

Bijou Tshiunza is the founder of **MICRODEV**

The business project Create financing agencies to support local entrepreneurship through access to loans.

The target Mainly women, entrepreneurs in the food sector in Kinshasa.

The plus Capacity building through collective advice and training in management, marketing, accounting, financial education and the use of ICTs.

The challenge Juggling between the numerous requests for funding and her cash flow.

Timeline
2018 OVO boostcamp
2019 OVO coaching
2021 opening of the first branch in Kinshasa
2022 & 2023 profits reinvested in the opening of a 2nd & 3th agencies

OVO and Bijou

In 2018, when she was starting to elaborate her business model, Bijou participated in a 3-day boostcamp given by OVO and then benefited from a 5-month coaching. This enabled her to:

- define the offer and the target
- estimate the investment costs and the team needed
- prepare her pitch to investors

She obtained a financing agreement in the form of a loan from OVO in 2019 for the sum of € 44.000 (out of € 75.000 total project costs). Bijou is in the second year of repayment.

The impact



3
Agencies



+60
Passionated and
competent staff



+4000
Entrepreneurs formed
and financed

The agency's cooperative has more than 4,000 members to date, nearly 3,000 of whom have benefited from microcredit (more than 75% of whom are women).

Amazing! An OVO loan of €44,000 in 2021 supports local entrepreneurs with more than €1,000,000 in loans provided since the launch of Microdev!



OVO helped me to define my business plan and then provided me with the initial funds to get started. They were the first to trust me and believe in my project. After that, I was able to approach other donors with greater ease.

Sustainable Development Goals



<https://microdev.cd/>

<https://www.facebook.com/microdevasbl>

<https://www.youtube.com/channel/UCgB4ZqoMRrQm36YZPv8SjUA>