



## My Solution

My solution to the lingering problem of unemployment in my community is the Youth-Led Job creation strategy through the establishment of Small Businesses.

I have created a model called the Grace2Support Initiative which is designed to empower young people in groups with loans without interest to start small businesses of their own.

### The Strategy

**Charity Shops:** In a bid to involve the community in the development of their communities and also in a bid to raise adequate funds to empower young persons who have the interest to start small businesses of their own, I will start a charity shop. The charity shop model was and is still being used in the UK by various organizations to sustain developmental goals of registered charities. Members of the public will be encouraged to donate items in the following categories:

- Clothing and shoes
- Glass wares
- Jewelries
- Books (novels, educational materials, comics, etc)
- Electronic gadgets
- Toys
- Artifacts and;
- Voluntary cash donations



These shops will be replicated in many parts of the country after the success of the pilot. Donations will be received from any part of the country. Airlines and bus companies will be approached to help transport the donations from every part of the

country to designated shops across the country at little or no cost. Through the use of volunteers, donations will be collected from collection points and will be transferred to the charity shop(s). At the shops, donations will be sorted and put in good condition and prepared for sale.

Funds generated from the shop will be deposited to the bank in preparation for use for the empowerment of young people for starting up their own small businesses. After the shop must have been sustained over a period of six months, a call will be made for young persons to partake in the selection process that will give them access to training and empowerment to start their own businesses.

**Selection Process:** A call for application will be placed online and offline for young persons who are interested in starting their own small businesses to enable equal access to the opportunity; making it competitive.



The selection process will ensure that there is a gender balance as it has been observed by many micro credit scheme in the country that micro credits that have targeted females have succeeded more than those that target males. We will ensure that every group that are successful after the training will include at least a female as we intend to group our finalists in threes.

## Training

The training kit for the initiative would be a context specific version of the Commonwealth Youth Credit Initiative (CYCI) Kit. Given that existing small businesses in Nigeria currently have challenges in meeting the productivity goal; the localized version of the CYCI kit contains alternative practices that can help small business operators in the country to enhance their productivity.



After the training, these young persons will be asked to form groups of three and will be required to prepare their business plans in order to apply for the loans. Those who

get their business plans approved will be awarded the grants which will be returned within a specified time. These young persons awarded loans will be assigned to a mentor (within their chosen area of business) who will guide them through. A reward package will be given to awardees that will stand out with their SME every half of the year. This reward will be in form of cash donations or free technical support.

Those who are not successful with their application will be encouraged to take a short internship. These applicants will be asked to choose from our list of internship available on our resources and information base known as **Naija Info Bank**; a comprehensive information bank. The information bank will be available to both successful and unsuccessful applicants. Free membership opportunities abound for non applicants which also gives them access to the information bank. After their internship, they will be asked to reapply for the loan.

## Monitoring and Evaluation

A standard Monitoring and Evaluation kit designed by the UNDP and by the Commonwealth Youth Credit Initiative has been adopted by the initiative.

The various evaluations will be carried out at the end of every month. Mentors will be of great assistance in this wise as they will be helping in filling in the gaps where necessary. These evaluations will be based on meeting the SMART (Specific, Measurable, Achievable, Realistic, and Time bound) objectives as it relates to the initial goals of their various projects (SMEs).

Assessments will also be carried out every six (6) months and based on the assessment; the best three SMEs will be rewarded with cash donations to support their businesses.



## Sustainability

Before the end of the first 18 months, we will establish more charity shops across the country to enable us collect more donations from the public and generate more funds to support more of our targeted groups.



We also intend to increase our employment placements at the various shops and increase also our volunteer base. We will continuously promote the initiative and be opened to new partnership that will help to increase the number of our charity shops across the country which will invariably increase the number of our targeted groups that we support.

## Funding

Funding for the project will be generated from the charity shop and from quarterly charity musical festival. However, we hope to get support from the Board of Trustees whom will be selected from a pool of influential and credible part of the country to start-up the charity shop and run the shop for the first quarter.

We hope that in the long run, the project will be able to attract funding from donor agencies with the kind of potentials the initiative presents.