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Case Study

Seeking a recipe to support entrepreneurs in a fragile country

Banj's approach through the mobilization of the innovation ecosystem in Haiti.

Guillaume Féry for the Inter-American Development Bank (IDB) 08/12/2024





Seeking a recipe to support entrepreneurs in a fragile country

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1 Summary

Haiti is a fragile country, with an economy that is largely informal and historically dependent on agriculture. With the majority of the population under 24 years old, an illiteracy rate of around 40% (complicated by multilingualism in French, English and Haitian Creole), and a youth unemployment rate of 37%, the country must innovate to find ways to drive economic development and growth, while inspiring its youth amidst a backdrop of massive emigration.

For young people, even those who graduate from college, finding stable employment in Haiti's highly competitive market is a challenge. As in many economies around the world, becoming an entrepreneur and creating your own business can also be the fastest and safest way to generate income and secure employment. In this context, seizing the opportunities offered by the emerging digital economy sector is highly relevant. This is exactly what the Banj organization has been doing for the past six years in Delmas, a suburb of Port-au-Prince. Banj, which means "genius" in Haitian Creole, was born under this auspicious name. This entrepreneurial initiative has combined the concept of a shared workspace with the role of a catalyst for the innovation ecosystem, while embedding a strong social mission into its DNA. It supports young people with their projects by providing them with tools and resources, from idea conception to final project delivery, including funding and launching start-ups. From an economic perspective, Banj is a business that commercializes shared workspaces, organizes events, and acts as a service provider to coordinate innovation programs, including training, mentorship, incubation, and acceleration, with a strong focus on digital technology.

This case study explores the strategies that have helped young businesses emerge and enabled hundreds of entrepreneurs to create their own ventures by leveraging digital technology and the strength and richness of a community united under the same roof. Is there a "Banj recipe"? Can it be replicated in other countries? Can it be applied to other sectors?

The story began modestly under the leadership of founder Marc Alain Boucicault, a social entrepreneur who considers himself an ecosystem builder. His experience in the international development sector catalyzed the energy of a group of motivated young people driven by the desire to make a difference and provide tools and resources to Haiti's enterprising youth. They started with limited resources, but gradually established a brand, created a space, developed partnerships and built an entire community of members and service providers to deliver multiple programs.

Today, Banj boasts modern and connected infrastructure and rents workspaces tailored to project leaders and young entrepreneurs, with a particular focus on digital economy activities. In addition to providing services to these businesses, a series of events, collaboration opportunities, and networking activities are part of what the organization



offers to help projects grow under its roof. Most importantly, among partnerships and programs funded by private companies, local and international institutions, and international donors, Banj plays a key role in attracting, supporting, and incubating innovative projects, helping young decision-makers grow their teams.

Banj's activities are made possible by partnerships from entities including, but not limited to: Sogebank for its premises, Digicel/Access Haiti for internet access, the Inter-American Development Bank (IDB) for the Creative Tech Lab program, the International Organization of La Francophonie for the D-CLIC program; Google for the Haiti Start initiative; International Republican Institute (IRI) for the Ideathon Community Program (PIC); and, Facebook for training focused on developers and programmers.

Nevertheless, the journey has not always been simple, and the young enterprise has faced challenges, including the socio-economic, political, and environmental upheavals of the country. Most notably, in 2019, Banj experienced a partial fire, vandalism, and looting, which shook the organization. It took all the energy and determination of the team to demonstrate resilience and move forward. Furthermore, the COVID-19 crisis also impacted Banj's operational model, and in response to this challenge, new offerings were developed, relying on online services.

Banj is now recognized as a central focal point in the country for matters related to entrepreneurship, networking, training, and digital economy events.

The organization also has presence in the Caribbean through its programs in Honduras, Jamaica, and Trinidad and Tobago, among others.

However, this position was not built overnight, and the concept has evolved since its creation in 2018, always maintaining its DNA focused on young people, ambition, and pragmatism in the service of local energies. Additionally, the pursuit of strong partnerships with powerful and recognized actors (tech giants, development banks, etc.) has helped develop a high-quality, attractive, and impactful service offering for the "Banj community".

Since 2018, Banj has hosted thousands of participants at its activities, organized more than 500 events, trained nearly 3,000 people through over 100 training sessions, attracted more than 36,000 applications for its programs, incubated 122 projects, and managed an innovation fund of nearly half a million dollars to incubate or accelerate initiatives supported by its structure. These are significant numbers for Haiti, having impacted both the development of businesses and the men and women eager to take control of their destinies and achieve their life goals.

Banj's events, services, and programs are delivered by mobilizing an ecosystem and partnerships in various ways. For example, the Inter-American Development Bank entrusted the incubator with the execution of entrepreneurial support programs.



With operational expenses exceeding 3 million U.S. dollars over the past six years, Banj's activities extend well beyond Port-au-Prince, with programs implemented in other regions of Haiti, as well as online activities accessible through the internet and promoted on social media. These programs are also open to other countries, particularly in the Caribbean.

The Banj case teaches us five things:

- 1. Start small but strong: In a fragile country and with limited resources, it is possible to launch an initiative by starting small and growing around a strong idea, identity, brand, and values.
- 2. Seize the opportunities of the digital economy: Haiti has much to gain from engaging in the knowledge economy. The digital world offers excellent opportunities for countries with limited resources and dynamic, youthful population. Furthermore, this sector makes it possible to mobilize open communities, at low cost, for the benefit of cooperative dynamics.
- **3.** Stay agile: For a young business focused on youth and entrepreneurship, the operational model, service offerings, and business strategies must evolve and adapt to the needs. In a sometimes-chaotic environment, instability and challenges of all kinds, building a resilient system is essential to rebuild when necessary and, at times, to reinvent and move forward.
- 4. Build an ecosystem around these projects: A dynamic can be set in motion by structuring an innovation ecosystem, mobilizing a range of public and private sponsors to support the youth population and national development. This involves bringing everyone under the same roof. Allowing collaboration within a community may enable individuals to become entrepreneurs, transforming their ideas into startups in a space that offers all the necessary tools. Such a movement can even begin with modest resources.
- 5. Bet on people and collaboration: The human factor is central. Members and sponsors gather within the "Banj community". Through events and various initiatives, new entrepreneurs are able to receive training and develop their business projects at the heart of an open and collaborative model.

Since 2018, Banj has achieved several milestones, offering hope to entrepreneurs in Haiti and other countries where its programs have been deployed. Its journey continues to unite energies, strengthen private partership, and inspire an ambitious young population

Globally, Banj practices agility and flexibility. However, the organization does not claim to be a model. This case does not propose a magic recipe. The story of Banj, which began as a shared workspace and has since evolve into an Entrepreneurship and innovation Hub, also raises several questions:



- Is this model replicable in other regions and across other sectors?
- In the fragile context in which Banj has operated since its creation six years ago, has it reached maturity or what is the next step?
- Should Banj reposition itself at the heart of the ecosystem and evolve its relationships with public actors, international donors, or private sponsors?
- How can the impact of Banj be evaluated compared to similar initiatives in different economic environments and development levels? What indicators should be proposed and monitored?

The answers to these questions, and perhaps many others, will extend the analysis presented in this case and may open new perspectives for countries or regions that might be tempted to follow a similar path.

This is what we hope for, and it is undoubtedly one of Banj's goals: to inspire willing actors beyond its borders.





2 Introduction: Mobilizing an Innovation Ecosystem Starting with a T-Shirt



Banj is a young Haitian business that presents itself as "the house of pragmatism". It is, above all, one of the island's focal points for digital innovation, entrepreneurship, and the fostering of a community of men and women eager to take control of their lives by learning, creating, and developing new economic activities through a collective dynamic at the heart of an ecosystem.

The story of Banj is quite unique, as it features distinctive characteristics based on the founder's vision, entrepreneurial culture, the specific nature of the digital sector, and resilience all within a socially and economically fragile yet dynamic environment. This journey was partly built on the strength of a brand proudly displayed on a T-shirt that has become a symbol.

Given these unique aspects, it seems useful to develop this case study to dissect and explore the multiple dimensions of Banj, and to ask whether there is a "recipe" to encourage entrepreneurs in such a context.

The following section presents an example of an entrepreneurial journey and explains the methodology used to analyze the Banj company.

2.1 From Digital Training to Become an Entrepreneur, All Under One Roof!

The journey began in 2022, when Karine Paul, then a business management and administration student, came across an Instagram post promoting a digital training opportunity focused on the use of virtual reality headsets. An enterprising young woman interested in technology, she applied to the D-CLIC program ("Train Yourself in Digital"), an initiative launched by the International Organization of La Francophonie (QIF) and delivered by Banj in the suburbs of Port-au-Prince.



At the end of the training, during which Karine connected with other participants motivated to take things further, she joined a young team, and together they developed a business idea centered around immersive and interactive virtual reality training across different fields. The idea was selected as part of a project call orchestrated by Banj, which provided office space, mentorship, and administrative and technological support.

Throughout the business development, it was the entire community that meets at Banj that helped nurture the project: developers, designers, trainers, other entrepreneurs, and even potential clients. Under its roof, Banj serves as a platform to conceive, test, deliver, and promote these initiatives as they mature.

The company, GIDEM¹, was officially founded in May 2023. It applies virtual reality technology primarily to immersive first-aid training. Today, GIDEM has five team members and provides training sessions in cohorts of five to ten trainees. Once it leaves the incubator, the business will also need to make its economic model viable and, from now on, pay for services. The next step could be to create a virtual reality studio to develop even more applications.

This example of a journey at Banj (and there are many more similar stories) illustrates four key points that will be explored in this case study:

- 1. The path of participants through the activities offered under the same roof at Banj, from training sessions to the creation of a business, including the incubation phase.
- 2. The richness and diversity of the community that meets at Banj which nourishes projects and provides resources (collaborators, associates, experts, thinkers, sponsors, clients, etc.) at different stages of initiative growth.
- **3.** The technical nature of topics covered in the digital economy universe, which align with emerging professions that Haiti could capitalize on.
- **4.** The relevance of Banj's offerings and sponsorships for example, with international organizations which allow funding of calls for projects and stimulate vocational skills in the service of development and local economic activities.

2.2 Why Study the Case of Banj: Objectives and Key Areas of Exploration

Banj is located in the suburbs of Port-au-Prince, the capital of Haiti, and has become a recognized hub for digital entrepreneurs. It plays a key role in the local innovation

1 Follow GIDEM on Instagram here: https://www.instagram.com/gidemht/



ecosystem and throughout the Caribbean, serving young people. Banj offers a wide array of activities centered around workspaces and collaborative platforms, fostering networking, mentoring, training, and a variety of initiatives developed in partnership with globally renowned companies from the digital and internet sectors.

This description may sound familiar, evoking similar initiatives in other countries where coworking spaces thrive. However, upon closer examination, Banj's case is unique, justifying this case study, which aims to highlight its specific characteristics and analyzing the key factors that form the "Banj recipe".

The objective of this case study is to showcase and analyze the unique aspects of the Banj model:

- The founder's intuition and the project's conception with modest resources.
- The launch in 2018 with limited means (a T-shirt) and the creation of a strong brand, including the initial use of modern tools (such as social networks) to build a community. The strength of the brand is now a solid pillar of Banj's attractiveness and internal culture.
- The company's operational journey, the agility of its concept, and the evolution of its service offering to date.
- The relevance of the service offerings in addressing Haiti's specific needs in terms of infrastructure, connectivity, training, and project funding.
- The decision to focus on entrepreneurship within the digital economy.
- The ability to act as a catalyst, meeting the expectations of an untapped community and bringing out entrepreneurial talents that sometimes go unnoticed.
- The organization's role within an emerging innovation ecosystem.
- The know-how to secure resources, mobilize, and retain local or international private partners, while acknowledging the challenges of "selling" Haiti.

2.3 Case Design Methodology: Approach and Data

The methodology used for this case study involved identifying a relevant topic and formulating a clear analytical problem around the case of Banj.

The study is structured around an introduction to the local economic environment, a



detailed description of the organization and its operations, an analysis of the data and unique aspects of Banj, and a summary that presents lessons learned. Finally, additional questions extend the analysis.

The work is based on four sources of information:

- 1. Quantitative data gathered from statistics conducted by Banj, as well as a significant number of articles and videos that described the operation of the organization over several years.
- **2.** Surveys and inquiries performed among members of the Banj community, clients, sponsors or participants in activities.
- **3.** Interviews with key people (entrepreneurs, sponsors, management team) to collect direct opinions on the incubator's path.
- 4. The use of theoretical frameworks and published studies on innovation ecosystems.





3 The Problem: How to Stimulate Entrepreneurship in a Difficult Economic Context?

3.1 Country Profile

The Republic of Haiti is located on the western part of the island of Hispaniola, which it shares with the Dominican Republic in the Caribbean region. It is situated to the east of Cuba and 190 km northeast of Jamaica. Over the past thirty years, Haiti's population has experienced rapid growth and accelerated urbanization. With over 11 million inhabitants on an area of 27,750 km², Haiti is a densely populated country with high environmental pressure.

A Slow-Growing Economy

Haiti remains the poorest country in the Latin America and Caribbean (LAC) region and one of the poorest countries in the world. In 2023, Haiti's GDP per capita was \$1,694 USD.

According to the World Bank², the economy has contracted for five consecutive years: by 1.7% in 2019, 3.3% in 2020, 1.8% in 2021, 1.7% in 2022, and 1.9% in 2023.

It is important to underline that Haiti, aside from its rich history and natural resources, today boasts significant economic successes from businesses and innovators. However, the wealth generated does not always remain in the country or contribute to a lasting economic dynamic. Beyond individual or limited successes, profits and fortunes have not been systematically reinvested in the country.

A Young and Urban Population Seeking Employment

Haiti's population was estimated at 11.80 million inhabitants in January 2024. 51% of the Haitian population are women, and 49% are men.

At the beginning of 2024, 60% of the Haitian population lived in urban centers, while 40% resided in rural areas ³. The median age is 23.6 years.

According to UNESCO⁴, about one-quarter of Haitians over the age of 10 are illiterate, but illiteracy is seven times lower among the population aged 10-14 years compared to

² https://www.worldbank.org/en/country/haiti/overview

³ https://datareportal.com

^{4 &}lt;u>https://www.unesco.org/fr/articles/alphabetisation-en-haiti-lunesco-plaide-pour-un-ralliement-du-discours-politique-la-realite</u>



those over 56 years. The average illiteracy rate stands at 40%.

In order to analyze this statistic, it is important to underline the multilingual environment in Haiti⁵ : French, Haitian Creole, and English. A deeper analysis of how language impacts territorial development must consider that education is still largely conducted in French, a language that is not widely spoken in daily life, perpetuating social inequalities⁶. More details are provided in the annex.

<u>Brain Drain</u>

In addition, the emigration of young talent is another major issue in Haiti. Unable to retain talent or offer rewarding jobs and career opportunities, the country sees its most promising young people leave its borders⁷.

According to the study performed by the International Organization for Migration (IOM), Haiti's emigrant population reached 1.7 million in 2020, an increase of 237% compared to 1990⁸. The main destination countries are the United States (705,361 emigrants, or 39.9%), the Dominican Republic (496,112 emigrants, or 28.0%), and Chile (236,912 emigrants, or 13.4%).

Particularly regarding the United States, the "Biden Administration's Humanitarian Parole Program", launched in January 2023, aims to provide "safe and organized pathways to the United States", to 30,000 nationals per month from Cuba, Haiti, Nicaragua, and Venezuela, which has encouraged this trend of brain drain⁹.

Additionally, regarding graduates, the World Bank estimates that eight out of ten Haitians who have completed secondary or higher education have left the country ¹⁰.

In this sense, due to instability and crises, trained professionals and graduates leave the country, thus reducing the availability of highly skilled labor and human capital. This brain drain affects all sectors of Haitian society. This phenomenon is one of the main causes of the shortage of human resources, which in turn impacts the development of a pool of entrepreneurs.

- 8 International Organization for Migration. 2023. Trends in Caribbean migration and mobility
- 9 https://www.boundless.com/blog/biden-administration-pauses-migrant-parole-program-amid-fraudconcerns/
- 10 https://www.politico.com/news/magazine/2024/04/21/haiti-political-revolution-00153020

^{5 &}lt;u>https://www.alterpresse.org/spip.php?article8724</u>

⁶ Degraff Michel. 2017. "La langue maternelle comme fondement du savoir : L'Initiative MIT- Haïti : vers une éducation en créole efficace et inclusive" [Mother tongue as a foundation of knowledge : MIT-Haiti Initiative : towards effective and inclusive education in Creole], Massachusetts Institute of Technology (MIT)

⁷ https://www.trade.gov/country-commercial-guides/haiti-market-overview



3.2 Entrepreneurship in Haiti and the Needs of Innovators

The labor market and economic organization of Haiti present characteristics linked to the predominance of the primary sector in the labor force, as well as levels of education and the age of the population. In this context, wage employment is underdeveloped, and entrepreneurship is an emerging avenue for economic growth. However, the reality of this economic model also has its own local specificities ⁿ.

The characteristics of small and medium-sized enterprises (SMEs) in the private sector are detailed in the annex.

Entrepreneurs' Needs, both in general and in Haiti in particular

The private sector and entrepreneurs, in general, require a proper environment to develop their activities. Literature ¹² has identified several generic elements and key success factors. Additionally, Haiti's insular context and specific conditions add extra parameters that can be summarized in the following table:

¹¹ Banj – « Assessing the reality of entrepreneurs in Haiti to strengthen the entrepreneurship ecosystem" – IADB 2018

¹² Success Factors of Startups in Research Literature within the Entrepreneurial Ecosystem – Javier Sevilla-Bernardo - <u>https://www.mdpi.com/2076-3387/12/3/102</u>



| Subject / Key Factor | Required Environment | Related Actors |
|---|---|--|
| Rely on a clear and stable regulatory framework | Laws and regulations favorable to business establishment, an incentivizing tax system. Access to international services (e.g., cloud, payments, etc.). An adapted regulatory framework for currency exchange. | Government, regulators |
| Starting with a good idea | A creative and innovative environment that encourages the generation of ideas and identification of services or products to develop. | Universities, training organizations, incubators |
| Settle in modern, connected premises in contact with other entrepreneurs | An efficient and attractive work environment with facilities for work, meetings, and collaboration. | Incubators, chambers of commerce |
| In the Haitian context, emphasis on infrastructure and a stable, modern, and stimulating work environment | Access to connected workspaces – access to affordable high-speed internet and continuous power supply. | Government, incubators, urban services, telecom providers |
| Access to good skills | An educational system adapted to business needs, offering trained personnel. Continuous education structures offering. Strengthened links between economy and research. Regional university exchanges. Education tailored to the needs of the modern economy (STEM). Promotion of diversity (including women). Identification/retention of local talent – Mobilization of the diaspora when needed. | Government, Businesses, Associations, NGO |
| Cultivate a positive image of entrepreneurs | Promotion of the image of innovators and entrepreneurs as risk-takers, autonomous, and talented. A culture of success and ambition. | Media, schools, cultural agents |
| Rely on the support of an active network | Connection to peer networks or mentors at different phases of development. Dissemination of best practices. Support. | Incubators, professional networks, chambers of commerce |
| Access to financing and suitable insurance mechanisms | Dedicated funds and tailored investment mechanisms. A framework that enables innovative mechanisms. Insurance systems for fragile or unstable contexts. | Government, investment capital, banks, insurance companies, international institutional funds |
| Ability to test concepts and scale quickly | Access to mentors, testing environments (e.g., fab labs), suitable facilities, and connections to sponsors. | |
| Make a name and gain access to customers quickly Source: The author. | Mobilization of modern marketing channels, connections with potential sponsors (local or international), organization of fairs and forums. | Incubators, chambers of commerce, industry sectors, government, sponsors |

Source: The author.



Current limitations and obstacles to entrepreneurship in Haiti

According to Ms. Gaëlle Rivière Wulff, Chief Financial Officer of Sogebank, stability, security, and visibility are prerequisite for the development of the economy in general, and for entrepreneurship in particular. Large-scale projects are also needed to structure the market and create a dynamic among different actors (such as academia, banks, etc.). Instability creates risk. While the needs are evident, the unstable environment leads to a certain degree of decapitalization in the economy, which is detrimental to the growth of an emerging productive economy or the establishment of a strong service sector that creates value for all.

We will explore later in this article how the structuring of INNOVATION ECOSYSTEMS can address these needs, with a particular focus on the central role that Banj plays in this process

3.3 Potential of the Digital Economy in Haiti

In this chaotic economic environment, where the service sector remains a cornerstone of national wealth, digital services could provide a pathway for economic development in general, and, particularly for young entrepreneurs.

Digital Sector as a Development Axis to Encourage

Haiti is a country where wage employment is not the most common mode of hiring. In this context, work forms associated with digital professions offer an interesting avenue for growth and development: remote work, freelancing, cryptocurrencies, online sales, etc.

In a country striving for stability and visibility, the digital economy can play a crucial role in economic resilience for several reasons:

- 1. Diversification of income sources: Introducing new business models in the dematerialized economy (knowledge-based, transactional, etc.).
- 2. Flexibility and adaptability: Remote work in isolated areas, cross-border collaboration, and engaging the diaspora, for example.
- **3.** Innovation and competitiveness: Harnessing the knowledge of a young and connected population that is often open to the world.



4. Community resilience: Encouraging dynamic forces toward new forms of work and entrepreneurship that are flexible and fast, with moderate barriers to entry.

Moreover, in a country where language challenges remain significant, digital and coding jobs offer promising opportunities, since the skills required are less strictly correlated with literacy or grammatical mastery than in other sectors. In this context, the prerequisites are limited, and training can be a powerful lever for young people to enter the digital economy.

Finally, this sector also provides opportunities for professionals from other fields, offering career development and sometimes higher income prospects.

This is why promoting innovation, particularly in the digital field among Haiti's youth in such a fragile context, is especially relevant¹³.

"I know lawyers and doctors who have turned to digital careers and are earning a better living than they did with traditional professions".

Marc Alain Boucicault, founder of Banj

Returning to the linguistic aspect mentioned above: working in the digital sector often requires proficiency in both French and English. This can be a sine qua non condition to work online in conjunction with foreign parties or to promote new online services. In other words, creating value locally in Haiti by leveraging the digital economy may require certain linguistic prerequisites.

Other obstacles may also exist, such as standards or international service invoicing platforms.

¹³ Article de Le Nouvelliste : "L'innovation chez les jeunes Haïtiens : perspectives et défis à l'ère numérique" [Innovation among young Haitians : perspectives and challenges in the digital age] – Esther Kimberly Bazile, avril 2024.



Limits and obstacles to the growth of the digital economy: Case of payments for Freelance "Offshore" Developers

The development of a digital economy relies not only on skills (coding, project management, technology, data, etc.) but also on accessible, affordable, and efficient infrastructure. In this context, the emergence of an economy based on outsourcing activities (such as offshoring) presents a promising opportunity. However, in the absence of established protocols, legal frameworks, or payment transaction platforms, the rise of independent ("freelance") entrepreneurs - often the foundation of these activities - remains limited. This is a challenge seen in economies like Haiti and even Pakistan¹⁴.

Details on digital practices and usage in Haiti are provided in the annex.

3.4 Perception of a Structure Dedicated to the Specific Needs of Entrepreneurs

Haiti's economic environment is embedded in a fragile and unstable system, yet the country can rely on a large workforce and active connections with the diaspora, which can offer support to local talent still in the country.

At the same time, the digital economy offers a unique opportunity for ambitious entrepreneurs and can be adapted to the country's particular conditions.

Success in this sector depends on the mobilization of a number of key success factors. This is where the concept of an ecosystem becomes crucial, as it helps create the conditions to maximize the success of entrepreneurial projects.

Nonetheless, who can bring together all the indispensable actors and set such a framework in motion?

The answer to this question led to the creation of Banj.

In the following paragraphs, we will explore how this intuition led to the creation of Banj, an initially modest and under-resourced initiative that has since evolved and grown to claim its place within the innovation ecosystem.

14 https://www.thenews.com.pk/print/1209804-a-technological-tool-to-unlock-pakistan-s-growth





4 The Banj Response: A Platform for a Digital Entrepreneur Community

4.1 Banj Profile

Externally, Banj resembles a shared workspace located in the neighborhood of Delmas 66 in the Port-au-Prince metropolitan area. Banj defines itself as "an entrepreneurial hub, stimulating creativity and attracting entrepreneurs from all social backgrounds who wish to increase their visibility and advance in their entrepreneurial journey".

Founded in 2018, Banj established its mission to remove obstacles that hinder the emergence of dynamic entrepreneurial forces and diminish the potential for economic development in Haiti.

Banj focuses its actions on providing logistical and technical support, financial support tools, training activities, and fostering a network and communities of practice, including those beyond national borders. The company relies on a strong brand and a network of public and private sponsors.

Banj spans five levels and 800 square meters, making it the largest shared workspace in Haiti. It includes 13 private office spaces, 10 cubicle offices, and a conference room with a capacity for 100 people. But beyond these physical assets, the core activity and value of the model line in a myriad of initiatives.

The table below presents a typology of services and a selection of proposed activities





SERVICES

Illustration: Examples of Offered Services

| Field | Type of Service | Example |
|---|---|---|
| Modern and Connected Workspaces | Infrastructure and Logistics – Workspace | Shared spaces, fixed offices, and meeting rooms |
| Modern and Connected Workspaces | Connectivity | Fast, stable, and affordable Wi-Fi access |
| Modern and Connected Workspaces | Comfort | Continuously powered and air- conditioned spaces |
| Community Life | Events and Networking | Happy hours & networking events |
| Community Life | Events and Networking | Job fairs |
| Services for Entrepreneurs | Promotion and Marketing | Newsletter and mailing lists |
| Services for Entrepreneurs | Promotion and Marketing | Communication and promotion tools |
| Services for Entrepreneurs and Community Life | Communication, Education, Promotion, and Marketing | Banj Media |
| Services for Entrepreneurs | On-Demand Mentorship | Mentorship - <u>https://www.mab.</u> <u>ht/mentors</u> |
| Services for Entrepreneurs | On-Demand Skills | Network of freelancers and independent professionals (interpreters, graphic designers, assistants, moderators, etc.) Network platform for digital talent |
| Services for Entrepreneurs and Community Life | Training | Examples: Online community manager, website designers, web developers, mobile app developers, UX/UI designers, graphic animation designers, drone pilots, data analysts |
| Services for Entrepreneurs | Accelerator Program | Package/combination of services for 4 months for selected startups |
| Partnership | Mentorship Program | Google network - <u>https://startup.</u> google.com/learn/ |
| Partnership | Training Program | Meta – Developers, Al, etc. DEVCPAP/Meta |
| Services for Entrepreneurs | Funding | Innovation funds distributed through initiatives such as D-CLIC, in partnership with donors and international institutions |
| Services for Entrepreneurs | International Activities in the Caribbean | Program connecting technologists with creative entrepreneurs in partnership with CARIRI, the Inter-American Development Bank (IDB), and Kingston Creative Hub |



"Our primary goal was to offer modern and professional infrastructure, a space where every entrepreneur can focus on innovation and growth without being hindered by material constraints. Our objective was to create an environment where ideas could flow freely and where each member had the necessary tools to succeed."

John Sterlin Duverseau, Operations Director at Banj

ACTIVITIES AND PROGRAMS

The table below presents a selection of activities and programs developed at Banj since its inception.

| Program | Year | Objective of the Initiative | Official Partners |
|--|------------|--|--|
| Haiti Start | 2018 | One-week project support program (Accelerator) | Google For Startups |
| Creative Tech Lab Haiti | Since 2020 | Event that brings together developers and creative artists from the fields of music, fashion, crafts, promotion, marketing, graphic design, and visual arts, to collaborate and create innovative prototypes. This event has been powered by Banj in several countries, such as Haiti (2020), Trinidad and Tobago (2021), Honduras and Jamaica (2022-2023). | Inter-American Development Bank (IDB), Cariri, Kingston Creative, UTH Avanza |
| D-CLIC | 2022 | Training sessions in digital professions in Haiti | International Organization of La Francophonie (OIF) |
| Economy Challenge | 2023 | National entrepreneurship competition in the Southern Department of Haiti. Four- month online support program | Hope for Haiti (HFH) |
| Boussole | 2021 | Program to boost employability and entrepreneurship aimed at young people | UNDP |
| Dev Expo | 2021 | National flagship tech event for the developer community | Syntax Studio |
| Community Ideathon Program (PIC) | 2020-2023 | Program aimed at helping young people develop leadership within their community through entrepreneurship | International Republican Institute |



This list highlights the concept of an activator and catalyst role that Banj has aimed to play, within an ecosystem of partners and solution providers, serving a large and diverse community of entrepreneurs, students, technology enthusiasts, and individuals passionate about collective action learning, and the idea of mobilizing energies to create activity and develop Haiti.

A more comprehensive list of programs and partners is presented in the annex.

4.2 Operation and Business Model

The diagram below presents a simplified model of Banj and its operating method within a broader framework referred to as the ecosystem (see also the next section).

It is important to highlight the role of partners, who act as essential resources in providing skills, means, and technology to serve the members of the organization.

Moreover, the contribution of the communities is also a key driver of the dynamic that Banj inspires in the project leaders it hosts.

These pillars form the foundation of Banj's model, which has strategically focused on mobilizing communities as part of its value proposition for entrepreneurs.

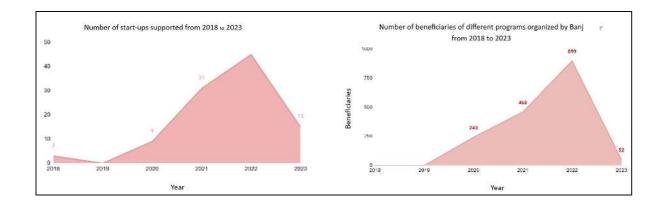


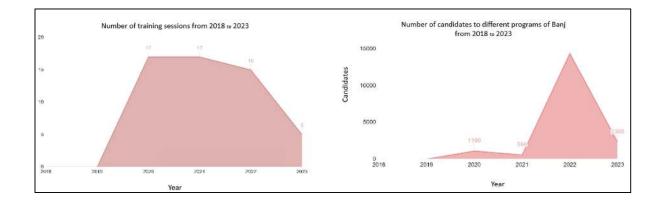
Source: The author

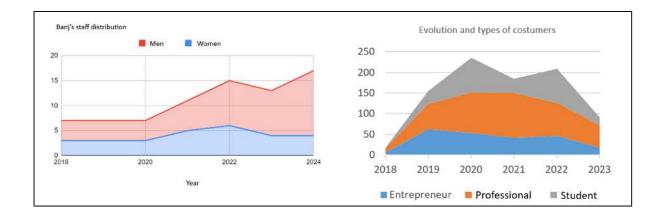


4.3 Activity and Impact Measurement

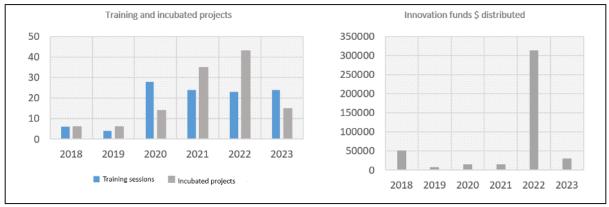
Banj is active on many fronts, offering workspace services, its own programs, and partnership initiatives, all aimed at fostering an innovative and ambitious network to support youth and entrepreneurs in Haiti. Since its launch in 2018, the platform has supported hundreds of projects and thousands of entrepreneurs. The charts below provide a selection of quantitative data on Banj











Source: Banj

<u>Banj in Numbers</u>

- a) Since its creation in 2018, it is estimated that Banj has connected over 100,000 people and generated millions of engagements on social media.
- **b)** More than 500 events have facilitated networking and collaboration among entrepreneurs.
- c) 2,974 people participated in 84 specialized training sessions.
- d) 122 projects have received support through incubation and/or acceleration programs.
- e) A network of 100 mentors supports project leaders.
- **f)** US \$500,000 in early-stage funds have been granted to incubated projects through donor aid within a sponsorship framework.
- **g)** Overall, through its different programs, in the past six years, Banj has contributed to the creation of approximately 300 direct jobs and 5,000 indirect jobs.

More key numbers are presented in Annex 5.

These numbers should be reviewed in consideration of Haiti's context. They reflect not only an impact on business development but, more importantly, on men and women eager to take control of their destiny and achieve their life goals.



Changing Lives

Beyond the numbers, it is essential to measure the impact Banj has had on the lives of entrepreneurs. The testimonials below highlight the transformations in positioning, confidence, and dynamics experienced by some project leaders who came to Banj at different stages of their entrepreneurial journey, as clients of the workspaces or just for training sessions.

| Positioning: | Status: |
|---|--|
| "Banj helped me in the implementation of a project. I also wanted to use the institution's credibility and reputation for the marketing aspect of my project, as well as for myself as a professional." | "Banj allows me to have a stable address, and as an entrepreneur, this enables me to build trust around my business, simply because I am associated with BANJ." |
| Vocation: "Formerly, I saw myself as someone meant to work in a company, but today, I place much more value on creativity and the freedom to create." "Entrepreneurship is an act of faith." | Motivation: "I remember this quote, and it's inspiring: When you are young, you have the ability to do great things." |
| Leadership: "I always remember this phrase: Develop your leadership, believe in yourself, we can do more than people think we can, and we can go further." | "As a young entrepreneur, I consider Banj to be a space for personal development where I find leadership and community engagement." Union for Collective Intelligence: "We are a family at Banj. Here, it's my second home." |

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5 Analysis: Banj, Leader of an Innovation Ecosystem

This section explores how Banj positions itself among a range of players in the digital universe, economic development, and education, among other fields, which constitute what is commonly referred to as an ecosystem.

5.1 Definition and Theoretical Approach to ecosystems

Even though innovation and entrepreneurship represent an opportunity today to engage youth, unleash energies, and stimulate economic development in Haiti, many institutions and governments are not yet familiar with the methods to develop and implement innovation.

The main challenges of entrepreneurship, particularly, can be divided into three categories:

- 1. Leadership and governance
- 2. Resources
- **3.** Culture.

Such a collaborative framework is characterized by a network of connected and interdependent actors who maintain a variety of relationships from formal to informal, and from weak to strong, within a geographically close area ¹⁵.

15 Budden and Murray - MIT's Stakeholder Framework for Building & Accelerating Innovation Ecosystems – 2019





The five stakeholders in an innovation ecosystem Source: MIT¹⁶

Details on the characteristics of innovation ecosystems are presented in the annex.

5.2 Banj as a Central Actor in a Young Ecosystem at the Service of a Cause

The Haitian context is undoubtedly unique. The challenges impacting economic development and its actors are numerous. In the spring of 2024, Jean Emmanuel Desmornes, representative of IDB Lab, summarized the difficulties affecting the Caribbean innovation ecosystem as follows:

- 1. Low levels of risk tolerance for young innovative initiatives at an early stage;
- 2. Emerging ecosystems, with underdeveloped networks, few industries, and limited paths to growth;
- 3. Obstacles for engaging the public and private sectors.

In addition, referencing the diagram from section 5.1, it is essential to highlight the weak public investment (the "government and regulator" bubble) in entrepreneurship. This gap is precisely where actors like Banj play a vital role in connecting "Entrepreneurs – Sponsors – Incubators – Fund".

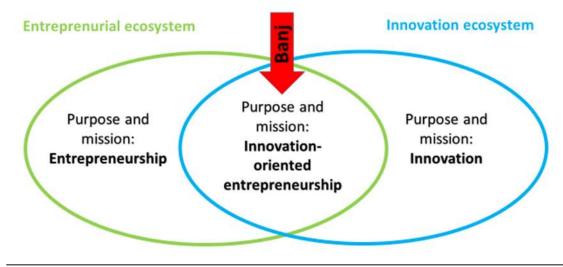
¹⁶ Article de Le Nouvelliste : "L'innovation chez les jeunes Haïtiens : perspectives et défis à l'ère numérique" [Innovation among young Haitians : perspectives and challenges in the digital age] – Avril 2024.



An entrepreneurial ecosystem involves a shift from traditional economic thinking, which focuses primarily on businesses and markets toward a new perspective centered on **people** and networks.

With this vision, one of the key elements of the system is the place and its community: **place-based** ecosystems play a crucial role in local and regional economic development ¹⁷.

By aligning theory with the different types of ecosystems, Banj's positioning can be established as follows:



Adapted from Elizabeth Hoffecker

As described in the literature, Banj fits within a "local innovation ecosystem that unites local entrepreneurial communities in active interaction, to produce innovation, supported by infrastructure, resources, and a cooperative environment that allows them to create, adopt, and spread modern and effective ways of working¹⁸.

"Banj aims to strengthen Haiti's entrepreneurial ecosystem and create an environment that favors a culture of creativity and innovation while bringing together the elements of the ecosystem that can create the right conditions to help the best ideas/startups to grow, in order to stimulate Haiti's economy"

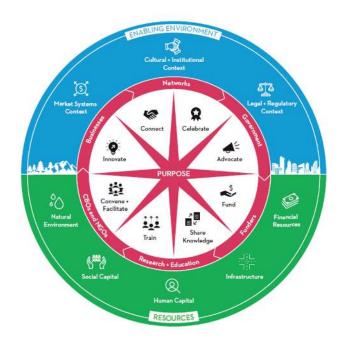
17 Hoffecker Elizabeth – "Understanding Innovation Ecosystems: A Framework for Joint Analysis and Action" - Massachusetts Institute of technology 2019

18 BANJ 5TH ANNIVERSARY CELEBRATION – 2023 Summary note



Elizabeth Hoffecker's model provides a clear understanding of Banj's positioning within the ecosystem, which has three main components:

- **1.** The purpose of the ecosystem
- 2. Its actors and other essential elements
- **3.** Relationships and interconnections among actors and elements (represented as the eight-pointed radiating star).



| Red = Ecosystem Actors | Green = Ecosystem Resources | Blue = Operating framework and environment |
|---|--|--|
| These are the organizations, entities, and individuals (collectively referred to as "actors") who create, support, and enable innovation through their activities and interactions. | Resources include infrastructure, location assets, connectivity, energy, etc., where the ecosystem is located, as well as human- created resources, such as community output, financial resources and social capital. | This is the favorable environment (the "enabling environment") that affects the operation of the ecosystem. These elements are part of the whole context for creativity and entrepreneurship, that influence productivity as well as capacity to produce, spread and scale up innovation. |

Adapted from Hoffecker – 2019

In the following section, we will detail the rules and processes that Banj has established to mobilize its ecosystem and maximize its impact. Over the years, and based on experience, Banj has developed its own operational model.





6 Decryption of Banj's characteristics and study of its journey

Banj means «genius» in Haitian Creole.

Born under this auspicious name, it is interesting to understand how an entrepreneurial initiative managed to combine the concept of a shared workspace with the role of a catalyst for the innovation ecosystem, all while embedding a social mission in its DNA.

Is there a "Banj recipe"?

The following paragraphs delve deeper into specific dimensions of Banj's operational model, its values, and its positioning within the entrepreneurial landscape.

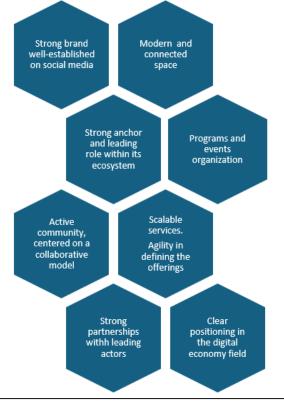


Diagram of the 8 Banj Pillars

6.1 Vision and Agility: The Journey of an Entrepreneur at the Service of Entrepreneurs

In 2017, Marc Alain Boucicault, the founder of Banj¹⁹, had an intuitive vision based on the need to create an environment that would nurture talent and energy in Haiti.

Banj aimed to strengthen an ecosystem that favors creativity and innovation, bringing together the elements needed for developing the best ideas and startups, in order to transform the country's economy and empower youth to thrive.

He applied an entrepreneurial approach to his project by first establishing a strong brand, "Banj", and using social media to promote his vision and begin mobilizing a community to co-create a suite of services.

In practice, he quickly sought a partner to offer a modern and connected workspace, serving as a platform for collaboration and hosting events. This became a kind of

19 Website of Marc Alain Boucicault: <u>https://www.mab.ht/ - Biography as annex.</u>



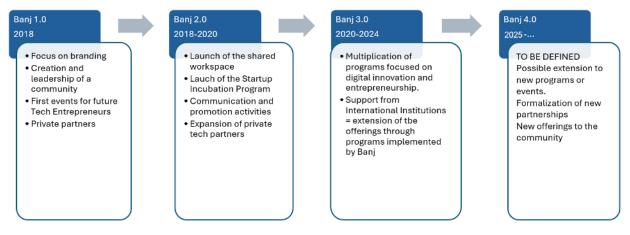
club for aspiring entrepreneurs under one roof, often referred to as "the house of pragmatism".

"We want to be the unavoidable workspace and networking hub in Port-au-Prince. Through a shared workspace and a series of exchange and networking activities, both in Haiti and internationally, and by capacity-building and incubation programs, Banj aims to create a community of innovative entrepreneurs and "change-makers" in Port-au-Prince, and to prepare the next big steps for acceleration through external investment."

Marc Alain Boucicault, Founder of Banj

Nonetheless, things did not happen immediately, and Banj's model has evolved since its inception, due to initially limited resources and the need to closely align with the community's needs while finding its place within the innovation ecosystem it serves.

The diagram below illustrates the timeline of Banj's offerings since its creation.



<u>Agility vs Adversity</u>

Things have not always been easy for Banj, and the young company has not been spared from the economic, political, and social turbulence in the country, nor from climate conditions. However, the most devastating event that shook Banj's organization was a fire, looting, and vandalism, in September 2019.

This event left a bitter memory. The attackers came in the middle of a city protest, tore down the gates, vandalized the premises, and stole computer equipment such as laptops, printers, and even audio equipment from Banj Media's radio station. It took immense energy and determination from the team to demonstrate resilience and move forward.



The damages were estimated at US \$200,000. A GoFundMe campaign raised US\$33,000, which helped fund urgent repairs and support members impacted by the incident, returning 50% of the funds to them. The sponsor SOGEBANK, the property owner, invested US\$20,000 in securing the facilities.

Finally, the COVID-19 crisis also impacted Banj's operational model, but this challenge led to the development of a new offering based on online services.

This is how Banj's first programs outside of Port-au-Prince were born. Today, Banj reaches the entire national territory through the hybrid Program PIC, developed in partnership with the IRI and NED (see annex for the list and details of these initiatives).

Like innovators worldwide, Banj found opportunities in the constraints imposed by the pandemic, using the situation to introduce value-driven ideas, many of which have now become permanent activities.

6.2 Building a Strong Brand: A Solid Asset from the Beginning

From the start of the Banj project, its founder Marc Alain Boucicault wanted to position a brand.

To compensate for very limited resources, Banj used simple and affordable marketing methods along with the credibility and popularity of its founder to establish an image and convey a message that will achieve visibility and thus mobilize a group of participants who will form the beginnings of the "Banj community".



An emblematic component of this brand is represented by the official T-shirt, which prominently displays the company logo. The founder of Banj wore this T-shirt exclusively for three years. This inspired his supporters and the community to do the same.



Banj's logo

This desire to use the strength of a brand found its echo in a very active strategy in the media, particularly on social networks. These channels are vectors of awareness and mobilization of community members and actors who participate in events, apply to become mentors, join ideathons or register for conferences or training.



In 2024, Banj and its media partners have access to approximately 2 million followers on social networks. https://x.com/banjht https://www.instagram.com/banjht https://www.linkedin.com/company/ banjht/ https://www.youtube.com/c/BanjHT

In addition to its presence on social media, Banj has maintained a continuous presence in the press, through interviews and reports, both in Haiti and internationally. Banj's media presence also helps to establish its image, lend credibility to its message for potential partners, and later serve as a promotional and advertising vehicle for incubated projects.

Banj's marketing approach was analyzed by Ms. Christine Coupet on Banj's 5th anniversary. In her article²⁰, she insisted on seven key factors:

- 1. Target a specific population: ambitious and enterprising young Haitians, passionate about technology.
- 2. Build a strong brand: Banj, the house of pragmatism.
- **3.** Have a clear message: the possibility of releasing energy and exploiting potential to encourage the economic and personal development of project leaders.
- **4.** Rely on social networks: build dynamic and engaging content to capture the target audience on a variety of platforms.
- 5. Establish local and international partnerships with powerful, recognized brands and suppliers with solid audiences.
- **6**. Organize a variety of activities: the multiplication of events, workshops, etc., to allow various audiences to find an offer that suits them.
- 7. Focus on individual personalities: starting with the one of the founder of Banj.

6.3 Focusing on Digital: A Relevant Entry Point for Banj and Haiti

Haiti is an island with an economy historically dependent on the primary sector, particularly agriculture. In addition, much of the activity is informal, and wage employment is a minority form of employment. The youth unemployment rate is

20 Coupet Christine. 2023. Article "What are the key elements of Banj's marketing strategy? How has this strategy contributed to its success as a tech start-up accelerator in Haiti?"



estimated at 37%. Furthermore, developing an activity requires access to infrastructure and energy.

Within this context, entrepreneurs or people willing to launch their activity face major obstacles that restrain their development: lack of logistical, technical and financial support, as well as the absence of a network.

Targeting a young and creative population, Banj immediately focused on digital economy. The choice of the digital sector is relevant for Haiti for seven reasons:

- 1. It is a globally dynamic sector that makes it possible to recruit partners, including international ones.
- **2**. This is an area that can mobilize young people whose digital culture is quite developed in Haiti, and where the status of entrepreneur can be inspiring.
- **3.** It is a sector of activity that often allows for a quick impact (fairly short project cycle) with few barriers to entry (or at least ones that can be lowered, such as access to infrastructure).
- **4.** This is an industry where the culture of collaboration and networking is undoubtedly the most common.
- 5. The low level of prerequisites and the multiple training possibilities make this sector rather open and inclusive.
- 6. Digital technology allows for the creation of exportable, value-generating activities.
- **7.** Digital technology, by its very nature, is also an opportunity to promote the links forged with the Haitian diaspora.

6.4 Encouraging the Knowledge Economy: An Emerging Area

Focusing on the digital economy and collaborative dynamics is part of a fundamental movement that can be described as "the intangible economy" or "the knowledge economy". This engine of growth and value creation is sometimes underestimated, particularly in young countries or those still dependent on productive activities in the primary and secondary sectors.

This theory has its advocates in Haiti, such as Professor Frédéric Chéry who emphasizes that local actors must find alternatives to an economy based solely on soil fertility and the agricultural sector.



"Current economies are organized by improving societal thinking and by disseminating new know-how that allows companies to produce more efficiently. These economies do not solely value natural resources and land. Here in Haiti, we are not yet in the knowledge economy. Our growth model is still too dependent on natural resources".

Professor Frédéric G. Chéry

Furthermore, due to the poor quality of available training in Haiti and the low graduation rate, the transfer of knowledge between generations is insufficient²¹. This observation is even more critical in dynamic and global economic sectors such as digital technology ²². We are talking about fostering "knowledge about coordination", which, unlike "perspective knowledge" (more academic), teaches us how to react and cooperate. This latter type of knowledge is not sufficiently developed in Haiti, and this is precisely where Banj is active!

Thus, it was from this emerging trend, observed abroad, and to address the gaps highlighted above, that Marc Alain Boucicault drew his inspiration to position Banj at the heart of the new intangible economy: knowledge and cooperation.

6.5 Strategically Mobilize Partners and Ecosystem Resources

Banj 's history began with limited means. From the start, the entrepreneurial vision of the project was anchored in a model that broadly involved key players in its environment. The company focused on creating and facilitating communities (developers, designers, communicators, etc.) and structuring partnerships. These partnerships provided not only skills but also resources in various forms (premises, supplies, mentors, etc.), including financial support to subsidize programs and encourage the initial steps of startups incubated at Banj.

Banj, therefore, relied on different types of external resources:

^{21 «} L'économie de la connaissance et crise actuelle » [Knowledge economy and current crisis], échange du professeur Frédéric Gérald Chéry avec les étudiants. – mai 2024 - <u>https://www.ecodetay.</u> <u>com/2024/05/10/economie-de-la-connaissance-en-haiti</u>

^{22 «} Frédéric G. Chéry préconise le savoir comme un atout du développement » [Frédéric G. Chéry advocates knowledge as an asset for development]– Article de Le Nouvelliste – 2018 <u>https://</u> www.lenouvelliste.com/article/193403/frederic-g-chery-preconise-le-savoir-comme-un-atout-dudeveloppement



- A. Operational partners: logistics, accommodation, media.
- **B.** Partners for incubation, financing, and training programs.

| Type of Partner | Impact/contribution for Entrepreneurs | Example |
|--------------------------------------|--|--|
| Accommodation | Provide a welcoming, modern, and accessible space for meetings, forums, training and incubating projects. | |
| Snacks, Consumables and Logistics | Expand hospitality offerings for members and participants in activities. | Beverages, office supplies. |
| Media | Provide communication channels to spread the word, raise awareness of initiatives (e.g., to recruit other participants), and publicize the achievements of incubated entrepreneurs. | Videos, newspaper or blog articles. |
| Infrastructure | Provide a modern and efficient work and collaboration environment. | Internet access, telecom, office furniture. |

The table below outlines type A partnerships



The table below illustrates examples of type B partnerships:

| Partners | Forms and examples of programs and activities in which these partners contributed or participated (2018 – 2023) |
|--|---|
| Facebook Google For Startups Inter-American Development Bank (IDB) International organization of la Francophonie (OIF) United Nations Development Program (UNDP) Embassy of France, United States Embassy, Embassy of Suisse in Haiti | Banj Accelerator Program that selects and supports startup projects. Contribution to innovation funds Haiti Start Creative tech Lab Ideathon D-CLIC Program CTI Program Boussole PIC 1, 2, 3, 4, 5 Creatic |

This is a non-exhaustive list – an annex details the main programs and their partners.

"We wanted to support the innovation happening around in the world and work with people interested in leveraging the whole ecosystem to support entrepreneurs."

Roy Glasberg, Head of Google Launchpad

Example of the Commitment of the Inter-American Development Bank (IDB)

The IDB ²³ is an international institution with a strong presence in the entrepreneurship sector in Haiti and supports several initiatives in this area²⁴.

The founder of Banj, Marc Alain Boucicault, is very familiar with the IDB, having worked at the institution from 2010 to 2017. It is undoubtedly no coincidence that Banj has established partnerships with the IDB and implemented specific programs of the institution, as Boucicault is well aware of its role in entrepreneurship and technology for development.

Consequently, the IDB has mandated Banj as the execution operator for three editions of Creative Tech Lab (2021 to 2023) in Haiti, Trinidad, Jamaica and Honduras. Creative Tech Lab: <u>https://creativetlab.com/</u>

24 List of projects here: https://www.iadb.org/en/who-we-are/country-offices/haiti

²³ The Inter-American Development Bank is devoted to improving lives. Established in 1959, the IDB is a leading source of long-term financing for economic, social and institutional development in Latin America and the Caribbean. The IDB also conducts cutting-edge research and provides policy advice, technical assistance and training to public- and private-sector clients throughout the region.



ABOUT CREATIVE TECH LAB AND THE IDB

Creative Tech Lab (CTL) is an open collaboration tool that brings together diverse individuals and institutions interested in designing the future of the creative and digital industries. It provides a platform for entrepreneurs to explore and master digital technologies and grow their businesses to create sustainable income. Based on the success of previous pilot projects in Jamaica (2019), Haiti (2020), and Trinidad and Tobago (2021), the IDB and Banj worked together to amplify the impact of this initiative among project leaders. In total, 45 beneficiaries participated in 31 training courses and contributed to the development of 13 projects.

The IDB is also a partner of Dev Expo, the major annual developers' exposition held at Banj <u>https://www.devexpo.ht/</u>

"I congratulate Banj's contribution to supporting young Haitian professionals. Banj is truly a pioneer in Haiti in supporting startups and has demonstrated for many years that a collaborative space dedicated to the needs of young entrepreneurs represents an ideal framework for bringing their projects to fruition."

Corinne Cathala, IDB Country Manager in Haiti

Example of Early Partnership with Sogebank

Sogebank²⁵ is one of the four private banks in Haiti, created in 1986. It is a universal bank offering a wide range of services to a diverse audience. The company paid special attention to the early ideas of Banj's founder who aimed to promote entrepreneurship among young people ²⁶.

²⁵ Sogebank manages a network of 42 branches across Haiti in its major cities and Port-au-Prince. Its head office is located on the Delmas highway. The Sogebank group is made up of seven companies and a foundation, each of the companies focused on a sector of banking activity. <u>https://www.sogebank.com/</u>

²⁶ It was through a LinkedIn post that the financial director of Sogebank (financial director of Sogebank) heard about Marc Alain Boucicault's projects. This confirms the predominance of social networks in the communication and expansion of the Banj project.



The partnership, which has lasted since 2018, has gone through three phases:

- 1. Provision of premises: Sogebank provided the space that became Banj's coworking, incubation, and event space. This first brick aimed to offer a safe, efficient, connected, and stable infrastructure for digital activities and training.
- **2.** Stronger anchoring: The partnership strengthened as Sogebank associated its image with Banj's in the bank's promotion and financed specific activities.
- Involvement in SSS (Sogebank Startup Saturdays): Sogebank now contributes to broadcasts and video training programs where experts share entrepreneurship techniques²⁷.

To date, Sogebank has consistently renewed its partnership and continued providing the premises. The visibility and reputation that Banj offers are part of the return on investment. Furthermore, Sogebank would also like to support Banj's companies as they grow, using its traditional banking products. However, the number of candidates is still limited. More mature companies are expected to emerge from the incubator, with investment needs tied to financial products or professional services, according to Sogebank.

How could this partnership evolve?

Sogebank envisions encouraging Banj to expand initiatives around financial inclusion for young Haitians. Additionally, the development of more skills and talents in areas such as e-banking, cybersecurity or electronic payments could be valuable, as these are areas where Sogebank itself could benefit from the know-how.

> "To create a business in Haiti is an act of faith! Entrepreneurs need an efficient working environment and visibility to develop solid activities that allow them to grow on a certain scale and have a real impact. This is what Sogebank aims to provide."

Gaëlle Rivière Wulff, Financial Director of Sogebank

Example of the Association of Two Competing Service Providers to Provide an Essential Service to Entrepreneurs:

Access to high-speed internet is a critical expectation for entrepreneurs and developers. It is a cornerstone of Banj's offering. Early on, the company negotiated with service providers to secure the services of Digicel and Access Haiti for the connectivity of its shared workspaces, training locations, and incubators. Banj is one of the few places

²⁷ Access to SSS broadcasts here: https://www.facebook.com/search/top?q=sss%20banj



where two competing providers offer their services to users, ensuring continuity of service in the event of an interruption or disruption on one network.

6.6 Hosting Everything Under One Roof: The Role of a Modern and Inspiring Space

Banj's journey was built around creating a space and environment conducive to the development of ideas and initiatives. The objective was to offer a shared workspace where activities could flourish.

While such partnerships are common for "coworking" companies and entrepreneurial structures worldwide, they hold particular significance in Haiti. In a country where access to infrastructure is not guaranteed – posing a significant obstacle to project development - the creation of a modern widely accessible space is invaluable. For example, Banj offers permanent access to premises with energy and air conditioning, a stable and high-speed WiFi network, and collaborative spaces, among other amenities.

Moreover, this space serves as a hub for organizing events, training sessions, conferences, or any initiatives that bring communities together under one roof.

This is their home. The message written in large letters at the entrance sums up the spirit as soon as you enter Banj: "The house of pragmatism".

Container and Content: Banj is not only a physical space but also a catalyst for projects through its activities and services. It is more than just a coworking space; it is a strong and vibrant community.

Illustration of the Banj facilities located on Delmas Road, Delmas 66, Port-au-Prince, Haiti.



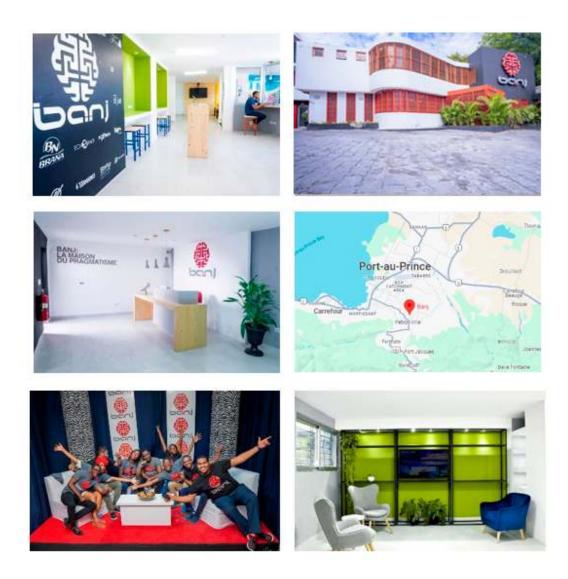


Photo credit: Banj, Google Maps A video that presents the site: https://youtu.be/t48SMbK7lrU?feature=shared

6.7 Focus on People: Favor Inclusiveness and Diversity

One of the pillars of Banj is its community. It is made up of customers, partners, service providers and every participant in the activities and programs offered.

One of Banj 's initial objectives was to unlock the potential of youth and offer an open approach to as many people as possible.

A scientific study carried out by researcher Léonard Colin²⁸ demonstrated that the

28 Colin Léonard. 2022. Article: « Le modèle économique de Banj : vers une réflexion sociologique sur l'inclusion sociale » [The economic model of Banj: towards a sociological reflection on social inclusion]



Banj model "facilitates the participation of a public with different profiles and allows meetings between professionals from different disciplines". However, it recommended certain improvements, such as making the space more accessible for people with reduced mobility and including sign language interpreters in certain activities. Ultimately, the study concluded that Banj's economic model promotes inclusivity, based on factors such as the diversity of services offered, social norms (e.g. certain criteria for access to programs), and the variety of activities conducted by members.

The numbers below demonstrate this diversity from a geographic, social, and gender perspective.

Gender Diversity

By concentrating its activities in the fields of entrepreneurship and the digital sector, Banj faces the challenge of gender equality, particularly in welcoming women who are traditionally under-represented in these communities and professions.

The biases and obstacles are numerous and well-known, including:

- Women perceive that the sector is not for them
- There are not enough inspiring female role models for young women
- Few women hold management positions in technology companies

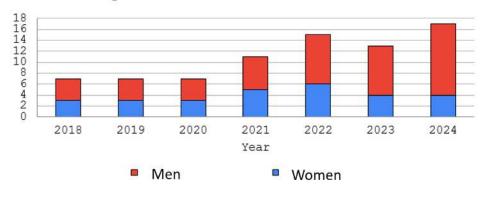
For example, the proportion of women working in computer programming and associated services in the European Union was 25.2% at the end of 2023, according to Eurostat²⁹.

The challenge is particularly pronounced among young people. In the United Kingdom, for instance, a study by PWC ³⁰ found that only 27% of female students surveyed said they would consider a career in technology, compared to 61% of male students, and only 3% said it was their first choice.

Women make up the majority of the population in Haiti. From the outset, Banj has taken the need for diversity into consideration.

29 Article Financial Times - <u>https://www.ft.com/content/f37f3af3-2c3a-4082-84c3-e6fe7fe53252</u>
30 <u>https://www.pwc.co.uk/who-we-are/her-tech-talent/time-to-close-the-gender-gap.html</u>





Banj - Evolution of men and women workforce

Geographic Diversity

Banj not only offers in-person activities but also expands its reach beyond its physical doors through internet-based initiatives (or hybrid modes). These formats allow Banj to reach an even wider audience and provide training and support in regions outside of Port-au-Prince and even in neighboring countries.

The table below shows examples of programs conducted with audiences in different locations and their popularity:

| Program / Projects | Year | Format | Area of Intervention | Number of applications |
|----------------------------|----------------|--|---------------------------------------|------------------------|
| Haiti Start | 2018 | In-person | Port-au-Prince metropolitan region | 43 |
| Incubation Program | 2018 | In-personl | Port-au-Prince metropolitan region | 13 |
| Acceleration Program | 2019 | Hybrid - accessible via internet | Port-au-Prince metropolitan region | 5 |
| Creative Tech Lab (CTL) | 2020 | Hybrid - accessible via internet | Haiti | 227 |
| Creative Tech Lab (CTL) | 2021 | Virtual | Trinidad and Tobago | 17 |
| Creative Tech Lab (CTL) | 2022 - 2023 | Hybrid - accessible via internet | Honduras et Jamaica | 27 |
| D-CLIC | 2022 | Hybrid - accessible via internet | Port-au-Prince metropolitan region | 5129 |
| Boussole | 2021 | In-person | Port-au-Prince metropolitan region | 100 |

Source : Banj



| Program / Projects | Year | Format | Area of Intervention | Number of applications |
|--------------------------------|---------------|--|--|------------------------|
| Creatics | 2022 | In-person | Port-au-Prince metropolitan region | 536 |
| PIC 1-3 | 2020- 2022 | Hybrid - accessible via internet | Bas-Limbé, Limbé, Milot, Perches, Pignon, Pilate, Port-Margot, Sainte-Suzanne, Vallières | 3295 |
| PIC 4 | 2023 | Hybrid - accessible via internet | Nord Nord-Est Nord-Ouest Centre Nippes Grande-Anse Sud Sud-Est Ouest Artibonite | 2256 |
| Haitian Leaders Impact Fund | 2022 | Hybrid - accessible via internet | Sud Sud-Est Grande-Anse Nippes | 6852 |
| Banj Fellowship | 2023 | Prezansyèl | Rejyon metwopolitèn Pòtoprens | 17 |

An annex provides details on each of the initiatives and programs

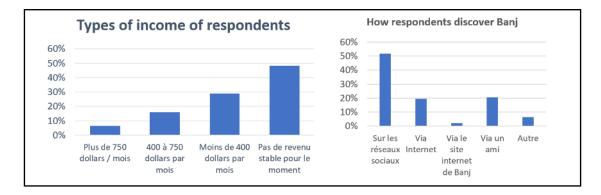
Social Diversity

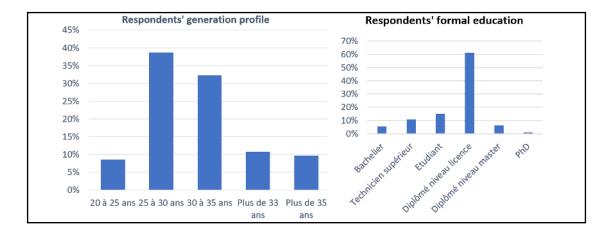
A survey conducted in June 2024 among one hundred members of the Banj community and participants in its activities provided insights into the profiles of men and women attending Banj.

Highlights

- Variety of participants profiles, ranging from individuals seeking fixed income to those with moderate income.
- Importance of Banj's presence on social networks to raise awareness and attract its audience, targeting a young, connected demographic.
- Predominance of graduates with a bachelor's degree.
- Majority of participants are aged 25 to 35 years.







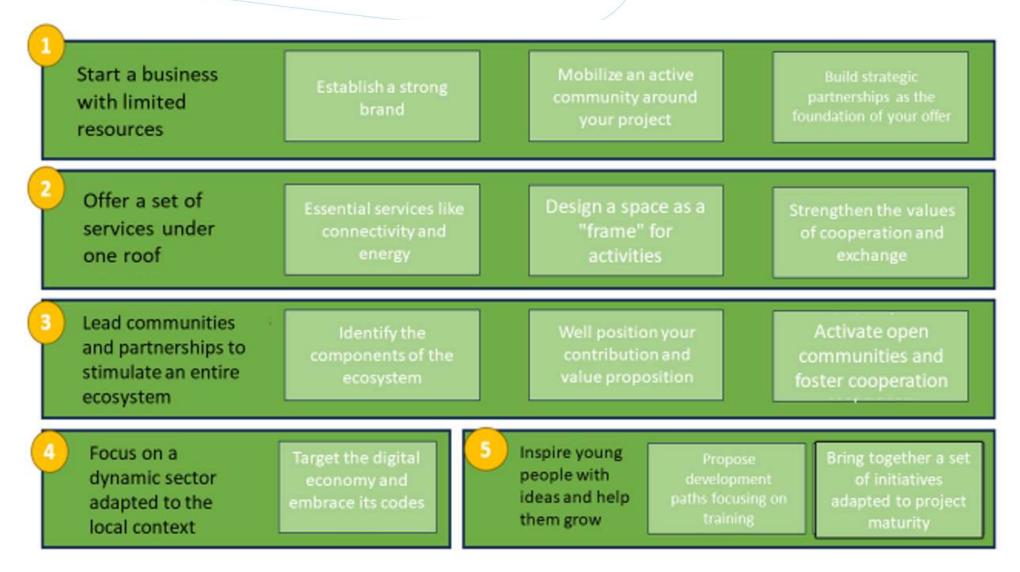
"Banj is a meeting space for all social classes in Haiti. There are members of the families of our partners, young people from the upper class of Port-au-Prince, participants in subsidized programs for different communities, young people from the middle class, freelancers and entrepreneurs, students, members of the diaspora who are exploring opportunities in Haiti, activists, among others."

Marc Alain Boucicault, founder of Banj



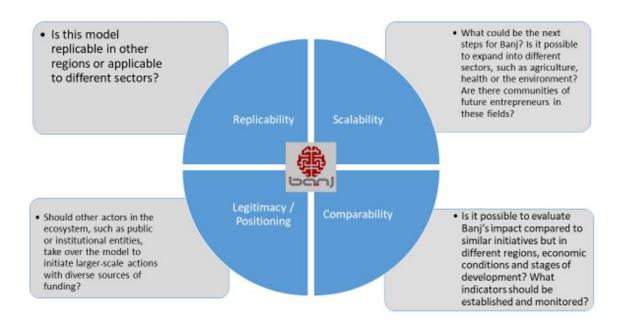
7 Points to Remember, Discussions and Questions

The analysis of Banj since its creation allows us to summarize the lessons learned around its five approaches:





Analyzing the journey of this shared workspace that has become a hub of entrepreneurship and innovation, radiating beyond Haiti, also leads us to ask several questions summarized in the diagram below.



These four dimensions provide a foundation for discussions that may resonate in additional research on innovation, collective intelligence, and employment structures (entrepreneurship, employment, participation), as well as on economic development in different sectors (industries or services).



Following the analysis of the businesses resulting from the programs and the support offered by Banj and its partners, a final question arises: Does this approach allow for the systematic development of mature and robust businesses with measurable long-term impact, or does it need to reinvent itself to help them move beyond the experimentation phase and independent activities, encouraging the creation of larger, (creating more jobs), more autonomous (generating more income), and valuegenerating businesses in Haiti?





8 Conclusion: Lessons Learned and Limitations

Inspiring vocations among entrepreneurs in the digital field to foster growth and mobilize the driving forces of a region is a goal pursued by many players around the world. Haiti is no exception; however, it must place this vision within a specific context, considering its constraints, limitations, resources and priorities. Furthermore, it is crucial to take into account the economic and entrepreneurial culture, as well as the maturity of the actors who form the local innovation ecosystem.

It is in this context that the case of Banj provides a remarkable perspective. Launched in 2018, based on the strength of a brand ("Banj" = Genius) and initially operating as a shared workspace, the business has grown into a home for entrepreneurship and a recognized hub for training, networking, events, and the incubation of ideas, projects, and even financing of startups.

Thus far, three key highlights of Banj's history can be summarized:

- 1. The founder's intuition and the design of his project with limited resources, but supported from the beginning, by a strong brand promoted through social networks.
- 2. The initial focus on the providing relevant services for Haiti's specific needs, followed by the operational evolution of the concept to expand offerings centered on the digital economy.
- **3.** Banj's role as a catalyst, helping to mobilize an emerging innovation ecosystem, by forming partnerships with local and foreign private sponsors as well as international institutions.

Five core lessons emerge from the analysis of Banj's case:

- 1. In a fragile country, it is possible to start small and grow around a strong idea, identity and values.
- **2.** The digital economy offers opportunities for countries with limited resources and dynamic young population.
- **3**. Collaboration within a community can enable individuals to become entrepreneurs by transforming their ideas into startups with all the tools provided under one roof.
- **4**. An innovation ecosystem can be structured by mobilizing public and private actors and integrating active communities.
- 5. The human factor is central. The "Banj community" brings together members and partners through events and initiatives, helping to train new entrepreneurs in a collaborative model.



Nevertheless, the case has limitations.

The analysis of certain results and achievements relies heavily on qualitative and selfreported data. Therefore, the measurable impact of the dynamics, the robustness of the model, and its replicability deserve a more in-depth analysis, which cannot be based solely on prominent figures or individual actors. In other words, the "Banj recipe" should be presented in a more analytical and systematic manner to identify levers and methods that can be replicated and scaled. Moreover, while there are numerous notes, videos and articles available, many come from local actors, it would be beneficial to include or generate more external research, particularly on the long-term impacts of members' activities or projects born from Banj.

Finally, although these figures must be viewed within the Haitian geographical and economic context, they remain modest. Annual variations (budgets, resources, number of projects) do not allow for the identification of a conclusive systemic trend reflecting an established, robust and lasting model.

Possible Extensions on the Subject

Observing Banj's journey allows us to establish perspectives and raise questions on four key points:

- 1. Is this model replicable in other regions or sectors of activity (e.g. agriculture, environment, health)?
- 2. In an agile context where Banj has evolved over the past six years, has it reached maturity? If not, what is the next step or direction?
- **3**. Should Banj evolve its positioning within the ecosystem and renew its relationships with public actors, international donors, or private sponsors, allowing some of them to take more direct responsibility for the country's entrepreneurial development?
- **4.** Does Banj foster the development of mature robust with measurable impacts? Or does it need to reinvent itself to move beyond the experimentation phase and encourage the creation of larger (more jobs), more autonomous (more incomegenerating), and value-creating activities in Haiti?

The progress made since 2018 is significant. It is also a source of hope for entrepreneurs and innovators in similar countries. We can bet that the Banj experience will continue to unite energies, strengthen partnerships with the private sector, and, above all, inspire young people to be ambitious and take control of their destinies.

Banj has opened a pathway, and the lessons learned could serve as the foundation for other initiatives.





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10 Annex

10.1 Geographical Location of Haiti

The Republic of Haiti is located in the Caribbean on the island of Hispaniola, which it shares with the Dominican Republic to the east.

- Area: 27,750 km2
- Population: 11,584,996 (2022)



Source : openrights

10.2 Socio-Economic Profile of Haiti

More than half of Haiti's population lives below the poverty line, with limited access to basic services. These conditions undermine social integration and drive high levels of emigration.

A significant lack of infrastructure, particularly in energy (70% of the population does not have access to electricity³¹), is one of the country's most critical shortcomings.

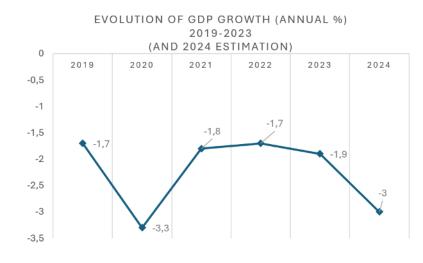
Haiti's Human Development Index (HDI) value for 2022 is 0.552, placing the country in

³¹ <u>https://www.coface.com/fr/actualites-economie-conseils-d-experts/tableau-de-bord-des-risques-economiques/fiches-risques-pays/haiti</u>



the Medium Human Development category and ranking it 158 out of 193 countries and territories, according to the United Nations metrics, published in March 2024.

Haiti remains one of the most vulnerable countries globally to natural disasters, particularly hurricanes, floods, and earthquakes. More than 96% of the population is exposed to these types of shocks.



Source: World Bank and International Monetary Fund – 2024

| Economic sector | Share of Active Population | Share of GDP (2022) |
|--|-------------------------------|------------------------|
| Primary sector: Agriculture | 46 % | 23 % |
| Secondary sector: Mines and Industries | 12 % | 27 % |
| Tertiary sector: Services | 42 % | 50% |

Source: *Larousse* et IFC, 2024

These three major sectors of the economy have all seen their added value contract in recent periods, with negative growth rates of -5.6%, -3.7% and -2.9%, respectively for the primary, secondary and tertiary sectors. In this context, we observe the following trends³²:

- A reduction in the available workforce, due to high emigration among the youngest segments of the working-age population.
- A wait-and-see attitude among economic agents, due to the continued deterioration of the business climate.

32 <u>https://www.tresor.economie.gouv.fr/Pays/HT/indicateurs-et-conjoncture</u>



Demographics of Haiti

Those under the age of 21 represent more than half of the population. The age pyramid is as follows:



Source: <u>https://census.gov</u>

These figures demonstrate the existence of a young population, with the majority being of working-age.

Engaging this demographic in professions – particularly through entrepreneurship presents a significant opportunity for the entire country, provided that there are structures in place to identify, stimulate, and support these young men and women, particularly project leaders and innovators.

Youth Training and Talents Availability on the Island

The "Millennials Survey" conducted by the French Development Agency (AFD) in 2018³³ highlighted the characteristics of Haitian youth³⁴, noting an increase in school attendance and higher educational aspirations. However, despite these aspirations, higher education attendance remains weak. This study also explores the relationship between work and studies for young Haitians and offers insights into their aspirations, expectations, and technical abilities.

"A source of motivation for young people to invest in their formal education would be the promotion of individual success models".

Sondaj Millenials AFD 2018

³³ <u>https://www.afd.fr/fr/ressources/aspirations-attentes-et-realites-de-la-jeunesse-dans-un-etat-fragile-le-cas-haitien</u>

³⁴ https://jeunessehaitienne.org/documents/



Employment

According to the aforementioned study, the integration of young people into the labor market is primarily in the informal sector, which accounted for 94% of jobs in Haiti in 2014.

Employment remains one of Haiti's major challenges, particularly for young people of working-age, who often struggle to find their place due to a lack of qualifications and certifications. The unemployment rate in Haiti stood at nearly 15% in 2023 ³⁵ for the entire population and 37% for young people under 24 years of age.

In terms of employment status, barely more than one in ten Haitians is formally employed, while four in ten are inactive ³⁶. The majority of active individuals work in the agricultural sector or the informal non-agricultural sector. The formal private sector and public sector occupy a much smaller portion of the workforce (less than 5%).

It is also important to remember that in 2012, one in two Haitian children aged 5 to 14 was still working.

| Situation of Young Peop | e with Regard to School and | Job Market (2018) – Source: AFD ³⁷ |
|-------------------------|-----------------------------|---|
| | | |

| | Total | Hommes | Femmes [*] | 15-18 ans | 19-22 ans | 23-24 ans |
|--|--------------|--------|---------------------|-----------|-----------|-----------|
| Education | | | • | - | | - |
| Fréquentation scolaire (%) | 75. 1 | 79.1 | 71.8** | 90.1 | 73.9 | 50.1 |
| Formation professionelle (%) | 4.1 | 6.1 | 2.5** | 1.3 | 5.7 | 6.0 |
| Années education | 10.2 | 10.3 | 10.0 | 8.2 | 11.0 | 12.1 |
| Travail | - | - | | - | | - |
| A déjà travaillé (%) | 25.0 | 29.9 | 20.9*** | 17.4 | 28.2 | 32.3 |
| Âge premier emploi | 17.1 | 16.8 | 17.4 | 14.7 | 16.9 | 19.6 |
| Actif (du total) (%) | 32.4 | 30.8 | 33.6 | 15.0 | 38.4 | 51.8 |
| Occupé (du total) (%) | 12.6 | 16.1 | 9.7*** | 5.3 | 15.4 | 20.0 |
| Chômage (du total) (%) | 19.8 | 14.7 | 23.9*** | 9.7 | 23.0 | 31.7 |
| Inactif (du total) (%) | 67.6 | 69.2 | 66.4 | 85.0 | 61.6 | 48.2 |
| Indépendant (parmi occupés) (%) | 9.0 | 5.8 | 13.4 | 18.9 | 4.9 | 10.6 |
| Formel (parmi occupés) (%) | 18.8 | 17.7 | 20.4 | 0 | 14.8 | 33.9 |
| Mi-temps (parmi occupés) (%) | 61.3 | 64.9 | 56.6** | 61.2 | 69.8 | 48.5 |
| Catégories d'études et de travail | | • • | | • | • | • |
| Etudie/formation professionnelle seulement (%) | 68.2 | 71.5 | 65.6* | 86.3 | 64.4 | 43.1 |
| Travaille seulement (%) | 4.6 | 6.6 | 2.9*** | 1.5 | 4.5 | 10.2 |
| Etudie/en formation et travaille (%) | 8.0 | 9.5 | 6.8 | 3.7 | 10.9 | 9.9 |
| N'étudie pas, ne travaille pas, n'est pas en formation (%) | 19.2 | 12.4 | 24.7*** | 8.4 | 20.2 | 36.9 |

35 Source: World Bank

- 36 Cayemittes, M., Busangu, M. F., Bizimana, J., Barrère, B., Sévère, B., Cayemittes, V. & Charles, E. (2013). Enquête Mortalité, Morbidité et Utilisation des Services [Mortality, Morbidity and Use of Services Survey] M, Haïti, 2012. Calverton, Maryland, USA: MSPP, IHE & ICF International.
- **37** <u>https://www.afd.fr/fr/ressources/aspirations-attentes-et-realites-de-la-jeunesse-dans-un-etat-fragile-le-cas-haitien</u>

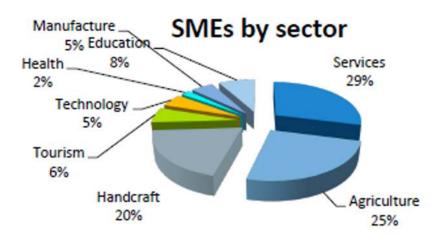


These findings are set against the backdrop of massive emigration, with Haitians living abroad representing more than a tenth of the country's total population (UN, 2015).

Key Characteristics of Small and Medium-Sized Private Sector Enterprises

A 2018 survey by the Center for Facilitation of Investments (CFI) in Haiti, conducted among 1,919 micro, small and medium-sized enterprises (SMEs), highlighted the following points:

- 29% of SMEs in Haiti operate in the services sector, primarily commerce.
- Agriculture and handicrafts are the main sectors represented.
- 58% of these businesses operate in the informal economy ³⁸.
- 75% of the surveyed businesses are less than 10 years old and 21% are less than 2 years old.
- Each company employs on average 8 people.
- More than a third of jobs are held by women.
- Less than 10% of surveyed SMEs have access to the internet, and less than 5% have a website or use computers.



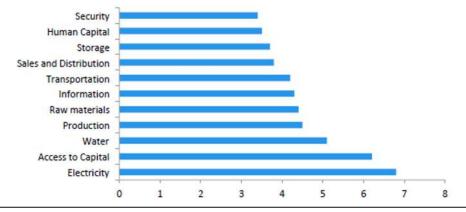
Source: Survey on Micro, Small and Medium-Sized Enterprises in Haiti, CFI, March 2018

38 Cayemittes, M., Busangu, M. F., Bizimana, J., Barrère, B., Sévère, B., Cayemittes, V. & Charles, E. (2013). Enquête Mortalité, Morbidité et Utilisation des Services [Mortality, Morbidity and Use of Services Survey] M, Haïti, 2012. Calverton, Maryland, USA: MSPP, IHE & ICF International.



Issues and Challenges for SME Stakeholders in Haiti

- Financing Problems: Access to capital.
- Operational Problems: Access to essential service infrastructure (electricity and water).



Source: Survey on Micro, Small and Medium-Sized Enterprises in Haiti, CFI, March 2018

Digital Practices and Usage Widespread Among the Population

The penetration of digital usage and the associated infrastructure needs are growing worldwide, and Haiti is no exception, as illustrated by these figures:

- 80% of the population has access to mobile connections (+3%/year)³⁹
- 41% of the population has access to the internet (+1.2%/year)
- 18% of the population is active on social media (including 97% via mobile).

However, it should be noted that the rate of access to electricity is limited to 47%, which affects the ability to launch digital service activities that require a continuous power supply.

Modest Infrastructure and Performance of Telecom Networks

From an infrastructure and connected services perspective, Haiti suffers from limited network performance. This limitation can be an obstacle to the development of economic or business activities, such as self-employed entrepreneurs working from home.

Reception structures can help mitigate this issue by providing spaces tailored to the development of connected professional services.

³⁹ https://datareportal.com



| In MBPS (megabytes per second) | Haiti | United Kingdom | Portugal | United States | Singapore |
|---------------------------------------|-------|-------------------|----------|------------------|-----------|
| Average mobile download speed | 7 | 47 | 76 | 103 | 89 |
| Average fixed internet download speed | 16 | 84 | 150 | 215 | 264 |

Sources : Meltwater 2024 – ITU - https://www.ispreview.co.uk/

10.3 Theory on Innovation Ecosystems

The five major functions and objectives of ecosystems are summarized below:

| Functions of an Ecosystem | Examples of Modalities |
|--|---|
| Promote Collaboration | Partnerships: Cooperation between businesses, universities and research institutions to develop new technologies and products. Networking: Events and platforms to connect innovators, investors and entrepreneurs. Places for exchange: Modern workspaces for collaboration and socialization, offering facilities for hosting or conducting various ecosystem activities. |
| Simplify Access to Resources | Financing: Access to funds necessary to start and grow innovative businesses. Infrastructure: Access to research facilities, offices, laboratories and specialized equipment. |
| Encourage Entrepreneurship | Education and training: Programs to develop entrepreneurial and technical skills. Mentoring and advice: Support for entrepreneurs from experts and industry leaders. |
| Create a Favorable Environment for Innovation | Culture of innovation: Encouragement of risk-taking and creativity, highlighting successes, sharing best practices. Regulations and policies: A legal and regulatory framework that facilitates innovation and business creation. |
| Accelerate Technological Development | Research and development (R&D): Investments in fundamental and applied research. Technology transfer: Mechanisms for commercializing scientific and technological discoveries. |

Source: The author

Examples of successful innovation ecosystems include Silicon Valley in the United States (with its concentration of large technology companies, startups, renowned universities, and venture capitalists); Shenzhen in China (a global hub for advanced manufacturing and technological innovation, supported by favorable government policies); and Berlin in Germany (known for its dynamic startup scene, with strong support from incubators and accelerators).

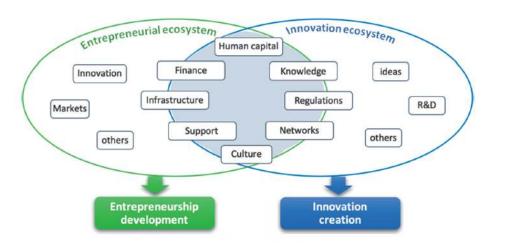


Innovation Ecosystems or Entrepreneurship Ecosystems... or Both?

Innovation and entrepreneurship ecosystems are relatively recent phenomena, each with distinct characteristics and goals:

| • An entrepreneurial ecosystem consists of | | |
|--|--|--|
| actors interacting within a geographically | communities of interacting actors | |
| limited environment, contributing | who support innovation processes and | |
| to the development of productive | creating technologies and new solutions. | |
| entrepreneurship. | | |

We can summarize the overlap of the two concepts as follows:



Source: Ianioglo Alina - Innovation and Entrepreneurial Ecosystems -2021

10.4 Profile of the Founder of Banj: Marc Alain Boucicault

Marc Alain Boucicault is a Haitian social entrepreneur and a key figure in developing technological ecosystems. He is the founder and general manager of Banj.

Until July 2024, he served as the Director of Marketing and Stakeholder Engagement at the Legatum Center for Development and Entrepreneurship at the Massachusetts Institute of Technology (MIT) in Cambridge, USA.

Marc Alain has over fifteen years of experience in international development, having worked with the World Bank, the Inter-American Development Bank, and local organizations focused on youth and entrepreneurship development.

He is the founder of Banj, Haiti's largest coworking space and entrepreneurship hub, which connects various communities to promote innovation in Haiti and the Caribbean, while also offering online remote access programs.



Marc Alain holds a Master's in Public Administration from the Harvard Kennedy School, a Master's in Financial economic policy from American University, and a Bachelor's in Applied Quantitative Economics from CTPEA.

He serves on the board of the Haitian Education and Leadership Program (HELP), supporting access to higher education in Haiti.

He is a One Young World ambassador, a Fulbright scholar, a social media influencer and a podcast host.

Personal Website: <u>https://www.mab.ht/</u>

10.5 Key indicators on Banj, its environment and its activity

| | TOTAL |
|--|-----------|
| Number of T-shirts used to launch the brand | 1 |
| Number of years of existence | 6 |
| Number of employees at Banj | 26 |
| Percentage of the population aged under 24 in Haiti | 51 |
| Number of specialized training courses delivered at Banj since 2018 | 84 |
| Number of seats in the auditorium | 100 |
| Number of projects incubated since 2018 | 122 |
| Number of partners and collaborators | 150 |
| Direct jobs created by startups incubated at Banj since 2018 | 300 |
| Collaboration and training area (in square meters) | 800 |
| Number of young people trained in various areas of the digital economy | 2 974 |
| Amount of innovation funds distributed (USD) since 2018 | 500 000 |
| Annual number of views on social networks (including partners) | 2 000 000 |

10.6 Examples of Profiles of Businesses Incubated or Initiated at Banj

The table below summarizes examples of entrepreneurs who have passed through Banj and recaps their journey.

| Initiative or Business Name GIDEM | Year of Arrival at Banj 2022 | Field / Sector Training | Current Activity in 2024 Business offering first aid training using virtual reality technologies | Journey at Banj The founder started with training in virtual reality tools and later saw her training | Impact and Achievement 5 jobs createdy | Associated Partner(s) or Program(s) International Organization of La Francophonie – |
|---|---------------------------------------|----------------------------|--|---|--|--|
| Académie Digitale d'Haïti | 2022 | Training | Business offering 3-month training courses in graphic design, social media management and digital photography to young schoolchildren, students, professionals or employees. | business project incubated. The founder initially came to Banj to find modern and connected infrastructure and premises. He found a community that also provided him with resources and skills to build and deliver his training programs. Some of its interns have since started incubating their own projects at Banj. | | D-CLIC Program |
| Claïssa Elissa Paul Social Media Marketing Manager - Freelance | 2023 | Digital marketing | Digital marketing independent (specialist freelance). | Claïssa came to Banj to access high-quality infrastructure to develop her independent activity. She rents a workspace with electricity and a stable and high-speed internet connection. | 1 job created (freelance) | Claïssa has not use other resources from the ecosystem. |

| Initiative or Business Name | Year of Arrival at Banj | Field / Sector | Current Activity in 2024 | Journey at Banj | Impact and Achievement | Associated Partner(s) or Program(s) |
|---|-------------------------------|-------------------------------|--|---|--|--|
| DAME-MARIE TRANS | 2021 | Agri-food | Commercialization of cocoa and processing it into chocolate balls and other products such as powdered chocolate, chocolate creams and cocoa liqueur. The activity is carried out remotely from Banj to Grande- Anse. | Arrived at Banj as part of the "Haitian Leaders Impact Fund" program, which aims to financially support sustainable projects, with positive externalities on the community. DAME-MARIE TRANS was among the 25 beneficiaries of the program | 3 full-time jobs, 4 partial-time jobs. At the end of 2023, revenues were around .200,000 gourdes (USD 1 600). | "Haitian leaders Impact Fund" |
| Pilate | 2020 | Energy and environment | Project to install a propane gas tank in the town of Pilate, to replace charcoal with propane gas as cooking energy. At the same time, reforestation of mountainous areas. | Banj was spotted on LinkedIn, and the founder applied to the Community Ideathon Program | 2 direct jobs created | Community Ideathon Program, then project incubation at Banj |
| Centre d'Education Sismique et de Soins de secours du Nord-Est | 2022 | Health and Safety Training | Non-profit institution aimed at strengthening the knowledge of the population, particularly youth, on seismic risks and emergency care. | This project received technical support from the Banj team during the incubation phase and a start-up fund, which allowed it to launch its activities. | Trained 100 young people on emergency care and disaster risk management. Raised awareness of seismic risks and emergency care among more than 500 people. | PIC 3 |
| Charles Rebeth | 2021 | Agri-food | Project to transform local raw materials into flour | Initiative incubated under the HLIF Program. | 2024 revenues (6 months): 12 000 USD | HLIF |

10.7 Main Programs, Projects and Events Carried Out at Banj since 2018

Selection of significant achievements which illustrate the areas covered by Banj as well as the quantitative impact on beneficiaries

| Program / Projects | Year | Description of the initiative | Format | Partners | Intervention Area | Innovation Funds | Applications / Successful Beneficiaries | Delivered Training | Supported Projects |
|-----------------------|------|---|-----------|--|--|--|---|--|-----------------------|
| Haiti Start | 2018 | A 4-day hyper- acceleration bootcamp tailored to the needs of early-stage startups focusing on solving domain-specific challenges, including product design, user experience, marketing and go-to-market strategies, operations, technology and finance. | In-person | Google Developers Launchpad Access Haiti Dagmar Haiti Tech Summit Haiti Digital 2030 Haiti Brand | Port-au-Prince metropolitan region | As part of this program, there was a face-to- face bootcamp but there were no innovation funds. | 43 / 29 | 6 | 10 |
| Incubation Program | 2018 | A support program for three (3) startups to finalize their prototype with resources provided by Banj (marketing, financing, mentoring and expertise). This program lasted three months, from February 1 to April 31, to help three startups complete or launch their prototype, with support in marketing, financing, mentoring and expertise. | In-person | OIF | Port-au-Prince metropolitan region | 3 000 | 13/13 | As part of this incubation, there were different coaching sessions but not training courses. | 3 |

| Program / Projects | Year | Description of the initiative | Format | Partners | Intervention Area | Innovation Funds | Applications / Successful Beneficiaries | Delivered Training | Supported Projects |
|----------------------------|------|---|---------|--|--|--|---|--|-----------------------|
| Acceleration Program | 2019 | An acceleration program for 3 startups (Radiokam, CashMobile, Diskob) aimed at promoting the development of innovative information products and services. | Hybrid | OIF Independent investor | Port-au-Prince metropolitan region | 17 000 | 5/3 | As part of this acceleration, there were different coaching sessions but not training courses. | 3 |
| Creative Tech Lab (CTL) | 2020 | A program connecting Haitian developers and creatives to generate innovative prototypes in music, fashion, crafts, promotion and marketing. | Hybrid | IDB, Facebook, Google, local administrations and U.S. Chamber of Commerce. | Haiti | As part of this program, there was a bootcamp but no incubation or acceleration. Therefore, there were no innovation funds. | 227/25 | 11 | 4 |
| Creative Tech Lab (CTL) | 2021 | This CTL aimed to connect creators and developers to drive innovation and creativity, this program focuses on co-creating innovative online carnival experiences to support the digital economy of Trinidad and Tobago. | Virtual | LoopTT, Facebook, Cariri and IDB's Idea Advisory Services (IAS) program. | Trinidad and Tobago | As part of this program, there was a bootcamp but no incubation or acceleration. Therefore, there were no innovation funds. | 17/17 | 7 | 4 |

| Program / Projects | Year | Description of the initiative | Format | Partners | Intervention Area | Innovation Funds | Applications / Successful Beneficiaries | Delivered Training | Supported Projects |
|-------------------------------|-------------------|--|--------|---|--|---|---|-----------------------|-----------------------|
| Creative Tech Lab (CTL) | 2022 - 2023 | This CTL involving Jamaica and Honduras, at the same time, under the theme "Leveraging Technology to Accelerate the Creative Economy in Central America and the Caribbean" aimed to support innovation and entrepreneurship ecosystems in the creative industries of the Caribbean and Latin America. | Hybrid | IDB, Loop Kingston Creative Hub, UTH Avanza. | Honduras and Jamaica | As part of this program, there was a bootcamp but no incubation or acceleration. Therefore, there were no innovation funds. | 27/22 | 13 | 5 |
| D-CLIC | 2022 | In partnership with OIF, Banj carried out training sessions for digital professions in Haiti, exposing more young Haitians to the opportunities to increase their employability in various digital fields. | Hybrid | OIF, Open Classroom, ESIH, Ayiti Analytics, INFP, PUSH, Haiti Flying Labs | Port-au- Prince metropolitan region | 28 000 | 5129/101 | 9 | 7 |

| Program / Projects | Year | Description of the initiative | Format | Partners | Intervention Area | Innovation Funds | Applications / Successful Beneficiaries | Delivered Training | Supported Projects |
|-----------------------|------|---|---------------|---------------------|--|---------------------|---|-----------------------|-----------------------|
| Boussole | 2021 | A program in partnership with UNDP, aiming to support wealth creation by providing young people, particularly women, with structures to strengthen their employability and business ideas. | In- person | PNUD AVD PUSH | Port-au- Prince metropolitan region | 30,000 | 100/100 | 11 | 10 |
| Creatics | 2022 | The Swiss Embassy and Banj organized Creatics to support young Haitian creatives, helping them to adapt and take advantage of new opportunities to increase income and promote modern Haitian culture. | In- person | Anbasad Swis | Rejyon metwo- politen Pòtoprens | 8,000 | 536/166 | 8 | 2 |

| Program / Projects | Year | Description of the initiative | Format | Partners | Intervention Area | Innovation Funds | Applications / Successful Beneficiaries | Delivered Training | Supported Projects |
|-----------------------|------|---|--------|---|--|---------------------|---|-----------------------|-----------------------|
| PIC 1 | 2020 | A community ideathon program funded by IRI and powered by Banj in Haiti. bringing together young leaders to solve community problems with innovative and sustainable solution. | Hybrid | IRI, NED, Mayor of the beneficiary communities, Chokarella, | Bas-Limbé, Limbé, Milot, Perches, Pignon, Pilate, Port-Margot, Sainte- Suzanne, Vallières | 15,000 | 873/243 | 9 | 9 |
| PIC 2 | 2021 | A community ideathon program funded by IRI and powered by Banj in Haiti. bringing together young leaders to solve community problems with innovative and sustainable solution | Hybrid | IRI, NED, Mayor of the beneficiary communities, Chokarella, | Bas-Limbé, Limbé, Milot, Perches, Pignon, Pilate, Port-Margot, Sainte- Suzanne, Vallières | 30 000 | 563 /360 | 11 | 12 |

| Program / Projects | Year | Description of the initiative | Format | Partners | Intervention Area | Innovation Funds | Applications / Successful Beneficiaries | Delivered Training | Supported Projects |
|-----------------------|------|---|--------|---|--|---------------------|---|-----------------------|-----------------------|
| PIC 3 | 2022 | A community ideathon program funded by IRI and powered by Banj in Haiti. bringing together young leaders to solve community problems with innovative and sustainable solution. | Hybrid | IRI, NED, Mayor of the beneficiary communities, Chokarella, | Bas-Limbé, Limbé, Milot, Perches, Pignon, Pilate, Port- Margot, Sainte- Suzanne, Vallières, Cap-Haïtien Ouanaminthe | 28 000 | 1859/631 | 9 | 11 |
| PIC 4 | 2023 | A community ideathon program funded by IRI and powered by Banj in Haiti. bringing together young leaders to solve community problems with innovative and sustainable solution. | Hybrid | IRI, NED, Mayor of the beneficiary communities, Chokarella, | Nord Nord-Est Nord-Ouest Centre Nippes Grande-Anse Sud Sud-Est Ouest Artibonite | 32 260 | 2256/1131 | 6 | 10 |

| Program / Projects | Year | Description of the initiative | Format | Partners | Intervention Area | Innovation Funds | Applications /Successful Beneficiaries | Delivered Training | Supported Projects |
|--------------------------------------|------|--|---------------|---|--|---|--|--|-----------------------|
| Haitian Leaders Impact Fund | 2022 | Haitian Leaders Impact Fund se yon konbit* ayisyen kreye pou ede jèn antreprenè nan Gran Sid Ayiti apre tranblemanntè 2021 la pou akonpaye 25 pwojè ak pèmèt pou antreprenarya reviv nan Gran Sid la. | Hybride | Little footprints big Steps HDI Thinkinnov Echo Haiti Seven Pixels Le Paradis Haïtien Haiti Devlopment Institute | Sid Sidès Grandans Nip | 250 000 | 6852/112 | Kòm yon pati nan pwogram sa a, te gen diferan sesyon antrenè men se pa yon seri kou fòmasyon. | 25 |
| Banj Fellowship | 2023 | A program aimed at emphasizing leadership among Haitian students. | In- person | ENST | Port-au- Prince metropolitan region | As part of this program, there were no innovation funds distributed, but a lot of resources to support entrepreneurs were provided. | 17/4 | As part of this program, there were meetings / working sessions with CEOs, leaders, staff from Banj to help professionals to develop. | Pas de projets |

| Program / Projects | Year | Description of the initiative | Format | Partners | Intervention Area | Innovation Funds | Applications / Successful Beneficiaries | Delivered Training | Supported Projects |
|-----------------------|------|---|---------------|---|--|---------------------|--|--|---|
| Banj Media | 2024 | An inclusive and alternative media platform aimed to connect generations, providing information, analysis, opinions and captivating content reflecting the diversity and interests of Haitian youth. | Hybrid | Fondation Digicel Prestige Heineken Malta H Guinness Banj | National and International media | 30 303 | No apps More than 152,000 followers on social networks. | Banj Media is publishing educational content on its platform every. | Banj Media itself is supporting our accelerator in an entrepreneurship process. |
| DevExpo | 2021 | Dev Expo is an initiative inspired by Banj and Syntax Studio, organized specifically for and around Haitian developers. It consists of a community conference and an exhibition on innovative technology topics, as well as activities to stimulate creativity and autonomy of Haitian developers. | In- person | SSyntax Studio Digicel MonCash BRH Chokarella IDB Sogebank U.S. Embassy in Haiti Haiti Efficace | Port-au- Prince metropolitan region | 28 000 | 1000 participants 500 K live views | As part of this event, there were workshops, networking activities and panels. | 4 |



10.8 List of partners/collaborators of Banj

| List of partners/collaborators of Banj | | | | | | |
|--|--|--|--|--|--|--|
| Category | Name | | | | | |
| | Swiss Cooperation in Haiti | | | | | |
| | Embassy of France to Haiti | | | | | |
| | Institut Français in Haiti | | | | | |
| | Embassy of Canada to Haiti | | | | | |
| | United Nations Development Program (UNDP) | | | | | |
| | International Organization of la Francophonie (OIF | | | | | |
| | Hope for Haiti | | | | | |
| Embassies and International | Little Footprint and Big Step | | | | | |
| Organizations | ONU Environment | | | | | |
| | Inter-American Development Bank (IDB) | | | | | |
| | National Endowment for Democracy (NED) | | | | | |
| | International Republican Institute (IRI) | | | | | |
| | Francophone University Agency (AUF) | | | | | |
| | European Union (EU) | | | | | |
| | International Finance Corporation (IFC) | | | | | |
| | United States Embassy in Haiti | | | | | |



| Category | Name | | | | |
|------------------------------|--|--|--|--|--|
| | Handzup Group | | | | |
| | Haitian Canadian Chamber of Commerce and Industry | | | | |
| | Haiti Women's Chamber of Commerce | | | | |
| | French Haitian Chamber of Commerce and Industry (CFHCI) | | | | |
| | Access Haiti | | | | |
| | Digicel | | | | |
| | Brasserie Nationale d'Haïti (BRANA S.A) | | | | |
| | Barbancourt | | | | |
| | Café Selecto | | | | |
| | Fancy | | | | |
| Chamber of Commerce / | HaitiBrand | | | | |
| Business / Non-profit Entity | National Support Program for Organizing Haitian Entrepreneurship (PANSEH) | | | | |
| | Collabo Branding | | | | |
| | Triangle Management Solution | | | | |
| | PCXpress | | | | |
| | Dagmar | | | | |
| | Foundation for Knowledge and Liberty (FOKAL) | | | | |
| | OnyaBrand | | | | |
| | Ateliers COLAB | | | | |
| | Seven Pixels | | | | |
| | BanjDev | | | | |
| | Spaces | | | | |



| Category | Name |
|--------------------------|--|
| | Rebrand Cities |
| | 360insights |
| | Meta Developer Circles |
| | NIC Haiti |
| | Google Haiti |
| Technology Institutions | Stellar Development Foundation |
| | Haiti Flying Labs |
| | Google For Startups |
| | Thinkinnov Technologies |
| | Transversal |
| | Syntax studio |
| | SOGEBANK Group |
| | MonCash |
| | Bank of the Republic of Haiti (BRH) |
| Financial Institutions | Desjardins |
| | Société Financière Haïtienne de Développement S.A.(SOFIHDES) |
| | PROFIN |
| | National School of Technology (ENST) |
| | École Supérieure d'Infotronique d'Haïti (ESIH) |
| | The Institute of Technical and Vocational Education (INFP) |
| | Universidad Tecnológica de Honduras (UTH Avanza) |
| | OpenClassrooms |
| | PUSH |
| Educational institutions | Société Haïtienne de Management et des Ressources Humaines (SHAMAR) |
| | Institut Français en Haïti |
| | Ayiti Analytics |
| | Digital Development Observatory in Haiti (ObNH) |
| | Centre Haïtien du Leadership et de l'Excellence (CLE) |
| | Haitian Education and Leadership Program (HELP) |



| Category | Name | | | |
|----------------------|------------------------------------|--|--|--|
| | Haiti Tech Summit | | | |
| | Haïti Numérique 2030 | | | |
| Collaborative Forums | SHEBuilds | | | |
| Collaborative Forums | Impactathon | | | |
| | Startup Week | | | |
| | Hult Prize | | | |
| | AyiboPost | | | |
| | Chokarella | | | |
| | Safety Promo | | | |
| | Télé Haïti | | | |
| | Télévision Nationale d'Haïti (TNH) | | | |
| | Juno 7 | | | |
| | Ticket Magazine | | | |
| | SAKAPFET OKAP | | | |
| | Banj Media | | | |
| Medias | Loop Haiti | | | |
| | NB Magazine | | | |
| | Le Nouvelliste | | | |
| | VOA Kreyòl | | | |
| | Radio France Inter (RFI) | | | |
| | Ouanaminthe Post | | | |
| | Haïti Climat | | | |
| | Entretien 2000 | | | |
| | RTVC | | | |
| | Kit Média | | | |



| Category | Name |
|------------------------------|--|
| | Association of Volunteers for Democracy (AVD) |
| | Le Paradis Haitien |
| | Haiti ECHO Group |
| | Haïti Femmes et TIC |
| | Mission Entrepren'Elle |
| | Dantò |
| | International Junior Chamber (Haiti) |
| | Refrain Littéraire Bookclub |
| | Gwoup Konbit |
| | Office of the United Nations Youth Organization of Africa in Haiti (BOJNUAH) |
| Local and youth associations | Réseau des Femmes Haïtiennes et Inspirantes (REFHEMI) |
| | Sco Tour |
| | Centrale des Entreprises Source-Performantes d'Haïti (CESPHA) |
| | Pignon Youth Movement |
| | Konbit San Pou San |
| | Leaders de Demain |
| | Centre Kaizen |
| | Hart's |
| | Haitian Copyright Office (BHDA) |
| | Woco |
| | APS - Ann Pale Sexualité |



| Category | Name |
|----------------|---------------------------|
| | Limbe Government |
| | Ouanaminthe Government |
| | Milot Government |
| | Pignon Government |
| | Pilate Government |
| | Perches Government |
| | Vallières Government |
| | Port Margot Government |
| Municipalities | Sainte-Suzanne Government |
| Municipalities | Cap-Haïtien Government |
| | Port-de-Paix Government |
| | Gonaïves Government |
| | Cayes Government |
| | Seguin Government |
| | Mirebalais Government |
| | Pestel Government |
| | L'Asile Government |
| | Fort-Liberté Government |



| Category | Name |
|-----------------------|--|
| Incubator/Accelerator | Global Startup Ecosystem (GSE) |
| | EIT Climate-KIC |
| | CEDEL HAITI |
| | Centre du Leadership et de l'Excellence (CLE HAITI) |
| | IDB Labs |
| | Impact Hub Port-au-Prince |
| | Comparet |
| | Incubateur QE3 de l'Université Quisqueya |
| | Pigran Incubateur |
| | Alternatives Business Incubator & Accelerator (ABIA) |
| | Haiti Efficace |
| | Incubateur Scale up 305 |
| | Kingston Creative Hub |
| | Haiti Business Accelerator |
| | Incubateur Alpha Haiti |
| | Dynasty Hub |
| | Haiti Startup Talent |
| Government agencies | National Telecommunications Council (CONATEL) |
| | Ministry of Environment |
| | Haiti's National Investment Promotion Agency (CFI) |



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