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# BRIDGING GAPS

Connecting private sector  
& communities through a  
global microloan platform

# THE PROBLEM

Malish James is a refugee, storyteller and founder of the Afri-Youth Network in Uganda's Bidibidi refugee settlement. Exploring the challenges in Bidibidi with Malish, we discovered a problem we want to solve: The refugees receive food aid through organizations like the UN World Food Programme. However, they struggle to afford other basic commodities, such as new clothes for their children. So rather than eat the food, they need to exchange it in order to supply their basic needs. Instead of having to use food as a currency, we want to empower them to identify other sources of income.



*Malish James in Bidibidi*



# THE OPPORTUNITY

## Microloans for communities

We want to offer microloans for community-embedded groups in rural communities, starting with Bidibidi in Uganda. In partnership with the Afri-Youth Network to first set up the groups, we will then identify specific business opportunities. Our team will offer access to information, including a simple business plan, timeline, financial plan, tools to accompany the microloan - and how to get this up on our platform.

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## Private sector buy-in

Our platform will serve as a bridge between private sector companies and community-embedded groups in need of microloans. Why private sector companies? We have a good network of potentially interested parties, especially in Germany and Europe. Besides this, there are increasing social standards for the private sector in many countries, so we are giving them a solution to contribute to several different SDGs.

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## Ripple effect

Contrary to banks, private sector companies will give donations. Thus, the loans don't have to be paid back to the companies but stay within the community, going to the next project. This is one of our unique selling points.

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# INNOVATIVE COMPONENTS

## Human-centered & community-led

Our research will be carried out human-centered and in close cooperation with the communities. The community-embedded groups will function independently and be in charge of the re-distribution of further loans.

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## Storytelling

We will have a strong focus on storytelling, ensuring continuous interest from private sector partners and a high level of transparency. In Bidibidi, we will collaborate with Malish James' initiative "Daily Refugee Stories" to start with.

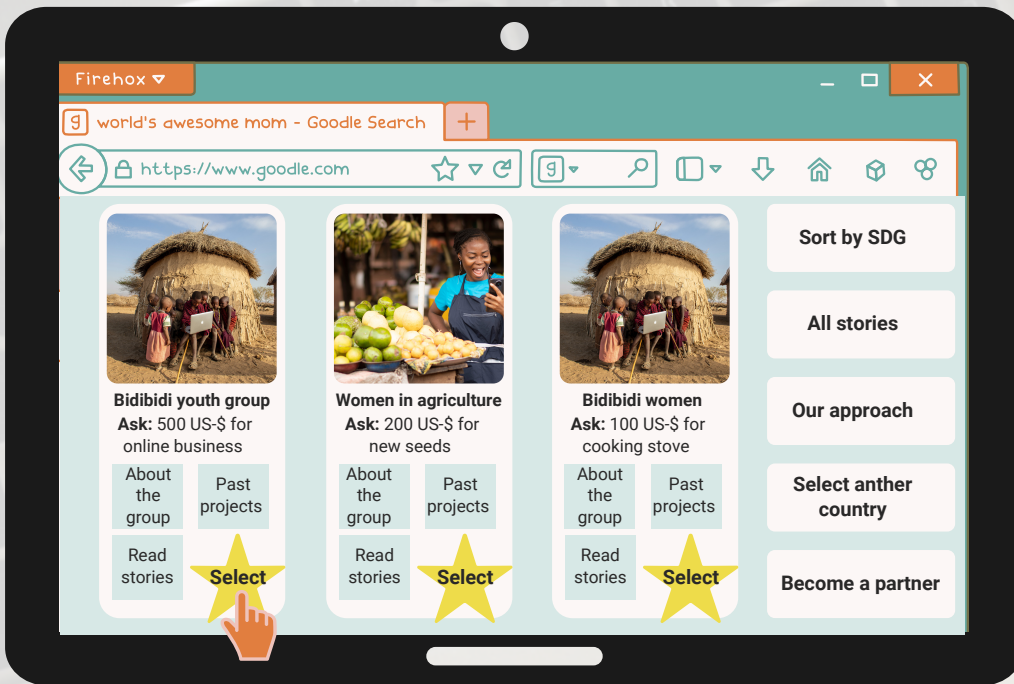
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## Digital platform

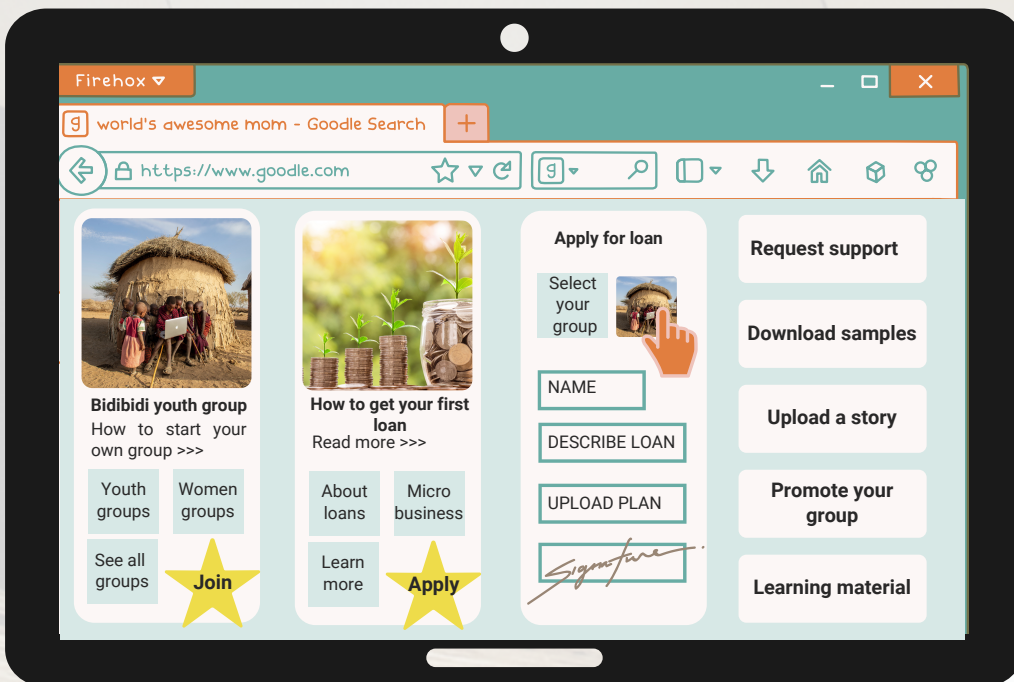
Transparency has an increasing importance for companies when making donations. Through our platform "Bridging Gaps", they will have the opportunity to read real stories from the projects and choose which community-embedded group (and later which community and country) to support. Pending a successful pilot, the platform can be expanded to other projects and locations.

# PLATFORM SETUP

FOR COMPANIES



FOR COMMUNITY-EMBEDDED GROUPS





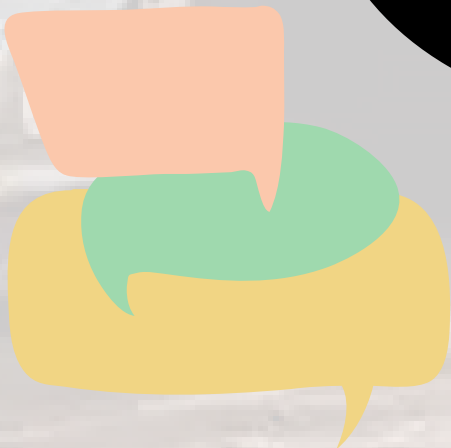
# HOW IT WORKS IN A NUTSHELL



Company



Community-  
embedded group



Members

# TEAM

## **Danielle Marques from Brazil**

- Product Owner
- Finance Expert
- Over 7 years of experience with IBM



## **Janina Peter from Germany**

- Independent Food Systems Innovation Consultant
- Global Communications Lead Right2Grow Alliance
- Social Entrepreneurship Expert



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# PARTNERS

## **Malish James from South Sudan**

- Bidibidi resident and local expert
- Storyteller (trained by "WFP Storytellers")
- Founder of Afri-Youth Network and Daily Refugee Stories



... & more ongoing conversations.

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# GET IN TOUCH



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