

## Developing innovating models in Vietnam

Bel group has created in 2011, at the heart of its business, Bel Access, an inclusive business projects incubator to find the right balance between maximum social impact and the economic viability of projects. For example, two actions have been developed to scale up nutrition in partnership with partners of excellence in Vietnam: the development of a product adapted to low income populations and the creation of a distribution network through the empowerment of street vendors

### Goodi® product, Vietnam:

In 2012, Bel Access created a product targeting the lowest-income children of Vietnam, a country where the Group had already been active for a number of years, through its usual portion model: an adjusted nutritional dose packed individually for more safety, taste and less food waste.



1. First, the group supported financially a study on calcium and vitamin D status done through a collaboration of Gain, Institute of Research for the Development (IRD) and the National Institute of Nutrition in Vietnam (NIN) in order to know if populations were deficient in calcium and vitamin D
2. The group also did a review of the nutritional deficiencies, else than calcium and vitamin D, to assess the nutritional status of Vietnamese children and create a product the most adapted as possible to it.
3. Discussions were organized with the NIN and Gain to discuss choices and quantities of fortificants. It has been chosen to focus in priority on Vitamin A, D, iodine and zinc.
4. Bel Access R&D teams developed the product
5. Goodi® tested well with consumers in 2014

One 22-gram portion, sold at \$0.19, contains 50% of a child's recommended daily allowance of vitamin D, as well as containing some calcium, vitamin A, iodine, and zinc. Still in the interest of Bel social impact, the product is produced in Vietnam and distributed in through all traditional and modern channels, as well as the informal sector through street vendors.

### Empowering street vendors'

*In Ho Chi Minh City, the most populated city of Vietnam, 40% of the food budget in modest-income homes is spent on purchases from street vendors. In 2013, Bel Access undertook a successful trial that led to the establishment of a methodology adapted to local realities which help the street vendors and let fortified products being more accessible.*



Counting some 130,000 street vendors, this informal distribution network forms an integral part of the Vietnamese urban landscape. Winding daily through the neighborhoods of Ho Chi Minh City by bicycle or by motorbike, they sell their fruit and vegetables from door to door. Every morning, they come together at a specific place in the city to replenish their stock for the day.

Observing this practice gave Bel Access the idea of asking them to also sell round boxes of The Laughing Cow, fortified in calcium and vitamin D, and Goodi during the pilot phase. Bel sets out to understand their needs and expectations to offer them tailored services. The idea is to offer them suitable social advantages. They can, for instance, get capacity building training to help them grow their micro-business, but also a micro health insurance, in partnership with Groupama Vietnam, to help them pay for hospital treatment and to cover the education of their children for 2 years in case of an incapacitating accident. And it's working as their development is at the heart of the initiative.

For example, at the end of 2013, Bel worked with **300 street vendors. Among them:**

- **60** graduated from these micro-entrepreneur courses in 2013. Thanks to the training, their income rose by **5% in 3 months**
- **71** opted for micro-insurance.

### **From Ho Chi Minh City to Abidjan, via Douala and Kinshasa: a method that is proving its worth in developing the street-vendors' channel**

As the system proved its efficiency, Bel Access has created a platform called "Sharing Cities" to meet the challenge of the last mile to consumer and to contribute to improve the social conditions of street vendors. Its aim is to help other world regions develop this new distribution channel by offering advice and expertise via a proven methodology. The next countries where the methodology has been applied or will be applied soon are Ivory Coast, Cameroon, Democratic Republic of the Congo in order to empower 5000 street vendors by end 2015

