

# TECH HERFRICA POLISERVE DIALOGUE

## 2.0 REPORT

**Theme:** *Smart Business, Sustained Growth*

**Date:** Wednesday, 15 October 2025

**Location:** Kabusa Market, Kabusa Village, FCT, Nigeria

### 1.0 Introduction

Tech Herfrica hosted the second edition of the PoliServe Dialogue on October 15, 2025, at Kabusa Market, bringing together about **100 stakeholders**, including **62** market women, representatives of government agencies, financial institutions, and development partners. The Dialogue focused on empowering grassroots women with the knowledge and tools needed for smart business operations, financial inclusion, digital adoption, and sustained economic growth.

This community-driven engagement aligned with Tech Herfrica's mission to promote women's economic participation through technology, financial education, and policy awareness. The conversations centred on practical business strategies, tax and regulatory processes, access to funding, well-being, and the digital tools required for long-term business sustainability.

### 2.0 Objectives of the Dialogue

- Increase awareness of government programs supporting women-owned MSMEs.
- Educate women on tax reforms, business registration, and regulatory compliance.
- Introduce financial inclusion tools, funding opportunities, and savings practices.
- Promote mental health and wellness as essential components of business growth.
- Strengthen partnerships for community-led economic empowerment.

## 3.0 Organizations Represented

### Government Agencies

- Federal Capital Territory Internal Revenue Service (FCT-IRS)
- Ministry of Women Affairs
- Corporate Affairs Commission (CAC)

### Financial Institutions

- GTBank
- Enhancing Financial Innovation & Access (EFInA)

### Development and Community Partners

- Broken but Mendable Lives Foundation
- Tech Herfrica Technical Partners
- Market Associations Leaders

## 4.0 Highlights of the Event

### Welcome and Opening Remarks

Participants were received by the Tech Herfrica team during registration and networking sessions. The Chairman of the 2025 Dialogue formally opened the event, emphasizing the importance of accessible policies, digital inclusion, and financial empowerment for grassroots women.

### Tax Reforms – FCT-IRS

FCT-IRS facilitated a session explaining the implications of tax reforms for small businesses. The discussion highlighted the benefits of business formalization and clarified compliance requirements. Women raised questions about taxation and were assured of tax-free access for their business stage.

### Launch of the \$100,000 Markets Fund

A major highlight was the official launch of Tech Herfrica's **\$100,000 Markets Fund**, dedicated to supporting women across the Tech Herfrica network. Stakeholders encouraged women to leverage the fund for business expansion.

The Rural Market Fund, a \$100,000 non-interest revolving fund to support women in rural and underserved communities. The Fund addresses barriers such as high interest rates, collateral demands, and financial exclusion. Half of the capital will be secured in a fixed-deposit investment, while the other half will be disbursed as non-interest loans, 70% to micro-entrepreneurs and 30% to rural SMEs. Beneficiaries must complete financial and digital literacy training and operate viable businesses organized in accountability clusters. Loans

attract only small processing fees to ensure sustainability. The Fund aims to expand women's access to capital, strengthen financial capability, and create a scalable, women-centred financing model. An Impact Investment Committee will be set up to govern it, managed by an asset manager, and supported by a microfinance bank. Expected impact includes financing 5,000 women in three years, boosting business growth, and fostering financial inclusion.

## **Navigating Tax Reforms – Ministry of Women Affairs**

The Ministry of Women Affairs highlighted strategies for integrating women into the formal economy and overcoming barriers that limit their access to financial and policy structures.

## **Business Name Registration – Corporate Affairs Commission (CAC)**

CAC delivered a practical session on business registration processes for MSMEs. The presentation outlined the benefits of formalization, such as access to funding, visibility, and business credibility.

## **Financial Literacy – EFInsA**

EFInsA led an engaging session on savings, financial tracking, and developing healthy money habits. Women were introduced to simple financial tools and safe banking practices.

## **Mental Health & Wellness – Broken but Mendable Lives Foundation**

The speaker addressed the importance of emotional stability, resilience, and self-care for business sustainability, linking mental well-being to long-term economic growth.

## **Digital Banking Demonstration – GTBank**

GTBank demonstrated digital banking tools and mobile banking features tailored for women entrepreneurs. The session included practical guidance on digital payments and financial security.

## **Celebration of Women's Empowerment**

A symbolic cake-cutting ceremony celebrated the resilience and collective achievement of market women in Kabusa and surrounding communities.

## **Networking & Closing**

The event concluded with a vote of thanks, followed by networking, media interviews, and interactive conversations among stakeholders and participants.

## 5.0 Key Outcomes

- Increased awareness of government programs for women-led MSMEs.
- Improved understanding of taxation, regulatory processes, and business registration.
- Successful launch of the **\$100,000 Markets Fund** for women entrepreneurs.
- Enhanced financial literacy and savings culture among participants.
- Increased exposure to digital financial tools and platforms.
- Strengthened collaboration with regulatory agencies and financial institutions.
- Improved awareness of mental health as a key factor in entrepreneurial success.

## 6.0 Impact

- Reached and engaged women entrepreneurs within Kabusa Market and surrounding communities.
- Enabled direct dialogue between policymakers and grassroots businesswomen.
- Promoted inclusive economic development through financial access, digital adoption, and policy awareness.
- Established stronger pathways for long-term economic empowerment of women in underserved communities.

## 7.0 Conclusion

PoliServe Dialogue 2.0 reaffirmed Tech Herfrica's commitment to advancing financial inclusion, digital skills, and economic empowerment among market women. Through collaboration with government institutions, financial service providers, and development partners, the Dialogue successfully strengthened the ecosystem supporting women's businesses and created new opportunities for sustained growth across rural and peri-urban communities.