

British Chamber of Commerce Myanmar In Mandalay, 20th September 2019

In Association with DaNa Facility

Inclusive Business and Policy Dialogue on Private Sector Development



DaNa Facility
Empowering Enterprise

Opening Remarks

U Aung Naing Oo
Permanent Secretary,
Ministry of Investment and Foreign
Economic Relations

Welcome!

Introduction to the British Chamber

Zin Zin Khaing
Mandalay Development Officer
Trade & Business Services

Launched 16th July 2014



British Chamber Fifth Birthday Party 2019, Yangon



British Chamber Website



[ABOUT US](#) | [BUSINESS SERVICES](#) | [MEMBERSHIP](#) | [EVENTS](#) | [RESOURCES](#) | [NETWORKS](#)



Connect. Develop. Grow.

ABOUT US

The British Chamber of Commerce Myanmar is an independent, non-profit membership organisation which aims to promote, support and represent business interests in Myanmar.

The organisation launched in July 2014 with the support of high profile British businesses - four Founding Patrons: Shell, Jardines, Prudential and Standard Chartered Bank.

JOIN THE CHAMBER

British Chamber Signature

FOUNDING PARTNERS



PLATINUM PARTNERS



GOLD PARTNERS



AIRLINE PARTNERS



MEDIA PARTNERS



SOCIAL IMPACT PARTNER



Mandalay Founding Partners

Weint Sein Jewellery

Myint Myint Khin Traditional Snak

British Chamber Regional Network



UK Department for International Trade

British Embassy Rangoon

Myanmar Centre for Responsible Business

DICA | Directorate of Investment and Company Administration

British Chambers of Commerce UK

Britain in South East Asia (BiSEA)



Go-Myanmar.com

UK-ASEAN Business Council (UKABC)



British Chamber in ASEAN (BiSEA)



Britain Brunei Business Forum



British Chamber of Commerce, Cambodia



British Chamber of Commerce, Indonesia



British Malaysian Chamber of Commerce



British Chamber of Commerce of the Philippines



British Chamber of Commerce, Thailand



British Business Group Vietnam



British Chamber of Commerce, Singapore

British Chamber Activities

Business Services

Overseas Partner Delivery (OPD)

The UK Government's Overseas Partner Delivery (OPD) is a global initiative which seeks to transform the support available for British SMEs seeking to do business in high-growth and hard-to-access markets across the world.

The British Chamber of Commerce Myanmar is part of an overseas global network of Chambers and works closely with the British Embassy and Department for International Trade Burma. The Chamber provides practical, business-to-business, on-the-ground support services for interested UK companies, and promotes trade and investment opportunities to interested businesses, in accessing potential opportunities and establishing links in Myanmar.

The Chamber offers three key Business Services to UK companies:

1. Partner identification and business matching
2. Market visit programs
3. Bespoke events to showcase products or services



British
Chambers of
Commerce

International Affiliate



British Chamber
of Commerce
Myanmar

British Chamber Opportunities UK Trade Mission to Myanmar



Myanmar Trade Delegation to London, England With the British Embassy and British Chamber



British and Myanmar Business Matching



Education is Great Event with the British Embassy



Business WIN for the British Chamber



Signature Events

AGM 13th November 2019

Golf Tournament 29th November 2019

Christmas Lunch 13th December 2019

Burns Night 25th January 2020

British Ball May 2020



British
Chambers of
Commerce

International Affiliate



British Chamber
of Commerce
Myanmar

Signature Events – Burns Night



Signature Events – The British Ball



Mandalay Activity

Chief Finance Minister at Launch Event



MOU with Mandalay Region Chamber of Commerce (MRCCI)

Mandalay Activity

MOU with Myanmar – Japan Alliance Business Association (MABA)



MOU with Mandalay Region Young Entrepreneur Associations (MRYEA)



Mandalay Activity

Visit to Sagaing Region Chamber of Commerce (SDCCI)



Mandalay Member Highlights

Membership Benefits - Highlights

- Invitation to participate on delegation visits to London once a year with UK and Myanmar, high level, government officials.
- Invitation to business matching with UK companies to develop import or export opportunities.
- Access, free of charge, to hot-desk and meeting room facilities for your appointments in Yangon.
- Access to a diverse business network of over 260 Myanmar and International companies, across a broad range of industry sectors.
- Access to market updates and business intelligence provided by the Chamber or its members.
- Opportunity to host and sponsor events with Chamber members.
- Access to quarterly political and economic briefings presented by the British Embassy.
- Advertise your business in the Chamber Membership Directory.
- Direct link to UK Department for International Trade and the British Embassy.
- Access to regular interactive and informative networking, business and social events with International and Myanmar business communities.
- Regular communications including business briefings and updates.

Thank you for listening.

**For more information on Membership
please see Zin Zin Khaing, Thae Su Aung or
Eve Jackson after the seminar.**

DaNa Facility

Dr. Myo Myo Myint
Director of Strategy, The DaNa Facility




September, 2019

Private Sector Development in Myanmar



DaNa Facility
Empowering Enterprise



- Emerging from long period of isolation, state control, and domination by crony capitalism and elite capture

- Government mindsets remain somewhat regulatory

- Legal and regulatory framework is a work in progress – in trade, investment, finance, etc.

- Few support programs for start-ups, innovators and entrepreneurship

- Shortages of infrastructure – transport and energy

- Limited financial products and services, especially for

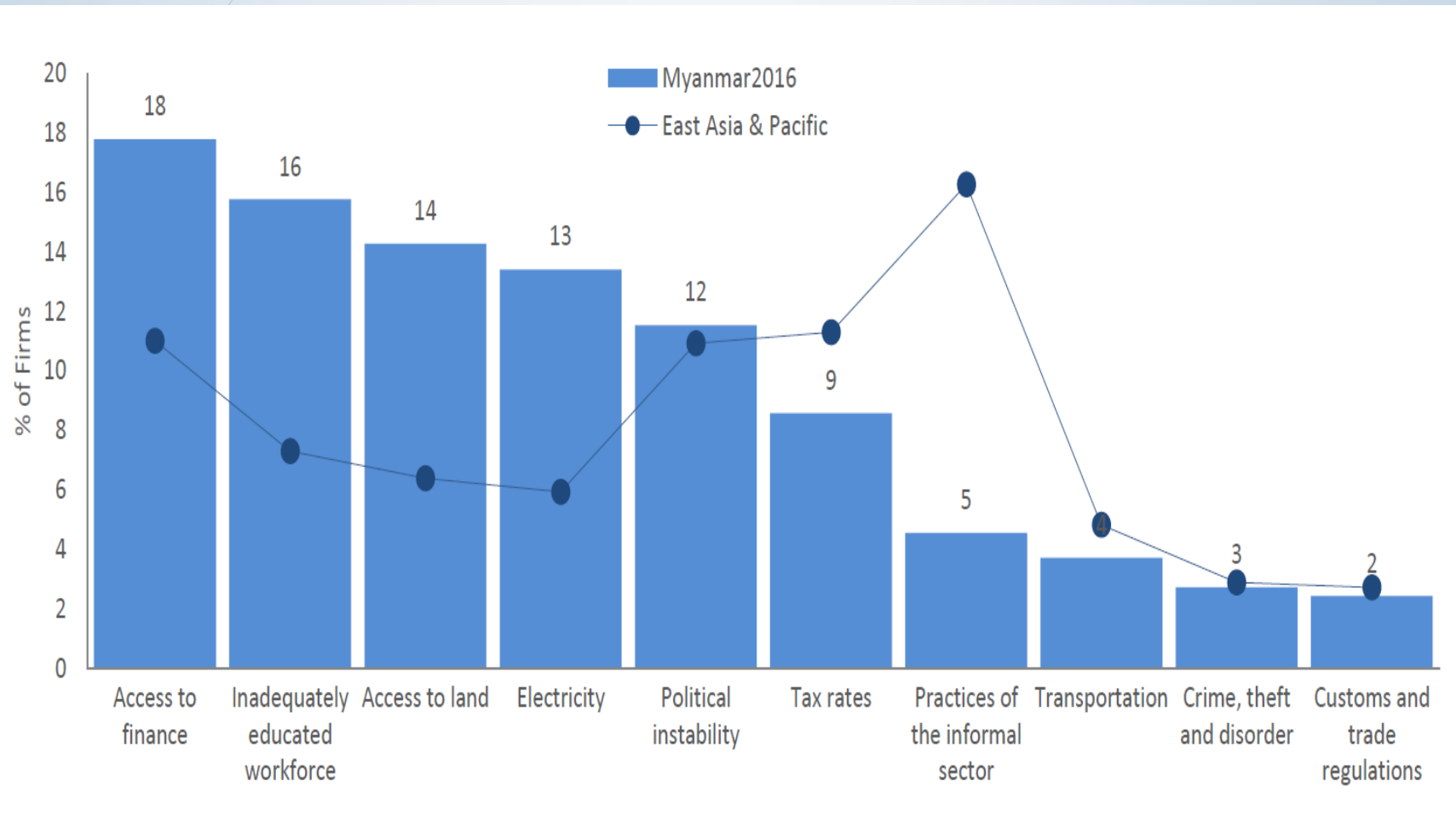
SMEs

Myanmar's Private Sector Context

- Limited enterprise ecosystem

- Need to fill the “missing middle” – with robust Myanmar firms

Myanmar's Private Sector: Top Ten Business Environment Constraints 2016



Source: World Bank, 2017. Enterprise Surveys, Myanmar 2016 Country Profile

PSD Priorities

- Formulating policies to promote trade and investment, productivity and competitiveness
- Updating the legal and regulatory framework in line with the requirements for doing business in a modern economy
- Improving infrastructure and connectivity
- Boosting human capital through increased focus on essential social services such as health, education, and training
- Strengthening the financial sector
- Reforming state-owned enterprises in line with international good practice
- **Aligning mind-sets of government and business**



Why the Private Sector?

1

Reducing poverty through jobs; contributing to achieving peace

2

Improving infrastructure access and connectivity

3

Fostering regional integration; regional value chains

4

Accelerate human resource development

5

Building disaster resilience; mitigating impact of disasters

Meeting the Sustainable Development Goals



How the DaNa Facility Nurtures Business

Trade and Investment

- Supporting the National Export Strategy
- Investment promotion and facilitation, national and subnational

- Public-private Dialogue and the PSD Committee
- State/region business environment – Myanmar Economic Governance Index
- Leading coordination of PSD development partners




Business Environment Reform

Financial Deepening

- Implementing the financial inclusion road map
- Agricultural finance
- Fintech and national payments strategies
- Impact investment (financing inclusive businesses and social enterprises)

- Leading the inclusive business action plan and steering group
- Myanmar Centre for Responsible Business
- Myanmar Institute of Directors

Inclusive and Responsible Business



**Proposed Next Steps to
Support Public-private
Dialogue and the PSD
Committee**



**Bringing together
government,
private sector and
relevant
stakeholders to
drive inclusive
economic growth
through
enhanced
government
policies**

PSD Policy Coordination Mechanisms & Public/Private Sector Collaboration

Vision: A strategic PSD vision, goal-oriented agenda, and effective institutional mechanisms for coordinating PSD policymaking and implementation across all concerned agencies of government, which includes:

1

A PSD vision and policy agenda which leverages the complementary roles of the public and private sector

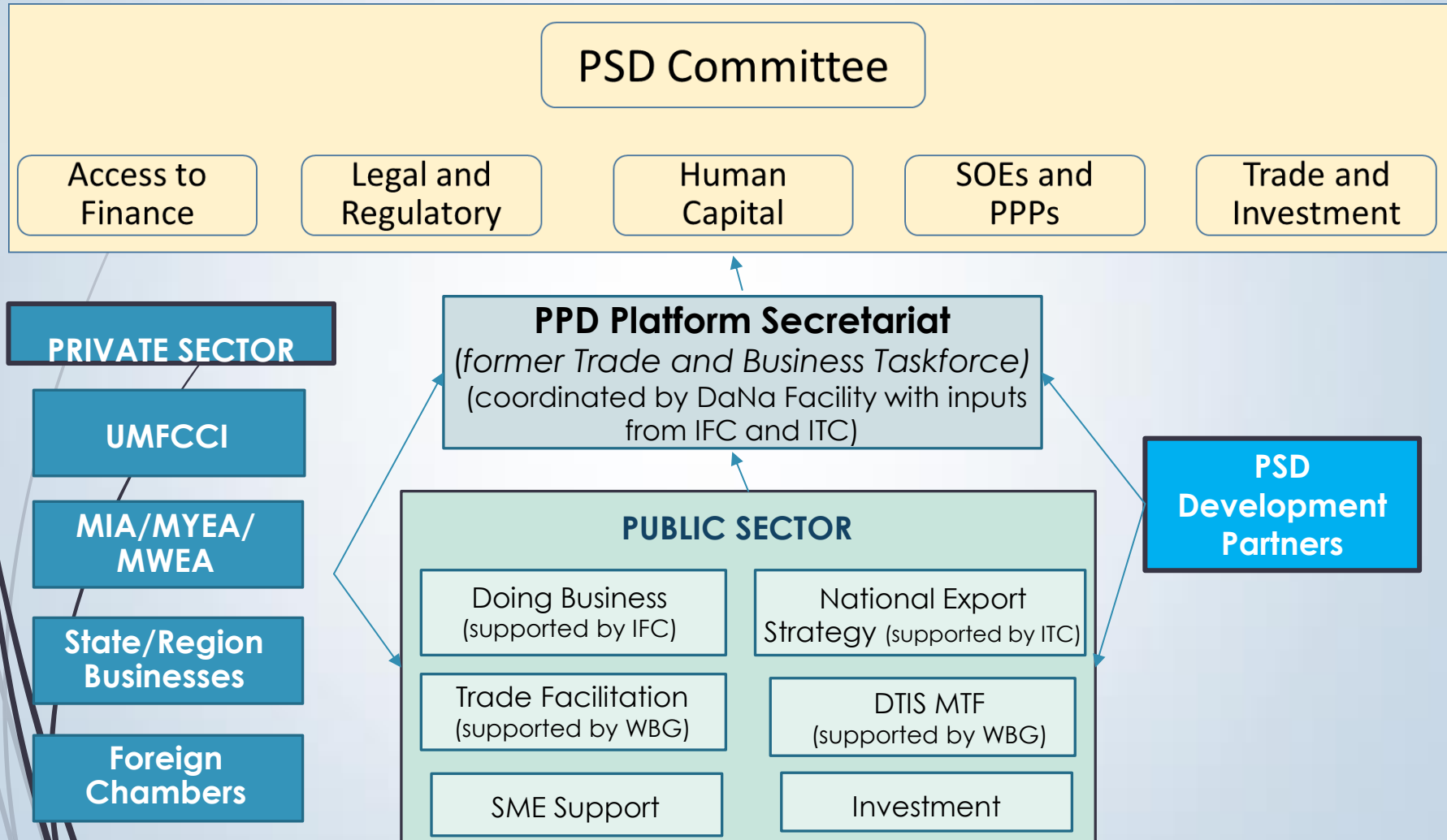
2

Effective and integrated cross-government institutional mechanisms for guiding and coordinating PSD policy formulation, implementation, administration, and monitoring

3

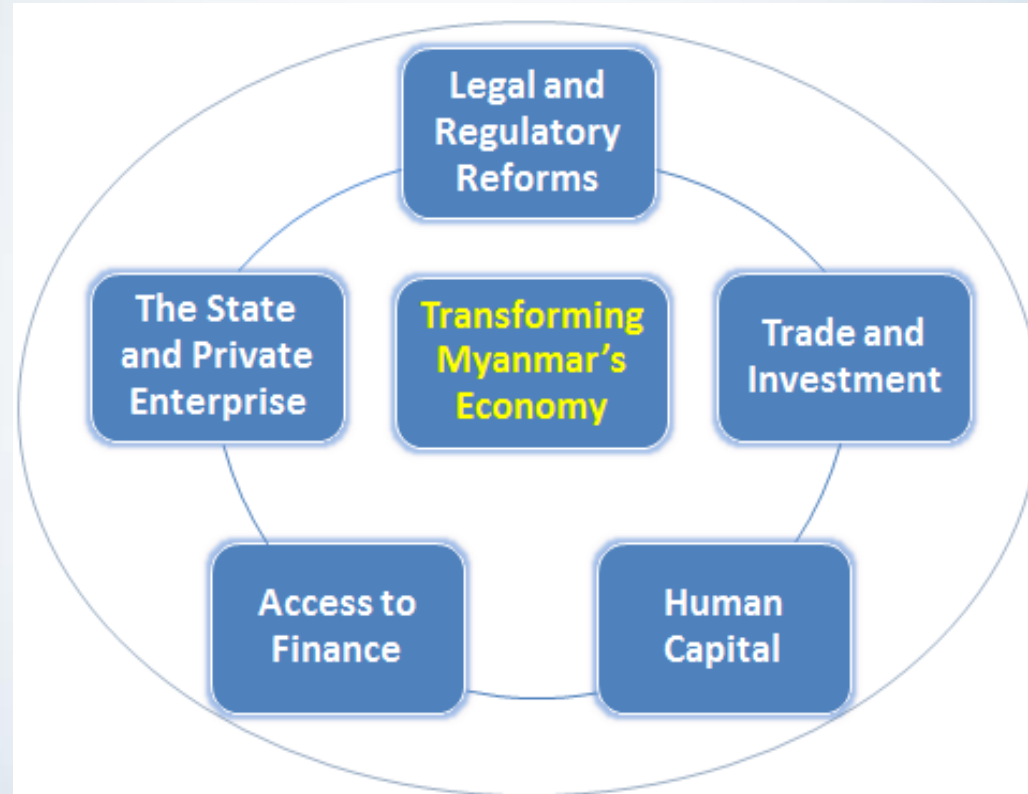
A dynamic and inclusive public/private sector collaboration process empowers national PSD and competitiveness in support of Myanmar's economic and social development aspirations

Proposed Public-private Dialogue Structure



The Private Sector Development (PSD) Framework and Action Plan

Completed in April 2016; supported PSD Committee in October 2016; refresh ongoing in 2019



The PSD Framework and Action Plan

A coherent, coordinated high level approach for pursuing Myanmar's PSD agenda that:

Builds on existing reforms, core policy, vision, and principles



Gives due consideration to Myanmar's unique context



Incorporates global best practice concepts and lessons learned



Including analysis of context, challenges, and specific short and medium-term action plans

The PSD Framework and Action Plan Update

Engaging with development partners in the PSD space

Linking to the Myanmar Sustainable Development Plan

Providing inputs to and supporting the working committees of the PSD Committee

Targeting weaknesses in the PSD environment





The Technical Assistance: Purpose and Objectives



Applies international good practice to the unique Myanmar country context;

Works to strengthen activities of the PSD Committee and its role in the PPD framework;

Explores innovative approaches to incorporate cross-cutting themes in the PSD framework (PSD in the states/regions; social inclusion; inclusive/responsible business; and decent work);

Delivers an updated PSD Framework and Action Plan, based on comprehensive consultations and collaboration with all Myanmar-based stakeholders, and in alignment with the Myanmar Sustainable Development Plan (MSDP);

Supports the establishment of an improved PPD platform, and pilots a series of policy reforms through this platform.

Three Key Parallel Activities

1. Develop a concept paper on PPD in Myanmar

2. Review and evaluate the experience to date with the PSD Committee and its working committees

- Including recommendations to strengthen the membership of the working committees

3. Update the PSD Framework and Action Plan

- Closely engaging with the PSD Committee working committee members
- Develop updated action plans drawing on recommendations of stakeholders
- Align with and extend the Myanmar Sustainable Development Plan (including with the
- More attention to states and regions, social inclusion, decent work, inclusive and responsible business

The Myanmar PSD Framework & Action Plan Update

Current Policy Overview:

- A “snapshot” of GOM’s recent PSD-related policy directions and reforms across the **five key priority pillar strategies** (including the contents of the MSDP)

Reform Assessment:

- Assessment of reforms, progress, remaining gaps and challenges, and priority issues going forward

PSD Framework and Action Plan:

- PSD reform strategy, action objectives and priorities, and institutional mechanisms and processes for implementation

MSDP aligned with PSD Framework

MSDP	PSD
<p>Pillar 1: Peace and Stability Goal 1: Peace, National Reconciliation, Security & Good Governance Goal 2: Economic Stability & Strengthened Macroeconomic Management</p> <p>Pillar 2: Prosperity and Partnership Goal 3: Job Creation & private sector led growth</p> <p>Pillar 3: People and Planet Goal 4: Human Resources & Social Development for a 21st Century Society Goal 5: Natural Resources & the Environment for Posterity of the Nation</p>	<p>Pillar 1: Improving the legal and regulatory environment Vision: Inclusive economic growth driven by private sector investment and supported by competitive state-owned enterprises</p> <p>Pillar 2: Access to finance Vision: To create a financial sector that meets the needs of Myanmar's people, including small businesses, rural dwellers, women and ethnic groups</p> <p>Pillar 3: Promoting Trade and Investment Vision: Robust environment for sustainable trade and investment to grow inclusively</p> <p>Pillar 4: Restructuring the State's Role in Business Enterprise and Service Delivery Vision: Robust PPP program created that gives the government a modality for procuring needed infrastructure services and achieving value for money</p> <p>Pillar 5: Human Building Myanmar's Human Base</p>
MSDP's Pillar, Goal, Strategy, Action Plan aligned with PSD framework pillars and strategic visions	
<p>Pillar 1 Peace & Stability Goal 2: Economic Stability & Strengthened Macroeconomic Management Strategy: Enhancing the efficiency and competitiveness of State Economic Enterprises SDG 8.3</p>	<p>Pillar 4: Restructuring the state's role in Business enterprise and service delivery Strategic vision: Inclusive economic growth driven by private sector investment and supported by competitive state-owned enterprises Strategic outcome 2: SEEs operate on commercial principles, with independence, transparency, and accountability</p>
<ul style="list-style-type: none"> • Develop a national SOE policy based on a comprehensive review and assessment of existing SOEs • Corporatize and restructure SOEs and consider equalization of some • Identify SOEs that should be fully or partially equitized and identify possible strategic partners • Standardize financial reporting structures across SOEs and release financial data on SOEs to the public 	

MSDP	PSD
<p>Pillar 2: Prosperity & Partnership Goal 3: Job Creation & Private Sector Led Growth Strategy: Support job creation in industry and services, especially through developing small-and medium-sized enterprises</p>	
<ul style="list-style-type: none"> • Allow private sector actors to freely choose and conduct their own Businesses while providing incentives for producers to intensify and diversify production to optimize returns (SDG 12.6) 	<p>Pillar 1: Improving the legal and regulatory environment Vision: Legal and regulatory frameworks which provide a clear and stable foundation for business activity and are applied fairly and transparency</p>
<ul style="list-style-type: none"> • Enable stronger linkages between firms and markets, with a focus on rural areas (SDG 8 • Support the emergence of inclusive business and trade associations, representative employers' organisations and trade unions SDG 2.3, SDG 8.3, SDG 8.5 	<p>Pillar 3: Promoting Trade and Investment Vision: Robust environment for sustainable trade and investment to grow inclusively</p>
<ul style="list-style-type: none"> • Encourage quality, transparent and competitive PPPs in order to ensure better quality public services through improved operational efficiency (SDG 17.17) 	<p>Pillar 4: Restructuring the State's Role in Business Enterprise and Service Delivery Vision: Robust PPP program created that gives the government a modality for procuring needed infrastructure services and achieving value for money</p>

MSDP	PSD
<p>Pillar 2: Prosperity & Partnership Goal 3: Job Creation & Private Sector Led Growth Strategy: Provide a secure, conducive investment enabling environment which eases the cost of doing business, boosts investor confidence and increases efficiencies</p>	
<ul style="list-style-type: none"> • Ensure the systematic, predictable, and transparent, enforcement of rules, procedures, notifications, orders, directives and permits (SDG 8.3, SDG 16.6) • Develop streamlined and efficient SOPs for all services that investors require from public sector entities (SDG 8.3, SDG 16.6) • Improve and enforce corporate governance (including for SEEs), strengthen disclosure rules, enhance auditing and accounting standards, and introduce improved regulatory and enforcement measures to support more transparent and ethical corporate practices ((SDG 8.3, SDG 16.6) • Eliminate restrictive policies that discourage FDI including the use of FDI ceilings for certain sectors or businesses (SDG 17.3, SDG 17.5) 	<p>Pillar 3: Promoting Trade and investment Vision: Create a robust environment for sustainable trade and investment to grow inclusively Strategic outcome 4: Improved transparency, predictability, and quality of the business environment</p>
<ul style="list-style-type: none"> • Enhance systems for dispute resolution, such as the use of ombudsmen and alternative dispute mechanisms (SDG 8.3, SDG 16.6) • Develop SEZ and industrial estates based on strategic planning that considers all economic, social and environmental aspects and the views of impacted communities (SCG 8.3) • Enact and enforce the Companies Law and Competition Law (SDG 8.3, SDG 16.5, SDG 16.6) • Strengthen the quality of our commercial law framework, ensuring the application of effective and efficient commercial rule of law and commercial dispute resolution mechanisms (SDG 8.3, SDG 16.5, SDG 16.6) • Improve administrative practices and procedures to reduce compliance burden and transaction costs for SMEs and SMIs (SDG 8.3, SDG 16.5, SDG 16.6) 	<p>Pillar 1: Improving the legal and regulatory environment Vision: Legal and regulatory frameworks which provide a clear and stable foundation for business activity and are applied fairly and transparently Strategic outcome 3: Improved implementation and enforcement of laws and better dispute resolution mechanisms</p>

MSDP	PSD
<p>Pillar 2: Prosperity & Partnership Goal 3: Job Creation & Private Sector Led Growth Strategy: Further reform our trade sector and strengthen regional and international cooperation and linkages</p>	
<ul style="list-style-type: none"> Strengthen priority, pro-job creation export value chains and build linkages with foreign companies and buyers, aligned with the NES 	<p>Pillar 3: Promoting Trade and investment Vision: Create a robust environment for sustainable trade and investment to grow inclusively Strategic outcome 2: Empowered local firms join regional and international value chains</p>
<ul style="list-style-type: none"> Improve the efficiency and transparency of customs, trade, and logistical services including by implementing relevant recommendations in the DTIS (SDG 16.6) Conduct tariff rationalization, including to support the ASEAN Trade in Goods Agreement (ATIGA) (SDG 16.6) Introduce a robust, innovative enabling policy and legislative environment which promotes efficient practices and facilitates greater investment without sacrificing potential revenue generation (SDG 16.6) Simplify trade and customs regulations and procedures, with effective use of MACCS, to reduce regulatory discretion, and reduce cost/time for customs clearance in line with sub-regional, regional, and international commitments (SDG 16.6) Implement the GMS Cross Border Transport Facilitation Agreement (CBTA) (SDG 9.1, SDG 11.a) Develop a comprehensive trade policy to provide the basis for efficient and effective trade negotiations at bilateral, regional and multilateral levels (SDG 16.6) 	<p>Pillar 3: Promoting Trade and investment Vision: Create a robust environment for sustainable trade and investment to grow inclusively</p>

MSDP	PSD
<p>Pillar 2: Prosperity & Partnership Goal 3: Job Creation & Private Sector Led Growth Strategy: Increase broad-based access to financial services and strengthen the financial system overall</p>	<p>Pillar 2: Access to finance Vision: To create a financial sector that meets the needs of Myanmar's people, including small businesses, rural dwellers, women and ethnic groups</p>
<ul style="list-style-type: none"> Strengthen the capacity of domestic financial institutions (SDG 8.10, SDG 1.4, SDG 5.a, SDG 8.3) 	<p>Strategic outcome 2: A robust set of commercial banks, including both local and foreign-owned banks, compete to offer a wide variety of financial products to a broad spectrum of customers</p>
<ul style="list-style-type: none"> Strengthen and expand support to non-bank financial institutions (SDG 8.10, SDG 1.4, SDG 5.a, SDG 8.3) 	<p>Strategic outcome 5: The legal and regulatory environment enables financial institutions to manage and price risk, secure creditor rights and claims, and inclusively finance sustainable growth</p>
<ul style="list-style-type: none"> Expand the scope of mobile and fin-tech services, including through both domestic and foreign financial actors (SDG 8.10, SDG 1.4, SDG 5.a, SDG 8.3) Continue liberalisation of the banking sector including through plans and regulations for the Financial Institutions Law (FIL) and Foreign Exchange Management Law (FEML) (SDG 8.10, SDG 1.4, SDG 5.a, SDG 8.3) Establish early detection and management mechanisms for weak banks, develop plans for bank recovery and resolution, and develop lender of last resort capabilities to contribute to increased financial sector stability (SDG 8.10) Introduce measures that enable Myanmar banks to ensure full compliance with applicable prudential standards (SDG 8.10) Increase ability of foreign banks to participate in domestic banking activities, including through continued liberalisation of market access and allowing foreign banks to take equity positions in domestic banks Strengthen the CBM's supervisory and regulatory capacity, including through the development of a comprehensive banking sector strategy with clear responsibilities for the CBM (SDG 8.10) 	<p>Strategic outcome 3: A robust set of commercial banks, including both local and foreign-owned banks, compete to offer a wide variety of financial products to a broad spectrum of customers</p>
<ul style="list-style-type: none"> Promote more inclusive access to finance by developing a comprehensive microfinance sector strategy with clear regulatory arrangements, including a tiered system that serves different objectives and is cognizant of barriers faced by women and ethnic groups (SDG 1.4, SDG 2.3, SDG 5.a, SDG 8.3, SDG 9.3) 	<p>Strategic outcome 2: A strong microfinance industry led by well managed MFIs which compete to provide payment, deposit, loan, and other financial products, and serve both microenterprises and SMEs in urban and rural areas</p>
<ul style="list-style-type: none"> Strengthen the financial system against money laundering and the funding of terrorism and other nefarious activities (SDG 16.4) 	<p>Strategic outcome 5: The legal and regulatory environment enables financial institutions to manage and price risk, secure creditor rights and claims, and inclusively finance sustainable growth</p>
<ul style="list-style-type: none"> Restructure State owned banks to ensure stability of the financial system, reduce fiscal risk and ensure a level playing field for all financial institutions (SDG 8.10, SDG 16) 	<p>Strategic outcome 4: State-owned banks are restructured and/or liquidated, with remaining State FIs competing on equal terms with private FIs</p>
<ul style="list-style-type: none"> Improve the legal and financial infrastructure required to enhance greater and more inclusive access to finance ((SDG 8.10, SDG 16) 	<p>Strategic outcome 5: The legal and regulatory environment enables financial institutions to manage and price risk, secure creditor rights and claims, and inclusively finance sustainable growth</p>
<ul style="list-style-type: none"> Improve the financial soundness indicators (SDG 8.10, SDG 16.5, SDG 16.4) Increase financial transparency, including by enforcing existing regulations on financial reporting and the introduction of additional transparency-related regulations for financial institutions (SDG 8.10, SDG 16.5, SDG 16.6) 	<p>Strategic outcome 1: There is greatly improved transparency about (i) the financial performance and condition of banks and MFIs, and (ii) the formation of policies and regulations related to all financial institutions spectrum of customers</p>

Policy Reform and PPD for the Implementation of Custom Bonded Warehouse

- Review existing laws and regulations and policy alignment:
- Custom Department (Ministry of Planning and Finance), Internal Revenue Department (Ministry of Planning and Finance), Export/Import Section and Policy & Regulatory Department (Ministry of Commerce), Port Authority (Ministry of Transport), DICA (Ministry of Investment and Economic Relations) and MIC
- Capacity training
- Holding PPD and identify key issues
- Policy recommendation
- Develop SOP for Custom officials
- Develop SOP for private sector

Set up a Public Private Coordination Mechanism for Custom Bonded Warehouse

** Director General may ascertain and establish the wastage quantity on recommendation of the organization or association concerned depending on the materials to be sorted, classified, packaged, repackaged or processed in any other way**

Break-out Group Session



British
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British Chamber
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Myanmar

Coffee Break



British
Chambers of
Commerce

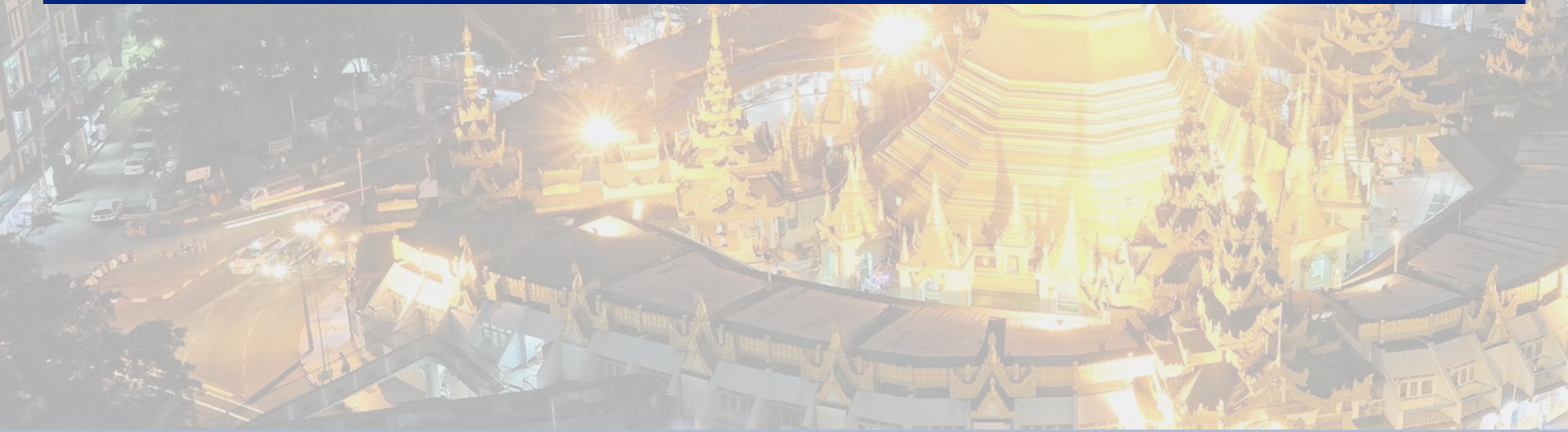
International Affiliate



British Chamber
of Commerce
Myanmar

DaNa Facility

**U Aung Kyaw Phyo,
Inclusive and Responsible Business Lead,
The DaNa Facility**





Inclusive Business

Inclusive businesses are commercially viable investments that provide scaled-up, innovative and systemic solutions for problems experienced by the poor and marginalized.



Main Characteristics

- ✓ Commercially viable
 - ▶ Profitable and Bankable
- ✓ Address problems faced by BoP
 - ▶ Providing systemic solutions for the low-income people. Just working with BoP is not enough.
- ✓ Social Impact
 - ▶ Not the kind of CSR activities which is unrelated or tangentially related to business model. Impact must be built-in to the core business model.
- ✓ Opportunity to increase social impact
 - ▶ Must be operating at scale or scalable.
- ✓ Innovation
 - ▶ Key to generate social impact (new jobs, higher income, access to goods and services, etc.) without compromising the profitability of company.



Why is IB important, especially in the context of Myanmar?

Trip Wins!

Businesses ---> Bigger market and higher profit

BoP ---> better jobs, income, livelihoods and/or better access to goods and services

Government/society ---> reduced poverty and socioeconomic problems

Inclusive Business

Commercially **viable** and bankable companies whose core business is to provide – at **scale** – **innovative** and systemic solutions for the **poor and low-income** people

Engage
poor as



Supplier



Worker



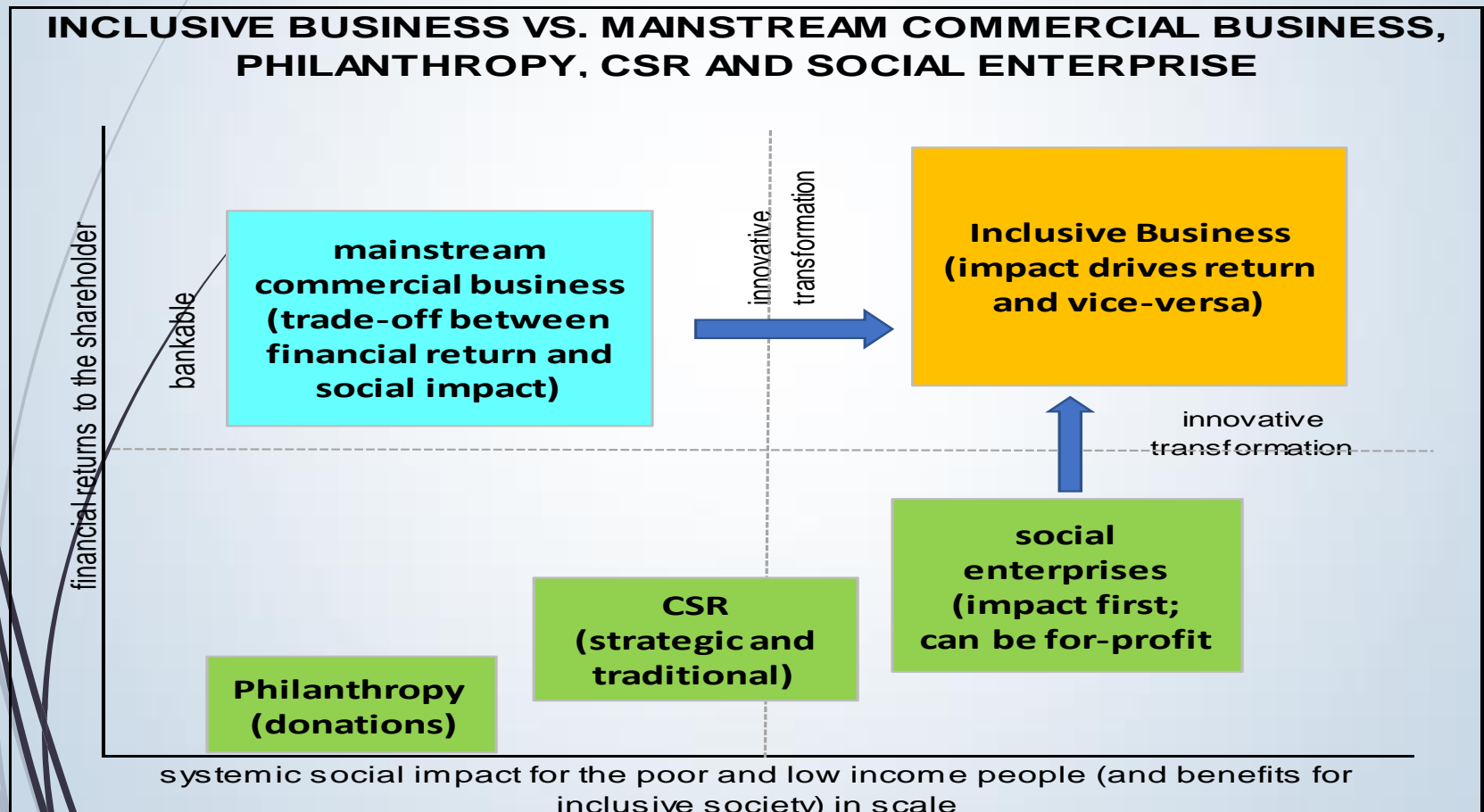
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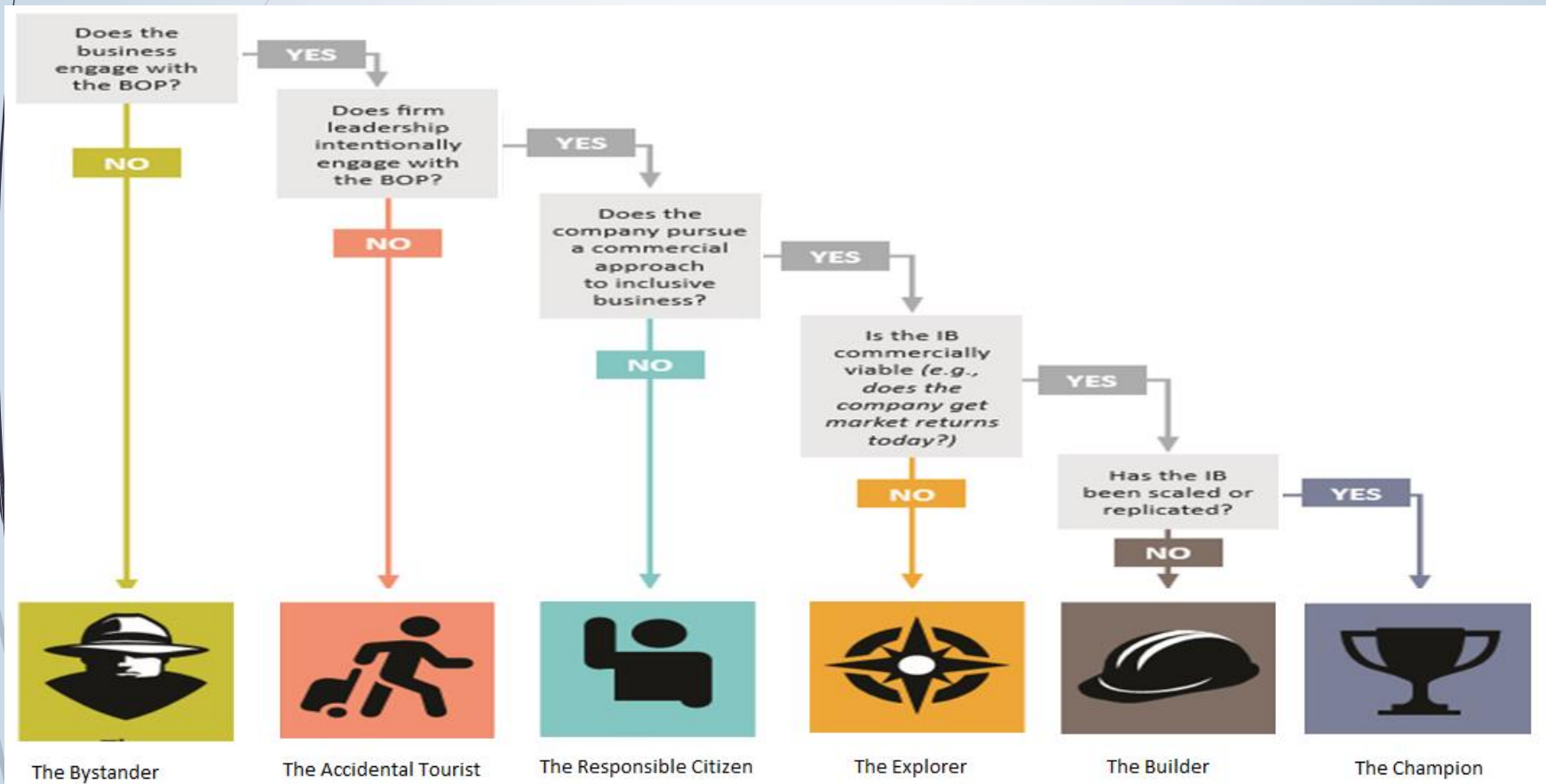
Consumer

- A key tool to catalyse private sector contributions to poverty reduction and SDGs
- Well-suited for investment promotion as an indication of social impact
- Impact investing a vehicle to finance inclusive business

How mainstream businesses and social enterprises can become inclusive businesses



Inclusive Business Maturity Diagnostic



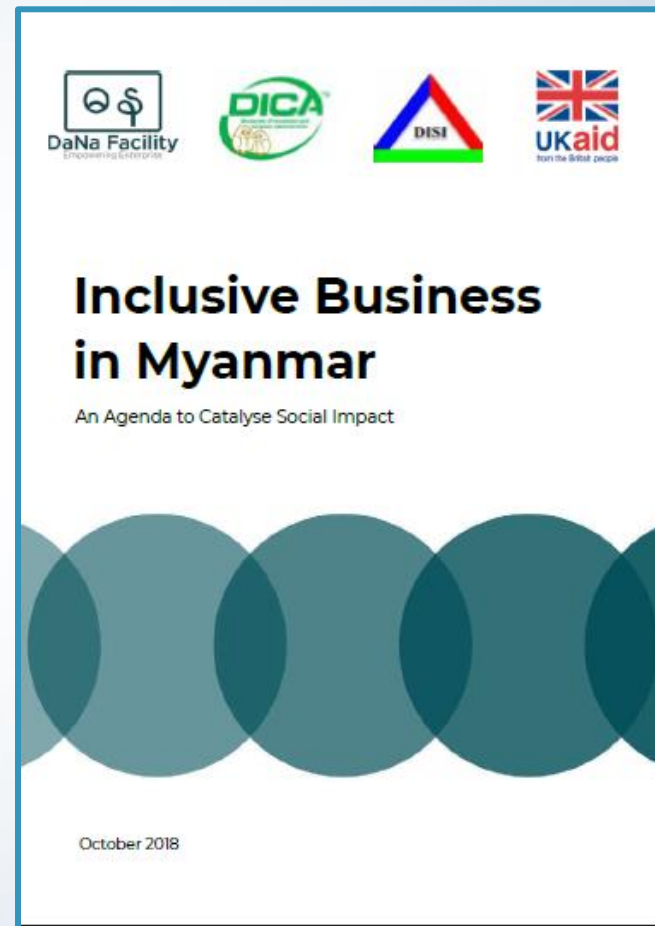
The Six Levels of Inclusive Business Maturity: From Bystander to Champion

	The Bystander Non –existent inclusive business	The Accidental Tourist Unintentional Inclusive Business	The Responsible Citizen Corporate Responsibility with the BoP	The Explorer Exploratory Inclusive Business	The Builder Established Inclusive Business	The Champion Inclusive Business poised for growth
Definition	No knowledge or experience working in inclusive business	Experimenting in inclusive business without explicitly recognizing it	Actively serving or engage the BoP through a CSR initiative	Inclusive Business is immature but intentional and generate revenue	Inclusive business is part of the company's core business (or at least of a business unit), and is commercially viable.	Inclusive Business operates in multiple regions or countries, depending on the scale required to reach profitability.
BoP's relationship to business	N/A	Adjacent or core to the business strategy	Outside of core business strategy	Adjacent to core to the business strategy	Core business strategy	Core business strategy
Internal Company Knowledge and Support	Company not knowledgeable about inclusive business	No leadership intent to explore inclusive business; company not knowledgeable	No leadership intent to explore inclusive business for financial gain; limited company knowledge	Leadership intent to explore the opportunity and invest; company has some familiarity with inclusive business	Leadership actively supports inclusive business; company has growing familiarity with inclusive business	Leadership actively supports inclusive business; company has a well-integrated inclusive business model
Principal Funding Approach	N/A	Commercial	Philanthropic	Commercial	Commercial	Commercial
Inclusive Business Scale	N/A	Low to moderate	Moderate Impact	Low Impact	Moderate Impact	Strong and growing impact

Inclusive Business Findings

- ▶ The inclusive business ecosystem is generally weak and overall awareness lacking at all levels
- ▶ Some, but very few, IB cases, mainly in agribusiness, health, renewable energy, microfinance, job search
- ▶ Investors do not find deals, banks not involved yet, impact investors few
- ▶ Government and business associations are just starting to get involved with IB and impact investing
- ▶ Sharing experiences and linking into the regional and international agenda offers potential.

Check out: http://www.danafacility.com/wp-content/uploads/2018/11/DaNa_IBreport.pdf.





Examples of Inclusive Businesses

VisionFund



New stepping stones to economic growth.
Insurance gives the security to enjoy a fulfilled life.

Credits: StoneStep

Vision Fund & Stone Step

Offering micro-insurance through
MFI



Providing risk protection
Expect 200K clients in 2018
87% female





Snacks Mandalay

Buys organic spices for export. Uses innovative solar drying techniques



Aim to grow from 200 to 1000 farmer households in 2020
16-23% higher price and lower risks for farmers



Alliance Microfinance

Financial Services to the Unbanked in Upper Myanmar

- ▶ Founded in late 2014, Alliance provides a wide range of client-oriented financial services to unbanked entrepreneurs, particularly women, to strengthen their businesses and family welfare



- Product offerings include a number of low-interest loans and savings products:
 - Joint Liability Loan serving micro-entrepreneurs in groups of four to six. Loan tenures range from six to twelve months
 - Individual Small Enterprise Loans are designed for small business owners looking to scale their ventures and are provided for six to 24 months
 - Agriculture Loans support farmers and those involved in the agriculture supply chain

SolarHome

Financing and Distribution of Solar Home Systems to Rural Households

- ▶ SolarHome was founded in 2017 to provide a range of solar energy products to households without service from the national electric grid.



- Three main solar home system products are offered to households:
 - Basic Lighting systems include two lights and cell phone charging capabilities for a monthly payment of \$4.00 (6,000 MMK).
 - Premium Lighting packages include three high-lumen lights and expanded phone charging capacity for \$6.00 (9,000 MMK) a month.
 - TV Bundle includes a flat screen, LED television for aspirational customers at a price of \$16.00 (24,000 MKK) a month.

Inclusive Business Accelerator Program

- ▶ IBEW Grant
 - ▶ Phandeeyar
- ▶ ICCO/One-to-Watch
 - ▶ Each accelerating 10 potential inclusive businesses
 - ▶ Outreach activities
 - ▶ Pre-accelerator programs

Inclusive Business Award 2019

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လျှောက်လွှာပိတ်ရက် - ၁၅ရက် အောက်တိုဘာ၊ ၂၀၁၉

သုံးဦးသုံးဖလှယ် အကျိုးဖြစ်ထွန်းစေခြင်း

- ◆ စီးပွားရေးလုပ်ငန်းများ
- ◆ ဆင်းရဲနွမ်းပါးသူများ
- ◆ အစိုးရ

အများပိုင်အကျိုးခံစားနိုင်သော စီးပွားရေးလုပ်ငန်းများသည် ဆင်းရဲနွမ်းပါးသူများ ရင်ဆိုင်ကြုံတွေ့နေရသော အခက်အခဲများ ပြေလည်စေရန်အတွက် ခေတ်ရှေ့ပြေး ဆက်လက်ချဲ့ထွင်နိုင်သည့် နည်းလမ်းများဖြင့် စနစ်တကျ ဖြေရှင်းလုပ်ဆောင်ပေးနိုင်သော လုပ်ငန်းသဘောအရ ခိုင်မာသည့် ရင်းနှီးမြှုပ်နှံမှုများ ဖြစ်ပါသည်။

ပုဂ္ဂလိကကဏ္ဍမှတစ်ဆင့် ရေရှည်တည်တံ့သော ဖွံ့ဖြိုးရေးဆိုင်ရာ ရည်မှန်းချက်များကို ပြည့်ဝစေရန် အဓိကထောက်ပံ့ပေးနိုင်ပါသည်။

ဝင်ငွေနည်းမြည်သူများ
မျှတဆက်ပံ့ပေးနိုင်ခြင်း

ဝင်ရောက်ယှဉ်ပြိုင်သူများ
ရရှိမည့် အကျိုးကျေးဇူးများ



မြိုင်ပွဲ အချိန်ဇယား

၁၅ ဇူလိုင်လ - ၁၆ - ၁၈ ၁၅ အောက်တိုဘာ	၁၆ - ၁၈ ၁၅ အောက်တိုဘာ	၁၉ - ၂၀ ၁၅ အောက်တိုဘာ	၂၀ - ၂၁ ၁၅ အောက်တိုဘာ	၂၁ - ၂၂ ၁၅ အောက်တိုဘာ	၂၃ - ၂၄ ၁၅ အောက်တိုဘာ
ပထမအဆင့် လျှောက်လွှာ ခေါ်ယူခြင်း	ဒုတိယအဆင့် ဖက်ဖက်အဆင့် ဆန်းစစ်ချက် ပြန်လည် ပြင်ဆင်ခြင်း	တတိယအဆင့် မြိုင်ပွဲနေ့ ပြိုင်ပွဲနေ့	စတုတ္ထအဆင့် MYEA Annual Entrepreneurship Summit တွင် ထုတ်ဖော်ခြင်း	ပဉ္စမအဆင့် မြိုင်ပွဲအဖွဲ့ အကျိုးခံစားနိုင်သော စီးပွားရေးလုပ်ငန်း အစီအစဉ်များတွင် ပါဝင်ဆောင်ရွက်ခြင်း	ပူးပေါင်းအကောင်အထည်ဖော်မည့် အဖွဲ့အစည်းများ

မြိုင်ပွဲအကြောင်း အသေးစိတ် သိရှိလိုပါက DaNa Facility အဖွဲ့
မြိုင်ပွဲတာဝန် ဦးဆောင်ကျော်စွာ AungKyaw_Phyo@danafacility.com ကိုဆက်သွယ်ပေးခြင်းဖြစ်ပါသည်။
www.danafacility.com

THE INCLUSIVE BUSINESS CHALLENGE 2019

Applications open until October 15, 2019

Creating Triple Wins for Myanmar

◆ For companies ◆ For the low-income people ◆ For government

Commercially viable and bankable companies whose core business is to provide - at scale - innovative and systemic solutions for the poor and low-income people.

A key tool to catalyse private sector contributions to poverty reductions and Sustainable Development Goals.



INDICATIVE TIMELINE



15 Sept. - 15 Oct. 2019	16-30 Oct. 2019	Nov. 1 2019	Nov. 16 2019	Ongoing
Phase 1 Applications window	Phase 2 Shortlisting, preparation for the pitch day	Phase 3 Pitch Day	Phase 4 Award granting at MYEA Annual Entrepreneurship Summit	Phase 5 Post program participation in inclusive business activities



IN PARTNERSHIP WITH:

မြိုင်ပွဲအဖွဲ့အစည်းအဖွဲ့
Myanmar Youth Entrepreneurs Association

Please contact the DaNa Facility team
Aung Kyaw Phyo: AungKyaw_Phyo@danafacility.com
For all updates: visit www.danafacility.com

Pre-Accelerator Program

A joint project between:  

Supported by:  

Business Growth Essentials for Entrepreneurs


သင်တန်းအချိန်ဇယား	မနုဇ္ဈိ
သင်တန်းအကြောင်း၊ စတင်မိတ်ဆက်ခြင်းနှင့် တက်ရောက်ရန် စာရင်းသွင်းခြင်း	၂၇ စက်တင်ဘာ ၂၀၁၉
လုပ်ငန်းမျိုးစုံရေးဆွဲရာတွင် ထောက်ပံ့ဆောင်ရွက်ရန်အတွက် လုပ်ဆောင်ရမည့် ဖုတ်ဘာစွယ်စာများ	၂၅ အောက်တိုဘာ ၂၀၁၉
စာရင်းအင်းနှင့် သင်္ဘောရေးဆွဲရာ လက်တွေ့ နားလည်တတ်မြောက်ခြင်း	၂၆ - ၂၇ အောက်တိုဘာ ၂၀၁၉
ကုမ္ပဏီတည်ထောင်ရေးအစီအစဉ်ရေးဆွဲခြင်းနှင့် အများနှင့်သက်ဆိုင်သောစီးပွားရေးပုံစံများ တည်ဆောက်ခြင်း	၁ နိုဝင်ဘာ ၂၀၁၉
Business Modelling မျမှတ်ရေးဆွဲခြင်း	၂-၃ နိုဝင်ဘာ ၂၀၁၉
လယ်ယာထွက်ကုန်များကို ပြည်ပသို့ တရားဝင်တင်ပို့ရောင်းချနိုင်ရန် လိုအပ်သောအချက်များ၊ လူမှုကွန်ရက်များပေါ်တွင် နည်းပညာအကူအညီဖြင့် ဖျော့ကွက်စေဆောင်ခြင်း	၈ နိုဝင်ဘာ ၂၀၁၉
စီးပွားရေးလုပ်ငန်းများအတွက် သိထားသင့်သော သတင်းအချက်အလက်နှင့် ဆက်သွယ်ရေး နည်းပညာ အကြောင်း	၉ နိုဝင်ဘာ ၂၀၁၉
သက်ဆိုင်ရာ နယ်ပယ်အလိုက် ကျွမ်းကျင်ပညာရှင်များ နှင့် လုပ်ငန်းရှင်များ ပိုမိုရင်းနှီးစေရန် တွေ့ဆုံချိတ်ဆက်ခြင်း	၁၀ နိုဝင်ဘာ ၂၀၁၉

သင်တန်းပြီးဆုံးပါက Certificate of Completion ဝေးအပ်ချီးမြှင့်သွားပါမည်။

သင်တန်းကြေး

၂၀၀,၀၀၀ကျပ်

အသေးစိတ်သိရှိလိုပါက သင်တန်းမိတ်ဆက်ပွဲကို အခမဲ့လာရောက်လေ့လာပြီး အထူးသင်တန်းကြေး ၁၇၀,၀၀၀ကျပ်ဖြင့် အပ်နှံနိုင်မည့် အခွင့်အရေးကို ရယူလိုက်ပါ။

In collaboration with: 

MRYEAခန်း၊
MICT Park Mandalay
Yadanarbon Super Center
တတိယထပ်
ဥက္ကဋ္ဌနှင့် ဂုဏ်ထမ်းဆောင်၊ မန္တလေး။

ယခုပဲ စာရင်းသွင်းလိုက်ပါ။
(ထိုင်ခုံနေရာ အတန်အသတ်ရှိပါသည်။)
09785254325
enterprise.myanmar@onetowatch.nl

A joint project between:  

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သင်က...

လုပ်ငန်းကို လက်ရှိအခြေအနေထက် မြှင့်တင်ချင်လား။
ရင်းနှီးမြှုပ်နှံမှု ရယူဖို့ ပြင်ဆင်နေတဲ့ လုပ်ငန်းရှင် လား။

(၄၃)နာရီအတွင်း

Business Growth Essentials for Entrepreneurs

ကိုလေ့လာသင်ယူရန် ယခုပဲလျှောက်ထားလိုက်ပါ။

သင်တန်းပြီးဆုံးတဲ့အခါမှာတော့...

- မိမိ Customerများကို ပိုမို နားလည်ပြီး စီးပွားရေးပုံစံသစ်တည်ဆောက်ပုံကို သိရှိလာခြင်း။
- ကုမ္ပဏီ၏ နှစ်ချုပ်စာရင်းများကို အခြေခံ၍ ဆုံးဖြတ်ချက်များချမှတ်နိုင်သည့်အထိ နားလည်သဘောပေါက်ခြင်း။
- စီးပွားတူလုပ်ငန်းရှင်အချင်းချင်း တွေ့ဆုံချိတ်ဆက်နိုင်သော အခွင့်အလမ်းများရရှိခြင်း။
- Certificate of Completion ဝေးအပ်ချီးမြှင့်သွားပါမည်။

သင်တန်းကြေး

၂၀၀,၀၀၀ကျပ်

စက်တင်ဘာ ၂၇ရက်နေ့မှာ ကျင်းပပြုလုပ်မယ့် သင်တန်းမိတ်ဆက်ပွဲကို အခမဲ့လာရောက်လေ့လာပြီး အထူးသင်တန်းကြေး ၁၇၀,၀၀၀ကျပ်ဖြင့် အပ်နှံနိုင်မည့် အခွင့်အရေးကို ရယူလိုက်ပါ။

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09785254325
enterprise.myanmar@onetowatch.nl

Break-out Group Session



British
Chambers of
Commerce

International Affiliate



British Chamber
of Commerce
Myanmar



Q & A



Thank you !

**Thank you for listening,
we hope to see you again soon!**

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