

# NABC

# MAGAZINE

Edition 2022

Annual magazine of the Netherlands-African Business Council. **Now in English and French**

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# Africa Innovates



**NABC**  
Confidence in African Business

## HOW AFRICA LED TO THE CREATION OF STONEX'S GLOBAL PAYMENTS DIVISION.

Imagine a New York-based global financial services organisation, with more than 16 billion dollars on its balance sheet and 3,000 employees around the world. Imagine such an entity saying a section of the company actually has its origins in Africa. No need to imagine, since this is a true story. NABC Magazine spoke to Niels van Duinen, Business Manager, at the Global Payments division of StoneX Financial GmbH, part of StoneX Group Inc. (NASDAQ:SNEX).

**How did Africa inspire StoneX?** StoneX's Global Payments division indeed has its origins in Africa in the 1980s. It all started when two enterprising fund managers working with a US philanthropic body recognised that they were losing significant value while buying local currency for African programs. They identified local banks willing to bid competitively for their client's dollar flows, and the price discovery mechanism that they subsequently created lies at the heart of StoneX's payments business, which today delivers payments in more than 175 countries in over 140 different currencies. Africa also offers exciting growth opportunities for StoneX's commodities business.

**How do you assist other companies when entering the market in Africa?** We have been a specialist provider of cross-border payments since 1986. In that time, we have built up an impressive customer base that

now includes many of the world's leading transaction banks, who use our expertise in the developing world to complement their own coverage in more developed markets. With the globalisation of trade, we are witnessing explosive growth in the number of payments from the developed world to emerging markets. At the same time governments, regulators and commercial actors increasingly favor payments being executed in local currency and discourage the use of dollars to settle local obligations (in non-dollar countries).

So how can we help address these various challenges? Well firstly, unlike many other providers in the cross-border space, we run our own network of local correspondent banks across the world. Instead of relying on one or two global banks, we transact in the local target market of the intended payment. By engaging local banks - specialists in that market - we can secure a fixed low cost, (as all payments travel across local clearing mechanisms, rather than arriving as cross-border wires) as well as clear, guaranteed delivery times. It is also true that having a local partner in the target market reduces the complexity and layers of any investigation into failed payments, significantly reducing investigation timelines. Our team quotes an upfront, fixed cost (in the form of an FX rate, with an agreed spread) for the transaction at hand, guaranteeing both a) that the payment will arrive whole, with no charges or lifting fees deducted and b) the delivery date of the local funds. By interacting solely with local banks, we are able to ensure highly competitive exchange rates.

### What is the best way to mitigate risks that come from fluctuating currencies?

Organisations are increasingly centralising their treasury functions and funding their local currency obligations on a just-in-time basis. The advantages of this process are numerous: first, by only funding the exact amount required at the exact time needed, organisations can avoid holding unnecessary balances in multiple locations in currencies that may be subject to sharp losses of value that are otherwise difficult

to protect against. Secondly, by centralising funding, excess funds can be held in a credit institution with the strongest rating, rather than in a local bank, in a market that may be suffering liquidity issues, or where regulations may impede those funds being repatriated if they are suddenly needed elsewhere. Third, by centralising the treasury function, organisations can increase their purchasing power and potentially request rates from multiple providers before sending funds to a certain country, rather than being stuck with the 'house bank' in the country to which they are sending funds. This third point greatly increases transparency and can be vital in volatile markets to ensure that true value for money is always achieved for cross-border transactions.

### Can you give us an example of an organisation you work with?

As a case study, we work with a leading global insurance group that needs to make multiple local currency payments all over the world. This company makes over 3,000 cross-border payments, in 52 currency pairs on a monthly basis, to locations where they do not hold a local currency account themselves. They are able to upload these payments in one file directly into our pricing and payments system, FXecute. The system auto-prices the FX deals, validates the instructions and notifies the customer when the transaction settles. Our software receives the instruction and makes the payment directly to the ultimate beneficiary, saving the customer the time and expense of running their own local currency accounts in developing markets, without suffering any loss of certainty or transparency in the process.

With access to this technology, coupled with an extensive network of over 350 local banks across the world, companies can engage in cross-border business to anywhere in the world, making local currency payments almost as simple as domestic payments in their own markets, for a known, guaranteed cost. Global commerce has never been so easy. All you need to do now is decide where you want to do business next!



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# Foreword

**Dear reader,**

We are proud to present to you our annual magazine. We look back at an exciting year, during which we celebrated our 75th anniversary. It felt great to celebrate this achievement last September with our valuable network during our first physical event in 20 months.

The confidence we had in African business in the 1940s is still part of our DNA 75 years later and despite the challenging environment we have experienced since March 2020, we see a lot of resilience. African companies are finding innovative new business models.

Inspired by this resilience, the theme of this magazine is 'Africa Innovates'. In this edition, you can read an interview with Betelhem Dessie, the Ethiopian 'tech-queen' who serves as an example for her generation. You will also discover companies leading the way in the field of hybrid vegetable seeds and bio-based environmental solutions. On top of that, we highlight business opportunities in Botswana and deep-dive into the business climate of Rwanda. In our lead story, we investigate opportunities offered by hydrogen for African countries.

Innovation was also key during the three-day 'Inspiration and knowledge-sharing tour' to Egypt, in September 2021. I led a group of 11 Dutch companies that showcased smart Dutch solutions to combating climate change. This included introducing climate-resilient vegetable seeds, solutions for healthy soils, and innovative irrigation methods.

Despite the unpredictable travel situation, we expect the number of trade missions, albeit smaller and more focused, to increase in 2022. Also on the events side, we are expecting more than in the years before. In the meanwhile, the NABC continuously strives to help companies find their way in Africa or in Europe via our Africa Insights Desk, while our long-term programmes also keep going on, despite the pandemic.

While it has been 75 years already, it feels as if we have only just started. The opportunities in Africa continue to grow despite the COVID-19 pandemic. It continues to be our mission to ensure that the Dutch business community is aware of this and that doing business with Africa will be profitable and beneficial for both sides in the long run. After all, the time to put the 'Africa Strategy' of the Dutch private sector into action is now.

*Rosmarijn Fens,  
Managing Director*





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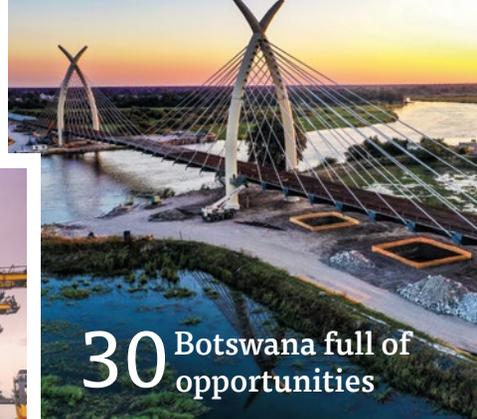
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# Product conformity assessment by SGS

Product Conformity Assessment (PCA) is a verification program designed to ensure that specific products meet requirements, technical regulations and standards set by the regulatory authority in the importing country.

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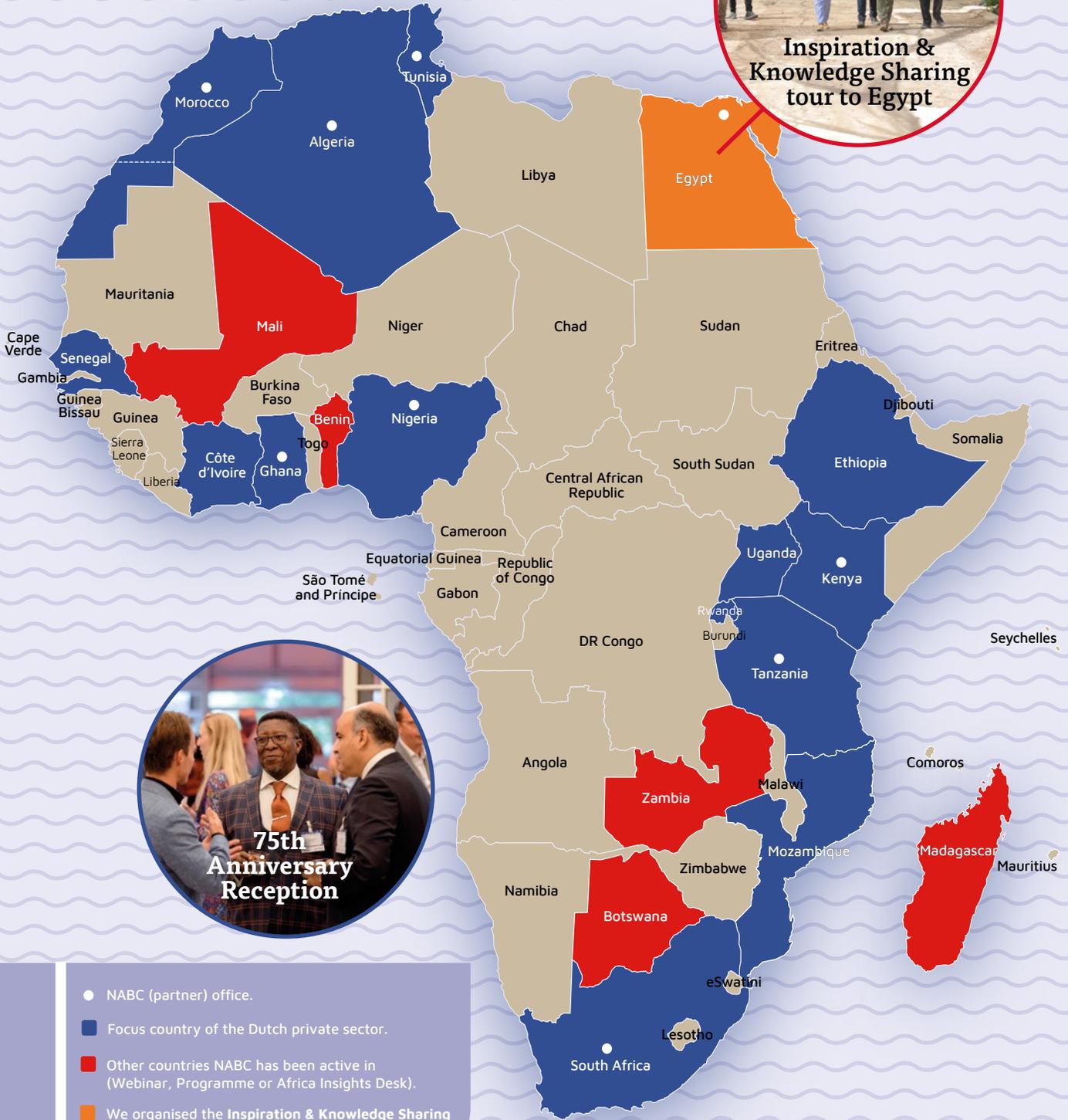
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# Focus Countries and Activities in 2021



Inspiration & Knowledge Sharing tour to Egypt



75th Anniversary Reception

- NABC (partner) office.
- Focus country of the Dutch private sector.
- Other countries NABC has been active in (Webinar, Programme or Africa Insights Desk).
- We organised the Inspiration & Knowledge Sharing tour to Egypt in October 2021.

## 75 Years of Confidence in African Business

On the 23rd of September 2021, we marked an important milestone: we celebrated our 75th anniversary, in attendance of the majority of our members and most important stakeholders. The excitement was tangible during this event, for us -and many of the attendees- the first physical event after 20 months of cancellations, lock-downs and postponements.



The picturesque coach house at the Nyenrode Business University -themselves also celebrating 75 years of existence- was the venue for the event, which started with a number of celebratory messages. We heard from Nyenrode's Rector Magnificus, Prof. Koen Becking, as well as from the VNO-NCW president, Ms. Ingrid Thijssen (digitally), Mr. Steven Collet, the Director and Ambassador of Sustainable Economic Development of the Dutch Ministry of Foreign Affairs, and Mr. Joost Oorthuizen, the CEO of NABC's brand-new strategic partner Invest International. (Read more about Invest International on page 24)

A panel discussion then dived into the business relationship between the Netherlands and Africa in the past

decades. This was discussed with our Strategic Partner Heineken, represented by Mr. Jan-Kees Nieman and Mr. Douglas Brew of Unilever. Ms. Núria Vlonk-Cunha Soares - representing OTC Organics, completed the panel.

The development of this business relationship in the future was discussed with Nyenrode's Dr. Yulia Levashova, who is specialised in FDI, and with Ms. Betelhem Dessie, an inspirational tech entrepreneur from Ethiopia (see Page 16). Mr. Pascal Murasira, who is setting up a giant start-up hub in Kigali, on behalf of Norrsken, completed this panel. Concluding the content-part of the event, Managing Director Rosmarijn Fens toasted with three of her predecessors: Peter de Ruitter, Irene Visser and Bob van der Bijl.

*During the anniversary reception we also launched a brand new corporate video, highlighting what will be our driving force for the next 75 years. The video was made by NABC member Africa Unlimited. Watch the corporate video by scanning the QR code.*

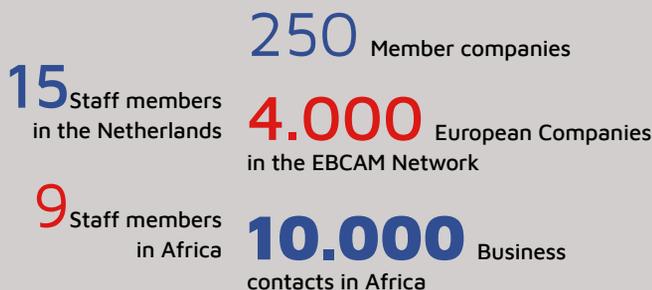


### About NABC

**NABC is the leading organisation for trade and investment facilitation for Africa based in the Netherlands. We strongly believe that the private sector has a crucial role to play towards an Africa that is economically thriving and globally competitive in trade and investment. NABC's purpose is to inform, inspire, catalyse and connect businesses with Africa's opportunities.**

The NABC sees the Sustainable Development Goals (SDGs) as an opportunity for more responsible business in Africa. All our work relates directly to the achievement of the 17 SDGs, with a specific focus on SDG 2, 5, 8 and 17 in which we can maximise our impact. We strive to build a partnership of equals between the Netherlands and Africa's 54 diverse countries.

### NABC in numbers



### NABC's Key Activities are:

#### Strategic Programmes

Member Support

(Virtual) Trade Missions

(Online) Events

Market Insights

## What can the NABC do for you?

**The NABC community of Africa-focused entrepreneurs and other Africa-minded people frequently gets together, during our online and offline events. In the coming months, we aspire to fully return to physical networking events and trade missions, the activities that we have historically carried out mostly throughout the past 75 years.**

### Member Events

We traditionally kick off the new year together with our members during our New Year's Reception, organised together with our Strategic Partner Heineken. Towards the end of every year, we also organise a matchmaking event, whereby NABC members can connect with African ambassadors from The Hague and Brussels.

### Digital Events

In 2020 and 2021, the NABC organised over 25 webinars focused on the 15 focus countries of the Africa Strategy as well as the other countries where NABC is active. We also hosted webinars focused on topics such as the role of LPG in Africa's energy transition, Poultry Disease Surveillance, the impact of Covid-19 on female entrepreneurship and more.

### FAB Forum

Our Francophone Africa Business (FAB) Forum sets the scene for Francophone Africa Business. The FAB Forum, held for the 5th time in 2019, brought together once again more than 80 high-level delegates from Francophone Africa to the Netherlands. The event offered unparalleled matchmaking and a unique opportunity for African entrepreneurs to learn and build upon Dutch expertise.

### Africa Works!

Africa Works! is the leading event in the Benelux about Doing Business in Africa and takes place every two to three years. The latest conference, taking place in 2019 under the theme 'Future African Cities', welcomed Ahmed Aboutaleb, the mayor of Rotterdam, as a keynote speaker. The Dutch water envoy, Henk Ovink, also shared his vision on climate-resilient cities. And we heard from Samuel Alemayehu, the founder of the Reppie energy facility in Ethiopia. Earlier editions of Africa Works! were graced by keynote speakers such as Queen Maxima, Lillianne Ploumen, then Minister of Foreign Trade and Development and Amine Bouabid, CEO of the Bank of Africa. The next edition is scheduled for June 2022.



### Trade Missions

NABC is an expert organiser of trade missions to and from African countries. Trade missions are an important instrument for internationally oriented businesses looking to establish relevant networks abroad. NABC works with many parties, including the Dutch

Government and Dutch Embassies in Africa, African Embassies, local chambers of commerce, sector organisations and local consultants to ensure you get the most out of your trade mission. In 2020 and 2021, we organised multiple virtual trade missions, including virtual trade missions to Senegal and Morocco and a virtual fruit sourcing mission to Ghana and Côte d'Ivoire. In 2021, we also organised an Inspiration & Knowledge Sharing tour to Egypt, a three-day programme that explored the opportunities and potentials of climate-smart agriculture in Egypt. 11 Dutch companies participated in this programme, which included company visits and a visit to the largest agricultural trade fair in Egypt: the Sahara Expo.



# NABC's Africa Insights Desk

NABC's Africa Insights Desk has assisted clients ranging from SME's to multinationals with further developing their strategies for doing business in and with Africa. The Desk has built up a strong track record over the years, including tailor-made weeklong trade missions, several business leads, in-depth market analyses and more. Whether you are looking for the perfect business partner, in need of valuable market information or require a tailor-made trade mission, the Africa Insights Desk has the right solution.

## What can the Africa Insights Desk do for you?

Companies willing to enter and/or develop their activities in the African, European or Dutch market benefit from the Africa Insight Desk services. At NABC, we have worked with private and public partners from Europe and Africa for 75 years and we know how to connect companies and how to do business with Africa.

To gain an edge over competitors or obtain a distinct perspective with snapshots of market trends and dynamics, key players, market-entry strategies and more; Africa Insight Desk's *Proprietary Market Intelligence Services* provide up-to-date sector-specific business



opportunities reports. These services are tailored to your products, services and target markets.

Through our *Market and Trade Channel Development Services*, we offer companies strategic market expansion and planning services including export readiness support and advice on appropriate direct and indirect market entry strategies. Lastly, with our *Partner Brokerage Services*, the Insights Desk ensures secure, trusted and appropriate technical and trade partners in Africa.

## Innovative solutions to your business challenges: How we assisted a multinational

The Insights Desk was approached by a multinational that wished to expand its sourcing destinations across Africa. Tanzania was the first country of interest and preparations for a visit in 2020 were made. Due to the pandemic, the plans had to be adjusted. Upon careful consideration of the company's objective for the farm visits, and close assessment of the on-ground situation in Tanzania, NABC's Africa Insights Desk proposed alternative methods to carry out these farm visits and interactions: a two-part virtual farm visit.

With the use of agricultural drones, aerial drone data, videos and pictures of three agricultural sites, the required information was provided. NABC's Tanzania staff also sent the company leafy samples from the various farm sites. Through thoughtful innovation, the NABC provided a satisfactory solution to the challenge of this multinational.

*For more information on Africa Insights Desk, feel free to contact Laurens Kuipers (laurens.kuipers@nabc.nl), Coordinator of the Africa Insights Desk*



### Our assistance to an African SME

'I have participated in two Business Development Missions to the Netherlands organised by the Africa Insights Desk. The team connected me to over 40 relevant Dutch companies which have led to several cooperation agreements, contracts signed and a significant expansion of my business in the Dutch market.'

- Francois D'Assise, the owner of DASSY Engineering.



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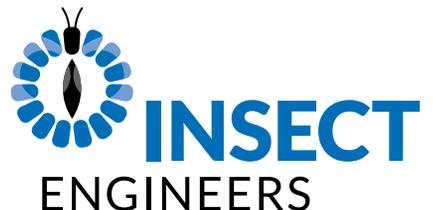
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# NABC's Sector-Specific Approach

## Sector-Specific Approach

As the NABC strongly believes private sector development is the key to sustainable economic growth, in addition to community events and market insights, NABC focuses on strategic programmes in which knowledge transfer takes centre stage. We carry out the following programmes:

### Dutch Africa Poultry Platform

A platform exploring business and market entry opportunities for the Dutch Poultry Sector in Africa. The focus of the Dutch Africa Poultry Platform (DAPP) is to bring the integrated Dutch value proposition in the poultry industry to new African markets. An

integrated approach increases the chances of success whilst reducing each individual company's risk exposure. There are 20 DAPP members, who meet on a quarterly basis.

**More information:**  
[www.dutchafricapoultry.com](http://www.dutchafricapoultry.com)

### Seeds 4 Change

Nigeria is the largest economy of Africa with a population estimated to grow to 400 million in 2050. In accordance with the rising population and demographic challenges, there is a higher demand for nutritious food and diversity in fruit and vegetables. As such, high-quality inputs selected for tropical agronomic circumstances and resistance to pests and diseases can provide a solution to these challenges. The Seeds for Change (S4C) programme has been developed to address the growing demand and need for a



greater diversity of vegetables by providing access to improved seeds and biological crop protection for Nigerian (smallholder) farmers, combined with capacity building and a transfer of knowledge through practical demonstrations, farmer-to-farmer learning and training.

### African Policy Dialogues

The African Policy Dialogue Mali programme focuses on stimulating female entrepreneurship in Mali. This is done by bringing together stakeholders of the Malian female entrepreneurial scene to discuss the obstacles to women entrepreneurship, the role of policies and ways to create synergy between the different stakeholders in the female entrepreneurial ecosystem. In Ghana, the African Policy Dialogue on Youth Employment Intervention seeks to generate research-based evidence on what works or does not work in youth employment interventions and contribute to the design of youth intervention and comprehensive policy documents for the Government of Ghana.

### New Origins Sustainable Spices: Increasing spices import from Madagascar and Tanzania

Madagascar and Tanzania are known for producing spices that include cloves, cinnamon, ginger, cardamom and vanilla. NABC's New Origins for Sustainable Spices (NOSS) impact cluster brings together eight Dutch and international companies to jointly visit production farms, advise the local companies on farming techniques, and improve quality standards and output requirements. The local team of the NOSS programme collects information from the field, trains model farmers, engages in open dialogues with local governmental institutions and raises awareness regarding organic and innovative farming.

### Kukua Na Kuku: Growing with Chickens

Kukua na Kuku was set up to unlock Tanzania's potential in poultry and to make the poultry sector a dynamic, vibrant and competitive sector. With Tanzania's population growing rapidly, so has the demand for animal protein. The potential of the poultry sector in Tanzania thus opens opportunities for investments. A group of Dutch companies is working to increase the efficiency, productivity and quality of Tanzanian farmer produce by learning from the cluster's agricultural expertise and experience.

### MATCH: linking African talents to job opportunities in Europe

MATCH is a 3-year programme, that aims to address labour market shortages in four EU member states: Belgium, Italy, Luxembourg and the Netherlands. The project promotes existing legal pathways to enable talents from Nigeria and Senegal to work for a period of 1-2 years for companies where specific sectoral labour shortages have been identified – primarily the ICT, technology and digitalisation sectors. In addition to tackling labour shortages in Europe, the African talents will, through their temporary work placement, have the opportunity to upscale their skills in Europe and increase their employability upon return to their home countries. NABC is responsible for implementing this programme in the Netherlands, together with the International Organization for Migration (IOM).



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# Africa may become a production location for green hydrogen

According to a study done by the Port of Rotterdam, a number of African countries, such as Morocco, South Africa, Egypt and Namibia, could become producers and exporters of green hydrogen.

A row of wind turbines run along a ridge at Africa's largest wind farm in Tangier, Morocco. Photo: Markel Redondo/Panos Pictures

"The demand for energy in the Netherlands and Germany is so high, that large-scale import of hydrogen will eventually be needed," explained Mr. Martijn Coopman, hydrogen expert at the Port of Rotterdam. "We did a study, looking into shoreside countries that have the potential to produce large amounts of renewable energy that can be used to convert water into hydrogen," Mr. Coopman said. "We found that one of the most interesting locations for that in Africa can be found in the southern part of Namibia. The Port of Rotterdam signed a Memorandum Of Understanding with the Namibian authorities with the aim of setting up a joint project," Mr. Coopman explained.

The shift towards hydrogen isn't only made in Rotterdam, but also in the other main port of the Netherlands: the Port of Amsterdam. In November, both the NABC and the Port of Amsterdam took part in the Dutch Pavilion at the Logistical Trade Fair in Algeria. Mr. Mark Hoolwerf engaged in talks with Algerian port authorities about hydrogen. "The port of Amsterdam has traditionally been a large energy port. We have fully embraced the energy transition, exemplified by our decision in 2017 to phase out coal by 2030. We believe that in the future, hydrogen will play a big role. When and how is still up in the air, but we believe that there is room for multiple technologies, where the reuse of existing assets will assist in the swift creation of cost-efficient supply chains. Our H2Gate project is aimed at realising the import of one million tonnes of green hydrogen to our port," Mr. Hoolwerf said. "Algeria is a country that has a lot of sunshine and a large coastline. On top of that, they have been exporting natural gas for many decades, and therefore, have both the necessary infrastructure and experience in the energy sector."

## What is hydrogen?

We asked Mr. Rene Peters, Hydrogen Expert of TNO, an NABC member, to explain the pros and cons of hydrogen.

### What is hydrogen?

Hydrogen, known by its scientific name  $H_2$ , is a gas that can be obtained from water. As you may remember from chemistry in high school, water is  $H_2O$ , so you divide the  $H_2$  (Hydrogen) from the O (Oxygen). This process requires a lot of electricity, but when completed, you have created Hydrogen, a gas that carries a lot of energy.

### Why is the world switching to Hydrogen?

Because as a carrier of energy, it is an alternative to fossil fuels like coal, oil, and natural gas. All these products generate carbon dioxide, or  $CO_2$  when burned; therefore contributing to climate change. Hydrogen is the first promising energy carrier that can be produced without releasing  $CO_2$  into the air, thus a solution worth investing money in if we want to stop climate change.

### How can we use Hydrogen?

Currently, the focus is on usage in factories that now need a lot of gas.

Think of refineries, chemical plants, or steel factories. It can also be used for transportation. In the Netherlands, you can find ships, cars, buses, trucks, and even bicycles that are powered by hydrogen. There are also trials for airplanes, but that is still facing challenges since you need to store liquid hydrogen under  $-253$  degrees.

### Are there also disadvantages?

You need a lot of electricity to produce hydrogen. If you can choose between driving a vehicle on electricity or on hydrogen, it is about three times more efficient to use electricity. It is also still very expensive to produce green Hydrogen: we are looking at hundreds of billions of dollars of investments needed.

### Why are we talking about green and grey hydrogen?

Hydrogen doesn't have a colour and is invisible, but we call hydrogen 'green' if the electricity used for its production comes from renewable resources, like solar or wind parks. When you produce hydrogen fueled by non-renewable resources, such as fossil fuels, you still cause  $CO_2$  emissions. Therefore calling it 'grey' hydrogen.

## Hydrogen plant in Rotterdam

But how close are we to a world that is driven by hydrogen rather than fossil fuels? "It may still take a few decades, but large steps are being taken," according to Mr. Coopman. "Shell is planning to build the world's largest hydrogen production plant in Rotterdam. Although the Final Investment Decision (FID) is yet to be taken, the port authorities are very confident that the project will commence. This plant will be ten times larger than any existing production location," said Mr. Coopman. "But that is not yet enough: another 10-fold increase in production is needed immediately after that."

Mr. Hoolwerf of the Port of Amsterdam believes the developments are a real opportunity for African countries. "The good thing is that many African countries have the required sunshine or wind in abundance and are thus able to generate renewable power cheaply. Hydrogen offers huge potential, so getting the 'first mover advantage' is important. But we also believe that it is important for African countries to

**Shell is planning to build the world's largest hydrogen production plant in Rotterdam.**  
**Mr. Coopman, Hydrogen Expert, Port of Rotterdam**

first ensure sufficient generation of electricity for their own needs, before turning the surplus into hydrogen destined for export." His words are echoed by Mr. Coopman of the Port of Rotterdam. "My advice to African countries would be to fully focus on renewable energy production. Try to first make sure you electrify your entire country in an environmentally friendly way. Hydrogen is only the second step thereafter." ☞



Hydrogen fuel station Ruygenhoek, the Netherlands.  
Photo: Shell

## Betlehem Dessie:

# Africa can be the

People don't usually see Africa as a continent full of developers, innovators and creators who can solve problems and create new tools and technologies. But according to **Betlehem Dessie**, Ethiopia's most famous tech prodigy, that narrative needs to be changed.



"I started coding at the age of 9," recalled Bethlehem Dessie, now 22, during a visit to the Netherlands. Ms. Dessie was one of the keynote speakers during NABC's 75th anniversary reception in September. "My father had an electronic shop in the city of Harar, so we were introduced to new things all the time. When I wanted to celebrate my 9th birthday, I asked my father for some money, but he was busy. So, I asked him: 'Can I use the computer to make money?' He then gave me the freedom to do so, and I made 90 dollars on that single day, by editing videos for customers."

Dessie's ability to make money using her own knowledge and skills sparked the beginning of the fruitful journey ahead. The family later moved to Ethiopia's capital, Addis Ababa, at the invitation of the Ethiopian Premier. She later joined iCog Labs, a company focused on artificial intelligence, robotics, and research & development. iCog Labs was one of the companies involved in building robot Sophia, which achieved international stardom for being the most human-like robot ever built. Today she is the company's Chief Advisor.

Betlehem has also done much to provide children with the same opportunity. Five years ago, she started her own initiative, called Anyone Can Code (ACC), set up as a daughter company of iCog Labs. "The aim of ACC is to teach 21st century skills to young adults and children in Ethiopia," she explained.

### Queen of Sheba Valley

Today, ACC has created a lot of buzz both in Ethiopia and abroad. Having been nicknamed the 'queen of Sheba Valley,' a reference to Ethiopia's own version of Silicon Valley - this international recognition comes as

“The biggest accomplishment has been to showcase the value of human capital not only within Ethiopia, but on the African continent as a whole **Betlehem Dessie, iCog Labs**

# next tech hub

no surprise. ACC has given 26,000 students competitive digital skills, while iCog Labs has delivered multiple high-level assignments to a number of international companies. “The biggest accomplishment, however, has been to showcase the value of human capital not only within Ethiopia, but on the African continent as a whole,” Ms. Dessie said.

These accomplishments have not always been easy. “Role models are important when trying to stimulate children. They are the type of people kids can become. Since most people active in the tech industry are male, female role models are scarce,” Ms. Dessie explained. “It is important to have a balanced way of seeing things. Women bring that, especially when it comes to Artificial Intelligence development where you see a lot of people shaping it into their own thinking and biases. If we don’t have more women working in those sectors, we’ll end up having robots that basically look like white male scientists, which is not what the world is like.” For this reason, Betelhem focuses her programmes on girls. “We focus on young girls, specifically. This is mainly because when kids are younger, they don’t have assumptions about what they should become when they are grown up. There is no pressure from their parents or society yet, so they are willing to get into anything,” she explained. “This gives girls more confidence and shows them a career in tech is possible.” While the tech scene continues to develop, Ms. Dessie hopes to be that representative role model for children and young adults.

## Renewed focus on digitisation

The technology sector is expected to experience a lot of growth, according to the young tech entrepreneur. “The covid pandemic has really accelerated digital transformation. The use and integration of technology in everyday life have been accelerated, and this has led to innovations. The need for technological integration,



Girls coding during a recent iCog summer camp training

policy changes, and quality education have encouraged the Ethiopian government to see value and to further support it.”

Ms. Dessie believes there are many investment opportunities in the tech sector, throughout Africa. She concluded with some advice for potential investors: “Understanding the local context is key. Fair trade instead of aid solves the grassroot problems in Africa, and not from a superficial level.”



“If we don’t have more women working in those sectors, we’ll end up having robots that basically look like white male scientists, which is not what the world is like. Betelhem Dessie, iCog Labs

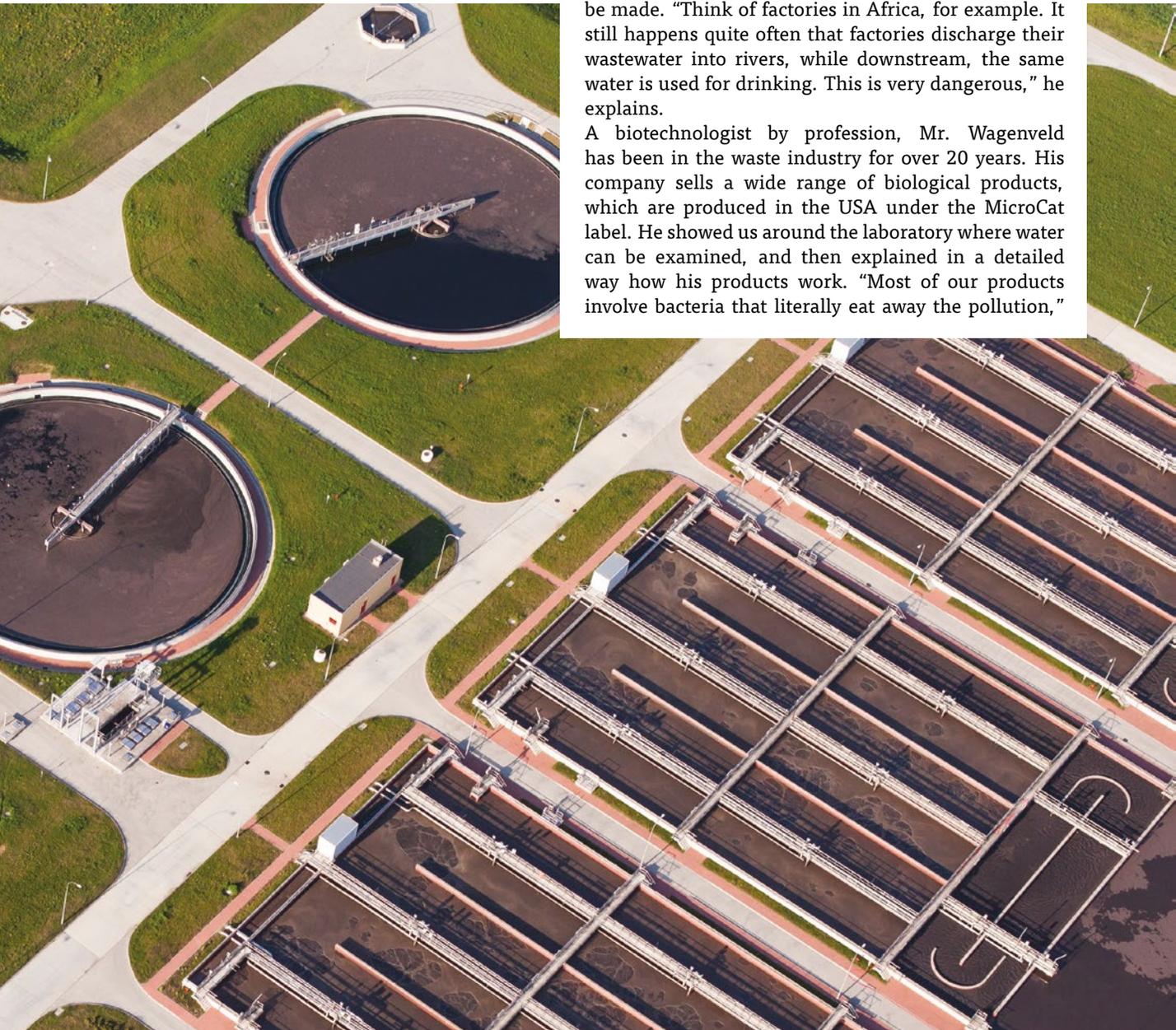
# QM: Cleaning water, soil and air as a business model

Drinking water and a clean environment are rapidly becoming scarce. With temperatures rising in many African countries and industrialisation creating ever more pollution, a whole new market is emerging: water treatment. This is what NABC member **QM Environmental International BV** is specialised in.

“Access to drinking water is becoming a major challenge,” warns Robert Wagenveld, the CEO of QM Environmental International, during an interview at his office in The Hague. He points towards a display on which dozens of different products are shown. “Most of the products supplied by our company are specifically used for cleaning water. Others focus on cleaning soils or even air. Here in Europe, we usually treat sewage water so it can be discharged into rivers and canals without forming problems for downstream drinking water production. 90% Of our income is earned outside of the Netherlands. In the near future, I would like to focus more on Africa.”

Mr. Wagenveld is convinced that a lot of impact can be made. “Think of factories in Africa, for example. It still happens quite often that factories discharge their wastewater into rivers, while downstream, the same water is used for drinking. This is very dangerous,” he explains.

A biotechnologist by profession, Mr. Wagenveld has been in the waste industry for over 20 years. His company sells a wide range of biological products, which are produced in the USA under the MicroCat label. He showed us around the laboratory where water can be examined, and then explained in a detailed way how his products work. “Most of our products involve bacteria that literally eat away the pollution,”



## “Our bacteria literally eat away pollution”

Robert Wagenveld, CEO QM Environmental International

he explained. “Therefore, the products are biological, as opposed to chemical, and they are also very effective cleaning tools. QM helps clients that want to clean sewages, but can also remove strong odours with Dry Vapour Units. Other products can be used to stimulate production of compost while getting rid of organic waste.

### Cleaning oil spills in Nigeria

On the African continent, most of Robert’s attention goes out to Nigeria, where he cooperates with a Nigerian partner company. Oluwatosin Abdulsalam, also a microbiologist, runs the Nigerian company Winogradsky. He brought QM’s solutions to the Nigerian market. “There is a lot of oil exploration in the south of Nigeria,” Dr. Abdulsalam explained. “The area is plagued by spills that sometimes lead to massive pollution. Thankfully, the government and the oil companies now take responsibility for the clean-up. We are in talks with them to use the well-tested, effective and efficient solutions we got from QM Environmental International to clean up the spills.”

The oil spills have fostered resentment against the lucrative oil industry by people living in the surrounding areas of the oil fields. “It is hard to clean up the oil completely,” Mr. Wagenveld explained. “After the bacteria have done their work, a little bit of residue will always stay behind.”

### Prevention is better than cure

A number of the products sold by QM are used to clean sewage systems in capital cities. “In the city of London, setting up a sewage system was only done after an outbreak of cholera, some 200 years ago,” Mr. Wagenveld explained. “But most African capitals

have never built centralised sewage systems.” This doesn’t mean that there wouldn’t be a market for such products, suggests Dr. Abdulsalam, who commutes between Nigeria and the German city of Jena, where he teaches microbiology. “In Nigeria, individual houses or apartment blocks have their own septic tanks. When they fill up, a special sewage company has to be called in to empty them. Our biological products can ensure that it takes longer before the tank needs to be emptied, saving costs there. But it is going to be hard to convince the customers to buy our solution if they don’t realise yet which problem it solves. Such products are still largely unknown.”

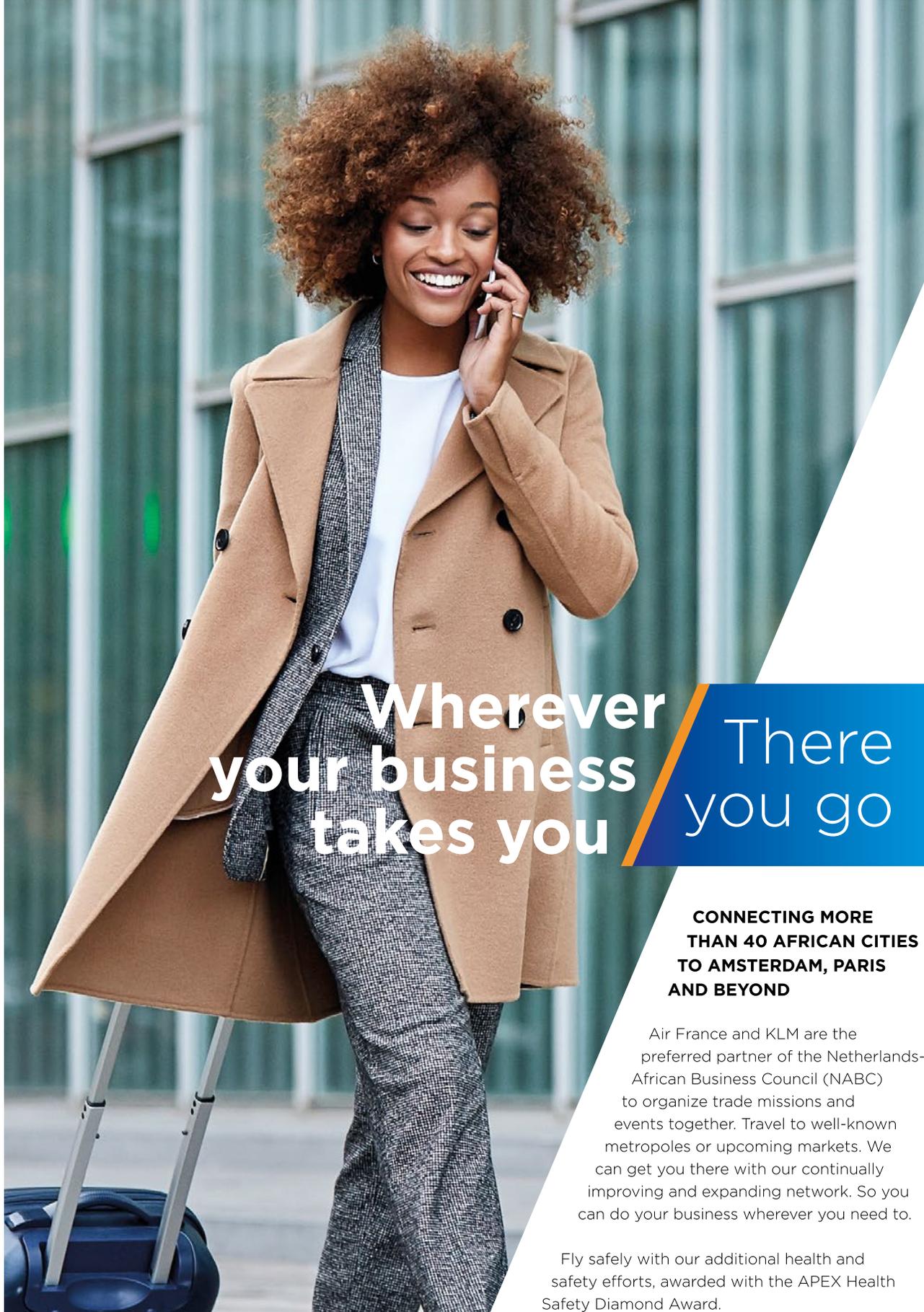
### Lobbying for a clean environment

“In Nigeria, the laws to protect the environment aren’t very rigid, and enforcing them is a challenge,” Dr. Abdulsalam explained. “But the news about the need to be sustainable is also reaching Africa, and I see things are changing here as well.” Mr. Wagenveld recalls the story of a foreign firm taking over a textile factory in Morocco, which used to discharge highly polluted water into a river. “That company simply wanted to stop doing so. Some companies do it because they feel it is the right thing to do, others because they want to avoid bad publicity back home.”

As long as most African countries continue to increase their economic activity and build up industrial parks, the opportunities seem endless. Mr. Wagenveld: “I’ll soon have to employ more people, since I expect a lot of growth in the coming years.”



Above: a wastewater treatment plant in the tropics.



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# Dutch Ambassador: 'Rwanda is open for business'

The Netherlands is revising its relationship with a number of African countries. Rwanda is one of them. The Netherlands is cutting down on giving aid, and focusing more on trade. NABC Magazine asked Dutch ambassador **Matthijs Wolters** how that is going.



## *Where are we now in the transition process?*

This process started back in 2012. Rwanda is and has been very much aware that it needs to become less aid dependent and more open to business. In 2018, the Dutch government decided that it would start phasing out development cooperation. Simultaneously, we started building trade and investment relations. We mainly try to solve constraints for businesses: so we look at logistics or implementing a cold chain, which can help certain sectors further develop.

## *How would you describe the business climate in Rwanda?*

Rwanda has been making steady economic progress over the past 10 to 15 years. Statistics show that the ease of doing business has improved. This has been happening in an environment that is more or less free of corruption. It takes only a few days to set up a company here, and the Rwanda Development Board goes out of its way to help companies.

## *Rwanda's population is estimated at 13 million people. Isn't that a disadvantage?*

Market size does matter, of course. But it doesn't say everything. We see that Rwanda really stands out, regionally. In Rwanda, they approach business differently. The government provides high-quality services to the companies and has created a focused policy environment that makes it work for business.

## *Which sectors are most popular among Dutch companies?*

There are a few dozen Dutch companies active in Rwanda. Heineken has been here since the 1950s, brewing the famous Primus beer. More recently Africa Improved Food, which is part of the DSM group, set up a factory that produces high-quality food for babies and children. And there is a factory which produces potato chips, and now employs around 70 people. Other entrepreneurs are active in IT, fashion, maritime and horticulture.

## *What does the embassy do to encourage more Dutch business in Rwanda?*

We are carefully looking at the potential of the country and the possible drawbacks. We have developed a number of sector studies, which are available online, outlining opportunities here. (See the link below this article). Other such information sheets give information about how to register a company and other practical information. We also have three staff members working on the economic side, who can be approached by companies seeking advice. Over the past year, we participated in a number of virtual trade missions, about horticulture and ICT. We see interest in physical visits picking up again as well. Just yesterday I met a group of Dutch business people who were interested in investing in the solar industry. It is important for us to make sure the visitors meet the right people, so we help them with that.

## *Which sectors are most important for Rwanda?*

Agriculture and horticulture are still key to Rwanda and have a lot of our attention. However you need to put that into the context of the value chains. Energy, including rural off grid systems, is one of the sectors that stands out. It is related to everything else in the economy.





Many other things depend on that for example cold storage, logistics, market information and ICT. Rwanda already has quite a high electrification rate, if you compare that to neighboring countries, with about 67% of households having access to electricity. Yet there is certainly still room for improvement. Another upcoming sector is digitalisation. In Rwanda, we have a very active minister for ICT and Innovation, Ms. Paula Ingabire. The country aims to further develop the sector. Think of cyber security, mobile banking, and other services.

#### **What about tourism?**

Tourism was on the rise when I arrived in Kigali as ambassador, two years ago. The country has also been promoting itself worldwide. But we all know what happened then, globally when corona struck. Next to tourism, the country managed to become the second largest destination for international conferences, in a relatively short time. This tells us something about the speed and focus in which things are pursued here. 🌀

“ In Rwanda, they approach business differently.  
Matthijs Wolters, Dutch ambassador



### **Doing business in Rwanda - from aid to trade**

Please visit the link below to find relevant reports, checklists and factsheets on doing business and investing in Rwanda  
<https://www.netherlandsandyou.nl/documents/publications/2021/06/18/doing-business-in-rwanda>

# Invest International: Enabling Dutch companies to invest in Africa

**Invest International** has become NABC's new Strategic Partner. The organisation, launched in October 2021, invests in innovative companies from the Netherlands focussed on helping to achieve the UN Sustainable Development Goals (SDGs). In this interview, CEO **Joost Oorthuizen** explains why Africa is a top priority.



## **NABC Magazine: What is Invest International?**

We are a financing institution for Dutch companies in emerging markets. We finance companies that want to make a difference for a better world, by contributing to the Sustainable Development Goals (SDGs), and whose activities contribute to the [future of the] Dutch economy.

## **Is making profit and making the world a better place a natural combination?**

They are not automatically combined, but we do think there is sufficient appetite among companies to focus on solving global challenges. We are active in the sweet spot of Dutch economic impact and the SDGs and we finance companies that are operating in that space. Our slogan is: Dutch solutions for global challenges. Think of important topics like feeding cities, water management and infrastructure. We believe that businesses in the Netherlands are very innovative, almost by nature. We're used to competing on innovation and quality.

## **Why did the Dutch government decide to found Invest International?**

Most other European countries already have similar types of organisations. It is not considered as government support (state aid) for companies because we finance businesses that would otherwise not be financed, because commercial banks perceive the



risks as being too complex. This is called 'market failure' and that's where we step in. Look at Small and Medium-Sized Enterprises (SMEs), for example. Often, banks don't provide export finance below €10 million. We do invest in smaller companies, although the amount of work you need to do for a large loan is the same as for a small one. We haven't set a minimum, but we are unlikely to finance anything below €200.000.

#### **Do you focus only on Africa?**

No, we are working globally and we are demand-driven. However, what I learned from the initial talks with CEOs of multinationals and the larger SMEs is that they feel the most impact can be made in Africa. The risks are higher there compared to other continents, so that is where our support is much needed. This is why we are partnering with NABC, which has an impressive network and has existed for 75 years. We also manage a number of already existing (public) financial instruments, for example the DRIVE infrastructure programme, which focuses only on governments in developing countries, most of which are in Africa.

**“ It is important to realise that we only finance companies with a good cash flow, and a good history. Therefore, financing a plan still in the initial stages is not something we would do. Joost Oorthuizen**

**Could you give some examples of DRIVE and your other programme, the Dutch Good Growth Fund (DGGF)?**

DRIVE focuses on infrastructure. They are basically grants - gifts to countries that want to implement a project. We can finance the project, which is often - but not necessarily - carried out by Dutch companies. Recent examples include a drinking water supply in Ghana that provides clean and safe drinking water to



PAIX, a Dutch company that builds data centers in Africa.

over 300.000 people, and the financing of five bridges in Conakry, Guinea. Under this programme, we have also contributed to financing the coastal protection of the port city of Beira, Mozambique. The DGGF provides a 'soft loan' and must therefore be paid back. Such loans are given to companies that make a positive impact on the SDG's. This instrument was recently used by PAIX, a Dutch company that builds data centers in African countries.

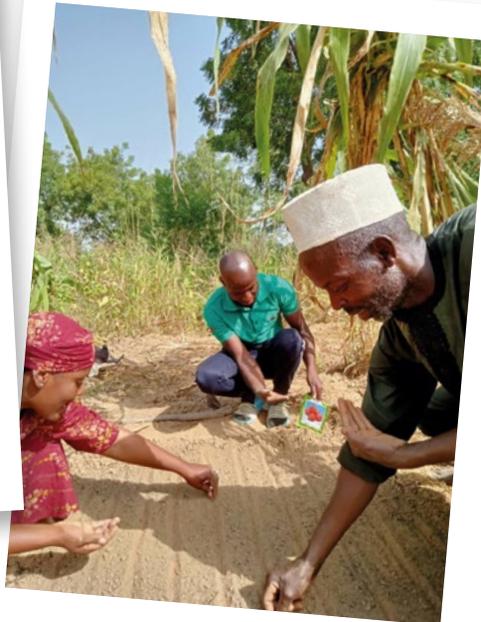
#### **You also manage a 'development budget.' What is it meant for?**

This is really to finance projects that are still in an early phase, but that can become profitable businesses later on. This instrument already existed before, but is now managed by Invest International. It was used, for example, to finance a consortium called Flying Swans, which focuses on improving the infrastructure needed for agricultural export. In Kenya, they set up a plan for a cold chain. This is important for the flower industry, which until now uses air transport to get its products out of the country. If this can be replaced by a cold chain system that uses water transport, the sector will have a much lower carbon footprint.

#### **Invest International is setting up a 'Dutch Desk' in Nigeria. How will that work?**

This is a partnership with the Access Bank. We will provide credit lines to them, money that can be lent to Dutch companies active in the country. A financial expert, with a lot of knowledge about Nigeria, will be stationed there with the aim of providing the right advice to Dutch companies. So it is all about advice and easing the process. Interest rates will remain the same. If this works well, we hope to set up such desks in other countries as well. ☺

If you want to know if your company can obtain funding you can fill out the 'self check' on the website:  
[www.investinternational.nl](http://www.investinternational.nl)



East-West Seed:

# Focus on Africa for the coming 40 years

**NABC member East-West Seed, specialised in providing high-quality hybrid seeds to smallholder farmers, became successful in Asia after its foundation in 1982. As the company celebrates its 40th anniversary, it has announced a shift: 'Over the next 40 years, our focus is mainly on Africa.'**

**To understand the** business model of East-West Seed (EWS), it is important to know that there are two main ways of acquiring vegetable seeds. Farmers can either use some of the seeds from their existing harvest, by drying some harvested tomatoes and getting the seeds from there. This does not cost the farmer anything. The second option is to spend money on high-quality seeds supplied by a seed company in order to obtain higher yields. This is where EWS comes in. Their hybrid seeds allow for better yields, resistance to insect plagues and diseases, stronger fruits (which can survive transport on bumpy roads) and drought tolerance. Hybrid seeds are developed by crossing two different varieties of the same plant.

Hadiza Yaro has been working for EWS in Nigeria for the past six years. "We are based in Kaduna, in the north of the country. This is because it is important to us to be near our customers - the smallholder farmers," Ms. Yaro explained. "When we started working here, very

few people were aware of the benefits of hybrid seeds. But now we have reached quite some farmers, who are enthusiastic about the product. One female farmer called me and expressed how happy she was, having managed to get a 400% return on investment."

At EWS they call it 'hybridisation,' which refers to the percentage of farmers that uses the improved seeds. Coen Everts is the business head of the West-Africa region. "When our company started working in South-East Asia in 1982, less than 5% of the farmers there used hybrid seeds. Now, that percentage has grown to somewhere between 80% and 90%. Most African countries are now at the same level where South-East Asia was back then. Therefore, we believe that the coming 40 years will be all about Africa."

East-West Seed sells its seed to over 20 countries in Africa and has its own commercial operations in Nigeria and Tanzania. "We are looking at expansion towards Burkina Faso, Cameroon, Senegal, Ghana, Côte d'Ivoire,

“A female farmer called me and expressed how happy she was, having managed to get a 400% return on investment”  
Hadiza Yaro, EWS



“We’ve been training over 17 thousand farmers face to face in Nigeria over the past few years,” Ms. Ardzard said. “There is potential for many more, because we are currently only active in two states.” Globally, the company trained 100,000 farmers in 2021, and strives to have trained one million farmers by 2026. Ms. Ardzard enthusiastically tells the story of a successfully trained farmer: “One of them is so happy with his training that he is now being hired by other farmers to assist them. It was his dream to start selling his tomatoes in Lagos, and he has managed to do so.” According to Hadiza Yaro, good yields can bring ‘free publicity’. “If a farmer is very successful with our seeds, he or she will go and advise others to also start buying our varieties.”

as well as a number of countries in East-Africa,” explained Mr. Everts. “For the expansion there are two very important elements: engaging excellent distributors in those countries and ensuring that there is sufficient knowledge among farmers about the use of quality seeds.”

### Education as a starting point

Selling hybrid seeds to farmers without giving them the proper know-how on how to use them could lead to disappointing results - and unsatisfied customers as a result. The company has therefore set up the Knowledge Transfer (KT) arm, which is registered as an NGO rather than as a company. KT aims to share farming knowledge with smallholder farmers, allowing them to achieve higher yields and to better support their families, whilst also making affordable and nutritious vegetables readily available for rural marketplaces.

“Knowledge Transfer is very important,” explained Ruth Ardzard, who heads KT in Nigeria. “We do this by setting up so-called learning sites - areas where we show the farmers how to use the seeds. Next to field training, we also give online courses and produce instruction videos.” There is even a weekly radio show about farming, supported by EWS, which is broadcasted in northern Nigeria. It is in the field of training where cooperation is sought with other seed companies. In Kano State, for example, EWS takes part in an NABC-led consortium of companies: Seeds4Change jointly working on a training programme.

“We’ve been training over 17 thousand farmers face to face in Nigeria over the past few years”  
Ruth Ardzard, EWS

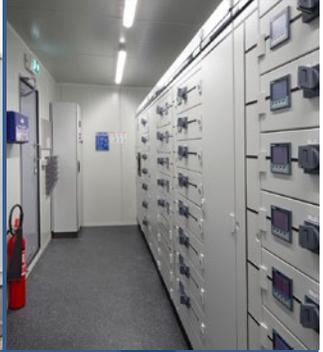
“Ultimately, it isn’t all about making money or doing business,” concludes Stuart Morris, who is the head of KT globally. “It is also good to realise that using better seeds can have a tremendous impact on food and nutrition security. EWS sells close to 100 varieties of vegetables, with onions and tomatoes being the most popular ones. With the right seeds and sufficient training, 40 tonnes of tomatoes per hectare should easily be obtained. That is four times higher than we often see happening now.”



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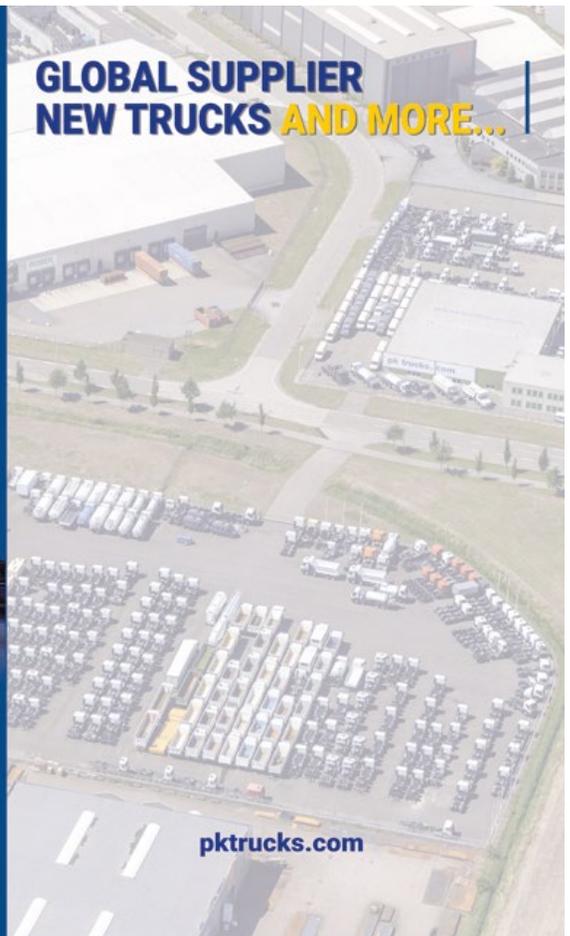
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# Botswana is full of investment opportunities

Botswana, located in the heart of southern Africa, has traditionally been known for the extractive industry. However, the country has much more to offer. In this article, you'll find an overview of investment opportunities, as provided by the **Botswana Investment and Trade Centre (BITC)** and the **Special Economic Zone Authority (SEZA)**.

**NABC sat down** with Ms. Malebogo Morakaladi, Acting Chief Executive Officer of the Botswana Investment and Trade Centre (BITC) and Mr. Joel Ramaphoi, Executive Director for Investor Attraction of the Special Economic Zone Authority (SEZA), to take a deeper dive into Botswana's investment opportunities.

## Benefits of Botswana

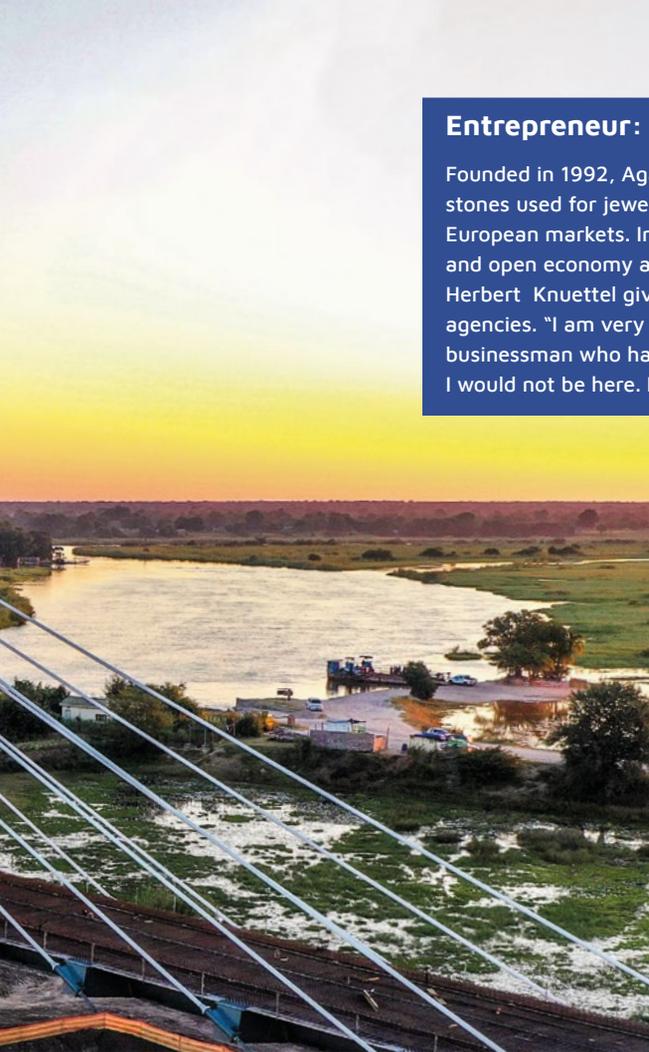
With bilateral and regional trade agreements with Zimbabwe, Malawi, Zambia, Namibia, South Africa and other nearby countries in the SADC region, Botswana is a strategic destination to converge and gain broad access to several markets in Africa. Botswana is an open economy with one of the highest sovereign credit ratings, according to institutions like S&P Global Ratings and Moody's. As a mature and peaceful democracy with a strong track record of good governance, the country has an attractive macroeconomic environment with

strong regulatory frameworks and stable and transparent political institutions.

Botswana has established facilitation institutions like the Botswana Investment and Trade Centre (BITC), and the Special Economic Zone Authority (SEZA) to support investors by sharing investment opportunities, helping with attaining the right licences, finding valuable contacts, identifying risks and mitigating the costs of doing business. While SEZA focuses on providing services and privileges to investors in eight special economic zones, BITC supports investors interested in doing business in the country. Together they coordinate and collaborate to ensure that investors are accorded the best support to set up and conduct profitable business ventures in the country.

## Agribusiness and Agri- processing

With 500,000 square kilometres of land, there are opportunities to increase the existing agricultural production. Agribusiness is thus one key investment area with opportunities across several value chains and subsectors. For businesses operating in the special economic zones, the processing of agricultural produce comes with an even higher incentive. Companies operating in agri processing can enjoy long term renewable land leases of up to 99 years in which land plots have access to utilities, new systems, and primary infrastructure.



## Entrepreneur: Botswana is the place to be

Founded in 1992, Agate Botswana supplies clients and retailers with semi-precious stones used for jewellery, health products and esoteric goods in South African and European markets. In addition to acknowledging Botswana's ideal geographical position and open economy as positive aspects of doing business, CEO and Finance Manager Herbert Knuettel gives credit to the support provided by the government and investment agencies. "I am very positive about Botswana," Mr. Knuettel, an economist-turned-businessman who has been active in Botswana for over 30 years, said. "Otherwise, I would not be here. I think Botswana is one of the best places for investment."

when working in these areas, as they get efficient free customs facilitation, including bonded warehouses in which custom activities can be done on sight, as opposed to on the border.

### Services

Financial services and tourism are also fruitful areas for investments and help Botswana with the diversification of revenue streams. Through the International Financial Services Centre (IFSC) framework, BITC facilitates investors to set up a variety of structures. This includes Investment Funds, companies active in insurance, banking and ICT enabled services such as Business Process Outsourcing and call centres.

### Incentives for Investments

Next to attractive business industries and special privileges in certain economic zones, the Botswana business environment is characterised by a liberal and competitive fiscal framework. While the general corporate tax in Botswana is about 22%, compared to the average of 27% in most other countries in Africa, in these sectors mentioned above, the tax percentages are further reduced to 15%, the lowest in Africa.

The incentives and special privileges are even more pronounced in special economic zones. Special economic zone licensed investors benefit from corporate taxes at 5% for the first ten years, and 10% thereafter. Licensed investors are also offered 99-year renewable leases. In addition, the SEZA regulatory framework intends to give investors regulatory advantages.

### Focus on value chain development

In response to the Covid-19 pandemic, the Botswana government has come up with a reset agenda and economic recovery plan, which seeks to make value chain development within these different industries a top priority. Furthermore, BITC and SEZA will continue to ensure that the business climate remains favourable for foreign investment. 🌀

Learn more about investing in Botswana via:

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[www.miisbotswana.com/special-economic-zones-authority-seza/](http://www.miisbotswana.com/special-economic-zones-authority-seza/)

### Manufacturing

Botswana is a net food importing country with opportunities to boost the production of basic commodities, particularly cereals (grain, sorghum and maize) and pulses. For example, White maize demand exceeds 100,000 metric ton per year as compared to the local production which on average is lower than 10,000 metric ton per year. Some of the identified value chain opportunities lie within dairy production, horticulture, leather and animal feed amongst others. Support to the agriculture sector is rendered through the Ministry of Agricultural Development and Food Security and its network of institutions that include the Botswana University of Agriculture and Natural Resources (BUAN), that educates market-ready graduates every year.

Botswana's manufacturing sector also includes opportunities in food and beverage processing, textile and garment manufacturing, jewellery making, metal production and construction materials.

### Logistics, warehousing and distribution

Botswana's geographical position makes it a perfect choice to establish cargo and logistics facilities such as distribution and warehousing, bulk-breaking of commodities, tracking and management, and mining supplies logistics amongst others. Companies investing in special economic zones obtain special privileges

# The world's youngest continent is looking for work



NABC and the African Studies Centre Leiden (ASCL) share a common history, as both organisations emerged from the Africa Institute, over 75 years ago. In this article, **ASCL researcher Maya Tuolla** takes an in-depth look at the steps that can be taken by foreign companies to address youth unemployment.

**The African continent** is undergoing an important demographic transformation that will, for the better or the worse, drastically change its labor market. According to the African Development Bank, every year 12 million young people enter the job market while only 3 million formal jobs are created. With a median age of 25 years old, the African continent is the youngest in the world. The African population will continue to grow and double by the middle of the century before slowly decreasing.

In the past decade, these demographic trends have caused both excitement and concern in the

development community, and increasing attention and budget are spent to sustain the youth employment. However, it is important to understand that while the unemployment rate is high in the formal sector throughout the continent – the most people simply cannot afford not to work: indeed, the majority (80%) of the workforce is engaged in the informal sector. The informal sector contributes to

## 🔥 Africa is going digital. In the past five years the number of African tech startups receiving financial backing grew 46% annually, six times faster than the global average.

more than half of the GDP of Sub-Saharan Africa (SSA), and spans across all economic sectors. In fact, rather than being concerned about unemployment, the main issues are under-employment and people who have jobs, but are still poor.

These categories are particularly concerning, as they point at the untapped potential of both educated workforce as human capital, while at the same time leaving many destitute. Nonetheless, the economy of most African countries has been growing steadily in the past years, until the pandemic hit in 2020. However, the economic growth has been mostly 'jobless' and the wealth accumulated was not redistributed: Africa's 'youth employment' crisis is actually a 'missing jobs' crisis. It is crucial to focus on the inclusivity of both the economic growth and the job market on the continent – as jobs are not an automatic result of economic growth. Moreover, there are a number of factors that make employment and wealth redistribution harder for certain social groups: gender and age are two main discriminants. Women and youth (particularly female youth) are those most hardly affected by un- and under-employment, particularly after the pandemic. Indeed, the recession that hit the global economy and job market since COVID-19 struck, has hit the African youth the hardest, particularly young women and small businesses in the informal sector.

### African tech startups

At the same time, the pandemic also fueled the enthusiasm for the opportunities created by the digital economy and tech innovation in Africa. Thanks to a decade of economic growth, rapid urbanisation, internet penetration and bankability of its population - Africa is going digital. In the past five years the number of African tech startups receiving financial backing grew 46% annually, six times faster than the global average. Mobile money in Africa drove financial inclusion with the number of accounts doubling since 2014.

However, the question remains as to the effects of the so-called Fourth Industrial Revolution will be for youth employment creation. Improvements in Africa's ICT sector benefit from the steady improvement of tech infrastructures and internet penetration. On the other hand, it also increased the gap in opportunities and accessibility: the rural, unskilled and poor population is largely left out from this transformation in the economy. Moreover, while the internet contribution to the national gross domestic product (GDP) is very high in developed economies, it is still a small, yet fast growing factor (5-6% annum) in booming African economies.



Businesses have an important role to play when it comes to job creation and gender balance.

In the meantime, agriculture still employs the majority of the population – and constitutes the backbone of most African economies. Within and beyond the agricultural economic sector, entrepreneurship is a driving factor in (self)employment: small and medium enterprises (SMEs) are estimated to provide up to 80% of jobs across the continent, constituting a major driver for economic growth. The dynamic and growing private sector in SSA had attracted foreign direct investment (FDI) at increasingly higher volumes in the past two decades, going from 6 billion USD in the year 2000 to 31 billion. However, due to the pandemic FDI inflows have been set to drop by 25-40%, particularly affecting the services industries.

So what are private-sector driven solutions that can sustain (youth) employment, in the recovery from the pandemic?

1. First and foremost: businesses, whether African or international, that operate on the continent, should hire local workforce instead of expatriate skilled labor. This is unfortunately the reality of the majority of multinationals working in Africa, particularly agro-food giants. They unnecessarily hire expatriates rather than local workforce.
2. Second: hiring local labor force might require to align and collaborate with local educational institutions (particularly Technical and Vocational Technical Education and Training (TVET) to ensure a skill match. In fact, the often poor quality of education hinders the skillset of young workforce entering the market, which might require on-the-job training.
3. Third: particularly in the agricultural sector that has very scattered value chains, it is crucial for (foreign) businesses to invest in value addition (i.e. processing) and strengthening of the value chains. 🔄

By Maya Turolla, PhD, Knowledge Manager INCLUDE. INCLUDE is a knowledge platform on inclusive development, which is managed by ASCL.

# Doing Business in Africa Award winner 2021:

## Coach Africa

Every year, the NABC awards the 'Doing Business in Africa Award' to one of our notable members engaged in sustainable, inclusive and innovative business. After three companies were nominated, the majority of the votes in the online voting round went to **Coach Africa**. The other nominees included Dutch PET Recycling and the Medical Credit Fund as part of PharmAccess Foundation.

**Coach Africa was** founded in Uganda, in 2006, by Norah Njuba Bwaya. "I had started a coaching company because there were none yet in the East African Region. Coaching is all about inspiring people to dream bigger and igniting their inner power to transform themselves and their organisations. It is especially critical for Africa now, as the world seeks solutions to unprecedented challenges," Ms. Bwaya said.

### The importance of coaching

"NABC's slogan is 'Confidence in African Business,' which aligns very well with our philosophy. Our business is to inspire people and organisations to confidently transform bold dreams into reality," said Danny Den Hartog, Coach Africa's Dutch Co-Founder. "It is possible to change people's mindsets, and therefore, change companies. Once you change someone's mindset, they will start improving their skills, making the Return on Investment for coaching, as compared to training, ten times higher."

The co-owners of Coach Africa both see coaching as a profitable business. "Unfortunately, it is still very common for international organisations active in

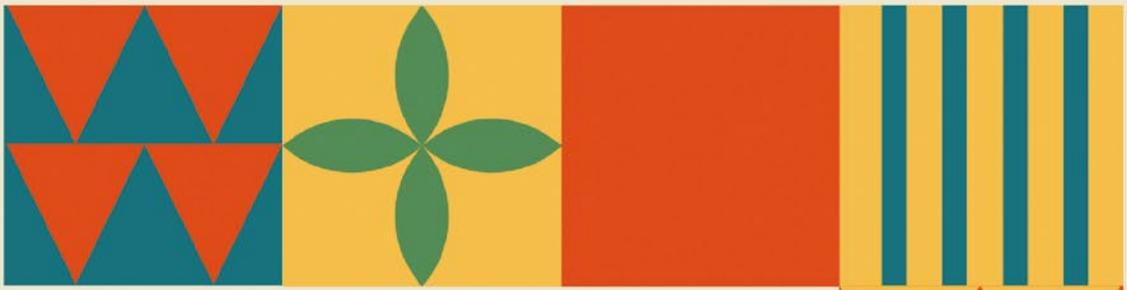


Danny Den Hartog, Coach Africa's Dutch Co-Founder with the DBA Award.

Africa to spend a fortune on coaching services from the US or Europe-based institutions," Mr. Den Hartog said. "More often than not, these interventions do not work, as they're not firmly rooted in the local context. As an Africa-based company, Coach Africa has developed Africa-focused coaching models and we make use of the myriad highly-skilled African coaches that are here." Danny den Hartog visited NABC's Ambassadors Dinner in 2019 and then set his intention to win the Doing Business in Africa award himself. "I am extremely proud of having won it, and like to attribute the award to the team in Africa." Ms. Bwaya added: "This award is a recognition of the power of big dreams. I could have never imagined this when I founded the company 15 years ago." 🦋

[www.coachafrica.org](http://www.coachafrica.org)

**“Coaching is all about inspiring people to dream bigger and igniting their inner power to transform themselves and their organisations”**  
Norah Njuba Bwaya, founder  
Coach Africa



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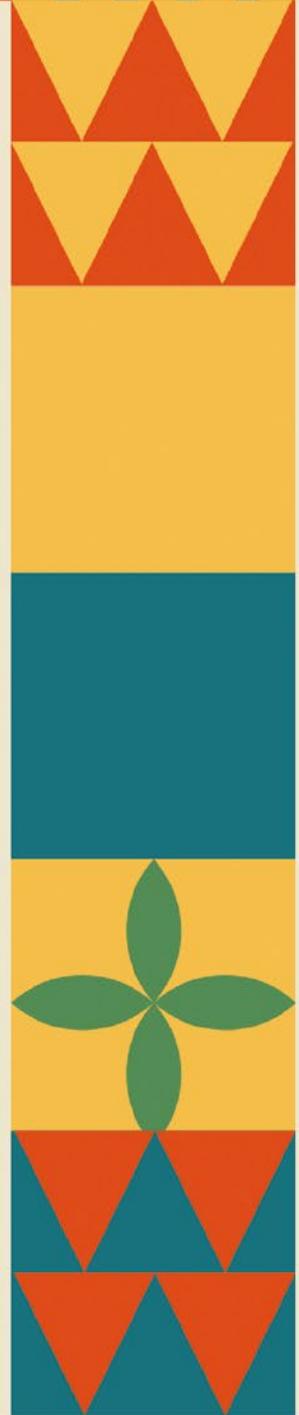
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Plant Health Cure  
Pluriton Netherlands bv  
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Pure Africa Coffee

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Buku BV  
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De Vries Africa Consulting  
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DMS (Netherlands) BV  
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EMSA Emerging Markets Africa  
Holland Partners Holding BV  
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Inclusive BV  
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Mott MacDonald BV  
PwC  
Quadraat Global Project  
Management  
SGS  
TRINCO Development  
Your Business Expansion

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Buxeros Capital  
FMO - Dutch Development Bank  
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Induct BV  
Janson Bridging  
Piet Brouwer Power Solutions  
Remco International  
SteelQore  
Van den Herik

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Signify  
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Zwarttech

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## FMCG Company (Agrifood)

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## FMCG/Retail company (Non-food)

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Delphy BV  
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Hoogendoorn  
Koppert Biological Systems  
OTC Organics BV  
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Rijk Zwaan Export BV  
Roveg Fruit and Vegetables  
Syngenta Seeds BV  
Takii Europe BV  
Tradin Organic Agriculture BV

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Hogan Lovells International LLP  
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PKM Africa BV

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Hendrix Geneticx Layers  
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Impex  
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- Skretting)  
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Deventer  
Schipper Export BV  
VDL Agrotech  
Verbeek Hatchery Holland

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DASSY Engineering Solutions Ltd  
Lineco BV  
MegaGroup Export  
SNA Europe  
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Amref Flying Doctors  
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TNO innovation for life  
Woord en Daad  
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## NABC strategic partners



# Meet the NABC team



**Rosmarijn Fens**  
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**Fleur Messer**  
Operations & HR Manager



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Events & Marketing Coordinator  
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**Femke Dekker**  
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Coordinator Africa Insights Desk  
Ghana



**Jan Hulzebosch**  
Poultry Expert



**Ralph Rustom**  
Junior Project Officer



**Elise Stegehuis**  
Junior Project Officer

## The NABC Vision:

In the decade 2020-2030 Africa will develop into an economically thriving continent that is globally competitive and attractive for trade and investment.

## The NABC Mission:

To ensure that the Dutch and African private sector benefit from this development and play a crucial role in driving Africa's growth in a sustainable and inclusive manner.

## NABC's Seeds for Change team in Nigeria



**Musa Habila Ebiloma**



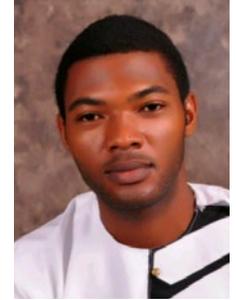
**Kabir Ademoh**



**Priscilla Agbor**



**Fauziya Sadiq**



**Samuel Daudu  
Makama**

## Our team in Ghana



**Helen Gyasi**  
Project Officer



**Salome Mmakasa**  
NOSS



**Agnes Fivawo**  
NOSS



**Amby Lusekelo**  
Kukua na Kuku

## Our team in Tanzania

## The Supervisory Board



**Frank Nagel**  
Rabo Development  
Chairman NABC



**Rutger Groot**  
East-West Seed



**Simone Filippini**  
Leadership 4SDGs



**Chantal Korteweg**  
ABN AMRO



**Brigit van Dijk -  
Van de Reijt**  
Brabantse Ontwikkelings  
Maatschappij

### La vision de NABC :

Au cours de la décennie 2020-2030, l'Afrique deviendra un continent économiquement prospère, compétitif au niveau mondial et attrayant pour le commerce et l'investissement.

### La mission de la NABC :

La NABC veille à ce que le secteur privé néerlandais et africain bénéficie de ce développement et joue un rôle crucial dans la croissance de l'Afrique de manière durable et inclusive.