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**G20 Inclusive
Business Workshops**
19-20 September 2012 Berlin



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Workshop Report

G20 Inclusive Business Workshop
19-20 September 2012, Berlin

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G20 Inclusive Business Workshop Berlin

19 - 20 September 2012

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INTRODUCTION

The first G20 Inclusive Business Workshop was held in Berlin on September 19 - 20 at the BMZ Office in Berlin and featured the award-winning businesses of the [G20 Challenge on Inclusive Business Innovation](#). After the winners had been announced at the G20 Leaders' Summit in Mexico in June 2012, they then gathered at the workshop to discuss the challenges of expanding their businesses and replicating them in new markets.

The workshop convened more than 100 high-ranking participants from across the private, public, financial and academic sectors and provided a unique multi-stakeholder forum where the winners of the G20 Challenge met with CEOs and directors of leading inclusive and other businesses, representatives of development agencies and governments, investors as well as other experts in the field of inclusive business models (IB). It focused on the most pressing challenges that inclusive businesses face when scaling-up and replicating their business.

This report presents the main outcomes of the G20 Inclusive Business Workshop in Berlin. It provides summaries of the keynote addresses and plenary panel discussions as well as presents recommendations from the working groups, which are based on the input and discussions between both G20 Challenge winners and their peers. Additional resources offered by workshop participants are also included.

The appendix contains the workshop agenda and the list of participants.



G20 Challenge winners and partners

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Context and objectives

Germany and Saudi Arabia, in their role as co-facilitators of the G20 Development Pillar “Private Investment and Job Creation”, launched the G20 Inclusive Business Workshop series to accelerate the South-South spread of commercially viable inclusive business models that expand opportunity and access for people living at the base of the pyramid (BoP) in developing and emerging countries.

The workshop series is part of the implementation of the G20 Challenge on Inclusive Business Innovation, one of the four Action Items of the G20 Pillar “Private Investment and Job Creation”. The challenge aimed at identifying and supporting inclusive business models with the potential for replication and scalability. The winners were presented at the G20 Leaders’ Summit in Mexico in 2012 and were awarded with the participation in workshops to support the up-scaling and replication of their business models.

Following the first workshop in Berlin, additional regional workshops will follow in Africa, Asia and Latin America through mid-2013. The workshops are implemented with generous additional support from the United Arab Emirates and in cooperation with the Siemens Stiftung (Foundation).

The objectives of the Berlin workshop were to:

- Develop solutions to the growth challenges inclusive businesses face and feed these solutions into the policy-making process of the G20;
- Encourage new partnerships and business relationships;
- Foster the spread of commercially viable inclusive business models by showcasing the successful examples of the G20 Challenge winners.

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Overview of workshop proceedings

In the course of the two workshop days, challenges faced by businesses when scaling-up and replicating inclusive business models were discussed in the framework of business-to-business (B2B) and cross-sector working groups. The discussions focused on the six most pressing challenges identified by the G20 Challenge winners during preparatory interviews: **access to finance; finance for the BoP; infrastructure; innovation; regulatory environment; value chains**. In order to offer further expert input and provide the space for individual networking, the agenda was interspersed with keynote addresses and plenary discussion panels, as well as networking lunches and a marketplace.

The first workshop day, the **Business-to-Business Day**, focused on B2B exchanges and was open to the G20 Challenge winners as well as representatives from inclusive and other international businesses. On the morning of Day 1, **Ibrahim M. I. Alturki** (Alternate Executive Director for Saudi Arabia, The World Bank) welcomed all participants on behalf of Saudi Arabia and The World Bank. **Sabine Hertveldt** (Senior Operations Officer, International Finance Cooperation - IFC) then set the frame for the workshop by presenting insights from the “Policy Note on the Business Environment for Inclusive Business Models”. Subsequently, the fifteen G20 Challenge winners worked together on defining their core challenges in the frame of the **Winner Focus Groups**. A **networking lunch and marketplace** enabled the G20 Challenge winners to present their business models and allowed all participants to network. The outcomes of the Winner Focus Groups then served as a basis for the **B2B Focus Groups**, during which the winners and business representatives jointly discussed possible solutions to the winners’ challenges.

A **networking reception and Gala Dinner** provided further opportunities to forge new business ties and celebrate the G20 Challenge winners. The Gala Dinner was opened by **Bruno Wenn** (Chairman of the Management Board, Deutsche Investitions- und Entwicklungsgesellschaft - DEG). In his keynote address, Mr. Wenn highlighted the role of development finance institutions and the experience of DEG in supporting inclusive business models, as well as the importance of an effective communication between investors and inclusive businesses.

On Day 2, the **Cross-Sector Collaboration Day**, **Susanne Dorasil** (Head of Division, Economic Policy; Financial Sector, German Federal Ministry for Economic Cooperation and Development) first welcomed the new participants and presented the motivation and aims of the G20 Challenge and the G20 Inclusive Business Workshops in the framework of the policy-making process of the G20 and German development cooperation. The **first plenary discussion panel** sparked debate on the ways to create a conducive business environment for inclusive business models and led to a proposal for multi-stakeholder dialogues on the national level in order to account for country-specific circumstances. **Ulrike Wahl** (Managing Director, Siemens Stiftung) in her keynote address introduced the Siemens Stiftung as a bridge-builder in collaborative contexts that supports self-sustainability of social entrepreneurs and entrepreneurial perspectives on technological solutions. The **second plenary discussion panel** then offered discussion on ways to support inclusive business models to overcome barriers for scale and replication. Apart from the need to improve the communication between financial institutions and inclusive businesses, it emerged that support from governments, incubators and private equity funds is crucial for smaller inclusive business start-ups to obtain seed capital. In the afternoon, the G20 Challenge winners had the opportunity to present their individual challenges and to explore collaboration opportunities with other participants during the **Winner Challenge Pitches**.

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Following the working groups on the individual challenges, winners briefly presented main conclusions and take-away messages to the plenum. The G20 Challenge winners expressed thanks for the first G20 Inclusive Business Workshop, which provided them with the opportunity to learn about other inclusive business models, forge new ties with businesses, investors and public-sector organisations, and inspired them with innovative ideas to overcome challenges to growth.

The first G20 Inclusive Business Workshop concluded with **Closing Remarks** and an outlook presented by **Susanne Dorasil**. Ms. Dorasil announced that three regional Inclusive Business Workshops would ensue between the end of 2012 and mid-2013. One of these workshops is planned in India in cooperation with the Sankalp Forum and another will be conducted in Latin America in cooperation with the Inter-American Development Bank. The regional workshops will provide ample opportunities for intensive networking and work on regional specificities.

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KEYNOTE ADDRESSES



Sabine Hertveldt, Senior Operations Officer, International Finance Corporation, presented conclusions of the G20 [“Policy Note on the Business Environment for Inclusive Business Models”](#). The policy note aims at assessing whether inclusive business models face specific regulatory hurdles and offers policy recommendations for creating a business environment conducive to inclusive business models. Analysis of the answers from the G20 Challenge application form showed that access to finance, both for the business and people living at the bottom of the pyramid (BoP), was identified as the crucial obstacle. Further serious hurdles pointed out by the G20

Challenge winners include value chains & innovation, infrastructure, qualified labour and the regulatory environment. By introducing the six most pressing challenges identified by the G20 Challenge winners, Ms. Hertveldt set the frame for the discussions of the working groups.



Susanne Dorasil, Head of Division, Economic Policy; Financial Sector at the German Federal Ministry for Economic Cooperation and Development (BMZ), presented the rationale behind the G20 Challenge on Inclusive Business Innovation and the subsequent workshops, as well as the motivation for German development cooperation to support inclusive business models through technical and financial assistance. The G20 Challenge on Inclusive Business Innovation aimed at identifying inclusive business models that have a significant positive impact on pressing social and environmental challenges, showing best practices and facilitating the spread

and scaling-up of inclusive business models. German development cooperation sees economic development as an essential prerequisite for development, for which the innovative capacities and know-how of the private sector are necessary. The outcomes of the G20 Inclusive Business Workshop in Berlin will be used to inform the G20 Development Working Group.



Ulrike Wahl, Managing Director of the Siemens Stiftung (Foundation), first introduced the Siemens Stiftung in general, and then addressed its specific motivation for supporting the G20 Inclusive Business Workshops. Siemens Stiftung promotes an entrepreneurial perspective on technological solutions, empowers people and motivates them to work on social challenges. It sees itself as a bridge-builder in collaborative contexts, actively supports multi-stakeholder approaches and takes on a holistic, integrated vision of development. The G20 Inclusive Business Workshops are organised in cooperation with the Siemens Stiftung. Ms. Wahl further invited the

audience to participate in the empowering people award, which Siemens Stiftung launched in cooperation with KfW, UN-HABITAT, the Helmholtz Association and AT-Association.

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PLENARY DISCUSSION PANELS

Panel 1: How to create a conducive business environment for inclusive businesses

Panellists:

- **Nurgul Chaimardaan** - Director of Project Implementing Unit for Information, Communications Infrastructure Development Project, ICT and Post Authority (ICTPA), Government of Mongolia
- **David Griswold** - President, Sustainable Harvest Coffee, Winner of the G20 Challenge
- **Jim Tanburn** - Coordinator, Donor Committee for Enterprise Development
- **Paulus Verschuren** - Special Envoy Food and Nutrition Security, Ministry of Foreign Affairs of The Netherlands

Moderator: Minu Hemmati, adelphi

The panellists first discussed specific hurdles in the business environment that hinder inclusive business models. They identified a lack of infrastructure and non-transparent legislation as main obstacles for inclusive business models. The panellists also highlighted the lack of certification frameworks for companies active at the BoP. It was mentioned that third-party certification helps companies to verify their impact as an inclusive business and can therefore indirectly facilitate access to finance. Further, panellists noted that inclusive business models need governmental support, especially in the areas of finance and fostering competition in markets that tend towards oligopolies. They also pointed out that they need more accessible information regarding regulations. It was acknowledged that any approach to improve the business environment needs to take into account local specificities and circumstances. All panellists see multi-stakeholder dialogues on the national level involving the government, inclusive businesses, financial institutions, academics and non-governmental organisations as a valuable tool to overcome regulatory barriers for inclusive business models.



From left to right: Jim Tanburn; Paulus Verschuren; Nurgul Chaimardaan; David Griswold; Minu Hemmati

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Panel 2: Access to finance - How to support inclusive businesses to overcome the barriers for scale and replication

Panellists:

- **Sreyamsa Bairiganjan** - Manager, Cleantech Enterprise Engagement and Research, New Ventures India
- **Marlene Carvajal** - Vice President, Deutsche Investitions- und Entwicklungsgesellschaft (DEG)
- **Francisco Meré Palafox** - Director, Agrofinanzas, Winner of the G20 Challenge
- **Vineet Rai** - Managing Director, Aavishkaar Venture Management Services
- **Luiz Ros** - Manager for the Opportunities for the Majority, Inter-American Development Bank

Moderator: Minu Hemmati, adelphi

The panel members discussed the challenges inclusive businesses face when accessing finance. Panellists noted in particular lack of credit history, high perceived risks and high transaction costs as barriers. In the subsequent discussion of possible solutions, it emerged that effective communication between inclusive businesses and financial institutions and investors is a key area of improvement where NGOs, incubators and government agencies can serve as facilitators. Moreover, due to the high-risk nature of inclusive business start-ups and the typically high volume of loans from international financial institutions, organisations such as incubators or private equity funds specialising in BoP markets play a crucial role in ensuring the supply of critical seed capital and provision of small loans for smaller inclusive businesses.



From left to right: Minu Hemmati; Marlene Carvajal; Luiz Ros; Vineet Rai; Francisco Meré Palafox; Sreyamsa Bairiganjan

WORKING GROUPS

Summary

The working groups were based on the results of preparatory interviews, during which the G20 Challenge Winners were asked to identify their most pressing challenges in the scaling-up and replication phase.

The following six core challenges ¹ were identified as most important for the winners:



A. Access to capital:

- ✓ Capital to facilitate scaling-up and replication
- ✓ Frameworks & incentives supporting inclusive business models

B. Finance for the BoP / Affordability of products & services:

- ✓ Solutions to facilitate access to financial services for the BoP
- ✓ Effective financial innovations to advance reach

C. Infrastructure:

- ✓ Resources and capabilities as an effective leverage to overcome barriers
- ✓ Innovations to tackle infrastructure barriers

D. Innovation:

- ✓ Innovations to advance reach
- ✓ Proven management practices and process innovations

E. Regulatory environment:

- ✓ Proven government programmes and incentives supporting inclusive business models
- ✓ Supportive regulatory steps to advance inclusive business models

F. Value chains:

- ✓ Effective patterns and tactics to expand reach in BoP markets
- ✓ Innovative approaches in Value Chain Management

¹ In addition to these six challenges, “Qualified Labour” was also identified as a main challenge during the preparatory interviews. However, according to the priorities of the G20 Challenge winners, this topic was not covered during the workshop.

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Each of these challenges was discussed in three subsequent working groups:

1. Winner Focus Groups

What are common challenges and why are inclusive business models facing these challenges?

The Winner Focus Groups focused on analysing the root cause of the challenges. The G20 Challenge winners briefly presented their main challenges and subsequently questioned and discussed the underlying factors and reasons for their challenges. The results of these discussions served as a basis for the working groups that followed.

2. B2B Focus Groups

What could be possible solutions to these challenges?

The winners briefly presented the main common challenges they had identified in the Winner Focus Groups. Together with representatives of inclusive and other international businesses, they discussed and developed solutions to their specific challenges and exchanged experiences.

3. Winner Challenge Pitches

What could be ways of working together to overcome these challenges?

The Winner Challenge Pitches were targeting the particular obstacles of the G20 Challenge winners and aimed at developing tailored solutions for the growth of their businesses. During three independent slots each award-winning business had the opportunity to present their main challenges and to discuss possible solutions and collaboration opportunities with business leaders from various sectors, representatives of development agencies and governments, investors and other experts in the field of inclusive business.

The following subsections provide a summary of key recommendations drawn from the discussions on each challenge. These key recommendations might serve as a basis to enhance an enabling environment for inclusive business models and to foster dialogue between governments, international organisations, development finance institutions, development agencies and businesses on pressing topics relevant to up-scaling and replicating inclusive business models.

Challenge “Access to Capital”

Main obstacles

- High perceived risk of businesses in BoP markets
- Lack of information about funding opportunities
- Uncertainty of returns and investors’ and shareholders’ expectations

Recommendations

Finance institutions and development agencies are encouraged to account for the specific circumstances of inclusive businesses in their application processes and to give more weight to non-monetary considerations.

Inclusive businesses typically have difficulties obtaining finance from commercial, international and bilateral finance institutions. This is, on the one hand, due to a lack of formal credit history, comparatively low returns on investments and perceived high risk in working at the BoP. On the other hand, these difficulties result from the fact that inclusive businesses tend to have little experience presenting their case to financial institutions and might not be familiar with the intricate application procedures. The winners and other inclusive businesses expressed the need to adapt the application process for capital as well as decision-making parameters to the specific circumstances of inclusive businesses. This would entail a larger role of non-monetary considerations, e.g. social impact, in the decision-making process, as well as less time and resource-consuming application processes for loans from international and bilateral finance institutions.

Governments, development finance institutions and development agencies are encouraged to intensify their efforts to facilitate access to seed capital for inclusive businesses.

It is particularly difficult for inclusive businesses to obtain seed capital in the start-up phase, but also when a successful business tries to replicate in a different locality. Governments, development finance institutions and development agencies can facilitate the establishment of new inclusive businesses by increasing their efforts to provide crucial seed capital both for pilot projects and for replication efforts in different locations.

Challenge “Finance for the BoP”

Main obstacles

- High costs and risks involved in providing financial services to the BoP
- Lack of trust and education of the people living at the BoP
- Lack of financial information about the customers, and difficulties in guaranteeing a good traceability along the value chain

Recommendations

Development finance institutions, governments and development agencies are encouraged to provide incentives to invest in inclusive business models and to foster strategic collaboration to minimise risks and costs of providing financial services to the BoP.

Expanding the outreach of financial services for BoP markets is a costly and risky investment due to difficult application procedures, information asymmetries, lack of risk-sharing mechanisms and a lack of education of BoP customers. Incentives for investment are needed to enable inclusive businesses to bear the costs of developing financial services adapted to the BoP. To facilitate such investments, a key challenge is to induce investors to consider a business' social impact in their investment decisions. Collaborations of different actors in the value chain are recommended in order to reduce the costs and risks of providing finance to the BoP.

Development finance institutions, governments and development agencies are encouraged to foster innovation in financial services provided to the BoP.

Inclusive business models providing financial services to the BoP have difficulties accessing and monitoring financial information about their BoP customers. The G20 challenge winners have developed innovative business models and established information systems to facilitate access to finance for the BoP and to better understand their needs and behaviours. Innovative financial products and adapted technologies that can support data collection are needed to enable inclusive businesses to expand financial services.

Governments and development agencies are encouraged to promote partnerships between inclusive businesses, NGOs and community-based organisations in order to raise awareness and educate the BoP on financial services available to them.

Inclusive business models providing financial services have difficulties in gaining trust and developing loyalty for their product due to a lack of understanding and borrowing experience on the side of their customers. NGOs and community-based organisations are well positioned and able to raise awareness about financial services available to the BoP. Governments and development agencies can facilitate such multi-stakeholder collaborations and provide capacity-building programmes regarding financial services.

Challenge “Infrastructure”

Main obstacles

- Lack of adequate physical infrastructures in remote areas
- Lack of infrastructure for information and data collection
- Lack of infrastructure for the provision of social services and education

Recommendations

Governments, development finance institutions and development agencies are encouraged to invest in physical infrastructure in BoP markets and to support innovation for the development of decentralised approaches.

Inadequate physical infrastructure is one of the main challenges for inclusive businesses, especially for businesses operating in remote rural areas. Governments, development finance institutions and development agencies are encouraged to invest in infrastructures such as roads, energy, water and sanitation as well as ICT to enable a better market access for the BoP. Several winners suggested fostering innovations (e.g. new technologies for local energy or water supply) to allow inclusive businesses to expand their outreach in remote areas.

Governments and development agencies are encouraged to support the development of information infrastructure to collect and disseminate reliable data and statistics about BoP markets.

Lack of market information represents a significant hurdle for inclusive business models, especially regarding the traceability of information along the value chain and the knowledge about supplier or customer habits. Governments and development agencies are encouraged to support the creation of databases and to invest in new information technologies to facilitate the collection and distribution of data about BoP markets.

Governments and development agencies are encouraged to provide social services and support educational programmes for BoP markets.

The lack of social services and educational measures at the BoP represents a significant hurdle for the scaling-up of inclusive business models. Employees or suppliers of inclusive businesses, as well as customers, often lack the knowledge and skills in order to participate in the value chain of an inclusive business. Several winners offer educational programmes, but incentives are required to encourage individuals living at the BoP to participate in them. Development agencies and governments are encouraged to support inclusive businesses in implementing educational programmes to develop qualified labour and provide basic knowledge to BoP individuals. Participants suggested involving and collaborating with local stakeholders such as public authorities, community organisations and NGOs in order to implement such programmes.

Challenge “Innovation”

Main obstacles

- Difficulties with funding research and development activities
- Lack of technologies which are adapted to BoP markets
- Lack of knowledge regarding new technologies

Recommendations

Development agencies and governments are encouraged to more actively offer financial assistance for the development and roll-out of inclusive business innovations.

Inclusive business models in low-income countries face considerable constraints when wanting to develop innovations. They are specifically hindered by the lack of available capital from financial institutions due to the high perceived risk, the need to focus on established business and technologies to obtain finance and the high risk to the inclusive business during the uncertain innovation process. Development agencies and governments could support the development and roll-out of innovations through technical assistance, grants and risk-sharing facilities.

Development agencies and governments are encouraged to more actively promote partnerships between higher education institutions, research institutions, businesses, NGOs and inclusive businesses in the development of innovative technologies as well as innovative business models.

Inclusive businesses in developing countries often lack the expertise to develop innovative technologies and innovative business models. In order to provide this expertise and to facilitate knowledge transfer, higher education institutions, research institutions, businesses, NGOs and development agencies are encouraged to intensify their efforts to build partnerships with inclusive businesses to foster open innovations and allow for mutual learning. Successful examples among the winners include national and international internships for university students as well as volunteer programmes for senior experts.

Challenge “Regulatory Environment”

Main obstacles

- Different local regulatory environments complicate scaling-up and replication strategies
- Regulatory environment is limiting operations

Recommendations

International organisations and development agencies are encouraged to support governments in developing policies focusing on inclusive businesses, and to promote an active South-South dialogue at the governmental level showcasing successful policies that foster inclusive business models.

Governments often lack expertise regarding the implementation of policies promoting inclusive business models. International organisations and development agencies can contribute to policy development through their expertise, networks and the leverage to foster inclusive business policies. By showcasing successful policy examples, governmental leaders can learn from their peers and adopt policies that are geared towards their national background and needs.

Governments and development agencies are encouraged to support the creation of “one-stop information shops” that provide easy access to regulatory information for domestic inclusive businesses and international inclusive businesses accessing the domestic market.

The lack of concise and reliable information regarding the regulatory environment of their countries of operation constitutes a major barrier for replication and scaling-up activities of inclusive businesses. Especially with suppliers being based in a variety of geographic localities, it is extremely difficult for internationally active inclusive businesses to access the different regulatory information in the different countries. “One-stop information shops” would lower transaction costs for inclusive businesses to enter new markets or to extend their supplier network and would thereby facilitate replication and scaling-up strategies.

International organisations and development agencies are encouraged to create neutral dialogue platforms where inclusive businesses can share their regulatory challenges with national and local governments in order to foster a better understanding for BoP issues at all levels of government.

National governments often lack a deeper understanding concerning issues affecting inclusive business models at the local level. In contrast, local governments have a more thorough understanding of the local context and are involved in the execution of regulations. A dialogue between local and national governments could foster awareness of local conditions and needs and help to remove regulatory barriers for inclusive business models at the national and local level.

Challenge “Value Chains”

Main obstacles

- Missing infrastructure/last mile problem
- Missing education and limited access to technology of suppliers
- First mover problem/competitors copying business model

Recommendations

Governments and development agencies are encouraged to engage in efforts to deepen the dialogue with inclusive businesses in order to better understand the value chain challenges of inclusive businesses, their suppliers and their BoP customers.

A better understanding of the needs and challenges of BoP suppliers and customers as well as inclusive businesses constitutes a precondition for improved governmental support for such business models. In order to establish efficient research, technology and infrastructure programmes that facilitate the development of more inclusive value chains, a thorough understanding of key challenges and needs in the field is crucial. Development agencies can use their expertise and networks to support such dialogue platforms and to disseminate results and lessons learnt.

Governments and development agencies are encouraged to actively promote partnerships between inclusive businesses, other businesses, NGOs and international organisations to foster mutually beneficial collaboration in regards to shared service provision or use of facilities.

Inclusive businesses typically have difficulties in obtaining seed capital and capital to replicate their business models in a different location. The volume of capital required can be greatly reduced by entering into partnerships that provide the opportunity to share existing service provision networks or facilities. Successful examples from the winners include common distribution networks and renting infrastructure from partners in times of vacancy. In order to allow for mutually beneficial partnerships and to support inclusive business models in the crucial start-up phase, all actors concerned are encouraged to intensify their efforts to identify and realise the potential of such mutually advantageous partnerships in their value chain.

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IMPRESSIONS



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ADDITIONAL RESOURCES

International Finance Corporation. 2012. "Policy Note on the Business Environment for Inclusive Business Models." Washington, DC: IFC

This note analyses survey answers from the G20 Challenge applicants on the regulatory obstacles they face in their businesses. It summarises how public policy can support business models that include people at the BoP as producers or suppliers (focusing on agriculture) and as customers (focusing on affordable housing, health, education and basic financial services). These sectors were chosen because most applicants from the G20 Challenge operate in them. Finally, the note offers recommendations on how governments, development finance institutions and donors can support companies with inclusive business models.

Download the Policy Note at http://www.g20challenge.com/wp-content/uploads/2012/06/G20_Challenge_on_Inclusive_Business_Innovation_policy_note.pdf

New database of organisations that support or finance inclusive business models

A new database of financial and technical support for inclusive business has been published, listing over 200 organisations that provide financial or technical support to inclusive business models in developing countries. It provides categorisation of what support they offer, which regions and sectors they cover, and their contact details. Better still, it can be easily searched and filtered by the user.

It is produced by the Business Innovation Facility (BIF) and Innovations Against Poverty (IAP) as part of their support for entrepreneurs. This is the first version and will be updated as feedback is received. The database is available on the webpage of the Practitioner Hub for Inclusive Business: <http://www.businessinnovationfacility.org>, which is co-hosted by BIF and IAP.

Download the Database at <http://businessinnovationfacility.org/page/data-of-financial-and-technical-support-for-inclusive-businesses>

Public-private partnerships: directory for businesses

A mapping of programmes that the member agencies of the Donor Committee for Enterprise Development offer to partner with businesses in promoting private sector and economic development:

Available at <http://www.enterprise-development.org/page/partnershipsdirectory>

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APPENDIX

Agenda 21
List of participants 25

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AGENDA

Day 1 **Wednesday, 19 September 2012** **Business-to-Business Day**

*Location: Federal Ministry for Economic Cooperation and Development (BMZ)
Stresemannstraße 92 - Berlin*

Moderator: Minu Hemmati, adelphi

08:30-09:00 Registration of winners

09:00-09:30 *Welcoming address*

Ibrahim M. I. Alturki - Alternate Executive Director for Saudi Arabia,
The World Bank




*Keynote address: Insights from the “Policy Note on the Business Environment for
Inclusive Business Models.” International Finance Corporation. 2012*

Sabine Hertveldt - Senior Operations Officer, International Finance Corporation

09:30-10:30 *Winner Focus Groups 1*

Defining Core Challenges for Inclusive Businesses




In parallel working groups the winners work together on defining the core challenges they face when scaling-up and replicating their business. The outcomes of these discussions serve as a basis for the group discussions that follow.

<i>Group</i>	<i>Facilitator</i>	<i>Room</i>
1 - Challenge “Access to Capital”	Rainer Agster, adelphi	 RED
2 - Challenge “Infrastructure”	Minu Hemmati, adelphi	 BLUE
3 - Challenge “Value Chains”	Mirko Zürker, adelphi	 YELLOW

10:30-11:00 Coffee break

11:00-12:00 *Winner Focus Groups 2*

Defining Core Challenges for Inclusive Businesses (continued)

<i>Group</i>	<i>Facilitator</i>	<i>Room</i>
4 - Challenge “Innovation”	Rainer Agster, adelphi	 RED
5 - Challenge “Finance for the BoP”	Minu Hemmati, adelphi	 BLUE
6 - Challenge “Regulatory Environment”	Mirko Zürker, adelphi	 YELLOW

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11:30-12:00 Registration of B2B participants
Representatives from inclusive and other businesses will join the business-to-business (B2B) day at lunch time.

12:00-13:30 Networking lunch and marketplace
The marketplace showcases the successful business models and products of the winners and provides a platform for the participants and winners to network.

13:30-14:00 Welcoming and introduction to the business-to-business day




14:00-15:15 *B2B Focus Groups 1*
Discussing Core Challenges & Developing Joint Solutions

In B2B working groups, representatives of leading inclusive and other businesses work with the winners on finding solutions to their core challenges. They strengthen business relationships and discuss ideas and strategies to overcome the identified challenges. The results of these working groups are further discussed on Day 2 with participants from across the private, public, financial and academic sectors.

<i>Group</i>	<i>Facilitator</i>	<i>Room</i>
1 - Challenge "Access to Capital"	Rainer Agster, adelphi	 RED
2 - Challenge "Infrastructure"	Minu Hemmati, adelphi	 BLUE
3 - Challenge "Value Chains"	Mirko Zürker, adelphi	 YELLOW

15:15-15:45 Coffee break

15:45-17:00 *B2B Focus Groups 2*
Discussing Core Challenges & Developing Joint Solutions (continued)

<i>Group</i>	<i>Facilitator</i>	<i>Room</i>
4 - Challenge "Innovation"	Rainer Agster, adelphi	 RED
5 - Challenge "Finance for the BoP"	Minu Hemmati, adelphi	 BLUE
6 - Challenge "Regulatory Environment"	Mirko Zürker, adelphi	 YELLOW

17:00-17:15 Conclusions from the B2B Focus Groups

19:00-22:30 Networking Reception and Gala Dinner
Location: Palais Am Festungsgraben, Am Festungsgraben 1 - Berlin

Keynote address

Bruno Wenn - Chairman of the Management Board, Deutsche Investitions- und Entwicklungsgesellschaft (DEG)

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Day 2 Thursday, 20 September 2012

Cross-Sector Collaboration Day

*Location: Federal Ministry for Economic Cooperation and Development (BMZ)
Stresemannstraße 92 - Berlin*

Moderator: Minu Hemmati, adelphi

08:30-09:00 Registration of participants

09:00-09:30 Welcoming and introduction to the cross-sector collaboration day

Keynote address

Susanne Dorasil - Head of Division, Economic Policy; Financial Sector, German Federal Ministry for Economic Cooperation and Development (BMZ)

09:30-10:30 *Plenary discussion panel*

How to create a conducive business environment for Inclusive Businesses

- Panellists:**
- **Nurgul Chaimardaan** - Director of Project Implementing Unit for Information, Communications Infrastructure Development Project, ICT and Post Authority (ICTPA), Government of Mongolia
 - **David Griswold** - President, Sustainable Harvest Coffee, Winner of the G20 Challenge
 - **Jim Tanburn** - Coordinator, Donor Committee for Enterprise Development
 - **Paulus Verschuren** - Special Envoy Food and Nutrition Security, Ministry of Foreign Affairs of The Netherlands
-

10:30-11:00 Coffee break

11:00-11:15 *Keynote address*

Ulrike Wahl - Managing Director, Siemens Stiftung

11:15-12:15 *Plenary discussion panel*

Access to finance: How to support Inclusive Businesses to overcome the barriers for scale and replication

- Panellists:**
- **Sreyamsa Bairiganjan** - Manager, Cleantech Enterprise Engagement and Research, New Ventures India
 - **Marlene Carvajal** - Vice President, Deutsche Investitions- und Entwicklungsgesellschaft (DEG)
 - **Francisco Meré Palafox** - Director, Agrofinanzas, Winner of the G20 Challenge
 - **Vineet Rai** - Managing Director, Aavishkaar Venture Management Services
 - **Luiz Ros** - Manager for the Opportunities for the Majority, Inter-American Development Bank

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12:15-14:00 Networking lunch and marketplace

14:00-16:15 *Parallel working groups*

Winner Challenge Pitches & Exploring Ways of Working Together

In cross-sector working groups the winners present their core challenges and the strategies to tackle the challenges identified during Day 1. They discuss the refinement and implementation of these strategies and explore collaboration opportunities with cross-sector participants.

In a World-Café setting, participants have the opportunity to participate in three different working groups. Participants must choose one group to join in each slot.

Group	Facilitator	Room
1 - Challenge "Access to Capital"	Julia Rohe, adelphi	 RED
2 - Challenge "Infrastructure" or Challenge "Qualified Labour"	Anais Mangin, adelphi	 BLUE
3 - Challenge "Value Chains"	Mirko Zürker, adelphi	 YELLOW
4 - Challenge "Innovation"	Rainer Agster, adelphi	 ORANGE
5 - Challenge "Finance for the BoP"	Minu Hemmati, adelphi	 GREEN
6 - Challenge "Regulatory Environment"	Irina Comardicea, adelphi	 GREY

14:00-14:40 *Parallel working groups - Slot 1*

14:45-15:25 *Parallel working groups - Slot 2*

15:30-16:10 *Parallel working groups - Slot 3*

16:15-16:45 Coffee break

16:45-17.15 Conclusions from the working groups and creating joint recommendations

17:15-17.30 *Closing remarks and outlook*

Susanne Dorasil - Head of Division, Economic Policy; Financial Sector, German Federal Ministry for Economic Cooperation and Development (BMZ)

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LIST OF PARTICIPANTS

G20 Challenge Winners

	Name	First Name	Organisation	Country
Mrs.	Adié	Silvia	Brilla - Non Banking Finance for the BoP	Colombia
Mr.	Aznar	Enrique	Millicom International Cellular	Luxembourg
Mr.	Bernal	José Vicente	Corporación Universitaria Minuto de Dios	Colombia
Mr.	Bilal Akhtar Khan	Muhammad	Engro Foods Limited	Pakistan
Mr	Budar	Carlos	Agrofinanzas	Mexico
Mr.	Dueñas	Rodrigo	Reybanpac Unidad de Lácteos	Ecuador
Mr.	Gorini	Marco	Tenda Atacado	Brazil
Mr.	Griswold	David	Sustainable Harvest Coffee Importers	USA
Mr.	Hernandez	Juan Emilio	Corporación Universitaria Minuto de Dios	Colombia
Mrs.	Kim	Carla May B.	Manila Water Company	Philippines
Mr.	Kulkarni	Dilip N.	Jain Irrigation Systems	India
Ms.	Martin	Yordanka	Ecofiltro	Guatemala
Mr	Mere	Franciso	Agrofinanzas	Mexico
Mr.	Prasad	K. Hari	Apollo Hospitals	India
Mr.	Ranjan	Kumar Priya	Waterlife India Private Limited	India
Mr.	Suh	Bong	Sustainable Harvest Coffee Importers	USA
Mr.	Valdés	Domingo A.	VINTE Viviendas Integrales	Mexico

Participants

Mr.	Alturki	Ibrahim	The World Bank	USA
Mrs.	Arocena	Ana Luisa	TRiEX Gestión de Residuos	Uruguay
Mrs.	Ashley	Caroline	Business Innovation Facility	UK
Mr.	Bairiganjan	Sreyamsa	New Ventures - World Resources Institute	India
Mr.	Balke	Dan	LFS Financial Systems GmbH	Germany
Mr.	Banzet	Marc	Canadian International Development Agency (CIDA), Government of Canada	Canada
Mrs.	Baumeister	Sabine	Siemens Stiftung	Germany
Ms	Böllhoff	Uta	German Federal Ministry for Economic Cooperation and Development (BMZ)	Germany
Mrs.	Cardenau	Paula	Ashoka	Argentina
Mrs.	Carvajal	Marlene	DEG - Deutsche Investitions- und Entwicklungsgesellschaft mbH	Germany

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	Name	First Name	Organisation	Country
Ms	Chaimardaan	Nurgul	ICT and Post Authority (ICTPA), Government of Mongolia	Mongolia
Mrs.	Cordes	Verena	Siemens AG	Germany
Mrs.	Dagseven	Suzanne	OrgBooster	Sweden
Mr.	Daniel	Schmitz- Remberg	Accenture Sustainability Services	Germany
Mr.	Dansette	Samuel	MicroEnergy International	Germany
Mrs.	Denfeld	Bianca	KfW Bankengruppe	Germany
Mrs.	Dirkes	Fatma	Frankfurt School of Finance & Management	Germany
Mrs.	Dorasil	Susanne	German Federal Ministry for Economic Cooperation and Development (BMZ)	Germany
Mr.	Dreyer	Bertram	DEG - Deutsche Investitions- und Entwicklungsgesellschaft mbH	Germany
Mr.	Fall	Ousmane	African Development Bank	Tunisia
Mr.	Friedrich	Bernd	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)	Germany
Mr.	Ghaly	Sameh	Together Association for Development and Environment	Egypt
Mr.	Gonzalez Lupercio	Mario Elias	CEMEX	Mexico
Mrs.	Gradl	Christina	Endeva UG	Germany
Mrs.	Haastrup	Janet	Solkiosk GmbH	Germany
Ms.	Hertveldt	Sabine	International Finance Corporation (IFC)	USA
Mr.	Hiss	Christian	Regionalwert AG	Germany
Mr.	Hoessler	Joergen	Gruenbeck Wasseraufbereitung GmbH	Germany
Ms	Hollmann	Diana	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)	Germany
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Mr.	Höpfner	Malte	PhilanTravel / University of Lüneburg	Germany
Mr.	Kayekesi	Simon Mbuyi	Ministry of Finance, Zambia	Zambia
Mrs.	Kleemann	Linda	Kiel Institute for the World Economy and Heldenrat	Germany
Mrs.	Knobloch	Claudia	Endeva UG	Germany
Mr.	Kolmsee	Karl Reinhard	Smart Hydro Power GmbH	Germany
Mrs.	Krämer	Aline	Endeva UG	Germany
Mr.	Kumar	Kartick	International Finance Corporation (IFC)	France
Mr.	Kuria	David	Ecotact Limited	Kenya
Mrs.	Le Lay	Mikako	CSR Europe	Belgium
Mr.	Leonhard	Ulf	Leonhard Ventures	Germany
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Mrs.	Lüthi	Ariane	Holcim AG	Switzerland
Mr.	Maard	Stefan	Novozymes	Denmark

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	Name	First Name	Organisation	Country
Mrs.	Maldonado	Nicole	German Federal Ministry for Economic Cooperation and Development (BMZ)	Germany
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Mr.	McDermott	Matthew	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)	Germany
Mr.	Merckens	Klaus	CIWI GmbH	Germany
Mr.	Merz	Christian	SAP AG	Germany
Mr.	Mikkelsen	Rasoul	Grundfos LifeLink A/S	Denmark
Mr.	Möller	Ulrich	SolarKiosk GmbH	Germany
Mr.	Musaazi	Moses	Technology for Tomorrow Limited	Uganda
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Mr.	Pasha	Bakhtiar	Willow Impact Investors	United Arab Emirates
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Mrs.	Pohlentz	Angelika	ICC Germany	Germany
Mr.	Prellwitz	Tobias	DEG - Deutsche Investitions- und Entwicklungsgesellschaft mbH	Germany
Mr.	Rai	Vineet	Aavishkaar India Micro Venture Capital Fund	India
Mr.	Rasch	Benjamin	McKinsey & Company	Germany
Mr.	Renner	Andreas	GEXSI - The Global Exchange for Social Investment	Germany
Mrs.	Ronai	Pamela	BiD Network	Netherlands
Mr.	Ros	Luiz	Opportunities for the Majority, Inter-American Development Bank	USA
Mrs.	Rosendahl	Christina	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)	Germany
Mrs.	Rüter	Julia	Siemens Stiftung	Germany
Mrs.	Schnell	Barbara	KfW Bankengruppe	Germany
Mr.	Scofield	Rupert	FINCA International	USA
Mrs.	Seifert	Susann	PlaNet Finance Germany e.V.	Germany
Mrs.	Siles Romero	Blanca	MicroEnergy International	Germany
Mrs.	Stevens	Violeta	Cafedirect plc	UK
Mr.	Tanburn	Jim	Donor Committee for Enterprise Development	UK
Mrs.	Thomas	Stella	Global Water Fund	Switzerland
Mrs.	Tri	Mumpuni	IBEKA	Indonesia
Mr.	Vehnamäki	Mika	Ministry for Foreign Affairs of Finland	Finland
Mr.	Verschuren	Paulus	Ministry of Foreign Affairs, The Netherlands	Netherlands
Mr.	Vogelsang	Martin	Fem Sustainable Social Solutions	India

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	Name	First Name	Organisation	Country
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Mr.	Wachira	Haron	Akili Holdings	Kenya
Mrs.	Wahl	Ulrike	Siemens Stiftung	Germany
Mr.	Weber	Ingo	Social Impact Invest	Switzerland
Mr.	Wenn	Bruno	DEG - Deutsche Investitions- und Entwicklungsgesellschaft mbH	Germany
Mr.	Willenbrock	Ralf	T-Systems International GmbH	Germany
Mrs.	Woehlert	Dagmar	CM-Institute (Civilisations Matter) e.V.	Germany
Mr.	Wulff	Hans	Kirchner Solar Group GmbH	Germany