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COLOMBIA

FIRST PERSON A Recipe Leads to a Growing Business

Loan offers residents displaced by conflict chance to start new lives



At work in his cookie factory in Villavicencio, Dwilliam Norberto Toloza has ambitions to expand to larger markets.

“I never imagined that a cookie recipe could become my future,” said Dwilliam Norberto Toloza, owner of the Galle-Rica cookie company.

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“I never imagined that a cookie recipe could become my future,” said Dwilliam Norberto Toloza, describing his success as a commercial baker.

For many years, the 35-year-old worked as a construction supervisor in his native Bogotá. “I got tired of traveling so much, and in 2001, my wife, Maritza, and I decided to move to her hometown of San José del Guaviare,” he said.

At that time, illegal armed groups were causing a great deal of uncertainty there. In addition, despite his expertise, Dwilliam was unemployed for more than six months. Finally, Dwilliam’s brother, a baker, suggested that he get into baking. “At the beginning, it was very hard, since I didn’t have the budget or the infrastructure. I tried to borrow from different people, but the interest rates were so high that it was not feasible. So, my wife and I started making cookies by hand, the old-fashioned way,” Dwilliam said.

Continuing pressure upon the local economy from illegal armed groups shrank demand dramatically, causing the Tolozas’ business to stop growing. As a result, Dwilliam and Maritza decided to move to Villavicencio, in the Department of Meta. There, competition was strong. But thanks to the quality of their products, they were able to successfully re-enter the business, gaining market share and developing a reputation for quality.

They then learned about USAID microloans to new entrepreneurs designed to provide jobs and income for those in Villavicencio who had been displaced by the internal conflict. Dwilliam first borrowed money to purchase equipment to make his business more efficient and competitive, and later took out a larger loan to further expand his business. Dwilliam and Maritza now have four salespeople (one of whom is a displaced person), who distribute the cookies to grocery stores, cooperatives and schools.

The Tolozas continue to set important new growth goals, including studying business administration or marketing, centralizing their activities in Bogotá (where their growth prospects are best), acquiring more machinery to diversify their product lines, and exporting their cookies.