

G20 iNCLUSiVE BUSiNESS ACTiViTiES UPDATE



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CONTENT

Foreword	4
G20 Inclusive Business Activities Update	5
ANNEX	
Index of Projects, Initiatives and Policies of G20 Members	14

LIST OF ABBREVIATIONS

BoP	Base of the Economic Pyramid
DFI	Development Financial Institutions
EU	European Union
G20	Group of Twenty
GPIB	G20 Platform on Inclusive Businesses
IB	Inclusive Business
ICT	Information and Communication Technologies
IFC	International Finance Corporation
IOs	International Organisations
MDBs	Multilateral Development Banks
NGO	Non-Governmental Organisations
SME	Small and Medium Enterprises
WSMEs	Women-owned/-led Small and Medium Enterprises
MSMEs	Micro, Small and Medium Enterprises
UNDP	United Nations Development Programme

ACKNOWLEDGEMENTS

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FOREWORD

SCALING UP INCLUSIVE BUSINESS THROUGH KNOWLEDGE AND CAPACITY-BUILDING

The future of work and the successful implementation of the Agenda 2030 hinges on the inclusion of those at the so-called Base of the Economic Pyramid (BoP), who earn up to US\$8 per day and constitute half of the World's population. Businesses can integrate those who are often left out of formal labour markets by including them in supply chains or as customers. The Inclusive Business Action Network (iBAN) and the United Nations Development Programme (UNDP) have welcomed, under the G20 Turkish Presidency in 2015, the first-ever G20 Leader's call to scale up Inclusive Business (IB) to foster social inclusion. This year, the Argentine G20 presidency has highlighted IB as a priority topic, and the Development Working Group (DWG) issued the "G20 Call on Financing for Inclusive Business", that was released at the recent G20 Leaders' Summit.

The G20 requested the United Nations Development Programme (UNDP) to update the GPIB to provide governments, the private sector and development stakeholders with relevant, practical information on financing alternatives, policy instruments and experiences, especially those incorporating the use of innovative private financial instruments as well as public procurement practices to support Inclusive Business. **It also encourages strengthening the GPIB's efficiency, sustainability and visibility, by working in partnership with other relevant stakeholders and optimizing synergies with other platforms.**

iBAN and UNDP are co-managing the G20 Global Platform on Inclusive Business (GPIB), which helps facilitate expansion efforts in Inclusive Business knowledge and capacity building world-wide. Under the G20 Argentine presidency, and as part of the DWG decision, UNDP, in partnership with iBAN, has been taking a leading role in integrating the G20 Global Platform on Inclusive Business (GPIB) into iBAN's recently launched global online platform ► www.inclusivebusiness.net. This new platform uses innovative interactive tools to connect, inform and inspire those working to deliver sustainable business models for the world's poorest.

Following a request by the DWG under the Argentine presidency, best practices on advancing IB have been collected in 2018. As a member of the GPIB, iBAN has taken the lead, supported by UNDP, in reviewing these best practices and preparing this resulting G20 Inclusive Business Summary Report. The report marks a key milestone in Inclusive Business. The authors analyzed 47 projects and policies submitted by G20 Member States, invited countries and International Organisations. The information gathered provides striking insights into the topics and sectors covered, funding mechanisms, and the level of inclusion of those at the BoP in IB-related programming around the globe. UNDP and iBAN are prepared to continuously update the report and integrate the information and insights on the GPIB.

By understanding the enabling environment and connecting practitioners, the aim of this initiative is to scale up IB and replicate good practices. We hope that the tools we develop will encourage companies and governments in more countries to accelerate their efforts to be more inclusive, ultimately helping to achieve the United Nations' Sustainable Development Goals.

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G20 INCLUSIVE BUSINESS ACTIVITIES UPDATE

The G20 has been supporting Inclusive Business (IB) since the French Presidency in 2011, when the G20 Challenge on Inclusive Business was launched in Cannes. During the Russian Presidency in 2013 the G20 Challenge on Inclusive Business Innovation recognized fifteen successful businesses working with individuals at the Base of the Pyramid (BoP).¹ In 2015, under the Turkish Presidency, the G20 Development Working Group (DWG) asked the United Nations Development Programme (UNDP) and the World Bank Group (WBG) to develop the G20 Inclusive Business Framework. The Framework provides definitions of IB, describes adequate policies to foster the development of IB, and defines the role that companies can play to support IB. The Turkish Presidency also issued the first ever Leaders' Call to Action on Inclusive Business. Additionally, the G20 Global Platform on Inclusive Business (GPIB), developed by UNDP and the International Finance Corporation (IFC) and launched under the Chinese Presidency in 2016, enables policy-makers to work together to advance the policy environment for Inclusive Business. At the time seven policy instruments were also made available, covering the four market gaps identified in the IB framework.

“ Inclusive businesses provide goods, services, and livelihoods on a commercially viable basis, either at scale or scalable, to people living at the base of the economic pyramid (BoP) making them part of the value chain of companies' core business as suppliers, distributors, retailers, or customers. ”

The G20 Inclusive Business Framework defines three categories under which inclusive businesses (IB) can fall: Inclusive Business models, Inclusive Business activities, and social enterprise initiatives (see below).

Figure 1: Inclusive Business Approaches (G20 Inclusive Business Framework, 2015)

	Inclusive Business Models	Inclusive Business Activities	Social Enterprise Initiatives
BOP's Relationship to Business	Core Value Chain	Ancillary	Ancillary or Core Value Chain
Financial Return Expectations	Market Returns	Market Returns or Below Market Returns	Not Profit Maximizing
Primary Funding Type	Commercial	Commercial	Mixed

¹ *Base of the Economic Pyramid (or BOP)* is used to describe men and women who are low-income or who lack access to basic goods and services. The low-income segment is commonly considered to include people earning up to \$8/day in purchasing power parity terms (PPP). Setting the maximum in PPP terms adjusts the real figure to equate the relative purchasing powers amongst different countries. (Definition by the G20 in the G20 Inclusive Business Framework)

The following four market weaknesses were identified in the Framework as areas that need to be developed to support the widespread adoption of Inclusive Business:

1. Establishing conducive rules, regulations and definitions
2. Enhancing access to financial resources and providing financial incentives
3. Providing information and raising awareness
4. Strengthening the capacity of inclusive businesses

In 2018 the Argentine G20 Presidency decided to prioritize Inclusive Business in the DWG once again. The Presidency requested UNDP to re-launch of GPIB to further strengthen its efficiency, sustainability and visibility and for UNDP to develop an operational guideline for the easier identification of an IB company. The Presidency also invited all Member States of the G20, invited countries and International Organisations (IOs) to share key projects, initiatives and policies that had been planned, were in progress or had been completed around the topic of Inclusive Business, these partners have provided fact sheets covering 47 projects, initiatives and policies.

This report highlights key findings and messages and summarizes the main lessons learned from the 47 projects submitted by the invited partners. It has been prepared by the Inclusive Business Action Network (iBAN) and the UNDP, which are now the joint managers of the GPIB. This report and future updates will be made available on the new [► G20 Platform on Inclusive Business \(GPIB\)](#), which will offer policymakers a space for productive discussions among themselves and with businesses. The GPIB, which is now hosted on the biggest inclusive business global knowledge platform ([► www.inclusivebusiness.net](#)), will support policymakers to foster inclusive business, as well as acting as a bridge that connects policymakers and businesses advancing a pro-poor and pro-business mission.



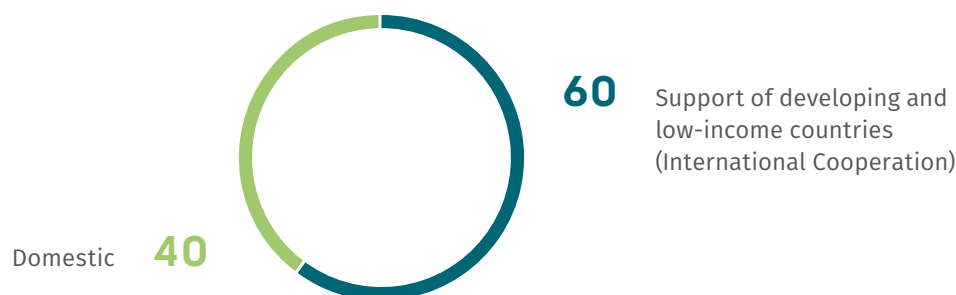
DOMESTIC AND INTERNATIONAL PROGRAMMES

The IB-related projects, initiatives and policies of the G20 Member States, invited countries and IOs differ in regards to where and by whom they are implemented. They are either established by the invited partners or in multilateral cooperation between different countries and/or international organisations. While a majority of all programmes are implemented by one country, various models of multilateral partnerships and cooperation are being utilised.

An example of this is the project ► [“Regional integration to strengthen sustainable production and consumption within the Members of the Pacific Alliance”](#) supported by the countries of **Mexico, Germany** and **Chile**. It is structured as a triangular partnership and aims to promote the regional integration of sustainable production and consumption through creating national programmes; establishing mechanisms and instruments in the public and private sectors; incorporating sustainability criteria in the public procurement of goods and services; and creating a campaign that promotes environmental awareness and stimulates environmentally sustainable behaviours.

MEXICO
GERMANY
CHILE

Chart 1: Implementation level of G20 projects



The developers of the programmes studied were given the option of indicating if their activities are carried out within their own country (domestic) or intended to support a different country or countries (support of developing and low-income countries). As can be observed in Chart 1, a majority of the programmes are aimed towards international cooperation, while a notable 40% take place within the domestic realm of the implementing countries.

One example of a domestic programme is the **Turkish** project ► [“Innovations for Women’s Empowerment in Southeast Anatolia,”](#) which aims to increase women’s income through entrepreneurship and increased employment opportunities, mostly by providing capacity building measures. A second example is the ► [“InnovAtiva de impacto”](#) in **Brazil**, which builds capacity, provides mentorship and connects Brazilian impact enterprises with potential investors.

TURKEY
BRAZIL

On the international level, programmes can be implemented within one country ①, with a broader regional focus ② or on a global level ③.

- ① An example of a project being established within a specific country is the **Italian** project ▶ “Fostering inclusive economic growth in Kassala State through agro-value chains development and access to financial services,” which takes place in Sudan, specifically in the Kassala region. The project aims to improve food, nutritional security and livelihoods, especially for women and youth.
- ② On a regional level, the **European Union (EU)** project ▶ “European External Investment Plan” (EIP) sets an example as it focusses on improving access to finance for Micro, Small and Medium Enterprises (MSMEs) in the sub-Saharan area. It particularly emphasises promoting financial inclusion, as a way to stimulate decent employment and inclusive and low-emissions climate-resilient growth, while addressing the root causes of migration.
- ③ Some projects operate globally, such as the ▶ “Inclusive Business Action Network” (iBAN) implemented and financed by the **German** Federal Ministry for Economic Cooperation and Development as well as the **EU**, that aims at promoting the upscaling of Inclusive Business models. iBAN provides a global network and acts as a means to spread information from and for IBs, as well as offering capacity development activities to foster in-depth change.

iITALY

EU

GERMANY

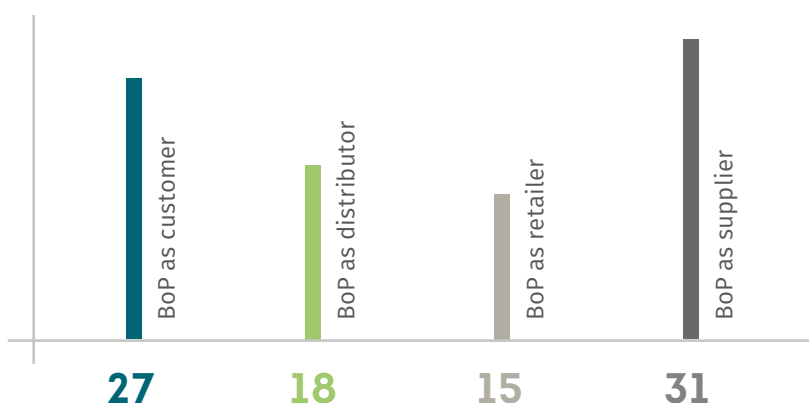
EU

These examples show that the invited partners have different approaches in regards to the geographical dimension of implementing their projects, initiatives and policies.

ROLE OF PEOPLE AT THE BOP

The submissions from the G20 Member States, invited countries and IOs show engagement with people living at the Base of the Pyramid (BoP) on different levels. It is important to note, that some of the projects, initiatives and policies work within one specific category of BoP engagement while others focus on various areas of BoP engagement. Of the 47 projects, initiatives and policies considered in the statistical analysis, 31 include people at the BoP in their role as suppliers, 27 as customers, 18 activities focus on people at the BoP as distributors and 15 as retailers.

Chart 2: Role of the BoP



The **French** initiative ►“Social Business Scorecard (SBS)” is an example of an activity with a specific focus on targeting IBs that involve people at the BoP as customers in their business models. The SBS supports companies to help them understand their needs, in order to better adjust products and services to the socio-economic specificities of the BoP, thereby reducing inequalities.

FRANCE

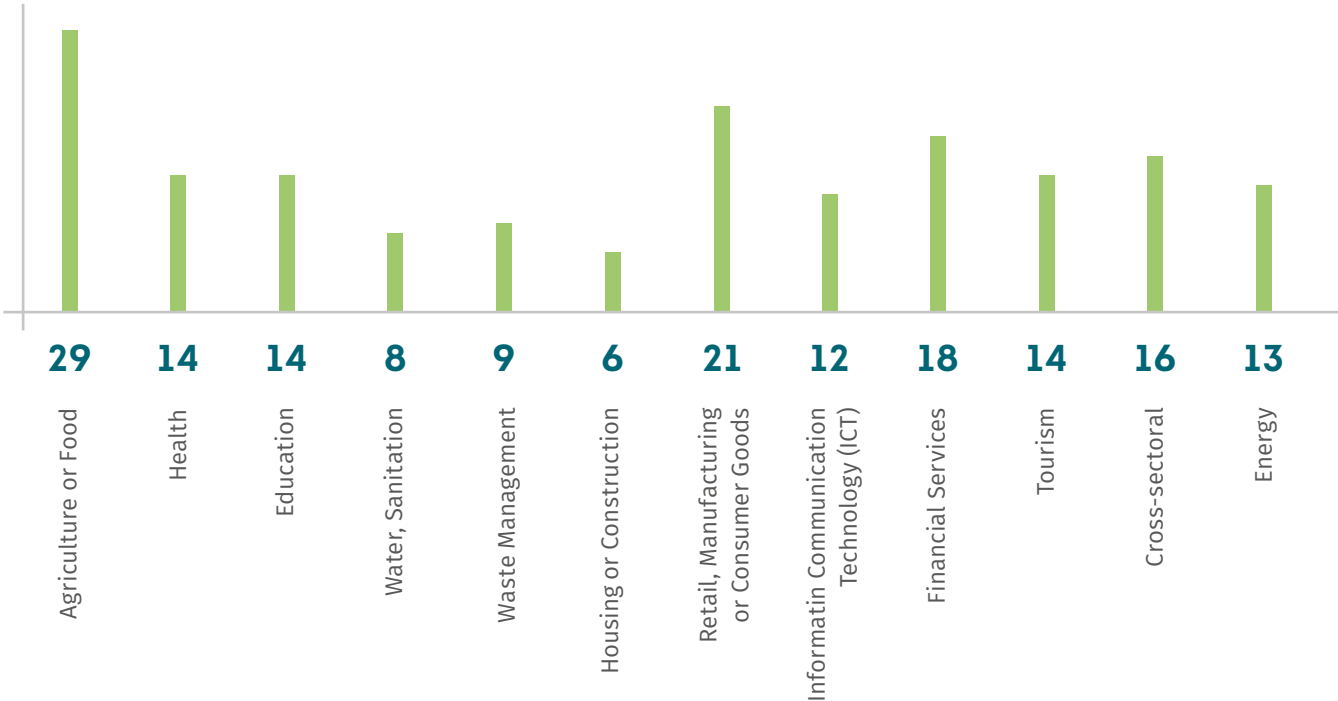
The **Canadian** programme ►“Decent jobs for Egypt’s young people project” is an example of a holistic approach. It aims to increase the capacity of Egyptian government officials to implement youth employment policies and programmes and to strengthen technical and administrative capacities of government and community partners to deliver youth employment promotion services. It also focuses on enhancing employment and entrepreneurial skills for youth and women in four select governorates. These measures are implemented in the poorest regions of Egypt and target marginalised women and youth.

CANADA

SECTORS COVERED IN THE PROGRAMMES

In the reports, the invited partners could select one or several of the twelve sectors represented below that their projects, initiatives and policies encompass. As shown in the chart below, twenty-nine programmes focus on Agriculture, twenty-one engage in Retail, Manufacturing and Consumer Goods and eighteen utilise Financial Services as a means to engage people at the BoP. Only a few programmes are involved in areas such as Water and Sanitation, Waste Management or Housing and Construction. In addition, many programmes have stated that their projects are cross-sectoral, with a varying number of sectors covered.

Chart 3: Sectors of the reported activities of the G20 Members



One example of a single sector activity is the **Korean** programme, ►“Eliminate the problem of digital divide and establish appropriate ICT business environment for the increment of work income” which focuses its efforts and actions on the ICT sector. The project intends to establish and operate an ICT donation and recycling education center and provide training for ICT recycling technicians. It also aims to establish an appropriate technology start-up as well as develop a process to supply refurbished PCs in Vietnam.

KOREA

By contrast, an example of a multi-sectoral programme is the **Australian** project ►“Business Partnerships Platform (BPP),” which enables businesses and their partners in different sectors to apply for co-funding to create new business opportunities that directly promote economic growth and reduce poverty.

AUSTRALIA

TOPICS COVERED BY THE PROGRAMMES

The 47 projects, initiatives and policies cover a range of topics. The main topics identified in the programme reports are Inclusive Business Models and Strategy, Capacity Building, Gender, Partnerships, Finance and Innovation, while topics such as “What is IB?”, Environmental Impact or Data are less well represented in the activities.

Chart 4: Topics of the reported activities of the G20 Members



Several G20 Member States, invited countries and IOs’ programmes have mentioned the cross-cutting topic of gender/women’s economic empowerment in their fact sheets. However, some programmes specifically focus on supporting women entrepreneurs and women-owned/-led Small and Medium Enterprises (WSMEs) in developing countries. The ►“Women Entrepreneurs Finance Initiative (We-Fi)” and the ►“2xChallenge” project implemented by the **United States** can be mentioned as examples.

USA

Building capacities among programme recipients plays a key role within many of the represented activities. Capacity building is the main focus of the **French** ▶ [“Social and Inclusive Business Camp”](#) which seeks to boost the emergence of enterprises with economic return and the generation of social and environmental impact, mainly in Africa. It is structured as a four month hybrid programme via digital support sessions combined with week-long on-site workshops.

FRANCE

An example of a project in the area of financing is the **Saudi Arabian** ▶ [“Social Development Bank”](#) which provides social loans to families and aims to develop the microfinance sector in Saudi Arabia to empower low-income groups.

SAUDI ARABIA

The **United Kingdom** initiated programme ▶ [“Business Innovation Facility \(BIF\)”](#) engages in topics such as Inclusive Business Models and Strategies, Scale, Corporates in Inclusive Business, Results Measurement and Impact and Innovation to make selected markets more inclusive for those at the BoP.

UK

While a range of topics are being addressed directly, some cross-cutting topics emerge within the reports of the 47 invited partner’s programmes. Notably, the topic of gender plays an important role for many projects, initiatives and policies, as do financing and digital means.

MAIN AREAS OF INTERVENTION AND TYPES OF SUPPORT

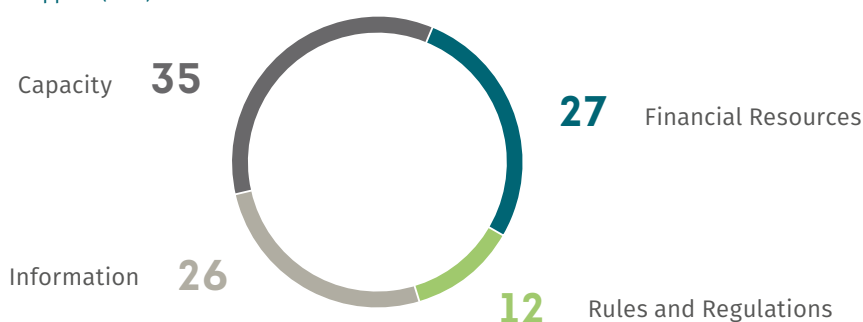
Strengthening capacity plays an important role when it comes to the type of support the programmes provide. As observed in Chart 5, 35 percent of the programmes indicated that they implement Capacity Building measures in their work. Providing Financial Resources is the second most applied type of support, with 27 percent of the programmes indicating this topical focus. 26 percent of the projects, initiatives and policies use Information as a key component to conduct their programmes, while 12 percent of the activities address Rules and Regulations.

An example of capacity building in the agricultural sector is the **Japanese** project ▶ [“Preparatory survey for BOP business on Development of Production Systems for Green Mungbean in Bangladesh,”](#) which provides technical skills to farmers in order to increase their income by exporting high-quality mung beans to the Japanese market. One of the few projects centred on rules and regulations is carried out in **South Africa** together with the **International Labour Organisation**, where the ▶ [“Development of a Social Economy in South Africa”](#) is being pursued. This policy initiative takes advantage of the existing favourable conditions, and the knowledge and community of actors and agencies in order to develop a social economy policy for South Africa.

JAPAN

SOUTH AFRICA

Chart 5: Main types of support (in %)



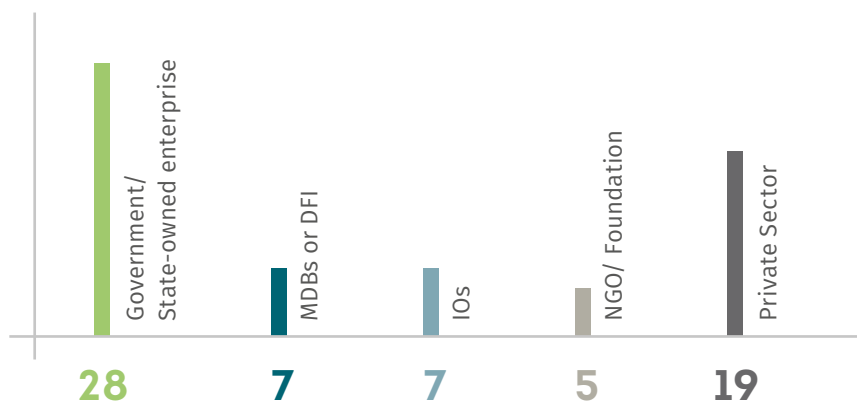
SOURCES OF FUNDING

The programmes implemented by the G20 Member States, invited countries and International Organisations (IOs) have different sources of funding. As visualised in the chart below, a majority of them are funded through Governments/State-owned Enterprises (domestic and/or foreign). Several projects, initiatives and policies are funded by the private sector, while funding from IOs, Multilateral Development Banks (MDBs), Development Financial Institutions (DFIs) or Non-Governmental Organisations (NGOs)/Foundations plays a lesser role.

An example of a private sector funded project is the **Chinese** programmet ► [“Rural Taobao.”](#) It is implemented and financed solely by the Alibaba Group’s company fund and aims to create employment opportunities for 100,000 people, providing commodity, financial, logistic, life, supply chain and cloud computing services in rural areas.

CHINA

Chart 6: Sources of funding

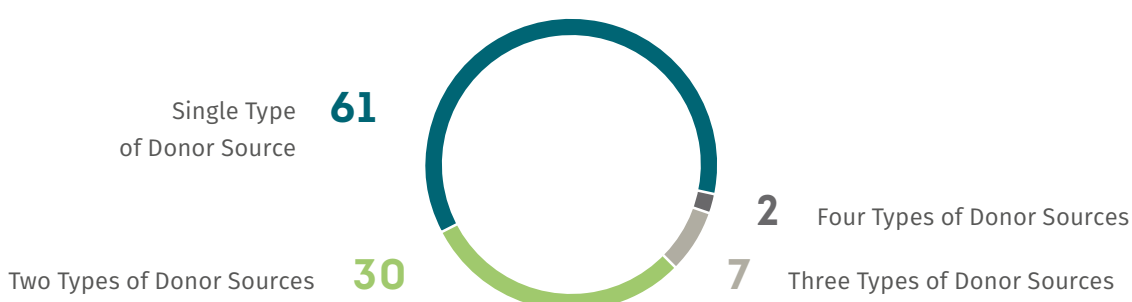


It is important to note that programmes can be funded by one or more sources. Sixty-one percent of the projects, initiatives and policies receive their funds from a single type of funding source; in most cases this single type is/is Government(s) or State-owned Enterprise(s). Thirty percent of the programmes are co-funded by two types of sources, mainly by the Public and Private sector, and seven percent have three types of funding sources, as seen in the chart below. One project, represented by the 2%, is financed by four types of funding sources, and no projects are funded by five or more types of sources.

An example of co-funding through both public and private funding sources is the **Argentine** project ► [“100% Nuestro \(100% ours\).”](#) It is financed through the National Fund of Microcredit (created by Law 26117 in 2014) and intends to increase its funding volume through contributions by other public and/or private entities, such as private and public banks, international organisations and private companies.

ARGENTINA

Chart 7: Number of types of funding sources (in %)



Only one programme is financed by four different types of sources. The **Spanish** multi-sourced project ►“[ICEX IMPACT+ Program](#)” is funded by the Spanish government, multilateral development banks or development financial institutions, NGOs/foundations and private sector funds. So far, ICEX IMPACT+ projects have been funded by AECID funds (APPD-Alanzas Público Privadas para el Desarrollo), UNDP and private sector funds. The main objective of programme is to support the internationalisation of Spanish companies using inclusive and sustainable business models that meet the needs of the citizens at the BoP in emerging and developing countries.

CONCLUDING REMARKS

As highlighted in this report, the G20 Members States, invited countries and International Organisations have continued to advance their work in projects, initiatives and policies in the area of Inclusive Business. Some of these 47 programmes are already in advanced stages of implementation, while others are still in the initiating stages. The reports have conveyed key insights into the current trends of the invited partner’s activities.

As can be observed in this report, the concerned countries have established a balanced involvement of domestic and international initiatives in Inclusive Business programmes. Whether focused on one country or multiple countries, the invited partners are engaging people at the Base of the Pyramid in their activities; a majority of programmes target the BoP as customers and/or suppliers. The IB projects, initiatives and policies studied also represent a wide range of topics covering all relevant economic sectors. Agriculture, Retail, Manufacturing and Consumer Goods, as well as Financial Services are identified as key sectors for the Partner’s Inclusive Business activities.

When it comes to the main topics identified in the programme reports, Inclusive Business Models and Strategy, Gender, Capacity Building, Finance and Partnerships stand out among a wide range of topics. Notably, the topic of gender plays an important overarching role for many projects, initiatives and policies, as do financial support and digital means.

The G20 Member States, invited countries and International Organisations implement their projects, initiatives and policies in almost equal parts through providing Capacity Building, Information or/and Financial Services, while Rules and Regulations play a minor role in the types of support the programmes provide. It has become evident that most programmes are funded by a single source, which in most cases are governmental facilities. However, a third of the programmes are built on a multi-source funding structure.

The projects, initiatives and policies analysed also demonstrate how the invited partners are tackling the four areas of market gaps identified in the G20 IB Framework in 2015 and how they are applying the methods of the Framework. The programmes also reflect the Argentine presidency’s “Call to Action” for the increase in mobilisation of financial resources for Inclusive Business.

This initial report provides only a snapshot of the current activities in the field of Inclusive Business that the G20 Member States’, invited partners and International Organisations are conducting. It needs to be continuously updated and analysed in order to inspire action and help practitioners use the experience on hand to transform them into new projects that improve the lives of the people living at the BoP and create new jobs and growth for the whole economy.

ANNEX

INDEX OF PROJECTS, INITIATIVES AND POLICIES OF G20 MEMBERS

Argentina	100% Nuestro (100% Ours)	100% Nuestro (“100% Ours”) works with 80 cooperatives and 150 entrepreneurs of the social and popular economy, promoting the development of hybrid value chains and bringing together the productive capacity and the added value of ventures and cooperatives of the social economy, to address the needs of the public and private sector.
	Mesocredit Program: a line of credit for associative groups in the social economy	This programme provides a financial tool to accompany the sustainable development of self-managed associative groups of the social economy, thereby improving the life quality of its members and their families, representing the most vulnerable sectors of society. It provides a first credit experience for these groups, and prepares them to access future financial tools of the formal system.
Australia	Business Partnerships Platform	The BPP accelerates Australia’s collaboration with business to address development challenges in the region, creating commercial partnerships that deliver economic and social impact in developing countries. The BPP enables businesses and their partners to apply for co-funding of initiatives to create new business opportunities that directly promote economic growth and reduce poverty.
	Australian Government Indigenous Procurement Policy (IPP)	The IPP supports Indigenous business development and entrepreneurship. The Australian Government is using its purchasing power to generate demand for products from Indigenous-owned businesses to provide opportunities for entrepreneurs who want to establish or grow a small business to build assets and wealth.
	Australia Awards Short Course: Women Trading Globally	The “Women Trading Globally” initiative aims at expanding the number of women entrepreneurs and SME owners. In an intensive short course, women entrepreneurs and SME owners from developing countries are provided with skills and capacity to engage in international trade and with significant access to Australian businesses.
	AgResults Box	AgResults incentivizes private sector investment and innovation in the field of smallholder agriculture through prizes that promote the uptake of new technologies. These prizes are awarded to the private sector based on the achievement of pre-defined results and are intended to overcome existing failures that impede the development of sustainable commercial markets for such technologies.
Brazil	InnovAtiva de impacto	The programme builds capacity, provides mentorship and connects impact enterprises with potential investors. Entrepreneurs can participate in a training, mentoring and consulting programme. The participants are expected to develop business models in areas with social, environmental and sustainable impact, such as education, cities and sustainable communities, access to financial services, etc. This represents a multitude of opportunities for generating positive synergies that enhance the standard of living for individuals living or producing at the base of the pyramid.

Canada	Youth Leadership, Entrepreneurship and Access and Development (YOULEAD)	YOULEAD aims to increase the participation of young women and men in self-employment and employment in the labour force, and to foster the enabling environment required to create greener jobs in a greener economy. The project focus is on agriculture, forestry, renewable energy and aquaculture.
	Ukraine Dairy Business Development Project UDBDP	The project seeks to strengthen small-scale dairy family farms, especially those led by women. It promotes cooperative management to improve access to quality inputs and larger markets.
	Sustainable Colombian Opportunities for Peacebuilding and Employment	The project increased the capacity of local governments and private sector partners to develop and implement inclusive employment policies and practices, creating more inclusive business models. It developed a Gender Sensitivity and Social Inclusion (GESI) toolkit, and delivered training to 65 Colombian companies and other stakeholders on women's rights, inclusive employment and equality
	Decent Jobs for Egypt's Young People Project	The project is being implemented in the poorest regions of Egypt with the highest poverty and unemployment levels. The project is works with marginalized women, youth and the disabled to provide them with skills, including entrepreneurship training and access to finance, for better job opportunities. It aims to increase the capacity of Egyptian government officials to implement youth employment policies and programs, strengthen technical and administrative capacities of governorate and community partners to deliver youth employment promotion services, as well as enhance employment and entrepreneurial skills for youth and women in four select governorates.
China	Rural Taobao	Rural Taobao plans to create employment opportunities for 100,000 people, providing commodity-, financial-, logistics-, life-, supply chain-, cloud computing services, etc. in rural areas.
	Yi Mu Tian Agricultural Internet Project	Yi Mu Tian strives to help large-scale producers and organizers in rural areas to open up markets, expand the market for agricultural products, and encourage them to give priority to the purchase of agricultural products from the local poor and vulnerable population. This provides jobs for the BoP, thus indirectly benefiting the low income population.
	Netease Kaola global factory	The project enables factories which earn a small profit by OEM to build their own brands and establish effective marketing channels, in order to produce and sell cost-effective goods to ordinary people. In addition, it helps factories make more profits and ordinary consumers buy better quality goods with less money.

EU	Integrating immigrants in rural areas across the EU	The project maps integration challenges in collaboration with local actors and targets the development and exchange of best practices for opportunity creation. It enables measures for recently arrived refugees and migrants, the majority of whom find themselves at the BoP in rural areas.
	Women's Economic Empowerment Facility	Women's World Banking is a non-profit corporation devoted to expanding the economic assets, participation, and power of low-income women and their households by helping them access financial services, knowledge and markets. In order for more low-income women to have access to financial products than ever before, Women's World Banking works closely with its global network of 49 financial institutions from 31 countries to create new credit, savings, and insurance products specifically designed for the unique needs of women.
	EU Contribution to the Consultative Group to Assist the Poor (CGAP, Multidonor TrustFund and housed by the WB)	Promote global transformative solutions for inclusive markets for all through the enhancement of existing global multi-stakeholder platforms that foster private sector engagement.
	EU Contribution to the Inclusive Business Action Network (iBAN)	iBAN enables change by empowering those who can make a difference. By ensuring that champions of change (in IB-companies and policy makers) have access to the latest knowledge and insights on inclusive business, iBAN improves the conditions for up-scaling and replication of inclusive business models and consequently contributes to poverty reduction at the BoP.
	MSME investment Window of the European Fund for Sustainable Development (EFSD) of the European External Investment Plan	The project targets BOP agents and gives special attention to underserved market segments, such as women owned business and young entrepreneurs, as well as innovation, early stage support, climate-smart activities and start-ups targeting the BOP.
France	Social and Inclusive Business Camp	The project seeks to boost the emergence of projects that pursue a goal of economic return and the generation of social and environmental impacts on communities. It aims to bring about successful companies which combine economic profitability and societal impacts and involve BOP population.
	Social Business Scorecard (SBS)	The Social Business Scorecard (SBS) is a self-assessment tool for social business to drive their performance. It aims to assess the strengths and areas for potential improvement as a social business. It serves as a guideline for establishing responsible practices and reinforcing the organization's social purpose.
	Building together a fair innovation – Inclusive Business COLAB	The objective is to foster joint projects and collaborations in food security, through innovative animation, collective intelligence methods and the creation of customized tools. This project creates links between local actors from the academic, civil society, political or economic world within integrated and innovative projects. The methodology will then be transferred to a network of incubators from the South. The networks will act as key relays in supporting and deploying large-scale projects and multi-stakeholders projects meeting sustainable development goals.
	National Food Programme (PNA)	The general objective of the project is to make our food model a strength for our future. The PNA aims at consolidating local food supply chains, developing the supply of food of good quality and food covered by official quality or origin signs, including organic farming products, for institutional catering, preserving farmland, water resources and landscapes, and improving the remuneration of producers, and supporting transformation in local production models to meet the needs of consumers.

Germany	Improving Framework Conditions for a Competitive Private and Financial Sector in Mozambique	The project is developing partnerships with private SMEs, especially in the agricultural sector, to integrate microenterprises and small-holder farmers in their business activities, thus improving the supply of quality products. By providing access to services and markets, both productivity and income of the rural BoP involved improve. The project also improves access to financial services of MSMEs in rural areas, of whom a considerable proportion is owned by people considered as BoP.
	Inclusive Business Action Network (iBAN)	See above
ILO (+ South Africa)¹	Development of a Social Economy Policy in South Africa	This project seeks to take advantage of the favourable conditions for developing a social economy policy for South Africa, following the implementation of a range of projects that have enhanced existing knowledge and built a community of actors and agencies committed to growing and developing this sector.
Japan	Preparatory survey for BoP business on Development of Production Systems for Green Mungbean in Bangladesh	Through the survey, Grameen Euglena (GE) provided agricultural techniques to BoP farmers in order to grow high-quality mung beans. Harvested mung beans were purchased by GE at higher than the market price, and some were exported and distributed to bean sprout retailers in Japan. This contributes to an increase in farmers' income and in employment, especially for women, as well as improvement of nutrition by selling the rest of the mung beans at low prices in Bangladesh. Also, GE reduced pesticide residue, bacteria, fungi, and other risks; and ensured a stable supply of high-quality mung beans.
	Project for Improvement of Livelihoods and Well-being of Female Home Based Workers in the Informal Economic Sector in Sindh Province, Pakistan	Improvement of livelihoods of Female Home Based Workers (FHBWs) and their families in terms of life skill management, financial access improvement, income generation and promotion of formal employment.
Korea	KASAMA Mangrove Forest Environmental Friendly Aquaculture Value Chain Development Project	The project aims at reducing poverty rates through the mangrove forest aqua-culture. Through participating in the mangrove forest environment friendly aqua-culture business the Members of KASAMA and local people will establish a sustainable income source as well as sustainably meet seafood demand domestically and internationally.
	Global Social Enterprise Accelerating Program	The programme aims at increasing business competencies and fundraising capacities of social enterprises as well as to increase incubation competency and investor relations capacity of the project contractors. As a result, the people at the BoP will enhance their personal income through job creation within SMEs.
	Project Eliminate the problem of Digital Divide and Establish appropriate ICT Business Environment for the Increment of Work Income	The programme focuses its efforts and actions on the ICT sector. It intends to establish and operate an ICT donation and recycling education center, provide Training for ICT recycling technicians and establish an appropriate technology Start-up as well as, develop a process to supply refurbished PCs in Vietnam. Throughout the project, BOP will be benefitting from the ICT training provided, and will be trained to re-assemble and produce a second-hand PCs.

¹ The fact sheet was submitted by the International Labour Organisation (ILO) as an invited partner of the G20.

Mexico (Chile, Germany)	Regional Integration of strengthened sustainable production and consumption within the Members of the Pacific Alliance (Triangular cooperation project)	The project is structured as a triangular partnership and aims at promoting regional integration of sustainable production and consumption through creating national programmes, establishing mechanisms and instruments in the public and private sectors, incorporating sustainability criteria in the public procurement of goods and services and create a campaign that promotes environmental awareness and stimulates environmental behaviour.
Netherlands²	Responsible Business Conduct in Textile Sector	The project intends that by 2021 80% of the Dutch textile market will have signed the Responsible Business Conduct. This aims at increasing the well-being, living wages, health and safety, social dialogue and no child labour for workers in textile production countries as Dutch textile buyers implement supply chain transparency and due diligence.
Saudi Arabia	Human Resources Development Fund	The program offers training for Saudi youth and prepares them for the job market to work in the private sector. The project therefore provides a sustainable and productive national workforce to the work market in Saudi Arabia.
	KAFALAH Fund	The KAFALAH Fund supports the vision 2030 of expanding the size of SME's in the economy through increasing contribution of SME's from 20% to 35% of the GDP. The fund acts as a guarantor for SME's with viable business cases and no financing banks.
	Monshaat, a government agency	The agency is responsible for organizing the SME's and microbusinesses sector through creating and organizing programmes that promote entrepreneurship, start-ups, and coordinating with ministries and other public organisations regarding any SME's related matters. It sets the strategic direction for SME's and microbusinesses investments through directing financing, taking into consideration the demand of certain products/services and geographic location.
	Social Development Bank	The bank provides financial and non-financial services, productive and effective savings programmes supported by qualified human cadres to contribute to the social development, building partnerships with multiple sectors, raising financial awareness and promoting a culture of self-employment among all segments of society. It provides different types of microfinance options from social to productive loans that help the BoP achieve financial independency and become productive.
	Saudi Fund for Development	The Fund's main objective is to participate in financing development projects in developing countries by granting them the necessary loans, technical aids necessary for financing studies and institutional support and financing and guaranteeing national non-crude oil exports. The fund finances projects that improve local employment and labour in developing countries mainly in Africa and Asia and therefore improving the quality of life of the poor. Financed projects include, but are not limited to industrial and mining, agriculture infrastructure and other sectors.
	Waed, Aramco's entrepreneurship arm	Waed aims at igniting the spirit of entrepreneurship in Saudi Arabia through assisting entrepreneurs in establishing or expanding their ventures by providing a variety of financial offerings, along with the guidance and tools that develop and nurture entrepreneurs and their businesses. The programme finances entrepreneurs' initiatives as well as providing training on how to start and run a business.

2 Netherlands is not a Member of the G20, however submitted a fact sheet on a key project, initiative or policy.

Spain ³	<p>InclusiFI: Proposed Investment Program on Financial Inclusion and Diaspora Investment</p>	<p>InclusiFI's main objective is to help the transnational families through financial inclusion, targeted MSMEs financing and migrants investments facilitating access to financial services and prevent future migrations flows. It aims at leveraging private financing coming from remittances and diaspora capital, to foster inclusive and sustainable entrepreneurship and MSME growth in Africa through comprehensive actions to promote business opportunities, improve market functioning in selected countries, build capacities with TA and develop financial instruments targeted to migrant families and returnees, especially focusing on women and youth.</p>
	<p>ICEX IMPACT+ Program</p>	<p>The main objective of ICEX IMPACT+ program is to support the internationalization of Spanish companies using inclusive and sustainable business models that meet the needs of the citizens at the BoP in emerging and developing countries as customers or as part of the value chain of the Spanish company (as suppliers, retailers, distributors or employees). This programme aims at driving innovative business strategies that provide a response to the challenges of sustainable development and social inclusion, while being profitable.</p>
Turkey	<p>Engineer Girls of Turkey</p>	<p>EGT Project targets the development of private sector led prototypes for inclusive and sustainable economic growth in the services and manufacturing sectors, benefiting from gender equality mainstreaming and advocacy and dissemination of the success stories within the public and private sectors. In this manner, the project aims to develop a private sector led support programme to promote female students' participation in engineering professions and empowering female engineering students. The programme aims to support girls studying in engineering departments and whose families are low income. The high school programme also targets the public schools in cities that are in disadvantageous regions of Turkey.</p>
	<p>I Can Manage My Money</p>	<p>The purpose of the project is to increase the financial awareness of young people aged between 15-30 in Turkey. It aims to teach the young people how to manage their money; to facilitate young people to establish healthy financial lives and future; and thus, to support sustainable development in Turkey. The project is supported by Visa Turkey to and 22 banks in Turkey with the acknowledgement that well-educated consumers and users of financial services and products have a positive impact on the long-term sustainability of the bank's business and the economy.</p>
	<p>Innovations for Women's Economic Empowerment in Southeast Anatolia</p>	<p>The purpose of the project was to empower the women of Southeast Anatolia within their communities by developing social and productive capacities and enterprise level management skills as well as increasing women's income through entrepreneurship and increased income opportunities. Women engaged in the regional brand (textile sector) "Argande", which has been generated and sold in national/ international markets through a competitive textile company chain based on the principle of fair trade.</p>
	<p>The Life is Simpler with Internet</p>	<p>The objective of this project is to increase the Internet usage of Turkey for people older than 30 years of age and have never used internet before who are in need of basic information and help them overcoming their reluctance in taking the first step to the digital world. The telecommunications company Turk Telekom, who is funding the project, also provides special tariffs to segmented beneficiary groups (especially for low income, refugees and disabled) to increase the penetration rates and build a customer base in that segment.</p>

³ Spain submitted these projects, initiatives or policies as an invited partner of the G20.

United Kingdom	Business Innovation Facility (BIF)	<p>BIF provides support to develop and replicate business models that make markets more inclusive, resulting in greater opportunities and better access for those at the BoP.</p> <p>BIF also co-finances projects that help multinational companies overcome the barriers they face when developing inclusive business models which can provide improved goods and services for the BoP.</p>
USA	<p>Women Entrepreneurs Finance Initiative (We-Fi), We-Fi is a multi-donor trust fund, for which the World Bank serves as Trustee. The eligible implementing partners for We-Fi are the World Bank, the Inter-American Development Bank (IDB), the European Bank for Reconstruction and Development (EBRD), the Asian Development Bank (AsDB), the African Development Bank (AfDB), and the Islamic Development Bank (IsDB).</p>	<p>We-Fi channels finance and technical assistance to WSMEs through financial intermediaries and non-bank financial institutions to address barriers faced by women entrepreneurs and women led WSMEs. The fund creates an unprecedented opportunity to harness the public and private sectors to open new doors for women entrepreneurs across the developing world. We-Fi will support WSMEs and their customers by scaling up access to financial products and services, building capacity, expanding networks, offering mentors, and providing opportunities to link with domestic and global markets. It will also assist governments in creating enabling environments for women in business.</p>
	2X Challenge	<p>The 2X Challenge unites the G7 Development Finance Institutions commitment to mobilize \$3B to invest in women around the world and demonstrate best practices of transparency, accountability and sustainable investment policy. The initiative aims to provide women in emerging market with access to capital, jobs, skills and services to empower women.</p>

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