

YEP MINI GRANT SCHEME

10 ENTREPRENEURS' STORIES TO INSPIRE YOU



Kebba Tiyana



Mam S. Danso



Amet Faal



Isatou Jobe



Dawda Kah



Muhammed Bobb



Adama Bittaye



Muhammed Sanneh



Bubacarr Jaiteh

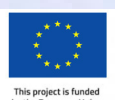


Masamba Ceessay



**YOUTH
EMPOWERMENT
PROJECT**

UNLOCKING POTENTIAL TO CREATE WEALTH



This project is funded by the European Union



Kebba Tiyana is a native of Tankong Kunda, Sami District, Central River Region North and a young farmer aged 29.

Mr. Tiyana is the founder and manager of Tiyana's Organic Farm Enterprise. He is into vegetable production both in the dry and rainy season in his native village.

During the dry season, Mr Tiyana cultivates pepper, onion and cabbage while in the rainy season; he is into cassava, maize, potatoes and water melon production.

He earns a decent living through farming thus supports himself and his family with some basic needs.

Currently, Mr. Tiyana is working with four young people of whom two are male and the

other two are female. He was able to maintain the four staff in his farm after receiving the Youth Empowerment Project (YEP project) Mini Grant to the tune of D47, 000.00.

“I am honored and happy to be one of the YEP Mini Grant awardees and my life has significantly improved for the reason that I have benefitted from the Mini Grant.”

Tiyana said that the support from the YEP Mini Grant Scheme enabled him to fence his farm and this will help him to increase his production this year. “This year- 2018 rainy season, I am expecting a bumper harvest. I'm expecting D60, 000.00 from my water melon, D35, 000.00 from my cassava and D29, 000.00 from the potato,” he asserted.

Last year, he explained that he had a problem with his garden because it was not fenced but with the fencing of the garden, he is now able to control animals from invading the garden.



Mam S. Danso lives in Jarumeh Koto village, Sami District, Central River Region North and she is a young lady aged 32 who is into tailoring and designing of all classes of outfits.

Ms. Danso is the owner of Danso's Tailoring and Creation. She opened her new tailoring and creation business in the village on 31st May, 2018 after receiving the YEP Mini Grant Scheme support.

Ms. Danso has employed two boys who are all Gambians and she is working with them since she established her business in her native village.

"When I came across the Mini Grant advertisement on the social media-Facebook, I decided to apply. Today, I'm

back in the village after spending four (4) years in the Greater Banjul Area.

"I'm happily doing business in the village and I don't admire my fellows in the Greater Banjul Area simply because, I'm

making good profit in my business," says Ms Danso.

During the Muslim festivities (Tobaski and Koriteh feast), she made profits of more than D20,000.00 after paying her staff and taking care of her other needs.

"I can proudly say that, now I am excited and my life has changed with the three (3) tailoring machines, cupboard and chairs I got from the Mini Grant support. I am able to open a new tailoring shop in my village and employ two Gambian youths," she added.

"I'm hopeful that one day, I'll become one of the biggest young entrepreneurs in my region."



Amet Faal is a young man who lives in Kaur Touray Kunda. He is 35, and operates a Consumer shop named “Black Star Shop” in Kaur Wharf Town, Lower Saloum, Central River Region North. Mr. Faal, who is a graduate of Kaur Senior Secondary School, was able to create a job for himself after benefiting from the YEP Mini Grant Scheme.

“Before I received this support, I was seriously struggling to maintain my business because I didn’t have enough goods to sell. My shop was empty but with the Mini Grant support, I purchased a lot of stock,” he said. He lamented the lack of financial support from his family to expand his business for the past three years - thanking the YEP mini grant for coming to his aid.

Narrating further, Mr. Faal stated that after graduating from senior school, he was unable to secure a job, and he decided to travel to Mauritania in search of greener pasture.

In Mauritania, “I learned how to become a businessman and with the knowledge I gained there, today it helps me improve my business.”

After receiving the mini grant support, he made a profit of D10, 000.00 which he invested into farming.

In this year’s rainy season, he is able to have his own groundnut

farm and for the first time making good profit from his business. He uses part of that money to register his business, open a bank account and is supporting his family.

“It came to a point when I wanted to close my shop and become jobless, but I was lucky to be rescued by the Mini Grant Scheme.”



Ms. Jobe, a native of Farafenni, North Bank Region (NBR), is also a young lady aged 21, who is operating a restaurant dubbed Jobe's Restaurant.

Ms. Jobe specializes in catering. She has vast experience in preparing delicious fast food for her customers. She previously worked at – McCaesar's Restaurant at West Field before being employed at the famous Kairaba Beach Hotel in Senegambia area.

With her experience in cooking local dishes,

she has attracted a good number of customers in Farafenni.

At her restaurant, she prepares breakfast, lunch and dinner. The mini grant support accorded her the opportunity to open her own restaurant in Farafenni and be able to employ three young ladies to assist in the business. Her business started in March 2018.

According to her, the entrepreneurship trainings she benefitted through Empretec ETW training coupled with her experience has immensely helped in effectively managing her own restaurant.

“With the support of the Mini Grant, my dreams have come true. I am able to have my own restaurant and employed three (3) other girls on fulltime.”



Dawda Kah is a young entrepreneur aged 33 who specializes in poultry production and gardening at Lamin village in Kombo North. The Dream Farm is his own initiative to venture into poultry and vegetables production when he was in Aruba, Netherlands. He spent eleven (11) years in Netherlands working on poultry and vegetable gardening owned by his host. He has been inspired to start his own business after learning that farming is a profitable business. Mr. Kah decided to return to The Gambia to venture into farming as his profession.

Having the YEP Mini Grant has boosted both his poultry and vegetables farming.

“I received a support of D47, 000 from the grant and after selling my chicken, I made revenue of D57, 000.00. Which I ploughed back into the business by buying more chickens and seedlings for my garden,” he enthused.

The chicken drops have also saved him from buying fertilizer. His garden is now an organic garden simply because he does not apply any other fertilizer but only the drops from chickens and his compost.

“The chicken manure has also boosted my garden production and I’m expecting good sales from my garden this season.”
“The knowledge and experience I got outside- Europe, is the success of my business, coupled with the support of the Mini Grant Scheme.”



Muhammed Bobb is a young poultry farmer aged 30. He lives in New Yundum.

Muhammed Bobb's & Bros is a registered business which started operations since 1st November, 2015 with 200 layers. In December 2015, he expanded his business with 200 broilers.

Owned and managed by himself, Mr. Bobb said he applied for the YEP Mini Grant to be supported with chicken feeds.

"When I was applying for the YEP Mini Grant, I was having problems with daily feeding of my chickens," he explained, adding: "sometimes, I don't even give them the proper

ration because of the lack of adequate feed."

According to him, his family supported him with D20,000.00 as a loan to buy feed but that was not enough and it got him frustrated. With the approval of his mini grant application, he is now able to take care of his poultry production. The Mini Grant provided him with 21 bags of feed of 50kg for his poultry farm.

Every day, he collects six crates of egg and makes a monthly savings of D3,500.00 after all overhead spending. Today, he is in a position to support his family with a bag of rice and sponsor his siblings with school materials.

"I was having a serious problem feeding my chickens but with the intervention of the YEP Mini Grant, I was saved. Without this support, it would have been a catastrophe."



Adama Bittaye resides in Tujereng village, West Coast Region and is the owner of A2 & Sons Enterprise. She is 34. She is engaged in selling of food condiments, cosmetics, baby cloths and materials as well as school learning materials.

Starting her business with only D15, 000.00 with support from her family, Mrs Bittaye was able to open a small shop in her native village selling second hand clothes, detergents, ladies wears etc.

She expanded her shop after receiving the YEP Mini Grant and also employed a young lady on part time to assist her in running the business.

“With the expansion of my business, I’m now able to take care of my basic needs as well as support my family at home,” she explained. Before benefitting from the Mini Grant scheme, she was once hopeless in her

business due to financial difficulties. Madam Bittaye was indulging in door-to-door business to support herself. According to her, the monitoring and site visits by the Mini Grant Officer has helped her to perform very well in keeping proper records.

“I’m very much appreciative with the support of the Mini Grant. Since I received the upkeep, I am able to run and manage my business smoothly.”



Muhammed Sanneh is a young entrepreneur, aged 30, who lives at Pipeline in Kanifing Municipality. Mr. Sanneh is the Manager of Sanneh's Tailoring and Fashion Design in Pipeline. He underwent apprenticeships for eight (8) years before starting his own business.

"I was doing apprenticeships for 8 years without any wages because I wanted to learn the skills to become my own manager," he said.

Sanneh's Tailoring and Fashion Design was officially opened in May, 2018 after receiving YEP Mini Grant Scheme support disbursed by NACCUG. Since its establishment, the

business generated some profit of over D20, 000.00 between May and September 2018.

"I wish to extend gratitude to Allah (S.W.T) that with the support of the YEP Mini Grant I'm today my own manager working with four (4) young people of whom two are male and two female."

During his early days, he had some difficulties with electricity supply due to sharing of NAWEC meter with his landlord. As part of his registered successes, he now owns a NAWEC meter to run his business. With the Mini Grant support, Mr. Sanneh opened his tailoring shop and now employs four young people on fulltime. During festivities especially Koriteh and Tobaski, he adds extra two youths on part time basis to assist them in the business as it is the peak period of the tailors.



Bubacarr Jaiteh aged 31, resides at Old Jeshwang in the Kanifing Municipality.

Mr. Jaiteh is a young poultry farmer who owns Sonaba Poultry Farm.

He was initially supported by his family - father and mother - to start his own poultry.

He established Sonaba Poultry Farm in January 2018 with only 75 broilers but today, he accumulated up to 400 broilers and 600 layers.

Mr. Jaiteh, who was a teacher at Anglo Arabic Academy in Latrikunda Sabiji in KMC, quitted the profession in 2017 to venture into poultry farming.

He quitted teaching and took up poultry farming as a profession in 2018 after realizing that poultry is a lucrative business.

In April 2018, he received support from the YEP Mini Grant to expand his poultry. He was supported with 300 broilers, 10 feeders and 14 (50kg) bags of feed.

“Today, with the funding support of the YEP Mini Grant, I have 600 layers and 400 broilers. My business is now flourishing.”

He sold his chickens at the cost of D250.00 each and his targeted customers are the Mini and Super Markets within the Greater Banjul Area.

In July 2018, after selling the 300 broilers, he expanded his business again by adding 600 layers and constructing another poultry house.

At Sonaba Poultry Farm, “I am presently working with two boys and one girl

whom I’m paying monthly allowances.”

“I can say that I have created jobs for three young people and I’m also paying myself from the business. Moreover, I give a lending hand to my family,” he boasted.



“I have self-confidence in doing business as a young person which started when I received the CSEB brand new machine supported by the YEP Mini Grant Scheme.”

Masamba Ceesay, a native of 19 East Street, Fajara M' Section, is a young entrepreneur aged 31. He specializes in Compressed Stabilized Earth Blocks making (CSEB).

Mr. Ceesay is the Chief Executive Officer of Mass Construction Services Enterprise, a registered business operating in The Gambia. “I was opportune to learn the CSEB skills at a training programme from the 4th- 14th December, 2017 at Autryville Earth Institute, India which was fully funded by the Youth Empowerment Project (YEP) in partnership with Startup Incubator Gambia (SIG) for 15 young Gambians,” he said. The ten (10) days training availed me the opportunity to take up the business as a profession.

Prior to his traveling to India, Mr Ceesay was working with a company in The Gambia called Earth Work Construction Company for four years where he learned part of the practical skills. His traveling to India has served as catalyst in giving him more interest in the business.

The CSEB business can create more jobs for young Gambians simply because it's a sustainable way of reducing dependency on the use of cement, timber and coastal sand as materials in the construction industry.

The compressed soil block is a building material made primarily from damp soil compressed at high pressure to form blocks and the business is a 'promising' one because the block last longer than the other blocks- cement and sand blocks.

With the support of the YEP Mini Grant, he currently owns a CSEB brand new machine but he is yet to start operations because of the raining season. Normally, the business booms during the dry season. “Presently, I have signed two contracts and they'll all kick start either in October or November,” he said.

Mr Ceesay vowed to employ about 25 youths at each site when he commences operations' for both contracts, as he is currently engage in marketing to attract more customers.

ABOUT YEP MINI GRANTS SCHEME

INTRODUCTION

The YEP Mini Grants Scheme is now becoming a household name among the Small, Micro enterprises (SMES) in the micro economic settings of the Gambia. The Mini Grants Scheme is a component of the 11 million euros Project funded by European Union Emergency Trust Fund for Africa. The YEP is intended to enhance the employment and employability of Gambia's youth folk by providing trainings such as Entrepreneurship and Vocational as well as access to finance.

The Mini Grants Scheme aims to bridge the access to finance gap by supporting youths with innovative business ideas to start-up their own business or upscale existing businesses. Access to finance has been identified as a major bottleneck facing youths in the Gambia. A maximum grant amount of GMD47, 000.00 is awarded to every successful applicant as may be required to facilitate the acquisition of equipment, materials, registration and other business inputs. The grant is disbursed strictly in kind and under exceptional cases in can be disbursed in cash.

The YEP Mini Grant Scheme has indeed bridged the access to finance gap among many young Gambians with special desires/entrepreneurial/vocational spirit yearning to explore. The Grants provided so far has undoubtedly contributed to unlocking the potentials of many youngsters within the country who are now into a very prospective undertaking.

CRITERIA FOR ACCESSING THE MINI GRANTS SCHEME

- a. Must be a Gambian youth (15-35 years)
- b. Must provide a viable business plan using the application form template
- c. Must have some level of savings or commit to making regular savings
- d. Must have received entrepreneurship/vocational training
- e. Business idea must be environmentally friendly
- f. Business must be registered before any disbursement is done

HOW TO APPLY

Application forms are available online on the NACCUG, YEP and partner websites. You can find it here: www.naccug.com www.yep.gm/opportunity/mini-grant-scheme

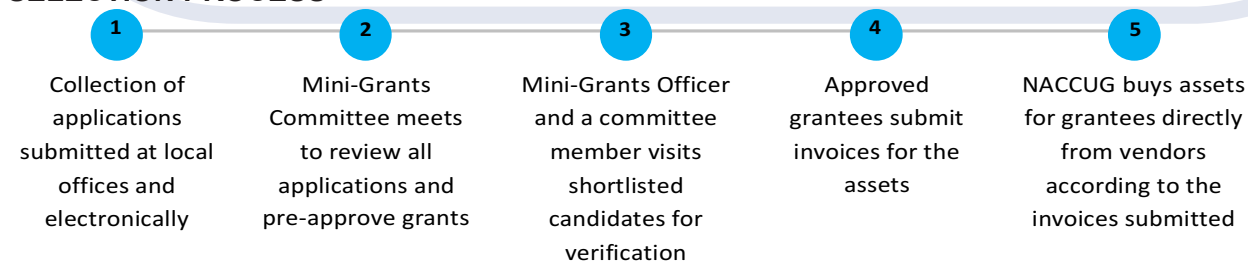
Forms should be filled electronically, printed, signed, scanned and sent by email to minigrantschemegambia@gmail.com.

Youth in CRR and NBR regions, where access to computer is a challenge, can pick up printed forms and submit their applications in the following offices:

- NACCUG Head Office in Kanifing
- Credit Union Shared Branching Offices located in GTUCCU Regional Offices in Brikama, Soma, Basse and Farafenni
- Foni Kansala Cooperative Credit Union (Bwiam)
- Sabunyima Cooperative Credit Union (Bansang)
- Kerewan Fangdema Cooperative Credit Union (Kerewan NBR)

Forms should be completed using clear legible hand writing in capital letter.

SELECTION PROCESS



For any enquiries, please contact:

Tel. +220 99688502/9934792; minigrantschemegambia@gmail.com