



USAID
OD AMERIČKOG NARODA

“Cvetak” – a story of entrepreneurial spirit and inclusion

“Fund for supporting businesses owned by marginalized women”



Project title: Fund for supporting businesses owned by marginalized women

Project duration: 1 October 2016 – 28 October 2017

Funding: 680,000 BAM

Project implemented in: Zvornik, Livno, Kalinovik, Visoko, Rudo, Tešanj, Teslić, Konjic and Prijedor

Project summary: USAID's Marginalized Populations Support Activity, in cooperation with 9 local self-government units provides support to businesses owned by marginalized women. This support is intended for SMEs run by women with disabilities, women from rural areas, women victims of violence, young unemployed women...

“If I want something to change, I first change myself, so I can inspire others to do the same. Persistence is my mode of operating.” This is the motto of 32-year-old Irma Zerdo from Visoko, a woman with a passion for nature and mountain climbing. Irma decided to turn one of her passions into a business – growing and harvesting medicinal plants became “Cvetak”. Her best friend Edin Islamović offered her support, and Irma set off on her adventure. On one dunam of land, they grow mint, melissa, calendula, artemisia and aronia, and what they can't grow they collect from mountains across BiH, from pure and untouched nature. Before she decided to turn her passion into a business, Irma attended various trainings on growing and using herbs. Then she started making tea, putting it in innovative packaging and selling it through social media. But, it was not enough to grow into a serious business. A business you can rely on for your livelihood. Irma is a musician, but music doesn't pay well. She couldn't find a job in her line of work, but like she said, persistence is her mode of operation, and giving up was not an option. She was looking for a chance to become a serious entrepreneur, and found one in USAID's Fund for supporting businesses owned by marginalized women. She used the funds she received from USAID's Fund and the Visoko Municipality to rent a space and buy the equipment she needed. In the heart of Visoko, Irma now offers the people of Visoko, passers-by and tourists a little bit of health and nature. She displays dozens of different types of tea, each in its own unique packaging and each infused with legends, like the one about the mystical power of mistletoe. But, according to Irma, the magic doesn't start and end there. Her sister Berina, a young woman with Down syndrome, now working happily in Cvetak, gives this whole story a special note. Working at “Cvetak” allows her to be involved in her community, to feel useful and, most importantly, it makes her happy.

“Berina looks like a little girl, but she is an adult and needs to be treated as such. Her three hours of work mean a lot to us and to her. There aren't many ways to include people with Down syndrome in the life of their community, but I really want to give them that opportunity.” – says Irma, who is known in Visoko as a socially engaged person. Berina doesn't talk much, but she works hard. She works in the field, sorts teas and you can find her at the counter in the “Cvetak” shop or at fairs. If everything goes according to plan, Irma is planning to hire Berina's friend, who also has developmental disabilities. He is an extremely talented painter, and will paint the tea packaging. “Cvetak” is more than just a story about a young woman's successful business. It's a story about unity and giving opportunities. USAID's Fund for supporting businesses owned by marginalized women and the Visoko Municipality gave Irma and “Cvetak” an opportunity and Irma now helps others. Irma's business gives opportunities to persons with developmental disabilities, who truly need this support, and to other marginalized women in Visoko, its neighboring areas and other parts of BiH. She hires them to make the packaging, prepare the teas, and they help with buying herbs as well. The perfect “Cvetak” trio – Irma, Berina and Edin – are planning to expand their business. They are brimming with new ideas and creativity, and the people of BiH, especially people in Visoko, will certainly not be lacking good tea any time soon. Irma is one of a hundred women supported by the USAID's Marginalized Populations Support Activity and nine local administrations in launching and developing their own business that provides them with a livelihood and independence, and restores their faith in the future.