



# The BEAUTY of CHANGING LIVES

An extraordinary partnership with high impact



In 2007 Better Future established a remarkable partnership: Reliance Financial Services Gambia and Beiersdorf Belgium and Netherlands agreed to work together on organizational issues and leadership development.

Reliance is a new micro-finance company started by three young Gambian entrepreneurs with a mission to change lives. Beiersdorf is an established beauty & skin care company famous for brands like Nivea and Eucerin. Better Future facilitated leadership programs in the Gambia, in which Reliance and Beiersdorf managers shared their know-how and realized innovative business strategies.

What can African and European companies learn from each other? How does the beauty industry benefit the business of micro-credit and vice versa? In this interview Baboucarr Khan, CEO and co-founder of Reliance Financial Services, and Remko Tetenburg, managing director Beiersdorf Belgium and Netherlands, tell about their experiences.

**How did you meet Better Future?**

**Remko** We were looking for a partner to help us design a corporate social responsibility program. After talking to several companies, we felt an immediate click with Better Future. This had to do with the animated passion for their work on the one hand and with their creative concept on the other.

**Baboucarr** Through the acquaintance with Ismaila Faal, founding Chief Operating Officer of Reliance. He participated in a Better Future

leadership workshop in the Gambia and was impressed with what he had learned.

**What was your first reaction to the idea for this partnership?**

**Baboucarr** What is Beiersdorf and what do they do? The executive board also raised questions about the likeliness of synergy between beauty products and micro-credit.

**Remko** I was curious and a bit skeptical. Curious because Reliance was a new company with exciting ideas and innovative approaches. Skeptical because of the little experience we have with micro-finance; it has nothing to do with our core business. My unfamiliarity with the Gambia added to my doubts as it isn't an African country covered by the media a lot.

**Beiersdorf Belgium & Netherlands**

Beiersdorf Belgium and Netherlands are part of Beiersdorf International based in Hamburg, Germany. Beiersdorf is a leading company in skin & beauty care with famous brands as Nivea, Eucerin, Hansaplast, Labello and 8x4. The company has a strong focus: to meet the consumer's needs for beauty and skin care. Nivea was chosen the 'most trusted brand in skin care' this year for the fourth time in a row. In 2007, Beiersdorf International generated sales in excess of 5.5 billion euro –the best result in the company's more than 125-year history.

**What is the impact of the partnership on your company?**

**Remko** The impact on my company is tremendous even though we only started some months ago. Everybody is excited about Reliance's mission to change lives, and being a part of that fills our employees with a sense of pride. Never before have I witnessed openness to learning to the same extent as in these leadership programs, and the effects on personal growth in people are amazing. Moreover, we started to implement the lessons learned right away as opposed to relapsing in old practices.

**Baboucarr** The most significant impact on our business was the validation of our strategic intent and business model that we had based on contemporary management theory and best practices. With the know-how from Beiersdorf management, Reliance is now in better position to leverage its strengths. We brought focus in our mission to change lives by defining our target group from a community point of view and approaching them through conducive corporate culture. Another impact comes from the opportunity to critically revisit our mission. The turning point was that twenty-four middle management employees participated in the leadership programs enabling them to take very strong ownership of the mission and business strategy.



***What was the effect on team spirit and cooperation within your organization?***

**Remko** The programs encourage a unique exchange and collaboration, and in combination with personal coaching the mutual trust has increased significantly. The bonding effect due to sharing this special experience gets people really closer to each other.

**Baboucarr** Of course it takes time to assess the impact of the programs, but we have already seen that the program led to the development of a very strong 'esprit de corps'. The entire team is rejuvenated and energized after months of hard work to build this company from scratch. The connection between management and staff became stronger. There is more appreciation towards diversity and the importance interdependence.

***What did you notice in terms of personal growth and professional effectiveness in people?***

**Baboucarr** For Reliance the programs had a big impact in terms of talent management, particularly in the area of leadership development. Increased self-confidence and inspiration were the most noticeable changes in our staff members, coupled with improved presentation skills which are critical in a fast growing company like Reliance. We have to take our mission and present a very clear message to the community, the majority of whom are illiterate. The importance of these qualities cannot be emphasized enough.

**Remko** The combination of the different elements gives rise to real personal development. Spending quality time with yourself and with other inspiring people; being away from your comfort zone and exposing yourself to completely new experiences accelerates the learning process all together.

*Reliance Financial Services*  
[www.reliancegambia.com](http://www.reliancegambia.com)

Reliance Financial Services Company Limited (Reliance) is a non-bank financial institution, founded by three young Gambian professionals with vast experiences in the financial services sector. In 2006 they gave up their positions at financial institutions to realize their goal to make the 'unbankables' creditworthy and to pursue their dream of changing lives.

Reliance has developed a unique kiosk approach: solar-powered bank kiosks are placed in communities and at local markets close to the target group. They actually bring financial services to the people providing them with access to savings and loans to improve their economic situation.

In its first year Reliance has reached thousands of Gambians. Reliance is growing fast. From the current number of 17 kiosks Reliance aims to have 150 kiosks operational throughout the Gambia by 2012. International shareholders in Reliance are the Dutch Triodos Bank and Chicago-based Shorecap International.

***Can you illustrate the changes you have made personally?***

**Remko** The program has made me see all the opportunities to make a difference. I have also learned how I can be more susceptible to other people's emotions and I've become much more pro-active in addressing emotional issues.

**Baboucarr** Personally, I'm learning to strike a better balance between rational thinking and emotions without compromising objectivity and fairness. To this end, I'm learning to be a better listener and to involve the people it concerns before making decisions.



**Remko, what did you learn from Reliance in this partnership?**

I learned several things from Reliance. For starters, I've seen with my own eyes the importance of an unambiguous and inspiring mission statement. 'Changing Lives' for a mission brings incredible power to Reliance as an organization. Though in theory this is well known to me, the reality impressed me greatly. Another thing I took in was the trial and error approach resulting in a high organizational pace. And last but not least: the power of passion.

**Baboucarr, what did you learn from Beiersdorf?**

My learning point from Beiersdorf was the discipline displayed by the team, with Remko leading by example. These expeditions could easily be turned into a holiday. Nevertheless, Beiersdorf management demonstrated focus and dedication to their task. I particularly have respect for the fact that while they all work for an already well-established company, they opened up to exchange ideas and experiences with us.

Another noteworthy and striking learning point was the need for an organization to align its strategy with the fortunes of its customers. To have the ability to identify where the growth opportunities lie and the importance to have inspirational leaders to drive the organization especially as it reaches the maturity stage of its life cycle. What really added value was the objective perspective and insights given by outsiders on the Reliance business.

**Anything you'd like to add?**

**Remko** It was remarkable how much beauty & skin care and micro-finance can do for each other. This program revealed the untouched potential that's within each and everyone of us. I'm incredibly pleased and grateful that we embarked on this adventure, which proved to be of great value for both Reliance and Beiersdorf.

*The partnership*

Better Future organized three leadership development programs for managers of Reliance and Beiersdorf in 2007 and 2008. The programs took place in a community lodge in the rural areas of the Gambia. In each program a team of eight Reliance managers and eight Beiersdorf managers worked on innovative strategies to provide the economically active poor with access to bank services such as savings and loans. After each program these strategies were implemented by Reliance: from identifying the market potential, initiating community development programs and new marketing campaigns, to upgraded HR policies.

Better Future professionals coached the Reliance and Beiersdorf managers as a team and individually. With tailored instruments and techniques each individual worked on personal growth as a leader and professional effectiveness. In addition, Better Future translated the lessons learned into concrete actions for organizational improvements in both companies.

In March of 2008 the partnership became even more meaningful when Beiersdorf brought sixty Dutch employees to the Gambia for an incentive. A successful country-wide marketing campaign was launched in which new Reliance clients were rewarded with Nivea products. In most African countries the Nivea brand appeals to status and in only two days the campaign raised over 2 million Gambian Dalasi worth of new business (more than 65.000 euro). All Reliance and Beiersdorf took enormous pride in this accomplishment. They all celebrated the success of the remarkable campaign with a toast to the future.

**Baboucarr** The programs have given corporate social responsibility its true meaning, not through paternalism but rather in partnership based on mutual respect for each other's points of view. I believe this will continue to be a major source of competitive advantage for Reliance as we seek to build and grow our business.