INVESTISSEURS & PARTENAIRES

IYBA WE4A
Investing in Young Businesses in Africa
Women Entrepreneurship for Africa

I&P Acceleration

WOMEN ENTREPRENEURSHIP FOR AFRICA

Supporting African women-led SMEs in green sectors

The **I&P Acceleration WE4A** program is part of the pan-African initiative 'Investing in Young Businesses in Africa – Women Entrepreneurship for Africa' (IYBA WE4A), implemented by **GIZ**. Led by **Investisseurs & Partenaires (I&P)**, the program aims to strengthen the development and resilience of high-potential **women-led businesses**, particularly in **green** and **transition** sectors.

The program is structured around **three key components**, addressing the **main barriers** faced by **women-led early-stage businesses** :

Supporting **140** women-led businesses across **four African countries** to create **sustainable jobs** :

- **Duration** 2025–2027 (21 months)
- **Budget** €3,5 million
- **Countries** Cameroon, Senegal, Togo, Uganda
- **Sectors** Green and greening sectors

Track 1 : Investment Readiness

Provide tailored **support and assistance** to early-stage, women-led businesses, helping them better **structure**, **formalize**, and **prepare** for **access to finance**.

Eligibility Criteria - Track 1

- **Early-stage**
- Willingness to **formalize**
- **Fundraising** project

Cameroon Senegal Togo Uganda

Track 2 : Access to Debt

Facilitate first-time **access to credit** for **women entrepreneurs**, with an average loan amount of **€22,000**, through a **dedicated loan** guarantee mechanism combined with **technical assistance**.

Eligibility Criteria - Track 2

- MSMEs **without access to credit**
- Annual turnover **< €50,000**
- **Fundraising** project

Uganda

Track 3 : Access to Capital

Provide **reimbursable financing** averaging **€52,000**, at zero interest and without collateral, along with **technical assistance** to support business growth and prepare entrepreneurs for **equity investment**.

Eligibility Criteria - Track 3

- **Growing** ventures, **strong traction**
- Turnover **> €50,000 and < €500,000**
- **Fundraising** project

Cameroon Senegal Togo

Eligible Sectors : Renewable Energy, Aquaculture, Circular Economy, Waste Management, Ecotourism, Sustainable Agriculture, Transition Sectors.

Also : Construction, Transport & Logistics. These sectors are not inherently green; **additional ecological criteria** (e.g., low CO_2 emissions) will be required.

Global Gateway

Co-funded by the European Union

german cooperation

Implemented by

giz Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

WE 4D

Bridging the financing gap for women in green entrepreneurship

In countries such as **Cameroon**, **Senegal**, **Togo** and **Uganda**, small businesses, often **informal**, make up the bulk of the economy but face a financing gap estimated at over **€15 billion**. Caught between **microfinance** (costly and limited) and **commercial banks** (requiring collateral and financial history), they struggle to grow and formalize.

Women entrepreneurs face even greater constraints: limited access to collateral and networks, gender biases, cultural barriers, and the double burden of professional and domestic responsibilities. Despite their strong presence in entrepreneurship, they receive **less than 10% of commercial loans and very few equity investments**.

This challenge is especially critical for **green** and **innovative** businesses, which struggle to attract funding despite their essential role in combating climate change and creating **sustainable jobs**.

Implementation Consortium

The program is rolled out by three partner teams from **the I&P-sponsored African impact fund network** (which finance and support high-potential small and medium enterprises) : **Comoé Capital** in Côte d'Ivoire (oversees Togo), **Fako Capital** in Cameroon, and **Teranga Capital** in Senegal.

In Uganda, the financial institution **Finance Trust Bank (FTB)** is responsible for implementing the pilot guaranteed loan project.

COMOÉ CAPITAL PARTENAIRE D'I&P

FAKO CAPITAL PARTENAIRE D'I&P

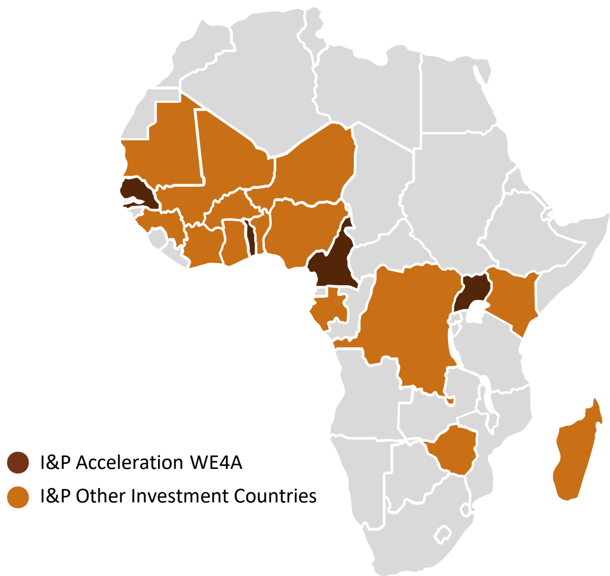
TERANGA CAPITAL PARTENAIRE D'I&P

FINANCE trust BANK Putting Women First

About the partners

About Investisseurs & Partenaires

For over 20 years, **Investisseurs & Partenaires (I&P)** has been committed to financing African SMEs and supporting the development of investment teams across the continent. I&P focuses on the "missing middle" of the African economic fabric: small and medium enterprises with financing needs below €5 million.



About IYBA WE4A

"Investing in Young Businesses in Africa: Women Entrepreneurship in Africa" **(IYBA WE4A)** is a partnership between the European Union **(EU)**, the Organisation of African, Caribbean and Pacific States **(OACPS)**, and the German Federal Ministry for Economic Cooperation and Development **(BMZ)**. It is implemented by the Deutsche Gesellschaft für Internationale Zusammenarbeit **(GIZ)** through the donor partnership "Promotion of Women's Employment for Green Transformation in Africa" **(WE4D)**. It is part of the Team Europe initiative "Investing in Young Businesses in Africa" **(IYBA)**.

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