



BUSINESS DEVELOPMENT CENTER

CERTIFIED BY REGENT UNIVERSITY



“I have realized my life purpose which is sharing skills and changing lives, and combined with my business ambitions, I believe the BDC has shaped me to change my nation.”—Henry, Cohort 1

Introduction

Since the summer of 2010, the Regent Center for Entrepreneurship has been engaged in transformation around the world through business development centers. The first BDC was opened in Kigali, Rwanda and has graduated 154 entrepreneurs ready to participate in and lead Rwanda’s rapid growth. The first licensed BDC, located in Bangalore, India, opened during the summer of 2012. Its first cohort boasted 12 inspiring graduates in such fields as agriculture, education, technology services, and manufacturing.



Consistently, our graduates around the world say that the BDC model has taught them a wide variety of transferable skills, such as how to:

- Overcome fear by managing risk.
- Communicate with different kinds of people, such as investors, partners, and customers.
- Affect change in the community by meeting needs.
- Have true success in business by pursuing areas where they are gifted and affecting change in the community.
- Make goals and tenaciously pursue them.
- Start small and grow quickly.
- Plan for financial success and manage money.

The BDC is a cooperative project of Regent University, the International Christian Chamber of Commerce, licensees and local partners.

Regent University developed the curriculum for the 14-week entrepreneurship training program and has been sending facilitators to Rwanda since the BDC started in 2010. Regent has also been responsible for the ongoing administration of the program.

The Rwanda Development board has been instrumental in the start-up of the BDC, by 1) providing beautiful and functional office and classroom space in Telecom House, 2) sponsoring

an excellent graduation ceremony which truly honors the graduates, 3) connecting graduates with opportunities and additional training.

The International Christian Chamber of Commerce has largely funded the efforts of the BDC in Rwanda and has opened up their network of executives and business professionals. These experts have served as visiting executives and guest facilitators.

“It broadened our mind, it broadened our vision. It sharpened us and taught us how to focus. It reenergized our emotions and gave the direction and added value to our existing knowledge.... Now we are more focused and more value-driven. It was an eye-opener.” – Ibra, Cohort 4

BDC Bangalore – The First Expansion Site

After operating a successful BDC in Rwanda since August, 2010, Regent Center for Entrepreneurship (RCE) decided to expand by licensing the model. RCE has been working with Versys Consultants and Services in Bangalore, India since fall 2011 to develop the license agreement and materials, to train four facilitators, and to coach the Bangalore team through the start up. John Mulford, RCE Director, traveled to Bangalore for the launch. While there, he conducted information sessions, spoke to the class, and trained three local facilitators.



The Bangalore BDC opened in the top floor of a new office building in Northeast Bangalore (left).



Jonathan Iverson, director, and David Gentino, deputy director, pictured to the right with a class member, attended facilitator training at the BDC in Rwanda in January, 2012. They did a great job preparing and launching BDC Bangalore.

Cartee Bales (below left, facing) and his wife Colleen (not pictured) also trained as facilitators in Rwanda in March. Cartee brings years of high tech management experience to the team. Sugumaran

(below right) is the business manager, recruiter and admissions manager. He brings his experience and contacts from managing admissions for a local seminary.



Recruiting the first cohort was difficult, because Bangalore has hundreds of business schools competing for students, and the BDC is beginning without brand recognition. This first class is small--13 members--but strong. Three have very successful businesses already. Others have excellent training and ideas.

The BDC is already building momentum through word of mouth and class visits. Several Christian business owners visited the BDC class during the first week and said they want to be involved. Jonathan Iverson and John Mulford visited a local college to explore possibilities for cooperation. The director brought two of his marketing people to the class that night. Both want to enroll in the next cohort. The BDC's action learning approach appeals to Indian

entrepreneurs, but they have to see it to understand it, since it is so different from traditional Indian education.

We were very pleased to see that the program works well in another culture. The entrepreneurs jumped right into the team projects (below) and the “entrepreneur eyes” exercise (winner holding trophy), and outshined our Rwanda cohorts in the amount of work they accomplished during their first fieldwork session.



The local chapter of the International Christian Chamber of Commerce and another group of Christian business owners have “adopted” the BDC, volunteering to serve as mentors and consultants. Tony (far left) and Johnson (center) have joined Sugumaran (second from right) in facilitator training. Mulford spent three days training them. They have been attending and helping to facilitate classes. Tony is starting a company to make shoes for school children. Johnson, PhD in artificial intelligence, is commercializing patents.



Of the 18 who started the cohort, 12 graduated with viable and profitable businesses that were fitting of the entrepreneur. During the first cohort, six visiting executives came to share their experience with the entrepreneurs and help coach them in their businesses. The success in India is encouraging RCE to continue licensing the BDC model to affect transformation around the world.

Meet Our Graduates

According to our most recent surveys, roughly 55% of our graduates have started or expanded their own businesses, while many others have taken places of leadership and management among some of the top government and private institutions in Rwanda and the surrounding region.

The BDC's success rests on the success of our graduates. Here are a few of their stories:

Christian

Over the past ten years, Christian has faced a number of challenges as a pastor, namely having to do with poverty. He saw a need for people to be able to take care of themselves, so he started a ministry for street kids, prostitutes, genocide orphans, and other vulnerable people. He does



vocational training, teaching courses in relationship management, skill development, and languages. His vocational training program, called *Otelele*, trains house and hotel workers.

It's not easy to find jobs, so he started a work agency which provides qualified applicants to those hiring, primarily graduates of *Otelele*. He has filled roughly 50 positions through the work agency since it began in 2011. Thanks to the work agency, only 3 people out of

his last class did not have jobs within a few months. Both of these businesses are also ministries, but Christian has found that you "have to use money to open doors." In order to continue in ministry, he knew that he'd need to generate substantial money.

This prompted him to start a pharmacy, but in order to begin one in Rwanda you have to have a degree in pharmacy, like his wife Fraha. Christian said, "Those that have a degree in pharmacy are few. Those that can run a business *and* have a degree in pharmacy are very few." His wife was excited, but Christian "was afraid because I had the idea but didn't know about business."

Christian joined the BDC with his pharmacy idea and built the business model. He started the pharmacy in January 2012. Now, it is a fully-functional and profitable business, with gross profits as of mid-June 2012 of over 5 million Rwandan Francs!

His heart breaks for the poor because he understands poverty. He was a refugee and at 18 years old joined the Rwandan Patriotic Force to help end the genocide. As he marched into Rwanda, he got a vision: “I know a good soldier is someone who is well trained. If he is well-trained and well-equipped, he will win his battle. That’s why I love training.”

His vision is to use business as both a vehicle and an outlet for ministry. He’d like to open many pharmacies and perhaps expand into the restaurant business. His desire is to “raise up people to work for themselves.”

Ntare

When you walk into Hobuka, Ltd., it looks like any other office, but the vision underneath is extraordinary – “to provide 100 challenging software jobs to Rwandans by 2020.” The small but “strong team” at Hobuka seeks to “give corporations of any size the chance to own state of the art software.” And they are succeeding.

The company began in July 2010, seeking to be a locally owned and staffed software company, creating things like inventory management systems and CRMs. In August the same year, the BDC came to Rwanda.

According to Ntare, there were four major areas of impact that the BDC had on his business:

1. Clear vision of what Hobuka could be.
2. Network of potential partners and clients.
3. Interest-free loan for coming in 2nd in the business presentation competition.
4. Ongoing interaction with the graduates, students, and staff.



The team of software developers is the engine that makes Hobuka what it is. One foundation of the business is that Ntare focuses on strategic continuous improvement for his staff. He said, “I see them as staff today and potential partners tomorrow. If we want to create higher standards we need to invest in people. In the end, Hobuka is really these guys.”

Ntare has a bold vision to create 100 challenging software jobs for Rwandans and he’s thinking even bigger. He’s thinking about outsourcing. Not sending work away, but rather, making Hobuko the go-to outsourcing destination for the rest of the world.

He has a number of clients, including Fabrice, another BDC grad, who uses Hobuka's Pharmacy Management Information System, and his client list is expanding as his team engages in some "aggressive marketing." Last year, Hobuka was recognized as one of the Top 50 SME's in Developing Countries and invited to attend a conference in Helsinki, Finland where he met many potential partners and clients. In the next two years, Ntare hopes to have a complete structure, including marketing, sales, and finance, to complement the technical team. With that, he wants to focus on international expansion.

Fabrice

Fabrice's business outgrew Rwanda... literally. Formerly, it was Rwanda Medical Supplies, which provided rapid diagnostic test kits, primarily HIV tests. These kits only take 5-10 minutes to give a diagnosis for many diseases – HIV, Malaria, Syphilis, etc. – and do not require refrigeration. He won the country contract for all of the HIV tests in Rwanda and had to reach out to new markets.

In the last two years, Fabrice's business has expanded from selling the test kits to hospitals and clinics in Rwanda to supplying medical equipment, furniture, consumables, and other pharmaceutical products to hospitals and clinics throughout East Africa. Now he's targeting West Africa. This expansion is due to his participation in the BDC and his time serving as the Junior Chamber International Rwanda President, and then the International VP for Africa and the Middle East.



Fabrice has been successful by every measure. His business is profitable and he employs 13 people through Africa Medical Supplies. His definition of success does not reflect these measures, however. He defines success as when he develops a "new idea or a solution to go beyond a problem. It's not about money. It's about the service we give to people."

Before coming to the BDC, Fabrice was running a pharmacy. "I was thinking that after 9 years of operating the business, I didn't have anything to learn." After the 14-week entrepreneurship training program, Fabrice said, "I was wrong." During his time at the BDC, he learned to identify market needs and keep his business flexible to meet those needs. "The BDC opened my view. I was thinking of myself as very small."

Barbra

Barbra is the administrative assistant for BDC Rwanda, a graduate of the program, and a successful entrepreneur! Her company - Happy Tots Ltd. – provides children’s entertainment activities, delivered straight to your home.

Instead of seeking outside capital or investment, Barbra saved \$15,000 US to start her business. She opened a savings account and put in a part of her salary, in addition to her income as a freelance business consultant. She said, “Slowly I saved and saved and saved. I didn’t dress the



way I wanted to dress. I thought, ‘I just need to not do this so I can save more money.’”

Now she owns 4 bouncing castles, trampolines, face painting supplies, clown costumes and props, water guns, skipping ropes, and a waterslide. This inventory can be used for a number of different functions, including birthday parties, Christmas parties, church functions, etc.

In Barbra’s experience, most people prefer these types of events in their homes or properties. Happy Tots is the only children’s entertainment company in Rwanda to offer home delivery, a significant competitive advantage.

Now that the business is profitable, Barbra wants to rent some land to make a playground in between clients. In Rwanda, there aren’t many children’s playgrounds, so Barbra’s idea could bring in another large revenue stream. “I need to push in terms of marketing and then getting the land to make it a playground. That’s what I’m dying to achieve.”

She has some land in mind at her church’s new property. She is waiting for them to finish their new building and then may rent a portion of land there. Since her inventory is all portable, there’s no building that will need to be done, keeping costs low.

Until then, Barbra is supporting new entrepreneurs through her ongoing role at the BDC.

Jacques & Hamim



During the week, Jacques is the director of IT for a government agency. But on the weekend, he's a football coach. Jacques and his best friend and partner, Hamim, run Dreamteam Football Academy. They serve over 120 children ages 4-18, from Rwanda and the international community.

There are three permanent and salaried coaches, and there are over 20 former football players in the overall association. What makes this association unique is two-fold – 1) all played at the national or international level and 2) every one of them has an advanced degree. This explains why the players are required to attend both practice and school. Jacques shared that “what makes us unique is that we can be role models for them in football and school.”

Dreamteam was founded in September 2010. After putting announcements at the schools, over 400 kids showed up the first day to play *with one ball*!

In addition to the regular practices, Dreamteam offers a youth tournament and a grassroots festival. The first youth tournament last year had over 700 kids participating. The grassroots festival exists to “educate kids through football.”

Just a year ago, the international community came to Jacques and Hamim with an idea. Some expatriate parents wanted Dreamteam to teach their young children. This opportunity added a more lucrative revenue stream to their business. Some parents even pay extra for the service, which helps cover the fees for students who can't afford the program. Hamim said that the association is “proud to [financially] support a kid with talent.”

With association members all over the world, Dreamteam has connections with many organizations which donate uniforms, balls, and cleats. In the next few weeks, Dreamteam is expecting a shipment from Boots for Africa of 300-500 pairs of cleats.



After starting Dreamteam, Jacques and Hamim realized that they needed help if their organization was going to succeed, so they enrolled in the Business Development Center. They wanted to “learn the skills to turn the project more sustainable.” They learned financial analysis, entrepreneurship, and principles of sustainability. The association had founded Dreamteam as a non-profit organization, under the assumption that it would be free to students and association members would support it financially forever.

Jacques said it was a challenge convincing them that in the best interest of the organization, they needed to charge for membership. He said, “If you want to go for quality, you have to spend some money.” Now their organization is “more professional, more perfect.” Through the BDC, they learned to shape their idea into one focused vision, blending mentoring, coaching, administration, management, and finances.

While they prepare for the future, they are impacting kids right now. One student said, “It’s helped me to build my future. I have good coaches and everything I need. Very soon I will be a professional. I used to play like a crazy man, now I know fair play and discipline.”

After just a year and a half of operations, Dreamteam has two students who have been drafted for the national team and their U-18 team made the championships.

Jean Paul

Jean Paul came to the BDC with an existing business – Amazone Company, Ltd. – selling building supplies and hardware. He started his company in 2008 with his sister, Mami. Even after graduating from the Kigali Institute of Management he came to the BDC to increase his skills and his profits, and he said the BDC helped him grow and expand his business.

After finishing the BDC program, his company has grown and now nets over 1 million Rwfs (\$1,600 USD) each month after paying expenses and salaries for its three employees. With the profits from the last two years, Jean Paul bought land, increased the store’s capacity, and pays school fees for his younger siblings.

Jean Paul is excited about Amazone's expansion opportunities. Right now, he is planning to build a paint factory. Construction, in general, is a large and growing market, particularly after the destruction of the genocide.

The Rwandan government, in a poverty progress report to the International Monetary Fund, said that Rwanda needs an additional 25,000 homes built each year to house the exploding population. There's simply not enough paint for all the projects that are taking place. His factory will employ twenty people at the start and more as it grows.



He has already bought the land for the factory outside of Kigali and is seeking a \$1,000,000 US investment to build the plant and hire workers. He has raised \$50,000.

This expansion is necessary in order to accomplish his “big vision” which is to become a company as well known around the world as the rain forest that gave his company its name. He dreams of employing many people, especially his family members who are in need of work, by matching them with positions that fit their knowledge and skills. “We do not have a lot of jobs in Rwanda, so we have to create them.”

When asked why Amazone would be a good investment, Jean Paul referenced the big market and opportunity. Additionally, he believes that through his knowledge and experience he can run the business well, particularly with the knowledge and skills he gained from his time in the BDC. He said that his ultimate goal is to build a business that can live “even after me. My children and descendants can continue this.”

Morne

India's largest hotel chain told Morné that if he includes a certain world safety standard in his training, they will hire his company for all of their hotels. Through his ropes training program, Morné can set a standard for productivity and safety in India for an industry that is currently quite unprofessional and very dangerous.





His passion is helping young men escape poverty and lead successful lives. He currently employs 70 and has more work than he can handle. Already the BDC has benefitted him. He just hired five people from one member's church.

Meet Morné, an entrepreneur in BDC Bangalore's first cohort and owner of Cape Clean PVT. LTD. An expert in high ropes work, he has contracts with hotels and IT parks to clean their windows and building exteriors.

"The heart behind the BDC is to serve and give to India. This I appreciate very much. The 'business from the heart' approach and the impact this can make in a community in the long term excites me the most." - Morné

Asha



"I am so proud to study at [the] BDC with great resource people and experienced business men and woman. I was always scared to start a business but the BDC has helped me to gain confidence and great passion for entrepreneurship." - Asha



And many many more...

These are only a handful of the many successful graduates from BDC Rwanda and BDC Bangalore. Others include:

<i>Sandralli</i>	Architect and Serial Entrepreneur
<i>Arthur</i>	Selling Solar Lanterns
<i>Marcel</i>	Guest House Owner-Operator
<i>Chrystel</i>	Owns & Operates Ogopogo Restaurant
<i>Anatole</i>	Gurisha.com - Buying & Selling Online
<i>Consolata</i>	Maise and Vegetable Farming
<i>Jean Bosco</i>	Sand Hauling for residential construction projects
<i>Innocent</i>	Accounting Services
<i>Mathilde</i>	Home Delivery of Groceries and Catering Services
<i>Jimmy</i>	Record Label and Recording Studio
<i>Gaspard</i>	Accounting Services for Small to Medium Sized Businesses
<i>Theoneste</i>	Software Development
<i>Germaine</i>	Handcrafted Bags
<i>Andrew</i>	Concrete Construction Supplies
<i>Jean Jacques</i>	Pig Farming
<i>Serge</i>	Cake Baking & Street Kids Outreach
<i>Assumpta</i>	Coffee Plantation
<i>Anu</i>	Photography and Web Design
<i>Francis</i>	Camping Center
<i>Naveen</i>	Brick Making
<i>Suriyaprakash</i>	Catering Services

“I have run my own architecture firm for decades, but it wasn’t until I went through the BDC program that I really understood business and how my firm will impact the nation.”—Sandralli, Cohort 2

BDC Report



The BDC Supports Its Graduates

Many training programs fail to produce successful businesses because they assume that their job is complete when the entrepreneur graduates. BDC Rwanda realizes that starting and growing a business requires continual support, especially in the early days of the startup. Graduates join the BDC family. They meet bi-monthly for encouragement, networking, and information. They receive advice and mentoring from visiting executives and from distance mentors, via Skype.

“I had no idea how to plan for my business; the BDC taught me how to do it.”
– Colette Umuhoza, Cohort 4

Visiting Executives

During the first five complete cohorts, BDC Rwanda has brought more than 30 visiting executives and guest facilitators to share their experience and wisdom with the entrepreneurs.



For example, a former managing director of Goldman Sachs gave a talk on global capital markets and a workshop on financial analysis to groups gathered by the Capital Markets Advisory Commission. A leading Australian ICT entrepreneur gave talks to ICT entrepreneurs organized by RDB and the Association of ICT entrepreneurs. Store operators from the most profitable restaurant chain in the U.S. gave a 2-day seminar, sponsored by RDB, on leadership and customer care to 110 leaders from 20 of Rwanda’s top institutions.

These executives also keep in touch with the entrepreneurs throughout the start-up and growth process to help them overcome obstacles and adjust to changing circumstances.

Paul, a visiting executive from Australia, had many years of experience in the technology industry. He shared his experience with entrepreneurs interested in starting high-tech businesses,

as well as others who just appreciated his business expertise. Three entrepreneurs – Denise, Serge, and Adelin – recognized how much they still had to learn from Paul and stayed in touch even after he went back to Australia. He coached them one-on-one, providing ongoing assistance and advice. Paul fell in love with Rwanda. He plans to move his family to Kigali for nine months in 2013 to be close to the BDC and its entrepreneurs.

Visiting executives have also helped connect the entrepreneurs to new markets and suppliers. These relationships have opened up countless opportunities for the entrepreneurs' businesses to grow domestically and internationally.

“I had a good job, but something was missing. The BDC helped me discover it was an entrepreneurial passion within me.” – Arthur, Cohort 2

Volunteer Consultant & Prayer Partner

Additionally, 24 of our graduates have been matched with a personal distance consultant post-graduation to coach and mentor them. This consultant commits to three months of free consulting services via phone, email, and skype.

One entrepreneur, Patrice, developed such a good relationship with his consultant, Richard Miller, that he invited Richard to serve on the board of advisors for his social initiative. Patrice starts entrepreneurship clubs and training programs in high schools all over the country. Recently, his consultant had the privilege of meeting Patrice and his team in person on a visit to Rwanda. In addition to visiting many high schools, his consultant provided one week of training to Patrice's team and over 25 high school students.

The consultant shared that his

“goals for the visit were exceeded. I not only have a much better understanding of the work of the team to which I am a mentor, I have a great appreciation of the people of Rwanda and their positive relationship among themselves and the phenomenal obstacles they are overcoming to build a cohesive culture and a prosperous free enterprise system.”



Patrice's team was very thankful for the time that Richard invested during the visit, as well as for the time he invested being a distance consultant.

Patrice said,

“We are very thankful to Dr. Richard L. MILLER because of his enthusiasm and devotion for the success of this project in general. He has been mentoring the team online for the past 5 months, providing advice which lead us to our past success stories. Beyond this, he left his family, and spent two weeks with us in Rwanda working on with us this project. Richard is very amazing and courageous. He has not been tired when we were traveling long distances visiting different schools across Rwanda. In all his school visits, he met the schools’ faculty and students, heard about their ideas, advised and supported them as he could. He also shared his wisdom with the 25 young people during a 1-week rich training on self-efficacy, and tools for transformation. He really helped a lot not only for the AIP-HSI team but also for the whole Rwandan community.

This story is one success of many. Other entrepreneurs have reported that having someone call and offer prayer and advice has encouraged and spurred them on when they were ready to give up. Providing one-on-one coaching is a valuable asset for graduates of the BDC training program.

“The BDC built something that brought people together. It was like a new family. We decided that we would stay strong if we stayed united. That was very important.” – Gaspard, Cohort 4

Networking

We hold bi-monthly networking events to promote and encourage our entrepreneurs. At these meetings we allow two or three featured graduates to share about their recent successes and invite a guest speaker to share from his or her personal experience.

The BDC network is a valuable asset to any new business. Many graduates have found partners, suppliers, and partners from within the BDC family. Here are some examples:

- Albert and Jean Bosco went into business together, despite being from different cohorts.
- Gaspard is trading accounting services for office space in Sandrali’s office.
- Fabrice has bought software from Ntare and Theoneste.
- Serge has grown his sales immensely through the BDC word of mouth.
- David and Claire have been running a business together and are now supporting each other’s individual start-ups.
- And many many more!

Conclusion

All these programs and opportunities are in an effort to accomplish our mission, which is to “prepare and nurture entrepreneurs to start and grow businesses with ethical values.”

The BDC has helped to bring ideas to reality for many entrepreneurs around the world for the past 3 years and will continue to do so for many years to come.

“Now, I am no longer shy to express my thoughts and ideas, as long as I see opportunity and success, I no longer fear, I believe I can venture into the business world successfully, and make it, thanks to BDC!” – Allan, Cohort 2

“Through the BDC I learned how to achieve my dreams.” – Anu, Cohort 1, Bangalore

“I have been able to accomplish in a short 14-weeks, what I’ve spent the last 10 years dreaming of.” – Benjamin, Cohort 1, Bangalore

“An entrepreneur never stops learning! I learned how to do business, not merely to make money, but to make a positive impact on society by being a heart businessman.” – Francis, Cohort 1, Bangalore

“I am very happy to be a part of the BDC. When I joined I thought that I didn’t have anything - no resources, no finances. Then I learned so much at the BDC. Next month I will start my business.” - Naveen, Cohort 1, Bangalore

“I am proud to say that I am an Entrepreneur. The BDC created my future. Graduating from the BDC is my pride.” Sreenivas, Cohort 1, Bangalore