP



- Banma Baba Suleiman

According to the Raw Material Research and Development Council (RMRDC), Nigeria has the potential of making \$600 million per annum from use of Shea products by the cosmetics industry.

Banma Baba Suleiman read about the SME-LOOP programme on Facebook and applied online seeking to improve his Shea Butter and cosmetics business.

Nigeria has the largest Shea belt in the world, and it is recognized as the world's leading producer of Shea nuts with a global production of about 45%.

As the Managing Director of Zinnia Shea products, Suleiman was looking to tap into the possible learning from the SME- LOOP to expand his business. He learned how to organize and structure his business and now has an electronic system of business management and record keeping.

Suleiman learned about market expansions and leveraged on the networks he built within the programme.

He has now elevated his business to exports and is exploring more international markets from his base in Minna, Niger State.

Nigeria can generate about \$600 million per annum from Sheabutter.





"I lost 50 birds and I did not shake. I recovered because I had clear plans"

-Asabe Joyce Gosir

Planning, organisation is very important to a business. Having a profit and loss account helps in seeing the profitability of a business and helps put in measure to build capital and steady income flow for a business. **Asabe Joyce**, a banker and a poultry farmer heard about the SME-LOOP in church and initially did not want to participate given her hectic schedule.

She already had a poultry farm 10-20 birds. All she wanted was to rear small birds in a small cage and sell to her neighbors and community members during festive periods. After participating in the SME-LOOP, she overcame her fear of taking risks.

"I lost 50 birds and I did not shake. I recovered because I had clear plans"



As a direct result of the programme, she used what she learned to turn her poultry farm from a side business to a full-time business expanding from 20 birds to 80 birds and has now built a poultry house and has acquired a permanent site to build a larger poultry house.

She formally registered her business as 'Didauji Farms' with Corporate Affairs Commission, used her savings to turn the business around and with proper record keeping, she wrote a proposal and obtained a loan of NGN200,000 from her microfinance bank to expand the business.

The loan is now fully repaid from the business and she is building up more capital for better expansion and to employ more people.

Tasty Fish

Package Smoked Fish



After mastering Cassava, I discovered the aquaculture value chain. My fish farm grew bigger than my cassava business

- Ogunnaike Philip Toluwalope

Store in a cool and dry place

Ogunnaike Phillip, has been in business of processing cassava for two years and was done with it.

"I was about to give up. I thought I was making money because as it came, it went. I did not even think of taking a loan because I knew I was not ripe for it."

One year later, he got a call from Dayo Aletiloye saying he has been selected to participate in the SME- LOOP. Dayo informed him there was no financial support. "I told him I did not want money. I just wanted to learn".



After joining the SME Loop, he started a fish farm. The fish farm grew bigger than his cassava business expanding into processing, packaging and export of dried fish. *"Now I know better and I no longer look to own all parts of the value chain"*

Before the programme, he wanted to own all parts of the production value chain and it was straining his funds.

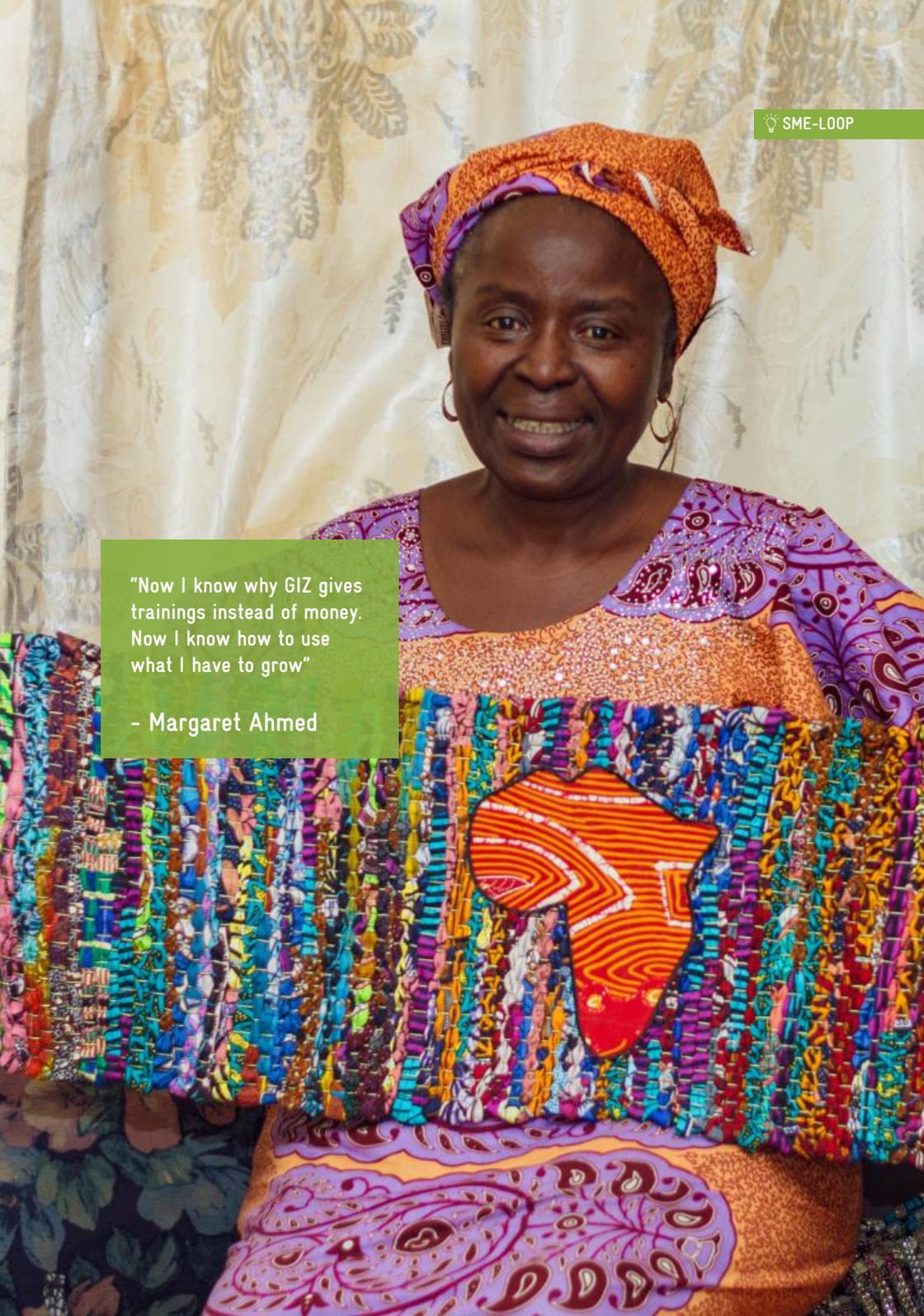
"Now, we make use of existing value chains to process our cassava raw materials while building partnerships".

At the programme, he was exposed to the possibilities of grants and he put in for a small grant from USAID and won the grant as well as another subsequent grant and has also learned how to raise capital from partners.



He no longer wants to give up, he has expanded his business from Cassava to plantain plantations and is in the process of acquiring 10 hectares of land for plantain plantations starting with about 10,000 plants. His staff strength has grown to 500% including contract staff.

He took his learning further deciding to mentor other people in business and in recognition of this, the US Consulate in Lagos presented him with an award for civic leadership.

A portrait of Margaret Ahmed, a woman with a warm smile, wearing a vibrant orange and purple headwrap and a colorful, patterned top. The top features a large, stylized map of Africa in orange and red, surrounded by intricate, multi-colored patterns. The background is a light-colored, floral-patterned curtain.

"Now I know why GIZ gives trainings instead of money. Now I know how to use what I have to grow"

- Margaret Ahmed

Margaret Ahmed , is the MD of Tehi & Salaman Enterprises, a trading enterprise focused on food, crafts and cosmetics with locally sourced grains and herbs only. She makes soaps, oils, cream and baked goods from neem, coffee, mud and millet. The enterprise as a corporate social responsibility encourages young people struggling with drug abuse by teaching them crafts to keep them busy.

Given the diverse nature of the business, keeping accurate records of financial transactions have been hectic. Margaret learned of the SME-LOOP programme in Jos for widows and person living with disability and registered to learn how to organize and market her business to increase profit.

"Before the training, I was looking at it locally. I was thinking when I get a big capital, I expand but now I know better. Now I export to Niger Republic and I have a distributor in Niger Republic"

Margaret has been able to set up an entire distribution chain from Jos to Kano to Abuja, to Jalingo, to Calabar and to Niger Republic. Margaret was able to rebrand her products with only knowledge she learned from the LOOP sessions. The repackaging makes it fresh for her customers as she changes molds for her soaps frequently. "Now I know why GIZ gives trainings instead of money. Now I know how to use what I have to grow"



Margaret can now analyse her sales to know; which sold more, where she sold more and where she gets more frequent calls. As a result of Margaret's contact with GIZ, she learned about quality and compliance. She has registered her business with Corporate Affairs Commission, NAFDAC Registration, and Trademark for her products.

With the repackaging and new knowledge, Margaret is passing her business knowledge to her daughter who is now expanding the Neem soap business to Cyprus. Margaret sees herself as business woman who is expanding her empire. "I see my next generation benefitting".

DEVELOPING AGRICULTURAL VALUE CHAINS



VALUE CHAIN



5,366 new jobs were
created through GIZ's
support of agricultural
value chains



The various capacity building and trainings opened me to better ways of farming in all ramifications' accordingly. See my house, I turned it into a farm. We do not buy food anymore. Whatever we farm here, sustains us. Today, I am the Chairman of all farmers association in Ijebu Ode.

- Ademola O Shote

Majority of smallholder farmers producing cassava depend on an inherited knowledge mostly from parents or neighbor and inefficient extension systems. They lack access to reliable agricultural extension support and information; such as good agronomic practice, input and information. Their yields were low because improved planting materials were not available.

This was true for **Ademola Shote**, a retired structural engineer who went into farming after retiring in 2013. He initially began with catfish farming yielding an impressive 2 tonnes per month.

Shote heard about the GIZ farmer business school (FBS) trainings and attended one of the training in 2016.

After the FBS, he got more adventurous and ventured into cassava farming. Today he has rubber, plantain and cocoa plantations at 4 hectares each. At the FBS, he teamed up with other farmers and formed the Agbelere Cooperative Society to improve their access to finance, resources and train other farmers.

The farmer was motivated at the FBS training that offered him skills and opportunities of understanding best agronomic practice in cassava production. The farmer also received other several trainings from GIZ e.g., Sustainable Agriculture Code (SAC), Group Formation and organizational development, Rapid stem multiplication, weed management training etc.



Shote says he has benefitted so much from GIZ intervention and have achieved the following;

- There has been sustainable increase in the yield and quantity of raw materials supplied to the factory
- The Agbelere FBS group are now generating good income due to the ready market and do not need to buy planting materials for expansion
- Cost of weeding have reduced due to the new technology from GIZ

"The various capacity building and trainings opened me to better ways of farming in all ramifications' accordingly. See my house, I turned it into a farm. We do not buy food anymore. Whatever we farm here, sustains us. Today, I am the Chairman of all farmers association in Ijebu Ode. I am also a member of the Rubber Farmers Association in Ogun State. This training has given me the opportunity to know what farming is about and to integrate fully into it"

Shote, a Structural Engineer received an award as an African Survival Food Ambassador for his Cassava Farming at a full production scale in his retirement.

"I am very proud of this award. GIZ has really helped".



- Kefas Bigwan

Kefas Bigwan, a Farmer benefitted from the farmers business school. There he learned proper techniques for farming prevent loss of seed crops and above all how to build a network.

Kefas says he follows his instinct and plays it by the heart and now with the trainings he got from GIZ on 'positive selection of seed crops', his instincts have improved. He was one of the first farmers to purchase improved seeds for planting when Marabel potatoes was first imported in Nigeria. His networking skills have improved, and he is a lead farmer who supports farmers around his farm and in his community

On his biggest win, he says "I am now the sole supplier of potatoes to ShopRite in Abuja". This was something he could not have imagined years ago. He now employs more people. This win for him is also a win for the community as it provides a chain for other potato farmers in Mangu.



- Alhaji Ndatsu Fari

Alhaji Ndatsu Fari, is the Chairman of the Enuma FADAMA Rice Production Cluster in Kuchita, Lavun Local Government Area of Niger State. Prior to getting involved with GIZ, he provided rice milling services for women rice parboilers using a metal roller rice milling equipment with only 1 employee to support his work.

Alhaji Fari not only learned how to improve the branding and packaging for his stone free rice, but he was also able to acquire improved rice milling equipment and hire more women to increase his staff strength to 30.



His factory produces up to 3 tonnes of milled rice daily with distributors spread across Minna, Ilorin, Lagos, Abuja, Enugu.



DEVELOPING AGRICULTURAL VALUE CHAINS



MARKET INTERVENTION



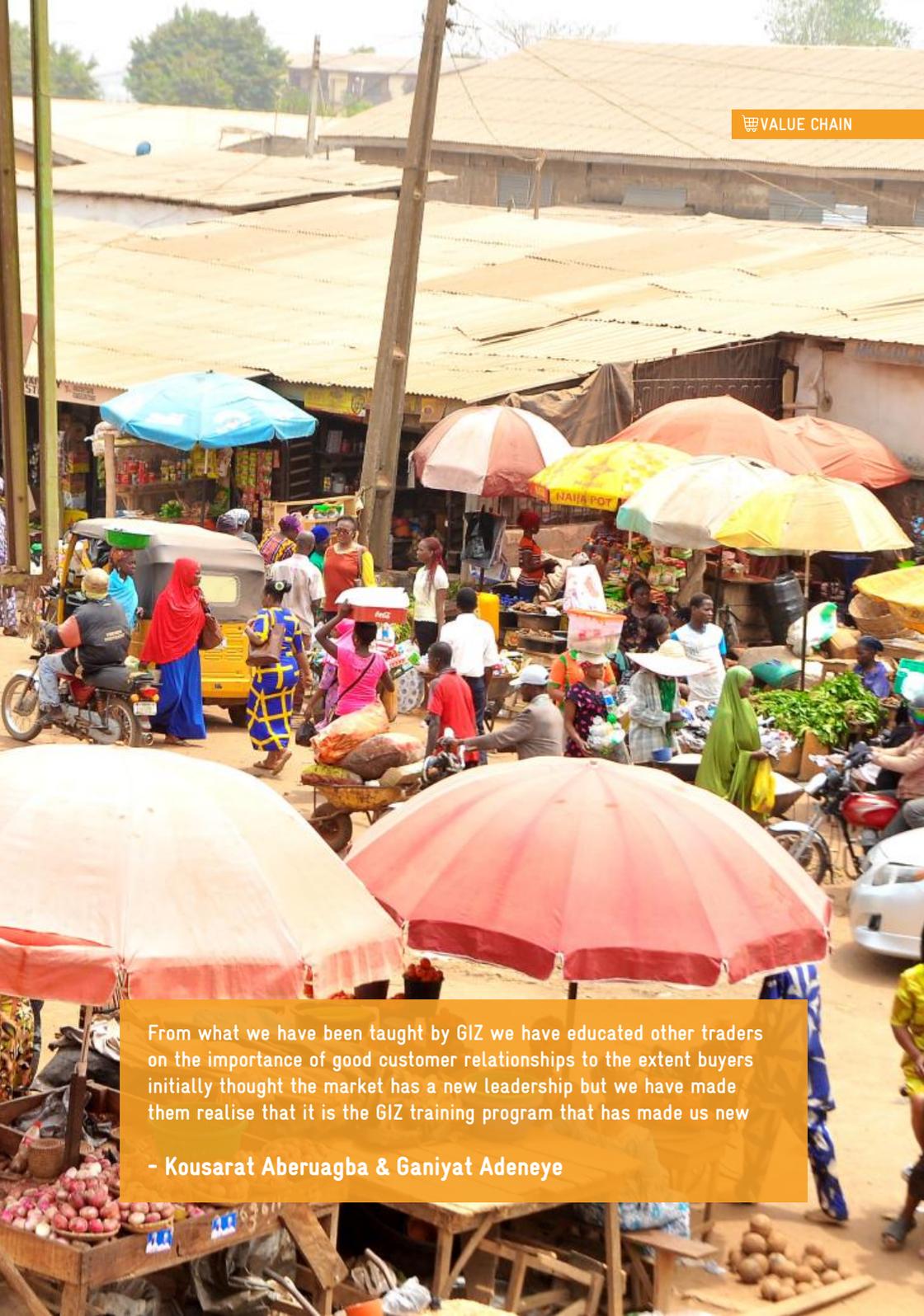
Repairs of Broken
Market Gates and
Organized Security
Structure



Increased Market Ac-
tivity within the Market
itself and reduced
radside traders



New Market Office
build in 3 months after
GIZ training by the
market leaders



From what we have been taught by GIZ we have educated other traders on the importance of good customer relationships to the extent buyers initially thought the market has a new leadership but we have made them realise that it is the GIZ training program that has made us new

- Kousarat Aberuagba & Ganiyat Adeneye

Kousarat Aberuagba and **Ganiyat Adeneye**, are both traders at the Oba Adetona market who had heard stories of how GIZ transforms businesses and were eager to be a part of the training at Abeokuta, Ogun State. Ganiyat Adeneye is the Otun Iya Oloja of the farmers market.

GIZ invited the market women through the market leader, the Iya Alaje of Akile Ijebu Alhaja Akorede Fausat Alatisè for a 5-day training programme. The training helped build self-sufficiency for the market women.



Ganiyat Adeneye



Kousarat Aberuagba

"Before the training we had the belief that the Government should do everything for us as long as we are faithful in the payment of our tax and levies. However, from the training we realize we should not depend on the government for everything. Issues that pertain to the market affects us more so we should be more proactive"

The market traders organized themselves and repaired the broken market gate with an organized security structure for manning the entrance and exit to the market.





The traders who were trained adopted a snowball approach and began training others in the market to avoid roadside trading while educating them on the risks.

This has significantly reduced the number of persons trading by the Oba Adetona market roadside while increasing market activity within the market itself.

The traders built more spaces for different farm produce to help the market women who bring fresh produce encouraging farm to market retail.

According to Kousarat, they identified the need for a market office during the training and built the office within three months through joint support from traders.

"From what we have been taught by GIZ we have educated other traders on the importance of good customer relationships to the extent buyers initially thought the market has a new leadership but we have made them realise that it is the GIZ training program that has made us new."

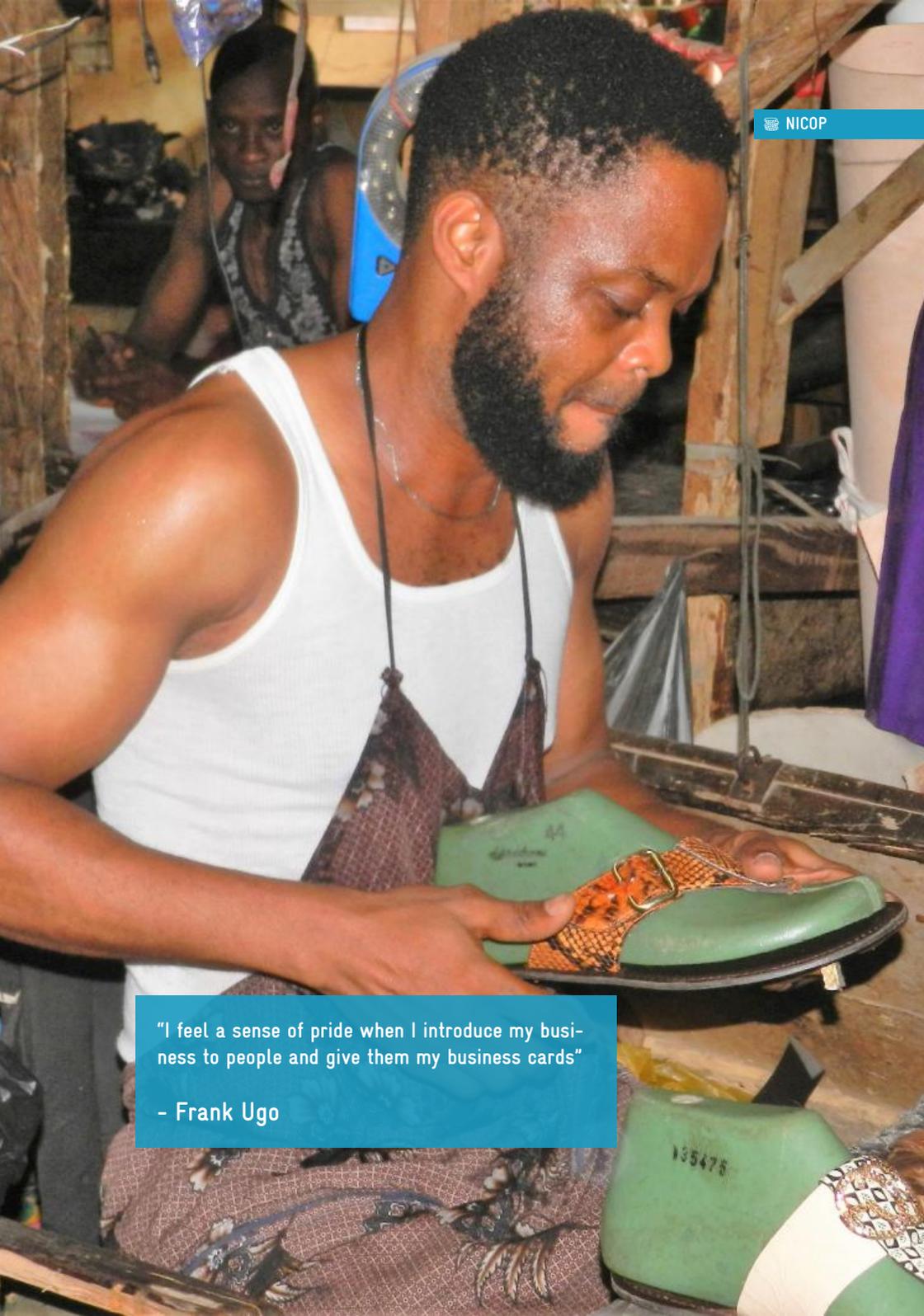
INCREASING ACCESS TO FINANCIAL SERVICES



NICOP – Access to Finance

SEDIN through the Nigeria Competitiveness Project (NICOP), strengthens the competitiveness of Nigeria and enhances the country's integration into the regional and international trading system. With Nigeria's signing of the African Continental Free Trade Agreement on July 7, 2019, the stakes are higher for Nigerian businesses to formalize in order to benefit from the agreement.

Business expansion requires financing which in turn requires documentation and formalized business processes. This is a hurdle that micros, small and medium enterprises (MSMEs) have found difficult to cross due to the barriers of cost, unawareness of corporate structures and a general lack of information.



"I feel a sense of pride when I introduce my business to people and give them my business cards"

- Frank Ugo

"I feel a sense of pride when I introduce my business to people and give them my business cards" says **Frank Ugo**, who for 23 years has been in the business of fashion and shoemaking without formalization of his business.



Frank registered his business during the workshop for LEPMAAS.

Frank had operated his business mixing up individual funds with business funds as he used only his personal account for all transaction.

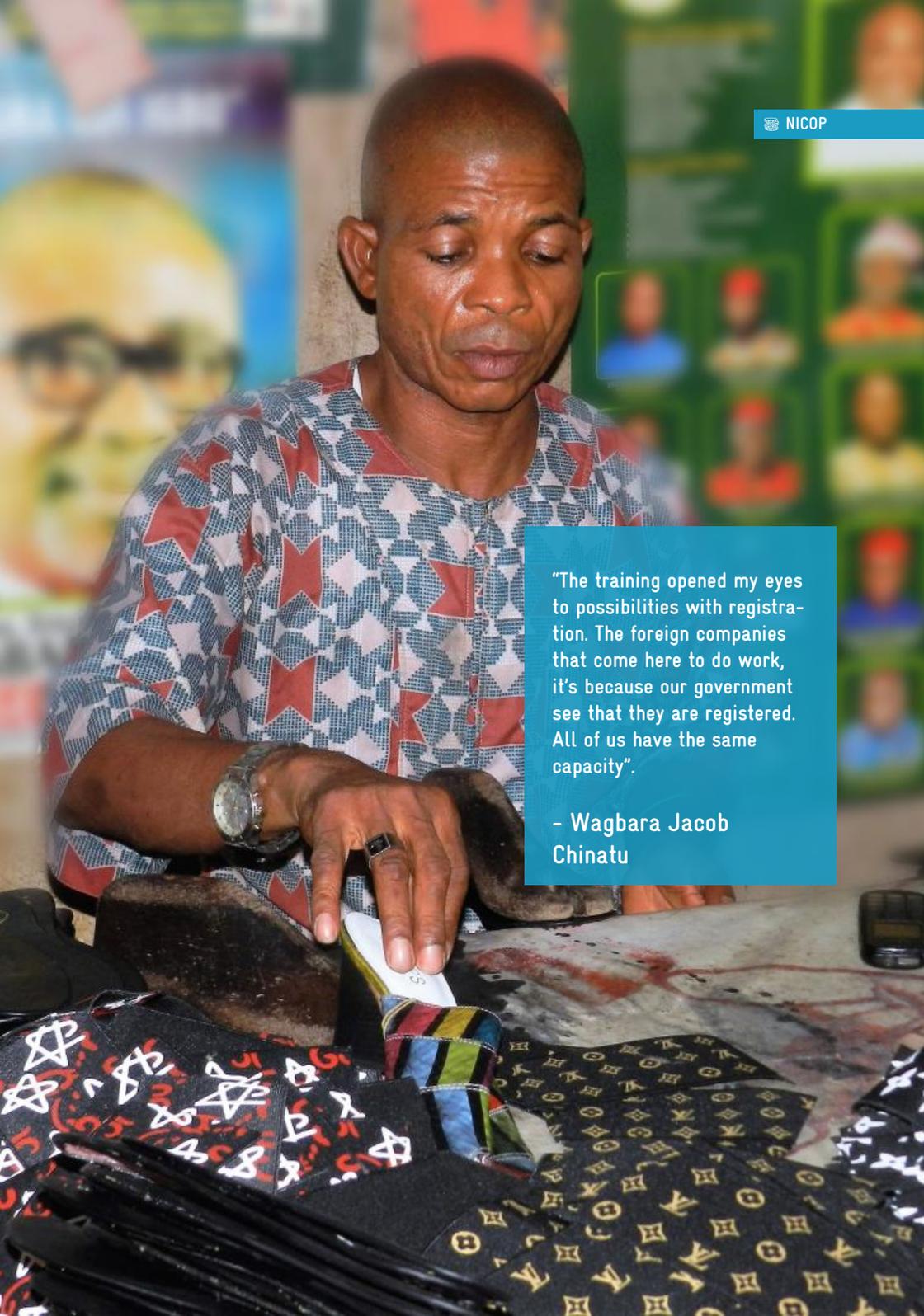
"People did not trust us so much despite being in this business for long".

He narrated a series of constraints that had prevented him from seeking for expansion grants and loans such as a lack of structure and no proof of business transactions.

Since registering his business, Frank has opened a bank account which made him eligible to apply for the 'Style by Zenith' show.

In November 2019, Frank was selected to participate in Zenith Bank's Runway show exposing his business outside Abia State and to multinationals.

With improved confidence and processes, Frank plans to apply for Zenith bank loans and grants for MSMEs. *"Finally, my business can be international"* he says.



“The training opened my eyes to possibilities with registration. The foreign companies that come here to do work, it’s because our government see that they are registered. All of us have the same capacity”.

- Wagbara Jacob
Chinatu

Despite being a coordinator for 'Made in Aba Tradefair', **Wagbara Jacob Chinatu** was unable to attract foreign patronage directly. 'Made in Aba' is an initiative championed to showcase products from Aba, Abia State and increase patronage.

Chinatu has been manufacturing shoes since 1979 with a formal registration for his business. Like many others, Chinatu relied on his personal account and name for transactions.



"The training opened my eyes to possibilities with registration. The foreign companies that come here to do work, it's because our government see that they are registered. All of us have the same capacity". A Cameroonain company found Chinatu's business online and verified its identity using Corporate Affairs Commission's public search tool. "Since registration, Cameroonians now come to buy from me. I currently have an order of over 2000 shoes. International businesses check if you're registered. I did not know that before. It increases the capacity (size) of business they give you. The government will not give you work (contracts) because you are not registered. Even the banks will not let you apply for loans".



He is exporting shoes for the first time and is looking to expand his business with his new-found knowledge.

- Awa Johnson



Awa Johnson has been at Mansion Powerline for 20 years manufacturing men's shoes. His biggest challenge had been separating business costs from personal costs as they were all mixed together.

'I was able to register my business and open a company account. Now I am legit' he says. He is looking to expand his business and leverage on his legitimacy to apply for grants and attract new customers.



FINANCIAL SECTOR DEVELOPMENT



Increased Clientele
and improved customer
service due to proper
record keeping



improved business man-
agement skills resulting
in business growth and
diversification

My business is expanding. They taught us simple changes that changed everything for me

- Anna Waziri

Anna Waziri, a resident of Jos understood her Fashion business but did not have a grasp of the operational financial understanding required for the businesses. Using knowledge from the training she received, she created departments in her business with her ready-to-wear boutique having a separate department from the tailoring business. With her new and improved skills, she takes records of all incoming materials and outgoing outfits while noting which goes to the boutique for sales. Now she keeps a balance sheet for assets and liabilities for her business using simple techniques.

Keeping records have improved her customer service as she now has a system that informs her customers about outstanding bills and outstanding jobs. This she says has improved her customer service and increased clientele.

"We call to remind you. Do you remember? You're supposed to pick your clothes today by so, so time we give you dates, we give you time. It's supposed to pick your clothes by so so time. Okay. Yes, I remember. Oh okay, you have paid us this amount and you're coming with this amount. So sometimes people will tell you, I've forgotten."



Her record keeping skills have extended to stock taking has also helped her with improved shopping experiences as she is able to tell what she has and what she doesn't. Her customers now have improved and better goods that they need in stock

"My business is expanding. They taught us simple changes that changed everything for me".
The financial literacy training helped with managing personal and business finances.

"My spending has reduced. I no longer go to the market without a budget. I do not spend up to NGN200 without a list with dates, that way I see how much has gone into the home at a particular time"



- Martha Jugo

Martha Jugo, a hairdresser in Jos who participated in the financial literacy program through a referral to the Coach by someone who knew about her financial literacy challenges.

“He said it would be beneficial, he was not wrong. I used to be only a hairdresser.

Martha now runs a larger business which now includes trading in grains, poultry farmer.

From her profit managing the hairdressing and trading, she came up with a temporary structure for her poultry business. Martha attributes her success and expansion to the training she received.



“Before GIZ, I only had a provision shop where I sold a few items, but the training made me realize I can do so many other things and I overcame my fears

- Abigail Many Zwalmak

Abigail Many, was at the SME-LOOP and the Financial literacy training. At the SME-LOOP, she learned a lot and registered her hairdressing salon. Now she has expanded into selling accessories and animal husbandry with pigs, dogs and poultry.

"Before GIZ, I only had a provision shop where I sold a few items, but the training made me realize I can do so many other things and I overcame my fear and learned how to make clothes".

Abigail established her business and began making clothes. After the financial literacy training, she grew her business management skills and was able to reinvest her profits expanding her business into animal husbandry.

With GIZ, Abigail learned that business formalization creates credibility. Now, she is thinking of further expansion with money saved from being financially prudent.



ENABLING BUSINESS ENVIRONMENT



To cultivate an environment that promotes business growth, it is important to create an environment that reduces barriers to competition, strengthens legal frameworks, and promotes transparent business practices. The GIZ approach focuses on strengthening legal frameworks that promote trade, lowers the costs of doing business, and creates a confidence-inspiring business environment. GIZ partnered with state governments to streamline business procedures, encourage operational transparency, increase internally generated revenue, and develop efficient tax and customs processes.



- Ibrahim Musa Jeramu

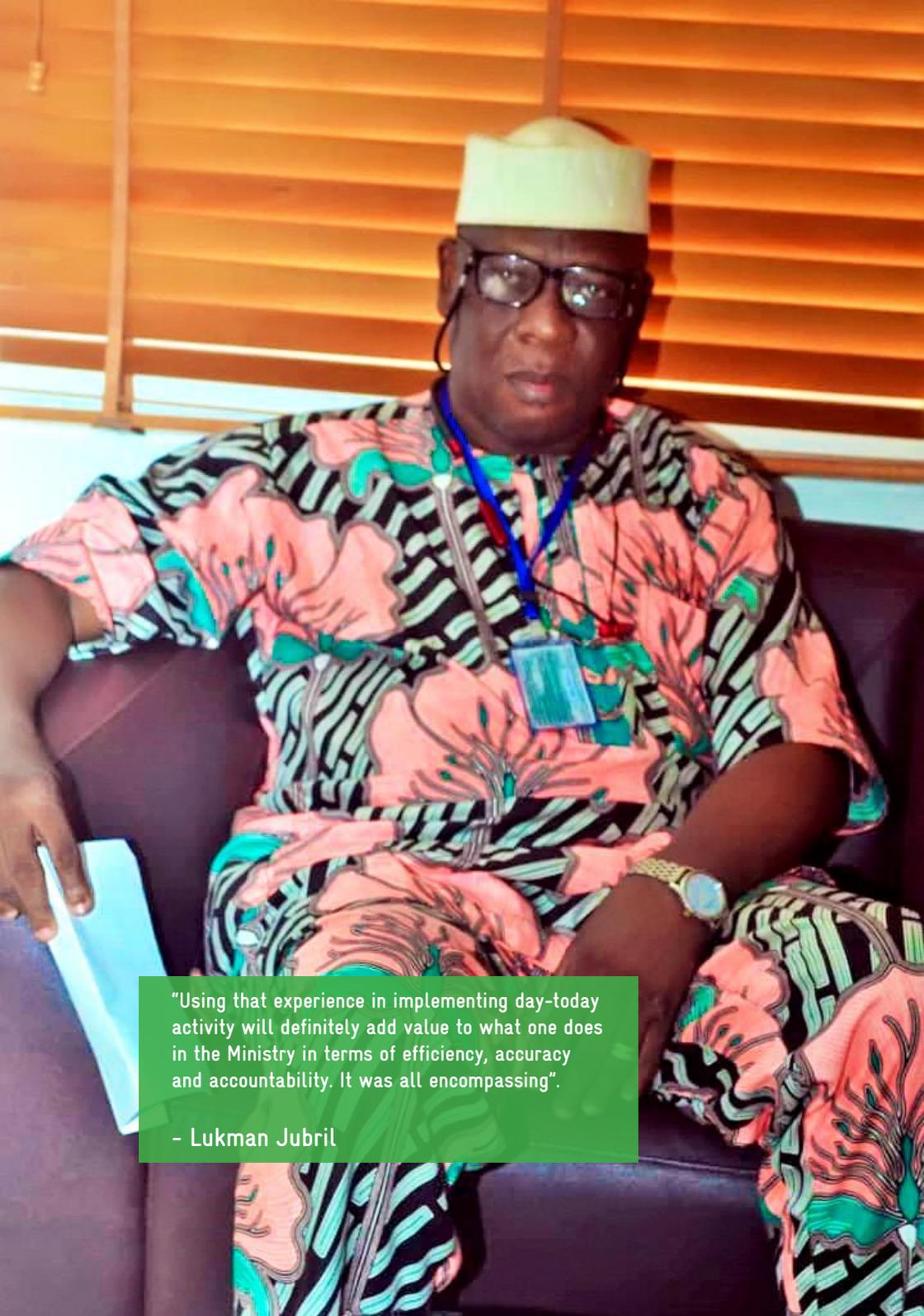
The Niger State Geographic Information System (NIGIS) Agency Minna oversees the issuing of certificates of occupancy, collection of land related revenues and mapping out the investment opportunities in Niger state, through geographical references. To carry out their work effectively, they interface with government agencies, non-governmental agencies and the development sector.



.It was based on this interaction that **Mr. Ibrahim Musa Jeramu**, the General Manager of NIGIS was asked by GIZ to deliver a paper in Abeokuta, on the use of NIGIS in improving sustainability of human settlements. During the session, he shared how certificates of occupancies provide a pathway to accessing finance. What he did not know was that the interaction was going to spotlight NIGIS and provide much needed procedural and policy assistance for NIGIS. The event snowballed into lots of changes for NIGIS.

“My take away from Abeokuta, was the procedure of mapping out, though we were doing it, there were different techniques to it. We came with the presentations made by other agencies and we have added it to our knowledge databank. Abuja Geographic Information Systems (AGIS) made presentations and we have learned the procedures they follow in issuance of a Land title”

According to Mr. Jeramu, the training in Abeokuta birthed a new and expanded database for NIGIS and showcased what NIGIS is about. NIGIS was able to digitize and fast track land documentation which provides collateral for potential businesses and also has an improved website to show for it www.nigisservices.com.



“Using that experience in implementing day-today activity will definitely add value to what one does in the Ministry in terms of efficiency, accuracy and accountability. It was all encompassing”.

- Lukman Jubril

Lukman Jubril is currently the Permanent Secretary of the Ministry of Rural Development in Ogun State. Jubril encountered GIZ during the programme promoting rural electrification policy for states. At that time GIZ has rolled out a programme for using GIS data to improve efficiency for 4 states in Nigeria.

Ogun state was one of the beneficiary states at the time. During this time, Mr. Lukman was a director of GIS at the Lands Bureau. He participated in GIZ's training on how to use GIS systems to advance rural electrification.

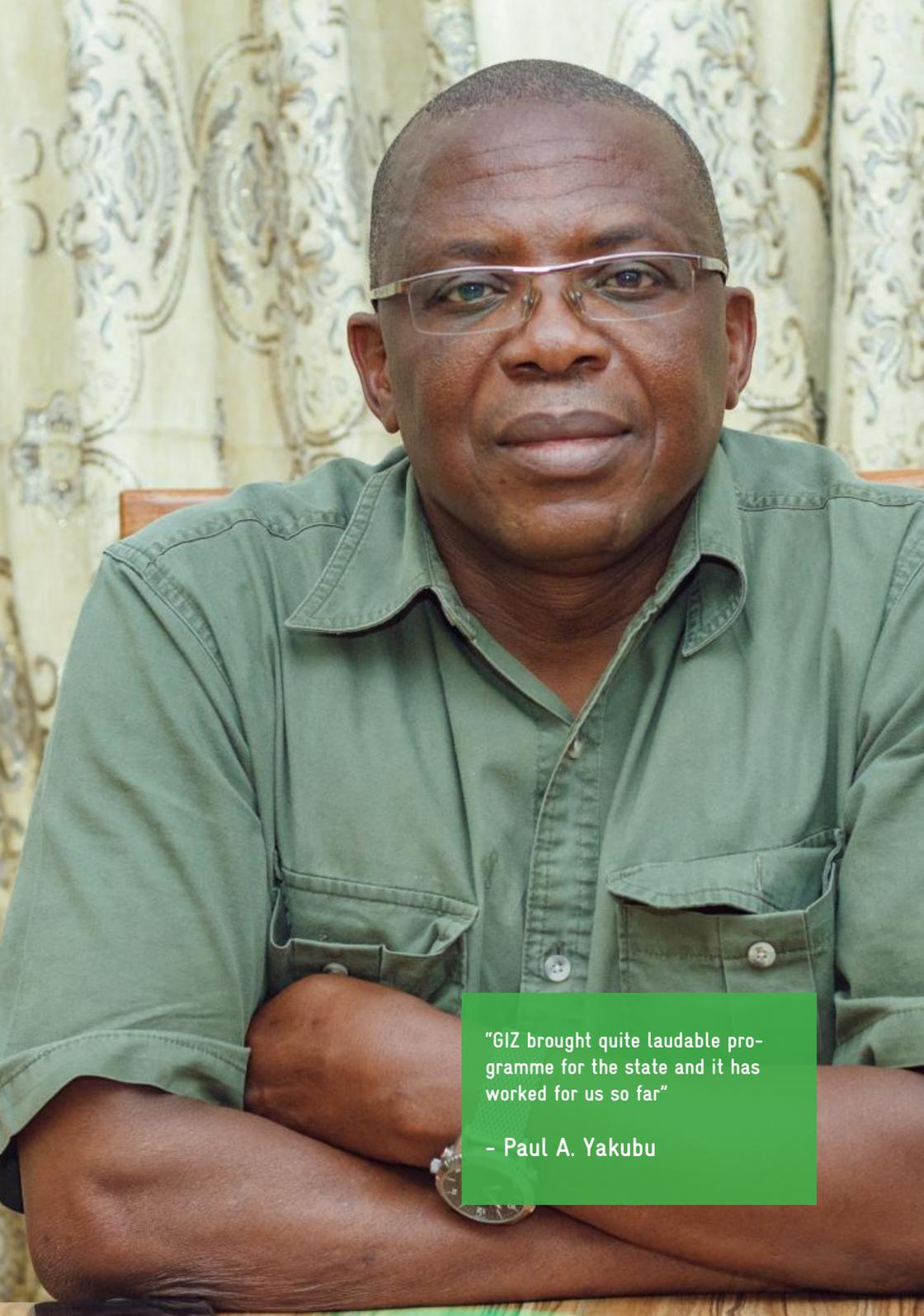
GIZ trained the participants on how to capture data, how to interpret data. The training combined trainings in Abeokuta and in Abuja.



Through improved technical skills, Ogun State Bureau of Lands, Ministry of Urban and Physical Planning and MSMEs was able to decentralize the issuance of land use permits and certificates of occupancy. Through trainings and collaboration with other Ministries, departments and Agencies, effective linkages were created.

The policy that was developed through the support of GIZ is the policy still in use in the electrification of rural areas in Ogun State. That policy provided a base for the Nigerian Energy Support Programme (NESP) and leverage for the electrification of a large commercial community in in Gbamu Gbamu, Ijebu East Central Local Council.

The community benefitted from an 85kilowatt power (KWP) solar mini grid project. The project serves about 490 homes with a total of about 2,500 rural dwellers in the community.



"GIZ brought quite laudable programme for the state and it has worked for us so far"

- Paul A. Yakubu

In Plateau State **Paul A. Yakubu**, Director Tax Audit and Investigation, PIRS tell the story of the impact of GIZ support to PIRS.

With the responsible of being the compliance agency in the State, PIRS was tasked with working on a law that will harmonize review collection in the state.

By executing and implementing strategies which have impacted positively on revenue generation and collection, Plateau State has grown its IGR thereby augmenting what the state is receiving from the federal account.

With GIZ's support, Plateau State has achieved the following results;

- The support contributed to the draft and passage of the Revenue Bill that was signed into law in 2016
- 17 LGAs now have a harmonized collection receipts plugging holes in revenue leakage and increasing the revenue of the State. In 2019, the State generated about NGN12.7 Billion Naira as half year revenue.
- Through GIZ, PIRS came up with a presumptive tax system with the involvement of stakeholders including taxpayers. The system is a table that categorized businesses into sectors tailored with their own category of taxes reducing complaints about arbitrary taxation



STRENGTHENING MICRO-FINANCE BANKS



40 Million Distributed
among 500 Farmers in
SME loans



100% increase in
profitability and
customer strenght



99% increase in
performance with
clients and over 100%
balance sheet size

A middle-aged Black man with a shaved head is seated at a wooden desk. He is wearing a dark pinstriped suit jacket over a light blue striped shirt and a dark tie with yellow and blue diagonal stripes. He is looking directly at the camera with a slight smile. His hands are resting on a silver laptop. On the desk in front of him are several sheets of light blue paper, a blue pen, and a smartphone. The background is a plain, light-colored wall.

We gave 100 farmers, 10 million and they paid all back. The following year, we gave 25 farmers 25 million and they paid back. We gave 500 farmers 40 million and they paid back. This year, we will give them 50 million

- Musa Gomina Kuta

Musa Gomina Kuta, the Managing Director Bawyi Microfinance Bank in Shiroro, Niger State attributed the success of the bank to GIZ trainings. Mr. Kuta encountered GIZ through the forum of Microfinance Bank Managing Directors in Niger State. The bank started out with a vision to provide group loans to women, Agric loans to farmers and consumer loans to civil servants and SME loans to MSMEs in Niger State.

The board of directors told us it was difficult to get incorporated businesses to open accounts. They did not trust that it would benefit their business.

"We spent 6-7 months, and no one was willing to open an account. I went along giving account opening forms and assuring them of loans to boost their businesses. People got up to NGN50,000 as initial loans

once they opened their accounts. It helped us monitor their businesses. The biggest loss we made was NGN100,000 and since then we have been making profits up to NGN20,000,000. The bank is progressing today because it has dedicated shareholders and a Managing Director. We have surpassed the CBN minimum capital requirement. GIZ was there from the beginning in 2012"

The bank started with wholesale lending and it was not yielding results. The turning point came after the bank changed their approach to loans and decided to trust the customers and engage with GIZ's training programmes for one week.



Partnering with GIZ has led to about 100% increase in profitability, customer strength and aesthetics to appeal to more customers. There is also a deeper understanding of clientele business enabling the bank to track the loans and loan performance in a way that it does not harm the client's business.

"Before our partnership with GIZ, our relationship performance with clients was around 50% but after our encounter, it went up to 99%. Our balance sheet size was around 30-35%, with our relationship with GIZ, our balance sheet size is over a 100%"

The bank has also moved from use of petrol fueled generators to the use of solar energy in powering its operations lending support to environmental preservation. As a person, Mr. Kuta believes that the engagement has contributed to his personal growth as he has better industry knowledge

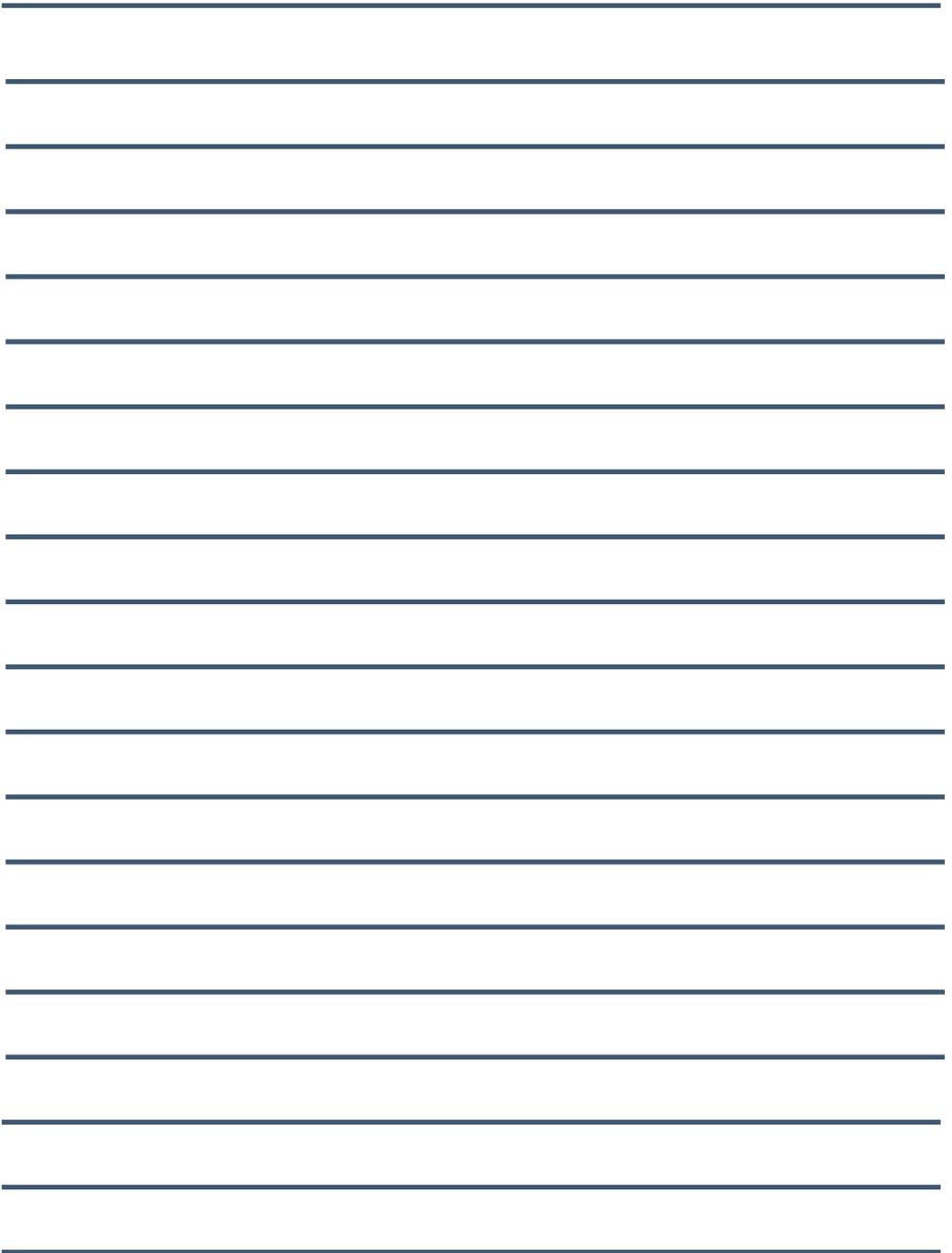


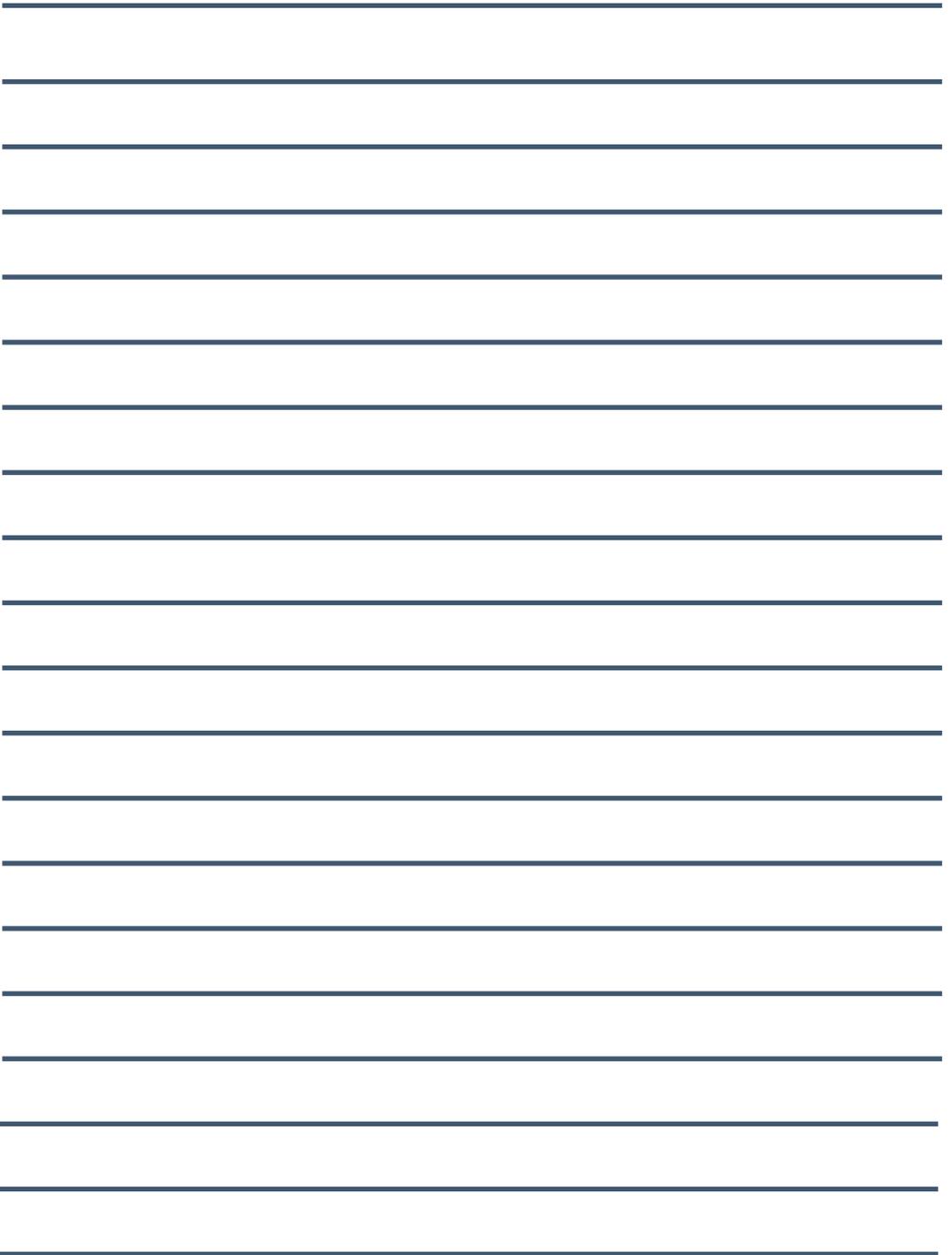
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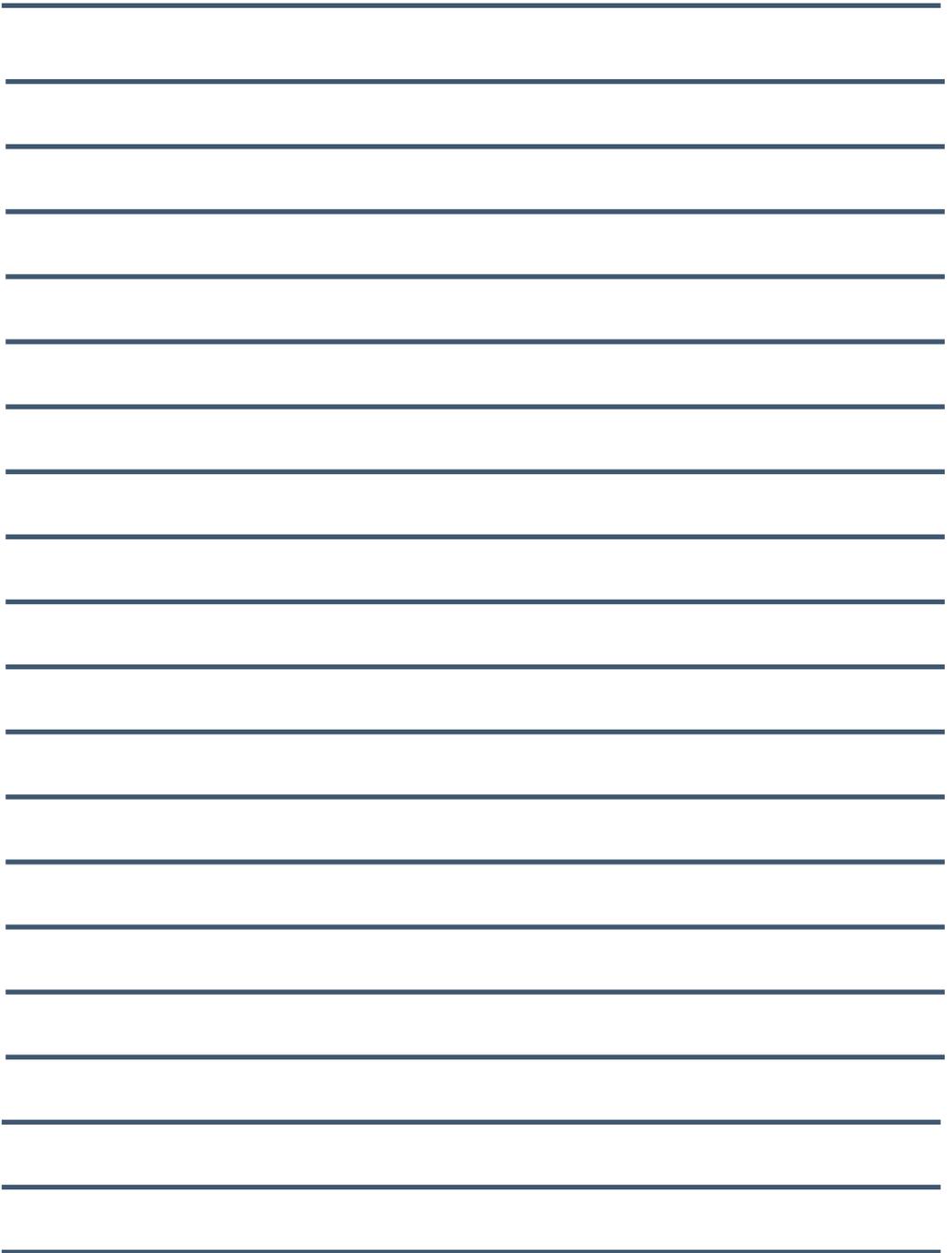


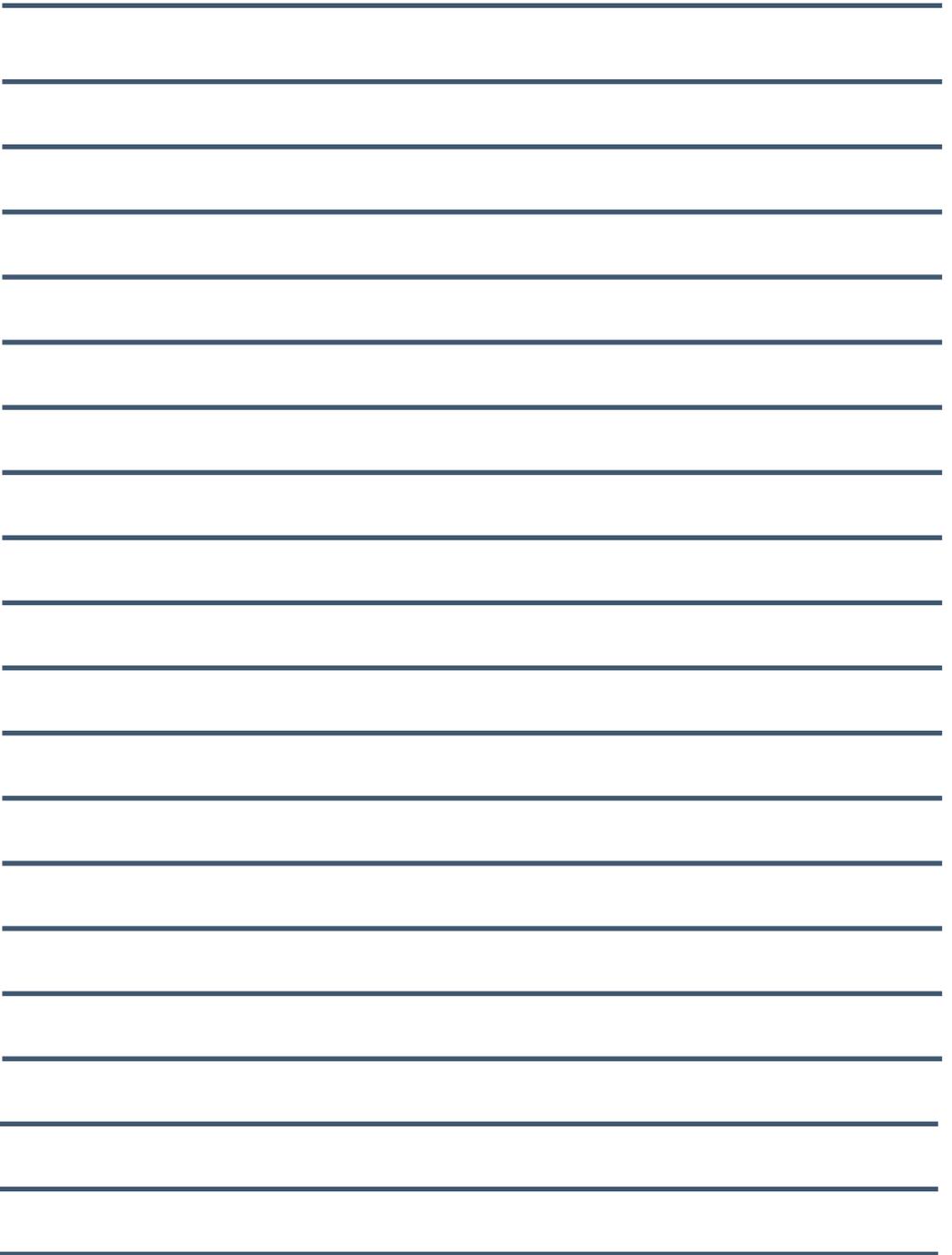
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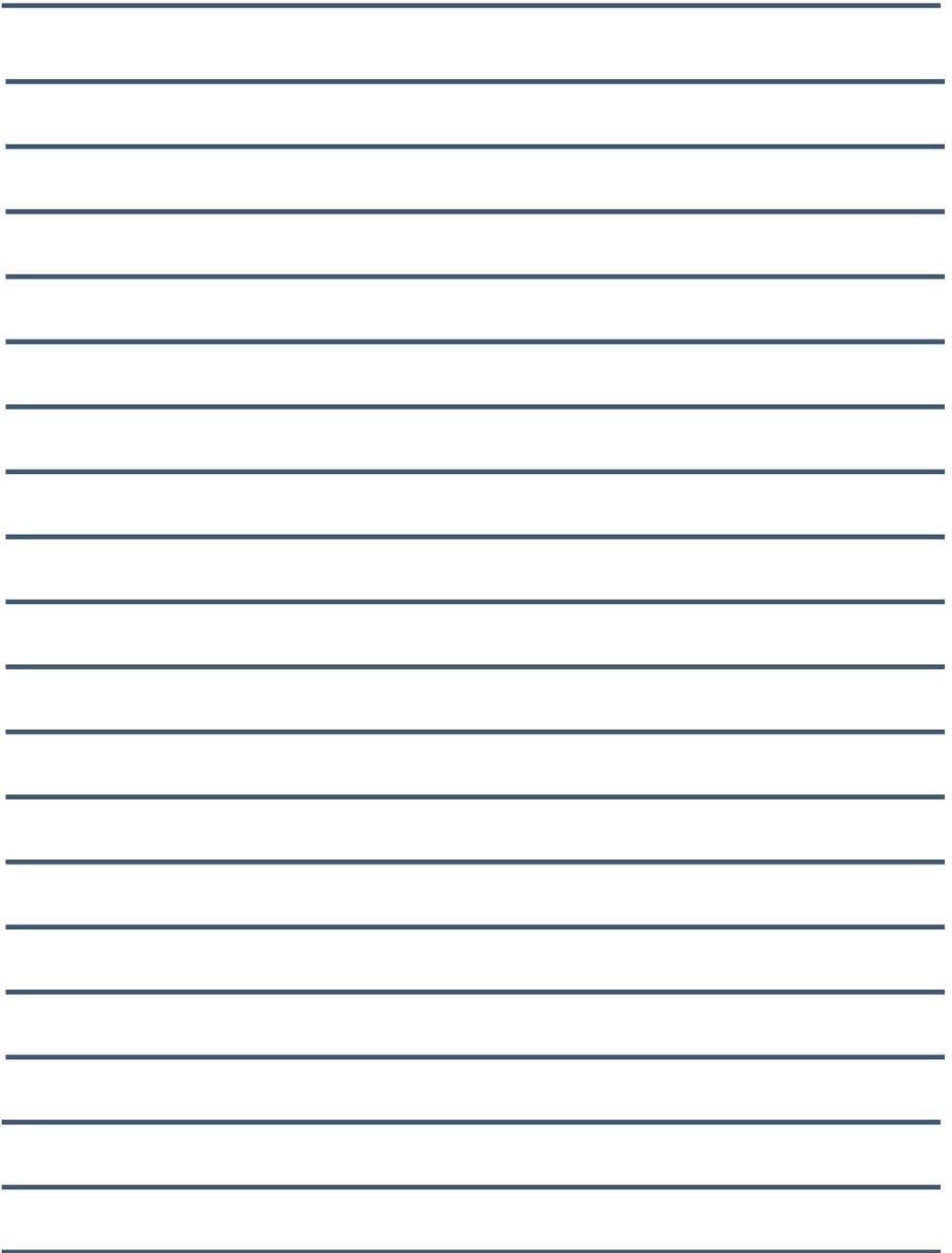


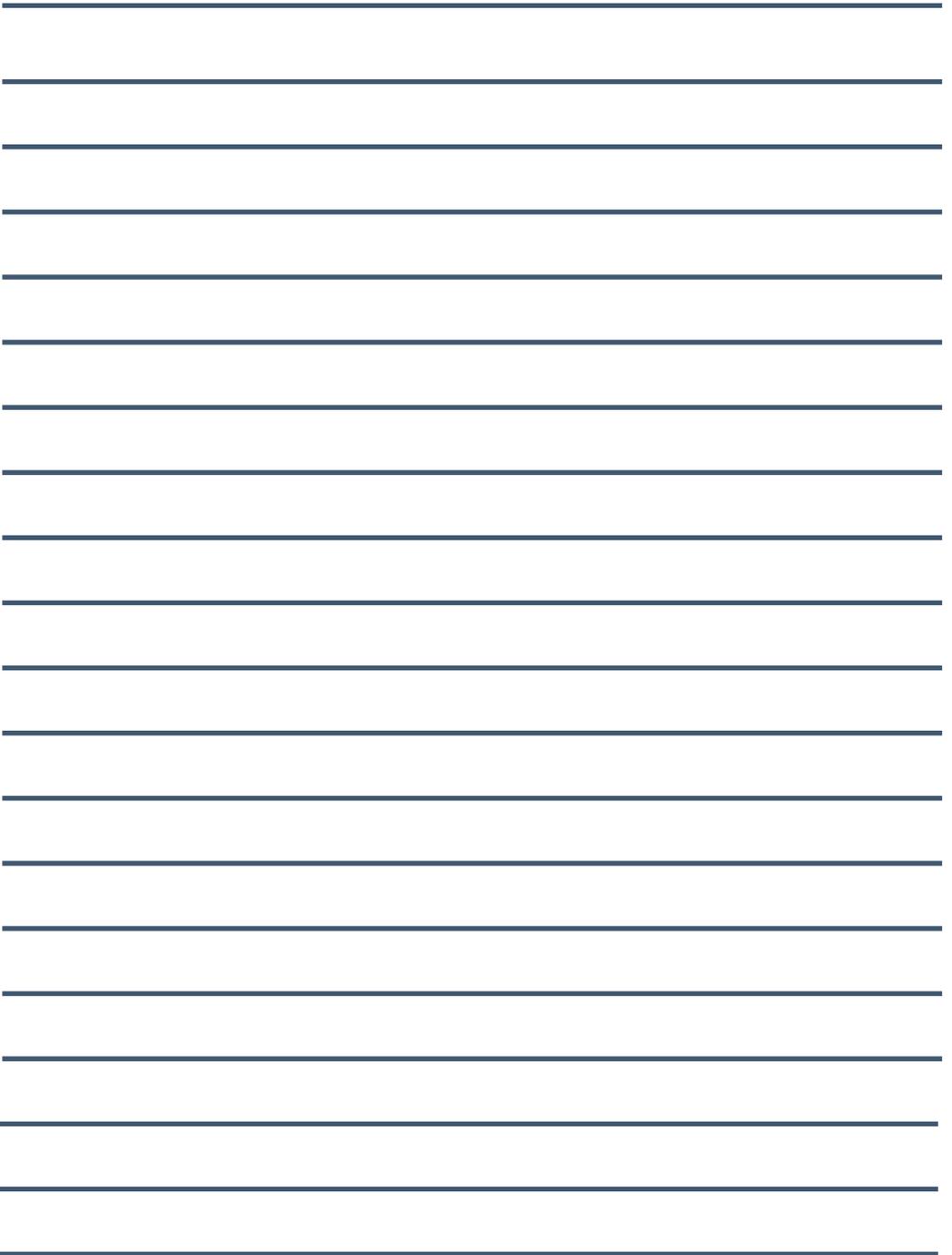


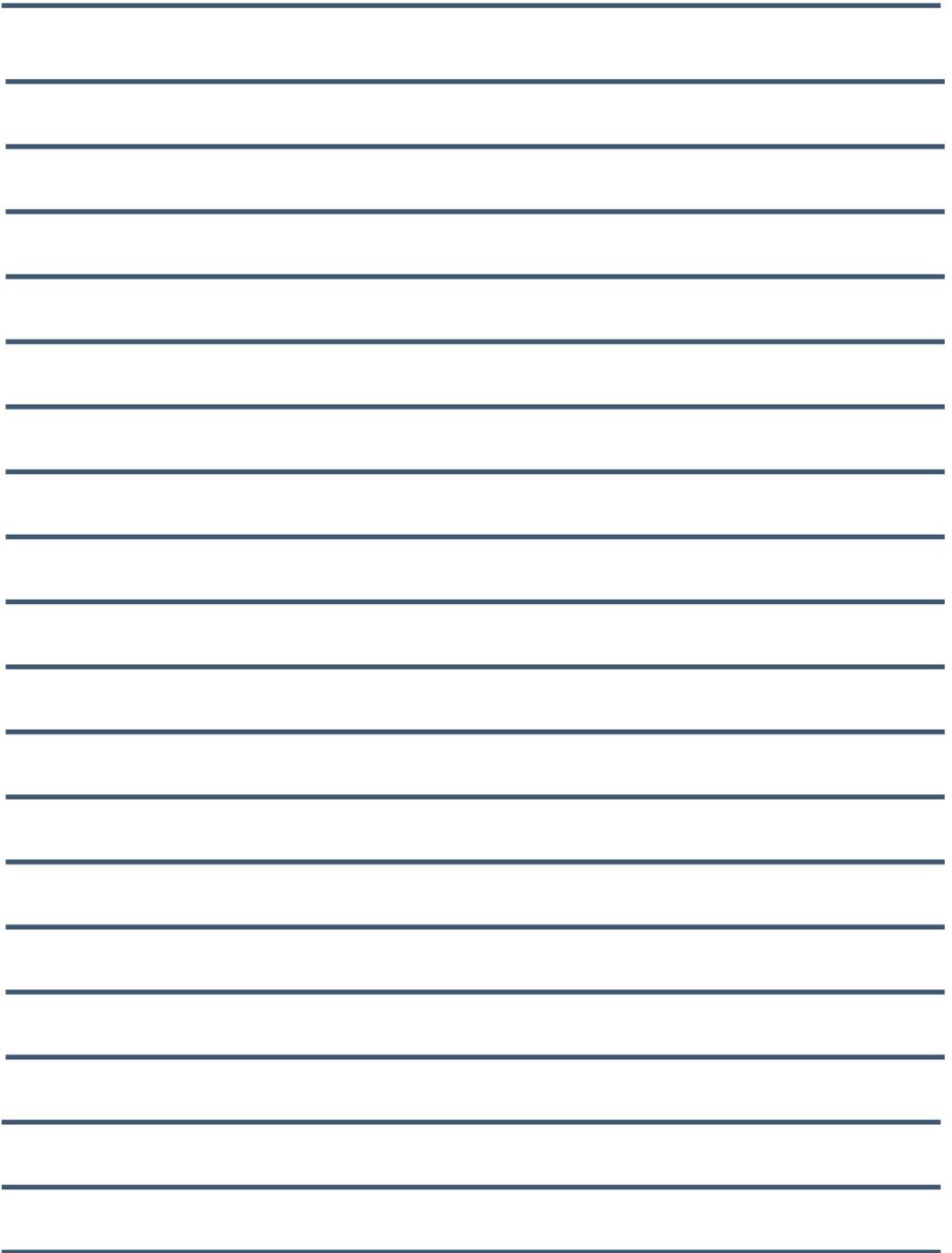


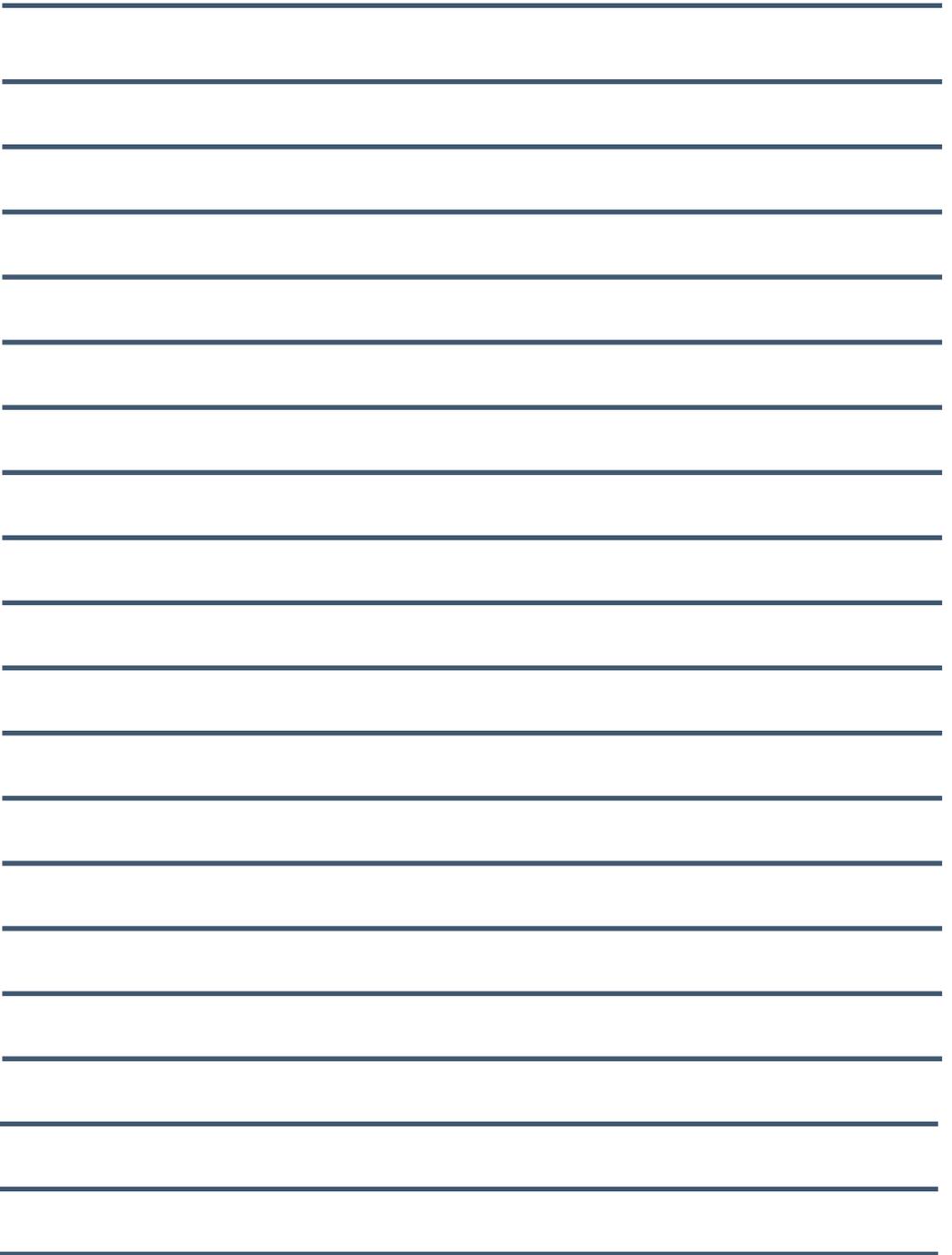


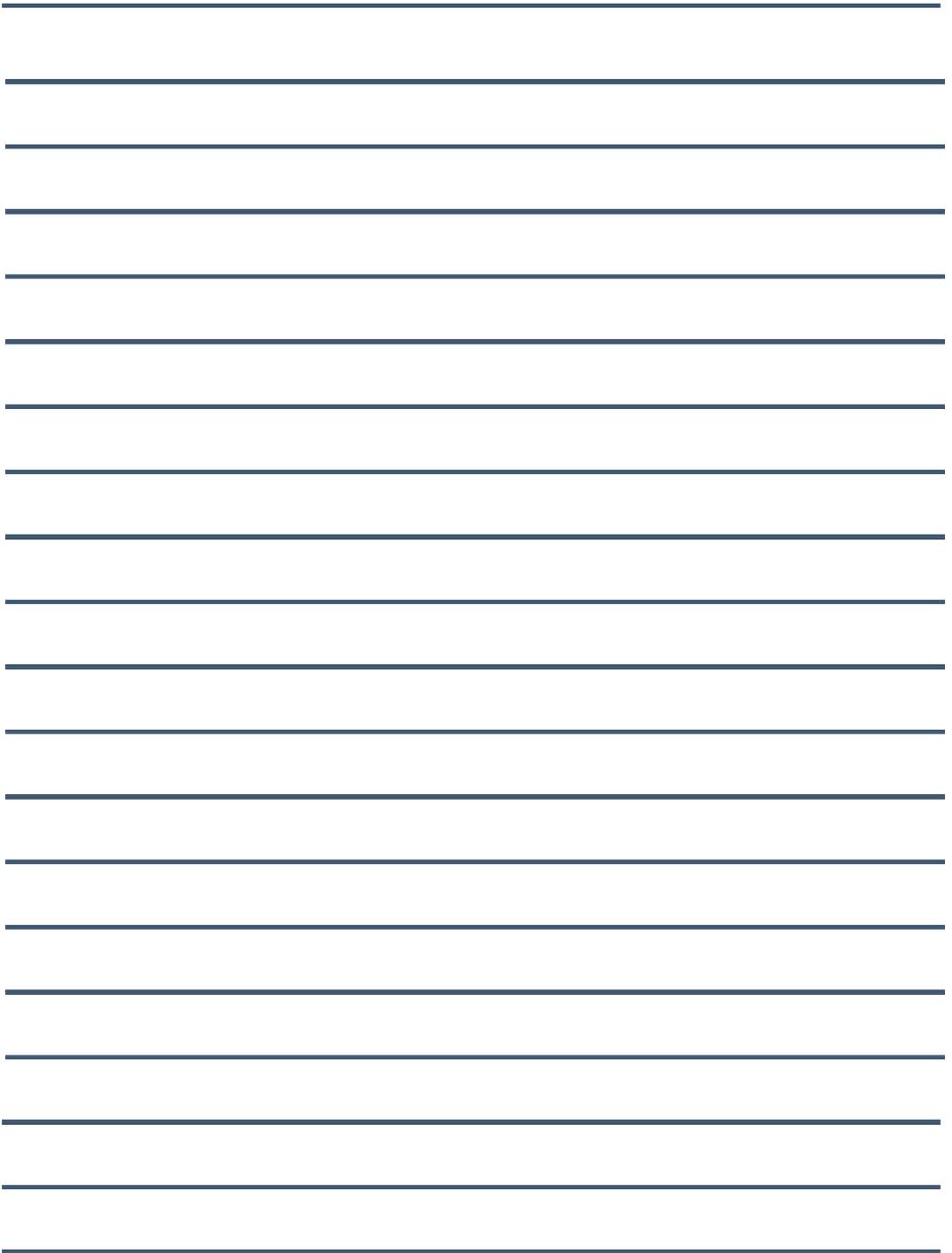


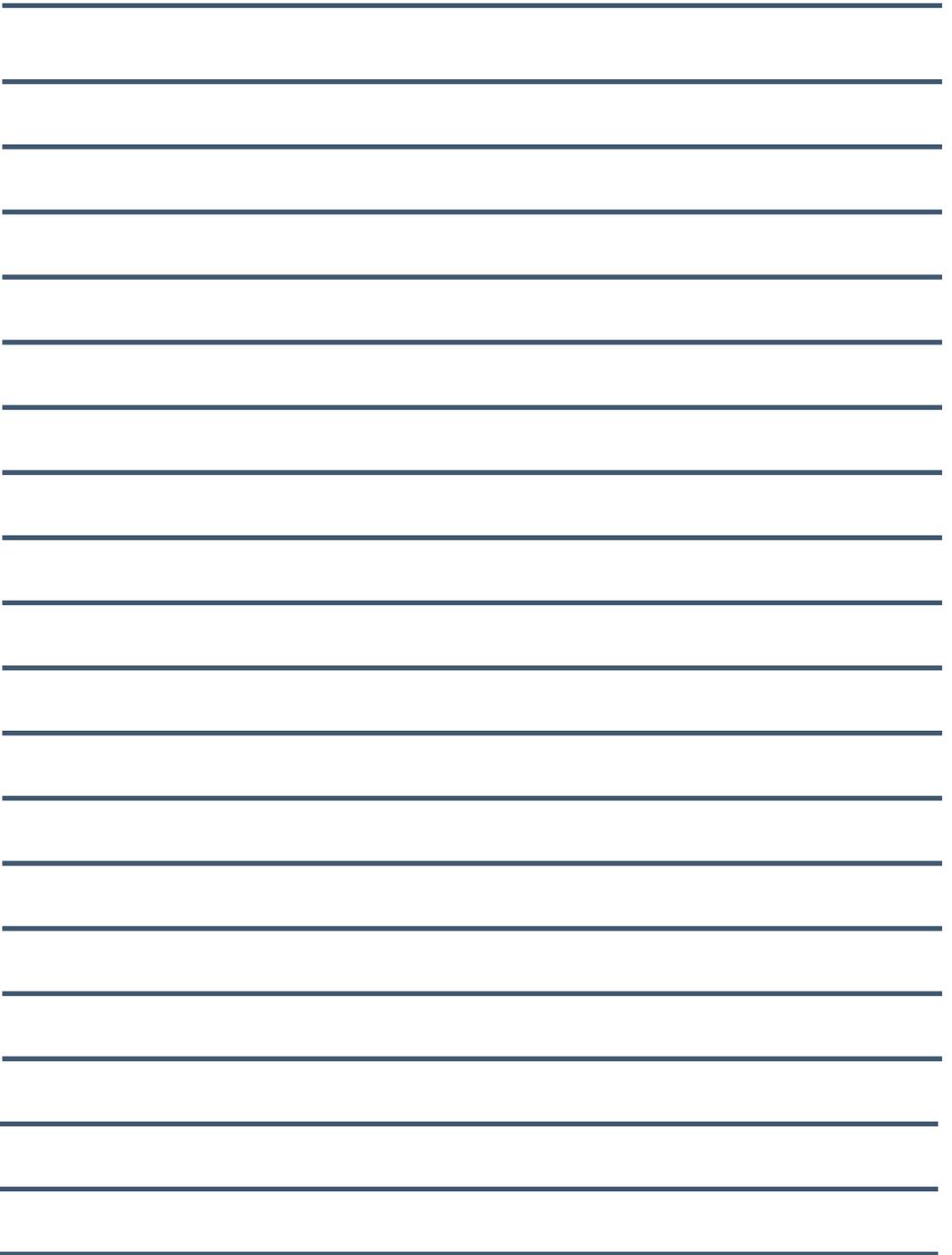


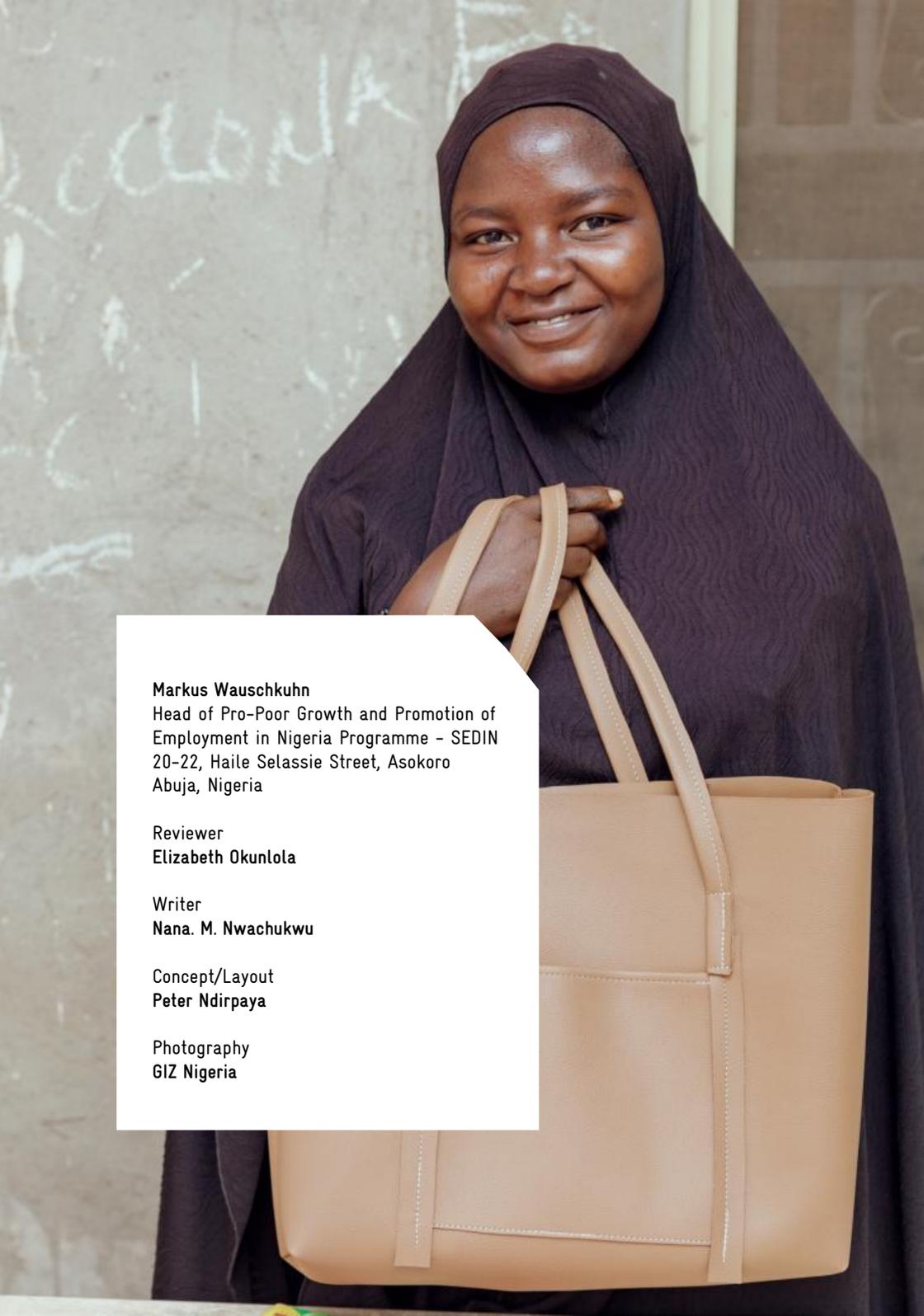










A woman wearing a dark purple hijab is smiling and holding a large, tan-colored tote bag. She is standing in front of a wall with some faint, white chalk-like markings. The background is slightly out of focus.

Markus Wauschkuhn

Head of Pro-Poor Growth and Promotion of
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