



Investment & Partnership Opportunities¹

2013

¹ This document doesn't include all social enterprises opportunities emerging from CARE's programs, additional briefs are being developed. It also doesn't include collaboration opportunities around cross-cutting initiatives.

Incubating & Scaling Business Solutions to Poverty Issues

CARE has promoted sustainable solutions to poverty issues in the most marginalized areas of the world for more than 65 years. Directly reaching 82 million people annually in over 87 countries, CARE works alongside communities to provide people with appropriate resources to lift themselves out of poverty.

Ending poverty requires innovative and scalable approaches that go beyond the traditional status quo. Social enterprises - ventures that advance a primary social mission using business models for sustainability and scale - are potential vehicles for change.

CARE Enterprises is a Social Enterprise pilot and scale up organization with a large pipeline of completed and in process pilots. We focus on models that efficiently distribute quality products and services to people living in the informal economy and aggregate products from small producers as a source of needed supply.

Our focus is to shoulder the cost and risk of early-stage incubation: to conduct initial experimentation, piloting, and proof-of-concept development. CARE Enterprises is a laboratory to test ideas and models; provide the intensive incubation and support required; and gather, institutionalize and share learnings.



Our pilots have the potential to become game-changers in the fight against poverty, catalyzing breakthroughs that transform the lives of the poor at scale.

Our team is composed of highly experienced social entrepreneurs, with in-depth experience and knowledge of emerging and developing markets, operating in close alliances with leading academic, public and private sector as well as peer NGO partners, in an open source philosophy.

Our niche

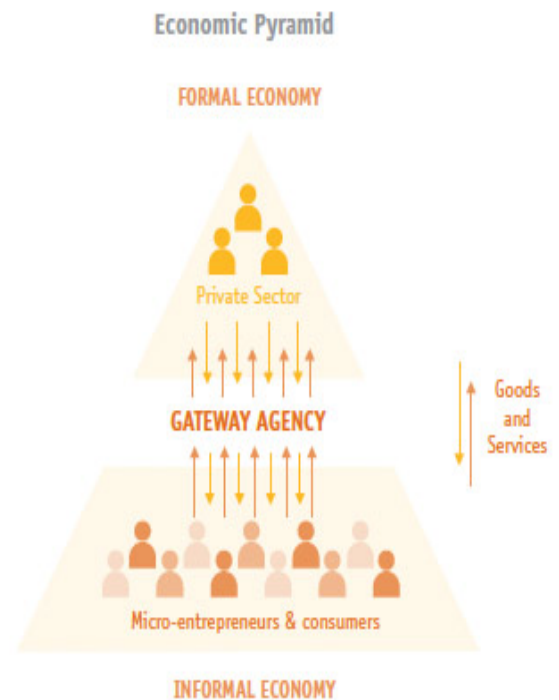
Providing micro-producers and consumers with access to markets

CARE Enterprises bridges the supply/demand gap that exists between formal markets and many of the world's poorest communities.

CARE Enterprises identifies, develops and scales innovative platforms to efficiently distribute essential and high quality consumer products and services to consumers at the Bottom of the Pyramid (BoP).

CARE Enterprises also develops models that aggregate products from small producers as a source of needed supply, generating employment, income and access to markets.

Additionally, CARE partners with communities, companies and universities to research, develop and analyze its initiatives.



Our core strengths

Our models emerge from CARE's broader programs. They have been incubated over several years, through holistic approaches, including close collaboration with micro-entrepreneurs and consumers, capacity building of local institutions, demand creation and behavioral change. Our global footprint and trusted brand enable quick replication of our successful business models.





Country: Bangladesh
Sector: Employment generation / Income Growth
Stage: Growth
Partner: danone.communities

Snapshot: JITA is a social enterprise having a unique distribution system set up in rural Bangladesh targeting marginalized people. It is composed of 125 hubs in 25 districts, employing approximately 3,300 marginalized women, the Aparajitas or “women who do not accept defeat”. Aparajitas act as free sales agents, selling door-to-door products that they source from local hubs. Each hub serves as a rural distribution center, connecting the Aparajitas to producers, including private companies like Unilever, Bata, Square, Grameen-DANONE foods Limited, Grammen phone, Jalteer Seeds Limited and BIC.



Social Impact: JITA provides an important income-generating opportunity for some of Bangladesh’s most marginalized women, enabling them to gain a measure of financial autonomy and to improve food security in their households. Jita provides entrepreneurship and employment opportunities to rural youths through distribution hubs. The model also makes safe, affordable and demand-driven products available to rural consumers.

Sustainability and Scalability: The success of the model has led to the creation of a joint venture between CARE and danone.communities. The financial self-sufficiency of the model, combined with its simple hub-and-spoke structure and low marginal costs, is highly replicable. JITA is currently expanding the model, establishing more than 300 new hubs over 24 months, engaging approximately 12,000 marginalized women, who are expected to earn at least BDT 1,000 per month on average in the process of reaching 10 million underserved rural consumers.

Collaboration opportunities: Jita seeks collaboration with companies with impactful products in areas of health hygiene and nutrition, communication and agricultural inputs. Jita can create access to Bangladesh market through unique product development research, test marketing, rural activation and marketing communication. Jita has a dedicated team of experts to support expansion of similar model in other countries.

The Social Entrepreneur:



Saif Rashid led transformation of CARE Bangladesh's Rural Sales Program into JITA, where he is now CEO. Saif has more than 10 years of experience in enterprise development. He has developed several innovative inclusive business models around women's empowerment, Information and Communications Technology for Development (ICT4D), and microenterprise development.

Additional information: [Teaching Case by Oxford University’s Saïd Business School](#); case study by the Uk Department for International Development’s Business Innovation Facility [Inside Inclusive Business 1: Striking a balance between profits and impact](#).



Country: Bangladesh
Sector: Agriculture
Stage: Test & Refine
Partner: Brooks Family Foundation

Snapshot: Krishi Utsho is a network of 50 retail shops serving 15,000 dairy farmers in Northwest Bangladesh that has been incubated as part of CARE’s Sustainable Dairy Value Chain program. CARE is currently developing a micro franchise business model that will formalize and scale the project as a viable commercial enterprise, a network of branded retail agri-shops providing inputs and output marketing to smallholder farmers



Social Impacts:

Krishi Utsho is an innovative model that meets the growing demand from poor smallholder farmers to access timely, high-quality agro-inputs and services, as well as fair and reliable output markets. Agro Market addresses a critical market failure that perpetuates the cycle of poverty for smallholders and curbs overall agricultural production.

Sustainability and Scalability:

At the franchisee level (agri-shops), the project has demonstrated an average breakeven point within 8 months. The micro franchise model is simple and highly scalable and can be quickly expanded. The franchisor will be run by a small staff with revenue from two sources: 1) commissions from input manufacturers and agro-processors and 2) royalty fees from franchisees (agri-shops).

Collaboration Opportunities

Krishi Utsho is seeking \$130,000 in grant funding to complete its pilot phase of the micro-franchise and evolve to a sustainable business. Krishi Utscho is also looking for support to develop an eMIS system to track inventory and resupply of the KRISHI UTSHO network.

The Social Entrepreneur:



Muhammad Nurul Amin Siddiquee has 8 years experience leading and managing value chain projects in agriculture, livestock and fisheries in Bangladesh, facilitating partnerships between poor producers, input providers and output buyers. Siddiquee holds a Master of Science in Ecology from University of Bremen, Germany and a Certificate in Community based Microfinance from the Coady International Institute.

Additional information: see a [video](#) on this program

Rural Sales Program (RSP) West Africa

Country: Ghana & West Africa Region
Sectors: Employment generation – Multi-sector
Stage: Test & Refine

Snapshot: CARE is replicating its Rural Sales Program (RSP) in Ghana, partnering with businesses to promote distribution chains that empower entrepreneurial women. This program builds upon the existing networks of CARE Village Savings and Loans Associations (VSLAs) to develop a network of rural sales women. The pilot introduces a nutrition supplement for infants in Ghana. Sales will occur within a distribution network of four wholesale hubs and 33 Village Based Entrepreneurs (VBEs) in 8 communities in the Northern Region of the country, 9 VBEs in 3 communities in Brong Ahafo, and one hub with peri-urban sellers near Kumasi.



Social Impact:

Over six years, the initiative will introduce a basket of 30-40 social goods tied to nutrition, climate change, and health and hygiene objectives. During that period, the initiative will provide 3 million people in West Africa with access to quality products, employing 3,000+ vulnerable women as sales agent.

Lever	Target for Y1-Y2	Target for Y3-Y5	Target for Y6
# of Products	✓ 3-5	✓ 15-20	✓ 30-40
VSLA Footprint	✓ 60,000 in Ghana	✓ 200,000 in Ghana	✓ 300,000 in Ghana, 3 million in West Africa
Program Synergies	<ul style="list-style-type: none"> ✓ Health and Hygiene ✓ Agriculture 	<ul style="list-style-type: none"> ✓ Health and Hygiene ✓ Agriculture ✓ Environment 	

Sustainability and Scalability:

The Rural Sales approach is already a proven and financially viable approach developed by CARE in Bangladesh and spun-off as a growing business (see JITA p4). Following projections in product growth and VSLA expansion, it is expected that RSP West Africa will break even in year 5.

Outputs	Target for Y1-Y2	Target for Y3-Y5	Target for Y6
Number of VBEs	✓ 100	✓ 1,500	✓ 3,000
Number of Hubs	✓ 10	✓ 100	✓ 200

Financial Requirement: RSP Ghana is seeking \$1-1.5M over two years in grants to support the pilot phase: business mentoring and training for new micro-entrepreneurs; market research in preparation for the introduction of new products; and the introduction of two to four additional products.

The Social Entrepreneur:

Gifty Blekpe, Economic Development Director, CARE Ghana.

Hubs for Economic Response (HER) - Pakistan

Country:	Pakistan
Sectors:	Employment generation
Stage:	Research & Design

Snapshot: CARE Pakistan is implementing the CIDA funded Community Infrastructure Improvement Program (CIIP), which focuses on economic empowerment of rural women. As part of the activities, CARE is developing a network of economic hubs (Hubs for Economic Response - HER), owned and managed by women entrepreneurs, which will serve as distribution and aggregation platforms to connect rural consumers and micro-producers to markets.



Social Benefits: HER will enable women in targeted rural areas to become economically and socially empowered. It will create employment opportunities for approximately 3,750 rural destitute women, either as sales agent, micro-producers or processors along various value chains. HER will make essential products and services available to rural communities and provide micro-producers with access to output markets.

Business model: As rural distribution platforms, the hubs will be connected to essential product and service distributors and engage rural women as free sales agents in their communities, replicating CARE's already successful rural sales approach in Bangladesh. Initial partnerships have been developed with Tameer Micro Finance Bank for financial inclusion, AsiaCare for micro health insurance and Telenor for access to mobile communications. As rural aggregation centers, the hubs will help organize micro-producers and processors along various value chains and will create linkages with output markets. The hubs will be financed by commissions and will be gathered under an umbrella structure that will progressively replace CARE's role, providing start-up and ongoing support to the network.

Financial requirements: HER is seeking \$100,000 in grant funding to develop the blueprint for the future business: 1/conduct market research and develop a compelling initial business plan 2/ validate the viability and scalability of the business model through a live market testing.

The Social Entrepreneur:



Ahsan-ul-Haque Helal, Chief of Party. Helal obtained his Masters in International and Intercultural Management from the School for International Training (SIT), Vermont, USA. Helal has extensive experience in economic empowerment projects and is currently leading CARE Pakistan's Community Infrastructure Improvement Program (CIIP). Helal is also leading CARE Pakistan's partnerships with Tameer Micro Finance Bank, AsiaCare and Telenor.

Additional information: www.ciip.org.pk for project document, videos, pictures and publications about CARE Pakistan's CIIP program.

Access Africa Franchise

Country:	Kenya
Sectors:	Access to financial services
Stage:	Test & Refine

Background: In 1991 in a village in Niger, CARE developed a way to harness an African practice of group savings, in which community members pooled together their resources to create a village bank. This was the first Village Saving and Loan Association (VSLA). To date, through the Access Africa program, CARE's VSLA approach has reached 3 million people across 26 countries. In 2010, in an attempt to more quickly scale the adoption of VSLAs, CARE launched a franchise VLSA initiative in Kenya, in which the training of VSLA groups is conducted by local franchisees. Building upon the learnings from this initial pilot, *Access Africa Franchise* has refined the VSLA franchise model to ensure its long-term financial viability and social impacts in order to scale up in Kenya and across Africa.



Social Benefits: Some 700 million people in sub-Saharan Africa live on less than \$2 a day. For them, each day is a struggle. Participation in VSLAs allows even very poor women to start small businesses and to lift their families and communities out of poverty. *Access Africa Franchise's* model relies on market mechanisms for rapid expansion of VSLAs and the franchising approach has proven to significantly reduce the costs per client compared to alternative options.

Business Model: *Access Africa Franchise* develops and trains a network of franchisees responsible for identifying and recruiting Community Based Trainers (CBTs). The franchisees train the CBTs on providing VSLAs with a suite of services, including start-up training, conflict resolution, share-out assistance and business consulting/training. CBTs, franchisees and *Access Africa Franchise* are remunerated with a monthly fee on the interest of the VSLA savings. *Access Africa Franchise* has two additional streams of income: up-front fees from new franchisees and commissions from commercial partners linked to the VSLAs network. CARE is still considering the different possible operational structure for *Access Africa Franchise*.

Financial requirements: *Access Africa Franchise* is seeking \$1,635,000 in grant funding over 3 years to develop the model and reach a breakeven point. \$800,000 will be used for a Live Market Test in 2013 to test the refined business plan and VSLA members' preferences towards linkages and validate revenue structures.

The Social Entrepreneur:



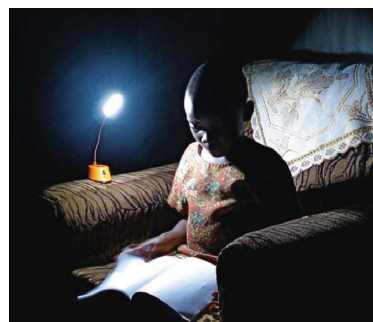
Lauren Hendricks is the Executive Director of CARE's Access Africa initiative. She also serves on the Board of Directors for MicroVest, a capital management firm which invests in microfinance institutions (MFIs) and chairs the board of the Access Africa Fund, an investment fund providing debt and equity investments in MFIs.

Additional information: [CARE Access Africa program.](#)

wPower

Countries: Rwanda, Tanzania, Kenya
Sector: Clean Energy / Women Entrepreneurship
Stage: Test & Refine

Background: CARE has pioneered several models for commercializing clean energy products. In Rwanda, CARE has been piloting a program where Village Saving and Loans Associations (VSLAs) are used as platforms for introducing improved cook stoves and solar lamps to rural communities. In this model, Village Agents (VAs), usually woman selected from among the members of existing groups, work as sales agents for the “last mile” distribution. In the 3 coming years, the wPower initiative will scale this approach in Rwanda, Tanzania and Kenya and evolve into a social enterprise.



Social Benefits: The vast majority of poor households in East-Africa cook food and heat their homes with traditional cook stoves or open fires. Time spent collecting fuel can put women at risk and impact their livelihoods. Exposure to cook stove smoke can also cause premature deaths. Most vulnerable households also do not have access to electricity and use unhealthy, dangerous and poor quality kerosene lanterns. wPower will increase women’s access to small-scale clean energy markets and develop women’s ownership and management of small scale “last mile” clean energy sales and distribution enterprises.

Business model: wPower will work with leading firms already active in the three countries which provide supplies of clean energy products and manage the value chain from the capital cities to the rural centers. VAs will provide support in the “last mile” – supply to VSLA members and other rural people. VAs receive a special training and get about a dollar in commission on each lamp sold. Over three years, wPower plans to train and launch 3,000+ women entrepreneurs in their businesses. They will go on to sell 180,000+ solar lamps and 28,000+ clean cook stoves. Once the rural distribution is in place, wPower will evolve into a social enterprise that will continue to recruit, train and protect the interest of VAs and their end consumers and negotiate bulk ordering to ensure lowest costs.

Collaboration opportunities: The three-year program is funded and the partnerships with clean energy distributors are currently developed. There is no specific additional requirement at this point of time, but the wPower team is always happy to explore collaboration opportunities.

The Social Entrepreneur:

Francis Sangela brings 12 years of experience working with clean energy in East Africa. He has studied and published on the question of gender and clean energy, is committed to market-based solutions to energy problems, and has six years experience managing clean energy projects.

Additional information: Consult a [study](#) on models for commercializing clean energy products through VSLAs, including several tested by CARE.

Insure Lives and Livelihoods (ILAL)

Country: India
Sector: Access to financial services
Stage: Research & Design

Background: Launched in Sept. 2006, ILAL aims at increasing the availability and access to micro insurance products in Tamil Nadu and Pondicherry in India. The insurance company Bajaj Allianz provided an upfront investment and facilitated the development of three products - life, general and health insurance policies - that are most affordable and suitable for the clients. Since inception in 2006, 350,000 policies have been sold. CARE India is currently in the process of transforming ILAL from a grant-based funding model to a social enterprise.



Social Benefits: ILAL increases the access to a wide range of micro insurance products and services that provide a comprehensive solution to financially unreached rural poor. Micro insurance is a livelihoods protection strategy that helps communities to better cope with shocks. It protects the livelihoods of small producers and petty traders and help families manage the financial losses arising out of sudden death or natural disasters. Most clients of ILAL are insured for the first time. In addition, ILAL is a source of innovations in insurance intermediation, testing and spreading best practices, particularly around client education and outreach.

Business model: ILAL is implemented in partnership with 23 local organizations that run microfinance groups to sell the products. CARE currently serves as the network facilitator, building the capacities of the local partners to act as micro insurance agents. So far, CARE has not been recovering costs, passing all commission on to the local partners. The service revenue is 10% to 15% of the premium, which contributes to the partners' operational costs, including client education. Initial assessments indicate that a sustainable and rapidly scalable wholesale aggregation enterprise model, financed by several revenue streams, could replace CARE's role.

Collaboration Opportunities: CARE is seeking a \$150,000 grant for the transformation of ILAL to a sustainable enterprise. This grant will support one year of operating costs, some scale-up costs for additional staff and NGO training, and the costs of finalizing the market research and business plan and proceeding with the legal transformation. It is then expected that ILAL will seek for a \$500,000 investment to fuel its growth.

The Social Entrepreneur:



Devabalan Rajagopalan is Technical Support Coordinator at CARE India, based in Chennai.

Additional information:

<http://www.youtube.com/watch?v=6ukNLIGUjZA>

[Explaining Insurance: Implementing Consumer Education in CARE-India's Insure Lives & Livelihoods Program](#) (Financial Access Initiative)

Nijera Cottage and Village Industries (NCVI)

Country: Bangladesh
Sector: High quality, hand-made products
Stage: Launch & Scale

Background: NCVI is a worker- and artisan-owned social enterprise that represents groups which work in *kantha*, *shibori*, dying, indigo and honey production in Rangpur, Dinajpur, Nilphamari, Lalmonirhat and Gaibandha in Bangladesh. NCVI functions as an umbrella organization for these groups to interact with markets. The Social and Economic Transformation of the Ultra-Poor (SETU) project of CARE Bangladesh is collaborating with NCVI.



Social Benefits: Despite steady growth, the inclusion of the poorest in markets is still a huge challenge in Bangladesh. It also poses a significant challenge for women as they migrate to big cities. NCVI model has been developed to build on local production systems and organizations that can self-propel and sustain economic growth and create wealth that circulates and recycles within local communities, without the exploitative dynamics that usually prevail. Presently a total number of 1,815 poor and extremely poor households are working under NCVI.

Business model: NCVI is an umbrella organization representing small enterprises, all autonomous financial entities. Through the brand LIVING BLUE, NCVI establishes market linkages for these enterprises. For example, NCVI has created linkages with Couleur Garance (France), Sally Campbell (Australia) and Plantation House (India), all of which place regular orders. The projection of sales in 2013 is \$100,000. The sales figure will reach \$10,000,000 in 3 years if proper investment is made with an appropriate organizational infrastructure in place.

Collaboration Opportunities: CARE / NCVI is seeking \$100,000 to transform the initiative into a sustainable business and expand. Efforts will be made to establish suitable organizational structures and processes that are required for a social enterprise to run independently. Robust impact evaluation will be conducted to demonstrate the impact.

The Social Entrepreneurs:



NCVI Directors have been elected based on their leadership and ability to inspire others, their expertise and contribution to skill development and the trust they command within their communities. NCVI is run by 8 directors, from the top left: Mst. Salma Begum, Sumanto Kumar Barman (Chairman of NCVI), Rashida Begum, Sona Rani Roy, Mst. Momotaz Begum, Md. Abu Bakkar Siddique, Jeleka Begum, Mst. Sakina Begum.

Additional information:

<http://www.youtube.com/watch?v=2J-ivaboQKM&sns=em>
www.living-blue.com

Technical Assistance Providers - TAP

Country: Peru
Sector: Agro technical services
Stage: Research & Design

Background: TAP is a network of 109 technicians from rural communities in Peru trained to provide small holder farmers with agricultural extension services and inputs. So far the network has been developed through grants with CARE providing training, working capital and stimulating the demand. The initiative has been highly successful, significantly increasing farmers' production and income. CARE is now considering the opportunity to create a financially viable social enterprise, which would allow CARE to diminish its role in phases.



Social Impacts: The initiative has been piloted on selected value chains, including livestock and cocoa. The services provided by the TAPs have led to significant increases in the volume and quality of the farmers' production, better access to output markets and an increase in income. In cow fattening for example, the services have reduced the fattening time period from 18 to 4 months, generating more than \$7 million in sales and an average 76% increase in income for more than 3,000 families. The initiative has also created sustainable jobs for 100+ TAPs with an average monthly income of \$200 or \$300.

Sustainability and Scalability: The TAPs, as micro-entrepreneurs, are financially viable. They charge for the services provided and the sale of agri-inputs and pay for most of their expenses. While the TAPs training is still covered by CARE, the government and private sector are increasingly taking this process over. Partnerships have also been developed with companies for the provision of agricultural inputs and services. Given its success, the TAP approach is currently being replicated by CARE in Brazil and Bolivia.

Collaboration Opportunities: CARE Peru is still considering different options for the sustainability and scaling-up of TAP, either through public or private mechanisms. A \$25,000 grant would make it possible to assess different scenarios and develop a business plan for sustainability and scale. TAP is also looking for grant funding to cover the technicians' training and working capital for bulk purchasing of inputs and equipments

The Social Entrepreneur:



Alejandro Rojas is an engineer specialized in socio-economic development. He is the Director of Inclusive Economic Development at CARE Peru and the entrepreneur behind TAP. Alejandro's current objective is to develop the strategy to scale up the TAP program to national and international levels

Additional information:

<http://www.youtube.com/watch?v=ZtRZXTv1Hag&feature=plcp>

<http://www.youtube.com/watch?v=sDKeyW7Xo70&feature=related>

Presentation: "Proveedores de Asistencia Tecnica: Una estrategia para generar impactos"

Women Cashew Enterprise Network

Country: India (Tamil Nadu)
Sector: Agro-processing / Women Entrepreneurship
Stage: Research & Design

Background: Since 2009, CARE has been supporting the development of a network of 4 women-owned and managed cashew processing enterprises in Tamil Nadu. Each enterprise is deeply embedded within the local communities through a network of satellite collection and processing centers. The Walmart Foundation in the US has provided a start-up grant and Walmart India is sourcing processed cashew nuts from the enterprises. As a sustainability and scale-up strategy, CARE is considering the creation of an umbrella enterprise to replace CARE's facilitation role.



Social Impacts: In coastal communities of Tamil Nadu, women are often worst affected by poverty and marginalization. In agriculture value chains, women are traditionally positioned within the production and processing part, earning very little as laborers, with little control over produce and having little opportunity to advance beyond the most basic of tasks. This is a unique and first of its kind initiative in the cashew sector where 100 % marginalized women are involved and the enterprises are managed by them. It provides regular work and good income opportunities to the women who were earlier living on subsistence activities with low and irregular income. 1000+ marginalized women are currently working under the initiative.

Sustainability and Scalability: CARE operates this initiative on the notion of full sustainability and as a pilot to develop inclusive aggregation models along agricultural value chains. The units have shown a strong tendency to achieve financial viability in short duration. As a scale-up mechanism, CARE is considering the creation of an umbrella enterprise, a network aggregator, which will provide continuous services to its members: financing from banking institutions, technical training, bulk purchasing and linkages to output markets. Initial assessments indicate that this company could be sustainable model supported by several revenue streams.

Collaboration Opportunities: CARE is currently looking for a \$50,000 grant or pro-bono business development services to conduct the necessary market research and develop the business plan for the umbrella company. CARE is also looking for options to increase the availability of working capital to invest in the procurement of raw nuts (current monthly needs around \$40,000).

The Social Entrepreneur:



M. Sudharshan is leading the Cashew Value Chain Initiative program. He has over 20 years experience, including in designing and implementing value chain initiatives with a strong understanding of Bottom of Pyramid approaches. Sudharshan has in-depth understanding of local context for improving access to broad range of livelihood services by poor and marginal producers.

Additional information: see a [video](#) on this program

Agri-Kiosks Franchise

Country: India (Orissa)
Sector: Agricultural extension services
Stage: Research & Design

Background: Orissa State, in east India, has the highest poverty levels in the country. Agriculture continues to be the primary source of employment in the region, but over the years, the sector has suffered from minimal investment. With this context in mind, CARE India is implementing the Pathways initiative in Orissa to enable more productive and more equitable participation of 10,000 women farmers in sustainable agriculture. As part of this initiative, CARE is considering the opportunity to develop a franchise network of agri-kiosks that will provide small holder farmers, especially women, with extension services and access to input and output markets.



Social Impacts: In India, agricultural extension services have failed to provide relevant, effective and broad-based services and an extension model that could effectively serve 100+ million small farmers is missing. The Agri Kiosks Franchise will bring in significant “first mile” and “last mile” efficiencies, linking and benefiting the vulnerable smallholder farmers, especially women, and the market. For farmers, this will include affordable access to quality products and services, quicker transactions, aggregation of a large number of small value-small volume transactions and better communication with input and output markets.

Business model: The Agri Kiosks Franchise will adopt a revenue-based model of service provision. The network will be lead by a hub, which will support the development of kiosks, providing training, access to financial services and linkages with input and output markets. The kiosks, owned by micro-entrepreneurs, will provide farmers with technical and advisory support, access to input and output markets and financial services. The system will be commission based. Using ICT all kiosks will be networked with each other for mutual support, learning, and problem solving. In addition, Agri-Kiosks entrepreneurs will also be connected to technical experts and knowledge and innovation institutions for technical support on demand. The individual kiosks are expected to achieve break even in less than five years. Based on the initial learning the revenue model will be fine-tuned to ensure business viability of individual kiosks and of the hub.

Collaboration Opportunities: The incubation of the Agri Kiosks Franchise is planned for a duration of 5 years at an overall estimated cost of \$1,000,000. CARE is seeking a start-up grant of \$250,000 to finalize the market research and the design of the model and launch an initial pilot.

The Social Entrepreneur:



Senthil Kumar, CARE India's Economic Development Manager leads this initiative. Senthil has lead incubation and mentoring of more than 15 microfinance institutions as sustainable financial service providers

Seed Bank

Country: occupied Palestinian territory (oPt)
Sector: Agriculture and natural resources

Snapshot: The Seed Bank is a community run cooperative in the Jenin governorate. It has been operating since 2006 and serves 2000 small-scale farmers from 42 villages. The Seed Bank allows them to borrow high quality seeds at the beginning of the planting season and then return them once they have sold their crops. CARE is supporting its members to improve business management capacity, expand services, strengthen the involvement of women farmers and introduce climate adaptive and disease-resistant seed varieties. Diversification of services include renting tractors and other farming equipment at affordable rates and providing trainings and extension services that promote good practices and enhance land productivity.



Social Impacts: The Seed Bank has been highly successful in improving the livelihoods of small farmers in vulnerable, conflict-affected communities. Easy access to affordable inputs and services has been a major challenge in the past, as farmers have been cut off from their access to markets due to the conflict, which had resulted in a monopoly by a few local dealers who charged 3 to 7 times higher for poor quality seeds and equipment. The Seed Bank is also playing an important role in protecting crop diversity and introducing drought-resistant seeds. It is also serving as an information hub, connecting farmers for sharing experiences. Perhaps most importantly, it has built a sense of community ownership and collaboration.

Business model: The Seed Bank is run using a cooperative model, managed collectively by members of local community based organizations (CBOs). It serves 24 CBOs with more than 2000 members from 42 villages. The Seed Bank provides access to high quality inputs and services on a lending basis, supporting up-front investment and receiving returns after harvest. Renting equipment and other rotating extension services also contribute to the profit, which is used by the cooperatives to reinvest in the agricultural development of their communities. It is anticipated that the Seed Bank will be a fully financially viable social enterprise by 2014.

Collaboration Opportunities: CARE is in the process of phasing out support and transforming the Seed Bank to a self-sustaining social enterprise. The Seed Bank is a pilot, with strong potential to be replicated in other farming communities in the oPt facing similar challenges. We are seeking a \$20,000 grant to document the model and finalize the business plan, broadly disseminate findings and work with the Ministry of Agriculture and agricultural organizations to institutionalize it replicate it in other parts of the oPt.

The social entrepreneur:



May Rabee Abdelhadi has three years' experience working on agricultural development programs. She holds a BA in Industrial Engineering and is currently completing her Masters of Engineering management at An Najah National University.

Milk Collection Centers (MCC)

Country: Egypt (Beni Suef, Beheira, Fayoum)
Sector: Fair trade / Income growth
Stage: Test & Refine

Background: Since May 2010, CARE, in collaboration with DANONE, has supported the development of Milk Collection Centers (MCCs) in Egypt. These MCCs serve to improve dairy processing, distribute products throughout the country, and create market resilience by connecting small-time dairy suppliers to a global value chain. Each MCC provides the resources necessary to increase the dairy quality, build production capacity, and grow economic return for the rural poor.



Social Impacts: In rural communities of Egypt, women suffer most from poverty and marginalization. Though women are the backbone of livestock care in Egypt, they earn comparatively little for their work. Emphasizing women's important role in the dairy value chain has increased their participation and advancement opportunities, leading to greater economic stability and respect. Additionally, the partnership established between Egyptian farmers, cooperatives and the private sector will build the trust necessary to transform an unstable dairy industry into a thriving one. With greater leadership roles in an emerging market, women can stand as respected and valued community members.

Sustainability and Scalability: Danone and CARE launched this initiative as a pilot for developing sustainable linkages with DANONE's supply chain. The MCCs are replicable and scalable models proven to quickly achieve financial viability. As an overall sustainability and scale-up mechanism, CARE would like to create an umbrella enterprise, the Agricultural Services Center (ASC), which would serve as a network aggregator. The ASC would provide financing from formal banking institutions, technical assistance, and linkages to the global market. Initial assessments indicate that this enterprise could be a sustainable model supported by various revenue streams.

Collaboration Opportunities: CARE currently seeks a \$75,000 grant or pro-bono business development services to conduct the necessary market research for the business plan of the umbrella enterprise. CARE is also looking for grant funding to cover personnel and working capital for bulk purchasing of inputs and equipment.

The Social Entrepreneur: Samir Sedky is CARE Egypt's Agriculture and Natural Resources Program Director. Beginning as a field officer, Samir now has 26 years of experience leading the design, implementation, and evaluation of a number of USAID and EU funded projects. Samir has managed dozens of budgets ranging in amount from half a million to 12 million USD. Recently Samir has built strategic partnerships with the private sector, including Etislat, Cargill, Kraft, Coca-Cola and now DANONE.



CARE Enterprises is a cross-cutting initiative within CARE, which brings together experts from different parts of the organization. Some of the key staff involved include (by alphabetical order):



Asif Uddin Ahmed | Bangladesh | Director, Private Sector Engagement

email: asif@bd.care.org

Asif leads CARE's work with social enterprises in Bangladesh. He is a Board member of JITA and currently supports the development of NCVI and Krishi Utsho



A. H. Helal | Pakistan | Chief of Party

o: +92 51 2855 924-5 | email: helal.haque@pk.care.org

Helal leads CARE's work with social enterprises in Pakistan, currently launching our first initiative in the country, HER.



Lauren Hendricks | Africa | Executive Director, Access Africa

c: +255 784 348474 | email: lhendricks@care.org

Lauren leads the work with social enterprises emerging from CARE's Village Saving and Loans Associations program, such as Access Africa Franchise and wPower.



Farouk Jiwa | East-Africa | Senior Technical Advisor - Economic Development

c: +254 735 659 641 | email: fjiwa@care.org

Farouk supports several of CARE's social enterprise opportunities, including the agro-dealer networks in Bangladesh, Krishi Utsho, and Zambia, ADAPT.



Francois Jung-Rozenfarb | USA | Director, Social Enterprises

o: +1 404 979 9310 | email: fjungrozenfarb@care.org

Francois is fully dedicated to CARE's work with social enterprises. He coordinates the CARE Enterprises Initiative.



Senthil Kumar | India | Manager, Economic Development

Email: senthil@careindia.org

Senthil leads the development of CARE's work with social enterprises in India, currently ILAL, the Agri-Kiosks Franchise, SEIH and the Cashew processing Initiative.



Jennifer Kuzara | USA | Sr Advisor, Reproductive, and Maternal Health

o: 404-979-9548 | email: jkuzara@care.org

Jennifer supports CARE's work with social enterprises in health, currently SEIH in collaboration with CARE India



Laté Lawson-Lartego | USA | Director, Economic Development

o: 404-979-9167 | email: llawson@care.org | skype: late.lawson

Laté leads CARE USA's Economic Development work, from which a majority of our social enterprises emerges. He co-leads CARE's work with social enterprises.



Scott M. Lenhart | USA | Associate General Counsel

o: 404 979 9534 | email: slenhart@care.org

Scott leads all legal aspects related to CARE's work with social enterprises, especially the transformation of projects to new legal entities.



Christian Pennotti | USA | Senior Technical Advisor, Learning and Impact

o: 404.979.9195 | email: cpennotti@care.org

Christian coordinates and disseminates the learnings that emerge from CARE's work with social enterprise and directly supports key ventures such as Krishi Utsho.