

Concept Note

Enhancing Women's Empowerment through Sustainable Development (EWESD)

Submitted by: ABSS Limited (Astha Bohumukhi Somobay Somity Limited)

Ticket Size Requested: USD 5 Million

Sectors: Financial Inclusion | Scalable Enterprises | Green Infrastructure

1. Introduction

ABSS Limited is a grade-one primary cooperative operating in Jashore District, Bangladesh, with a mission to advance women-led economic empowerment through integrated, sustainable, and cooperative-based business solutions.

The proposed initiative, **Enhancing Women's Empowerment through Sustainable Development (EWESD)**, seeks a **USD 5 million blended investment** to scale a proven, revenue-generating model that empowers rural women through inclusive finance, agro-enterprise, and digitally integrated cooperative markets.

The project aligns strongly with Norfund's mandate to invest in profitable, scalable enterprises that promote inclusive growth and job creation in developing markets.

2. Strategic Rationale

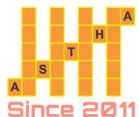
Despite macroeconomic gains in Bangladesh, systemic exclusion of women from financial services and formal enterprise ecosystems continues to hinder inclusive development. Women-led cooperatives and rural enterprises are undercapitalized, under-connected, and undervalued in national value chains.

EWESD addresses these constraints by scaling a tested model that integrates:

- Community-based financial services
 - Gender-responsive enterprise development
 - Market linkage through physical and digital cooperative platforms
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3. Business Proposition

ABSS Limited proposes a strategic investment of **USD 5 million** to:



- Expand its cooperative-based financial and enterprise ecosystem across 3 additional districts
- Digitize the cooperative retail chain (FairCo) and link producers with national buyers
- Deploy enterprise capital to 7,500+ women entrepreneurs
- Train and employ over 3,000 rural women in agribusiness and service delivery models
- Create a replicable, revenue-sustainable investment platform rooted in cooperative infrastructure

4. Alignment with Norfund's Strategic Priorities

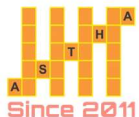
Norfund Sector	EWESD Alignment
Financial Inclusion	Cooperative lending, community banking, women-led finance models
Scalable Enterprises	Agro-enterprise incubation, retail network scaling, micro-franchise systems
Green Infrastructure	Climate-smart agriculture, sustainable livestock, eco-product chains

5. Use of Funds

Category	Amount (USD)	Description
Enterprise & Loan Capital	2,500,000	Capital for women-led businesses, C2F dairy, and input financing
Infrastructure & Digital Tech	1,000,000	FairCo retail digitization, mobile banking apps, delivery logistics
Operational Capacity	800,000	Hiring, training, systems development, governance
Risk Cushion & M&E	500,000	Contingency, impact measurement, adaptive learning
Community Education & Policy	200,000	Gender, cooperative leadership, advocacy campaigns

6. Investment Highlights

- **Revenue-Positive Model:** 40% of operational costs covered by Year 3; breakeven expected by Year 5
 - **Track Record:** Existing portfolio of 7,000 women; USD 250K revenue via FairCo and loan returns in FY 2024
 - **Scalable Distribution:** 80+ women's cooperative groups, 5 active union-level centers, digital backend piloted
 - **Inclusive Governance:** Women-led board, participatory planning, and value-chain equity sharing
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7. Expected Outcomes (5 Years)

Metric	Target
Women Entrepreneurs Financed	7,500
Jobs Created	3,000+
Women Trained in Leadership	2,000
Increase in Avg. Household Income	35%
FairCo Sales Growth	200%
Return on Investment	8–12% annualized (estimated based on blended model)

8. Exit & Sustainability Strategy

- **Revenue Streams:** FairCo retail, delivery fees, interest income, digital cooperative services
- **Risk Mitigation:** Portfolio diversification, built-in group guarantees, flexible repayment schedules
- **Exit Options:** Loan repayment from revolving fund; co-investor buyout; equity transfer to institutional cooperative federation

9. Conclusion

The EWESD project represents a catalytic opportunity for Norfund to invest in a tested, inclusive business model with strong social and financial returns. ABSS Limited brings institutional credibility, local systems, and a bold vision to uplift 10,000+ rural women through scalable, sustainable cooperative enterprise.

Contact

Jinat Nargis

Executive Manager (Programs)

ABSS Limited

📍 771 PTI Road, Level-4, Sosthitolapara, Jashore-7400, Bangladesh

✉️ absslimited11@gmail.com | ☎️ +880 1329 630 751