



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 CO₂ emissions) will be required.

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.



About

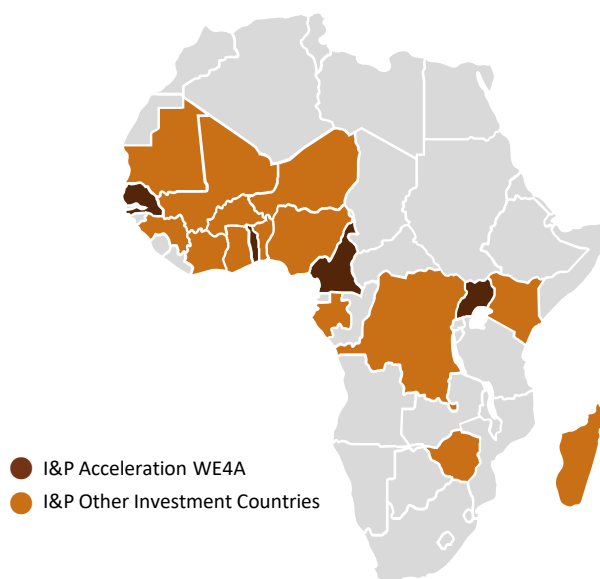
About Investisseurs & Partenaires

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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