Innovations that Improve Lives

BUSINESS CALL TO ACTION

2012 Annual Review
Launched in 2008, the Business Call to Action (BCtA) aims to accelerate progress towards the Millennium Development Goals (MDGs) by challenging companies to develop inclusive business models that offer the potential for both commercial success and development impact.

Companies worldwide have responded to the BCtA by making commitments to improve the lives and livelihoods of millions through commercially-viable business ventures that engage low-income people as consumers, producers, suppliers, and distributors of goods and services. Participating companies benefit from the BCtA’s ability to provide:

- A global leadership platform and opportunities to share expertise, knowledge, and best practices for market-based approaches to development;
- Initiative development advice and assistance; and
- Linkages with companies, donors, and other key stakeholders.
Looking back on 2012, it is clear that Business Call to Action’s (BCtA) vision to improve the lives and livelihoods of millions of people through commercially-viable business ventures has become increasingly relevant to companies and development partners alike. In the face of continued global economic challenges, companies around the world are finding innovative ways to create new, sustainable revenue streams by engaging low-income people as consumers, producers, suppliers, and distributors of their goods and services. By increasing the poor’s access to goods and services or by offering them income generating opportunities and decent work, inclusive businesses contribute to increasing consumer choice and to pro-poor economic growth. Many companies are finding these investments to be fruitful: BCtA member companies report significant demand for their products and services in developing regions, providing the momentum necessary to continue growing to scale.

In 2012, BCtA was proud to welcome 21 new member companies to the BCtA leadership platform. We continued our focus on increasing membership of companies headquartered in developing countries around the world, while beginning to form sectorial and thematic clusters. Diversification, while an end in itself to ensure representation from all voices in inclusive business, will also allow us to better understand the challenges faced by particular industries and regions when designing business models that serve low-income populations.

This year BCtA member initiatives have made significant pledges to contribute to the social and economic development of the communities in which they operate; they have collectively committed to creating over 220 thousand new jobs for the under-employed, to provide access to banking services for more than 1 million people, and to improve access to energy for 10 million low-income households by 2020, among other goals. We look forward to working with them over the lifetime of their initiatives and to understand the opportunities and challenges in their markets.

We would like to thank our donors – the Australian Agency for International Development, the Dutch Ministry of Foreign Affairs, the Swedish International Development Cooperation Agency, the UK Department for International Development, the US Agency for International Development and our host, United Nations Development Programme, for their support and guidance on the evolution of the BCtA. We would also like to thank the United Nations Global Compact, the International Business Leaders Forum, and the Clinton Global Initiative, for their strategic guidance, collaboration on events and help in broadening BCtA’s network across the world.

In the year ahead, we plan to expand our company portfolio while continuing to harvest learning from ongoing initiatives and furthering the inclusive business agenda. BCtA will maintain its focus on identifying innovative yet representative examples of what companies are doing to serve the poor with the same resources, energy, and innovation as they pursue other business opportunities.

We look forward to launching a new learning event series and engaging inclusive business and development practitioners on relevant topics including impact measurement, smallholder farmers in value chains, multi-sector partnerships, and last mile distribution. We will be piloting working groups around thematic clusters such as the business of inclusive healthcare. We will work with member companies to produce case studies to demonstrate the impact of their initiatives both on their business and on society. And finally, we look forward to sharing a results report that analyzes the progress that BCtA members have made against their initiatives and any challenges faced along the way.

Sincerely,
Sahba Sobhani

Acting Programme Manager
Business Call to Action
Since 2008, 63 companies have responded to the call to action by making inclusive business commitments in 43 low- and middle-income countries.

Business Call to Action member companies represent a diverse group of enterprises, ranging in size and cross cutting many sectors. They are characterized by their commitments to global development through their inclusive business initiatives.

Against this backdrop, BCtA members have made commitments to develop, adapt, and expand business models that seek to, for example: integrate smallholder farmers within supply chains; provide access to basic healthcare services to low-income populations; or provide access to financial services information through mobile technology. While each model differs according to the company’s core competencies, all BCtA initiatives contribute to meeting both business and development goals.

Since BCtA’s founding in 2008, 63 member companies have joined the movement with initiatives that span the globe, operating across 43 low and middle-income countries. Over 40% of BCtA’s members are headquartered in middle to low income countries, demonstrating the significant advancements and innovations that local companies are making in serving the poor, often far ahead of their counterparts in high-income countries. This movement towards global membership is an important step towards recognizing leaders from all geographies that are developing innovative, high-impact business models that as yet have received little international recognition.

All member initiatives are designed to achieve both financial returns for the company as well as economic and social returns for low-income communities in developing countries. The two sectors that have greatest representation among BCtA’s portfolio to date are the Food & Beverage and Financial Services sectors.

Because initiatives are tied to a company’s core business, it is common that members seek to achieve social impact in a development sector that is closely related to their industry. Almost a third of member initiatives focus on agricultural development; while other major development sectors include financial inclusion, healthcare & nutrition, access to energy,
and livelihoods & employment (where the focus of the initiative is on employment and professional training of low-income individuals in developing countries). Additional members make commitments to improving the poor’s access education, water and sanitation, and housing as well as to furthering gender equality.

While member commitments can be categorized by their primary impact on social and economic development in the communities in which they operate, initiatives often have important multiplier effects, generating second and third levels of social and environmental impact. For instance, new member company Mahindra Rural Housing Finance's primary contribution to development is to offer affordable mortgage loans to low-income rural households in India—an example of financial inclusion. Through its BCtA initiative, customers are now also able to acquire safe and affordable housing, gain access to private sanitary facilities within their own home, and improve the appearance and safety of their neighborhoods, thus contributing more holistically to the social development of these communities.
**2012 in Review**

New members introduce diversity to the BtA Leadership platform

The Business Call to Action recruited 21 new companies in 2012, increasing the portfolio of member companies to 63. This growth represents a large step towards meeting the BCtA program’s goal of acquiring 150 members by 2015, in time to demonstrate the significant contributions that the private sector has made towards advancing the Millennium Development Goals.

![BtA members by size of company](image)

*SME defined as 500 employees or less

<table>
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<tr>
<th>Year</th>
<th>Large Multinationals</th>
<th>Small and Medium Sized Multinationals*</th>
<th>Small and Medium Sized National Companies*</th>
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Member initiatives by region of implementation*

![Member initiatives by region of implementation](image)

*Total adds up to more than the 63 as it counts initiatives that are implemented across multiple geographies

The diversity in size and nationality of member companies is a distinguishing characteristic of BCtA: the potential for small, national, and multi-national companies to network and share best practices in building inclusive markets is a unique value that BCtA offers to its member companies. In 2012, BCtA focused on including the most innovative inclusive business models from each industry as well as more companies from developing regions, resulting in greater representation of national companies and SME’s with an international focus in the membership.

While member companies can be headquartered anywhere in the world, all BCtA initiatives focus on underserved populations in low and medium income countries. 2012 saw particular growth in BCtA programs located in Sub-Saharan Africa, South Asia, and Latin America & the Caribbean.
Lessons Learned: BCtA in Japan

Successful collaboration with UNDP Tokyo proved to be win-win for BCtA in 2012. Through formalizing a partnership with the United Nations Development Programme’s liaison office in Tokyo, BCtA both contributed to local government efforts to support inclusive business activity among Japanese companies as well as attracted three new member companies: ITOCHU Corporation, kurkku, and Unicharm.

This collaboration between BCtA and UNDP resulted in valuable partnerships formed between Japanese member companies and government organizations to promote economic development projects in developing countries, as well as an outpouring of regional and international press. BCtA seeks to replicate this successful partnership in other markets as government leaders and industry groups begin to work together to see the value-add of inclusive business activities, which is amplified through political and governmental support.

“I hope that our membership will encourage other Japanese companies to participate in BCtA. Through our initiative, I hope that ITOCHU will demonstrate how companies can take leadership roles in advancing sustainable development. BCtA can contribute to this movement by cultivating transformational business leadership and partnership with other sectors.”

Miho Suzuki
Marketing Manager
Pre-Organic Cotton Program
ITOCHU Corporation
New members have made significant commitments to social and economic development through inclusive initiatives

### Agricultural Development and Food Security

Projected results: 40.5K people experiencing better agricultural yields

- **Honey Care Africa** will engage 40,000 smallholder households in rural Kenya through honey production by 2017. Beehives generate additional income for households and increase crop yields by 15-30% due to increased pollination from healthy bee colonies.

- **Grupo Orsa** will train 3,000 low-income Brazilian Amazon farmers in sustainable growing practices to boost production and quality of Brazil nuts for global markets, thus providing jobs, doubling farmer incomes and contributing to rainforest protection.

- **IKEA** is providing technical assistance and training to thousands of farmers in Pakistan to help them to produce and sell sustainable cotton, in line with the Better Cotton Initiative. These projects contribute to IKEA’s goal to source 100% Better Cotton by 2015.

- **ITOCUH and kurkku** are scaling up their Pre Organic Cotton Programme, supporting nearly 30,000 farmers in India to switch to organic cotton production, which is free of synthetic pesticides and has an approximately 30 percent higher market price than traditional cotton.

- **Shree Kamdhenu Electronics** will increase the efficiency and quality of milk collection in rural India through sales of automatic milk collection systems to farmer-owned cooperatives, thus raising the incomes of 600 thousand farmers by 2014.

### Access to healthcare

Projected Results: 10 million people with improved health outcomes

- **The Aravind Eye Care System** will increase the number of eye surgeries performed annually from 350,000 to 500,000 by 2016. A new online eye care e-learning system will assist in this growth by providing continuing education to ophthalmic professionals.

- **MicroEnsure** will expand access to its innovative mobile insurance services to Malaysia, with plans to reach 200,000 low- and middle-income consumers there by 2015 with life insurance policies, while also rolling out new offerings such as health insurance.

- **Novartis** will be improving access to health care in rural India by providing health education services and affordable medicines across 11 disease areas through the Arogya Parivar ("healthy family") program, which aims to empower communities to make better healthcare decisions.

- **Sorridents** plans to provide almost a million people with affordable, high quality dental care in underserved areas of Brazil by establishing 400 dental clinic franchises by the end of 2016.
Clean Energy and Reduction of Carbon Emissions
Projected Results: 1.8 million tons of CO2 avoided

Barefoot Power will expand access to 10 million off-grid customers to high-quality, affordable solar lamps and phone chargers, in Ghana, Senegal, Nigeria and India, saving households up to $600 million in dirty-fuel costs.

Hybrid Social Solutions will reach 200,000 people in off-grid areas of the Philippines with renewable energy products, as well as partner with community and development organizations to support solar electrification and financing programs.

Novozymes will be promoting environmental restoration and improved family health in Mozambique through local manufacture of ethanol-based cooking fuel, contributing to a shift away from charcoal use in household cooking.

Waste Capital Partners will employ 10,000 formerly-independent waste pickers as collectors, composters, and recyclers by 2017. The company also plans to offset 200,000 tonnes of carbon dioxide over the next five years.

Financial Inclusion
Projected Results: 1 million people with increased access to financial services

Échale a tu casa will provide $25 million in low-cost financing and do-it-yourself building kits to enable 25,000 low-income families in Mexico to build their own “eco-friendly” homes, which up to five times less expensive than buying already built homes.

Itaú will be extending access to credit and financial literacy to micro-entrepreneurs in Brazil, reaching an additional 100 thousand customers with $350 million in microcredit products by 2016.

Mahindra Rural Housing Finance aims to provide home loans to 500,000 low-income customers in rural and semi-urban areas of India by 2015, allowing them to purchase, repair, and construct new homes.

Zoona has committed to scale up mobile money transfer services in Zambia, with plans to increase the number of people with access to mobile money transfers to 150,000 per month by 2015.

Capacity Building
Projected Results: 430k people benefiting from training and capacity building

Natura Cosméticos expects to integrate all of its nearly 75,000 beauty advisers in Mexico into a specialized job training program aimed at optimizing and upgrading job skills and self-development over three years.

Nokia will empower 100,000 women entrepreneurs in Nigeria by 2015 through a mobile phone-based business and entrepreneurship information service specially designed for this market, offered on the Nokia Life technology platform.

Unicharm pledges to bring affordable diapers and sanitary products to 36 million low-income women in the Middle East/North Africa and Asian regions, as well as to create new job opportunities for 8,000 women in these regions by 2020.
“Smallholder honey production is an important way for poor rural families without many other options to diversify their sources of income. With our fully managed and distributed production model, honey income is possible for all families regardless of geography or overall income status.

By integrating these production opportunities into Honey Care’s commercial model, our strategic focus is well aligned with the Business Call to Action’s mission and we’re pleased to be included.”

Madison Ayer, CEO
Honey Care Africa

“Done well, microfinance is an effective tool for economic and social inclusion of underprivileged portions of the population. Expanding this model as part of our commitment to the Business Call to Action will contribute to Brazil’s economy and social development.”

Eduardo Ferreira
Head of Itaú Microcrédito
Itaú Unibanco

“We are pleased to contribute our knowledge and experience on working with cotton to the innovative Business Call to Action, and to play our small part in progressing towards the Millennium Development Goals.

Today, 34 percent of our cotton is produced in a more sustainable way and by the end of 2015 this will apply to all of the cotton in IKEA products. It not only benefits cotton farmers but importantly, customers do not need to pay a premium price for products made in a way that is better for both people and the environment.

By making sustainability affordable for everyone, we hope we can lead to the transformational change of markets and commodities, such as cotton.”

Steve Howard
Chief Sustainability Officer
IKEA Group
"We are pleased to become a member of Business Call to Action and look forward to expanding our work to enhance access to healthcare and health education for people living at the bottom of the economic pyramid."

**Anuj Pasrija**
Head of Social Business
Novartis

"We are working to empower waste collectors, many of whom are women, and also create a sustainable revenue model for improved waste collection, composting, and recycling."

**Parag Gupta**, CEO
Waste Capital Partners

"We at Zoona believe in the potential of small business entrepreneurs and want to help them grow. By combining real-time payment products with innovative working capital support, our Zoona Agents can impact the lives of tens of thousands of low income consumers who rely on them for Easy Quick Safe payments."

**Mike Quinn**, CEO
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**Waste collector in India; Waste Ventures, an initiative of Waste Capital Partners**

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Novartis
Business Call to Action Events: An opportunity to learn

A majority of BCtA member companies attended program events in 2012

As part of its communications and engagement platform, BCtA hosts a series of learning and networking events throughout the year, bringing together corporate executives, representatives from civil society and government, donor agencies, and other stakeholders to discuss critical challenges and innovative solutions in market-based approaches to development. BCtA events are excellent opportunities for members to present their inclusive business initiatives, to network, and to learn from peer organizations.

In advance of the UN Conference on Sustainable Development – known as Rio+20 – the BCtA co-hosted a half-day workshop to discuss how the private sector, through inclusive business initiatives, supports achievement of the sustainable development agenda. The event gathered over 120 global practitioners from business, government, and civil society.

 Speakers included senior representatives from companies, including IKEA Group, PepsiCo, Natura, SABMiller, Grundfos LIFELINK, Vestergaard Frandsen, and Oando Marketing. Event moderators for the event were Jane Nelson of Harvard University’s Kennedy School of Government, Gib Bulloch of Accenture Development Partnerships, and Stuart Hart of Cornell University.


“Highlighting the work WaterHealth International is doing around the world is important for the company. BCtA members and the audiences it attracts at the various events are the types of individuals that WaterHealth is seeking to target.”

Sameer Mithal, Chief Development Officer, WaterHealth International

Supporting Inclusive Business Models in East Africa

In May 2012, the BCtA hosted a panel discussion in Nairobi, Kenya featuring representatives from two of Kenya’s leading companies: Safaricom and Equity Bank, represented by Mary Wangari Wamae, Director Strategy & Corporate Affairs, Equity Bank and Sylvia Mulinge, General Manager Business Enterprise Unit, Safaricom. The event also included a presentation by Nat Robinson, CEO of BCtA member company Juhudi Kilimo. Attendees at the event discussed current trends in East Africa’s inclusive business landscape and had the opportunity to meet with BCtA partner organizations, companies and institutions. The event was co-sponsored with the Kenya ICT Board and Accenture Development Partnerships.

Events by the numbers

- BCtA sponsored 7 events and 3 webinars in 2012
- 24 member company executives had the opportunity to present their initiatives
- Representatives from 36 member companies participated in knowledge sharing and networking at BCtA events
- 950 global leaders and practitioners from the private sector, government, and civil society attended BCtA sponsored events in 2012
**Scale Up: How do Social Enterprises Meet the Challenge?**

In September, 2012 executives from three leading social enterprises – WaterHealth International, Sproxil, and Jaipur Rugs – met in New York City to discuss the challenges of scaling up social enterprises that generate both commercial returns and sustainable development impacts. The BCtA, in collaboration with Columbia Business School’s Eugene Lang Entrepreneurship Center and the Global Business School Network convened leaders of business, academia, and civil society, as well as graduate students to discuss innovations introduced by social enterprises. Sasha Dichter, Chief Innovations Officer for the Acumen Fund provided introductory remarks on the role of social impact investing in accelerating the social enterprise movement.

**Business, the MDG’s, and Beyond**

60 leaders from business and government convened in New York City on September 25, 2012 to discuss the powerful role that business can play in accelerating progress towards the Millennium Development Goals. The event titled “Business, the MDG’s, and Beyond,” which took place during the 67th United Nations General Assembly, rallied energy and expertise around the development and expansion of market-based business approaches that expand access to goods, services, and livelihood opportunities for low-income communities in commercially viable ways.

The day-long event was organized by a coalition of leading international business and development organizations including: the Business Call to Action, Business Fights Poverty, the Overseas Development Institute, the United Nations Development Programme and UN Global Compact.

In the session “Innovative Business Models for Sustainable Development”, senior representatives from Nokia, ITOCHU Corporation, Barefoot Power, Novozymes, and Hybrid Social Solutions discussed their company’s inclusive business models, some of the main challenges they have faced in implementing them and how they have been able to generate both commercial and development impacts.

Another session, “Creating an Enabling Environment for Inclusive Business,” explored how stakeholders in the inclusive business ecosystem can enhance their critical support to inclusive business. The discussion brought together perspectives of both inclusive businesses and organizations that support them, including: Oando Marketing, Itaú Unibanco, Anglo American, Business For Millennium Development, the United States Agency for International Development, and the Indonesian government.

At the event a broad range of companies from corporations to social enterprises made new commitments to the BCtA, collectively committing to improve the lives of more than 34 million people worldwide, through market-based approaches that will accelerate development while generating new profits. The meeting commenced with a keynote address by Sigrid Kaag, Assistant Secretary-General, Bureau of External Relations and Advocacy, UN Development Programme, in which she stressed the importance of strategic multi-stakeholder partnerships, which can further international development goals.

“The event Business, the MDG’s, and Beyond brought together a diverse range of thought leaders and practitioners from across the public, private and nonprofit sectors. As such, it provided a unique opportunity to have a strategic conversation on the evolving and growing role of business in development, and how business in partnership with the development community can play an even greater role in the years ahead in solving the world’s most pressing development challenges.”

**Chris Jurgens**, Division Chief – Global Partnerships, Office of Innovation and Development Alliances (IDEA), U.S. Agency for International Development
BCtA webinars reach an international audience with engaging examples of the cutting-edge in inclusive business

Over the last year, the BCtA hosted 3 webinars which focused on key topics of interest to inclusive business practitioners. The webinars have been a great success and have proven to be an easily accessible, economical method for engaging companies and other stakeholders throughout the year.

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<td><strong>Featured Speakers:</strong></td>
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<td>• Seema Desai, Director, and Claire Penicaud, Coordinator: Mobile Money for the Unbanked Programme (MMU), GSMA Development Fund</td>
<td>• Anastasia Thatcher, Senior Manager, Accenture Development Partnerships</td>
<td>• Fabian Linares, Director of Operations, New Ventures Mexico</td>
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<td>• Karin Svingby, Director Projects &amp; Partnerships, Sustainability and Corporate Responsibility, Ericsson</td>
<td>• Axel Nemetz, Head of mHealth Solutions, Vodafone Global Enterprise</td>
<td>• Luis Fernando Laranja, Partner and CEO, Ouro Verde Amazônia (Grupo Orsa)</td>
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<td>• Richard Leftley, President and CEO, MicroEnsure</td>
<td>• Jean-Philippe Labat, Vice President Global Sales, Movirtu</td>
<td>• Francesco Piazzesi, Founder and CEO, ¡Échale! a tu casa</td>
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Worldwide, mobile phone subscriptions have reached 5.9 billion, with 79 percent penetration in developing countries. The GSMA’s MMU Program, Ericsson, and MicroEnsure have developed innovative business models and partnerships that utilize mobile phone technology to address development challenges at the base of the pyramid.

Collaboration and partnership between companies can be highly beneficial. Vodafone and Movirtu are part of a new wave of companies that leverage Business-to-Business (B2B) partnerships to improve access to products and services in base of the pyramid communities, promote value chain efficiencies, and improve the enabling environment for inclusive business.

Two success factors that differentiate leading companies from the rest are the ability to employ foresight in strategic planning and to react adaptively to unexpected shifts in the environment. Grupo Orsa and ¡Échale! a tu casa, two visionary Latin American business leaders, have implemented business models which enable them to thrive despite challenging business conditions.
Member Initiative Results

Half of members report that their initiatives scaled up more rapidly than expected

As the field of inclusive business continues to grow, the utility of concrete evidence of social and economic impact cannot be overestimated. For donors and policymakers, such evidence provides a strategic direction to policy, regulation, market improvement and programming design, while businesses find compelling reasons to start new, inclusive ventures. BCtA believes that providing hard evidence that inclusive business models can both provide a sustainable source of new revenue for companies while contributing in a meaningful way to social development, will build the backbone for a movement to scale successful inclusive business models globally.

BCtA member companies are required to report on the progress of their initiatives on an annual basis, allowing them to track their progress and highlight achievements, while also identifying areas for improvement. From firsthand experience on how to create productive relationships with governments, to understanding how to overcome infrastructure and other structural market constraints, to knowing how to market products to the BOP, BCtA companies are engaged at the coalface of inclusive business in challenging conditions worldwide, and have much to share in the global effort to meet the Millennium Development Goals.

Since our first round of results reporting in 2010, 69% of member companies reported on their initiatives, providing insight into the progress of their work. Members’ annual progress reports from 2010-2011 reveal that perceived obstacles to business in developing markets can actually provide opportunities to innovate, opening prospects for new partnerships, products, customers, and revenue streams.

BCtA has ambitious plans to scale up its role in providing “proof of concept” evidence for the role of inclusive business in development through providing concrete examples, best practices, case studies and other learning gathered from the experience of BCtA member companies. Towards this end, in 2013 the BCtA will seek greater participation in progress reporting from all member companies, and will produce a program results report with detailed case studies of select initiatives and analysis of the success factors and challenges for inclusive businesses.

Reports on progress submitted by BCtA members, 2011-2012*

- **69% reported**
- **31% did not report**

Highlights of reported results:

- **Income**: 79 thousand full-time jobs have been created since 2008 by 13 companies
- **Access to clean energy**: 7.8 million people have gained access to affordable solar energy lighting and battery products, as a result of 3 initiatives
- **Capacity Building**: 449 thousand people have benefitted from training and capacity building from 7 initiatives
- **Healthcare**: 166 thousand people have improved access to healthcare services due to the success of 2 initiatives
- **Business Growth**: 14 companies report that their initiatives scaled up more rapidly than expected, exceeding their projections for revenue and social impact

*18 companies were required to report in 2010, and 42 in 2011. Companies are responsible for their own reporting.*