



SUCCESSFUL FRESH PRODUCE SUPPLIERS THROUGH WOMEN'S MICRO BANK



Meet Nini & Usi Hogopa, a couple from Eastern Highlands Province, who have scaled up their fresh produce business from just an informal table market at Boroko Market to an MSME that now supplies hotels in Port Moresby, all made possible through Women's Micro Bank.

Nini and Usi Hogopa are both married couple who resides at Garden Hills in Port Moresby where they both earn their income through reselling of fresh produce to support their livelihood. The couple have realised that every household needs fresh food on daily basis to complement families' nourishments and health. This has stemmed up the idea of venturing into supplying these fresh foods, which gave them entrepreneurial mindset where they both began by securing a space at Boroko market in 2015 and started doing their sales. They usually buy from fresh produce supplies coming from Central province and resell them on their table.

Both Nini and Usi Hogopa have agreed when they both started selling fresh produce in 2015 that from the little money they earn, they will budget it for supporting their livelihood as well as save some money to build up as capital to upscale their market. After two years, in 2018 both couples have realised that they needed to save their money with a financial institution that is economically friendly to informal, marginalized and underprivileged segment of society like them who fully understand them in their economic empowerment pursuit. The couple have exhausted all others and finally found their fit in Women's Micro Bank.

With the financial products and services WMB is offering in alignment to empowering informal economic activities, the couple realised that WMB's products and services are demand driven in line with the massive economic opportunities in the informal economic sector, and particularly for them in the fresh produce supply chain, hence, in 2018 the couple registered their business as **Karizo Fresh Produce** with IPA and opened a Meri Business Savings Account with WMB, with an ambition to scale up their fresh produce supplies in a more organized business approach in Port Moresby.

The Hogopas through their business Karizo Fresh Produce first got supported with K800 Kwik loan by Women's Micro Bank in March 2019 which assisted them grow their business in supplying hotels.

With their business registered and the Kwik Loan obtained, they created a price list of all the fresh produce they sold and could supply, and began to approach hotels in Port Moresby. “We saw that there was an opportunity to supply fresh produce to hotels at an affordable price with the vegetables still maintaining their food quality and freshness” Said husband Usi. “Other big corporate businesses were supplying hotels too but with the Financial Literacy Trainings and Business Development Skills Trainings offered by WMB, it enabled us to study the supply chain and where the problems are, and made them our opportunities to fulfil the supply gap and grow our business.”

On March 2020, Karizo Fresh Produce got another support from Women’s Micro Bank in a Market Meri loan amounting K2, 000, which assisted them with their supply from fresh produce growers. This has assisted the couple very much in transforming the whole landscape of their entrepreneurial ambition, to graduate from an informal table market to a formal fresh produce supplier in the hospitality industry, all made possible through WMB.

Since the COVID 19 SOE, their business has since seen little impact by the limited operational hours by hotels, as they are now serving customers to their door step. “We have customers now calling us to deliver a mixture of fresh produce to their door step since they don’t have time to do market or just don’t generally feel safe to do marketing”, said wife Nini. The couple, Nini and Usi Hogopa are now the,

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