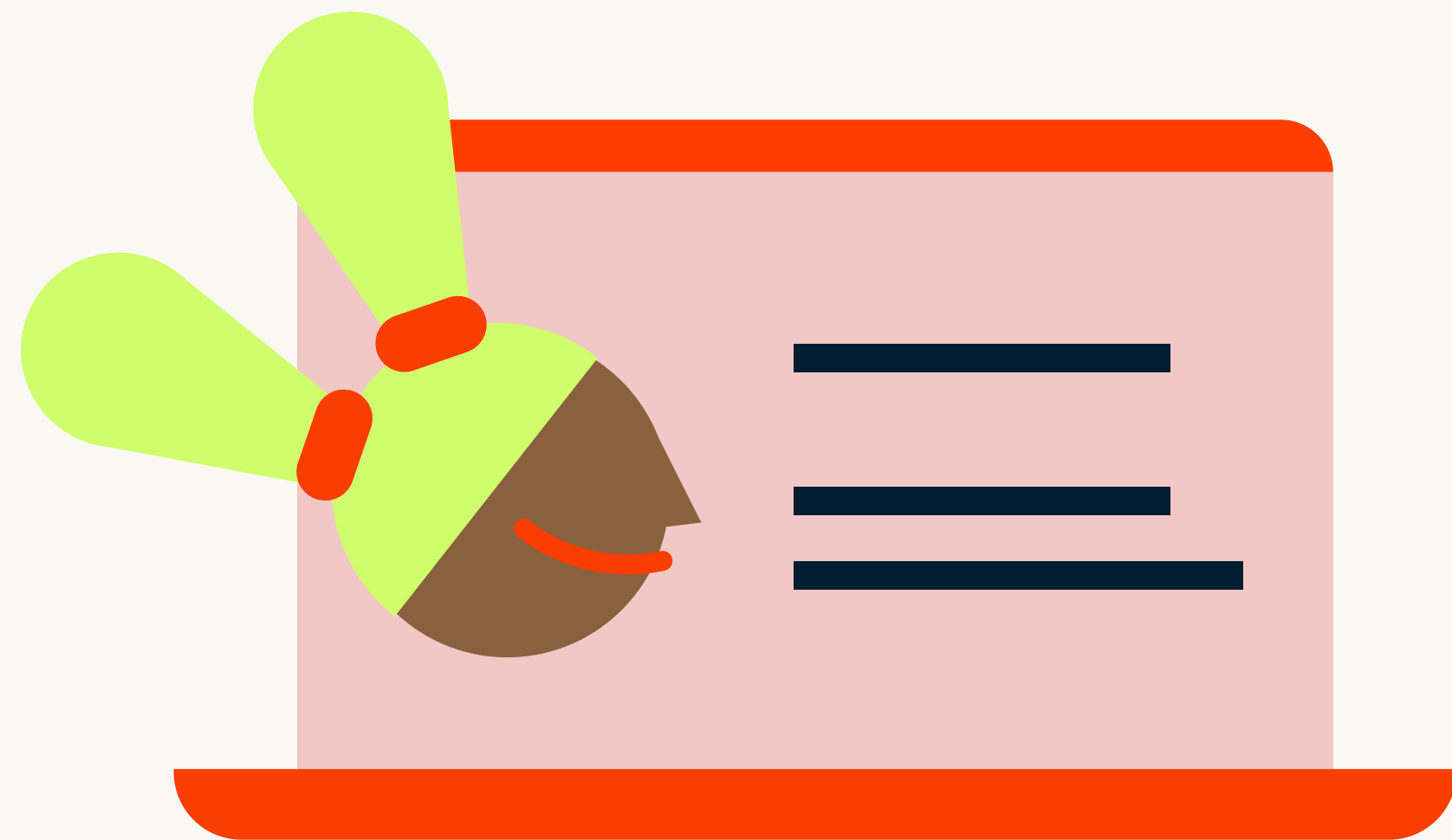
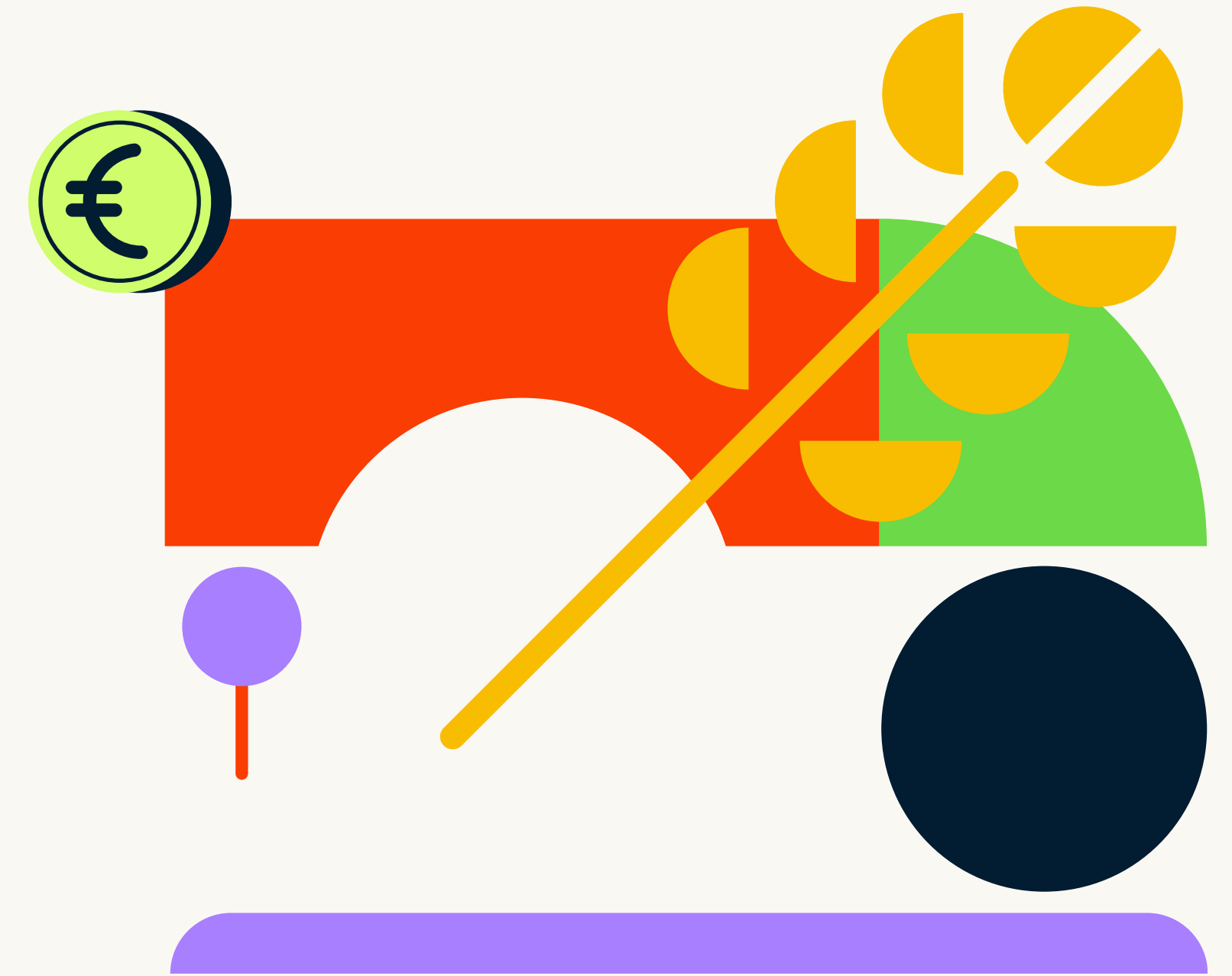


# BRIDGING GAPS



# Microloans, Maximum Impact



**We provide Community Microloans for  
Entrepreneurs from the Global South to  
establish their own Businesses and fight  
Poverty and Food Insecurity.**

# How we started

Our observations from the Bidibidi Refugee settlement in Uganda:

In humanitarian emergencies, refugees receive aid in the form of basic supplies (food, clothes etc.) but: this is not enough for them to build sustainable livelihoods.

1



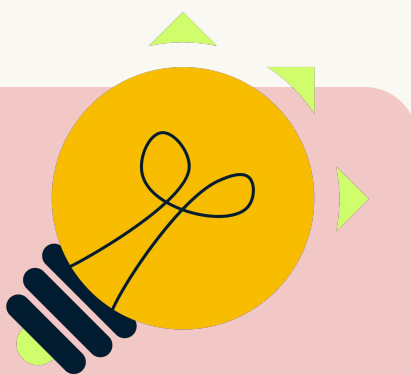
Refugees often have no opportunity to work. However, they have dreams and ideas about how they can earn money themselves

2



Most refugees don't have access to entrepreneurship education, funding or financial markets to realize their dreams and ideas

3



This prevents them from thinking ahead and realizing their ideas and dreams. Unfortunately, they are often denied a stable livelihood.

# The Solution

Bridging Gaps helps people from vulnerable communities to improve their livelihoods **with the help of microloans and entrepreneurship training** to realize their business ideas and **become self-sufficient.**



## Donations

Individuals and companies from the Global North donate to Bridging Gaps.

Donors have the opportunity to find out more about the individual projects and people on the website



## Matchmaking

On our website, donors can pick a country, a topic, an entrepreneur or a workshop.

**BRIDGING GAPS**

## Community Loan Groups

In each local community, several community loan groups are established. These consist of entrepreneurs and microloan recipients. The microloans are paid forward within these groups. Once all group members have received their loan, additional community members can be added to the group. This creates a positive ripple effect and establishes new financial structures locally.

# OUR SOLUTION

## Successful Funding

The donation is transformed into a microloan in the local community.

## Entrepreneurship Training

Bridging Gaps organized frequent entrepreneurship trainings with both microloan recipients and interested future entrepreneurs to establish their business and financial plans.

## Paying it Forward

Once the entrepreneur has saved enough money to repay the microloan, it is directed to the next person in the same community. This way, the money stays in the same country and supports the local economy.

## Mentorship and Coaching

The entrepreneurs are paired with a local mentor and receive long-term support from local non-profits to ensure a high success rate for the new businesses.

## Social Business Launch

The local entrepreneur in the Global South starts their business supported by the microloan. Each business has a social component to further support the local communities.



# Bridging Gaps

To address aspiring unbanked entrepreneurs, we introduced a groundbreaking new business model: **the first-ever pay-it-forward community microloan**, merging charity and microfinance.



"As an artist and an entrepreneur myself, I am always looking for inspiring projects related to these topics. When I saw Joska's fabrics and designs, I immediately fell in love and knew I wanted to support her business. I am so happy to be a part of her story, receive updates about her successes, and to support her in providing an income for her family."

– Piera Mattioli, Entrepreneur & Artist



"I felt so happy receiving the microloan to start my business as a tailor. I am now able to support my family and give back to my community by providing school clothing for children. This year, I was able to employ three other refugee women in my business which helps them to be self-reliant and feel empowered. Sewing is what we love and where our passion lies."

– Joska Adok, Tailor



1



No risk of indebtedness for recipients in case of unforeseen circumstances like droughts or floods

2



Focus on "shifting the power" through loan groups that pay the money forward within their community

3



Close relationships with the loan recipients through training, coaching, and long-term mentorship

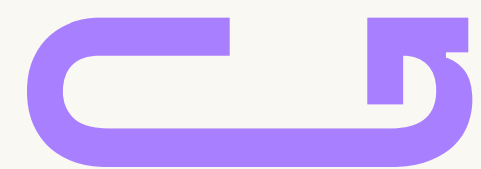
4

Attractive "match" function for private sector donors through website and continuous storytelling and project updates

5



Simple partnership mechanism to collaborate with similar initiatives



# Our unique approach



# Our Impact in Brazil & Uganda



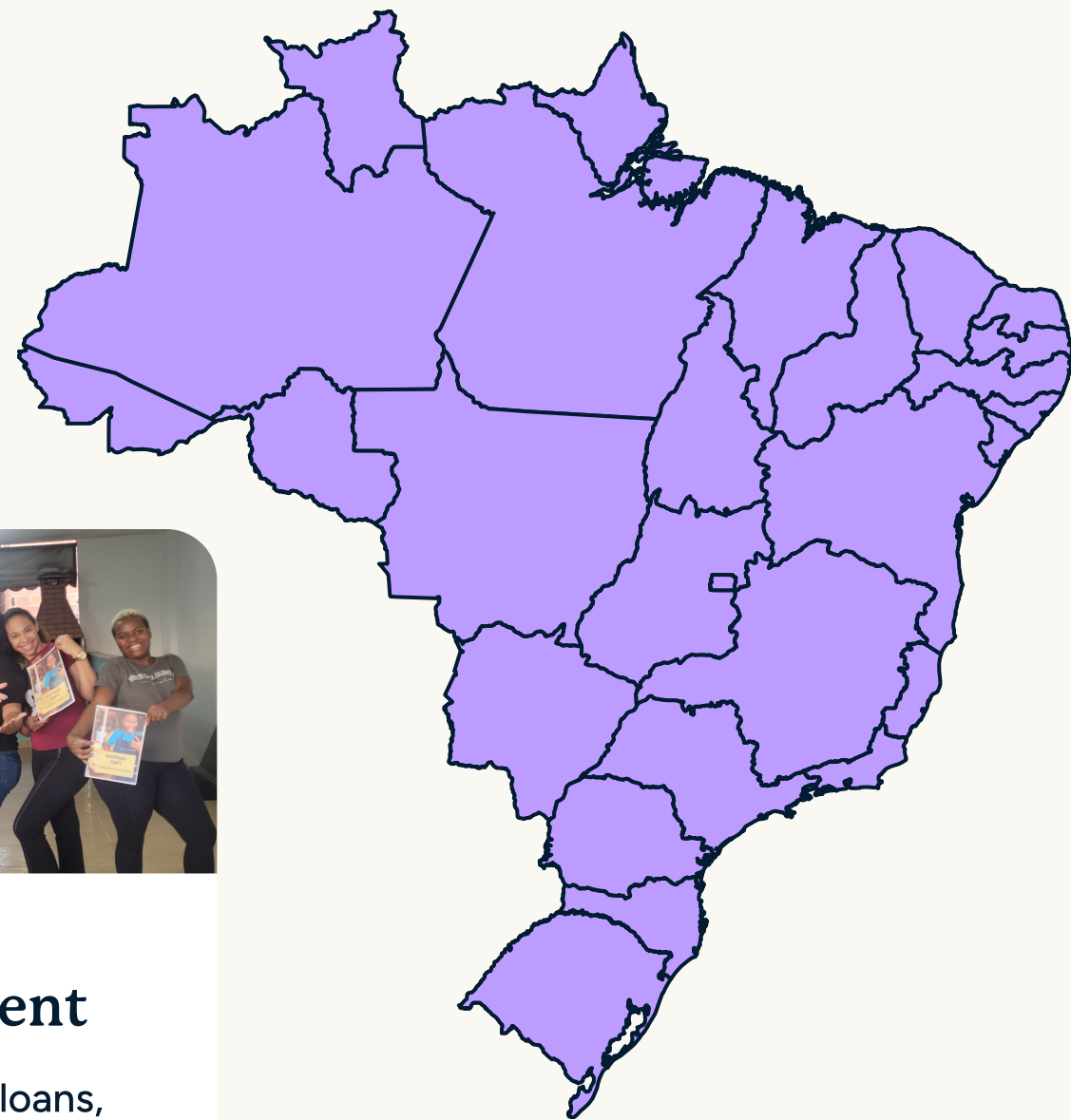
## Açaí Business

With a Bridging Gaps microloan, Izis expanded her local açai business, providing nutrition in her favela community.



## Women Empowerment

We provide Microloans, Entrepreneurship Training, Incubation and Mentorship for women living in favelas.



## Retail Shop

Thanks to a Microloan, Ochaya opened his food retail shop.



## Farming

With a Microloan, Harriet can grow and sell tea, mushrooms and crops



## Training

With your support, we can provide Entrepreneurship Training, Incubation and Microloans to 60 additional Refugees

Coming soon: Ethiopia, Zambia, DRC



[BRIDGING GAPS' SOCIAL IMPACT]

# AMITO'S STORY

Once your donation reaches the local community, it is transformed into a microloan and given to a new entrepreneur.



After joining our entrepreneurship training and receiving her microloan, Amito opened her social business, a flourishing retail shop, in Bidibidi.

Fun fact: The picture shows the same house one week after receiving the loan

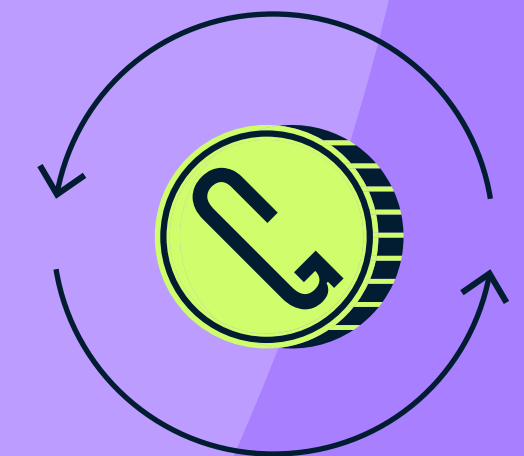
The long-term Impact:

$$1 + 1 = \infty$$

1. Because of her thriving business, Amito's children can go to school instead of having to support the family.



2. Because of the social nature of her business, Amito has a positive impact on her larger community, as she donates parts of her products to families in need.



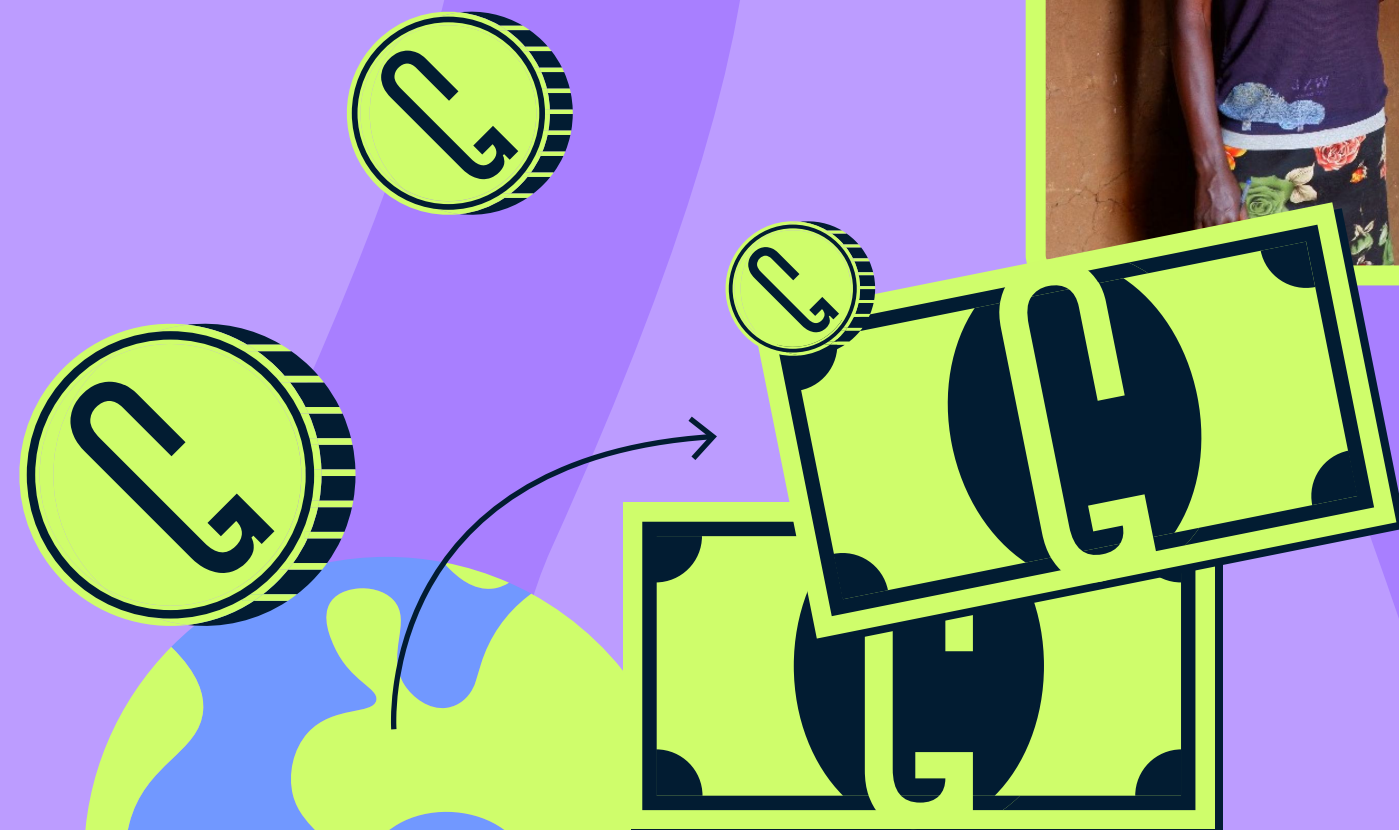
3. Because of our Pay-It-Forward model, Amito pays the loan to the next entrepreneur in her community, who can then start their business.



4. As part of the Bridging Gaps community, Amito becomes a mentor for other female entrepreneurs, empowering and inspiring more women leaders in Bidibidi.

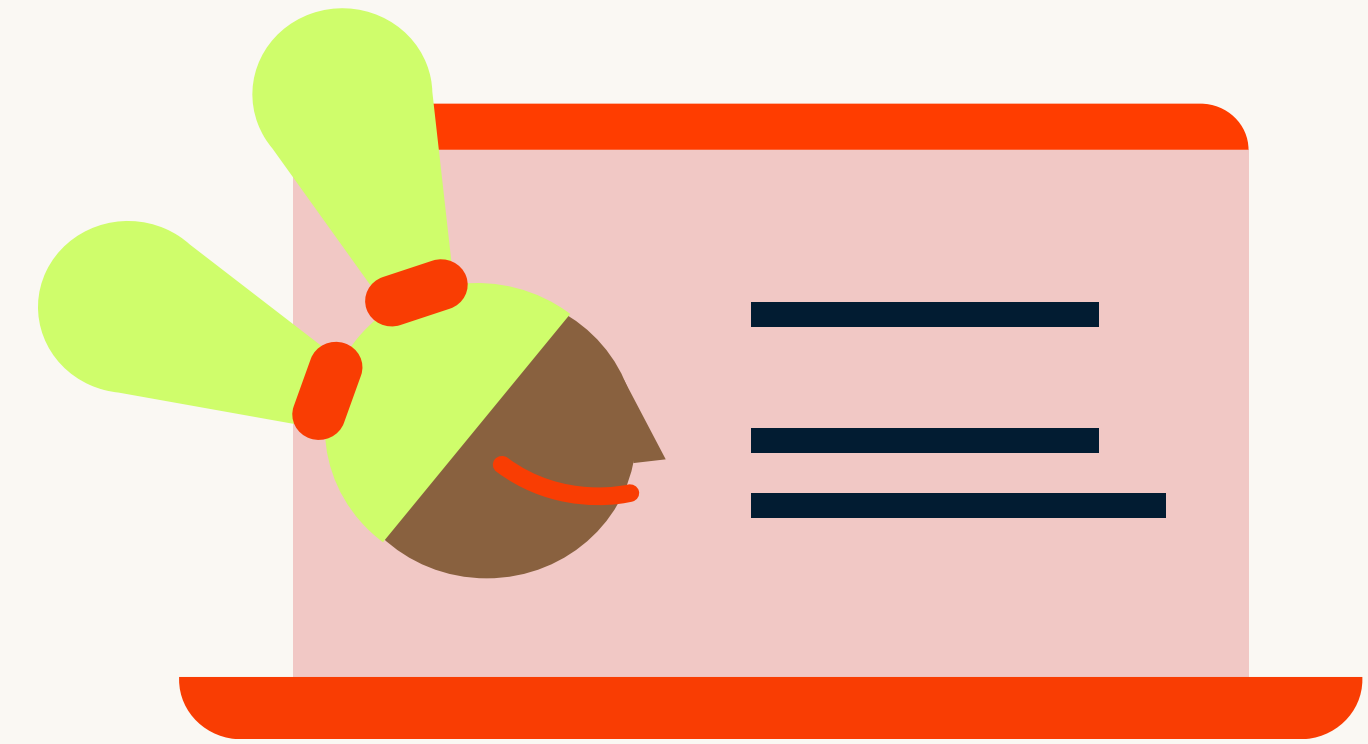
## Your Donation

You select an entrepreneur to support via our website and donate to fund their business.



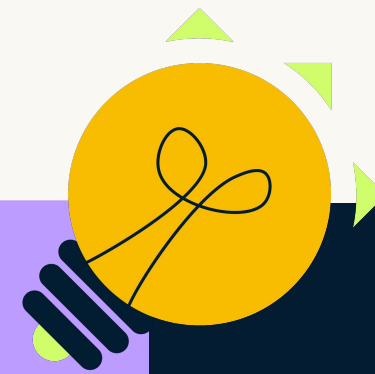
# AI-based solutions

We are working together with Ishango.ai to scale our work and address the unique challenges of our target population through AI-based solutions to:



## We use AI to ...

- Create predictive modeling of repayment rates
- Track our impact
- Automate processes



## Potential:

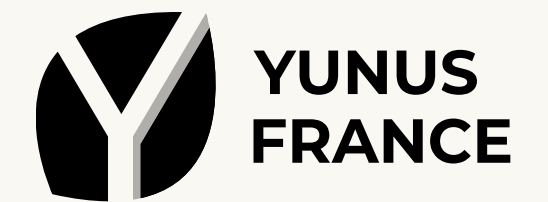
- **Contribute to global sector knowledge**
- **Address the unique challenges of our target population**
- **Increase efficiency and enable us to scale our work**



## Next steps:

- Create an open source platform to support other players in the microfinance sector
- Create an AI-based impact dashboard, sharing our data and predicting repayment rates


# Our Partners & Supporters



# Our Team




**Malish James**  
CO-FOUNDER

 Uganda / South Sudan



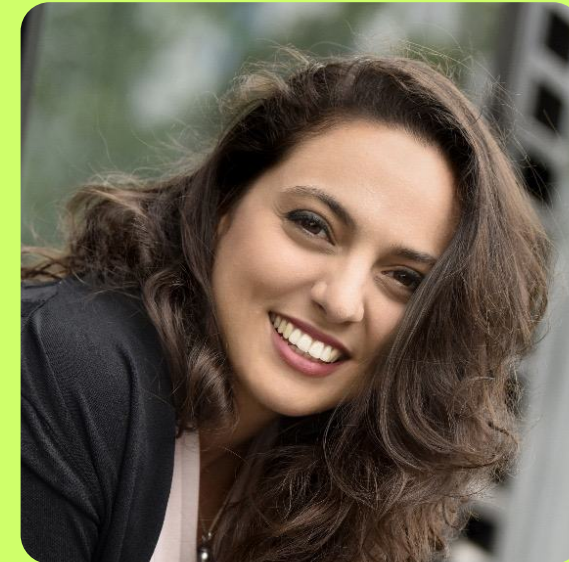
**Janina Peter**  
CEO & FOUNDER

 Germany



**Danielle Marques**  
PARTNERSHIPS

 Brazil



**Maria Ida Palmieri**  
MARKETING & GROWTH

 Italy



**Anousha Khosravi**  
MARKETING

 Iran




**Kseniia Shestopalova**  
OPERATIONS & PARTNERSHIPS

 Russia




**Lili Roza Tihanyi**  
FUNDRAISING

 Hungary




**Andreas Kästner**  
OPERATIONS

 Germany




**Aida Letaru**  
FACILITATION

 Uganda



**Anne Thürnau**  
DESIGN

 Germany




**Wiebke Meyer-Lütters**  
DESIGN

 Germany



**Chiara Moslow**  
STRATEGY & PROJECT  
MANAGEMENT

 United States



**Thalia Sabrina**  
FUNDRAISING & PARTNERSHIPS

 Indonesia



**Rubikha Kamalarajah**  
TECH

 Italy

# Our Achievements:

We just started Bridging Gaps in 2022 and already have so many achievements to be proud of. We would be so excited and grateful to partner with you and increase our impact together.



27

Global and local partners



128

Entrepreneurs trained across 3 countries



33

Social business established



25

Refugee-led businesses in progress



18

Team members and ambassadors



80%

Female loan recipients



We joined inspiring international programs to enlarge our organization and connect with like-minded changemakers.



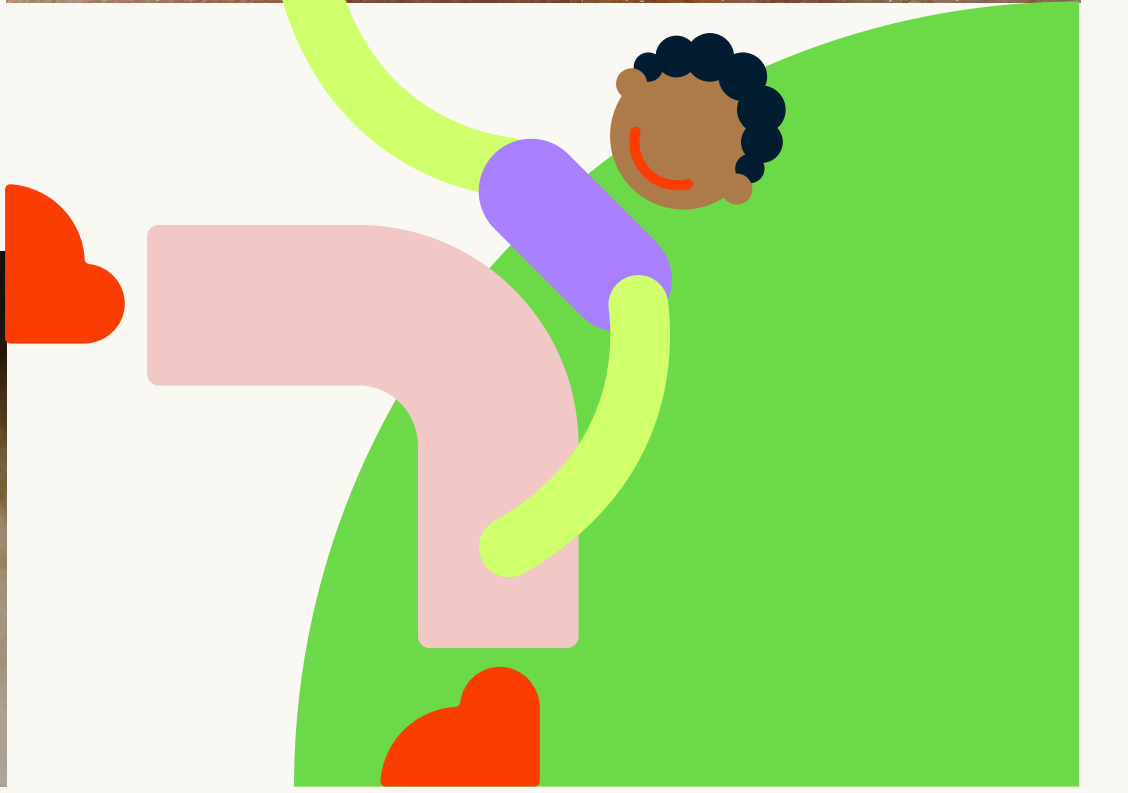
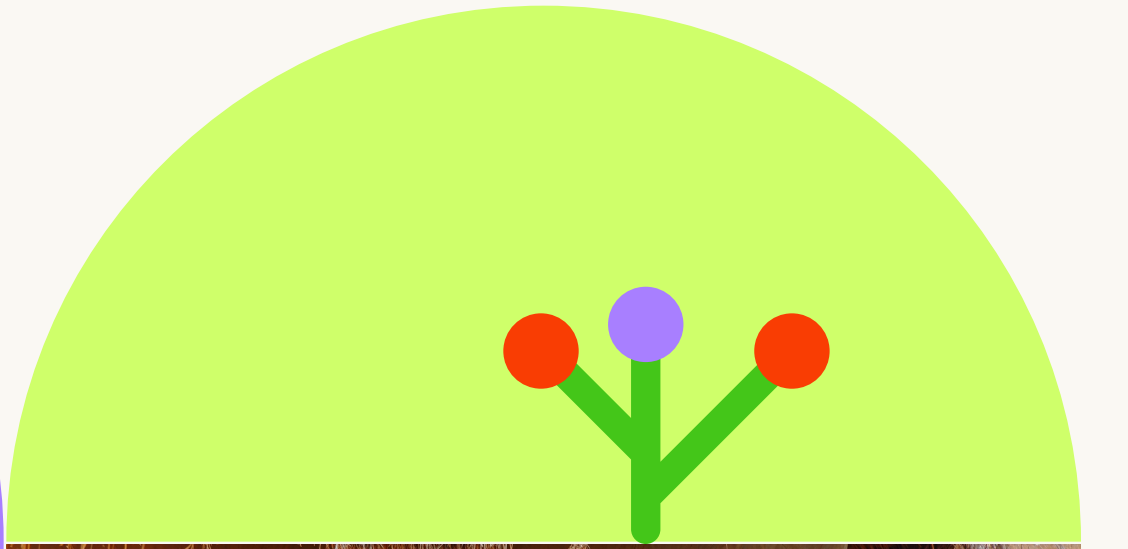
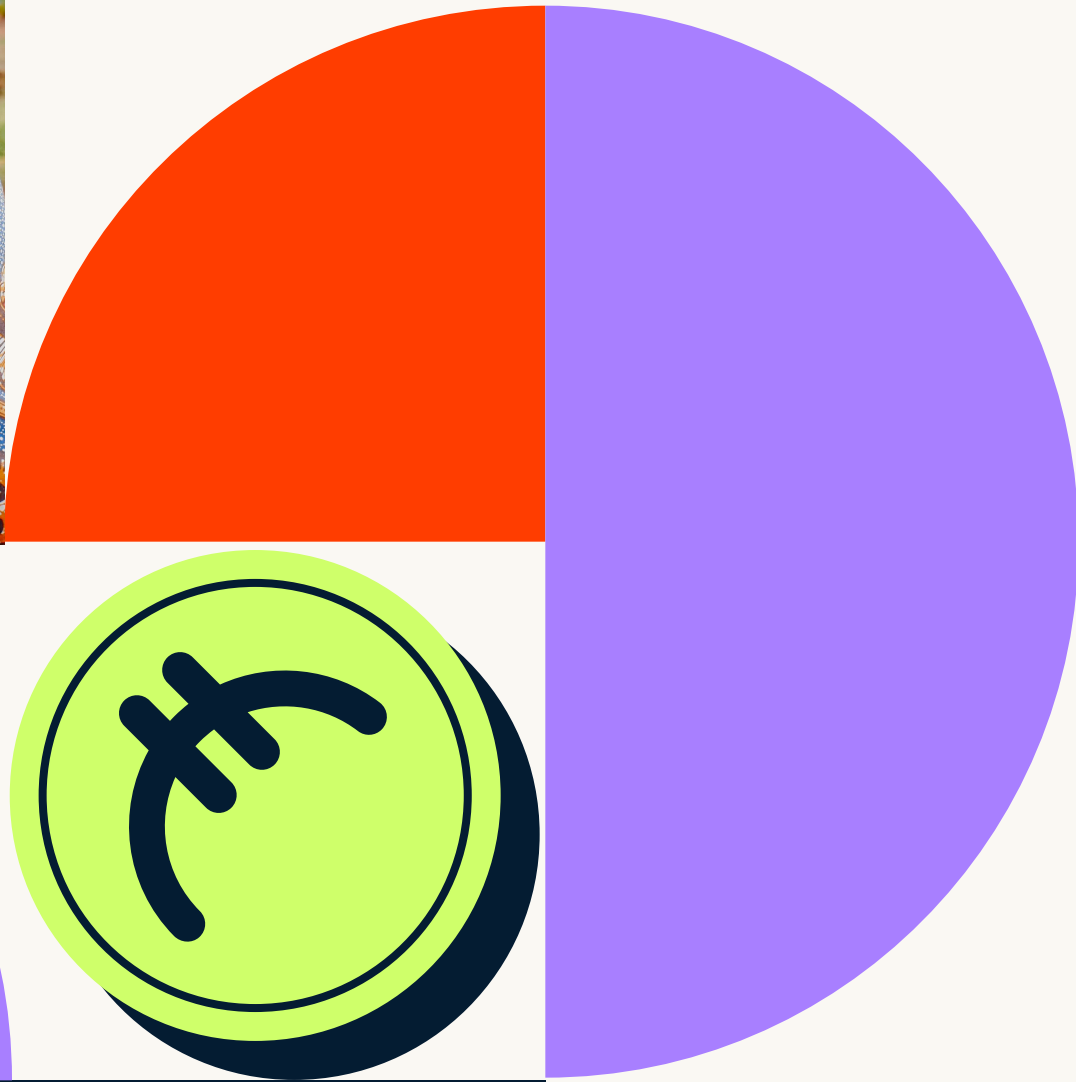
Our team met Nobel Peace Laureate Prof. Muhammad Yunus, Microloan Pioneer and Founder of Grameen Bank, several times and got his positive feedback and advice on Bridging Gaps' innovative pay-it-forward model.



We took part in the UN World Food Programme IGNITE Innovation Hub Bootcamp to enhance our human-centered model to address poverty challenges.



We were selected to receive the Refugee-led Innovation Grant from UNHCR in 2024, partnering to support 60 refugees in Uganda. The picture shows UNHCR Deputy High Commissioner Kelly T. Clements welcoming the 2024 cohort of selected organizations.



# Thank you!

Help us to turn Donations  
into Microloans and Microloans  
into fulfilled Dreams!